

**Curtin Business School  
Graduate School of Business**

**The Relationships between Job Embeddedness, Work-Family  
Conflict, and the Impact of Gender on Turnover Intention: Evidence  
from the Indonesian Banking Industry**

**Gugup Kismono**

**This thesis is presented for the Degree of  
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To the best of my knowledge and belief this thesis contains no material previously published by any other person except where due acknowledgement has been made. This thesis contains no material which has been accepted for the award of any other degree or diploma in any university.



Gugup Kismono

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## **ABSTRACT**

This research examined the relationships between job embeddedness, work-family conflict and turnover intention. It also examined the impact of gender on the relationships between these variables. While previous studies had been undertaken to date regarding organisations in Western (individualistic) countries, the relationships between these variables had not been empirically tested using samples from Eastern (collectivistic) cultures.

A quantitative research design and methodology were adopted for the research. Data was drawn from a sample of 1,122 employees in the Indonesian banking industry, through a questionnaire survey measuring job embeddedness, work-family conflict and turnover intention. The sample consisted of 606 male and 516 female respondents.

An evaluation of items measuring job embeddedness using formative model procedures produced 16 valid items; 10 items measuring on-the-job embeddedness and 6 items measuring off-the-job embeddedness. The items measuring work-family conflict and turnover intention were confirmed to have adequate validity and reliability.

A Structural Equation Modelling (SEM) approach with Amos 7 (Arbuckle 2006) was used to test the hypothesised relationships between job embeddedness, work-family conflict and the impact of gender on turnover intention. Analyses found that on-the-job embeddedness negatively correlated with turnover intention, and the relationship between off-the-job embeddedness and turnover intention was insignificant. A significant negative correlation was found between work interfering with family (WIF) and turnover intention, in addition to a significant positive correlation between family interfering with work (FIW) and turnover intention. It was also found that gender has no impact on the relationships between the variables studied. The results support the importance of on-the-job embeddedness, the need to support employees in carrying out their family and community activities, and the lack of difference between genders in seeking work-life balance.

The implications for business practices in light of the relationships between job embeddedness, work-family conflict and the impact of gender on turnover intention were considered in this research. Organisations need to develop employees' levels of on-the-job embeddedness, as well as job involvement, given that on-the-job embeddedness negatively, and WIF positively, correlated with turnover intention. The application of flexible working hours and provision of flexibility in taking maternity (or parental) leave should also be encouraged. These policies are beneficial for both male and female employees as it was found that gender had no moderating impact on the relationships between the variables.

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.0 INTRODUCTION**

Indonesian business managers have been facing a serious problem relating to low levels of employees' commitment to their organisations. A survey by Watson-Wyatt (2005) indicated that almost one-fourth of the 8,690 Indonesian employees who participated in the survey, including banking companies, reported their readiness to leave the organisation if given the opportunity. Furthermore, a more recent survey by the Hay Group involving 42 companies (including 9 banks) showed that the overall commitment index of Indonesian employees is only 69% (Pambudi 2007). The low level of the overall commitment index indicated that Indonesian companies are at risk of losing their competent employees due to voluntary turnover.

In addition to being confronted with a high level of employee turnover intention, Indonesian companies are also facing a limited supply of qualified employees (Ilwan & Widodo 2008; Pambudi 2007; Rahayu 2006; Winasis et al. 2007) to support their business growth. This problem is shared with the banking industry.

Managing employee turnover has become a crucial process for the Banks because excessive voluntary turnover results in lower organisational performance (Dess & Shaw 2001; Ilwan & Widodo 2008; Koys 2001; Pinkovitz, Moskal & Green 2004; Rahayu 2006). Thus the effective management of employee voluntary turnover is imperative.

However, efforts to limit voluntary turnover in many contexts appear to be hampered by an incomplete understanding of the underlying reasons of employees to voluntarily leaving their jobs (Maertz & Griffeth 2004; Mitchell et al. 2001). Variables such as job embeddedness and work-family conflict may be important predictors of voluntary turnover. Recent research (Bergiel et al. 2009; Crossley et al. 2007) found that job

embeddedness negatively influences voluntary turnover. Work-family conflict also significantly and positively affects voluntary turnover (Pasewark & Viator 2006).

While job embeddedness (on-the-job and off-the-job embeddedness) lessens voluntary turnover, the former variable may also induce work-family conflict and subsequently promote voluntary turnover. The relationships between the variables of on-the-job and off-the-job embeddedness and turnover intention are acknowledged in the literature; nonetheless, to date, the impact of these antecedent variables has not been tested on the resultant of work-family conflict.

Similarly, the literature review for this research in Chapter Two reveals that limited attention has been given to the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention. In addition, in Indonesia no empirical studies have been undertaken to investigate the relationships between job embeddedness, work-family conflict and the impact of gender on turnover intention.

Most studies relating to job embeddedness, work-family conflict and turnover intention were undertaken in Western countries within predominantly individualist cultural contexts (Hofstede 2001; Oyserman, Coon & Kimmelmeier 2002), notably the United States. Hofstede (2001) classifies the United States as having one of the highest rankings for 'individualism' in the world, with a score of 91. In comparison, Hofstede describes Indonesia as the nation with the lowest scores for 'individualism' (14 out of 100). Such a low score for Indonesia in relation to individualism supports the notion that this nation is a 'collectivist' society (Hofstede, Hofstede & Minkov 2010; Oyserman, Coon & Kimmelmeier 2002).

The literature review for this research also reveals that in individualist societies work and family are viewed as independent, distinct spheres (Spector et al. 2007; Yang et al. 2000) that compete for the same resources (time, effort and energy). When demands of work interfere with individuals' needs to perform family responsibilities, then work-family conflict occurs. Conversely, in more collectivistic societies work and family are

perceived to be interdependent domains; that is, work is viewed as contributing to the family, rather than competing with it (Lu et al. 2006; Spector et al. 2007). It is common in Indonesia to have domestic help (Friedman & Greenhaus 2000) from relatives or housemaids who perform household activities such as rearing children, cooking and home maintenance. Such practices provide support to organisational employees by freeing time that would otherwise be allocated to home and family (Friedman & Greenhaus 2000). These cultural norms and the associated domestic support may consequently affect the relationships between voluntary turnover, work-family conflict and job embeddedness in Indonesian society. The research findings of the relationships between the variables may be robust in Western 'individualistic' culture, but may not be as applicable in the Indonesian collectivist cultural context. To test this proposition, the relationships between job embeddedness, work-family conflict and the impact of gender in the Indonesian collectivist cultural contexts are examined in this research.

This chapter discusses the background to the research, outlining the conceptual framework that provides a basis for the development and testing of hypotheses relating to relationships between the variables studied (Figure 2.4). The purpose and objectives of the research, research questions, overview of the methods, and justification for the research are also described in this chapter.

## **1.1 BACKGROUND TO THE RESEARCH**

High levels of turnover intention have been a critical issue in the Indonesian Banking Industry (Pambudi 2007; Rei 2004; Winasis et al. 2007). To manage employees' turnover intention effectively, bank managers need to understand important antecedents to turnover intention, such as job embeddedness and work-family conflict.

Research on the relationship between job embeddedness and turnover intention found a significant negative relationship between these variables (Mitchell, Holtom & Lee 2001). Similarly, the literature review for this research showed positive and significant association between work-family conflict and turnover intention. Furthermore, the literature review also indicated that high levels of job embeddedness may induce work-

family conflict; on-the-the job embeddedness may promote work interfering with family (WIF), and off-the-job embeddedness may produce family interfering with work (FIW). However, the relationships between job embeddedness, work-family conflict and turnover intention have not been tested empirically, particularly in the Indonesian collectivist cultural contexts. Another important factor absent from research attention has been the role of gender on the relationships between those variables. In Indonesian society men and women are perceived to fulfil different roles at work and at home (Soetjipto 2004; Wedhaswary 2008). This role differentiation may therefore create dissimilar attachment; men may be highly attached to work while women maybe highly attached to family. These different 'spheres' of attachments may result in distinctions between men and women relating to the relationships between job embeddedness, work-family conflict and turnover intention.

Job embeddedness, as described in the literature review, is differentiated into on-the-job embeddedness and off-the-job embeddedness. Similarly, work-family conflict is differentiated into work interfering with family (WIF) and family interfering with work (FIW).

The concepts of turnover intention, job embeddedness, and work-family conflict, and the impact of gender on the relationships between those variables are briefly presented below. A brief overview of the literature on job embeddedness, work-family conflict, turnover intention and the role of gender in a patriarchal culture is also presented below; however these variables are discussed in greater detail in Chapter Two.

### **1.1.1 Turnover Intention**

Turnover intention encompasses employees' intentions, desires and plans to leave an organisation (Guimaraes & Igbaria 1992; Williams & Hazer 1986). The term may also incorporate individuals' perceptions and evaluations of job alternatives (Mobley et al. 1979).

Turnover intention has consistently been found to be the most immediate precursor of actual voluntary turnover (Breukelen, Vlist & Steensma 2004; Hayes et al. 2006; Michaels & Spector 1982; Mobley et al. 1979; Steel & Ovalle 1984; Thatcher, Stepina & Boyle 2002). Voluntary turnover is an act initiated by the employee of physically leaving the organisation. It may be assumed that leaving the organisation voluntarily is a result of a rational decision-making process. Employees consider their intentions and desires to leave the job, and find opportunities to acquire better conditions before actual voluntary turnover occurs. Employees with high levels of turnover intention will be more likely to leave their organisation than those with a low level of turnover intention.

In the literature, voluntary turnover is represented by actual voluntary turnover and turnover intention (Price 2004). When obtaining data on actual voluntary turnover is not practical, turnover intention is a valid proxy to represent voluntary turnover (Pasewark & Viator 2006; Price 2004).

### **1.1.2 Job Embeddedness**

Job embeddedness represents a broad set of on-the-job and off-the-job factors that influences an employee's decision to stay in a job (Mitchell et al. 2001). Lee and colleagues (2004) divided the concept of job embeddedness into two major components: on-the-job embeddedness and off-the-job embeddedness.

Research has shown that job embeddedness is a strong predictor of important organisational outcomes (Holtom, Mitchell & Lee 2006; Lee et al. 2004; Mitchell et al. 2001). These outcomes include employee attendance, employee performance and organisational citizenship behaviour. Moreover, job embeddedness may be a useful construct for explaining employee voluntary turnover (Holtom & O'Neill 2004; Lee et al. 2004).

### **1.1.2.1 On-the-job Embeddedness**

The concept of on-the-job embeddedness refers to an employee's attachment to social relationships created at work, resulting in a disinclination to leave the organisation (Hammer, Bauer & Grandey 2003; Lee et al. 2004). On-the-job embeddedness is composed of three basic components: 'organisation fit', 'organisation links', and 'organisation sacrifice' (Lee et al. 2004).

Organisation fit describes an employee's felt compatibility or comfort with the job or organisation. Organisation sacrifice is the perceived cost of material or psychological benefits that may be forfeited by leaving a job (Holtom & O'Neill 2004; Lee et al. 2004; Mitchell, Holtom & Lee 2001; Yao et al. 2004). Organisation links refer to formal or informal connections between an employee and institution or people within it, resulting in emotional ties to a job that transcends the actual work undertaken by the employee (Bergiel et al. 2009; Crossley et al. 2007; Mitchell et al. 2001). The literature review for this research suggests that employees who feel more embedded on their organisations will be less likely to experience lower levels of turnover intention.

### **1.1.2.2. Off-the-job Embeddedness**

The concept of off-the-job embeddedness describes an employee's attachment to their social life that makes him/her much less likely to consider leaving their 'society' to take another job (Holtom & O'Neill 2004; Lee et al. 2004; Yao et al. 2004). Off-the-job embeddedness consists of three basic dimensions: 'community fit', 'community links' and 'community sacrifice'.

Community fit explains employees' perceptions of goodness of fit within the community or environment. Community sacrifice encapsulates the perceived cost of material or psychological losses that would occur if the person took a new job and left that community. Community links illustrates the personal relationships individuals establish in the community. (Holtom & O'Neill 2004; Lee et al. 2004; Mitchell, Holtom & Lee 2001; Yao et al. 2004). It is expected that employees with high levels of off-the-job embeddedness present low levels of turnover intention.



### **1.1.3 Work-Family Conflict: Work Interfering with Family (WIF), Family Interfering with Work (FIW)**

Work-family conflict is defined as a form of inter-role conflict in which role pressure from work and family domains are mutually incompatible to some extent (Greenhaus & Beutell 1985). When work and family expectations are in conflict, work may be perceived to interfere with satisfaction and enjoyment of the family; or alternatively, family pressures may interfere with satisfaction and perceived success at work (Friedman & Greenhaus 2000).

The literature review for this research reveals that when individuals are involved in both work and family roles (multiple roles), these roles may drain resources (effort, time and energy), resulting in inter-role conflict. The amount of time devoted to the demands of one role consumes time needed to meet the demands of the other role. Furthermore, when work and family demands are in conflict, obtaining rewards in one domain requires foregoing rewards in the other.

Researchers (Frone, Russell & Cooper 1992; Gutek, Searle & Klepa 1991; Netemeyer, Boles & McMurrian 1996) recognised the duality of work-family conflict by considering both directions: work interfering with family (WIF) and family interfering with work (FIW). Both of these variations of work-family conflict are considered to be distinct spheres of a person's life (Mesmer-Magnus & Viswervaran 2005).

#### **1.1.3.1 Work Interfering with Family (WIF)**

Work interfering with family (WIF) reflects the employees' perceived interference of work-related activities into the fulfilment of family responsibilities (Netemeyer, Boles & McMurrian 1996). The literature review for this research revealed that WIF may be influenced by on-the-job embeddedness. Highly embedded employees may spend more time and energy in their jobs, resulting in work overload that create job stress, with subsequent interference of work with the employees' family life.

However, no attention has been given to empirically test the potentially positive relationship between on-the-job embeddedness and WIF (Bergiel et al. 2009; Mitchell et al. 2001). This research seeks to redress this research gap.

#### **1.1.3.2. Family Interfering with Work (FIW)**

Family interfering with work (FIW) is an inter-role conflict in which the demands of time devoted to, and strain created by, an individual's family is perceived by employees to interfere with work-related responsibilities (Gutek, Searle & Klepa 1991; Hammer et al. 2005; Netemeyer, Boles & McMurrian 1996). Family interfering with work may occur as a result of employees' high involvement in family or community activities. Thus, FIW may result from employees' high embeddedness in their communities.

However, the positive relationship between embeddedness in community (off-the-job embeddedness) and FIW never been tested empirically. This research seeks to fulfil Mitchell and colleagues' (2001) recommendation to empirically test the possible positive correlation between job embeddedness (on-the-job and off-the-job embeddedness) and work-family conflict (WIF and FIW).

The literature review for this research also shows that the existence of work-family conflict may indicate that work roles interfere with employees' satisfaction and success in the family. Further, family activities may interfere with employees' satisfaction and success at work (Friedman & Greenhaus 2000; Greenhaus & Powell 2006). Thus, work-family conflict is likely to result in negative consequences such as stress and unhappiness, and consequently induce turnover intention (Eby et al. 2005; Kossek & Ozeki 1999). These contentions were developed in the Western individualist cultural context in which people may perceive that work and family are distinct spheres. Since collectivist society assumes that work and family are interdependent (Hofstede, Hofstede & Minkov 2010; Spector et al. 2007), the arguments may not be valid and therefore invite empirical testing.

#### **1.1.4 Gender in Organisations**

Gender differences in organisations have attracted significant research interest, yet with contradictory results. For example, Steers and Rhodes (1978) and Watson (1981) found that female employees were absent from work to a greater extent than men. Another study by van der Velde (2003) showed that men scored higher on organisational commitment. Further research by van der Velde, Bossink and Jansen (2005) found that male employees were more willing to accept an overseas assignment and more willing to follow their wives overseas for work, than their female counterparts. In relation to the turnover intention variable, Russ and McNeilly (1995) found that gender moderated the impact of organisational commitment on turnover intention. To the contrary, Rosin and Korabik (1995) revealed no differences in the contribution of gender to the intention to quit. Griffeth, Hom and Gaertner (2000) supported the finding that women and men had a similar turnover rate.

The increased participation of females in the workforce and single earner families have changed the gender role in many work aspects such as level of occupation, working hours per week, working schedule as well as with regard to family situations (Byron 2005; Kinnunen, Geurts & Mauno 2004). The participation of females in paid work has increased significantly. New role demands have also been focused on men so that they are becoming more involved with their family. Thus, males and females share similar experiences in many work aspects and family situations. These changing norms and attitudes toward women's employment in most Western countries have altered the relationship between work and family (Kinnunen, Geurts & Mauno 2004). Men and women have also been found to hold similar feelings on work-family conflict (Cinamon & Rich 2002).

In Indonesia, patriarchal culture assumes men to be leaders and the primary decision makers, in both public and domestic arenas (Siahaan 2003). They are considered responsible for the family's welfare. Investing more time at work is considered reasonable for men as they undertake responsibilities that will positively impact on the

welfare of their families. Consequently, men may not perceive that embeddedness at work interferes with family, as it may do for women.

Women are not encouraged to take active roles in paid activities within the public domain, but rather are expected to use their time principally in the household on unpaid activities, which is considered a private domain (Siahaan 2003). As a result women are likely to be embedded to a greater extent in non-work domains (off-the-job) than their male counterparts. Being more committed at home may not result in higher FIW for women. In contrast, however, investing extra time at home will result in higher FIW for men.

In a pervasive Indonesian patriarchal culture (Wedhaswary 2008), gender may impact on the relationships between WIF, FIW and turnover intention. Even though women experience increased opportunities to develop their careers in the public domain, their paid employment is considered only as supplementary finance for the family; their main role is perceived to lie within the home. Consequently, women are seen to be highly involved in their families and men highly involved in their careers.

The relationships between WIF and withdrawal intention are thus expected to be stronger for employees who are highly involved in their family than for those who are relatively uninvolved. Given this reasoning, in this research the relationships between WIF and turnover intention are anticipated to be stronger for women than for men. In relation to FIW and withdrawal intention, if men are more highly involved in their careers, family responsibilities may be perceived as peripheral to their main role at work. Relationships between FIW and turnover intention are thus expected to be higher for men than for women. This research seeks to examine the validity or otherwise of these assumptions.

### **1.1.5 Summary**

In this research, the relationships between job embeddedness, work-family conflict and turnover intention will be evaluated. The impact of gender on the relationships between

those variables will also be examined. This study attempts to contribute to a better understanding of the influence of organisational behavioural variables; particularly job embeddedness and work-family conflict on turnover intention. Additionally, this thesis also seeks to provide a better understanding of the impact of gender on the relationships between these variables in the Indonesian patriarchal culture.

Employees who are highly embedded in their jobs may feel more attached to colleagues, jobs and organisations, and express their attachment by maintaining membership of the organisations for which they are working. These employees may then keep high levels of organisational commitment that consequently result in lower levels of turnover intention. Furthermore, embeddedness in non-work factors indicates that the employees obtain pleasure from relationships with family, non-work friends and the community. These positive feelings then promote employees' positive attitudes towards the organisation, in congruence with their levels of organisational commitment.

Employees who are highly embedded in both work and non-work domains may also experience difficulties in managing work and family responsibilities equally. Embeddedness on the job may hinder employees from performing family roles. Attachment to family life, on the other hand, may impede employees in effectively fulfilling work responsibilities. These unfavourable situations may create strain that in turn may motivate employees to withdraw from the organisation.

This thesis also seeks to investigate whether gender moderates the relationships between job embeddedness, work-family conflict and turnover intention in the Indonesian patriarchal culture. Patriarchal values in Indonesian society have assigned women the nurturing role in the family sphere, while the husband is assigned the working role in the organisational sphere or paid employment (Noersasongko 2008; Wedhaswary 2008). In these role divisions based on gender, men are expected to be more involved in the job while women are more involved in the family. High involvement in the job may result in high levels of on-the-job embeddedness, and this is perceived as normal for men but not for women. Since it is perceived as normal, high levels of on-the job embeddedness

may not necessarily create conflict from work to family (WIF) for men. As a result, this research expects that the relationship between on-the-job embeddedness and WIF will be stronger for men than for women. Similarly substantial involvement in the family is perceived as normal for women but not for men. Women who are highly involved in the family or community may also be highly embedded in the family or community. Since it is perceived as normal, high levels of off-the-job embeddedness may not promote stressful feelings for women. Therefore, this research anticipates that the relationship between off-the-job embeddedness and FIW will be stronger for men than for women.

Regarding the relationship between work-family conflict and turnover intention, this research expects that gender will moderate the relationship. The gender role conceptions (Gutek, Searle & Klepa 1991) argue that the traditional role of men lies in work and that of women lies in family/community. It is possible when work interferes with family, that men perceive the situation as normal and therefore will not result in turnover intention. On the contrary, since the role of women is the fulfilment of family responsibilities, FIW may be seen to be normal for women but not for men. This research anticipates that the relationship between WIF and turnover intention is stronger for women than for men. Similarly, the relationship between FIW and turnover intention is expected to be stronger for men than for women.

This research did not attempt to investigate the causal relationships between the variables studied. The term “influence” or “impact” in this thesis reflects the structural relation between variables resulting from the data analysis using structural equation modelling techniques.

## **1.2 PURPOSE AND OBJECTIVES OF THE RESEARCH**

This study seeks to fill research gaps by examining the relationships between job embeddedness (on-the-job embeddedness and off-the-job embeddedness), work-family conflict (WIF and FIW), gender, and turnover intention. Specifically, the first objective of this study is to test the structural model’s validity of the relationships between job embeddedness, work-family conflict and turnover intention. The second objective is to

examine the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention in a patriarchal culture.

The key variables in this research are operationally defined as follows:

**Turnover intention:** an individual's own estimated probability (subjective) that they will permanently leave the organisation at some point in the near future (Carmeli & Weisberg 2006; Vandenberg & Nelson 1999).

**On-the-job embeddedness:** an employee's attachment to his/her employing organisation that can create a disinclination to consider leaving that organisation (Hammer, Bauer & Grandey 2003; Lee et al. 2004).

**Off-the-job embeddedness:** an employee's attachment to their family and social community that can make him/her much less likely to consider leaving that community to take another job (Holtom & O'Neill 2004; Lee et al. 2004; Yao et al. 2004).

**Work interfering with family (WIF):** an inter-role conflict in which the demands of, time devoted to, and strain created by an individual's job is perceived by employees to interfere with performing family-related responsibilities (Gutek, Searle & Klepa 1991; Hammer et al. 2005; Netemeyer, Boles & McMurrin 1996).

**Family interfering with work (FIW):** an inter-role conflict in which the demands of, time devoted to, and strain created by an individual's family is perceived by employees to interfere with performing work-related responsibilities (Gutek, Searle & Klepa 1991; Hammer et al. 2005; Netemeyer, Boles & McMurrin 1996).

### 1.3 RESEARCH QUESTIONS

This research seeks to answer the following three important questions:

1. to what extent does the variable of job embeddedness and work-family conflict influence turnover intention?

2. To what extent does the variable of job embeddedness influence work-family conflict?
3. What is the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention in a patriarchal culture?

## **1.4 OVERVIEW OF METHODS**

This research investigates the relationships between job embeddedness (Lee et al. 2004; Mitchell et al. 2001), work-family conflict (Netemeyer, Boles & McMurrian 1996) and the impact of gender on turnover intention (Mobley, Horner & Hollingsworth 1978). The research is based on the application of empirical, quantitative methods through the testing of hypotheses developed from the literature and reflected in a conceptual framework (Figure 2.4). The findings will reflect data acquisition and analyses, and will be used as the basis for discussion and drawing of conclusions.

The following section explains the method used for data collection and analysis.

### **1.4.1 The Survey Instrument**

The self-reporting questionnaires (Appendix A) were classified into items relating to personal factors, organisational factors, and family and community factors. In addition, the items allowed the researcher to collect respondents' perceptions regarding the perceived interaction between work and family domains.

The questionnaire consisted of 62 items, divided into two parts. The first part comprised of 11 questions asking demographic details, such as gender, age, level of education, access to domestic support, employment status, type of job and position in current job. The second part of the questionnaire consisted of 51 measurement items related to the constructs studied: job embeddedness, work-family conflict and turnover intention. The questionnaire was developed to allow the researcher to construct a structural model of the relationships between job embeddedness, work-family conflict and turnover intention and the impact of gender on the relationships.



On-the-job embeddedness was measured using 22 items; these included six items relating to organisational fit, nine items relating to organisational sacrifice and seven items relating to organisational links. To assess off-the-job embeddedness, 16 items were developed; these composed of four relating to community fit, five relating to community sacrifice, and seven measuring community links.

The original scales in the survey instrument (Mitchell et al. 2001; Mobley, Horner & Hollingsworth 1978; Netemeyer, Boles & McMurrian 1996) were adjusted to accommodate cultural differentials (Hofstede 1983; Trompenaars & Hampden-Turner 1998). Items on Likert-type 5-point scale were modified to a 6-point scale to minimise neutrality or central tendency bias.

As reported in Appendix B, this study initially used a pilot study involving 151 participants from Executive MBA students at Universitas Gadjah Mada, Yogyakarta, Indonesia. Of the 151 questionnaires distributed 145 were fully completed and utilised for the pilot study (n = 145).

The validation process using formative model procedures produced 16 valid items measuring job embeddedness. Three items made up organisational fit; four items made up organisational sacrifice; three items made up organisational links; three items made up community fit; and three items made up community sacrifice. There were no valid items for community links. Additionally, the evaluation on the structural model (Chapter Four) showed that organisational links were not significantly loaded onto on-the-job embeddedness and consequently was removed from the model (Figure 4.4). Thus, job embeddedness in this study is measured by two sub-components of on-the-job embeddedness (organisational fit and organisational sacrifice), and two components of off-the-job embeddedness (community fit and community sacrifice).

The evaluation on reflective constructs of work-family conflict and turnover intention, using factor loadings and alpha, resulted in adequate validity and internal consistency. The values of factor loadings vary from 0.704 to 0.947 and were above the cut-off

points of 0.05 (Hair et al. 2006). Alpha for work-family conflict (WIF = 0.930 and FIW = 0.904) and turnover intention (0.885) indicated adequate scores. These scores exceeded the cut-off values of 0.7 (Hair et al. 2006). The pilot study clearly indicated that items measuring work-family conflict and turnover intention were considered valid and reliable.

### **1.4.2 Sample**

A sample of 1,122 respondents was used in this study, a number considered more than adequate for the purposes of the research (Anderrson & Gerbing 1988). Respondents included managers (n=312), professional staff (n=170) and operational staff (n=640), representing diverse employment statuses. They were from different organisational units: head offices, hub/regional offices, branches and sub-branches or cash outlets.

