

The Effect of Employee Empowerment and Job Satisfaction on Intention to Stay in Nigeria Banking Industry: A Case Study of Guaranty Trust Bank

Ibrahim Shukura Oluwaseun

Submitted to the
Institute of Graduate Studies and Research
in partial fulfillment of the requirements for the degree of

Master
of
Business Administration

Eastern Mediterranean University
January, 2016
Gazimağusa, North Cyprus

Approval of the Institute of Graduate Studies and Research

Prof. Dr. Cem Tanova
Acting Director

I certify that this thesis satisfies the requirements as a thesis for the degree of Master of Business Administration

Prof. Dr. Mustafa Tumer
Chair, Department of Business Administration

We certify that we have read this thesis and that in our opinion it is fully adequate in scope and quality as a thesis for the degree of Master of Business Administration

Prof. Dr. Cem Tanova
Supervisor

Examining Committee

1. Prof. Dr. Cem Tanova

2. Assoc. Prof. Dr. Tarik Timur

3. Asst. Prof. Dr. Dogan Unlucan

ABSTRACT

This paper is investigating the influence of employees' empowerment and job satisfaction on their intention to stay using a sample from a Bank in Lagos, Nigeria. Employees' feeling of empowerment and their job satisfaction were measured using 5-items each. Intention to stay was measured using 4-items.

Empowered employees are expected to less likely to quit and also expected to have higher job satisfaction. Consequently, we believe that increased job satisfaction is the reason that empowered employees may not quit their jobs.

Our outcomes show a positively significant relationship that exists between employee's empowerment and job satisfaction also employee empowerment has a positive association with intention to stay, intention to stay is explained by job satisfaction and job satisfaction act as a mediator between employee empowerment and intention to stay.

Keywords: employees' empowerment and job satisfaction on intention to stay.

ÖZ

Bu çalışmanın amacı çalışanların güçlendirilmesinin ve iş tatminlerinin işten ayrılmama niyeti üzerindeki etkisini incelemektir. Çalışmada Lagos state, Nijerya faaliyet gösteren bir devlet bankası çalışanlarından veri toplanmıştır. Çalışanların güçlendirilen dair algıları ve iş tatmin düzeyleri beşer sorudan oluşan ölçeklerle ölçülmüştür. İşten ayrılmama niyeti ise dört soruluk bir ölçek ile belirlenmiştir. Güçlendirilen çalışanların işten ayrılma niyetinin daha düşük olması beklenmektedir. Güçlendirilen çalışanların aynı zamanda iş tatminleri de yüksek olacaktır. Bununla bağlantılı olarak güçlendirilme iş tatmini artırdığı için güçlendirilme çalışanların ayrılma niyeti azalmakta olduğuna inanıyoruz. Çalışmanın sonuçları çalışanların güçlendirilmesi ile iş tatmini arasında pozitif bir ilişki olduğunu teyit etmekte, çalışanların güçlendirilmesi ile işten ayrılmama niyeti arasında da bir pozitif ilişki ve işten ayrılma ile iş tatmini arasında da bir pozitif ilişki olduğunu göstermektedir. İş tatmini bir aracı değişken olarak çalışanların güçlendirilme ve çalışanların işten ayrılmama niyetini etkilemektedir.

Anahtar Kelimeler: niyetini çalışanların, güçlendirme ve iş tatmini kalmak.

To God Almighty and my parents

Mr. and Mrs. Ibrahim

ACKNOWLEDGEMENT

I give glory to God Almighty for keeping me safe till date and also am glad my parents gave me the chance to study and obtain my master degree.

Also, I am grateful to Prof. Dr. Cem Tanova for his patience, reassurance, drive and useful advice which helped me throughout my research God bless you sir.

I would also like to thank all my friends and my sister for all their physical and mental support

TABLE OF CONTENTS

ABSTRACT	iii
ÖZ	iv
DEDICATION	v
ACKNOWLEDGMENT	vi
LIST OF TABLES	x
LIST OF FIGURES.....	xi
LIST OF ABBREVIATION	xii
1 INTRODUCTION.....	1
1.1 Background of the Study.....	1
1.2 Statement Problem of the Study	1
1.3 Research Significance	2
1.4 Scope and Purpose of the Study	2
1.5 Framework of the Study.....	3
2 LITERATURE REVIEW	4
2.1 Introduction	4
2.2 Employee Empowerment	4
2.2.1 The Role of Empowerment	6
2.2.2 Empowerment and Intention to Stay	7
2.3 Job satisfaction	8
2.3.1 Definitions of Job Satisfaction	9
2.3.2 Elements affecting Job satisfaction	11
2.3.3 Herzberg theory on relationship between Satisfaction and Dissatisfaction	11

2.3.4 Job Satisfaction theory according to Locke	12
2.3.5 An adjusted view of Job Satisfaction / Dissatisfaction	14
2.4 Intention to Stay	14
2.4.1 Intention to Stay and Job Satisfaction	15
2.4.2 Types of Employee Turnover Intentions	15
3 THEORATICAL FRAMEWORK, HYPOTHESIS DEVELOPMENT AND	
RESEARCH METHODS	19
3.1 Theoretical Model	19
3.2 Hypothesis Development	20
3.2.1 Employee Empowerment	20
3.2.2 Intention to Stay	21
3.2.3 Job Satisfaction	22
3.3 METHODS	23
3.3.1 Introduction	23
3.3.2 Research Design	24
3.3.3 Participants	24
3.3.4 Research Instruments	24
3.3.5 The instrument's Validity	25
4 RESULT ANALYSIS	26
4.1 Introduction	26
4.2 Descriptive Statistics	26
4.3 Reliability Analysis of the Instruments	28
4.4 Hypothesis Testing	29
4.4.1 Correlations	29

4.4.2 The Correlation between Employee’s Empowerment and Job Satisfaction	30
4.4.3 The Correlation between Employee’s Empowerment and Intention to Stay	30
4.4.4 The Correlation between Job Satisfaction and Intention to Stay	30
4.4.5 The Correlation between Employee’s Empowerment, Job satisfaction and Intention to Stay	31
4.5 Regression Analysis	31
5 DISCUSSION, CONCLUSION AND RECOMMENDATION	36
5.1 Introduction	36
5.2 Discussion	36
5.3 Implications of Research	37
5.4 Limitations of Research	38
5.5 Suggestions for Future Research	38
REFERENCES	39
APPENDIX	56
Appendix A: Research Questionnaire	57

LIST OF TABLES

Table 1: Age of respondents	26
Table 2: Gender of respondents	27
Table 3: Level of education	27
Table 4: Years of experience in the banking sector	28
Table 5: Job position	28
Table 6: Reliability Analysis	29
Table 7: Means, Standard deviation and Correlation	29
Table 8: Total variance explained by the models that measure intention to stay	32
Table 9: Total variance explained by the models that measure job satisfaction	32
Table 10: Employee empowerment and Job satisfaction regressed on intention to stay	32
Table 11: Employee empowerment regressed on job satisfaction	32
Table 12: Multicollinearity table for undue influence	34

LIST OF FIGURES

Figure 1: Theoretical framework	21
---------------------------------------	----

LIST OF ABBREVIATIONS

EE	Employee Empowerment
JS	Job Satisfaction
ITS	Intention to stay
SPSS	Statistical Package for Social Sciences

Chapter 1

INTRODUCTION

1.1 Background of the Study

Employee empowerment (EE), Job satisfaction (JS) and Intention to stay (ITS) has examined for years although there has been an improved drive in this segment of research due to the growing competition around the world. Job satisfaction has the most studied yet the least understood concept in organizations today, although analyzed scientifically since 1960s (Howard and Sheth, 1969) which result to various methods and concepts. The managerial focal point was not deemed a significant part until the 1990s (Oliver, 1997). There is increase interest in JS in the financial sector due to rise in competition and current technological change. JS has been a matter of importance to management in all sectors and decline in job satisfaction may result in increase in absenteeism (Porter and Steers, 1973, Scott and Taylor, 1985) which also leads towards increased turnover (Atchinson and Lefferts, 1975; Korp, Nickson and Jack 1973; Locke, 1976; Rust, Stewart, Miller and Pielack 1996; Tett and Meyer, 1993). Employee empowerment remains a management technique used generally in corporations as a way of handling essential innovative global business (Barry, 1993; Johnson, 1993; Foy, 1994) and for intentions forecast are been made by researchers through past researches and its motive. This present study research will review past research on the relationship between EE, JS and ITS.

1.2 Statement Problem of the Study

Due to limited awareness among managers about their supervisory and

administrative duties, that include concerns towards other employees in addition to their tasks and lack of awareness of such relationship may have negative impact of on intention to stay using organizational approach of job satisfaction and employees empowerment.

Sometimes, they don't consider their subordinates' feelings and views which eventually affect the organization. Therefore, competition of organizations creativities do not result in positive outcomes due to lack of empowerment and satisfaction which could contribute to the objectives and goals of the organization.

1.3 Research Significance

Job satisfaction, intention to stay and employee empowerment have been subjected to research in different industry. However in Nigeria banking sector there is lack of studies involving EE, JS, and ITS, due to the development in financial sector this call for concern. The objectives of this study are:

- The study will examine at if employee empowerment has effect on job satisfaction (i.e. if empowering employees in anyway makes the employees fulfilled and satisfied with their various work).
- The study will focus on employee attitudes and their intentions that is as to why they want to stay or leave the organization and if empowering them and also having satisfaction in their various job is going to increase their rate of intention to stay.

1.4 Scope and Purpose of the Study

The main aim of this work is to investigate and determine possible outcomes of JS, EE and ITS that is how employee's empowerment influences intention to stay of the employee and if job satisfaction act has a mediator between the two variables also

this research work will be able to add more to literatures and offer direction to managers.