One thousand seven hundred (1,700) questionnaires were distributed to employees in the banking industry in Indonesia. Of this number, 1,326 questionnaires were returned, representing a 78% response rate. The total number of fully completed questionnaires used in the analysis was 1,122, of which 417 were drawn from state-owned banks, 377 from foreign-owned banks, and 328 from domestic-owned banks.

The banking industry was selected as the arena of this research due to several reasons including (a) the Indonesian Banking Industry is comprised of almost equal proportions of female and male employees; and (b) the Indonesian Banking Industry provides a context of working women in a patriarchal culture, in which women and men are considered significantly different in terms of their social role. This situation provided a suitable arena to evaluate the impact of gender on the relationships between the important variables mentioned.

### **1.4.3 Data Analysis**

A Structural Equation Modelling (SEM) approach with Amos 7 (Arbuckle 2006) was used to test the hypothesised relationships between job embeddedness, work-family conflict and the impact of gender on turnover intention. SEM was chosen mainly

because of its ability to test theories that contain multiple equations involving dependence relationships in which the dependent variable of one model becomes the independent variable of another (Hair et al. 2006).

In this study, the maximum likelihood estimation (MLE) was utilised to estimate structural coefficients in the model. Maximum Likelihood Estimation (MLE) requires data with multivariate normal distribution. The normality distribution test on the final SEM model (Figure 4.4) in this study suggested that the multivariate kurtosis was 192.181 with a critical ratio value of 126.637. Since it was larger than five, the critical ratio of 126.637 was indicative that the data was non-normally distributed (Byrne 2010).

This study undertook bootstrapping procedures to assess the accuracy of the regression weights estimates or structural coefficients. Standard errors and regression weights estimates resulted from the bootstrap procedure then were compared to corresponding standard errors and estimates produced by MLE (using the original sample). The largest difference was 31.87%. Regarding the regression weights, the differences between the bootstrap and the MLE estimates varied from 0.7% to 2.7%, Table 4.2. The differences were considered insignificant (Byrne 2010). Therefore, despite the fact that the (original) data was multivariate non-normally distributed, the MLE regression weights of the final model were suggested to be relatively accurate.

In measuring the model's goodness of fit, the most commonly used index, the chi-square index, was not used. This decision was made because the chi-square index is sensitive to multivariate non-normal distribution and is impacted on by the sample size. That is, the larger the sample size, the more likely the model will be rejected (even though the model probably should be accepted according to other fit statistics) (Bollen & Long 1992). Thus, when the data is not normally distributed and considered large, the chi-square value tends to be larger and consequently leads to the rejection of the model (Byrne 2010).

Therefore, to assess the goodness of fit of the model, this research used multiple indexes of differing types: absolute fit indexes and incremental fit indexes. The absolute indexes used are Goodness of Fit Index (GFI) and Root Mean Square Error of Approximation (RMSEA). The incremental index utilised is the Comparative Fit Index (CFI). GFI, RMSEA and CFI indexes are commonly used to assess a model goodness of fit in SEM (Diamantopoulos & Siguaw 2006; Kline 2005; Medsker, Williams & Holahan 1994). The final structural model for this research, Figure 4.4, produced a robust goodness of fit as indicated by GFI (0.935), RMSEA (0.069), and CFI (0.956). In testing the effect of gender on the relationships between on-the-job embeddedness, off-the-job embeddedness, WIF, FIW and turnover intention, this study employed multi-group SEM, invariant techniques.

## **1.5 JUSTIFICATION FOR THE RESEARCH**

This study offered significant contributions to scholarship and business practices in several ways. These significant contributions are briefly presented below.

### **1.5.1 Contribution to Scholarship and Management of Organisations**

This research contributes to scholarship in three ways. Firstly, while the relationships between the variables of on-the-job embeddedness, off-the-job embeddedness and turnover intention are acknowledged in the literature, the impact of these antecedent variables has not been tested empirically regarding the work-family conflict. Furthermore, the mediating effect of work-family conflict on the relationships between job embeddedness and turnover intention has yet to be considered in the organisational behaviour literature.

Secondly, the moderating impact of gender on the relationships between work involvement, family involvement, and work-family conflict has been considered in previous research. However, the importance of this variable in the context of a male-dominated management industry (banking) and patriarchal society (Indonesia) has yet to be tested. In doing so, the findings may provide practical information to help managers

construct human resource policies that reflect gender issues in relation to job embeddedness, work-family conflict and turnover intention.

Thirdly, studies on job embeddedness, work-family conflict and turnover intention to date have been predominantly conducted in Western individualist cultural contexts. This study is conducted in Indonesia, an Eastern collectivist society which may provide a unique research context. Indonesia is the country with the largest economy in Southeast Asia and is a member of international organisations such as G-20 major economies, the World Trade Organisation, the International Monetary Fund and the World Bank. Interaction with international Societies has resulted in the adoption of several values (including gender equality and good corporate governance) in managing organisations such as those in the Banking industry (ILO 2006; Sugiarto 2003; Yurnaldi 2010). However, Indonesia is also recognised as a nation with a very low individualism score (Hofstede, Hofstede & Minkov 2010). Therefore, this research adds to existing knowledge drawn from Western contexts by providing further examination in Eastern or collectivist cultural contexts.

This study contributes to management of organisations (business practices) by providing recommendations for constructing more effective organisational policies. On-the-job embeddedness (rather than off-the-job embeddedness) is more likely to be an effective variable in lessening turnover intention. Organisational policies which improve the levels of on-the-job embeddedness include recruiting employees based on person-organisation fit principles, job rotation and developing fair and competitive compensation systems. Additionally, organisational policies which strengthen on-the-job embeddedness and off-the-job embeddedness (including recruiting employees from local communities and sponsoring activities in local communities) are also beneficial for the organisations because the policies are perceived positively by employees and can reduce organisational negative outcomes, particularly WIF and FIW.

Since WIF negatively influences turnover intention, the levels of WIF should be improved. This can be done by encouraging employees to be more involved in their

jobs. Improving employees' job involvement will be perceived as positive signs for career advancement, and may consequently reduce turnover intention. Providing employees with an opportunity to work overtime for additional income may also improve WIF and subsequently lessen turnover intention.

However, when employees experience FIW, they will be more likely to resign from the organisation. Organisations may therefore benefit by attempting to reduce levels of FIW. Policies that reduce FIW include flexible hours of work and flexible (maternity) leave arrangements. Organisational policies which improve job embeddedness and WIF and lessen FIW will benefit both male and female employees.

## **1.6 ORGANISATION OF THE THESIS**

This thesis consists of seven chapters. Chapter One provides an introduction of the thesis. This Chapter contains a brief reasoning for conducting research on the relationships between the variables in the Indonesian Banking Industry. It also presents the research purpose, objectives and questions, and outlines their potential contributions to scholarship and business practices.

Chapter Two is a literature review in support of the conceptual framework for this research. The variables of job embeddedness, work-family conflict, turnover intention and gender are presented as a platform for development and testing of emergent hypotheses. The proposed research model (Figure 2.4) is also presented.

Chapter Three discusses the research methodology. The content also covers the description of research setting, sampling procedures, data collection, sample characteristics and methods used to analyse the data. The survey instrument and the assessment of the instrument are described in this Chapter.

Chapter Four deals with initial analysis of the data, followed by presentation of empirical results and statistical analyses in Chapter Five. Chapter Six includes a discussion of findings, and resultant theoretical and practical implications for managers.

The thesis concludes with Chapter Seven, summarising the findings and implications of the research, its contribution to the body of organisational behaviour knowledge, acknowledgement of the limitations of the study, and recommendations for future research.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 INTRODUCTION**

A low level of employee organisational commitment has become one of the important challenges for organisations (Griffeth & Hom 2001; Watson-Wyatt 2005a). This low level of commitment may reflect a high level of employees' willingness to voluntarily resign from the organisations (Meyer et al. 2002). Voluntary turnover is costly because resignations may lead to lower productivity, loss of high-level performers, separation costs, replacement costs, training and development costs, sales costs, potential lost trade secrets to competitors, loss of business to competitors, and temporary decrease in service quality (Griffeth & Hom 2001; Koys 2001).

Understanding the antecedents of voluntary turnover is necessary in order to effectively manage it. Work family conflict reflects the interference of work with family or family with work (Frone, Russell & Cooper 1992; Greenhaus & Beutell 1985), and may be one of the important antecedent variables significantly affecting voluntary turnover. A result of such conflict may be employee voluntary turnover (Netemeyer, Boles & McMurrian 1996; Pasewark & Viator 2006). Several researchers (Boyar et al. 2003; Pasewark & Viator 2006; Shaffer et al. 2001) have confirmed that work-family conflict positively influences employee turnover; that is, higher levels of conflict result in higher levels of voluntary turnover.

Employee voluntary turnover may also be influenced by individuals' levels of attachment to work, family, or community in which they live (Mitchell et al. 2001). Initial empirical evidence from Mitchell and colleagues (2001), Holtom and O'Neill (2004) and Lee and colleagues (2004) found that high attachment to work (on-the-job embeddedness) and community (off-the-job embeddedness) negatively correlates with employee turnover. More recent studies by Mallol, Holtom and Lee (2007), Crossley and colleagues (2007) and Bergiel and colleagues (2009) share similar results, in that job embeddedness negatively influences voluntary turnover. Such research supports the



contention that higher levels of job embeddedness result in lower levels of voluntary turnover.

It needs to be noted however that the above studies were undertaken in Western cultures with predominantly individualist contexts (Hofstede 2001; Oyserman, Coon & Kimmelmeier 2002), notably the United States. The cultural assumptions inherent in these studies may not hold in a collectivist culture. That is, individualist and collectivist cultures may differ in their view of work and family (Hofstede, Hofstede & Minkov 2010; Spector et al. 2004; Yang et al. 2000). In individualist societies, work and family are viewed as independent, distinct spheres (Spector et al. 2007; Yang et al. 2000) that compete for the same resources, such as time, efforts and energy. When demands of work interfere with individuals' needs to perform family responsibilities, then work-family conflict occurs. Conversely, in more collectivistic societies, work and family are perceived to be interdependent domains; that is, work is viewed as contributing to the family, rather than competing with it (Lu et al. 2006; Spector et al. 2007). Employees in collectivist societies may view time invested at work as one way of contributing to family welfare. Similarly, time spent in fulfilling family obligations is a legitimate, socially approved way of living (Lu et al. 2006; Yang et al. 2000). Since work and family are interdependent in collectivist societies, these two domains may complement each other in that involvement or embeddedness in both work and family result in employees' positive feelings (Friedman & Greenhaus 2000; Rothbard 2001). Therefore, employees in collectivistic societies may be less likely to experience work-family conflict even when there are demands resulting from both roles (Lu et al. 2006).

Hofstede (2001) describes the United States as one of the highest ranking nations for 'individualism' in the world, with a score of 91 out of 100. In comparison, Hofstede categories Indonesia as having one of the lowest scores for 'individualism', with a score of 14 out of 100. Such a low score for Indonesia supports the notion that this nation is a 'collectivist' society (Hofstede, Hofstede & Minkov 2010; Oyserman, Coon & Kimmelmeier 2002). In a collectivistic society people are expected to sustain balanced relationships between work, family and community (Lu et al. 2006; Spector et al. 2004).

In addition, it is usual in Indonesia to have domestic support (Friedman & Greenhaus 2000) from relatives or housemaids who perform household activities such as rearing children, cooking and home maintenance. Such resources provide support to organisational employees by making time available that would otherwise be allocated to home and family (Friedman & Greenhaus 2000). These cultural norms and associated domestic support may consequently affect the relationships between voluntary turnover, work-family conflict and job embeddedness in Indonesian society. Thus, the research findings of the relationships between the variables may be robust in Western 'individualistic' culture, but their applicability in the Indonesian collectivist cultural context is yet to be tested.

This Chapter presents a review of the research literature on turnover intention, voluntary turnover, job embeddedness, and work-family conflict. However, as noted, this literature is drawn from studies undertaken in Western societies to date. Further consideration is also given to the impact of gender on the relationships between these variables. A discussion of each variable is provided, and hypotheses reflecting proposed relationships between the variables are presented. A framework summarising the relationship between the variables is also presented, followed by a proposed research model at the conclusion of this chapter.

## **2.1 THE IMPACT OF EMPLOYEE TURNOVER ON ORGANISATIONAL PERFORMANCE**

Employee turnover refers to the permanent termination of an individual's employment with an organisation over a period of time (Mobley 1982; Tett & Meyer 1993). The concept of employee turnover also involves several processes, including employee separation, recruitment of new staff to replace those who have resigned, and training of new employees (McElroy, Morrow & Rude 2001). All of these processes impose costs on the organisation (Pinkovitz, Moskal & Green 2004). Separation costs include those incurred for exit interviews, administrative functions related to termination, and severance pay. Replacement costs mainly consist of attracting applicants through networking or advertising, testing, and assigning the employees to jobs. Furthermore,

training costs are those associated with preparing new employees to be effective workers and may include on-the-job training, mentoring, and socialisation processes.

There are several perspectives or approaches from which to examine the consequences of employee turnover. These are the cost approach, the cost-benefit approach, and the human capital approach (Dess & Shaw 2001). The cost approach evaluates the consequences of employee turnover based on costs borne by the organisation (Bannister & Griffeth 1986; Griffeth & Hom 2001; Koys 2001; Pinkovitz, Moskal & Green 2004). Inherent in this approach is the involvement of certain specific costs (particularly in relation to employees' separation, replacement and development costs). Higher turnover rates, therefore, result in higher turnover costs; this is an unfavourable outcome and one that should be avoided.

The cost-benefit approach combines the costs incurred and the benefits resulting from employee turnover. This approach suggests that apart from costs incurred, organisations obtain benefits from a certain level of turnover. An example of such benefit may be seen when poor performers leave the organisation and are replaced by new recruits. Thereafter productivity may increase and innovation improves (Koys 2001; Mobley 1982; Staw 1980). The cost-benefit approach requires identification of an organisation's optimum level of employee turnover in order to minimise the costs and maximise the benefits. When the turnover rate is excessively low, there are fewer numbers of employees leaving the organisation and needing to be replaced. In this scenario, the organisation has less opportunity to bring in new employees with higher motivation, greater innovative skills and possibly lower salary expectations.

Conversely, when the turnover rate is too high, organisational performance may decline (Harris, Tang & Tseng 2002; Meier & Hicklin 2008). A higher turnover rate may reflect too many employees leaving and needing to be replaced. In this situation, employee productivity is possibly lower due to the new employees transitioning through the learning and development processes. Consequently, organisational performance may be lower.

An optimal turnover rate could be expected to produce maximal organisational performance. Harris, Tang and Tseng (2002) estimate the optimum employee turnover rate in Australian small and medium business samples to be thirty per cent (30%). This implies that, on average, the replacement of 30% staff per annum results in businesses maintaining maximum productivity measured in net sales volume per employee.

The human capital approach suggests that skills should be viewed as enablers of organisational effectiveness (Benson, Finegold & Mohrman 2004). Such skills can be related to firm-specific human capital, as well as general skills. Firm-specific human capital is the accumulated knowledge and skills which employees acquire during the course of their employment and which has resultant value for that organisation (Becker 1962; Eriksen 2010). General skills on the other hand are those common and potentially useful skills held in a wide array of organisations (Benson, Finegold & Mohrman 2004). Consequently, employees with general skills are more easily transferred to other organisations (Finegold, Benson & Mohrman 2002).

The human capital approach argues that employee turnover is negatively correlated with organisational performance. Human capital is considered by some researchers to be a key determinant of productivity (Finegold, Benson & Mohrman 2002). If employee turnover reduces firm-specific human capital as well as general skills, organisational performance weakens as turnover increases, resulting in lower productivity. Erikson (2010) tested the impact of employee turnover on labour productivity using the human capital approach. This study included 2,929 firms in Denmark and supported the above contention that employee turnover is significantly but negatively related to labour productivity. Other studies by Benson, Finegold and Mohrman (2004) and Finegold, Benson and Mohrman (2002) involving 9,543 employees in a United States based high-technology manufacturing company also found a negative relationship between turnover of general-skilled employees and organisational performance.

The consequences of employee turnover in different areas within an organisation may lead to the conventionally accepted assumption that all employee turnover negatively

affects the whole organisation (McElroy, Morrow & Rude 2001; Meier & Hicklin 2008) and should be minimised if possible. That is, a lower rate of employee turnover is considered to be preferable to a higher rate (Glebbeck & Bax 2004). Other writers (Campion 1991; Dalton, Krackhardt & Porter 1981; Dalton, Todor & Krackhardt 1982) challenge this assumption and contend that employee turnover may result in both negative (dysfunctional turnover) as well as positive consequences for organisations (functional turnover). Therefore, it is proposed that future research should consider the distinction between, and the factors supporting, both functional and dysfunctional turnover (Campion 1991; Dalton, Todor & Krackhardt 1982; Glebbeek & Bax 2004).

## 2.2 FUNCTIONAL AND DYSFUNCTIONAL EMPLOYEE TURNOVER

A model proposed by Dalton, Todor and Krackhardt (1982) examines the nature of employment relationships and consequences of employee turnover. The four cells represent employment relationships between an employee and the organisation.

**Figure 2.1 A Classification of Employment Relations between an Employee and the Organisation**

		Organisation's evaluation of individual	
		Positive	Negative
Individual's evaluation of organisation	No initiation of voluntary turnover	Employee remains (cell A)	Employee is terminated: layoffs and dismissals (cell B)
	Initiation of voluntary turnover	Employee leaves: dysfunctional turnover (cell C)	Employee leaves: functional turnover (cell D)

Source: Dalton, Todor and Krackhardt (1982)

Cell A presents a context where the organisation and the employee share a positive relationship, and the employee has no intention of leaving. In Cell B, the organisation anticipates the dismissal of some employees even though the employees may wish to stay with the organisation. Since the termination of the employment relationship is

initiated by the organisation, involuntary turnover occurs. The termination of the employment relationship however provides the organisation with an opportunity to replace him or her with another employee, who is likely to be perceived more appropriate for the organisation. The organisation may benefit from the positive performance difference between the terminated employee and the newly recruited employee. If the poor performer is not terminated, but resigns through choice, functional voluntary turnover takes place.

The relationship in Cell C illustrates dysfunctional voluntary turnover in the organisation (Griffeth & Hom 2004). This occurs when the organisation is positively disposed towards the employee, but the employee does not wish to remain in the organisation and initiates termination. In this situation the employee leaves voluntarily for reasons that may include low attachment to the job, supervisor, or co-workers (Mitchell et al. 2001), conflict between work and family (Boyar et al. 2003), or a more attractive employment opportunity available elsewhere (Price 2001). In this scenario the organisation may suffer detriment due to the departure (or voluntary turnover) of the employee.

A different situation is reflected in Cell D. In this cell, the organisation has a negative perception of the employee's performance, and the employee initiates termination of the employment contract. Subsequently the perceived non-performing employee leaves the organisation by choice, which may in turn benefit the organisation. This is viewed as functional voluntary turnover. When the employees leave there are more benefits to be gained by the organisation than costs (Mobley 1982).

The 'voluntariness' of turnover depends on who initiates the termination of the employment relationship. Voluntary turnover occurs when the termination of the employment relationship is initiated by the employee. Conversely, when the termination of the employment relationship is initiated by the organisation, involuntary turnover occurs.

### **2.3 VOLUNTARY EMPLOYEE TURNOVER**

Voluntary turnover is an employee's individual choice to leave an organisation from which she or he gains compensation in exchange for their labour (Hagtvedt et al. 2004; Mobley 1982). The turnover may occur even when the employer has a positive evaluation of the employee's performance (Dalton, Todor & Krackhardt 1982; Griffeth & Hom 2001). Voluntary turnover may involve employees who perform well within an organisation. In this situation dysfunctional turnover occurs.

In relation to the negative influence of voluntary turnover on employee performance, Koys (2001) tested the impact of voluntary turnover on customer service satisfaction. In his study involving 1,774 hourly paid restaurant employees and 4,338 customers in the United States, Koys found that voluntary turnover negatively influenced customer service satisfaction. Also using Koys' (2001) methodology, McElroy, Morrow and Rude (2001) examined the influence of voluntary turnover on the organisational performance of sales regions of a national financial services company headquartered in the United States. The study found that voluntary turnover had significant negative effects on sales regions' profitability and productivity, and positively correlated with cost per loan. The empirical studies of Koys (2001), McElroy, Morrow and Rude (2001), and other researchers (cf; Eriksen 2010; Finegold, Benson & Mohrman 2002; Harris, Tang & Tseng 2002) support the contention that voluntary turnover results in negative consequences for the organisation, examples of which include lowering organisational profitability, decreasing quality of customer service and increasing costs.

### **2.4 EMPLOYEE VOLUNTARY TURNOVER AND TURNOVER INTENTION**

In several studies (Holtom & O'Neill 2004; Mallol, Holtom & Lee 2007; Price 2004) employee voluntary turnover was measured using either actual voluntary turnover or turnover intention (Price 2004). Actual voluntary turnover is the number of employees in an organisation who leave and are replaced over a given period of time (Harris, Tang & Tseng 2002), thus reflecting the turnover rate.

Turnover intention is defined as a conscious and serious consideration or intention, desire and/or plan to leave an organisation in which an individual receives compensation in exchange for their labour (Barak, Nissly & Levin 2001; Guimaraes & Igbaria 1992; Hagtvedt et al. 2004; Mobley 1977; Williams & Hazer 1986). It is often measured with reference to a specific period, usually less than one year (Lum et al. 1998).

Turnover intention is considered one of the most reliable predictors (Barak, Nissly & Levin 2001; Mallol, Holtom & Lee 2007; Steel 2002), and immediate precursor, to actual voluntary turnover (Breukelen, Vlist & Steensma 2004; Maertz & Griffeth 2004; Mobley et al. 1979; Steel & Ovalle 1984). Previous studies showed that high proportions of employees with high turnover intentions do actually leave (Griffeth, Hom & Gaertner 2000). For these reasons turnover intention is used in this study to represent voluntary turnover.

Leaving the organisation may be the result of a rational and reasonable decision-making process, incorporating individuals' perceptions and evaluations of job alternatives (Mobley et al. 1979). That is, an employee usually seriously considers their intention and desire to leave the organisation, and places priority on finding opportunities to acquire better conditions in alternative employment before the actual voluntary turnover takes place. Therefore, turnover intention may be higher if there is the perception that the costs of leaving the job are low. The level of turnover intention may be lower if an individual is highly embedded in his or her organisation.

High 'embeddedness' is a situation in which an individual feels more compatible with, and emotionally connected to his or her organisation (Mitchell et al. 2001). Highly embedded individuals will be less likely to leave the organisation voluntarily because they experience lower levels of turnover intention (Bergiel et al. 2009; Crossley et al. 2007). The concept of 'job embeddedness' is discussed further below.



## **2.5 INVOLUNTARY EMPLOYEE TURNOVER**

The second type of turnover is involuntary turnover. As discussed in the previous Section (2.2), involuntary turnover is the termination of employment initiated by the organisation. That is, employees are willing to stay, but the organisation prefers to terminate the employment relationship. Involuntary turnover may involve the dismissal of poor performers, usually constituting only a small proportion of the organisation's workforce (McElroy, Morrow & Rude 2001). Regardless of the relatively small number of employees involved, involuntary turnover may significantly influence the remaining employees' performance and resultant organisational effectiveness.

However, if poor performers are replaced with better performers, organisational performance may increase with involuntary turnover. In such circumstances, the replacement of poor performers results in improvement of employees' performance, and involuntary turnover may then be seen to benefit the organisation (McElroy, Morrow & Rude 2001) through increased organisational performance.

## **2.6 JOB EMBEDDEDNESS**

The term 'job embeddedness' represents a broad set of on-the-job and off-the-job (or non-job related) factors that influence an employee's decision whether or not to stay in a job (Holtom & O'Neill 2004; Mitchell et al. 2001). Job embeddedness encompasses two components: on-the-job embeddedness and off-the-job embeddedness (Holtom & O'Neill 2004; Lee et al. 2004). These two components were developed from two streams of research (Lee et al. 2004; Yao et al. 2004).

The first stream of research focused on 'on-the-job' factors that may influence an employee's attitude and behaviour. These factors include task design, group composition, organisational context, internal processes, external processes, and group psycho-social traits. Cohen and Baily (1997) argue that these factors directly influence employees' resultant job satisfaction, commitment to the organisation, rate of unplanned absence, and turnover intention. Other factors include job investments (Rusbult & Farrell 1983) and the compatibility between individuals' characteristics and

organisational values (Bretz & Judge 1994; Finegan 2000), all of which are considered to contribute to an individual's attachment to the organisation.

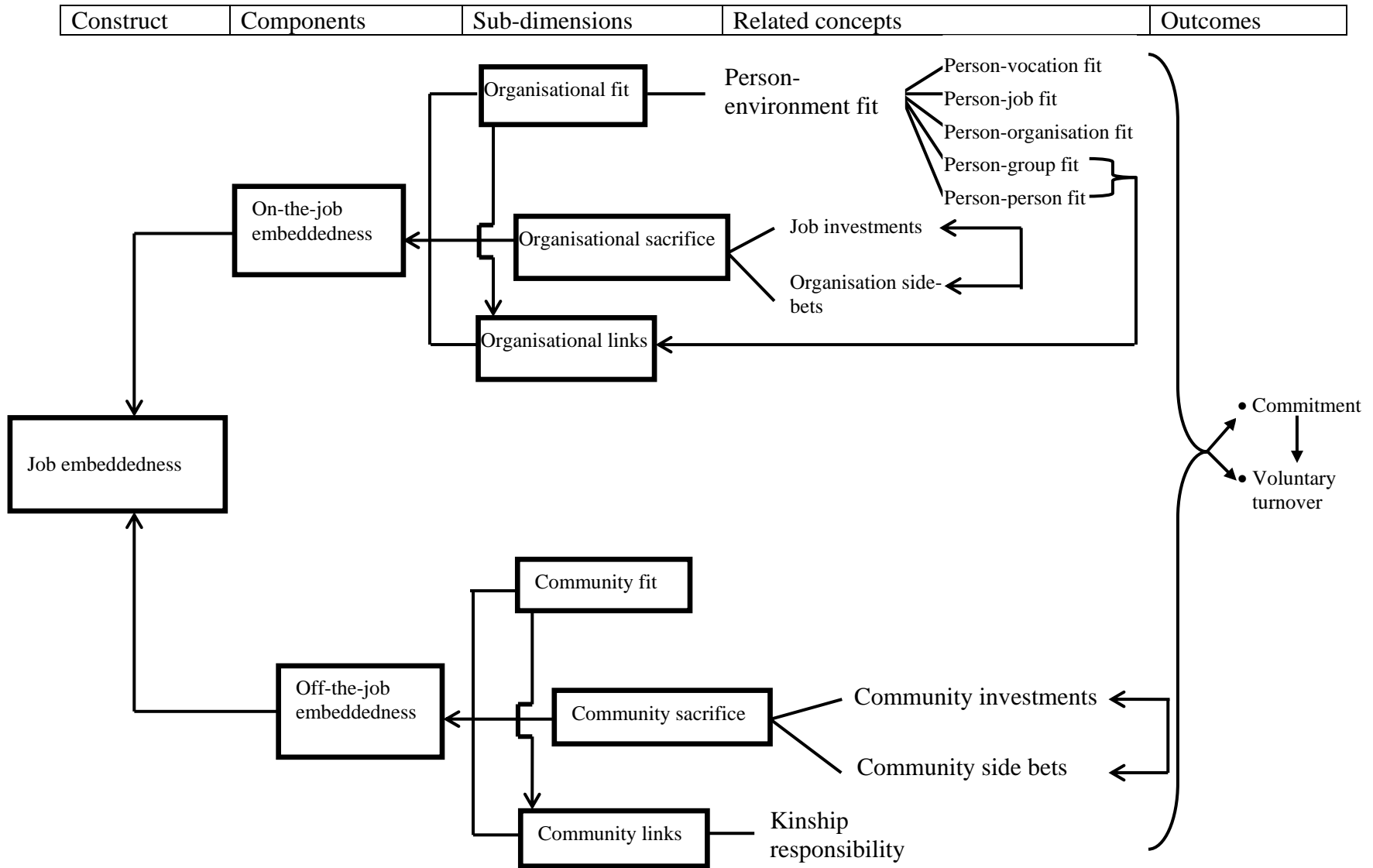
The second stream of research, in the context of organisational attachment, related to the 'non-work domain' or variables extending outside the organisation. These variables of non-work include hobbies and recreational activities, religious organisations, political parties, family and relatives, friends/neighbours, side jobs, and other social factors within the community. Cohen (1995) and Kirchmeyer (1992) contend that satisfaction with involvement in the non-work domain may result in a positive spill-over to the job, subsequently promoting employees' willingness to stay in the organisation. Job embeddedness therefore may result in positive organisational outcomes. These include employees' stronger commitment to organisation and lower turnover intention.