1.5 Framework of the Study

This study is made up of chapter one to chapter five with the study outline as:

- Chapter one as to do with the introduction of the study as a whole through; the background of the study, statement problem, scope and purpose of the study and significance of research.
- The literature review and theories can be found in chapter two. In this chapter the variables which is been use in this study is explained in details using past researches, also the roles, importance and theories based on these variables are examined in this chapter.
- Chapter three explains the theoretical model which Bagozzi's attitude model was use. This chapter also includes hypothesis development, methods used in and also identification of instruments used.
- The fourth chapter has to do with the analysis of result and explanation of the data gotten from the questionnaire distributed to the employees of Guaranty Trust Bank in Nigeria, Lagos State.
- The last chapter which is chapter five talks about recommendation for the findings and conclusion.

Chapter 2

LITERATURE REVIEW

2.1 Introduction

Employee empowerment, job satisfaction and intention to stay are gaining considerable attention. These variables play a big role in management literature with an increasing number of studies conducted in the recent decade. Many discussions of employee intentions to stay are related to human resource management practices and policies in organizations. EE might be addressed as a management technique used throughout organizations as a way to deal with the requirements of global business across all sectors, also JS is one of the most researched areas in organizational behavior literature (Barry, 1993; Foy, 1994; Johnson, 1993; Snipes Oswald, LaTour and Armenakis 2005). Job satisfaction can be defined as “a pleasurable positive emotional state, rising from the evaluation of one’s job experience” (Locke, 1976). Cranny, Smith, and Stone (1992) anticipated over 5,000 papers of job satisfaction must have been printed.

2.2 Employee Empowerment

Although empowerment has been broadly carried out in the corporate environment for some time, scholars have only recently begun to talk about its nature and its importance (Lee and Koh, 2001; Spreitzer, 1996). According to Carless (2004) and Haas (2010) empowerment entails giving employees the independence on choices and how they get on with their daily activities. The concept of empowerment results from industrial democracy, isolation, job enrichment and participative management

(Spreitzer et al., 1999, Eccles, 1993) which became popular (Bartunek and Spreitzer, 2006).

The word empowerment can be defined in numerous ways. Lee and Koh (2001) stated that there are two views in the empowerment literature:

- The view “behavior of supervisor” that empower employees
- The “psychological state of a subordinate” view.

Scholars who agreed on “behavior of supervisor” view says empowerment is the allocation of authority (Kanter, 1979), participative management (Lawler, 1988), and also job enrichment (Hackman and Oldham, 1980). Scholars who adopt “psychological state of a subordinate” belief also called psychological empowerment says it is awareness of empowerment (Barnes, 2006) and therefore “a process of improving feelings of self-efficacy amongst organizational members through the identification of conditions that raise incapacity and through their exclusion by formal and informal procedures of offering useful information” (Conger and Kanungo, 1988).

Empowerment brings about spread out of power by including workers in decision making (Carless, 2004). It takes into consideration employees’ contribution to creativity (Wilkinson, 1998) which leads to how decisions made by employees are stimulated without checking with supervisors, (Michailova, 2002). Empowerment is defined as an optional concept that managements undergo as to giving employees the ability to make decision and freewill with their duties (Hsieh and Chao, 2004). Empowerment also put emphasis on interactions among team captains, team members (Lee and Koh, 2001) and their intuition of authority on how to handle their

duties, activities, clients and colleagues (Carless, 2004).

2.2.1 The role of empowerment

According to Spreitzer (1995, p. 1444), in developing the theory of psychological empowerment derived from the timeless study on job enrichment, Hackman and Oldham (1980) define empowerment as “a concept established into four categories:

- Meaning, this indicates the benefit of a work objective or drive, base in correspondent to one’s principles or standards.
- Competence as to do with “a person's confidence in their expertise to complete activities.
- Self-determination involves individual’s logic having choices, instigating and modifying actions.
- Impact is the level of effect employees have on strategic, administrative or functional outcomes at work.

Specifically, empowerment is a multidimensional concept encompassing allotted variance of these four categories (Spreitzer, 1995).

Spreitzer (1996) debate on psychological empowerment which encompass theory of job enrichment in various ways. Assumptions have been made that employees will probably have a say in their respective establishment. Empowerment remains a thought which accompanies job traits in a work setting and at level of scrutiny by individuals. Job enrichment has been combined and should be noted that some researchers uses these elements to combine empowerment to team level (Seibert, Silver and Randolph, 2004; Kirkman, Rosen and Tesluk, 2004). Spreitzer (1995) study shows that empowerment can be anticipated through a person's self-esteem, control and accessibility of reports. However, Foster-Fishman, Salem, Legler,

Chibnall and Yapchai (1998) said that empowerment remains relative. It's social concept involving how an individual incorporates insight to a peculiar direction, positive tactic to understanding life and social-political environment (Zimmerman 1995; Perkins and Zimmerman 1995, Rappaport 1995). It can also be perceived otherwise throughout different beliefs (Fock, Hui, and Au, 2002; Robert, Probst, Martocchio, Drasgow and Lawler, 2000) therefore achievement of managerial practice through empowerment differs from a proper awareness cultural based speculations, standards also principles presumed by those managed (Hofstede, 1993; Wang, 2008; Robert et al 2000). Difference among these two may possibly be important in countries with power distance on a high level in which subordinates obediently takes orders from their superiors (Humborstad et al., 2008b; Hui, et al., 2004). Outcomes of the few empowerment studies carried out in cultural setting with high power distance have provided mixed results (Powpaka, 2008, Hui Au, and Fock, 2004). Robert, et al, (2000) were unable to attain conclusive results. The connection between empowerment and job satisfaction resulted in a negative outcome in the Indian sample; however in a number of other countries with high power distance the results were positive.

2.2.2 Empowerment and Intention to Stay

Empowerment indicates that employees with low levels position in organizations occasionally recognize that a leaders' responsibility should be acting as an instructor or guide so that crucial decisions making would be in all levels of organizations (Robert et al., 2000). Reassuring employees to make swift decision by using their findings (Lovelock, 1992; Humborstad et al., 2008b).

In short, empowerment application may possibly encourage frontline employees to bring excellent service as an optional objective (Malhotra and Mukherjee, 1999;

Hancer and George, 2003). Turnover intention is the functional and measured willingness to stay or quit an organization (Tett and Meyer, 1993). It can also be defined as a mental and emotional reply to detailed organizational situation where the behaviors varying from physical act of turnover (Kraut, 1975). Intention to stay or leave, actual turnover and absenteeism has established significant theoretical and realistic thoughts (Mowday et al., 1982; Chiu, Chien, Lin, and Hsiao 2005; Porter and Steers, 1973).

2.3 Job Satisfaction

Job satisfaction study is concerned with two kinds of effect which are the effect of establishments on people and the effect of people on establishments with emphasis on JS and those who examine gender variances (Artz, 2010; Pallone et al., 1971; Bender et al., 2005; Kaiser, 2007; Sousa-Poza and Sousa-Poza, 2003). To be put simply, JS deals with individuals feeling about segments of the jobs and also the job as a whole. Therefore, establishments should be concerned about job satisfaction.

- First, the humanitarian point of view talks about how individuals merit been treated justly and respected. Job satisfaction may be considered as a replica of getting a treat. It can also be considered as a pointer of sentimental feelings (Haccoun and Jeanrie, 1995).
- Next, the utilitarian viewpoint said that job satisfaction could guide employees' actions which might lead towards disturbance of organizational function.

Job satisfaction may be determined either by taking into account replies to many job aspects or by replies to a one definite statement, even though using various facet methods remains a better choice in the management and psychology literature. Rice

et al. (1991), Staples and Higgins (1998), and Wanous et al. (1997), shows that single-item of job satisfaction methods produce outcomes regularly as combined methods. Thus Highhouse and Becker (1993) believe that single-item methods could be favored due to job satisfaction outline in addition to its essentials which is well-thought-out by employees although not specified broadly. Thereby, job satisfaction may be measured as a multidimensional concept (Poulin, 1995). It can also define an individual's total emotional response to work and its related features (Cranny et al., 1992).

2.3.1 Definitions of Job Satisfaction

Job satisfaction remains an objectively composite job-related variable. How can job satisfaction be defined? Although job satisfaction has many definition, it is the “overall approach of the workers created by their approach to the wages, working environment, control, promotion connected with the job, social relations in the work, appreciation of talent and some similar variables, personal behavior and group relations different from the work life” (Blum and Naylor, 1986). There are general selections of job satisfaction facets which are

- Satisfaction with pay
- Promotion
- Supervisor and
- Co-workers

These were certain vital instances amongst others selection of job satisfaction facets discovered in literatures (Cranny et al., 1992).

Job satisfaction gives a whole positive feeling related to the job. If employees feel fulfilled about their ideas within the job which gives positive feeling and in return

result to job satisfaction (McCormick and Tiffin, 1974). In the 1970s, Edwin Locke (1976) brought about a highly effective explanation where he explains job satisfaction to be “a positive emotional state coming from the evaluation of one's job or from job experiences”. Due to the appraisal of his empirical findings, he said the seven work problems connected to job satisfaction and they are:

- Mentally stimulating job
- Personal interest in the specific job
- Work that is not too physically tiring
- Perceived equitable rewards
- Appropriate working conditions
- Employees' self-esteem
- Management assistance (e.g. managing the work setting by minimizing disagreement) and;
- Making sure that good pay and promotions are available.

Outcomes from some new researches gave other features in line to JS. Hackman and Lawler (1971) research findings shows that when there is increase in all four essential scopes (i.e. job variety, task identity, autonomy and feedback), employees who desire better satisfaction needs through these dimension are liable to be satisfied and motivated with their jobs unlike others whose four dimensions are not high. Later research began observing job satisfaction elements like emotional tendencies, attitudes, and the work environment.