Figure 2.2 presents the construct of job embeddedness and its related concepts/variables. As a formative or causal construct, job embeddedness is made up of two components: on-the-job embeddedness and off-the-job embeddedness. The literature (Crossley et al. 2007; Holtom & O'Neill 2004; Lee et al. 2004) conceptualises on-the-job embeddedness as being composed of three further sub-dimensions: organisation fit, organisation sacrifice and organisation links. Similarly, off-the-job embeddedness is also represented in three sub-dimensions: community fit, community sacrifice and community links.

Figure 2.2 also presents other concepts related to job embeddedness. These include person-environment fit (Bretz & Judge 1994; Kristof-Brown, Zimmerman & Johnson 2005), job investments (Rusbult & Farrell 1983), organisation side bets (Becker 1960), kinship responsibilities (Blegen, Mueller & Price 1988; Price & Mueller 1981), community investments and community 'side bets' (non-work concerns) (Kirchmeyer 1992). As these concepts are closely related to job embeddedness, a review of these concepts is presented below in Sub-section 2.6.1.

A further discussion on job embeddedness, related concepts, and organisational outcomes follows.

**Figure 2.2. Job Embeddedness and Related Concepts**



### **2.6.1 On-the-job Embeddedness**

On-the-job embeddedness refers to an employee's attachment to social relationships created at work, resulting in the disinclination to leave the organisation (Bauer et al. 2006; Lee et al. 2004). The concept of on-the-job embeddedness is composed of three dimensions: organisation fit, organisation sacrifice, and organisation links (Holtom & O'Neill 2004; Lee et al. 2004; Mitchell, Holtom & Lee 2001; Yao et al. 2004).

Organisation fit describes employees' feelings of compatibility or comfort with the job or organisation. Employees' perceived compatibility may be represented by the degree of person-environment fit, that is, an employee's fit with their skills, abilities and career options as well as the requirements of the job. Further, organisation fit relates to the individual's 'fit' with the organisation's climate, values and goals. Compatibility between individuals and their colleagues, including subordinates and supervisors, is also important in promoting perceived organisation fit (Jansen & Kristof-Brown 2006; Kristof-Brown, Zimmerman & Johnson 2005).

Organisation sacrifice is the employees' perceived costs of material or psychological benefits that may be forfeited by leaving a job (Mitchell et al. 2001; Yao et al. 2004). Leaving an organisation may result in personal losses, such as giving up colleagues, interesting projects, compensation packages, exercise facilities, retirement benefits, job stability and opportunities for advancement.

Organisation links refer to those formal or informal connections between an employee and colleagues within an organisation resulting in emotional ties to a job that transcend the actual work undertaken by the employee (Mitchell et al. 2001). The higher the number of organisation links, the more likely the employee will be bound to the job and the organisation. Employees who have such linkages may enjoy strong support from colleagues, subordinates, and supervisors (Griffin, Patterson & West 2001).

Additional concepts are also acknowledged in the literature as being closely related to on-the-job embeddedness. These include person-environment fit, job investments and organisation side bets (Mitchell & Lee 2001; Yao et al. 2004).

As previously mentioned, person-environment fit reflects the degree of congruence between individuals' characteristics and job/organisational environment. When the individuals' characteristics are congruent with the organisational environment they may be less likely to leave the job (Kristof-Brown, Zimmerman & Johnson 2005).

Figure 2.2 presents the terms 'person-group fit' and 'person-person fit', both of which may be inherent in the concept of organisation links as well. Individuals who are highly compatible with their colleagues, subordinates and supervisors are most likely to experience strong organisation links (Klohn & Luo 2003; Sekiguchi 2004). Organisation links, therefore, may be a development of the concept of organisation fit, rather than a separate concept.

Other concepts related to on-the-job embeddedness, particularly the dimension of organisation sacrifice, are job investments (Farrell & Rusbult 1981) and organisation 'side-bets' (Becker 1960). Job investments refer to the resources that are put into a job by employees. These include time, work experiences and effort (Farrell & Rusbult 1981; Rusbult & Farrell 1983). Such investments can produce a 'sunk cost' effect, in which employees are committed to stay with the organisation in which they have invested significant amounts of resources. The more resources invested into the job, the more likely employees will stay in the job and remain psychologically attached to it (Rusbult & Farrell 1983). Thus, according to the investments model (Rusbult & Farrell 1983), increased investment size strengthens job commitment and subsequently lessens employee turnover. Organisation sacrifice is linked to the concept of investment, in that sacrificing the job through leaving is also the act of giving up investments.

The concept of job investments in turn may be closely related with Becker's (1960) 'side-bets' concept. According to this concept, commitment to an organisation is a decision to engage in 'consistent behaviour' that persists over time in order to maintain

employment with the organisation (Meyer & Allen 1984; Wallace 1997). This is achieved through the making of side-bets (Griffiin 2007), that is, anything of importance which employees have invested in their jobs (Becker 1960). These job investments include time, job effort, the development of work friendships and the organisation-specific skills that would be lost if the employees left the organisation (Meyer & Allen 1984; Powell & Meyer 2004a; Wallace 1997; Yao et al. 2004). Again the amount of investment (side-bets) may be significant and the costs of leaving the job are perceived to be higher than the costs of remaining with the organisation. When employees accumulate a significant amount of investments with that organisation, it becomes more important to maintain employment with the organisation. As the number of side-bets increases, so does the levels of employees' commitment to the organisation (Griffiin 2007), resulting in lower levels of turnover intention.

Various positive organisational outcomes of job embeddedness can be achieved, including those related to organisational commitment and turnover intention. Organisational commitment, in this research, is defined as employees' psychological attachment, and desire, to remain with the organisation (Marsh & Mannari 1977; Powell & Meyer 2004a). Meyer and Allen (1991) suggested three distinct, though highly correlated, components of organisational commitment, namely affective commitment, continuance commitment and normative commitment.

Affective commitment is defined as emotional attachment to, identification with, and involvement in the organisation. It develops in response to positive work experiences such as organisational support, career advancement and job scope (Meyer et al. 2002; Powell & Meyer 2004a). Employees with a strong affective commitment continue employment with the organisation because they want to do so (Meyer & Allen 1991).

Normative commitment reflects an individual's perceived moral obligation to remain in the organisation in response to social pressure (Meyer et al. 2002). This commitment may develop when the organisation provides employment and its related 'rewards' (such as health insurance, pension plan, and training opportunities) to employees.

Recognition of these investments made by the organisation may cause employees to feel an obligation to reciprocate by committing themselves to the organisation (Meyer & Allen 1991).

Continuance commitment is related to an awareness of the cost of leaving the organisation (Powell & Meyer 2004a). This component of commitment also reflects employees' calculated assessment of the perceived utility of remaining with the organisation relative to leaving (Wallace 1997), which is based on economic rationale (Meyer & Allen 1984). When the cost of leaving the organisation is unbearably high, employees will continue to engage in a consistent line of activity, that is to stay with the organisation (Becker 1960; Powell & Meyer 2004a). Continuance commitment may also incorporate Becker's (1960) organisation side-bets perspective (Griffiin & Hepburn 2005; Wallace 1997). Powell and Meyer tested the effect of organisation side-bets (related to on-the-job embeddedness) on organisational commitment and turnover intention simultaneously using SEM involving 202 respondents from various industries in Canada. This research found that side-bets promote continuance commitment, as well as affective commitment and normative commitment. Thus organisation side-bets positively influence organisational commitment. When organisation side-bets increase, the organisational commitment will be stronger.

The research also found that the effect of organisational commitment on turnover intention is significant. However, the influence of side-bets on turnover intention is insignificant. Higher perceived costs of leaving the organisation did not significantly increase turnover intention (Powell & Meyer 2004a). Powell and Meyer argued that the influence of organisational side-bets on turnover intention is fully mediated by organisational commitment. The side-bets impacted on organisational commitment, which in turn influenced turnover intention (Baron & Kenny 1986; Powell & Meyer 2004a).

The concept of on-the-job embeddedness is represented in the literature by Holtom and O'Neill (2004) who tested the association of on-the-job embeddedness and turnover

intention in the United States using 208 hospital employees and found a significant negative correlation between on-the-job embeddedness and turnover intention. These findings imply that the more employees are embedded in the organisation, the lower their intention to leave the organisation. Furthermore, according to Mitchell and colleagues (2001) and Yao and colleagues (2004), the association between on-the-job embeddedness and turnover intention is direct. No mediating variable was present in the model in relation to the influence of on-the-job embeddedness on turnover intention. Support for this contention is also provided by Bergiel and colleagues (2009) In recent study involving 495 support staff employees working for a State Department of Corrections in the United States. These researchers found a direct negative influence of on-the-job embeddedness on turnover intention.

From the above review, it may be argued that employees who feel more compatible with, and emotionally connected to their organisations will be less likely to leave the organisation because they experience lower levels of turnover intention (Bergiel et al. 2009; Crossley et al. 2007; Mitchell et al. 2001). Higher levels of perceived cost of material or psychological benefits that may be forfeited by leaving an organisation may also lessen turnover intention (Meyer et al. 2002; Mitchell et al. 2001), resulting in the employees remaining in their organisations. Therefore the following hypothesis is presented:

**H1a:** There is a negative relationship between on-the-job embeddedness and turnover intention.

### **2.6.2 Off-the-job Embeddedness**

Off-the-job embeddedness describes employees' attachment to their social life. It makes them less likely to consider leaving their community to take another job (Holtom & O'Neill 2004; Lee et al. 2004; Yao et al. 2004). Off-the-job embeddedness is related to Cohen's (1995) 'non-work domain' (Yao et al. 2004). As previously mentioned, non-work domains include several aspects of extra organisational such as hobbies and recreational activities, religious organisations, political parties, family, relatives and friends. Participation in non-work activities may positively correlate with employees'



organisational commitment. Higher involvement in, and satisfaction with, the non-work domain may result in a positive attitude towards the organisation (Kirchmeyer 1992). This results in an alliance between work and non-work domains (Friedman & Greenhaus 2000) and provides energy for work and the enhancement of work attitudes (Kirchmeyer 1992; Rothbard 2001). Employees with strong non-work ties or who are highly involved in non-work activities may also be highly committed to the organisation.

The concept of off-the-job embeddedness is also made up of three sub-dimensions. These are community fit, community sacrifice, and community links. Further review of these sub-dimensions follows.

Community fit refers to employees' perception of goodness of fit within the community or environment, that is, the employees' sense of comfort within the community and surrounding environment where she or he lives (Holtom, Mitchell & Lee 2006). According to Holtom and Inderrieden (2006), the social, cultural and natural environments of the location in which an employee resides are relevant to perceptions of community fit. The higher the levels of employees' felt compatibility with the social and cultural environments, the higher the likelihood that employees will remain attached to their community. Attachment to the community in turn will lessen employees' willingness to take another job in another area (Mitchell et al. 2001).

Community sacrifice encapsulates the perceived material or psychological costs or losses that occur if employees take new jobs and leave their communities (Holtom & O'Neill 2004; Lee et al. 2004; Mitchell, Holtom & Lee 2001; Yao et al. 2004). Leaving an existing community may be difficult for individuals because they have invested a significant amount of resources such as time, effort and money in the community in which they live. The costs of leaving the existing community increase as the number of investments increases. This situation may motivate employees to remain attached to the community and become reluctant to leave it. Individuals with high degrees of attachment to their communities are less likely to move to take another job.

Community links illustrate the personal relationships individuals establish in a community. They are characterised as formal or informal connections between a person, a social organisation or other people in the community. Embeddedness in a community suggests that a number of strands connect an employee and his or her family in a social, psychological and financial web which includes work and non-work friends, groups, the community and the physical environment in which she or he lives. Employees with greater family responsibilities or who are actively involved in social activities may be less likely to leave the community (Fields et al. 2005). In addition, employees who feel rooted and have emotional connections to a community may wish to remain within that community. Leaving a job may require moving home (Mitchell et al. 2001) and employees may be reluctant to move home either because of perceived difficulty in finding a new community with similar characteristics to the existing one, or because moving home requires time to make adjustment to a new community as well as incurring financial cost (Holtom & O'Neill 2004).

The underlying concept of community links may be the employees' degree of comfort within the community and surrounding environment. The sense of comfort or degree of fit is possibly required by employees to develop stronger links in their communities; the greater the degree of community fit, the stronger the community links will be. The community links may not be a unique or independent variable. The concept of links may be rooted in the concept of fit.

Off-the-job embeddedness (refer Figure 2.2) is also related to several other concepts in the Organisational Behaviour literature. These concepts include: kinship responsibilities (Price & Mueller 1981), community investments and community side-bets (non-work concerns) (Becker 1960; Powell & Meyer 2004a). Further review of these related concepts is provided below.

Kinship responsibility (also known as family responsibility) is defined as the degree of an individual's obligation to relatives, to both immediate as well as extended family within the community in which the individual resides (Blegen, Mueller & Price 1988;

Price & Mueller 1981). Family responsibility is measured using several indicators including marital status and the presence of family and friends residing in the same community (Blegen, Mueller & Price 1988; Yao et al. 2004). Blegen, Mueller and Price (1988) state that employees with many relatives living in the same community indicate they have greater kinship responsibility. This situation then influences employees' commitment and turnover intention. These authors investigated the effect of kinship responsibility on commitment and turnover intention involving 180 participants drawn from hospital employees. Their findings showed that as kinship responsibility increased, the employees' organisational commitment increased and turnover intention decreased (Blegen, Mueller & Price 1988).

Other concepts related to off-the-job embeddedness are community investments and community non-work side-bets. These latter variables are most likely to be connected, in that greater community investments increase community side-bets.

The concept of community investments may also be interrelated with the concept of job investments in that the effect of investing valuable resources such as time, effort and the development of friendships in the job may similarly be applicable to the community. Through investments, employees get 'locked' into a community because of the high costs associated with leaving it. The costs of leaving the community may reduce employees' perceived freedom to decide whether to leave or to stay in the community; greater costs of leaving provide incentive for employees to become more attached to their communities. Since leaving an organisation to take another job may require a move to another community, high attachment to the community increases employees' commitment to organisation. This commitment then may reduce turnover intention (Meyer et al. 2002; Powell & Meyer 2004b).

Community side-bets, also known as non-work concerns (Kirchmeyer 1992; Powell & Meyer 2004a), develop when community investments increase. For example, employees who have developed tight connections with many friends in the community may be reluctant to move to another community because moving home will result in losing the

side-bets, part of which are disruptive to their friendships. Community side-bets are therefore expected to influence employees' commitment to the organisation.

Empirical research on the influence of community side-bets on organisational commitment is limited (Powell & Meyer 2004a). Testing of the effect of organisation side-bets on organisational commitment and turnover intention was undertaken by Power and Meyer (2002), along with testing the impact of community side-bets on three components of organisational commitment (effective, normative and continuous) and turnover intention, simultaneously in the same model. These researchers found that community side-bets significantly affected continuance commitment and this latter variable influences turnover intention. However, the former variable insignificantly influences affective and normative commitment. Community side-bets also have an insignificant effect on turnover intention. Powell and Meyer again contend that community side-bets influence turnover intention via continuance commitment. When the influence of community side-bets on turnover intention is fully mediated by continuance commitment, the direct effect of the former variable on turnover intention will not be significant (Baron & Kenny 1986; Powell & Meyer 2004a). Higher levels of community side-bets are not associated with lower levels of turnover intention.

However, several researchers including Mitchell and colleagues (2001) and Holtom and O'Neill (2004) contended that no mediating variable is present in the relationship between job embeddedness and turnover intention. Further research on off-the-job embeddedness by Holtom and O'Neill (2004) found a negative association between off-the-job embeddedness and turnover intention: higher levels of off-the-job embeddedness result in lower levels of turnover intention. This evidence implies that when employees feel comfortable with the community in which they live, developing strong non-work ties and are highly involved in social activities, they are reluctant to move from the community to take another job. These arguments may lead to the following hypothesis:

**H1b:** There is a negative relationship between off-the-job embeddedness and turnover intention.

## **2.7 WORK-FAMILY CONFLICT: WORK INTERFERING WITH FAMILY (WIF), AND FAMILY INTERFERING WITH WORK (FIW)**

The term 'work-family conflict' refers to a form of inter-role conflict in which work and family role demands are to some extent mutually incompatible, so that, meeting demands in one domain makes it difficult to meet demands in the other (Cinamon, Weisel & Tzuk 2007; Greenhaus & Beutell 1985; Voydanoff 2002). Role demands can originate from expectations held by work colleagues and family members, as well as from values held by the person regarding his or her own work and family role behaviour. When work and family expectations are in conflict, work may be perceived to interfere with the satisfaction and enjoyment of the family context.

Conflict between work and family also occurs when family pressures interfere with satisfaction and perceived success at work (Friedman & Greenhaus 2000). Individuals have limited resources in time and energy (Fub et al. 2008). When involved in both work and family roles (multiple roles), these roles may drain those resources, resulting in inter-role conflict. When work and family demands are in conflict, obtaining rewards in one domain requires foregoing rewards in the other. The amount of time devoted to the demands of one role consumes time needed to meet the demands of the other role. Subsequently participation in the work role can produce stress that hampers role performance in the family role, or vice versa.

Work-family conflict may also reflect the inability of employees to manage work and family (non-work) responsibilities equally (Allen 2001). Such conflict may indicate that work roles interfere with employees' satisfaction and success in the family, or that family activities interfere with employees' satisfaction and success at work (Friedman & Greenhaus 2000). Work-family conflict is likely to result in negative consequences such as stress and unhappiness, and limit the fulfilment of work or family responsibilities (Eby et al. 2005). This conflict may result in voluntary turnover; research by Eby and colleagues (2005) and Kossek and Ozeki (1999) support this contention.

Netemeyer, Boles and McMurrrian (1996) argue that work-family conflict is differentiated in two ways, resulting in two distinct constructs that should be treated separately. The first is work interfering with family (WIF), and the second is family interfering with work (FIW) (Cinamon, Weisel & Tzuk 2007; Netemeyer, Boles & McMurrrian 1996). The two terms are examined further below.

### **2.7.1 Work Interfering with Family (WIF)**

Work interfering with family (WIF) is a form of inter-role conflict in which the general demands of time devoted to, and strain created by, the job interfere with the performance of family-related activities (Cinamon, Weisel & Tzuk 2007; Netemeyer, Boles & McMurrrian 1996). Examples of work experiences that may interfere with family life include long, irregular or inflexible work hours, work overload and job stress. In addition, interpersonal conflict at work, extensive travel, career transitions, and unsupportive supervisors may also create WIF.

An illustration of WIF may be an unexpected meeting late in the day which prevents an employee from picking up a child from school. In the context of this study, factors such as unsupportive supervisors, management style that is perceived to show respect, and unsatisfactory compensation (Watson-Wyatt 2005b) are examples of work experiences that may produce stress and subsequently limit the employees' emotional availability for family (Friedman & Greenhaus 2000; Greenhaus, Collins & Shaw 2003). Strain and emotional unavailability by employees for their families created by work are therefore possible repercussions of work interfering with family (Friedman & Greenhaus 2000; Netemeyer, Boles & McMurrrian 1996).

Work interfering with family (WIF) may be influenced by on-the-job embeddedness. As previously discussed, on-the-job embeddedness reflects employees' high involvement in the job or work demands (time spent at work and work load). Highly embedded employees may spend more time and energy on their jobs, limiting the fulfilment of family responsibilities. High involvement in the job may also result in work overload and create stress, with subsequent interference of work in the employees' family life.

However, high job involvement may be perceived differently by employees in collectivist countries including Indonesia (Lu et al. 2006; Wang et al. 2004). In a collectivistic cultural context of values, work and family domains are perceived as interdependent, and time spent at work is viewed as one way to contribute to the family's welfare (Hofstede, Hofstede & Minkov 2010; Lu et al. 2006; Yang et al. 2000). More time spent at work and higher job involvement may then be perceived as positive activities and result in positive feelings; thus embeddedness on the job may negatively correlate with WIF (Hofstede, Hofstede & Minkov 2010; Rothbard 2001). The use of domestic helps/supports by many working people in collectivist countries including China, Hong Kong, Taiwan and Indonesia, may also contribute to the negative influence of work demands (on-the-job embeddedness) on WIF because such support may buffer the impact of work demands on WIF (Spector et al. 2007).

Several studies (Lu et al. 2006; Spector et al. 2007) tested the influence of job involvement or work demands (time spent at work and work load) on WIF in both individualistic and collectivistic contexts. Even though the strength of the influence of work demands on WIF is incomparable (a stronger influence was found in individualist countries), the positive relationship between work demands and WIF was found to be significant in both cultural contexts.

The influence of on-the-job embeddedness on WIF has never been tested empirically (Bergiel et al. 2009; Mitchell et al. 2001). However, the relationship between these two important variables may be inferred from the conceptual and research findings related to job involvement or work demands and the WIF reviewed above. It is argued in this research that work demands positively influence WIF, and the following hypothesis is proposed:

**H2a:** There is a positive relationship between on-the-job embeddedness and work interfering with family (WIF).

The effect of WIF on turnover intention has been tested empirically, and supports a positive, significant relationship (Greenhaus, Parasuraman & Collins 2001; Pasewark &

Viator 2006). Netemeyer, Boles and McMurrian (1996) also found that WIF was positively correlated with turnover intention in their study of elementary and high school teachers, as well as administrators and real estate salespeople in the United States. These findings were shared by subsequent research undertaken by Shaffer and colleagues (2001), Boyar and colleagues (2003), Haar (2004), Karatepe and Badar (2006) in the Western context.

As stated above, in the Eastern context, work involvement is perceived to positively contribute to family welfare, and consequently WIF may be viewed as normal and to be expected (Hofstede, Hofstede & Minkov 2010; Lu et al. 2006). As a result, WIF is less likely to increase turnover intention. Wang and colleagues (2004) tested the relationship between these two variables in China and found that WIF did not influence turnover intention. However, different research undertaken by Spector and colleagues (2007) in both Western (the United States, Canada, the United Kingdom, Australia and New Zealand) and Eastern (China, Korea, Hong Kong, Taiwan) contexts found the opposite; that is, WIF positively influences turnover intention. Even though the positive influence in Eastern contexts was weaker than that of in Western contexts, but the influence was nonetheless significant (Spector et al. 2007).

This research seeks to test the results of previous research in the Eastern context of Indonesian society. To this end, the following hypothesis is proposed:

**H3a:** There is a positive relationship between WIF and turnover intention.

### **2.7.2 Family Interfering with Work (FIW)**

Family interfering with work (FIW) is defined as an inter-role conflict in which the role pressures from the family domain are incompatible with the fulfilment of work-related responsibilities (Cinamon, Weisel & Tzuk 2007; Higgins, Duxbury & Irving 1992; Netemeyer, Boles & McMurrian 1996). Family situations which may interfere with work include the presence of young children, primary responsibility for childcare and responsibilities around caring for elderly family members. An example of FIW is a parent taking time off from work in order to take care of a sick child. Family interfering



with work may also occur as a result of employees' high involvement in community activities. High involvement in the community activities may require a significant amount of time and effort that would otherwise be devoted to work activities. In such situations, it may be said that family interferes with work.

As mentioned, off-the-job embeddedness indicates the level of resources invested by employees in the community. Employees may spend a significant amount of time, effort, money or energy in community activities. According to the Western individualistic cultural concept regarding work and family, spending resources in the community activities may limit availability of the resources 'left over' for the job. However, while a variable related to off-the-job embeddedness, namely kinship responsibility, is found to influence FIW (Anderson, Coffey & Byerly 2002), any further influence of off-the-job embeddedness (as an independent and distinct construct) on FIW has never been tested empirically (Holtom & O'Neill 2004; Mitchell et al. 2001). Moreover, Pasewark and Viator (2006) argue that employees who have close relationships with friends, partners and community, or who are married and have children, may spend more time in non-work activities and consequently experience difficulties in performing tasks at work. Karatepe and Kilic (2007) support this contention. Their research found that commitment to family significantly correlated with FIW.