2.3.2 Elements affecting job satisfaction

The elements are acknowledgment, responsibility, accomplishment of the job, achievement, promotion and other aspects associated to work for individual

development. Stimulating aspects in work setting leads to job satisfaction of employees whereas the provoking aspect does not satisfy employees (Herzberg et al., 1969). According to Maslow, presence of individual perception of satisfaction can be link with upkeep of the needs and they are:

- Physical desires (drinking, resting, eating, sleeping, etc.)
- Security desires (health insurance, pension, etc.)
- Love desires (good relationship, friendship, to devote and be devoted)
- Self-esteem (self-assurance, acknowledgment, respect, prestige, etc.), and;
- Self-actualization (abilities development etc.)

Changes individuals wishes for and preserve will have effect on satisfaction of their jobs (Nash and Carroll, 1975). High job satisfaction levels stand noted in careers believed to be of respectable stand in society. It's been stated that participative management, decision making power, freedom at work and the work environment have constructive impact been satisfied with one's job.

2.3.3 Herzberg theory on relationship between Satisfaction and Dissatisfaction

The most substantial difference between these two factors has to do with the inbuilt range of dissatisfaction or satisfaction within each other. Motivation probably contains things which encourage action over a period; therefore motivators are those that encourage satisfaction and long-running attitudes. He also said that motivators instigate optimistic attitudes in jobs to satisfy the employees desire for self-actualization (Maslow, 1954), which could be a person's ultimate purpose. Occurrence motivators could possibly result to grand job satisfaction; while the nonexistence of motivators does not mean dissatisfaction. Hygiene factors merely causing passing act tolerate the possibility of causing great dissatisfaction even

though their nonappearance doesn't aggravate a satisfaction level that is high. In what way does Herzberg establish non-bipolar relationship? According to House and Wigdor, (1967) job satisfaction comprises of two different independent features. These features are not on opposing ends of the variety but rather entail two different and discrete scales. Herzberg (1968), when there is lack of job satisfaction this does not result to dissatisfaction but rather there is lack of satisfaction also reverse job dissatisfaction is not satisfaction, rather "no dissatisfaction". For instance, contemplating on hygiene factors and working circumstances. When air conditioner in a working area stops functioning employees would really be dissatisfied but, when air-conditioner functions throughout the day as expected employees won't take note to be thankful and satisfied.

2.3.4 Job Satisfaction theory according to Locke.

Locke's compound theory of job satisfaction brought about many other ideas which were established through enquiries or studies of related topics such as employee performance and goal settings. Some answer to Herzberg's proposal about job satisfaction is in segments therefore, Locke's disapproval of Herzberg would be discussed. Locke's evaluation of Herzberg's two-factor theory may be captured about Herzberg's thought as:

1. Job satisfaction and job dissatisfaction outcomes due to unusual grounds.
2. Two-factor theory which is similar to dual theory of man's needs, which state physical need, combined with hygiene factors, growth need including motivators (Locke, 1976). These suggestions act as the center for Locke's understanding of Herzberg. The list below is Locke's criticisms:
 - Mind-body dichotomy
 - Unidirectional operation of needs

- Lack of parallel between man's needs and the motivation and hygiene factors
- Incident classification system
- Defensiveness
- Use of frequency data
- Denial of individual variances.

The initial assessments of Herzberg's view of man's desire suggest differences involving the biological and psychological procedure of man's nature. Although they are of twofold kind and not connected to each other but, Locke suggests that body and mind are close and through the mind people realize the desire of their psychological needs, physical needs and in what way to satisfy them. He proposed the fundamental need aimed at survival desire and biological need, which can be achieved through use of the mind. In respect to Herzberg's' connection concerning hygiene's, motivators, physical and psychological needs can all be deduced that the initial set are not direct, although for this conclusion there is no defense. Giving an instance of physical need (e.g. hunger) which shows that eating can be used not only to avoiding hunger nevertheless also as desires for body. The next analysis affecting the prior two is merely the absence of correspondent among the two groups of needs and factors (Locke, 1976). The relationship may be blurry and coinciding in numerous cases.

Locke's appraisal of Herzberg's classification structure (Locke, 1976), mutual to previous critiques declare Herzberg's two factor theory is unreliable when it comes to classifying satisfaction factors. Theory of two factors only separates the

satisfaction into two segments. Locke also mentions that the division of one section into two different forms of elements results from misunderstanding between the events and agents. The lack of defense (Locke, 1976) is an additional condemnation of Herzberg's work, he feels Herzberg did not address the misconception adequately it has in assessing legitimacy of his results. Assenting with preceding reproach, the renunciation of individual variances that has to do with the unsuitable reduction of variety in experiment. Locke (1976) accepts that although a person's desires may be in line but their values are different.

2.3.5 An adjusted view of Job Satisfaction

It may be defined as confident emotional mind set (Locke, 1976) that comes through evaluation of satisfaction and skills in the job (Locke, Cartledge and Knerr 1975), which result to the apparent inconsistency concerning planned and tangible implementation or the point in which one's performance is affected with one's set of values. The faster the result expectation the better the realization of one's values, the greater the level of satisfaction (Locke, 1976).

2.4 Intention to Stay

Employee's intention to stay was studied for years, recently there is a new strength in this part of research and all efforts try to foretell intention to stay by recognizing antecedents and reasons. The early researches were somewhat limited, confining the study to just a set of predictors. Ajzen and Fishbein (1980); Igarria and Greenhaus (1992) states that intention is the utmost instant causes for actual behavior, once individuals have actually carry out the behavior to stay or leave there is a slight probability of having access to them in order to be able to evaluate their previous state of affairs. The validity of reviewing intentions of employees in an organization can also gotten from longitudinal analysis of salespeople by Sager's (1991) whereby

intention to quit differentiates efficiently amid the quitters and stayers. Although it is rational to claim intentions are a perfect signal of preceding behavior and determinants of such intentions are still unknown.

These days, turnover intentions are taken as an amount to understand turnover before the employees really stay or quit the organizations. They offer organizations with precious prospects to respond before employees really stay or leave the organizations (Harris et al., 2005).

2.4.1 Intention to Stay and Job Satisfaction

Intention to stay is an additional idea that has widely been researched. Intentions is a series of stages that take place over time, which begins with inert search at the job market thereby moving towards the employees' choice to stay in (or quit) the company. Turnover intention can be described as the intent of an employee in organization to willingly stay or leave the job (Dougherty, Bluedorn and Keon 1985). Some research work found a negative relationship between turnover intentions and job satisfaction (Meyer, Stanley, Herscovitch and Topolnytsky 2002) therefore dissatisfied workers are unlikely to stay which eventually leads to turnover (Griffeth, Hom and Gaertner 2000) and according to Bang (2011) increase in JS has been speculated as to resulting to increase in ITS.

2.4.2 Types of Employee Turnover Intentions

Abelson (1987) has lately extended the old-style turnover taxonomy which believes that people leave their organizations for either voluntary or involuntary aims. Abelson's new notion advises that extra differentiation of turnover as avoidable or unavoidable when it comes to organizational control is helpful. Also, that those avoidable leavers were not well dedicated. Thus, taxonomy is separated into four segments:

- Avoidable, voluntary turnover which arises after issues such as, better payment in different place, difficulties with present organization and proposals from better organizations. This turnover is avoidable because the organization may be able to tackle it.
- Unavoidable, voluntary turnover this happens through spouse obligatory changes, changes of mid-career, staying at home.
- Avoidable, involuntary turnover which entails discharge and sacking and;
- Unavoidable, involuntary turnover which is mainly from difficult medical issues or death.

From an organizational point of view, an involvement plan for decreasing avoidable, voluntary turnover is important. Turnover although has established widespread study attention which is quite productive, an enormous sum of the modification remains unsolved, and therefore the capability to forecast voluntary employee withdrawal remains rather imprecise (Jenkins, 1993). Mobley (1982) also examine early work to understand why employees voluntarily choose to leave their organizations. Employee turnover intentions may be categorized into involuntary and voluntary turnover. Voluntary turnover happens when employees choose to stop working with or staying with their organizations, while involuntary turnover refers to organizations choosing to discharge employees (Abbasi and Hollman, 2000). Prior research shows that organizations suffer high financial costs owing to employee turnover. Organizations must take responsibility for both direct and indirect costs related with turnover. Employee turnover influences organizations by disrupting operations or team dynamics and performance, resulting into additional financial costs for organizations (Kesner and Dalton, 1994; Mello, 2011). Turnover intentions are described as the

opinions which dwell in employees about leaving their organizations or leaving their jobs (Watrous, Huffman and Pritchard 2006).

The significance of turnover intentions is in its effect towards organizations and could be tackled to avoid employees truly leaving the establishment (Campion, 1991). Even if numerous techniques could be apply to forecast turnover scholars believe assessing turnover intentions as one of the best analysts of turnover also a precursor of a definite employee turnover (Griffeth et al., (2000); Trimble, (2006); Van, Christ, Stellmacher, Wagner, Ahlswede, Grubba, Hauptmeier, Hoehfeld, Moltzen and Tissington (2004)). Turnover intentions of employee explain the tendency to stay or quit the company (Ng and Sorensen, 2008; Mobley, 1977). An organization preserving gifted employees in order for them to be successful, adjustment is made and employees' turnover intention is a direct element to actual turnover behavior. Some institutions attempt maintaining reduction in employee's intention to leave (Beechler et al., 2009; Chen and Chen 2011). Employees turnover intention is mostly formed through past and present experiences in organizations and by prospect intended for the future (Bartunek and Spreitzer 2006; Chen et al., 2011). Researchers have also studied the environmental issues that stimulate employee intentions. Birdseye and Hill (1995) recognize environmental issues as lead analyst of turnover intentions when compared to organizational factors. When organizations with high level of creative energetic employees are incline to take in more benefits of their work, as their associates are also functioning successfully and competently to achieve the organizational objectives. The environment will make employees' prospects of what they are able to attain from their work for future benefits then also making the job very pleasant (Baker et al., 2003; Dutton 2003). Therefore, it was assumed that organizations with employees that have high creative energy will

display lower intention to leave and higher intention to stay.