As stated previously, the above studies were undertaken in Western societies with their inherently more individualistic cultural values. Similar research undertaken in Eastern context is very limited (Lu et al. 2006). In the Eastern context, fulfilling family duties is socially expected and may create positive feelings and energy for work (Friedman & Greenhaus 2000; Hofstede, Hofstede & Minkov 2010; Rothbard 2001). Time spent carrying out family obligations is not perceived to interfere with work (Hofstede, Hofstede & Minkov 2010). Nonetheless, Lu and colleagues (2006) found that more time spent in the family domain increased FIW among Taiwanese respondents. Family involvement or embeddedness in community may then result in interference of family to work (FIW). This finding, drawn from the Eastern context (Taiwan), confirmed findings

from the Western context (Karatepe & Kilic 2007; Pasewark & Viator 2006) and suggested that the positive relationship of family demands and FIW may be robust in both Western and Eastern context. This research seeks to examine whether this is the case or not in Indonesia, and whether previous findings will hold in this collectivist context. To do so, the following hypothesis is proposed:

**H2b:** There is a positive relationship between off-the-job embeddedness and family interfering with work (FIW).

The concept of FIW suggests that family domain and work domain are competing for the same limited resources (Lu et al. 2006; Spector et al. 2007). Fulfilling demands made by family may hinder advancement at work and this potentially results in negative consequences such as absenteeism, negative performance, role conflict, anxiety and job tension (Eby et al. 2005; Macewen & Barling 1994). In such situations the employee may be motivated to find another job that is supportive to the family demands.

In the context of Indonesia, the fulfilling of excessive family responsibilities by working women (Indraswari 2004; Wedhaswary 2008) and assistance to wives with family activities by working men (Hidayati 2005; Irvanus 2002) may reduce the available resources left for work. Such situations reflect the existence of family interfering with work (Cinamon, Weisel & Tzuk 2007; Friedman & Greenhaus 2000; Netemeyer, Boles & McMurrian 1996).

The negative effects of FIW on turnover intention are reported in literature (Boyar et al. 2003), and employees may respond to FIW by seriously considering leaving the job (Boyar et al. 2003; Greenhaus, Parasuraman & Collins 2001). Research by Netemeyer, Boles and McMurrian (1996) found that FIW was positively correlated with turnover intention in their study of elementary and high school teachers and administrators as well as real estate salespeople. These findings were supported by subsequent research including that of Shaffer and colleagues (2001), Boyar and colleagues (2003), Haar (2004), Karatepe and Badar (2006). In a study undertaken in China, Wang and colleagues (2004) also found that FIW was positively correlated with turnover intention.

This leads to the next hypothesis to test whether the same findings are apparent in the Indonesian context:

**H3b:** There is a positive relationship between family interfering with work (FIW) and turnover intention.

## **2.8 IMPACT OF GENDER IN ORGANISATIONS**

Gender refers to the societal meaning given to male and female categories (Wood & Eagly 2002). According to the perception of traditional gender social roles, men are perceived to be actively involved in the work domain, and women in the family domain (Eagly & Koenig 2006; Wood & Eagly 2002). Consequently, men are expected to primarily assume work activities; even at the expense of their family-oriented duties. Conversely, women are required to deal mostly with family responsibilities, even when they interfere with work (Diekmann & Eagly 2000).

The increased participation of females in the workforce and single earner families has changed the gender roles in many work aspects such as level of occupation, working hours per week, working schedule, as well as family situations (Byron 2005; Kinnunen, Geurts & Mauno 2004). In addition, new role demands have also been focused on men so that they are becoming more involved with their family. Thus, males and females share similar experiences on many work aspects and family situations. These changing norms and attitudes toward women's employment in most Western countries such as Canada, the United States, and Western Europe may have altered the relationship between work and family for today's employees (Duxbury, Higgins & Lee 1994; Kinnunen, Geurts & Mauno 2004). For instance, when both genders are in full-time employment, hours devoted to work activities are similar for males and females (McElwain, Korabik & Rosin 2005). Responsibilities for work, housework, and childcare are also no longer confined to traditional gender roles (Byron 2005). Research has shown that in countries where women participate actively in paid work there are no significant differences between males and females in their perceived levels of both work interfering with family (WIF) and family interfering with work (FIW) (Anderson, Coffey & Byerly 2002; Byron 2005; Kinnunen, Geurts & Mauno 2004).

In traditional Indonesian role divisions based upon gender, men are expected to assume primary obligations at work, and women are socially expected to undertake principal duties within the family even if they hold a full-time job (Peng et al. 2009). Consequently, men and women are purported to be different in their levels of involvement in work and family roles. According to Cinamon and Rich (2002) and Duxbury and Higgins (1991) gender may influence the relationships between work involvement, family involvement and work-family conflict. The differences in levels of involvement in work and family result in different attitudes towards the work-family conflict. If men feel that their main duty is to work, they may tend to experience greater FIW than WIF. Similarly, women may experience greater WIF than FIW because their roles are primarily in family (Cinamon & Rich 2002; Gutek, Searle & Klepa 1991). It is possible that when men and women actively participate or involve themselves in both work and family roles they may both experience work-family conflict (Cinamon & Rich 2002).

The proposed model for this research explores the Indonesian context in which society strongly differentiates roles based upon gender (Javidan & House 2001) and tends to accord men higher social status, along with the expectation of higher work involvement (Hancock 2000; Wedhaswary 2008). Indonesian society grants men privileged access to economic activities. Men spend approximately 86% of their time in paid activities and 14% in unpaid activities (UNDP 2005). Farrell and Rusbult (1981) and Rusbult and Farrell (1983) argue that the greater extent of time invested in work, the higher the levels of commitment by men, and subsequent higher levels of embeddedness in work, in comparison to their female counterparts.

Investing more time at work is considered to be reasonable for men in fulfilling responsibilities that will positively impact the welfare of their families. Based on this perspective on gender role (Gutek, Searle & Klepa 1991), work may not interfere with the fulfilment of family-related responsibilities for men. Consequently, men spending

significantly large amounts of time at work may not necessarily result in WIF, as may happen with women.

In Indonesia women are not encouraged to take active roles in paid work in the public domain, but are expected to use their time principally for unpaid activities in the home which is considered a private or family domain (Siahaan 2003; Wedhaswary 2008). The Human Development Report 2005 (UNDP 2005) stated that Indonesian women invested 65% of their time in non-market or family-related activities. As a result, women are likely to be embedded to a greater extent in non-work (off-the-job) domains than their male counterparts.

Based on the gender role perspective (Gutek, Searle & Klepa 1991), spending additional time in the non-work domain (off-the-job) may not necessarily interfere with fulfilling work-related responsibilities by women. Similarly, women may be less sensitive to time spent in their traditional role (Lobel 1991). Therefore, being more committed at home (or being more embedded in the community) may not result in FIW for women. In contrast, however, investing extra time at home may result in FIW for men. For these reasons, the following hypotheses will be tested:

**H4a:** The relationship between on-the-job embeddedness and work interfering with family is stronger for women than for men.

**H4b:** The relationship between off-the-job embeddedness and family interfering with work is stronger for men than for women.

In a pervasive patriarchal culture, gender may have an impact on the relationships between WIF, FIW and turnover intention. In Indonesia, even though women are experiencing increased opportunities to develop their careers in the paid work or public domain, their paid employment is only considered to provide supplementary finance for the family. Their main role is perceived to lie within the home (Hancock 2000; Mather 1983; Wedhaswary 2008). Consequently, women are seen to be more highly involved in their families, and men more highly involved in their careers.

Greenhaus, Parasuraman and Collins (2001) proposed that the relationships between WIF and turnover intention are stronger for employees who are more highly involved in their families than for those who are relatively uninvolved. On the basis of this reasoning, relationships between WIF and turnover intention should be significant for women, but not for men. That is, men may be highly involved in their careers, family responsibilities may be perceived as peripheral to their main role at work. Relationships between FIW and turnover intention may be significant for men, but not for women. This research seeks to examine the validity of these assumptions through the following hypotheses:

**H5a:** The relationship between work interfering with family and turnover intention is stronger for women than for men.

**H5b:** The relationship between family interfering with work and turnover intention is stronger for men than for women.

## **2.9 SUMMARY OF THE LITERATURE REVIEW**

As presented in Figure 2.3, the outcome predicted in the model is turnover intention; that is, a serious consideration to leave an organisation. As it is a deliberate intention, turnover intention is usually planned and employees with high levels of turnover intention are likely to actually leave.

Figure 2.3 also depicts several predictors of voluntary turnover namely job embeddedness and work-family conflict. Job embeddedness represents a broad set of on-the-job and off-the-job factors that influences an employee's decision to stay on the job. Work-family conflict reflects an inter-role conflict in which the role pressures stemming from one domain (work or family) are mutually incompatible with role demands stemming from another domain (family or work).

Job embeddedness is divided into two distinct components: on-the-job embeddedness and off-the-job embeddedness. On-the-job embeddedness refers to an employee's attachment to a job, resulting in disinclination to resign from the organisation. It is made up of three basic sub-dimensions: organisation fit, organisation sacrifice and

organisation links. On-the-job embeddedness is suggested in the literature to have a strong and negative association with voluntary turnover. Higher levels of on-the-job embeddedness result in lower levels of voluntary turnover. Since voluntary turnover is dysfunctional for the organisation, the negative association implies that there is a positive outcome of on-the-job embeddedness for the organisation.

The second component of job embeddedness referred to in the literature is off-the-job embeddedness. Off-the-job embeddedness describes an employee's attachment to their family and social life that makes him or her less likely to consider leaving their community to take another job. It is formed by three basic sub-dimensions: community fit, community sacrifice and community links.

An employee's attachment to their community is suggested to be negatively associated with voluntary turnover. An employee will be less likely to take another job if it requires her or him to move from their community. Therefore, off-the-job embeddedness benefits the organisation since higher levels of off-the-job embeddedness result in lower levels of employee willingness to take other jobs.

Another important predictor of voluntary turnover, as shown in Figure 2.3, is work-family conflict. Work-family conflict is a form of inter-role conflict in which work and family role demands are to some extent mutually incompatible. Since individuals have limited resources, involvement in work and family roles tends to produce inter-role conflict and subsequently generates stress, job dissatisfaction, family dissatisfaction and unhappiness. The literature describes that work-family conflict is differentiated in two ways: work interfering with family (WIF), and family interfering with work (FIW).

The association of WIF and voluntary turnover is generally positive; higher levels of WIF result in higher levels of voluntary turnover. Therefore, voluntary turnover may be controlled by managing WIF.

Regarding the association of FIW and voluntary turnover, since FIW may cause employees to experience difficulties in performing work roles (Allen 2001), FIW is more likely to induce voluntary turnover. Thus, a positive association between FIW and voluntary turnover is expected.

**Figure 2.3 Framework developed from the literature review of turnover intention, job embeddedness, and the impact of gender roles work-family conflict**

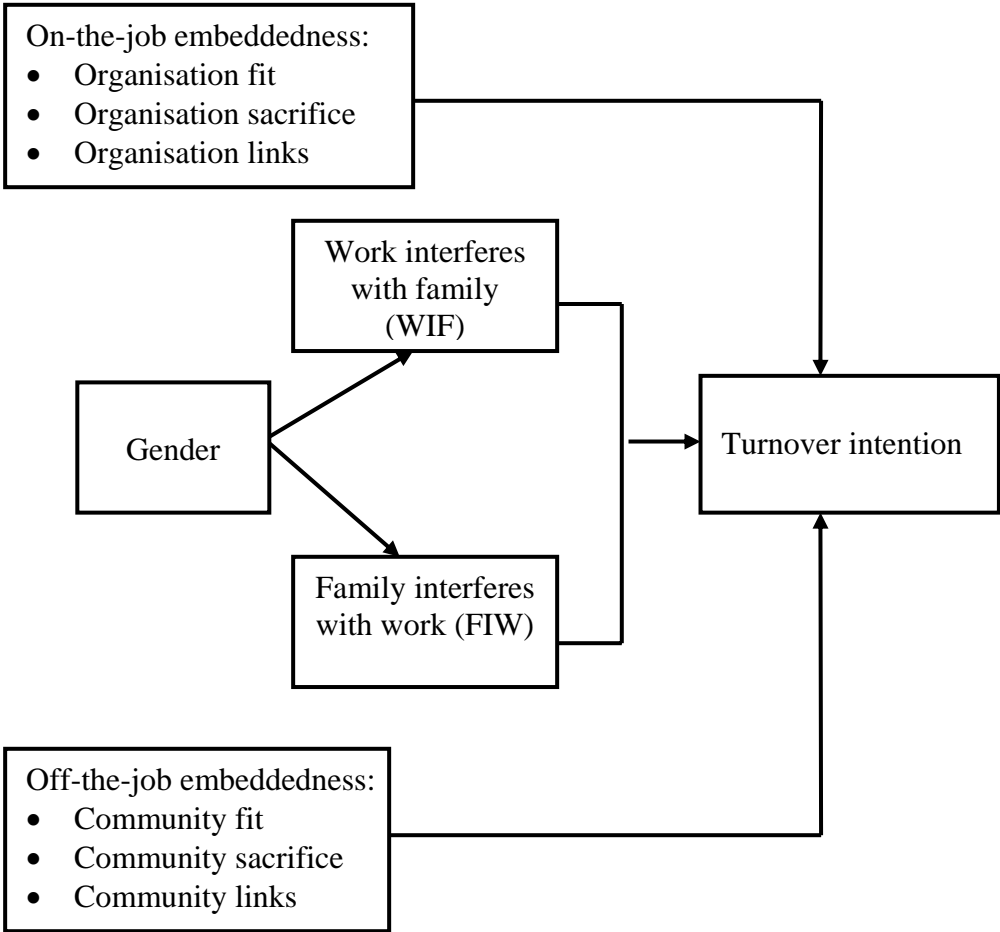


Figure 2.3 also reflects the influence of gender on work-family conflict and it is suggested that gender influences WIF and FIW. The higher degree of involvement of men in work roles may result in men experiencing higher levels of WIF than their women counterparts. Conversely, the intensive involvement of women in family roles may



cause women to encounter higher FIW than their men counterparts (Gutek, Searle & Klepa 1991).

A review of the literature has also shown little attention being paid to the association between gender and job embeddedness. Regarding the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention, this research will empirically test the relationships proposed in the research model presented in the next section.

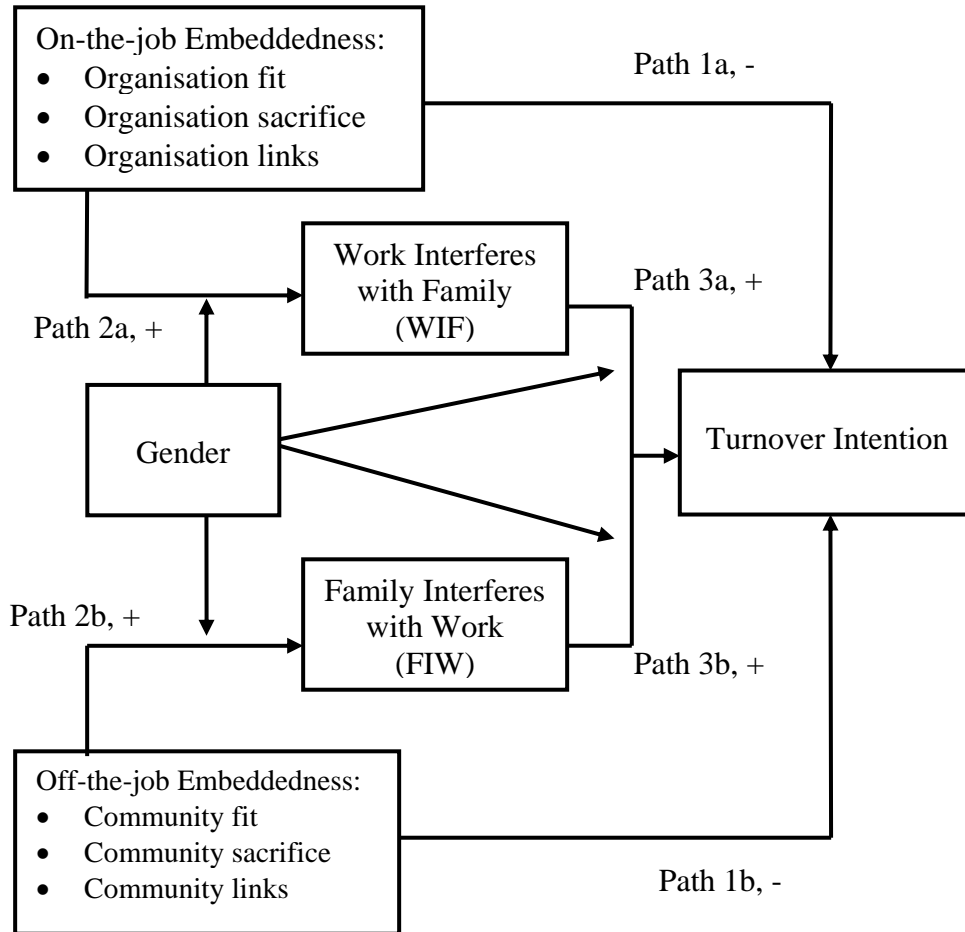
## **2.10 PROPOSED RESEARCH MODEL**

This section presents a proposed research model explaining the relationships between job embeddedness, work-family conflict and the impact of gender on turnover intention in a collectivistic cultural context. The key outcome variable to be predicted in the model is turnover intention. As presented in Figure 2.4, the predictor variables are on-the-job embeddedness and off-the-job embeddedness, WIF and FIW. Gender is proposed to be a moderator of the relationships between the variables studied.

The model asserts that on-the-job embeddedness negatively influences turnover intention (Path 1a). Off-the-job embeddedness is also predicted to negatively influence turnover intention (Path 1b). Therefore, higher levels of on-the-job embeddedness as well as off-the-job embeddedness are expected to result in lower levels of turnover intention.

A possible relationship between on-the-job embeddedness and WIF is not represented in the literature. However, attachment to the job may require employees to spend more resources resulting in higher job involvement. This may in turn limit employees' fulfilment of family responsibilities. Therefore, as shown in Path 2a, it is proposed that on-the-job embeddedness positively influences WIF. The positive influence implies that when on-the-job embeddedness increases, WIF also increases.

**Figure 2.4. Proposed research model of the relationships between job embeddedness, work-family conflict, and the impact of gender on turnover intention**



The positive influence of on-the-job embeddedness on WIF may be dissimilar between samples of males and females. In the Indonesian context, since men are expected to be more deeply involved in work roles, and spend a significantly greater proportion of time at work, they may be highly embedded in their jobs. Based on the gender role perspective (Gutek, Searle & Klepa 1991), being highly embedded at work may not interfere with the fulfilment of family-related responsibilities for men, as may happen with women. Thus, the influence of on-the-job embeddedness on WIF is predicted to be stronger for women than for men.

Path 2b indicates the influence of off-the-job embeddedness on FIW. Although the association of off-the-job embeddedness with FIW has not been tested empirically, the literature review identifies several variables related to off-the-job embeddedness. These include family structure (Anderson, Coffey & Byerly 2002) and marital status (Karatepe & Kilic 2007), and are proposed to be positively correlated with FIW. Off-the-job embeddedness is expected to positively influence FIW, which in turn is predicted to positively influence turnover intention.

Furthermore, as previously mentioned, the literature shows that WIF positively influences turnover intention (Path 3a); higher WIF results in higher turnover intention. However, the magnitude of the influence of WIF on turnover intention is proposed to be moderated by gender. In Indonesian traditional patriarchal culture, as men are assumed to be more highly involved at work, the interference of work with family is expected. Thus, the influence of WIF on turnover intention is predicted to be stronger for women than for men, because women may appear to be less involved at work.

The relationship between off-the-job embeddedness, FIW and turnover intention is moderated by gender. Since women are expected to assume family responsibilities, based on the gender role perspective (Gutek, Searle & Klepa 1991), being more committed at home (or being more embedded in the community) may not result in higher FIW for women as occurs with men. Thus, a stronger influence of off-the-job embeddedness on FIW is predicted to exist in a male sample rather than in a female sample. Similarly, the influence of FIW on turnover intention is expected to be stronger for men than for women.

## **2.11 SUMMARY**

The literature review presented in this Chapter provides an overview of the research literature on job embeddedness, work family conflict and turnover intention. The relationships between the variables and the role of gender on the relationships are also discussed.

Based on the theoretical concepts and previous research findings, the proposed research model was constructed. On-the-job embeddedness is predicted to reduce turnover intention. Off-the-job embeddedness is also proposed to decrease turnover intention. It is also hypothesised that on-the-job embeddedness positively influences WIF, and off-the-job embeddedness is anticipated to positively influence FIW. Further, WIF is predicted to positively influence turnover intention. Similarly, FIW is also expected to positively influence turnover intention.

The research model also theorises that the relationships between job embeddedness and work-family conflict, and work-family conflict and turnover intention are moderated by gender. The influence of on-the-job embeddedness on WIF will be stronger for women than for men, and the influence of off-the-job embeddedness on FIW will be stronger for men. Finally, the influence of WIF on turnover intention is expected to be stronger for women than for men. In contrast, the influence of FIW on turnover intention is assumed to be stronger for men than for women.

# **CHAPTER THREE**

## **RESEARCH METHODOLOGY**

### **3.0 INTRODUCTION**

This Chapter presents the methodology for the research process and data analysis procedures. This research relies primarily on the collection of quantitative data obtained through questionnaire surveys. The first part of this chapter describes the justification for the methodology, the development of the questionnaire, the research context and the sampling procedures. The second part discusses data collection and respondents' characteristics. This chapter concludes with a discussion of the data analysis method utilised.

### **3.1 JUSTIFICATION FOR THE METHODOLOGY**

This study seeks to examine the relationships between job embeddedness, work-family conflict and the impact of gender on turnover intention. In this study, turnover intention was utilised as a proxy for actual employee voluntary turnover since the data on the latter variable was less easy to obtain. The quantitative data for job embeddedness, work-family conflict and turnover intention were gathered using questionnaire surveys. Associations between the variables were tested using structural equation modelling (SEM). The primary intent was to test the hypothesised structural relationships between the variables studied, rather than to investigate cause and effect. In a structural relationship study it is sufficient to measure all variables simultaneously. A cross-sectional study method was employed in this research.

The research question in this study considers the impact of job embeddedness, work-family conflict and gender on turnover intention within banking organisations in Indonesia.

Literature to date recognises and supports the view that job embeddedness and employee voluntary turnover can be examined using two different methods: longitudinal and cross-sectional methods (Price 2004). A longitudinal study is a study that involves repeated observation of the same subjects at different points in time (Sekaran 2003). It is usually designed to determine the cause and effect of the variables studied. A cross-sectional study involves data being gathered at one point in time (Sekaran 2003). No follow up is required in cross-sectional study.

Longitudinal studies on the association between job embeddedness and employee voluntary turnover have been undertaken by Lee and colleagues (2004). In their study, job embeddedness was measured through questionnaires developed by Mitchell and colleagues (2001) and data was obtained over a 12-month period in order to consider the voluntariness of turnover. Results showed that both on-the-job embeddedness and off-the-job embeddedness correlated significantly with actual employee voluntary turnover.

Mitchell and colleagues (2001) combined cross-sectional and longitudinal studies in their research. A cross sectional method was applied to examine the relationship between job embeddedness and turnover intention using correlation analysis (Mitchell et al. 2001). The analysis found that on-the-job embeddedness and off-the-job embeddedness correlated significantly with turnover intention and actual employee voluntary turnover. The longitudinal design was utilised to further analyse the causal effect of job embeddedness on actual employee voluntary turnover using regression. Results showed that the effect of job embeddedness on actual employee voluntary turnover was negative and relatively strong (Mitchell et al. 2001).

Support for the utilisation of cross sectional studies was found in studies by Mallol, Holtom and Lee (2007) and Bergiel and colleagues (2009). In these studies, job embeddedness was found to correlate significantly, though negatively, with turnover intention (Bergiel et al. 2009; Mallol, Holtom & Lee 2007).

A review of the previous studies shows that the use of longitudinal studies as well as cross sectional studies is justifiable in analysing the association of job embeddedness and employee voluntary turnover. This research utilise cross sectional method due to several considerations:

1. the main concern of this study was to examine the relationship between job embeddedness and voluntary turnover. An investigation of cause and effect was not the focus.
2. Data on actual voluntary turnover to support longitudinal method was not available.
3. Follow up study was not required.
4. Turnover intention was utilised as a proxy for voluntary turnover.

### **3.2 OVERVIEW OF RESEARCH DESIGN**

This Section is composed of four (4) parts. The four parts are descriptions of the measures, scale modification, process of translating the questionnaire from English to Indonesian and an explanation of the Pilot Study. This section ends with a presentation of the procedures used to test the measures' validity and reliability.

#### **3.2.1 Measures**

A questionnaire was developed, adapted from Mitchell and colleagues (2001), to allow the researcher to construct a structural model of the relationships between job embeddedness, work-family conflict and turnover intention. The questions were classified into items relating to personal factors, organisational factors and family and community factors. In addition, the items allowed the researcher to collect respondents' perceptions regarding their perceived interaction between the work and their family domains.

The questionnaire, presented in Appendix A, consists of 62 items divided into two main parts. The first part is comprised of 11 questions on demographic details, such as gender, age, level of education, access to domestic support, employment status, type of job and position in current job. The second part of the questionnaire consists of 51

measurement items related to the constructs studied: job embeddedness, work-family conflict and turnover intention.

On-the-job embeddedness was determined by asking respondents to answer 22 items. These include six items relating to organisation fit, nine items relating to organisation sacrifice, and seven items relating to organisation links. The total number of questions measuring off-the-job embeddedness was 16; these included four relating to community fit, five relating to community sacrifice and seven measuring community links.

Numerous studies (Bergiel et al. 2009; Crossley et al. 2007; Lee et al. 2004; Mallol, Holtom & Lee 2007) consistently use the concepts and measures of job embeddedness developed by Mitchell and colleagues (2001). However, the alpha scores and factor loadings of job embeddedness vary significantly in the literature. For example, the seminal study by Mitchell and colleagues (2001) showed that the alpha score of organisation fit (a sample for hospital employees) was 0.86 and that of community links (for the same sample) was 0.50. In addition, the factor loading may be as high as 0.93 or as low as 0.06. These scores indicate that, as a new construct, the measure of job embeddedness is not yet established. Lee and colleagues (2004:720) state:

*“....the measures of on- and off-the-job embeddedness are still preliminary and evolving. Although our data on factor structure and internal consistencies produce empirical findings similar to earlier work, these measures are not yet established and standard research instruments”.*

Further, Lee and colleagues (2004) and Crossley and colleagues (2007) suggest a rigorous re-testing of the measures of job embeddedness in different contexts. Since job embeddedness was utilised as a construct within a formative model, this research tested the initial validity of the job embeddedness construct in a pilot test by applying formative model procedures, recommended by Diamantopoulos and Siguaw (2006) and Diamantopoulos and Winklhofer (2001), prior to being used in the questionnaire to gather the data.



Unlike job embeddedness, the measures of work-family conflict and turnover intention are relatively established in the literature (Bigliardi, Petroni & Dormio 2005; Mobley, Horner & Hollingsworth 1978; Mowday, Koberg & McArthur 1984; Netemeyer, Boles & McMurrian 1996; Netemeyer, Brashear-Alejandro & Boles 2004; Netemeyer, Maxham & Pullig 2005). Work-family conflict was measured using 10 questions, including five (5) relating to work interfering with family (WIF) and five (5) relating to family interfering with work (FIW). Finally, three (3) questions were developed to gather data to determine turnover intention.

### **3.2.1.1 Demographic Measures**

Demographic variables measured in this study include: gender (Duxbury & Higgins 1991; Eby et al. 2005; Weisberg & Kirschenbaum 1993), age and tenure (Barak, Nissly & Levin 2001; Healy, Lehman & McDaniel 1995; Judge 1993), highest education level (Judge 1993; Mitchel et al. 2000), behavioural support provided (Friedman & Greenhaus 2000), employment status (Jackofsky & Peters 1987), type of job and position in current job (Lambert 2001; Tai, Bame & Robinson 1998). It has been suggested that these variables are associated with job embeddedness, work-family conflict and employee voluntary turnover (Eby et al. 2005; Griffeth, Hom & Gaertner 2000; Lambert 2001; Mitchell et al. 2001). Demographic information was gathered utilising 11 single item questions (See Appendix A). Responses to these questions were designed as nominal scales.

### **3.2.1.2 Research Variables Measures**

Items for measuring on-the-job embeddedness and off-the-job embeddedness in this research, as previously discussed, were based on scales developed by Mitchell and colleagues (2001). Further, six items relating to supervisor and home locations were added to gain insight into employees' attachments to their supervisors and communities. The additional items relating to the supervisor were based on the suggestions by Mitchell and colleagues (2001) as well as Watson-Wyatt (2005). Items relating to communities were based on the Cross (2003) concept of community attachment.

On-the-job embeddedness was measured using 22 items comprised of three sub-dimensions including organisation fit, organisation sacrifice and organisation links. Items relating to organisation fit were intended to capture whether or not respondents believed that they 'fit' or get along well with colleagues, the job and the working environment. Items relating to organisation sacrifice were used to obtain respondents' perceived cost of material or psychological loss if they were to leave the organisation (Holtom & O'Neill 2004; Mitchell et al. 2001; Yao et al. 2004). Lastly, items relating to organisation links were intended to identify respondents' perceived connections with their organisation, such as their links with colleagues and supervisors. Items relating to organisation links were also intended to measure respondents' perceived connections with external organisations such as suppliers, customers and other professional organisations (Mitchell et al. 2001; Yao et al. 2004).

Off-the-job embeddedness was measured using 16 items consisting of three sub-dimensions of community fit, community sacrifice and community links. Questions relating to off-the-job embeddedness were included to measure respondents' perceived attachment to their community, the cost of material and psychological loss if they were to leave their community and the level of social relationships they enjoy within their community (Yao et al. 2004).

The measures of WIF and FIW are drawn from Netemeyer, Boles and MacMurrian's (1996) work on work-family conflict theory. Both WIF and FIW were measured by five items each. Items relating to work-family conflict are proposed to seek respondents' feelings about the interaction of work and family spheres. More specifically, five items relating to WIF were constructed to measure whether or not work roles are perceived to disrupt family roles. Conversely, items relating to FIW measured whether or not family roles are perceived to interrupt work roles. These items are reported to be highly reliable and are represented in a variety of studies involving employees from different professions (Boyar et al. 2003; Frye & Breugh 2004; Pasewark & Viator 2006; Yildirim & Aycan 2008). The higher the score, the more severe the conflict becomes.

The measurement scale for turnover intention was modified using work by Mobley, Horner and Hollingsworth (1978). The scale was comprised of three items relating to respondents' serious intention to quit from their organisation. These items were also used in several studies (Bigliardi, Petroni & Dormio 2005; Carmeli & Weisberg 2006; Michaels & Spector 1982) that reported strong reliability. The higher the turnover intention score, the more prominent the intention to resign is.

A summary of the measurements reflecting the hypothesised relationships is presented in Table 3.1 below.

**Table 3.1 A Summary of Measurements**

<b>Constructs</b>	<b>Code of Items</b>	<b>Questions</b>
<b>Organisation Fit</b> Adapted from Mitchell and colleagues (2001).	OF1	I like the members of my work group.
	OF2	I have a lot in common with the people I work with.
	OF3	My job utilises my skills and talents well.
	OF4	I like the authority I have at this bank.
	OF5	I like the responsibility I have at this bank.
	OF6	I like the working environment of this bank.
<b>Organisation Sacrifice</b> Adapted from Mitchell and colleagues (2001).	OS1	I have a lot of freedom in this job to get my work done.
	OS2	I feel that people at work respect me a great deal.
	OS3	My promotional opportunities are excellent here.
	OS4	I am well paid for the job I do.
	OS5	This bank gives me great bonuses regularly.
	OS6	The health-care benefits provided by this organisation are excellent.
	OS7	The retirement benefits (e.g. pension plan) provided by this organisation are excellent.
	OS8	The prospects for continuing employment with this bank are excellent.
	OS9	It would be hard to leave my job because I have such a great supervisor (that is, person to whom I am accountable).*

<b>Organisation Links</b> Adapted from Mitchell and colleagues (2001).	OL1	I have strong connections with my colleagues who work with me.
	OL2	I get along well with my supervisor (or person to whom I am accountable).*
	OL3	I have excellent ties with many organisations within the Indonesian Banking Industry.
	OL4	I have strong relationships with colleagues who work at other banks.
	OL8	How long have you worked for this bank?
	OL9	How long have you been in your current position?
	OL10	How long have you worked in the banking industry?
<b>Community Fit</b> Adapted from Mitchell and colleagues (2001).	CF1	The weather where I live is suitable for me.
	CF2	I think of the place where I live as home.
	CF3	The location where I live offers the leisure activities that I like.
	CF4	I feel comfortable with the home I live in.
<b>Community Sacrifice</b> Adapted from Mitchell and colleagues (2001).	CS1	People respect me a lot in my community (or neighbourhood) where I live.
	CS2	My neighbourhood is safe.
	CS3	It is convenient to reach my office from the home I live in.**
	CS4	I easily can visit friends from the home I live in.**
	CS5	I live in an area that makes it convenient for me to see my family.**
<b>Community Links</b> Adapted from Mitchell and colleagues (2001).	CL1	I feel connected to the home I live in.
	CL2	I have strong relationship with many people in the area where I live.
	CL3	I feel that my responsibility to my family causes me to stay in the area where I live.**
	CL4	I have great ties with many organisations in the area where I live.
	CL8	What is your marital status?
	CL9	How many family members (or relatives) live in the same location (or neighbourhood) as you?
	CL10	How many of your close friends (or people you know well and trust) live in the same location (or neighbourhood) as you?
<b>Work Interfering with Family (WIF)</b>	WIF1	The demands of my work interfere with my home and family life.

Adapted from Netemeyer, Boles and McMurrian (1996).	WIF2	The amount of time my job takes up makes it difficult to fulfil family responsibilities.
	WIF3	Things I want to do at home do not get done because of the demands my job puts on me.
	WIF4	My job produces strain that makes it difficult to fulfil family duties.
	WIF5	Due to work-related duties, I have to make changes to my plans for family activities.
<b>Family Interfering with Work (FIW)</b> Adapted from Netemeyer, Boles and McMurrian (1996).	FIW1	The demands of my family or spouse/partner interfere with work-related activities.
	FIW2	I have to put off doing things at work because of demands on my time at home.
	FIW3	Things I want to do at work do not get done because of the demands of my family or spouse/partner.
	FIW4	My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.
	FIW5	Family-related strain interferes with my ability to perform job-related duties.
<b>Turnover Intention</b> Adapted from Mobley, Horner and Hollingsworth (1978).	TI1	I have no intention to leave this Bank in 1 – 2 years. (reverse coded)
	TI2	I have never thought seriously about leaving this Bank. (reverse coded)
	TI3	I would prefer to remain with this Bank until I reach retirement age. (reverse coded)

\*Added items developed based on Mitchell and colleagues (2001) and Watson-Wyatt (2005).

\*\*Added items developed from concepts by Mitchell and colleagues (2001) and Cross (2003).

### 3.2.2 Scales Modification

The original scales in the survey instrument (Mitchell et al. 2001; Mobley, Horner & Hollingsworth 1978; Netemeyer, Boles & McMurrian 1996) were adjusted to accommodate cultural differentials (Hofstede 1983; Trompenaars & Hampden-Turner 1998). Items on Likert-type 5-point scale are modified to minimise neutrality or central tendency bias. According to Trompenaars and Hampden-Turner (1998), Indonesia is classified as a country high in the neutrality dimension. To prevent participants from choosing the middle point (for instance ‘neutral’ or ‘neither agree or disagree’), the middle option is removed. As a result, the original 5-point scale of job embeddedness,

WIF, FIW, and turnover intention were altered to six point scales (1 = strongly disagree, 6 = strongly agree).

The scale measuring the item of marital status, as part of the job embeddedness' construct, is categorical and coded as one (1) for married and two (2) for unmarried. Since this item is categorical and the other items are measured using 6-point scale, following Mitchell and colleagues (2001), Lee and colleagues (2004) and Mallof, Holtom and Lee (2007), the marital status question is standardised before being further analysed in the pilot test and data analysis.

### **3.2.3 Assessment of Translation**

The original scales within the questionnaire were adapted for applicability to the Indonesian banking industry research context. This process considered the banking industry, cultural as well as language differences. According to Geisinger (1994) and Hair and colleagues (2006), the differences between the original and the target populations could have revealed cultural and language issues. Therefore it is necessary to adapt the measurement scale before it is used. To ensure retention and appropriateness of linguistic meaning, several adaptation steps were undertaken. First of all, the questions were translated into Indonesian by the researcher. Then, two bilingual speakers (in English and Indonesian) were employed to assess the equivalent meaning of both the English and Indonesian versions. The analysis confirmed that no significant revision was required.

Moreover, prior to the pilot testing process, the Indonesian version of the questionnaire was also presented to several bank employees. These employees were from different banks and various positions (for example branch manager, unit manager, supervisor and operations staff). This step was adopted to gauge the relevance and the ease of understanding the questions within the target population. Following Geisinger's (1994) suggestions, discussions were conducted to assess comprehension of the instructions to complete the questionnaire, the wording of the questions, the acceptability of the time

limits for completing the questionnaire and the ease of response to the questions. The questions were judged by these employees to be relevant and easy to understand.

However, some minor changes to the questionnaire were made. Some questions, for example the age of respondents, needed to be more direct. Instead of “Berapa umur Saudara pada saat ulang tahun terakhir?” as the translation of “What was your age at your last birthday?” (Question 2, in Part 1) the item is modified to read “Berapa umur Saudara pada saat ini?” (“What is your age?”). On average, 10 to 15 minutes was needed to complete the questionnaire.

Due to variations in the banks’ organisational structures, a minor modification was also made to Question 14 in Part 1 of the questionnaire. This included a further item to allow for differences in organisational structures between the banks. Participants were able to indicate their position in the banks by stating their rank relative to the Board of Directors positions. For example, respondents are able to state whether their positions are placed one, two, or whatever number of levels under the rank of Board of Directors.

### **3.2.4 Pilot Study**

The pilot study was conducted to test the validity and reliability of items used in this study’s research context. Different techniques were used since the questions in this study consisted of two types of measurement models: formative and reflective. The validity test was used to evaluate formative constructs, and convergent validity and reliability were utilised to assess reflective constructs.

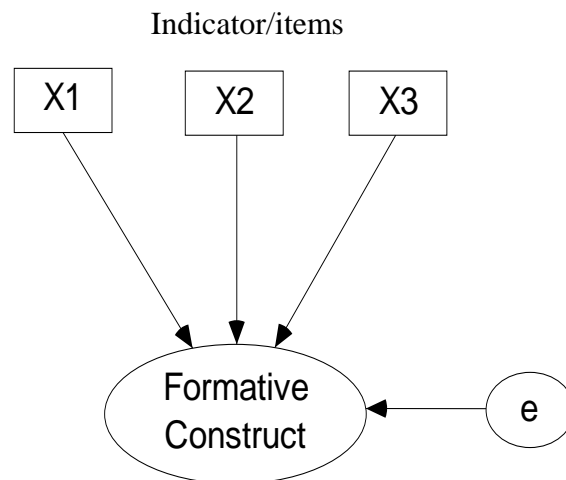
Job embeddedness is a formative construct that is a multidimensional aggregate of the on-the-job and off-the-job forces that may influence a person to remain in a job (Mitchell & Lee 2001). As a formative construct, items and sub-dimensions of on-the-job embeddedness (organisation fit, organisation sacrifice and organisation links), and off-the-job embeddedness (community fit, community sacrifice and community links), were modelled as causes of job embeddedness (Yao et al. 2004). On the other hand, the constructs of work-family conflict and turnover intention are reflective (Boyar et al.

2003; Pasewark & Viator 2006). As reflective constructs, items are modelled as effects of work-family conflict and turnover intention.

Figure 3.1 presents a general measurement (Structural Equation Modelling-SEM) model for job embeddedness. The measurement model of job embeddedness retains several important characteristics (Bollen & Lennox 1991; Coltman et al. 2007; Diamantopoulos & Winklhofer 2001; Jarvis, MacKenzie & Podsakoff 2003; MacKenzie, Podsakoff & Jarvis 2005) including:

1. the direction of causality is from measures (X1, X2, X3) to construct.
2. Indicators or items are modelled as causes of the latent variable (the construct).
3. Indicator correlations are not explained by the latent variable.
4. Measurement errors (e1, e2, e3) or disturbance (d) is modelled at the construct level.
5. Indicators or items are independent variables.

**Figure 3.1 Measurement Model for Job Embeddedness as Formative Construct**



In this research, the quality of job embeddedness items was tested using several steps as suggested by Diamantopoulos and Sigua (2006), and Diamantopoulos and Winklhofer (2001). The first step was to conduct an assessment of multicollinearity among items within the constructs measuring organisation fit, organisation sacrifice, organisation



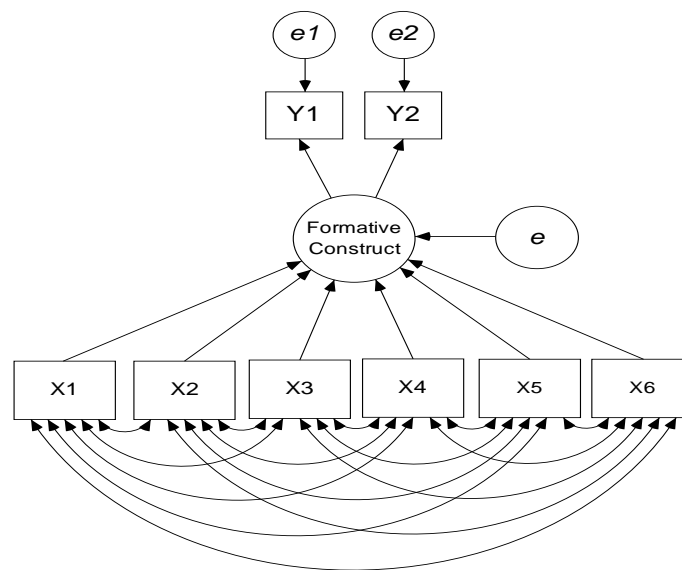
links, community fit, community sacrifice and community links sub-dimensions. High levels of multicollinearity among items make it difficult to separate the distinct impact of individual indicators on the construct measured (Bollen & Lennox 1991). High multicollinearity among items might also suggest that the items give redundant information; hence it may be necessary to eliminate some items. Subsequently, the remaining items from step one are correlated to the global item of the related construct.

The global item is a broad or global question to measure respondents' overall perception on the constructs. Therefore it is assumed that the global item validly represents the construct. In this case, the global item is used to alternatively measure the construct. Since the global item is an alternative measure of the construct, correlating indicators to the global item are essentially comparable to conducting an external validation process (Diamantopoulos & Winklhofer 2001). Thus, it is expected that high quality indicators are significantly correlated with the global item (Diamantopoulos & Siguaw 2006; Diamantopoulos & Winklhofer 2001). Any items with non-significant correlation coefficients should be removed. However, this step does not determine the contribution of individual indicators to the construct measured. The Multiple Indicators and Multiple Causes (MIMIC) model can be utilised to assess if there is a significant contribution from any of the individual indicators.

As presented in Figure 3.2, the MIMIC model may be composed of formative indicators (X1, X2, X3, X4, X5, X6) and one or more reflective items (Y1 and Y2). The reflective items are items that describe the condition caused by the formative construct. The inclusion of reflective items is necessary for identification purposes (Diamantopoulos 1999; Diamantopoulos & Siguaw 2006; Diamantopoulos & Winklhofer 2001) when covariance structure modelling software packages (e.g., LISREL-linear structural relations, EQS, and AMOS-analysis of moment structures) are used. The reflective items of organisation fit, organisation sacrifice, and organisation links for the MIMIC model were developed based on studies by Kristof-Brown, Zimmerman and Johnson (2005), Mitchell and colleagues (2001), and Verquer, Beehr and Wagner (2003). Furthermore, reflective items of community fit, community sacrifice and community

links were modified based on Cross (2003), and Mitchell and colleagues (2001). Those reflective items are theoretically an effect of the formative constructs measured. This study used two reflective items for each formative construct of sub-dimensions of job embeddedness. The application of these reflective items in the MIMIC model was previously used by Diamantopoulos and Winklhofer (2001), Diamantopoulos and Siguaw (2006), MacKenzie, Podsakoff and Jarvis (2005).

**Figure 3.2 MIMIC Model for Formative Construct with 2 Reflective Items**



An identified MIMIC model provides information on the relative contribution and significance of individual indicators to the construct. The quality of individual indicators is judged by referring to the *p*-value associated with the parameters of the indicators (the arrows from X1, X2, X3, X4, X5, and X6 to the formative construct) in the MIMIC model. Indicators are considered valid when they are significantly associated with the construct with a *p*-value equal to or less than 0.05 (Diamantopoulos & Siguaw 2006). Any items with a non-significant *p*-value were eliminated.

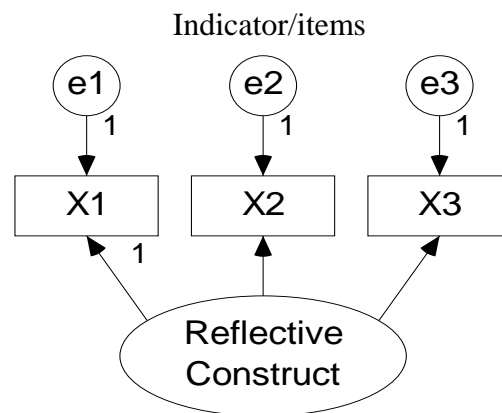
This study included six global items and 12 reflective items for the MIMIC model. The global items of organisation fit, organisation sacrifice and organisation links are developed based on research by Crossley and colleagues (2007), Mitchell and colleagues

(2001), and Watson-Wyatt (2005). Community fit, community sacrifice, and community links sub-dimensions were adapted from concepts developed by Cross (2003), and Mitchell and colleagues (2001).

The measurement (SEM) model of work-family conflict and turnover intention suggest different characteristics than those of job embeddedness. As described in Figure 3.3, several key features of the SEM model for work-family conflict and turnover intention (Coltman et al. 2007; Diamantopoulos & Winklhofer 2001; Jarvis, MacKenzie & Podsakoff 2003; MacKenzie, Podsakoff & Jarvis 2005) were recognised. These include:

1. the direction of causality is from construct (latent variable) to measures (X1, X2, X3).
2. The indicators or items are modelled as effects of the latent variable.
3. Indicator correlations are explained by the latent variable.
4. A change in the latent variable will result in changes in all indicators.
5. Measurement errors (e1, e2, e3) or disturbance (d) is modelled at the item level.
6. Indicators or items are dependent variables.

**Figure 3.3 Measurement Model for Reflective Construct**



The quality of reflective construct measures were tested using convergent validity and reliability (or internal consistency) (Diamantopoulos & Winklhofer 2001; MacKenzie, Podsakoff & Jarvis 2005). Convergent validity suggests the extent to which a set of measured items actually reflects the theoretical latent construct that these items are

designed to measure (Hair et al. 2006). Factor loading is used to indicate the validity of the construct's measures. When items present adequate factor loadings' values, the items can be judged as good measures (Hair et al. 2006). Internal consistency (reliability test) relates the individual measurement items to the relevant construct and hence should display high inter-correlation (Hair et al. 2006). The internal consistency is calculated using corrected item to total correlation and Cronbach's alpha measure. A high correlation of the items is desirable (Bollen & Lennox 1991). This situation suggests that the measures are reliable. High reliability is represented by a high alpha score. In addition, confirmatory factor analysis (CFA) is presented prior to assessing the constructs' validity and reliability of work-family conflict and turnover intention (See Appendix B).

As reported in Appendix B, this study initially used a pilot study involving 151 participants from Executive MBA students at Universitas Gadjah Mada, Yogyakarta, Indonesia. The majority of these pilot subjects were working at the time for banking companies. However, to accommodate respondents from non-banking companies, the word "bank" in every question is replaced by "company" or "organisation you work for". Of the 151 questionnaires distributed 145 were fully completed and utilised for the pilot study (n = 145).

Formative model procedures produce 16 valid items measuring job embeddedness. Three items made up organisation fit; four items made up organisation sacrifice; three items made up organisation links; three items made up community fit; and three items made up community sacrifice. There were no valid items for community link. Thus, job embeddedness in this study is measured by three sub-dimensions of on-the-job embeddedness (organisation fit, organisation sacrifice and organisation links), and two sub-dimensions of off-the-job embeddedness (community fit and community sacrifice).

The constructs of work-family conflict and turnover intention proved to have adequate factor loadings and acceptable alpha scores of 0.930 (WIF), 0.904 (FIW) and 0.885 (turnover intention). These scores exceeded the cut-off values of 0.7 (Hair et al. 2006).

The values of factor loadings varied from 0.704 to 0.947 and were above the cut-off points of 0.05 (Hair et al. 2006). The pilot clearly indicated that items measuring work-family conflict and turnover intention were considered valid and reliable. Further information regarding the pilot study is presented in Appendix B and provides a detailed explanation of the steps undertaken and subsequent results.

### **3.3 DESCRIPTION OF RESEARCH SETTING**

This section is divided into three sub-sections. The first discusses turnover intention in Indonesian companies. The second describes the research setting and the Indonesian banking industry. The third provides an explanation and context of a traditional patriarchal culture.

#### **3.3.1 Turnover Intention in the Indonesian Companies**

Indonesian companies (compared to companies in other Asia-Pacific countries) in general are experiencing a relatively high level of turnover intention. A survey of 8,690 participants, including banking companies, by Watson-Wyatt (2005) showed that only 63% of Indonesian respondents (compared to 73% of respondents from Asia-Pacific companies who participated in the survey) intended to stay with their companies for at least one more year. Furthermore, almost one-fourth of this sample of employees reported their readiness to leave the organisation if given the opportunity.

A more recent survey by the Hay Group involving 10,670 employees who worked for 42 companies (including 9 banks) suggested a comparable result. Compared to companies in developed countries such as the United States, Australia, Canada, Germany, New Zealand (Pambudi 2006, 2007), the overall commitment index of Indonesian employees is relatively low, at 69% (Pambudi 2007). The overall commitment index indicated employees' willingness to stay with their employing companies. With a relatively low level of the overall commitment index, Indonesian companies risk losing their competent employees due to voluntary turnover.

In addition to being confronted with the high level of employee turnover intention, Indonesian companies are also facing a limited supply of qualified employees (Pambudi 2007; Winasis et al. 2007) to support their business' growth. This problem is shared in the banking industry. The acknowledged limited supply of qualified employees in the banking industry may lead to a potential problem of 'a battle for talent' (Haikal 2005; Rahayu 2006; Tahun 2007, tantangan HR di Indonesia makin berat' 2007; Winasis et al. 2007). In this situation the effective management of employee voluntary turnover is imperative.

### **3.3.2 The Indonesian Banking Industry**

Based on their business principles, the Indonesian banking industry can be divided into conventional commercial banking and *sharia* banking (the banking system based on the Islamic values/principles) and consists of 128 banks with 9,626 offices (Bank-Indonesia 2008a). In terms of ownership, the Indonesian banking industry is broadly classified into three categories: state-owned banks, foreign-owned banks and domestic-owned banks. State-owned banks control 45.9% of the industry's total assets. Foreign-owned banks and domestic-owned banks own 42.1% and 12.0% of the assets respectively (Bank-Indonesia 2008a).

The state-owned banks include those controlled by the Indonesian government and regional development banks (provincial state-owned banks). The total number of state-owned banks is 36. The foreign-owned banks include foreign banks' branches and domestic banks acquired by foreigners. There are 41 foreign-owned banks in Indonesia and 51 domestic-owned banks. In general, domestic-owned banks are relatively smaller (in terms of their assets and employees) compared to their government and foreign-owned counterparts.

This study includes both conventional-commercial banks and *sharia* (Islamic) banks. It also involved administration offices in head quarters and regional offices, as well as branch offices. In total, 70 offices participated in the survey.

In terms of region, the research draws data from different areas, examples of which include the islands of Java, Sumatera, Bali, Lombok, Madura and Sulawesi. The banks are located in major cities including Jakarta, Bandung and Denpasar, medium cities such as Yogyakarta, Palembang and Mataram, as well as in relatively small cities. Examples of smaller cities include Tangerang, Sleman, Wonosari, Blitar, Tulunggung, Kediri, Situbondo, Pasuruan, Mojokerto, Pamekasan, Gorontalo and Solok. Jawa Island dominated the survey since the majority of banks are located in this centre of economic activity in Indonesia. Data for this research was drawn from both males (54%) and female (46%) in the Indonesian banking industry. Though the different genders worked for the same organisations they could be perceived by Indonesian society as having different roles in the community. Role differentiation based on gender indicates that Indonesia is a patriarchal society (ADB 2002; Wedhaswary 2008).

### **3.3.3 The Indonesian Patriarchal Culture**

Traditionally, the status of women in Indonesian society is strongly influenced by its customs and local cultural practices, which are in turn affected by patriarchal values (ADB 2002). Patriarchal values in Indonesian society dictate that women should be protected by men. Women are generally assigned the nurturing role in the family sphere, while the husband is assigned the working role in the organisation sphere or paid employment (Noersasongko 2008; Wedhaswary 2008). The husband is expected to 'protect' his wife and provide all the necessities of life required by a family to the best of his ability, while the wife manages the household to the best of her ability (Hancock 2000). Based on the division of roles, it is not surprising that the earliest of Indonesia's development policies for women gave the highest priority to the role of women within the family (Siahaan 2003). These provisions nonetheless seem to undermine women's equality, development and advancement (Asian Development Bank 2002). The socio-cultural norms resulting from such policies may also have the impact of making it more difficult for women to enter paid employment (Hancock 2000; Parawansa 2002).