Chapter 3

THEORETICAL FRAMEWORK, RESEARCH METHODS AND HYPOTHESIS DEVELOPMENT

3.1 Theoretical Model

The results from the examination of existing literatures led to selection of the following variables: (a) Employee empowerment (EE) (b) Job satisfaction (JS) and (c) Intention to stay (ITS). A theorized background for this paper is recommended below in figure 1. The theoretical model used in this current research would be used to observe all possible connection between EE, JS and ITS.

Bagozzi's (1992) reinvention of attitudes' theory will be used as the overall theoretical framework. Bagozzi's (1992) model connects appraisal, emotional response and behavior in a consecutive manner. Employees assesses or evaluate their managers or organization policies towards them also checking how much control they have in decision making (employee empowerment) which results to perceived emotional response (job satisfaction) heading to various behaviors or coping responses (Intention to stay), thus the system structure for appraisal, emotional response and coping responses (Schmit and Allscheid, 1995).

Coherent with Bagozzi's (1992), the variables in this study use to evaluate are hypothesized to characterize a fundamental emotional response or perception towards the organization. The theoretical frame work of this study examines the

relationship or the effect of EE (appraisal of the organization policies or work ethics) JS (feelings towards the job) and ITS (coping or behavioral response).

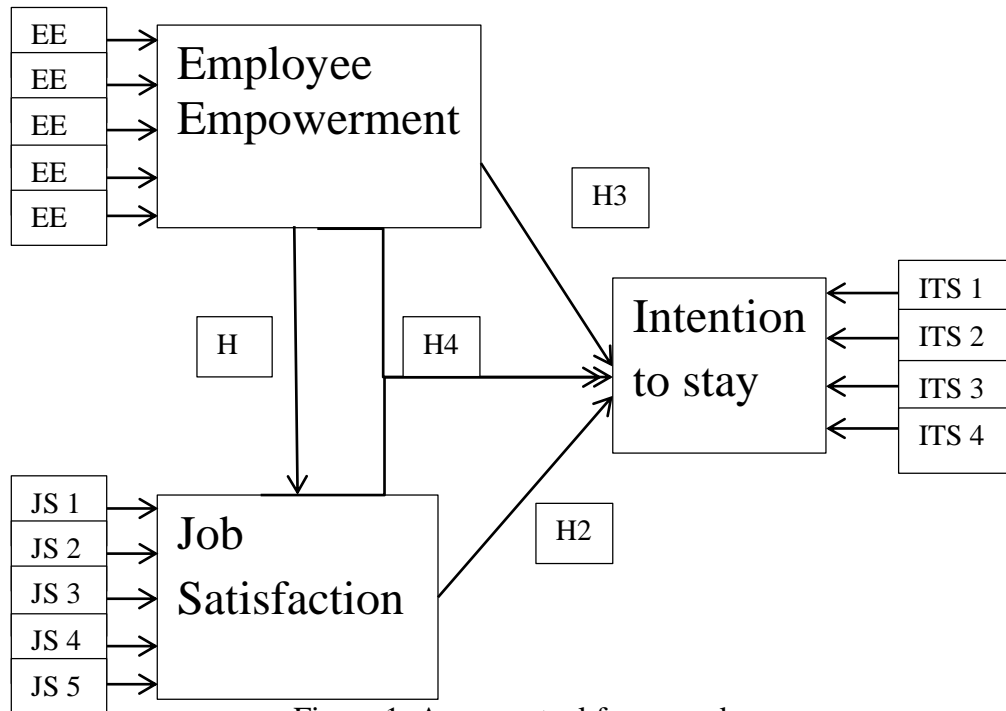
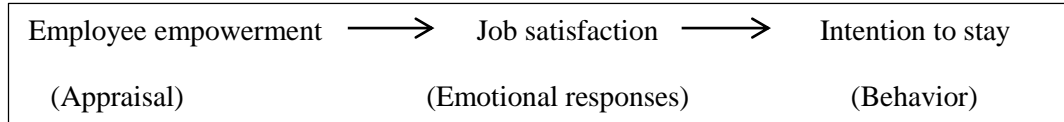


Figure 1: A conceptual framework

3.2 Hypothesis Development

Within this section the theoretical hypotheses about relationships between EE, JS and ITS will be derived.

3.2.1 Employee Empowerment

EE is the degree to which employees have authority and control in making decisions in their daily activities (Carless, 2004; Haas, 2010). The dispersion of authority to subordinates is empowerment and it is fundamentally linked to self-confidence and motivation between employees (Hales and Klidas, 1998) since empowering

employees is entirely associated with means and methods from the organizations, such as communication, drive, employee involvement, confidence, drills and feedback etc. Most meanings of empowerment according to Howard and Foster (1999) talk about decision making control, work processes control, performance goals control and measurement. The authorization of employee's covers the set of regular activities that are carry out according to routine procedures which totally affect satisfaction of employees.

Psychological empowerment can be classified into four perceptions (Spreitzer, 1995); Meaning has to do with the importance placed on an individual's job while Competence is the level of believe that an individual has the ability to do the job. Also self-determination is the ability individuals have to operate and regulate their work. Finally, impact is the situation an individual notices and which has direct influence on work setting. Ford and Fottler (1995) laid emphasis on the empowerment method requires that the dispersion of evidence and facts which is essential to allow employees contribute to the organization performance.

Hence, due to the above analysis this hypothesis was formed:

H1: Employee Empowerment has a positive relationship with Job Satisfaction

3.2.2 Intention to Stay

Former researches established models which pinpoint the best sensible interpretation of individual behavior to be reported. Employees' behavior differs due to pay of employee and work load. During the last twenty years till date there has been a grasp of managerial issues, the problem of intention to stay by employees is still in existence in many organizations even in the most progressive and developed countries, the level of employee's intention to quit seems to be still high and therefore calls for worry. Employees who stay with the organization due to

motivation reasons get their satisfaction mainly from the job itself and studies have shown that most of these groups are college-educated professionals and managers. Employees that stay with an organization for maintenance purposes such as fringe benefits, pay, perquisites, and other motives like family responsibilities, personal friends at work, and issues of getting a new job.

Although intentions result could either have both negative and positive consequences to organization. The establishment will have a high cost price of substitution due to a bad impact; the organization will use immense quota time hiring and deciding on task which would lead to increase of administration's responsibilities.

Hence, due to the above analysis this hypothesis was formed:

H2: Employee Empowerment is positively associated with Intention to Stay.

3.2.3 Job Satisfaction

JS may be used as evaluation of a general work experience. It may result from various factors such as employee's relationship with supervisors, the feelings of fulfillment to the job, perceived similarity between work production and pay, and also physical states of work environment (Spector, 1997). JS happens to be the first expected outcomes for empowerment (Spreitzer, et al, 1997). Researchers are fascinated with why some individuals express satisfaction in their jobs and others state otherwise (Locke 1976). The determination to comprehend also to clarify job satisfaction may be inspired through practical purposes (e.g., to enhance output and organizational obligation, decrease in absenteeism, intention to leave, and organization effectiveness will increases) and charitable benefits (that is, the belief that respect should be accorded to employees and making best use of both their physical and mental welfare). Employees that are satisfied would likely be included in organization citizenship activities; that is, selfless behaviors that go outside the

official obligations of a job (Organ and Ryan 1995; Schnake 1991)

Hence, due to the above analysis this hypothesis was formed:

H3: Job satisfaction has positive effect on Intention to Stay

Eylon and Au (1999) discovered that groups with both low and high power distance may have increase in job satisfaction directed by empowerment and although there isn't any significant between these groups. According to Hui, Au and Fock (2004) who agree also to the result that empowerment has on job satisfaction although it was debated that the result is noticeable in culture with power distance that are low while some practical indication states that empowerment could result to higher job satisfaction (Aryee and Chen, 2006). To know whether empowerment emits positive job satisfaction and intention to stay it is therefore interesting to take a look at job satisfaction acting as mediator to empowerment-intention to stay, in which a mediator explains the relationship linking the dependent and independent variables (MacKinnon, 2008). Empowerment may assure job satisfaction and it could lead toward to intention to stay. Hence, due to the above analysis this hypothesis was formed:

H4: Job Satisfaction positively mediate the positive relationship between Employee Empowerment and Intention to Stay

3.3 Methods

3.3.1 Introduction

This section entails methods and procedures which are used to examine this research work, that is research procedure and data analysis methods, sample size, instruments, research design, the instruments validity and reliability used in the study would all be presented.

3.3.2 Research Design

A cross sectional method survey was implemented also the quantitative method and measures of data of the variables (employee empowerment, intention to stay and job satisfaction) through the administered questionnaires. The data collection was anonymous using online questionnaire version. In addition, an analysis based on correlation would be employed to get outcomes on how the variables are related.

3.3.3 Participants

The sample is composed of response of employees from Lagos State Guaranty Trust bank in Nigeria which results to 140 respondents who answered the online questionnaires with a total of 61 male and 79 female.

3.3.4 Research Instruments

A self-administered questionnaire of the research instrument with different items measuring the variables (EE, JS and ITS). All variables in the questionnaire used established measures. Empowerment measures was adapted using the five items from Hayes (1994) using Likert scale five point (1) strongly disagree to (5) strongly agree. The range was used to evaluate the employee's insight of being empowerment.

The items use in this study to analyze empowerment deals with customer contact personnel. (E.g. I have the authority to correct customer problems when they occur). Job satisfaction measures using three points (1) strongly disagree to (5) strongly agree from Hackman and Oldham's 1975 were used (e.g. My basic salary is sufficiently paid according to my daily working hours and work load) also McKnight (1997) two points (1) strongly disagree to (5) strongly agree was used (e.g. I feel satisfied with the kind of work I do in this job) this was used to measure the overall satisfaction of the employees.

Intention to stay was adapted using four items from Seashore et al (1982) five point Likert scale (1) strongly disagree to (5) strongly agree were used (e.g. you are very likely to stay in this company, for the next five years.) this was used to measure the employee's intention to stay.

In order to be able to gather data on the demographics of employees in Guaranty Trust Bank a particular designed demographic questionnaire was used. It is composed of enquiries about Age ((1) 20-25 years (2) 26-30 years (3) 31-35 years (4) 36-40 years (5) 41-45 years), Gender ((1) Male, (2) Female), Job position ((1) Loan officer, (2) Credit analyst, (3) Mortgage banker, (4) Bank teller, (5) Branch manager), Level of education ((1) Secondary school, (2) Ordinary national diploma, (3) Higher national diploma, (4) Bachelor of Science, (5) Master of Science, (6) Doctor of philosophy). Years of experience in the banking sector ((1) 0-5 years, (2) 6-10 years, (3) 11 - 15 years, (4) 16 - 20 years, (5) 20 years and above).

3.3.5 The instrument's Validity

The validity of the analysis for this research may be verified through the items used to measure the variables which were acquired from existing instruments. The item that was used for the variables of this study has been used by former scholars and also the evaluated literature above which was based on existing theories makes it valid. (Eylon and Au 1999; Locke 1976; Spreitzer, 1995).

Chapter 4

RESULTS ANALYSIS

4.1 Introduction

This section provides statistical data analysis used to examine outcomes and test for hypotheses that had been formulated in the hypothesis development section of this study. First, presenting the descriptive statistics of all the variables including the reliability and correlations results. Subsequently, I will present the regression results to test the hypotheses and discuss the findings.

4.2 Descriptive Statistics

The Age table below illustrate that respondents between 20-25 years with 42 respondents (30%) as the highest, 26-30 years with 41 (29.3%), 31-35 with 32 (22.9%) follow by 36-40 years with 16 (11.4%) and 41-45years 9 (6.4%) with the lowest respondents.

Table 1: Age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-25years	42	30.0	30.0	30.0
	26-30years	41	29.3	29.3	59.3
	31-35years	32	22.9	22.9	82.1
	36-40years	16	11.4	11.4	93.6
	41-45years	9	6.4	6.4	100.0
	Total	140	100.0	100.0	

The total figure of both male and female respondents shown in the table 2 below indicating that the female respondents is the highest 79 (56.4%) and the male respondent is 61 (43.6%)

Table 2: Gender of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	61	43.6	43.6	43.6
	Female	79	56.4	56.4	100.0
	Total	140	100.0	100.0	

The level of education of the respondents from in table 3 below shows BSc. 67 (47.9) as the highest respondent, MSc with 64 (45.7%) follow by HND 8 (5.7%) respondents and OND 1(0.7%) with the lowest respondent.

Table 3: Level of education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	OND	1	.7	.7	.7
	HND	8	5.7	5.7	6.4
	BSC	67	47.9	47.9	54.3
	MSC	64	45.7	45.7	100.0
	Total	140	100.0	100.0	

The years of experience Table 4 shows that number of respondents, who were working “0-5 years” is higher than other categories with its 47.1%, “6-10 years” with 30% follow by “11-15 years” with 18.6% and “16-20 years” 4.3% with the lowest respondents.

Table 4: Years of experience in the banking sector

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5years	66	47.1	47.1	47.1
	6-10years	42	30.0	30.0	77.1
	11-15years	26	18.6	18.6	95.7
	16-20years	6	4.3	4.3	100.0
	Total	140	100.0	100.0	

The table 5 below shows bank tellers with 34.3% the highest number of respondents, loan officer with 23.6%, branch manager with 16.4%, others with 11.4%, follow by credit analyst with 9.3% and Mortgage banker with 5% the lowest respondent.

Table 5: Job position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Loan officer	33	23.6	23.6	23.6
	Credit analyst	13	9.3	9.3	32.9
	Mortgage Banker	7	5.0	5.0	37.9
	Bank teller	48	34.3	34.3	72.1
	Branch manager	23	16.4	16.4	88.6
	Others	16	11.4	11.4	100.0
	Total	140	100.0	100.0	

4.3 Reliability analysis of the instruments

As soon as the data was inserted into SPSS, an analysis using the reliability test was performed to test response reliability of items that make up our variables. To confirm consistency of the items reliability analysis was carried out through evaluation of the Cronbach alpha values. Although the Cronbach alpha value ranges between 0 and 1, according to Nunnally (1978) only the value from 0.70 and above seems to be

satisfactory for research purposes. The data outcome Table 6 below shows relationship among all the variables with one item omitted from the original scale which measures intention to stay in order to achieve an acceptable alpha coefficient.

Table 6: Reliability Analysis

Variable	No of items	Cronbach Alpha	Adjusted of item	no	Adjusted Cronbach Alpha
Employee empowerment	5	.905	-	-	-
Job satisfaction	5	.812	-	-	-
Intention to stay	4	.650	3		.765

Table 6 presents the alpha Coefficient of the variables to be above 0.70. Therefore making the variables reliable and suitable for use

4.4 Hypothesis testing

4.4.1 Correlations

The major research question answered was applied to check relationship level between employee empowerment, job satisfaction and finally intention to stay (i.e. the strong point linear relationship which is between these variables). A Pearson correlation coefficient was used. The outcomes are presented in the tables below:

Table 7: Means, standard deviation and correlations table

#	Variables	Mean	SD	1	2	3
1	Employee Empowerment	3.8029	.76468	1	.315**	.254**
2	Job satisfaction	4.0814	.43508	.315**	1	.683**
3	Intention to stay	3.8929	.44930	.254**	.683**	1

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

4.4.2 The Correlation between Employee's Empowerment and Job Satisfaction

A correlation analysis using a Pearson product moment correlation coefficient was carried out to evaluate the first hypothesis that, employee empowerment is positively related to job satisfaction. Analyzing the result of the data obtained from the bank's employees reveals that the result is a positive significant relationship although of a medium level between employee empowerment and job satisfaction ($r=.315$, $p\leq 0.01$). The result of this statistics implies that's there was significant (.000) evidence to accept H1 (i.e. when employee are empowered there is some level of job satisfaction, neither a high nor a low job satisfaction) and this conclude that there a positive association between employee empowerment ($M = 3.8029$, $SD = .76468$) to Job satisfaction ($M = 4.0814$, $SD = .43508$).

4.4.3 The Correlation between Employee's Empowerment and Intention to Stay

The following hypothesis points to the fact that employee empowerment is positively associated to intention to stay. From the result shown in the table 3 above, there is a significantly weak but the relationship between this two variables is positive ($r=.254$, $p\leq 0.01$). The data result implies there is a weak link, but a (.003) positive correlation with employee's empowerment ($M = 3.8029$, $SD = .76468$) and intention to stay ($M = 3.8929$, $SD = .44930$) showing that H2 is accepted.

4.4.4 The Correlation between Job Satisfaction and Intention to Stay

The next hypothesis examine if there is positive correlation existing amid Job satisfaction and Intention to stay. The results in table 3 above support this hypothesis (H3) is supported ($r=.683$, ≤ 0.01). The statistics shows a positive and strong relationship relating these two variable (Job satisfaction ($M = 4.0814$, $SD = .43508$) and Intention to stay ($M = 3.8929$, $SD = .44930$)) hence, higher satisfaction of employee goes higher the intention to stay in the organization.

4.4.5 The Correlation between Employee's Empowerment, Job Satisfaction and Intention to Stay

The last hypothesis proposed by this study is that Job satisfaction acting as mediator between Employee's Empowerment and Intention to stay (i.e. Job satisfaction is a link between these two variables). According to the correlation table 3 from above it present that employee empowerment and job satisfaction are both positively correlated to intention to stay although employee empowerment has a weak link to intention to stay but with the aid of job satisfaction which has stronger relationship could result to a better intention to stay in the organization. Therefore if the bank's employees are satisfied with their job which makes them feel empowered this will result to employee staying with the organization thus accepting H4.

4.5 Regression Analysis

Investigating the link involving the variables a simple regression analysis is been applied and due to the proposed meditation, a structural equation modeling of Baron and Kenny happened to be used. According to (Baron and Kenny, 1986), the first equation states a simple regression should be conducted with **X** (EE) predicting **Y** (ITS) to test for path **C** alone, (*a simple regression analysis with employee's empowerment predicting intention to stay*). The second equation states a simple regression analysis with **X** (EE) predicting **M** (JS) to test for path **A** should be conducted, (*a simple regression analysis with employee's empowerment predicting job satisfaction*). The third equation also says a simple regression analysis with **M** (JS) predicting **Y** (ITS) to test the significance for path **B** alone should be conducted, (*a simple regression analysis with job satisfaction predicting intention to stay*). The fourth equation says a multiple regression analysis with **X** (EE) and **M** (JS) predicting **Y** (ITS) should be conducted (*multiple regression analysis*)

Table 8: Total variance explained by the models that measure intention to stay

Model	R	R ²	Adjusted R ²	Std. Error of the estimate
1	.254 ^a	.064	.058	.43618
3	.683 ^c	.466	.462	.32941
4	.684 ^d	.468	.460	.33011

a. Predictors: (Constant), Employee empowerment

c. Predictors: (Constant), Job satisfaction

d. Predictors: (Constant), Job satisfaction, Employee empowerment

** Dependent variable: Intention to stay

Table 9: Total variance explained by the model that measure job satisfaction

Model	R	R ²	Adjusted R ²	Std. Error of the estimate
2	.315 ^b	.099	.093	.41442

b. Predictors: (Constant), Employee empowerment

**Dependent Variable: Job satisfaction

Table 10: Employee empowerment and job satisfaction regressed on Intention to stay