Formal policies regarding the role of women in the Indonesian National Development Program (Program Pembangunan Nasional) were issued by the State in the New Order

Era (1966 – 1998) from the 1970s (Siahaan 2003). The Government claimed that the acknowledgment and implementation of the principles encouraged gender equality in terms of opportunities to participate in the national development process. That is, women were given greater opportunities to enter paid employment.

In reality, women's opportunities for productive and remunerative employment were still limited. Labour force participation by Indonesian women was 35% in 1980. In addition, the ratio of female to male labour force participation was also quite low at 54:100 (BPS 2007).

In the year 2000, the Reformation Era (1998 – present) provided further opportunities for women to participate effectively in paid employment by issuing gender 'mainstreaming' policies (Siahaan 2003). These policies have been pursued in order to modify the traditional roles and responsibilities of women and men in Indonesia, with the potential to open more doors for women in paid employment, particularly in the business sector.

As a result, a larger proportion of women are accessing economic resources and paid employment (BKKBN 2006; Depkominfo 2007). There were a significant and increasing proportion of women participating actively in paid employment. Female labour force participation had increased slightly from 35% in 1980, to 38% in 2004. The ratio of female to male labour force participation rose from 54:100 in 1980 to 61:100 in 2004 (Depkominfo 2007). Simultaneously, social and economic development encouraged men to support their wives to fulfil family responsibilities (Biro Pusat Statistik 1999; Hidayatti 2005; Irvanus 2002). Consequently, men are not only expected to work to meet their family's increasing financial needs, but also to be more involved in domestic work.

### **3.4 DATA COLLECTION**

Respondents in this research included managers (n=312), professional staff (n=170) and operational staff (n=640), representing diverse employment statuses. They came from



different organisational units: head offices, hub/regional offices, branches and sub-branches or cash outlets. The following steps were used to collect the data.

1. Identification and classification of banks. The process of identifying and classifying individual banks into ownership categories was mainly based on the 2007 Bank Supervisory Report issued by the Central Bank of the Republic of Indonesia (Bank-Indonesia 2008b). This step was followed by choosing different banks in each ownership category for inclusion in the survey.
2. Choice of participants and permissions. Representatives from the banks were approached and encouraged to participate in the research. These included: managers in banks' head offices, heads of branches, human resource managers and account officers. Permission was sought from these people to allow their staff to participate in the research as well as provide assistance in collecting the data. Two branches (out of 72 offices) were unable to participate in the survey and were dropped from the list.
3. Distribution of questionnaires. The questionnaires were sent to participants based on the managers' recommendations. In some cases, bank managers or their staff provided assistance in distributing the questionnaires to target respondents and then collecting and sending them back to the researcher. Several managers forwarded the questionnaires to employees in other banks. For each easily reached office location, questionnaires were delivered directly by the researcher to the branch manager or person in charge. Thereafter, the questionnaires were further distributed to every employee selected by the manager or person in charge to participate in the research. Sealed envelopes were distributed with all questionnaires. Participation in the survey was voluntary and could be terminated at any time.
4. Collection of completed questionnaires. Participants delivered their completed questionnaires in sealed envelopes to the person in charge, for subsequent collection by the researcher. For offices in remote locations, questionnaires were delivered by mail to the branch managers or person in charge. They then distributed the questionnaires to the participating employees. Every package of questionnaires also included stamped and addressed return envelopes with souvenirs (t-shirt or cap).

Completed questionnaires in sealed envelopes were collected by the bank managers, person in charge or their representative and then mailed back to the researcher.

One thousand seven hundred questionnaires were distributed to employees in the banking industry in Indonesia. Of this number, 1,326 questionnaires were returned, representing a 78% response rate. The total number of fully completed questionnaires used in the analysis was 1,122, of which 417 were drawn from State-owned Banks, 377 from Foreign-owned Banks and 328 from Domestic-owned Banks.

### 3.5 CHARACTERISTICS OF SAMPLE

Of the 1,122 respondents to the questionnaires, 54% (606) were males and 46% (516) were females. As presented in Table 3.2, the majority of respondents (42.69%) were between 25 – 34 years of age, with an average age of 34.5 years; the youngest respondent was 20 years old and the eldest was 57 years old.

**Table 3.2 Age of Respondents**

<b>Description</b>	<b>Proportion</b>	<b>Percentage</b>
Below 25 years	64	5.70%
25 – 34 years	479	42.69%
35 – 44 years	439	39.13%
45 – 55 years	136	12.12%
Above 55 years	4	0.36%
<b>Total of respondents</b>	<b>1,122</b>	<b>100.00%</b>

More than 90% of respondents, as shown in Table 3.3, indicated they were on permanent contracts of employment (permanent employees). The tenure of respondents is presented in Table 3.3. A majority (more than 53%) of respondents worked at the same bank for more than 8 years, with an average of 9.66 years tenure.

**Table 3.3 Employment Status of Respondents**

<b>Description</b>	<b>Proportion</b>	<b>Percentage</b>
Outsourced employee	0	0.00%
Temporary (contract) employee	89	7.93%
Probationary employee	11	0.98%
Permanent (contract) employee	1,014	90.37%
Part-time employee	8	0.72%
<b>Total of respondents</b>	<b>1,122</b>	<b>100.00%</b>

Table 3.4 also suggests that the majority of respondents (59.89%) held their current position for less than 4 years. This is a relatively short period of time and may suggested that the respondents are frequently transferred to other positions or branches.

**Table 3.4 Respondents' Tenure at the same Bank and Length of Service at the Current Position**

<b>Description</b>	<b>Tenure at the same Bank</b>		<b>Length of Service at the Current Position</b>	
	<b>Proportion</b>	<b>Percentage</b>	<b>Proportion</b>	<b>Percentage</b>
Less than 4 years	298	26.56%	672	59.89%
4 – 7 years	229	20.41%	278	24.78%
8 – 11 years	144	12.83%	100	8.91%
12 – 15 years	206	18.36%	53	4.72%
16 – 19 years	136	12.12%	11	0.98%
More than 19 years	109	9.71%	8	0.71%
<b>Total of respondents</b>	<b>1,122</b>	<b>100.00%</b>	<b>1,122</b>	<b>100.00%</b>

Furthermore, Table 3.5 shows that respondents indicated a relatively extensive length of service with an average of 10.37 years working experience in the banking industry.

**Table 3.5 Length of Service of Respondents in the Banking Industry**

<b>Description</b>	<b>Proportion</b>	<b>Percentage</b>
Less than 4 years	236	21.03%
4 – 7 years	230	17.65%
8 – 11 years	193	17.20%
12 – 15 years	202	18.00%
16 – 19 years	147	13.10%
More than 19 years	114	10.16%
<b>Total of respondents</b>	<b>1,122</b>	<b>100.00%</b>

In relation to the highest level of education, as described in Table 3.6, more than 67% of respondents hold an undergraduate degree, almost 16% a master degree, 10.61% a diploma and the remainder indicated completion of high school.

**Table 3.6 Education Levels of Respondents**

<b>Description</b>	<b>Proportion</b>	<b>Percentage</b>
High School	71	6.33%
Bachelor/Diploma	119	10.61%
Undergraduate	753	67.11%
Master	179	15.95%
Doctor	0	0.00%
<b>Total of respondents</b>	<b>1,122</b>	<b>100.00%</b>

More than 75% of respondents showed they are married and 60% live in inclusive residential estates in suburban areas. Furthermore, the majority of respondents speak multi-languages at home: Indonesian and local languages or local dialects. More than 68% suggested they receive support from others to manage household/family activities such as cooking, doing laundry, rearing child/children and house-cleaning.

**Table 3.7 Positions at the Current Job**

<b>Description</b>	<b>Proportion</b>	<b>Percentage</b>
Head of division	24	2.14%
Head of department	35	3.12%
Head of branch	55	4.90%
Section head	198	17.65%
Operational staff	640	57.04%
Professional staff	170	15.15%
<b>Total of respondents</b>	<b>1,122</b>	<b>100.00%</b>

As shown in Table 3.7, slightly more than 57% of respondents identify themselves as operational staff (such as credit officer, teller and customer services), 17.65% as section heads and 15.15% professional staff. Smaller numbers of respondents indicated they are heads of branches (4.90%), heads of departments (3.12%) and heads of divisions (2.14%).

### **3.6 METHOD OF ANALYSIS**

A Structural Equation Modelling (SEM) approach with Amos 7 (Arbuckle 2006b) was used to test the hypothesised relationships between job embeddedness, work-family conflict, gender and turnover intention. SEM was chosen mainly because of its ability to test theories that contain multiple equations involving dependence relationships, in which the dependent variable of one model becomes the independent variable of another (Hair et al. 2006). SEM was previously used by researchers such as Netemeyer, Boles and McMurrian (1996), Anderson, Coofey and Byerly (2002), Boyar and colleagues (2003) and Pasewark and Viator (2006), to study work-family conflict and turnover intention with statistically adequate results. As previously discussed in Chapter 2, most studies are undertaken in Western individualistic cultures; this research seeks to test these relationships in a more collectivistic cultural norms context. An overview of the method of analysis utilised in this research is presented below.

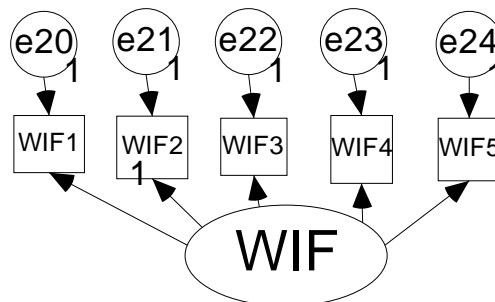
### 3.6.1 Structural Equation Modelling: Measurement and Structural Model

Structural Equation Modelling (SEM) is a multivariate statistical analysis technique that allows examination of a set of relationships between exogenous (or independent) variable(s) and endogenous (or dependent) variable(s) simultaneously (Hair et al. 2006; Raykov & Marcoulides 2006; Rouse & Corbitt 2008). Exogenous variables are those that impact on one or more variables in the model. Endogenous variables are, on the other hand, variables that are impacted on by one or more variables. In a graphical version of SEM model, exogenous variable is identified as the variable sending out arrowheads, while an endogenous variable is recognised as the receiver of the arrowheads.

Two main components of models are distinguished in SEM: a measurement model and a structural model. A measurement model shows the relationships between variables and the indicators (Garson 2009; Hair et al. 2006) and can be differentiated into formative and/or reflective, as previously discussed. In a formative model a variable that cannot be measured directly is known as a composite variable/construct. On the other hand, a latent variable/construct is dealt with in a reflective model. A latent variable cannot be observed directly and must be inferred from measured indicators.

Figure 3.4 presents an example of a measurement model: WIF is a latent variable; while WIF1, WIF2, WIF3, WIF4 and WIF5 are measured indicators; e20, e21, e22, e23 and e24 represent measurement errors. The measurement errors are error factors associated with a given indicator; these errors occur because the indicators cannot be perfectly measured.

**Figure 3.4 An Example of Measurement Model**



As acknowledged previously, this research assesses two types of measurement models: formative and reflective models. The formative measurement model consists of six composite variables of organisation fit, organisation sacrifice, organisation links, community fit, community sacrifice and community links. The validity of the models and the indicators/items are assessed using the steps suggested by Diamantopoulos and Siguaw (Diamantopoulos & Siguaw 2006) and Diamantopoulos and Winklhofer (Diamantopoulos & Winklhofer 2001). The steps are summarised as follows:

1. the first step involves conducting an assessment of multicollinearity among the items. Items with high levels of multicollinearity are eliminated.
2. Subsequently, the remaining items from the Step One are correlated to the 'global item.' Any items with non-significant correlation coefficients are removed.
3. The items retained from the previous step are further analysed using a Multiple Indicators and Multiple Causes (MIMIC) model. Then, the goodness of fit of the (SEM) MIMIC model is assessed.
4. Finally, regarding the quality of an individual item, if the *p*-value associated with the parameters of the item(s) in the MIMIC model is not significant, the item(s) is removed. The remaining items are then used in the study

Reflective measurement models consist of latent variables of work interfering with family (WIF), family interfering with work (FIW) and turnover intention (TI). These models are examined using confirmatory factor analysis (CFA). The indicators or items of WIF, FIW and TI are, then, evaluated using convergent validity and internal consistency (reliability test).

For a more comprehensive discussion on measurement models assessment, please refer to Appendix B.

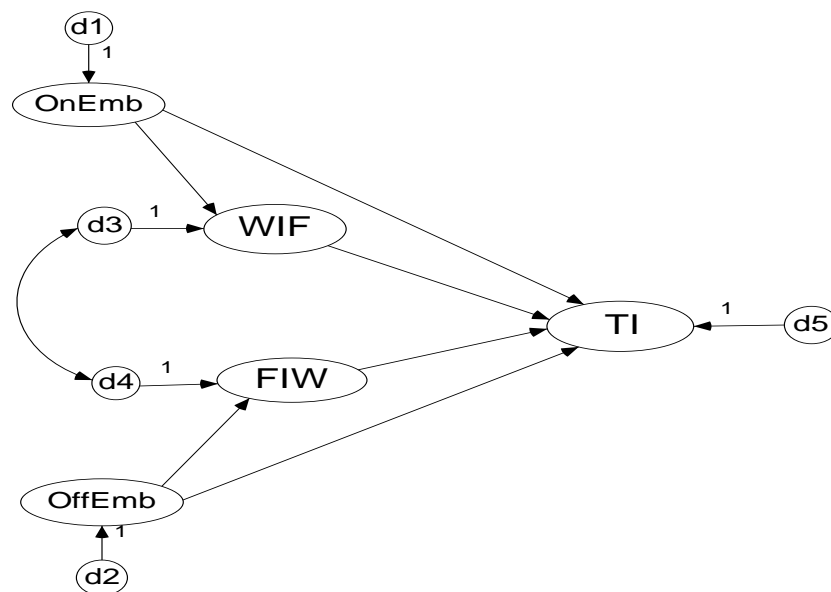
The second component of SEM, as previously mentioned, is the structural model. The structural model is a set of exogenous and endogenous variables in the model, together with the direct effects (straight arrows) connecting them, the correlations among the exogenous variable or indicators (curve arrow), and the disturbance terms for these

variables (Byrne 2010; Hair et al. 2006). Disturbance terms (d) are errors reflecting the effects of unmeasured variables not in the model. A disturbance error can also be symbolised using error term (e), however it must be associated with a latent or composite variable.

The effect of exogenous variable(s) on endogenous variable(s) is reflected in the structural coefficient(s) or regression weight(s). When the *p*-value of the regression weights is statistically significant, the effect of the exogenous variable is suggested to be meaningful (Byrne 2010; Garson 2009).

An example of a structural model is presented in Figure 3.5. The structural model consists of two (2) exogenous variables (on-the-job embeddedness-OnEmb, and off-the-job embeddedness-OffEmb) and three (3) endogenous variables of WIF, FIW and TI. The Figure suggests that the latent (exogenous) variable of OnEmb and OffEmb directly influences other latent (endogenous) variables; WIF, FIW and TI. Simultaneously, WIF and FIW also directly influence TI. Two disturbance errors, d3 and d4, are theorised to correlate each other.

**Figure 3.5 An Example of Structural Model**





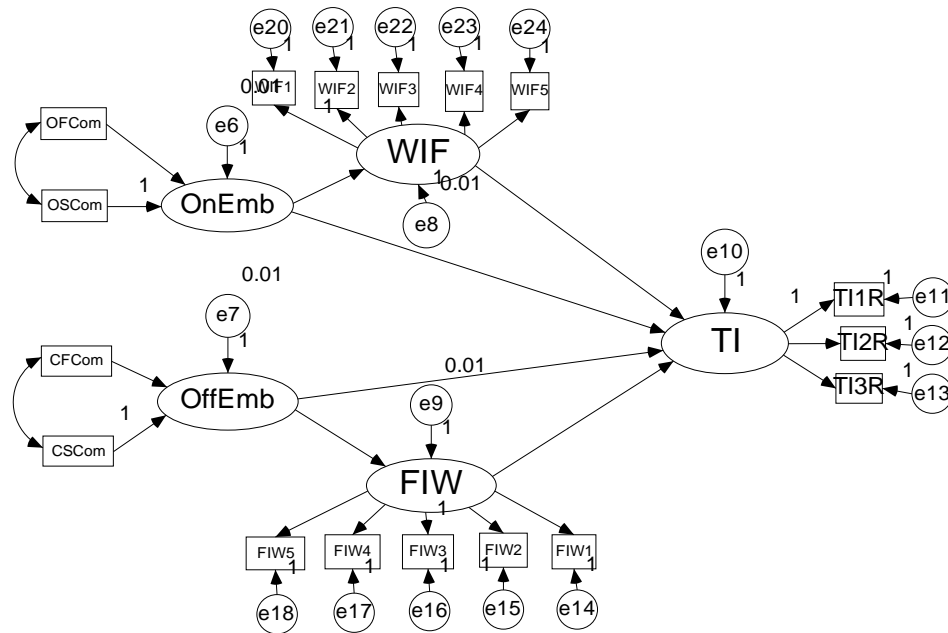
### **3.6.2 Advantages of SEM**

Structural equation modelling technique is the combination of factor analysis and multiple regression analysis. It is used to analyse the structural relationships between variables in the model. SEM includes factor analysis and simultaneously retains several advantages over multiples regression. The advantages of SEM include the use of confirmatory factor analysis to reduce measurement errors, the ability to test models with multiple dependents and the ability to model mediating variables (Bollen & Long 1992). In addition, Bollen and Long (1992) argued that SEM permits multiple indicators of latent variables or constructs and estimations of reliability and validity. An essential advantage of SEM over multiple regressions is the ability of SEM to simultaneously evaluate the relationships between variables in the model more accurately (Rouse & Corbitt 2008). In multiple regressions, simultaneous evaluation of the relationships is not possible. Evaluation has to be performed in sequential steps. Moreover, for a multi-group analysis or variance test, involving large data and latent variables in the model, the usage of SEM is more appropriate (Deng et al. 2005; Tenenhaus 2008).

This research seeks to examine the relationships between job embeddedness, work-family conflict and turnover intention. The impact of gender on the relationships is also an area of research interest. To test the hypothesised relationships between variables, the full model of SEM is constructed; this consists of measurement models and a structural model. The measurement models include the composite variables of job embeddedness, along with the latent variables of work-family conflict and turnover intention. The structural model involves independent (exogenous) variables of job embeddedness and multiple dependent (endogenous) latent variables of work-family conflict and turnover intention (see Figure 3.6). Since the variables in the model cannot be measured directly, disturbance and measurement errors ( $e$ ) are acknowledged.

Moreover, multi-group analysis was conducted to evaluate the impact of gender on the relationships between the variables. The model has a considerably large sample of 1,122 cases. Given the rationale presented, and the sample size, SEM proved to be a suitable approach for this research.

**Figure 3.6 Full SEM Model of this Research**



### 3.6.3 Confirmatory and Exploratory Modelling

Within the family of SEM analysis there are two different mainstream methods; covariance-based and variance-based methods (Fornell & Bookstein 1982; Rouse & Corbitt 2008; Tenenhaus 2008). The covariance-based method is also referred to as confirmatory modelling or analysis of covariance structures. Confirmatory modelling starts by specifying a model on the basis of theory (Garson 2009; Hair et al. 2006). The theoretical model predicts a particular structure for the data-based covariance matrix. The theoretical covariance matrix is then compared to the actual covariance matrix for empirical data. If the difference between the theoretical and the actual covariance matrixes is statistically insignificant, the structural model is robust. Thus, the covariance-based method is designed to maximise the degree of fit between the theoretical model and the empirical data (Byrne 2010; Rouse & Corbitt 2008). The default estimation method for confirmatory modelling is maximum likelihood (MLE) and this requires the data to have a multivariate normal distribution. Statistical software packages for doing confirmatory modelling include Lisrel, Amos and EQS.

On the contrary, the variance-based method, also known as exploratory modelling, does not offer statistical testing for factor analysis to confirm the model (Rouse & Corbitt 2008). The focus of exploratory modelling is on predicting the dependent variables within the particular sample. Ordinary least square (OLS) regressions is the estimation method used in exploratory modelling; it minimises residual variances and presumes no distributional form (Fornell & Bookstein 1982; Tenenhaus 2008). Exploratory modelling is mainly undertaken by use of the Partial Least Square (PLS) method.

The objective of confirmatory modelling is to confirm a theoretical model against the actual data. A large sample size is needed to produce a stable model (Hsu, Chen & Hsieh 2006). However, confirmatory modelling using the MLE method allows more errors in measurement and requires relatively few variables (Rouse & Corbitt 2008). In contrast to confirmatory modelling, exploratory modelling aims to predict dependent variables based on a particular sample. It is also used for theory generating. This variance-based method is simple; it does not require a large sample size and or a multivariate normal distribution for the data. However, when the sample size is small, the estimation of the relationships between variables in the model tend to be less accurate (Rouse & Corbitt 2008). In addition, the method is also less well-grounded in psychometric theory; thus the uni-dimensionality of a construct cannot be measured (Fornell & Bookstein 1982; Rouse & Corbitt 2008).

This research develops theoretical structural relations based on the acknowledged literatures and empirical research (undertaken in Western societies) on job embeddedness, work-family conflict, turnover intention and related concepts including side bet, continuance commitment, job investment, family structure and gender roles. This enables hypothesised relationships to be constructed. The relationships model predicts the effect of job embeddedness and work-family conflict on turnover intention. The impact of gender on the relationships was also included in the study. The degree of consistency between the theoretical model and the actual data was evaluated using goodness of fit statistics. The evaluation of measurement models and assessment of

validity and reliability of the indicators to establish uni-dimensionality of (latent) variables were rigorously performed in the pilot test.

The research undertook hypotheses testing using a large sample of data (1,122 cases). Though the examination of the data normality indicated that the data was not multivariate normally distributed, bootstrapping procedures produced similar results to that of analysis using the MLE method (See Chapter Four, Section 4.6). The model was relatively less complex and consisted of five (5) variables and 17 indicators. Given the reasons provided, covariance-based method using MLE, rather than a variance-based method, proved to be more suitable for this research.

#### **3.6.4 Multi-group Analysis: Testing the Structural Invariance**

In this research, multi-group analysis or multi-sample SEM was used to test the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention. It was done by comparing structural coefficients of male and female in the model. When the structural coefficients of male and female groups are statistically insignificant, the relationship between job embeddedness, work-family conflict and turnover intention holds for both groups. Multi-group analysis is also known as invariance test.

The impact of gender on the structural model was tested by taking several steps. Firstly, the total sample of 1,122 cases was divided into male (606 cases) and female (516 cases) groups. Secondly, a baseline model for male and female samples with no constraint imposed was constructed. Thirdly, a constrained structural model was obtained by imposing the same label ( $p_1$ ,  $p_2$ ,  $p_3$ ,  $p_4$ ,  $p_5$ ,  $p_6$ ) on all structural paths to male and female samples. The last step was to compare the chi-square and the Degrees of Freedom (DF) obtained from the unconstrained/baseline structural model and the constrained structural model. Male and female groups are different when the chi-square difference is statistically significant (Arbuckle 2006a; Byrne 1994, 2001; Hair et al. 2006; Sekaran 2003). In other words, gender moderates the structural relationships in the model (the influence of job embeddedness on work-family conflict, and job

embeddedness on turnover intention, and resultantly work-family conflict on turnover intention) when the chi-square difference is statistically significant.

The comprehensive steps undertaken in this research, which analyse data and produce a robust model of the hypothesised relationships, are discussed in Chapter Four.

### **3.7 SUMMARY**

This research utilised a sample from the Indonesian banking industry which resides in the traditional Indonesian collectivistic and patriarchal culture. Respondents were drawn from the three bank's ownership categories; state-owned banks, foreign-owned banks and domestic-owned banks, with a relatively proportional number of men and women who participated in this study.

The questionnaire used in this research was adapted from previous studies. However, several questions were added or adjusted for the Indonesian Banking Industry and its cultural context. In addition, items on a Likert-type 5-point scale were modified into 6-point scale to minimise neutrality bias that could occur. Data collection was mainly done by mail survey.

This research employed SEM with Amos 7, which was used to evaluate structural relationships between variables. To test the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention, structural invariance test were applied.

# **CHAPTER FOUR**

## **ANALYSIS**

### **4.0 INTRODUCTION**

This chapter presents steps to produce a robust model of the hypothesised relationships developed based on the literature review and empirical research undertaken in Western countries. The final model is then tested against large empirical data (1,122 cases) obtained from the Indonesian banking industry.

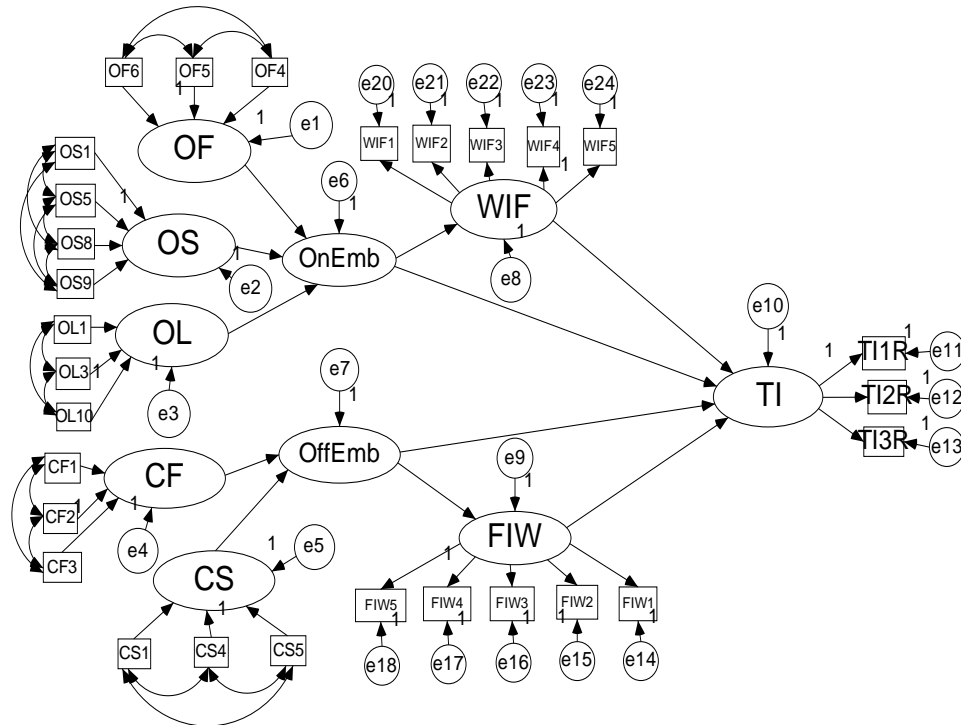
As previously discussed in Chapter Three, Section 3.6, the hypothesised relationships in this research were evaluated based on the significance of the structural relationships suggested by SEM (Amos output). The full SEM model was constructed by including valid items that resulted from the pilot study (Appendix B).

This chapter is divided into several sections reflecting the method of analysis used in this research. Firstly, a structural model was constructed to produce a hypothesised model. Secondly, estimation and goodness of fit measures were conducted. The maximum likelihood estimation (MLE) method was used to produce parameter estimates for the model. The model was then evaluated using several fit statistics. Since the model was not robust according to preset fit criteria, re-specification processes were undertaken. This is discussed in the Third Section. The re-specification processes produced a robust final model presented in the Fourth Section. The final model was used to test the hypothesised relationships between job embeddedness, work-family conflict and turnover intention. The analysis then turned, in the Fifth Section, to the effect of gender on the relationship between the variables studied by employing multi-group SEM. This step entails testing the structural invariance. Section Six, the final section, presents data normality test and bootstrapping procedures.

#### 4.1 HYPOTHESISED AND IDENTIFIED STRUCTURAL MODEL

Based on the measures (Appendix A) and items verified by the pilot study (Appendix B), the hypothesised theoretical SEM model of relationships between job embeddedness, work-family conflict and turnover intention is presented in Figure 4.1. On-the-job embeddedness and off-the-job embeddedness are second-order constructs. These constructs contains two layers of variables or sub-dimensions. For example, on-the-job embeddedness is composed of OF, OS, and OL. The variable of OF is made up of OF4, OF5, OF6. In the hypothesised model (Figure 4.1), there are 16 causal (formative) indicators (OF4, OF5, OF6, OS1, OS5, OS8, OS9, OL1, OL3, OL10, CF1, CF2, CF3, CS1, CS4, CS5), five composite first-order variables (OF, OS, OL, CF, and CL) and two composite second-order variables (OnEmb and OffEmb).

**Figure 4.1 Hypothesised Model of the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**



OF = Organisation Fit, OS = Organisation Sacrifice, OL = Organisation Links, CF = Community Fit, CS = Community Sacrifice, OnEmb = On-the-job Embeddedness, OffEmb = Off-the-job Embeddedness, WIF = Work Interfering with Family, FIW = Family Interfering with Work, TI = Turnover Intention

The figure also includes three reflective variables (WIF, FIW and turnover intention-TI) with 13 observed variables. Five observed variables (WIF1, WIF2, WIF3, WIF4, WIF5) were used to represent WIF, another five (FIW1, FIW2, FIW3, FIW4, FIW5), and three observed variables (TI1R, TI2R, TI3R) represented FIW and TI respectively.

Since job embeddedness is a second-order formative construct, following the procedures of Mitchell and colleagues (2001), an averaged aggregate composite index of sub-dimensions of job embeddedness (first-order) was generated. This method of aggregating the multi-item of formative measures is commonly used in the social sciences empirical research (Diamantopoulos & Siguaaw 2006). In this research, this process produced five composite indexes for organisation fit (OFCom), organisation sacrifice (OSCom), organisation links (OLCom), community fit (CFCom) and community sacrifice (CSCCom). The composite indexes of OFCom, OSCom, OLCom were modelled as causal variables of (second-order) on-the-job embeddedness (OnEmb). Further, CFCom and CSCCom were modelled as causal variables of (second-order) off-the-job embeddedness (OffEmb). Since the pilot test produced no valid item for the community links sub-dimension, the composite index of community links (CLCom) was not included in the hypothesised SEM model.

The process discussed in the previous paragraph produced an un-identified model (as provided by Amos output); which means that the structural relations could not be determined. To ensure the model is “identified”, several steps were taken, and these included:

1. fixing one path from causal indicators to composite variable to 1.0 to make the model identified (MacCallum & Browne 1993). According to Kline (2006) the choice of which path will be fixed is generally arbitrary. However, this study chose the structural path from OSCom to on-the-job embeddedness (OnEmb) and CSCCom to off-the-job embeddedness (OffEmb) since the regression weights of organisation sacrifice’s items in the pilot study were generally higher than those of the organisation fit as well as the organisation links. Similar reasons also apply to community sacrifice. It is worth noting that a survey conducted by Watson Wyatt



(2005) showed that Indonesian employees gave the highest favourable ratings to job satisfaction and bonuses (compensation based on organisation performance). These factors are essential items of organisation sacrifice and it is reasonable to assume that the (organisation as well as community) sacrifices were very important aspects in encouraging employees to stay with their organisations. Given the reasons, the regression weights of those indicators were fixed to one (1.0).

2. The error variances of OnEmb (e6), OffEmb (e7), WIF (e8), and FIW (e9) were fixed to small numbers (0.01) to ensure the model was identified. Fixing the error variances of several constructs in the structural model was proposed by Kline (2006). This method was previously used by Jarvis, MacKenzie and Podsakoff (2003) and produced good results. Since the error variances of formative constructs of OnEmb and OffEmb were fixed to small numbers, reflective items to make the model identified do not necessarily have to be assigned on these composite indexes (Diamantopoulos & Winklhofer 2001; Kline 2006).

**Figure 4.2 An Identified Model of the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**

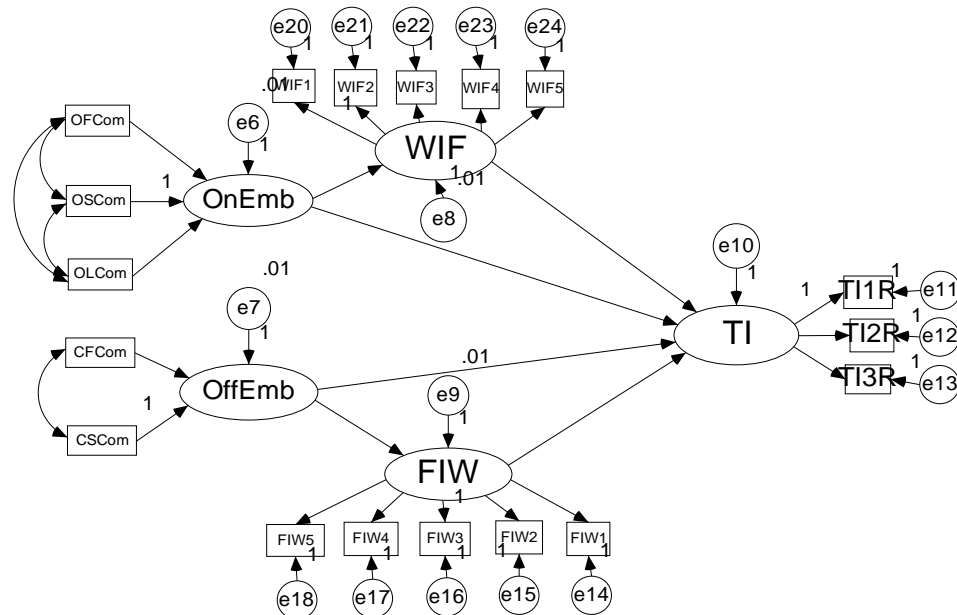


Figure 4.2 suggests an identified model for further analysis. This model was then tested for its goodness of fit.

#### **4.2 METHOD OF ESTIMATION AND GOODNESS OF FIT INDEXES**

In this study, the maximum likelihood estimation (MLE) was utilised to estimate structural coefficients in the model. The MLE is a default method in SEM, and is commonly used to estimate structural coefficients (Hair et al. 2006). The structural coefficient is the effect size of independent variables (job embeddedness and work-family conflict) on the dependent variable (turnover intention). The structural coefficient is similar to the regression coefficient in regression analysis (Byrne 2010). In the AMOS output, the structural coefficients were labelled as regression weights or parameter estimates, and indicated the strength of the influence of the independent variables (job embeddedness and work-family conflict) on the dependent variable (turnover intention).

Prior to further analysis, the model in Figure 4.2 was evaluated for its goodness of fit. Chi-square index is commonly used in SEM. Chi-square (or minimum discrepancy) measures overall model goodness of fit. Chi-square (together with probability/p value) is used to test the null hypothesis that the model fits the data well. The model is considered to have a good fit when the chi-square score is small (Medsker, Williams & Holahan 1994) with an insignificant *p*-value (Arbuckle 2006). The Chi-square is sensitive to multivariate non-normal distribution and is impacted on by the sample size. The larger the sample size, the more likely the rejection of the model (even though the model probably should be accepted according to other fit statistics) (Bollen & Long 1992). When the data is not normally distributed, the chi-square value tends to be larger and consequently leads to the rejection of the model (Byrne 2010).

Given the fact that chi-square is sensitive to a large sample and data with multivariate non-normal distribution, the chi-square test statistic was not the sole basis for determining model fit (Bollen & Long 1992) and consequently several fit indexes were used in this study to judge the model fit.

A sample of 1,122 respondents was used in this study and is considered large (Anderrson & Gerbing 1988). This resulted in a large chi-square value (Bollen & Long 1992; Lei & Wu 2007) and indicated that the model is poor fit. Due to the utilisation of a large sample, this research did not use the chi-square index as the primary fit index to determine the adequacy of the SEM model. Other fit statistics employed to assess the goodness of fit of the model is presented below. The choice of the indexes is arbitrary (Arbuckle 2006). Hair and colleagues (2006) and Medsker, Williams and Holahan (1994) suggest the use of multiple indexes of differing types. This study utilised absolute fit indexes and incremental fit indexes. The absolute indexes used were Goodness of Fit Index (GFI) and Root Mean Square Error of Approximation (RMSEA). The incremental index utilised was the Comparative Fit Index (CFI). GFI, RMSEA and CFI indexes are commonly used to assess a model's goodness of fit in SEM (Diamantopoulos & Sigauw 2006; Kline 2005; Medsker, Williams & Holahan 1994).

GFI is an index that basically compares the hypothesized model with no model at all (Byrne 2010). The index ranges from 0 to 1, with value close to 1 being indicative of good model. To accept the model, GFI value should not be less than 0.90 (Hair et al. 2006).

RMSEA estimates the lack of fit in a model compare to a perfect model (Tabachnick & Fidell 2007). The RMSEA value varies from 0 to 1. Values of 0.08 or less indicate an adequate good-fitting model (Hair et al. 2006).

CFI compares the existing model fit with a null model which assumes the latent variables in the model are not correlated. CFI value varies from 0 to 1. CFI close to 1 indicates a very good fit. To accept the model, CFI should close to 0.95 or preferably higher than 0.95 (Arbuckle 2006).

### **4.3 RE-SPECIFIED STRUCTURAL MODEL**

According to the goodness of fit criteria provided, the Identified Structural Model in Figure 4.2 was misfit in that it presents poor goodness of fit indexes. The fit statistics

showed the chi-square of 1,843.071 with probability of 0.000. Moreover, the value of GFI (0.873), RMSEA (0.109) and CFI (0.874) were also unfavourable. Post hoc model-fitting procedures were undertaken to construct a better model fit (Byrne 2001, 2010; Medsker, Williams & Holahan 1994). According to Byrne (2001, 2010) the model re-specification to create a better model fit may be done by referring to the modification indexes (MI) produced by Amos output. It is important that the process must be theoretically reasonable.

Several steps to generate a more robust structural model with better goodness of fit were conducted. The steps were as follows:

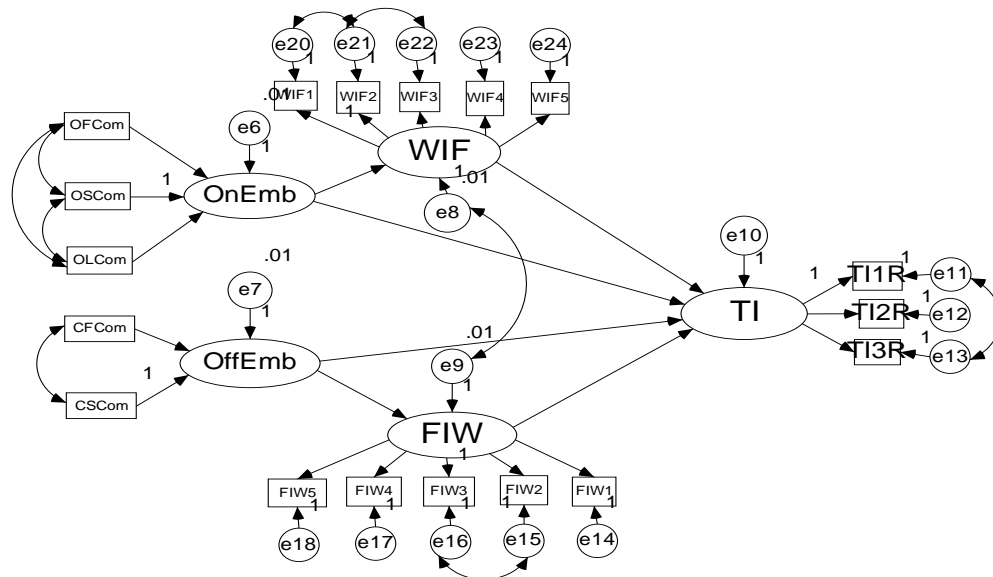
1. correlating the error variances of WIF (e8) and FIW (e9). The error variance of WIF and FIW may be correlated and even though WIF and FIW are distinct constructs (Netemeyer, Boles & McMurrian 1996) they could be related (Boyar et al. 2003). By correlating these error variances, the model produced a better fit.
2. Correlating the error variances of WIF1 and WIF2, WIF2 and WIF3, FIW2 and FIW3, and TI1R and TI3R. Since these error variances (in Amos output) show the largest MI in the covariance portion, they are most likely correlated.

The re-specification processes produced a more robust model as shown in Figure 4.3. Even though the chi-square was significant (734.500 with probability of 0.000), the other fit statistics suggested adequate or favourable values. The model suggested values for GFI of 0.935, RMSEA of 0.067 and CFI of 0.955. The high chi-square value was likely due to the large number of cases (1,122 cases) included in this study (Anderrson & Gerbing 1988; Arbuckle 2006; Bollen & Long 1992; Hair et al. 2006; Kline 2005; Rothbard 2001) and hence made the utilisation of the model a viable proposition for further analysis.

#### 4.4 FINAL MODEL OF THE RELATIONSHIPS BETWEEN JOB EMBEDDEDNESS, WORK-FAMILY CONFLICT AND TURNOVER INTENTION

Figure 4.3 presented an identified robust SEM model of the relationships between on-the-job embeddedness (OnEmb), off-the-job embeddedness (OffEmb), work-family conflict (WIF and FIW) and turnover intention (TI). The Figure provided important information related to factor loadings and structural relations and details were presented in Table 4.1. The Table contained relations, represented by arrows, of two different models: measurement and structural models. For formative measurement model, the arrows represented the relations between composite indicators (OFCom, OSCom, OLCom, CFCom and CSCCom) and composite constructs (OnEmb and OffEmb). For reflective model, the arrows indicated the relations between indicators (WIF1, WIF2, WIF3, WIF4, WIF5, FIW1, FIW2, FIW3, FIW4, FIW5, TI1R, TI2R and TI3R) and latent constructs (WIF, FIW and TI). The strength of the relations was estimated by the factor loadings: provided in the estimate column. The arrows' head suggested the 'direction' of (composite) indicators load onto (composite) latent constructs.

**Figure 4.3 A Re-specified Model of the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**



For the structural model, the arrows indicated structural influence of exogenous variables/constructs (OnEmb and OffEmb) on endogenous variables (WIF, FIW and TI). The strength of the influence was provided by the (regression) coefficients in the ‘estimate’ column for its related constructs.

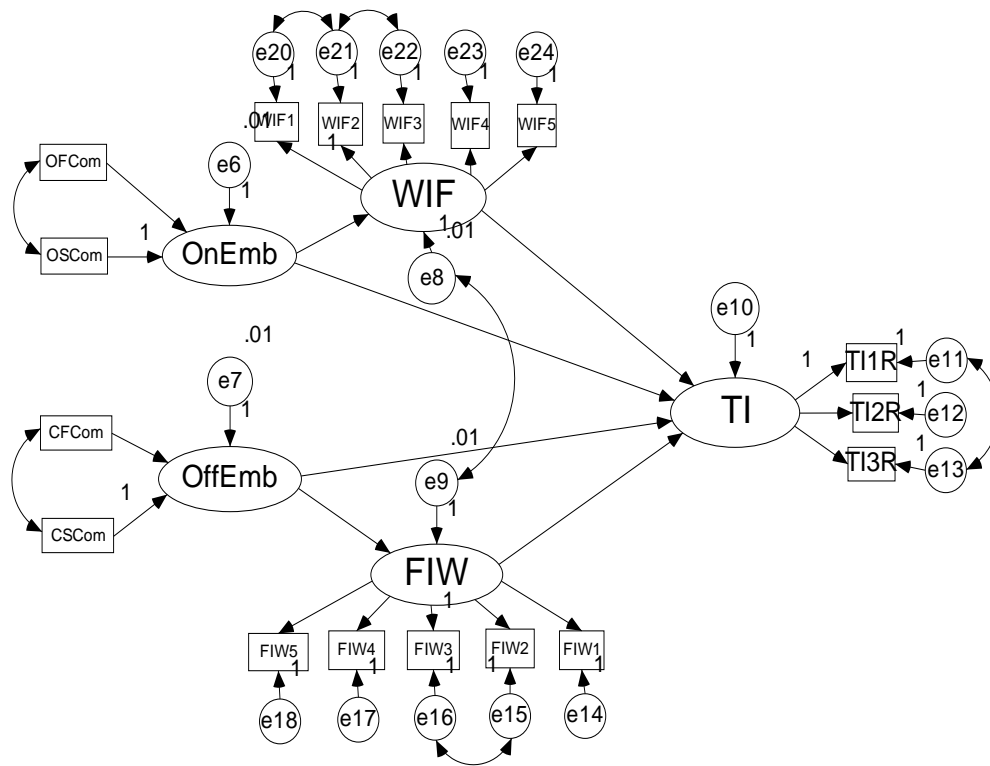
**Table 4.1 Factor Loadings of the Indicators of Job Embeddedness, Work-Family Conflict and Turnover Intention**

Measurement and Structural Relations			Estimate	P
OnEmb	<---	OFCom	0.289	***
OnEmb	<---	OSCom	1.000	
OnEmb	<---	OLCom	0.027	<b>0.531</b>
OffEmb	<---	CFCCom	0.502	0.047
OffEmb	<---	CSCCom	1.000	
WIF1	<---	WIF	1.000	
WIF2	<---	WIF	1.128	***
FIW5	<---	FIW	0.997	***
WIF5	<---	WIF	1.034	***
FIW1	<---	FIW	1.008	***
TI1R	<---	TI	1.000	
TI2R	<---	TI	1.035	***
TI3R	<---	TI	1.087	***
WIF3	<---	WIF	1.156	***
WIF4	<---	WIF	1.154	***
FIW4	<---	FIW	1.104	***
FIW3	<---	FIW	1.000	
FIW2	<---	FIW	0.972	***

As presented in Table 4.1, organisation links sub-dimension did not significantly load onto on-the-job embeddedness (OLCom on OnEmb). The factor loadings of OLCom on OnEmb was 0.027 and retained a *p*-value of 0.531, well above the common cut off points of 0.05 (Anderrson 1987; Byrne 1994). To produce the final SEM model shown in Figure 4.4, organisation links’ composite indicator was removed. The Figure presented the SEM model of the relationships between the variables studied with

statistically significant indicators. The model contained of two composite indicators of on-the-job embeddedness (OFCom and OSCom), two composite indicators of off-the-job embeddedness (CFCom, and CSCCom), five indicators of WIF, five indicators of FIW and three indicators of turnover intention.

**Figure 4.4 A Final SEM Model of the Influence of Job Embeddedness, Work-Family Conflict on Turnover Intention**



As previously mentioned, the final SEM model did not include two (2) job embeddedness sub-dimensions: organisation links and community links. Even though these sub-dimensions were theorised to cause job embeddedness (Mitchell et al. 2001; Yao et al. 2004), in this research the statistical evaluation on organisation and community links using formative measurement SEM model showed that the effect of the sub-dimensions on the job embeddedness was not significant. The non-significance statistical of the effect of ‘links’ on job embeddedness may be due to the conceptual and organisational policy reasons. As discussed later in Chapter 6, the concept of links may

be represented by the concept of fit. If individuals 'fit' with the organisation environment, they may also connect emotionally or psychologically with their colleagues or supervisors. Furthermore individuals with tight community links may reflect that they are well-suited or may fit with many non-work aspects include relatives, friends, the community and physical environment in which they live.

Organisational policies in many Indonesian banks may have also contributed to the non-significance of links as causal sub-dimensions of job embeddedness. As mentioned in Section 3.5, Table 3.3, Indonesian banking employees are frequently transferred to other positions or branches in different locations (Proboyakti 2010; Rahayuningsih et al. 2008). The transferred employees usually were also required to move from their existing communities. Being transferred to other locations and moving from existing communities is anticipated by many employees and hence connections with people in the organisations or communities are less likely to cause job embeddedness.

Despite a significant chi-square (697.962, probability = 0.000, and DF = 109), the model in Figure 4.4 produced a robust goodness of fit as indicated by GFI (0.935), RMSEA (0.069) and CFI (0.956). Therefore, the final model was utilised for further analysis to test the relationships hypotheses H1a, H1b, H2a, H2b, H3a and H3b.

#### **4.5 TESTING THE STRUCTURAL INVARIANCE**

This study employed multi-group SEM, invariant techniques, to test the effect of gender on the relationships between on-the-job embeddedness, off-the-job embeddedness, WIF, FIW and turnover intention. Following Arbuckle (2006), and Byrne (1994, 2001, 2010), an invariant test of causal structure was performed in several steps:

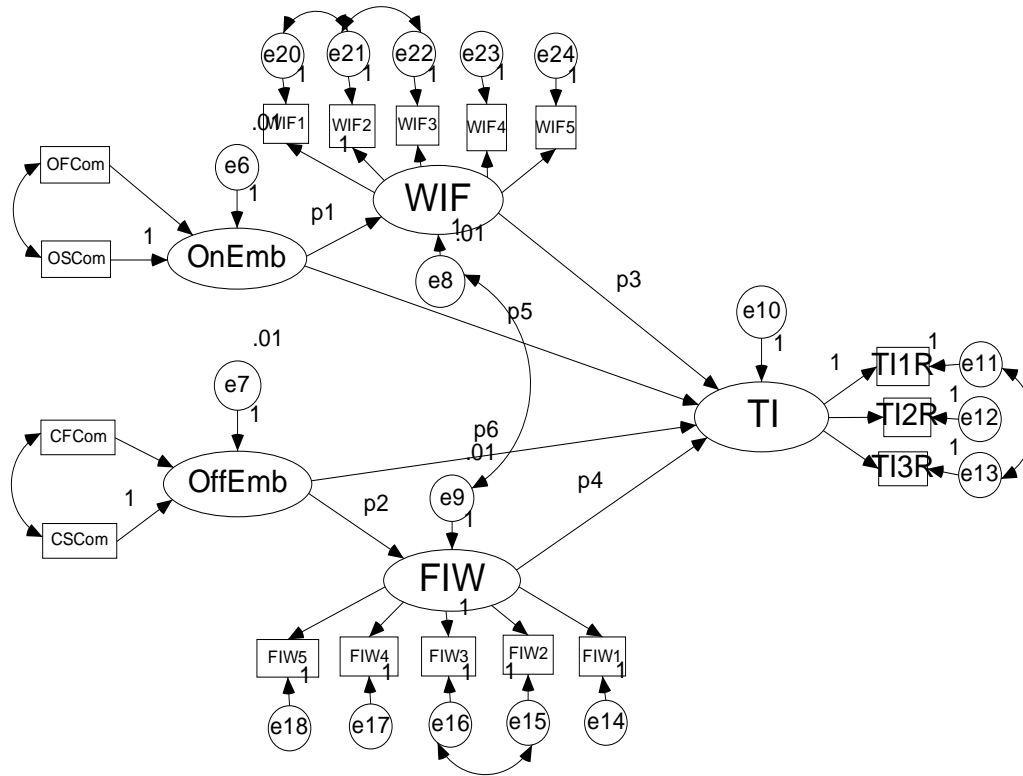
1. separating the samples. The total sample was split into two groups of gender, male and female, and simultaneously analysed using Amos 7 program. Even though the total sample was divided into male and female samples, the model produced one package of fit statistics (chi-square, *p*-value, DF, GFI, RMSEA and CFI).



2. Constructing a baseline structural model. No constraint was applied to any structural paths in this baseline structural model. This unconstrained model is the default baseline independence model and involve no between-group constraints (Byrne 2010).
3. Testing the invariance of multi groups (males and females) by imposing equality constraint on all structural paths, Figure 4.5. These structural paths were held equal for male and female groups by giving the same label (p1, p2, p3, p4, p5, and p6). Label p1 was assigned to the relationship between on-the-job embeddedness (OnEmb) and WIF. The relationship between off-the-job embeddedness (OffEmb) and FIW was labelled as p2. Then, p3 was given to the path describing the relationship between WIF and turnover intention. The structural path of FIW on turnover intention was constrained by giving the label p4. Label p5 was assigned to the structural relationship between on-the-job embeddedness and turnover intention. Lastly, label p6 was given to the relationship between off-the-job embeddedness and turnover intention.
4. Comparing chi-square and degree of freedom (DF) values between the baseline/unconstrained structural model and the equality constrained structural model. Non-invariance was present when the chi-square difference is significant or greater than the value of chi-square in chi-square distribution table (under 0.05 *p*-values column) with corresponding degree of freedom. The chi-square and the degree of freedom difference ( $\Delta$  chi-square and  $\Delta$  degree of freedom) were calculated by subtracting the chi-square and degree of freedom of the baseline/unconstrained structural model from the equality constrained structural model. Then, the chi-square difference was consulted to the value of chi-square distribution with corresponding  $\Delta$  degree of freedom.
5. When the significance chi-square difference was obtained, the next step was evaluating the non-invariance structural paths individually to pinpoint the location of possible non-invariance. Gender presented a moderating effect on the relationships of job embeddedness, work-family conflict and turnover intention when the chi-square difference of baseline/unconstrained structural model and

constrained structural model for male and female samples show significant inequality.

**Figure 4.5 A Constrained Structural Model of the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**



#### 4.6 DATA NORMALITY TEST AND BOOTSTRAPPING PROCEDURES

Maximum Likelihood Estimation (MLE) requires data with multivariate normal distribution. When the data is not multivariate normally distributed, the regression weights resulting from MLE probably will be inaccurate. Amos provides tools to assess multivariate normality of data. Multivariate normal distribution can be detected by referring to multivariate critical ratio. Byrne (2010) suggests that a multivariate kurtosis critical ratio of more than five is indicative that the data is not multivariate normally distributed.