Model	Predictor	Unstandardized coefficients		Standardized coefficient	T	Sig.	Collinearity statistics	
		B	Std. Error	Beta			Tol.	VIF
1	(Constant)	3.326	.188		17.726	.000		
	Employee empowerment	.149	.048	.254	3.079	.003		
3	(Constant)	1.015	.264		3.850	.000		
	Job Satisfaction	.705	.064	.683	10.981	.000		
	(Constant)	.976	.271		3.605	.000		
4	Employee empowerment	.025	.039	.043	.650	.517	.901	1.110
	Job satisfaction	.691	.068	.669	10.195	.000	.901	1.110

**Dependent variable: Intention to stay

Table 11: Employee empowerment regressed on Job satisfaction

Model	Predictor	Unstandardized coefficients		Standardized coefficient	T	Sig.
		B	Std. Error	Beta		
2	(Constant)	3.400	.178		19.070	.000
	Employee empowerment	.179	.046	.315	3.899	.000

**Dependent variable: Job satisfaction.

According to the first step the output in the tables above indicates there is significant linear relationship with intention to stay and employee's empowerment. The second hypothesis (H2) of this research states that there should be a positive relationship between employee's empowerment and intention to stay and according to the table above H2 is accepted. R-value (.254) indicating a significant positive but weak relationship, R^2 (.064) which identifies that the variance in Intention to stay is explained through Employee's empowerment by 6.4%. The regression equation which was tested had a constant of (3.326) and unstandardized coefficient of (.149).

The second step output in the tables above indicates a significant linear relationship between employee's empowerment and job satisfaction confirming the first hypothesis (H1) which states that there should be a positive relationship between employee's empowerment and job satisfaction and according to the table above H1 is also accepted. R-value (.315) indicating a significant positive but moderate relationship, R^2 (.099) which identifies the variance in Job satisfaction is explained through Employee's empowerment by 9.9%. The regression equation which was tested had a constant of (3.400) and unstandardized coefficient of (.179).

According to the third step the output in the tables above shows a significant linear relationship with employee's empowerment and job satisfaction. The third hypothesis (H3) indicates there is a positive relationship between job satisfaction and intention to stay and according to the table above H3 is accept. R-value (.683) indicating a significant positive but strong relationship, R^2 (.466) which identifies the variance in Intention to stay is explained through Job satisfaction by 46.6%. The regression equation which was tested had a constant of (1.015) and unstandardized Job satisfaction coefficient of (.705).

According to the fourth step the output in the tables above shows a level of significance between the predictor variables and dependent variable. R present a substantial correlation with these two determinant variables and dependent variable Intention to stay (.684); there is indicates that the variance in Intention to stay is explained through the two predictor variables by 46.8%. The regression equation which was tested had a constant of (.976) with unstandardized coefficients of (.025) for employee empowerment and (.691) for job satisfaction making job satisfaction with the strongest contribution to the outcome. Running the multiple regression analysis shows that Employee empowerment lost it significance to Intention to stay when Job satisfaction was introduced to the analysis which means Job satisfaction is a mediator between Employee Empowerment and Intention to stay. Therefore the fourth hypothesis of this study is accepted.

Table 12: Multicollinearity table for undue influences

Residual Statistics^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Cook's Distance	.000	.091	.008	.015	140
Casewise Diagnostics^a					
Case Number	Std. Residual	Intention to stay	Predicted Value	Residual	
121	-5.129	2.00	3.6932	-1.69322	

a. Dependent Variable: ITS

Checking for multicollinearity assumptions looking at the tolerance and Variance inflation factor in the coefficient table and tolerance shows the level which variability of the specified predictor variable has no explanation by other predictor variable in the model. If the Tolerance value is less than .10 this suggest that there might be multicollinearity but since the tolerance (.901) value of this variable is greater than .10 shows that there is no multicollinearity. Variance inflation factor

shows the inverse of the tolerance value. If VIF value is above 10 it shows multicollinearity but since the VIF (1.110) value of this data is below 10 this shows no multicollinearity. The statistics data of this study shows no multicollinearity.

Checking for undue influence to predict the outcome from the data gathered from the casewise diagnostic table presents information about the cases that have standardized residual value above 3.0 or below -3.0. In the casewise diagnostic table above shows case 121 has standardize residual value of -5.129, Intention to stay (ITS) of 2 point but a predicted value of 3.6932 by the model which shows that the intention to stay is lower than the predicted value. Checking the residual statistics table for cooks distance which the maximum value must not be greater than 1 in which the cook's distance (.091) value of this data is less than 1. This statistics shows that the data has no undue influence in predicting the outcome.

Chapter 5

DISCUSSION, CONCLUSION AND RECOMMENDATION

5.1 Introduction

The section of this paper presents discussions on the outcomes gotten from the preceding chapters. This chapter entails discussion, implications of research, limitations of research and suggestions for future research.

5.2 Discussion

The first hypothesis argued that employee empowerment and job satisfaction should be positively related and the results of the data analysis support this hypothesis and also shows a positive correlation between the two variables. The next hypothesis was indicating that there is a significant positive correlation present between employee empowerment and intention to stay. This study data finding actually support the hypothesis in which confirms findings of past studies that empowered employees are dedicated which might reduce intention to quit and also the employees make contribution as teams and take initiative if they want to stay.

Hypothesis three was to show that a positive relationship existing among job satisfaction and intention to stay which was confirmed by the analysis carried out. The data outcome verified the verdict of (Bang, 2011) which states that increase in job satisfaction has been suggested as leading to increase in intention to stay. The last hypothesis of this work state that job satisfaction act as a mediating factor between

empowerment employee and intention to stay. Like all the first three hypotheses, this too was supported and also shows that employee empowerment lost its significance to intention to stay. The significance of job satisfaction and employee empowerment to explain employee's intention to stay was confirmed through this study. Job satisfaction happens to be of more significant precursor of intention to stay than the employee empowerment.

5.3 Implications of Research

This present study has numerous significant implications for employees, managers, academic researchers and human resource development professionals. In spite of the important result which arose from this current study, the literature shows that intention to stay research is rarely conducted within Nigeria organizations and due to the need to extend the focus of intention to stay research the present study was thereby proposed to present a stronger emphasis of intention to stay and to examine some factors which affect intention to stay in the banking industry.

Since employee abruptly leaving results in expenses for any organization then categorizing them into stayers and leavers would benefit the organization, (that is if the organization can determine which employee intend to leave or stay in the organization so as to be able to determine if the employee leaving could have a negative impact and been able to revert a leaver to a stayer). Employees who are empowered make certain to provide displeased clients with numerous options by applying their originality and individual skills in rapid decision making for good response to customers. It is vital that managers should make available the chances or amenities that should be provided accordingly and there should also be an active employee participation within the establishment. This may result to opportunities and

also considering the ideas and anticipation of employees concerning operation towards satisfaction including chances empowerment will offer and considering opinions in decision making processes will surely improve employees' satisfaction level which will result to intention to stay.

Overall the public will get to know that employee empowerment, job satisfaction and intention to stay are important variables in management and also very significant in the development of organizations.

5.4 Limitations of Research

All respondents are employees are from one organization with exact corporate culture, precise frames of references and work environment which may be a limitation.

Limitation can be due to the distribution method of the questionnaires which was online and there is no assurance that all the respondents are professionals.

5.5 Suggestions for future research

Online questionnaires were distributed in this study therefore the questionnaires manually could be spread manually in future study

For the inadequacies of the research to be resolved the researchers ought to engage various sources and organizations. Also the sample size of this study should be expanded.

Upcoming studies should examine other management variables linked to intention to stay, (for example employee commitment and employee loyalty).

REFERENCES

- Abbasi, S. M., & Hollman, K. W. (2000). Turnover: The real bottom line. *Public Personnel Management*, 29 (3), 333-342.
- Abelson, A. (1987). Examination of avoidable and unavoidable turnover. *Journal of Applied Psychology*, 72, 382-386.
- Ajzen, I., & Fishbein, M. (1980). *Understanding Attitudes and Predicting Social Behavior*. Prentice-Hall, Englewood Cliffs, NJ.
- Artz, B. (2010). Fringe benefits and job satisfaction. *International Journal of Manpower*, 31(6), 626-644.
- Atchinson, T., & Lefferts, E. (1975). The prediction of turnover using Herzberg's job satisfaction techniques. *Personnel Psychology*, 25, 53-64.
- Bagozzi, R. P. (1992). The self-regulation of attitudes, intentions and behavior. *Social Psychology Quarterly*, 55(2), 178-204.
- Baker, S., Baker, K., & Campbell, G. M. (2003). *The complete idiot's guide to project management*. Third edition, Alpha Books, New York.
- Bang, H. (2011). The impact of leader-member exchange on job satisfaction and intention to stay with nonprofit sport organizations: from the perspectives of

volunteer leaders and followers. *Nonprofit Management and Leadership*, 22(1), 85-105.

Barnes, K. (2006). *The relationship between perceived organization structure and perceived technology and individual psychological and group empowerment*. Unpublished dissertation, University at Albany, State University of New York.

Baron, R. M., & Kenny, D. A. (1986). This moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173-1182.

Barry, T. (1993). Empowerment: the US experience. *Empowerment in Organizations*, 1(1), 24-8.

Bartunek, J. M., & Spreitzer, G. M. (2006). The interdisciplinary career of a popular construct used in management – empowerment in the late 20th century. *Journal of Management Inquiry*, 15, 255-73.

Beechler, S., & Woodward, I. C. (2009). The global "war for talent". *Journal of International Management*, 15, 273-285.

Bender, K., Donohue, S., & Heywood, J. (2005). Job satisfaction and gender segregation. *Oxford Economic Papers*, 57(3), 479-496.

- Birdseye, M. G., & Hill, J. S. (1995). Individual, organizational/work and environmental influences on expatriate turnover tendencies: an empirical study. *Journal of International Business Studies*, 26(4), 787-813.
- Blum, M., & Naylor, J. (1986). *Industrial Psychology: Its Theoretical and Social Foundation*, Harper and Row, New York.
- Boudreau, J. W., & Berger, C. J. (1985). Decision-theoretic utility analysis applied to employee separations and acquisitions. *Journal of Applied Psychology*, 70(3), 581-612.
- Campion, M. A. (1991). Meaning and measurement of turnover: comparison of alternative measures and recommendations for research. *Journal of Applied Psychology*, 76(2), 199-212.
- Carless, S. A. (2004). Does psychological empowerment mediate the relationship between psychological climate and job satisfaction? *Journal of Business and Psychology*, 18, 405-25.
- Chen, H. F., & Chen, Y. C. (2011). The impact of work redesign and psychological empowerment on organizational commitment in a changing environment: an example from Taiwan's state-owned enterprises. *International Public Management Association for Human Resources*, 37, 279-302.
- Chiu, C. K., Chien, C. S., Lin, C. P., & Hsiao, C. Y. (2005). Understanding hospital employee job stress and turnover intentions in a practical setting: the

moderating role of locus of control. *Journal of Management Development*, 24, 837-55.

Conger, J. A., & Kanungo, R. B. (1988). The empowerment process: integrating theory and practice. *Academy of Management Review*, 13, 471-82.

Cranny, C. J., Smith, P. C., & Stone, E. F. (1992). *Job Satisfaction: How People Feel about Their Jobs and how it affects Their Performance*. Lexington books, New York.

Dougherty, T. W., Bluedorn, A. C., & Keon, T. L. (1985). Precursors of employee turnover: a multiple-sample causal analysis. *Journal of Occupational Behavior*, 6(4), 259-271.

Dress, G. G., & Shaw, J. D. (2001). Voluntary turnover, Social capital and Organizational performance. *Acad Management Review*, 26, 446-456.

Dutton, J. E. (2003). Breathing life into organizational studies. *Journal of Management Inquiry*, 12(1), 5–19.

Dutton, J. E. (2003). *Energizing Your Workplace: Building and Sustaining High Quality Relationships at Work*. San Francisco: Jossey-Bass.

Eccles, T. (1993). The deceptive allure of empowerment. *Long Range Planning*, 26, 13-21.

- Eylon, D., & Au, K. Y. (1999). Exploring empowerment cross-cultural differences along the power distance dimension. *International Journal of Intercultural Relations*, 23, 373-85.
- Fock, H., Hui, M. K., & Au, K. (2002). From discretion to psychological empowerment: A cross cultural study for service industry. *American Marketing Association Conference Proceedings*, 13, 71-79.
- Ford, R., & Fottler, M. D. (1995). Empowerment: A matter of Degree. *Academic Management Executive*, 9(3), 21-30.
- Foster-Fishman, P. G., Salem, D. A., Chibnall, S., Legler, R., & Yapchai, C. (1998). Empirical support for the critical assumptions of empowerment theory. *American Journal of Community Psychology*, 26, 507-36.
- Foy, N. (1994). *Empowering People at Work*. Gower Publishing, London.
- Griffeth, R. W., Hom, P. W., & Gaertner, S. (2000). A meta-analysis of antecedents and correlates of employee turnover: update, moderator tests, and research implications for the next millennium. *Journal of Management*, 26(3), 463-488.
- Haas, M. R. (2010). The double-edged swords of autonomy and external knowledge: analyzing team effectiveness in a multinational organization. *The Academy of Management Journal*, 53, 989-1008.

- Haccoun, R., & Jeanrie, C. (1995). Self-reports of work absence as a function of personal attitudes toward absence, and perceptions of the organization. *Applied Psychology: An International Review*, 44, 155-70.
- Hackman, J. R., & Oldham, G. R. (1980). *Work Redesign*. Reading, MA: Addison-Wesley.
- Hackman, J. R., & Lawler, E. E. (1971). Employee reactions to job characteristics. *Journal of applied psychology*, 55(3), 259.
- Hales, C., & Klidas, A. (1998). Empowerment in five-star hotels: choice, voice or rhetoric? *International Journal of Contemporary Hospitality Management*, 10(3), 88-95.
- Hancer, M., & George, R. T. (2003). Psychological empowerment of non-supervisory employees working in full-service restaurants. *International Journal of Hospitality Management*, 22, 3-16.
- Harris, K. J., Kacmar, K. M., & Witt, L. A. (2005). An examination of the curvilinear relationship between leader-member exchange and intent to turnover. *Journal of Organizational Behavior*, 26(4), 363-378.
- Herzberg, F. (1968). One more time: how do you motivate employees? *Harvard Business Review*, 53-62.
- Herzberg, F., Maunser, B., & Snyderman, B. (1969). *The Motivation to Work*. John Wiley and Sons Inc. New York.

- Highhouse, S., & Becker, A. (1993). Facet measures and global job satisfaction. *Journal of Business and Psychology*, 8(1), 117-127.
- Hofstede, G. (1993). Cultural constraints in management theories. *Academy of Management Executive*, 7, 81-94.
- House, R. J., & Wigdor, L. A. (1967). Herzberg's dual-factor theory of job satisfaction and motivation: a review of the evidence and a criticism. *Personal Psychology*, 369-89.
- Howard, J. A., & Sheth, J. N. (1969). *The Theory of Buyer Behavior*. Wiley and Sons Inc., New York.
- Howard, L. W., & Foster, S. T. (1999). The Influence of Human Resource Management Practices on Empowerment and Perceptions of Management Commitment to Quality. *The Journal of Quality Management*, 4, 5-22.
- Hui, M. K., Au, K., & Fock, H. (2004). Empowerment effects across cultures. *Journal of International Business Studies*, 35, 46-60.
- Humborstad, S. I. W., Humborstad, B., Whitfield, R., & Perry, C. (2008b), Implementation of empowerment in Chinese high power-distance organizations. *The International Journal of Human Resource Management*, 19, 1349-64.

- Hsieh, A. T., & Chao, H. Y. (2004). A reassessment of the relationship between job specialization, job rotation and job burnout: example of Taiwan's high-technology industry. *International Journal of Human Resource Management*, 15, 1108-23.
- Igbaria, M., & Greenhaus, J. H. (1992). Determinants of MIS employees' turnover intentions: a structural equation model. *Communications of the ACM*, 35(2), 35-49.
- Jackofsky, E. F. (1984). Turnover and job performance: an integrated process model. *Academy of Management Review*, 9(1), 74-83.
- Jenkins, J. M. (1993). Self-monitoring and turnover: the impact of personality on intent to leave. *Journal of organizational behavior*, 14(1) 83 -91.
- Johnson, P. R. (1993). Empowerment in the global economy'. *Empowerment in Organizations*, 1(1).
- Kaiser, L. (2007). Gender-job satisfaction differences across Europe. *International Journal of Manpower*, 28 (1), 75-94.
- Kanter, R. (1979). Power failure in management circuits. *Harvard Business Review*, 57, 65-75.

- Kesner, I. F., & Dalton, D. R. (1994). Top management turnover and CEO succession: an investigation of the effects of turnover on performance. *Journal of Management Studies*, 31(5), 701-713.
- Kirkman, B. L., Rosen, B., & Tesluk, P. E. (2004). The impact of team empowerment on virtual team performance: the moderating role of face-to-face interaction. *Academy of Management Journal*, 47(2), 175-92.
- Korp, H., Nickson, J., & Jack, W. (1973). Motivation hygiene deprivation as a predictor of job turnover. *Personnel Psychology*, 26, 377-84.
- Kraut, A. I. (1975). Predicting turnover of employees from measured job attitudes. *Organizational Behavior and Human Performance*, 13, 233-43.
- Lawler, E. (1988). Choosing an involvement strategy. *Academy of Management Executive*, 2, 197-204.
- Lee, M., & Mowday, R. T., (1987). Voluntary leaving an organization; an empirical investigation of Steers and Mowday's model of turnover. *Academy of management journal*, 30, 721- 743.
- Lee, M., & Koh, J. (2001). Is empowerment really a new concept? *International Journal of Human Resource Management*, 12, 684-695.
- Linden, R. C., Wayne, S. J., & Sparrowe, R. T. (2000). An Examination of the Mediating Role of Psychological Empowerment on the Relations between

the Job, Interpersonal Relationships and Work Outcomes. *Journal of Applied Psychology*, 85(3), 407–416.

Locke, E. A. (1976). The nature and causes of job satisfaction. In Dunnette, M. D. (Eds.), *Handbook of Industrial and Organizational Psychology*, Rand McNally, Chicago, IL, 1297-349.

Locke, E. A., Cartledge, N., & Knerr, C. S. (1975). Studies of the relationship between satisfaction, goal-setting and performance. In Steers, M. R. & Porter, W. L. (Eds), *Motivation and Work Behavior*, McGraw-Hill, New York, NY, 464-73.

Lovelock, C. H. (1992). *Managing Services: Marketing, Operations, and Human Resources*, Prentice-Hall, Upper Saddle River, NJ.

MacKinnon, D. P. (2008). *Introduction to Statistical Mediation Analysis*. New York: Taylor and Francis Group.

Malhotra, N., & Mukherjee, A. (2003). Analyzing the commitment – service quality relationship: a comparative study of retail banking call centers and branches. *Journal of Marketing Management*, 19, 941-71.

Maslow, A. H. (1954). *Motivation and Personality*, Harper & Row Publishers, New York, NY.

- Matthew H., Sauber Andrew G., & Snyir, M. S. (1991). Managing Retention in Big Eight Public Accounting: Why Employees Stay. *American Journal of Business*, 6(1), 35 – 39.
- McCormick, E. J., & Tiffin, J. (1974). *Industrial Psychology*, 6th ed., Prentice-Hall, Englewood Cliffs, NJ.
- Mello, J. A. (2011). *Strategic Management of Human Resources*, South Western/engage learning.
- Meyer, J. P., Stanley, D. J., Herscovitch, L., & Topolnytsky, L. (2002). Affective, continuance, and normative commitment to the organization: a meta-analysis of antecedents, correlates and consequences. *Journal of Vocational Behavior*, 61(1), 20-52.
- Michailova, S. (2002). When common sense becomes uncommon: participation and empowerment in Russian companies with Western participation. *Journal of World Business*, 37, 180-7.
- Mobley, W. H., Griffeth, R. W., Hand, H. H., & Meglino, B. M. (1979). Review and conceptual analysis of the employee turnover process. *Psychological Bulletin*, 86,493-522.
- Mobley, W.H. (1982). Some unanswered questions in turnover and withdrawal research. *Academy of Management Review*, 7(1), 111-116.

- Mowday, R. T., Porter, L. W., & Steers, R. M. (1982). *Employee-organizational Linkages: The Psychology of Commitment, Absenteeism, and Turnover*, Academic Press, New York, NY.
- Muchinsky, P. M., & Morrow, P. C. (1980). A multidisciplinary model of voluntary employee turnover. *Journal of Vocational Behavior*, 17, 263–290.
- Nash, A. N., & Carroll, S. J. (1975). *The Management of Compensation*, Brooks Cole, Monterey, CA.
- Ng, T. W. and Sorensen, K. L. (2008). Toward a further understanding of the relationships between perceptions of support and work attitudes: a meta-analysis. *Group and Organization Management*, 33 (3), 243-268.
- Nunnally, J. O. C. (1978). *Psychometric theory* (2nd Ed.). New York: McGraw-Hill.
- Oliver, R.L. (1997). *Satisfaction: A Behavioral Perspective on the Consumer*, McGraw-Hill, New York, NY.
- Organ, D. W., & Ryan, K. (1995). A Meta-Analytic Review of Attitudinal and Dispositional Predictors of Organizational Citizenship Behavior. *Personnel Psychology*, (48), 775-802.
- Pallone, N., Hurley, R. & Rickard, F. (1971). Emphases in job satisfaction research. *Journal of Vocational Behavior*, 1(1), 11-28.

- Perkins, D. D. (1995). Speaking truth to power: empowerment ideology as social intervention and policy. *American Journal of Community Psychology*, 23, 765- 94.
- Perkins, D. D., & Zimmerman, M. A. (1995). Empowerment theory, research, and application. *American Journal of Community Psychology*, 23, 569-79.
- Plate, K. H., & Stone, E. W. (1974). *Factors affecting librarians' job satisfaction: a report of two studies*. *Library Quarterly*, 44, 97-110.
- Porter, L. W. & Steers, R. M. (1973). Organizational, work, and personal factors in employee turnover and absenteeism. *Psychological Bulletin*, 80, 151-76.
- Poulin, J. E. (1995). Job satisfaction of social work supervisors and administrators. *Administration in Social Work*. 19(4), 35-49.
- Powpaka, S. (2008). Empowering Chinese service employees: a reexamination and extension. *Journal of Global Marketing*, 21, 271-91.
- Rappaport, J. (1995). Empowerment meets narrative: listening to stories and creating settings. *American Journal of Community Psychology*, 23, 795-807.
- Rizwan, M., Shahzad, N., Sheikh, Q., Batool, S., Riaz, M. & Saddique, S. (2013). Variables that have an Impact on Employee Satisfaction and Turnover Intention. *International Journal of Research in Commerce, Economics and Management*, 3(3), 131-138.

- Rice, R. W., Gentile, D. A., & McFarlin, D. B. (1991). Facet importance and job satisfaction. *Journal of Applied Psychology, 36*, 577-600.
- Robert, C., Probst, T. M., Martocchio, J. J., Drasgow, F., & Lawler, J. J. (2000). Empowerment and continuous improvement in the United States, Mexico, Poland, and India: predicting fit on the basis of the dimensions of power distance and individualism. *Journal of Applied Psychology, 85*, 643-58.
- Rust, R., Stewart, G., Miller, H., & Pielack, D. (1996). The satisfaction and retention of frontline employees. *International Journal of Service Industry Management, 7*, 62-80
- Sager, J. K. (1991). The longitudinal assessment of change in sales force turnover. *Journal of the Academy of Marketing Science, 19*, 25-36.
- Schmit, M., & Allscheid, S. (1995). Employee attitudes and customer satisfaction: Making theoretical and empirical connections. *Personnel Psychology, 48*(3), 521-536.
- Scott, K. D. & Taylor, G. S. (1985). An examination of conflicting findings on the relationship between job satisfaction and absenteeism: a meta-analysis. *Academy of Management Journal, 28*, 599-612.
- Seashore, S. E., Lawler, E. E., Maris, P. H. & Cammann, C. (1982). *Observing and Measuring Organizational Change: A Guide to Field Practice*. Wiley, New York, NY.

- Seibert, S. E., Silver, S. R. & Randolph, W. A. (2004). Taking empowerment to the next level: a multilevel model of empowerment, performance, and satisfaction. *Academy of Management Journal*, 47, 332-50.
- Snipes, R. L., Oswald, S. L., LaTour, M., & Armenakis, A. A. (2005). The effects of specific job satisfaction facets on customer perceptions of service quality: An employee level analysis. *Journal of Business Research*, 58, 1330-1339.
- Sousa-Poza, A., & Sousa-Poza, A. (2003). Gender differences in job satisfaction in Great Britain, 1991-2000: permanent or transitory? *Applied Economics Letters*, 10(11), 691-694.
- Spector, P. (1997). *Satisfaction: Application, Assessment, Causes and Consequences*. Sage, London.
- Spreitzer, G. M., De Janasz, S. C. & Quinn, R. E. (1999). Empowered to lead: the role of psychological empowerment in leadership. *Journal of Organizational Behavior*, 20, 511-26.
- Spreitzer, G. M. (1995) Psychological empowerment in the workplace: dimensions, measurement, and validation. *Academy of Management Journal*, 38, 1442-65.
- Spreitzer, G. M. (1996). Social structural characteristics of psychological empowerment. *Academy of Management Journal*, 39, 483-504.

- Staples, D. S. & Higgins, C. (1998). A study of the impact of factor importance weightings on job satisfaction measures. *Journal of Business and Psychology, 13*(2), 211-232.
- Staw, B. M. (1980). The consequences of turnover. *Journal of Occupational Behavior, 1*, 253-273.
- Tett, R. P., & Meyer, J. P. (1993). Job satisfaction, organizational commitment, turnover intention, and turnover – path analyses based on meta-analytic findings. *Personnel Psychology, 46*, 259-93.
- Trevor, C. O. (2001). Interactive effects among actual ease of movement determinants and job satisfaction in the prediction of voluntary turnover. *Academy of Management Journal, 44*, 621–638.
- Trimble, D. E. (2006). Organizational commitment, job satisfaction, and turnover intention of missionaries. *Journal of Psychology and Theology, 34*(4), 349 - 360.
- Van Dick, R., Christ, O., Stellmacher, J., Wagner, U., Ahlswede, O., Grubba, C., Hauptmeier, M., Hoehfeld, C., Moltzen, K. & Tissington, P. A. (2004). Should I stay or should I go? Explaining turnover intentions with organizational identification and job satisfaction. *British Journal of Management, 15*(4), 351-360.

- Wang, X. (2008). Analyzing work attitudes of Chinese employees: a comparison between state-owned and privately-owned enterprises in China. *Chinese Management Studies*, 2, 215-18.
- Wanous, J., Reichers, A. & Hudy, M. (1997). Overall job satisfaction: how good are single-item measures? *Journal of Applied Psychology*, 82(2). 247-252.
- Watrous, K. M., Huffman, A. H. & Pritchard, R. D. (2006). When coworkers and managers quit: the effects of turnover and shared values on performance. *Journal of Business and Psychology*, 21(1), 103-126.
- Wilkinson, A. (1998). Empowerment: theory and practice. *Personnel Review*, 27, 40-56.
- Zimmerman, M. A. (1995). Psychological empowerment: issues and illustrations. *American Journal of Community Psychology*, 23, 581-9.

APPENDIX

Appendix A: Research Questionnaire

For agreeing to take parts in this assessment thank you. This assessment is carried out by a student of business administration department for Academic research purpose only. Answers provide in this survey will be kept confidential. The survey data will be reported in a summary fashion only and will not identify any individual person. The response range from **5 to 1** which shows strongly agree (5), agree (4), neutral (3), disagree (2), strongly disagree (1).

Age: _____

Gender: Male Female

Level of education: Secondary school OND HND BSC

MSC PHD

Job position: Loan officer Credit analyst Mortgage banker

Bank teller Branch manager others

Years of experience in the banking sector: 0-5years 6-10 years

11 – 15 years 16 – 20 years 20 years and above

Please tick (✓) the right box to show level of agreement

		Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
EE 1	I have the authority to correct customer problems when they occur.					
EE 2	I am encouraged to handle customer problems by myself					
EE 3	I do not have to get management's approval before I handle customer problems.					
EE 4	I am allowed to do almost anything to solve customer problems.					
EE 5	I have control over how I solve customer problems.					
JS 1	My basic salary is sufficiently paid according to my daily working hours and work load					
JS 2	I am satisfied with my chances for salary increases					
JS 3	The work I do is appreciated					
JS 4	I feel satisfied with this job					
JS 5	I feel satisfied with the kind of work I do in this job					

TI 1	I am likely to stay in this company for the next five years.					
TI 2	This company is the best of all possible organizations to work for.					
TI 3	I will not give up this company easily.					