The normality distribution test on the final SEM model (Figure 4.4) in this study suggested that the multivariate kurtosis is 192.181 with critical ratio value of 126.637. Since it was larger than five, the critical ratio of 126.637 is indicative that the data is non-normally distributed (Byrne 2010). As a result, the regression weights (or parameter estimates) representing the influence of job embeddedness and work-family conflict on turnover intention may be biased. Therefore, a bootstrap procedure was undertaken to handle the presence of multivariate non-normal data.

Bootstrapping basically serves as a procedure of re-sampling by which the original sample is assumed to represent the population; in this study, employees within the Indonesian banking industry. Multiple sub-samples of the same size as the original sample are then drawn randomly from this population. This procedure allows the researcher to assess the stability of regression weights (or parameter estimates) and their values with a greater degree of accuracy (Byrne 2010: 332).

This study undertook a bootstrapping procedure to assess the accuracy of the regression weights estimates. Standard errors and regression weights estimates resulted from the bootstrap procedure then were compared to corresponding standard errors and estimates produced by MLE (using the original sample). When the standard errors resulting from the bootstrap procedure do not differ substantially from the corresponding standard errors generated by MLE (with the original sample), the MLE estimates of the final model are considered fairly accurate (Byrne 2010). However, there is no specific norm when standard errors are considered substantially different. More than 50% differences may be assumed significantly different (Byrne 2010). This research showed that, in general, the standard errors differences between the bootstrap and MLE were relatively small. The largest different was 31.87%. Regarding the regression weights, Table 4.2 suggested the differences between the bootstrap and the MLE estimates vary from 0.7% to 2.7%. Therefore, despite the fact that the original data was multivariate non-normally distributed, the MLE regression weights of the final model were suggested to be relatively accurate.

**Table 4.2 Regression Weights Differences between MLE and Bootstrap Procedure**

			<b>Regression Weights: MLE</b>	<b>Regression Weights: Bootstrap</b>	<b>Differences: MLE vs Bootstrap</b>	<b>Percentage of Differences</b>
<b>WIF</b>	<---	<b>OnEmb</b>	-0.224	-0.222	0.002	0.9
<b>FIW</b>	<---	<b>OffEmb</b>	-0.138	-0.137	0.001	0.7
<b>TI</b>	<---	<b>OnEmb</b>	-0.939	-0.948	-0.009	0.8
<b>TI</b>	<---	<b>WIF</b>	-0.846	-0.865	-0.019	2.2
<b>TI</b>	<---	<b>OffEmb</b>	0.071	0.074	0.002	2.7
<b>TI</b>	<---	<b>FIW</b>	0.825	0.846	0.021	2.5

Thus, the violation of multivariate normality in this study might not lead to large differences between the bootstrap and MLE estimates since a large sample (1,122 cases) was involved. According to Lei and Wu (2007), large sample size is required to provide unbiased parameter estimates, particularly when the observed variables are not multivariate normally distributed. Moreover, simulation by Kline (1998) suggested that under conditions of severe non-normality of data, MLE regression weights are still fairly accurate but the chi-square value is inflated (Garson 2009). Referring to Byrne (2010), since the regression weights resulted from the original data are fairly accurate, this study utilised the MLE estimates of the final SEM model to describe the influence of job embeddedness and work-family conflict on turnover intention. The results of this analysis are presented in Chapter Five.

#### **4.7 SUMMARY**

The first step to test the hypothesised relationships between job embeddedness, work-family conflict and turnover intention was to construct a structural model based on the valid items produced by the pilot study (Appendix B). However, this hypothesised structural model was not identified. Modification was undertaken to produce an

identified structural model. The identified structural model was then evaluated for its goodness of fit using several criteria including chi-square value, goodness of fit index (GFI) and root mean square error of approximation (RMSEA), and comparative fit index (CFI). The identified structural model presented poor goodness of fit indexes.

Re-specification processes were done utilising post hoc model-fitting procedures to produce a better structural model. The model resulted from this processes suggested that OL (organisation links sub-dimension) was not a valid composite index and was eliminated. The elimination of OL produced a final robust structural model with adequate goodness of fit indices.

Even though the final model showed favourable goodness of fit indexes of GFI, CFI and RMSEA, the chi-square value was significant. The significance chi-square value was not expected. The significant chi-square value may have been due to a large sample involved, and the data was non-normally distributed. This research involved 1,122 samples and is considered large. Further, based on the multivariate normal distribution test, the data was non-normally distributed. These conditions may have resulted in an inflation of the chi-square value. Bootstrapping processes were undertaken to evaluate whether the multivariate non-normal distribution of the data significantly result in inaccuracy of the structural relationships of the final model. The processes concluded that the “original” model using MLE (maximum likelihood estimation), without bootstrapping, was accurate enough to estimate the structural relationships. The final step in this analysis was testing the structural invariance between male and female groups.

# **CHAPTER FIVE**

## **RESULTS**

### **5.0 INTRODUCTION**

In this chapter, the results of the data analysis are presented. The first part discusses the descriptive statistics relating to job embeddedness, work-family conflict and turnover intention. Mean differences between male and female groups are also presented. The impact of job embeddedness and work-family conflict on turnover intention are presented in the second part. The chapter concludes with a discussion about the impact of gender on the structural relations between job embeddedness, work-family conflict and turnover intention.

### **5.1 SCORES OF JOB EMBEDDEDNESS, WORK-FAMILY CONFLICT, AND TURNOVER INTENTION, AND CORRELATIONS BETWEEN THE VARIABLES**

The scores of job embeddedness, work-family conflict, and turnover intention, and correlations between the variables are presented in Table 5.1 and Table 5.2. Since job embeddedness was a multidimensional formative construct (Mitchell et al. 2001), averaged composite scores (Diamantopoulos & Siguaaw 2006; Law & Wong 1999; Law, Wong & Mobley 1998) for the constructs of on-the-job embeddedness and off-the-job embeddedness were created. The scores range from 1 to 6. Respondents with averaged mean scores of 3.5000 (mid-points) or above were identified as being highly embedded in their job.

The averaged composite score of on-the-job embeddedness was calculated on the valid items of organisational fit (consists of OF4, OF5, OF6) and organisational sacrifice (consists of OS1, OS5, OS8, OS9). The organisational links sub-dimension was excluded from the calculation of the averaged composite index because this sub-dimension did not significantly load onto the construct of on-the-job embeddedness as discussed in Chapter 4, Section 4.4. The averaged composite score of the construct of off-the-job embeddedness was calculated on the valid items of community fit

(comprising CF1, CF2, CF3) and community sacrifice (comprising CS1, CS4, CS5). These valid items were summarised in Table B.24, Appendix B.

In contrast to job embeddedness, the composite index may not be applicable to work-family conflict and turnover intention as reflective variables (Diamantopoulos & Sigauw 2006; MacKenzie, Podsakoff & Jarvis 2005). Thus, the mean scores of work-family conflict and turnover intention were presented in their items/indicators.

Since work-family conflict consisted of work interfering with family (WIF) and family interfering with work (FIW), the indicators of this variable are WIF1, WIF2, WIF3, WIF4, WIF5, and FIW1, FIW2, FIW3, FIW4, FIW5. Meanwhile, the indicators of TI are TI1R, TI2R and TI3R. To identify whether an individual respondent experienced high levels of work-family conflict, responses on individual items were examined. If the respondents indicated at least four points on three or more items they were most likely to have a high score on all items. Therefore, the respondents were considered to have a high level of work-family conflict. A similar method was applied to turnover intention. Respondents with at least four points on two or more items were considered to have a high turnover intention.

In summary, as presented in Table 5.1, respondents indicated a relatively high level of on-the-job embeddedness with a mean score of 4.4200. In addition, more than 87% of respondents identified themselves as employees with high levels of on-the-job embeddedness, with average scores of 3.500 or above. In contrast, the indicators of WIF indicated that, in total, respondents experienced low levels of work interfering with family with a maximum score of 2.9385. The relevant item (WIF5) stated: “Due to work-related duties, I have to make changes to my plans for family activities.” Nonetheless, a significant number of respondents (more than 25%) perceived relatively high levels of WIF.

**Table 5.1 The Mean Scores of On-the-job Embeddedness, Indicators of WIF, and Indicators Turnover Intention, and Correlations between the Variables**

	Mean	Std. Deviation	On-the-job Embeddedness	WIF1	WIF2	WIF3	WIF4	WIF5	TI1R	TI2R	TI3R
<b>On-the-job Embeddedness</b>	4.4200	0.82178	1	-0.345(**)	-0.352(**)	-0.334(**)	-0.333(**)	-0.214(**)	-0.565(**)	-0.624(**)	-0.637(**)
<b>WIF1</b>	2.5544	1.33877	-0.345(**)	1	0.792(**)	0.699(**)	0.704(**)	0.571(**)	0.283(**)	0.302(**)	0.235(**)
<b>WIF2</b>	2.7032	1.31422	-0.352(**)	0.792(**)	1	0.810(**)	0.769(**)	0.647(**)	0.254(**)	0.264(**)	0.226(**)
<b>WIF3</b>	2.7246	1.33501	-0.334(**)	0.699(**)	0.810(**)	1	0.780(**)	0.664(**)	0.225(**)	0.209(**)	0.164(**)
<b>WIF4</b>	2.5820	1.29672	-0.333(**)	0.704(**)	0.769(**)	0.780(**)	1	0.679(**)	0.241(**)	0.239(**)	0.194(**)
<b>WIF5</b>	2.9385	1.37155	-0.214(**)	0.571(**)	0.647(**)	0.664(**)	0.679(**)	1	0.129(**)	0.162(**)	0.131(**)
<b>TI1R</b>	2.5481	1.39641	-0.565(**)	0.283(**)	0.254(**)	0.225(**)	0.241(**)	0.129(**)	1	0.755(**)	0.596(**)
<b>TI2R</b>	2.6979	1.39471	-0.624(**)	0.302(**)	0.264(**)	0.209(**)	0.239(**)	0.162(**)	0.755(**)	1	0.725(**)
<b>TI3R</b>	2.8547	1.50388	-0.637(**)	0.235(**)	0.226(**)	0.164(**)	0.194(**)	0.131(**)	0.596(**)	0.725(**)	1

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



The results in Table 5.1 also indicated relatively low levels of turnover intention. The indicators of turnover intention scores are between 2.5481 (TI1R) and 2.8547 (TI3R). Therefore, a majority of respondents (75%) are less likely to resign from their organisations in the near future. Again, however, more than 25% of the respondents indicated high levels of turnover intention.

On-the-job embeddedness was significantly albeit negatively correlated with the indicators of WIF and turnover intention. Higher levels of job embeddedness were associated with lower levels of WIF and turnover intention. The relationship between WIF and turnover intention presented different findings. The indicators of these variables were positively correlated, implying that higher levels of WIF produce higher levels of turnover intention. The correlations of the variables were all significant ( $p < 0.01$ ).

Although all correlations between on-the-job embeddedness and WIF and turnover intention were negative (though significant) they present different magnitudes of relationship. Relatively stronger negative associations were indicated by (the correlations between) on-the-job embeddedness and turnover intention.

Table 5.2 presents mean scores and correlations for off-the-job embeddedness, indicators of FIW, and indicators of turnover intention. Respondents are more likely to embed in their off-the-job domains if they provide an average composite score of 4.5681. In contrast, respondents show relatively low levels of FIW. The item “Things I want to do at work do not get done because of the demands of my family or spouse/partner” (FIW3) presented the lowest indicator of FIW (2.2513). The item “My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime” (FIW4) indicated the highest indicator (2.4135). Although there are relatively low levels of FIW indicators for the total respondents, almost 12% of the respondents perceive higher levels of FIW.

**Table 5.2 The Mean Scores of Off-the-job Embeddedness, Indicators of FIW, and Indicators Turnover Intention, and Correlations between the Variables**

	Mean	Std. Deviation	Off-the-job Embeddedness	FIW1	FIW2	FIW3	FIW4	FIW5	TI1R	TI2R	TI3R
<b>Off-the-job Embeddedness</b>	4.5681	0.75952	1	-0.236(**)	-0.162(**)	-0.214(**)	-0.199(**)	-0.187(**)	-0.262(**)	-0.309(**)	-0.340(**)
<b>FIW1</b>	2.3093	1.15432	-0.236(**)	1	0.632(**)	0.664(**)	0.654(**)	0.616(**)	0.165(**)	0.195(**)	0.140(**)
<b>FIW2</b>	2.3137	1.15890	-0.162(**)	0.632(**)	1	0.771(**)	0.630(**)	0.606(**)	0.151(**)	0.185(**)	0.174(**)
<b>FIW3</b>	2.2513	1.09460	-0.214(**)	0.664(**)	0.771(**)	1	0.677(**)	0.669(**)	0.182(**)	0.190(**)	0.173(**)
<b>FIW4</b>	2.4135	1.24448	-0.199(**)	0.654(**)	0.630(**)	0.677(**)	1	0.638(**)	0.195(**)	0.204(**)	0.178(**)
<b>FIW5</b>	2.2932	1.18515	-0.187(**)	0.616(**)	0.606(**)	0.669(**)	0.638(**)	1	0.222(**)	0.218(**)	0.171(**)
<b>TI1R</b>	2.5481	1.39641	-0.262(**)	0.165(**)	0.151(**)	0.182(**)	0.195(**)	0.222(**)	1	0.755(**)	0.596(**)
<b>TI2R</b>	2.6979	1.39471	-0.309(**)	0.195(**)	0.185(**)	0.190(**)	0.204(**)	0.218(**)	0.755(**)	1	0.725(**)
<b>TI3R</b>	2.8547	1.50388	-0.340(**)	0.140(**)	0.174(**)	0.173(**)	0.178(**)	0.171(**)	0.596(**)	0.725(**)	1

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

The construct of off-the-job embeddedness provided a negative correlation with FIW and turnover intention. These findings implied that increase in the variable of off-the-job embeddedness may reduce FIW and turnover intention. The magnitudes of correlations between off-the-job embeddedness and turnover intention were also stronger than those between off-the-job embeddedness and FIW. The stronger correlation might reflect that the increase in the variable of off-the-job embeddedness may provide a bigger impact on turnover intention rather than on FIW.

The correlations between FIW and turnover intention were positively significant. These finding indicated that the higher levels of FIW are associated with higher levels of turnover intention.

## **5.2 SCORES AND MEAN DIFFERENCE OF JOB EMBEDDEDNESS, WORK-FAMILY CONFLICT AND TURNOVER INTENTION BETWEEN BANKS OWNERSHIP CATEGORIES**

As described in Chapter Three (Sub-section 3.3.2), the data for this research was taken from a sample of employees who are working in different banks ownership categories: state-owned banks, foreign-owned banks, and domestic-owned banks. These ownership categories of the banks generally differ in several aspects including the size of assets, the number of employees, the ways the banks are managed, the levels of corporate governance and the management-employee relationships (Bank-Indonesia 2005; Hidayati 2004; Ikhsan 2004). For example, working in the state-owned banks is generally perceived to be more relaxed and less-stressful (Ikhsan 2004; Mekar et al. 2009). The dissimilarities may result in different levels of employees' attachment to the jobs, employees' perceived work-family conflict, and employees' willingness to stay with the organisations. Table C.1, C.2, and C.3 (Appendix C) presented the mean differences of job embeddedness, work-family conflict and turnover intention between state-owned banks, foreign-owned banks and domestic-owned banks. Generally, state-owned banks' employees showed higher levels of job embeddedness, lower levels of work-family conflict and lower levels turnover intention than that of foreign-owned and domestic-owned banks.

Specifically, the levels of turnover intention of the state-owned banks' employees were significantly lower than that of foreign-owned banks' employees (Table C. 1). Further, the levels of job embeddedness of the employees who work for state-owned banks were significantly higher than that of employees who work for domestic-owned banks. Most items of work-family conflict and turnover intention of the state-owned banks' employees were significantly lower than that of domestic-owned banks' employees, Table C.2. In general, the levels of job embeddedness, work-family conflict and turnover intention of foreign-owned banks' employees did not differ from those who work for domestic-owned banks, Table C.3. However, some aspects of WIF experienced by foreign-owned banks' employees were significantly higher than that of domestic-owned banks' employees.

### **5.3 SCORES AND MEAN DIFFERENCE OF JOB EMBEDDEDNESS, WORK-FAMILY CONFLICT AND TURNOVER INTENTION BETWEEN MALES AND FEMALES**

Table 5.3 presents scores of job embeddedness for male and female respondents. Positive differences in the mean between on-the-job embeddedness for males and females suggest that the levels of on-the-job embeddedness for males are higher than for females. On the other hand, the mean difference of off-the-job embeddedness for males and females is negative, because the levels of off-the-job embeddedness for males are lower than for females.

**Table 5.3 Scores of Job Embeddedness and Mean Differences between Males and Females**

	<b>Gender</b>	<b>Mean</b>	<b>Mean Difference</b>	<b>t</b>	<b>Sig.</b>	<b>Remark</b>
<b>On-the-job Embeddedness</b>	1= male N=606	4.4203	0.0007	0.015	0.988	Insignificant
	2= female N=516	4.4196				
<b>Off-the-job Embeddedness</b>	1	4.5523	-0.0344	-0.756	0.450	Insignificant
	2	4.5867				

Both males and females indicated comparable levels of on-the-job embeddedness with scores of 4.4203 for males, and 4.4196 for females. Although males indicated higher levels of on-the-job embeddedness, the mean difference was relatively very small (0.0007) and statistically insignificant with 0.988 values (higher than the significant values of 0.05).

In relation to off-the-job embeddedness, females indicated relatively higher levels of off-the-job embeddedness than their male counterparts. The score of off-the-job embeddedness were 4.5867 for females and 4.5523 for males. However, the mean difference of off-the-job embeddedness was statistically insignificant with values of 0.450 (above the common cut-off point values of 0.05).

Both male and female respondents, Table 5.4, also indicated similar levels of work-family conflict. However, the positive mean difference for all indicators of WIF (WIF1, WIF2, WIF3, WIF4, WIF5) presented slightly higher levels of WIF for males than for females. The largest mean difference between males and females appeared in the first indicator. The indicator stated “The demands of my work interfere with my home and family life” (WIF1).

In general, female respondents experienced higher levels of FIW than male respondents. The indicator of FIW1 (“The demands of my family or spouse/partner interfere with work-related activities”) suggested the largest albeit insignificant mean difference (-0.0841) between the two groups of respondents.

**Table 5.4 Levels of Work-Family Conflict and Mean Differences between Males and Females**

Indicators	Gender	Mean	Mean Difference	t	Sig.	Remark
<b>WIF1</b>	1=male N=606	2.5776	0.0505	0.629	0.530	Insignificant
	2=female N=516	2.5271				
<b>WIF2</b>	1	2.7046	0.0030	0.039	0.969	Insignificant
	2	2.7016				
<b>WIF3</b>	1	2.7277	0.0068	0.085	0.932	Insignificant
	2	2.7209				
<b>WIF4</b>	1	2.5842	0.0047	0.060	0.952	Insignificant
	2	2.5795				
<b>WIF5</b>	1	2.9587	0.0440	0.536	0.592	Insignificant
	2	2.9147				
<b>FIW1</b>	1	2.2706	-0.0841	-1.215	0.224	Insignificant
	2	2.3547				
<b>FIW2</b>	1	2.3284	0.0319	0.459	0.646	Insignificant
	2	2.2965				
<b>FIW3</b>	1	2.2492	-0.0047	-0.072	0.943	Insignificant
	2	2.2539				
<b>FIW4</b>	1	2.4109	-0.0058	-0.077	0.938	Insignificant
	2	2.4167				
<b>FIW5</b>	1	2.3036	0.0226	0.319	0.750	Insignificant
	2	2.2810				

The results from male respondents, Table 5.5, consistently showed higher levels of turnover intention than their female counterparts. The largest mean difference (0.1042) although again insignificant, was provided in the indicator of TI3R (“I would prefer to remain with this Bank until I reach retirement age”).

**Table 5.5 Scores of Turnover Intention and Mean Differences between Males and Females**

Indicators	Gender	Mean	Mean Difference	t	Sig.	Remark
TI1R	1=male N=606	2.5660	0.0389	0.465	0.642	Insignificant
	2=female N=516	2.5271				
TI2R	1	2.7079	0.0219	0.262	0.794	Insignificant
	2	2.6860				
TI3R	1	2.9026	0.1042	1.157	0.248	Insignificant
	2	2.7984				

#### **5.4 INFLUENCE OF JOB EMBEDDEDNESS, AND WORK-FAMILY CONFLICT ON TURNOVER INTENTION**

This section is divided into two parts. The first part focuses on the statistical analysis of the final structural model of the relationships between job embeddedness, work-family conflict, and turnover intention as presented in Chapter Four, Section 4.4. In the second part, testing of hypotheses relating to the influence of job embeddedness and work-family conflict on turnover intention is presented.

##### **5.4.1 Statistical Analysis of the Influence of Job Embeddedness, and Work-Family Conflict on Turnover Intention**

As previously mentioned, statistical analysis of the structural relations is based on the final SEM model: Figure 4.4 (Chapter Four). The constructs and indicators in the final model are presented in Table 5.6. The structural relations in the model were assessed by referring to the values of the regression weights (estimate values) and their significant levels (0.05 *p*-values) provided by Amos output (Boyar et al. 2003; Byrne 2001; Hair et al. 2006; Karatepe & Baddar 2006). The regression weights values represent the strength of structural relations between variables. The signs (+ or -) indicate the “direction” of change in the dependent variable (turnover intention) for a change in the independent variables (job embeddedness and work-family conflict) (Hair et al. 2006).

**Table 5.6 Constructs and Indicators in the SEM Final Model Reflecting the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**

Type of Variables	Constructs/Variables	Indicators
Exogenous	On-the-job embeddedness	Organisational fit (OF)
		Organisational sacrifice (OS)
	Off-the-job embeddedness	Community fit (CF)
		Community sacrifice (CS)
Endogenous	Work interfering with family (WIF)	WIF1
		WIF2
		WIF3
		WIF4
		WIF5
	Family interfering with work (FIW)	FIW1
		FIW2
		FIW3
		FIW4
		FIW5
	Turnover intention (TI)	TI1R
		TI2R
		TI3R

Table 5.7 presents the estimated values of the structural relations and *p*-values in the model. The negative signs of the estimated value indicate that the relationships between the variables are in the opposite direction. For instance, the estimated structural relation score of on-the-job embeddedness on turnover intention is -0.939. This score suggests that the higher the levels of on-the-job embeddedness, the lower the levels of turnover intention. Conversely, the positive signs imply that independent variables affect a dependent variable in the same direction. For example, off-the-job



embeddedness shows positive structural relation on turnover intention with estimated value of 0.071. This score suggests that higher levels of off-the-job embeddedness may lead to higher levels of turnover intention.

**Table 5.7 The Estimated Values and Significance Level of the Influence of Job Embeddedness, Work-Family Conflict on Turnover Intention**

Structural Relations			Estimate	P	Remark
TI	<---	OnEmb	-0.939	***	Significant
TI	<---	OffEmb	0.071	0.068	Insignificant
WIF	<---	OnEmb	-0.224	***	Significant
FIW	<---	OffEmb	-0.138	***	Significant
TI	<---	WIF	-0.846	***	Significant
TI	<---	FIW	0.825	***	Significant

The arrows represent the directions of structural relations between variables. P = probability. The structural relations are significant when the probability values are above the cut-off points of 0.05.

Table 5.7 also shows *p*-values of the structural relation (or regression) scores/coefficients. The scores under the common cut-off points of 0.05 indicate a significant relationship. Conversely, the scores above 0.05 suggest an insignificant relationship. For example, the structural relationship between on-the-job embeddedness and turnover intention (*p*-value = \*\*\*) is significant. On the contrary, the relationship between off-the-job embeddedness and turnover intention (*p*-value = 0.068) is insignificant.

Furthermore, the relationship between on-the-job embeddedness and WIF (OnEmb on WIF) is negative (-0.224), though statistically significant. Off-the-job embeddedness

also shows negative (-0.138), though significant, relationship with FIW (OffEmb on FIW). Again, the relationship between WIF and turnover intention (WIF on TI) is also negative (-0.846) though significant. Conversely, the positive (0.825) and significant coefficient is found in the relationship between FIW and turnover intention (FIW on TI).

#### **5.4.2 Hypotheses Testing of the Influence of Job Embeddedness and Work-Family Conflict on Turnover Intention**

Hypothesis 1a tested the negative correlation between on-the-job embeddedness on turnover intention (Table 5.7). As hypothesised, the relationship between on-the-job embeddedness and turnover intention is negative, though significant. This negative relationship suggests that the higher the levels of on-the-job embeddedness, the lower the levels of turnover intention.

The negative relationship between off-the-job embeddedness and turnover intention was stated in hypothesis 1b. The result, which does not support the contention, is also presented in Table 5.7. The structural relation coefficient of off-the-job embeddedness on turnover intention is positive and statistically insignificant.

On-the-job embeddedness was hypothesised to have positive relationship with WIF (hypothesis 2a). This research reveals a contradictory outcome. The negative sign of the estimated relation coefficient (-0.224) between on-the-job embeddedness and WIF suggests that the higher the levels of on-the-job embeddedness, the lower the levels of WIF.

In H2b, off-the-job embeddedness was predicted to have positive relationship with FIW. However, the result does not support this hypothesis. As indicated in Table 5.7, the relationship between the variable of off-the-job embeddedness and FIW is negative with structural relation of -0.138. This suggests that higher levels of off-the-job embeddedness result in lower levels of FIW.

Hypothesis 3a contended that the relationship between WIF and turnover intention is positive: the higher the levels of WIF, the higher the levels of turnover intention. However, Table 5.7 presents result inconsistent with the hypothesis. The result indicates that the structural relation between WIF and turnover intention is negatively significant (-0.846). This implies that the higher the levels of WIF, the lower the levels of turnover intention.

Positive relationship between FIW and turnover intention was stated in H3b. Table 5.7 suggests a positive significant estimate (0.825) of the structural relation between FIW and turnover intention. Thus, H3b is supported: the higher the levels of FIW, the higher the levels of turnover intention.

## **5.5 IMPACT OF GENDER ON THE RELATIONSHIPS BETWEEN JOB EMBEDDEDNESS, WORK-FAMILY CONFLICT AND TURNOVER INTENTION**

This section is also divided into two parts. The first part presents steps in invariance testing for the male and female samples. In the second part results of hypothesis testing on the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention are presented.

To test the impact of gender on the relationships between the variables, Figure 5.1, Figure 5.2, Figure 5.3 and Figure 5.4 are presented. The figures were obtained from the final SEM model presented in Chapter 4 (Section 4.4). Referring to Table 5.6, the figures consist of exogenous formative constructs of on-the-job embeddedness (OnEmb) and off-the-job embeddedness (OffEmb), and endogenous reflective constructs of work interfering with family (WIF), family interfering with work (FIW) and turnover intention (TI).

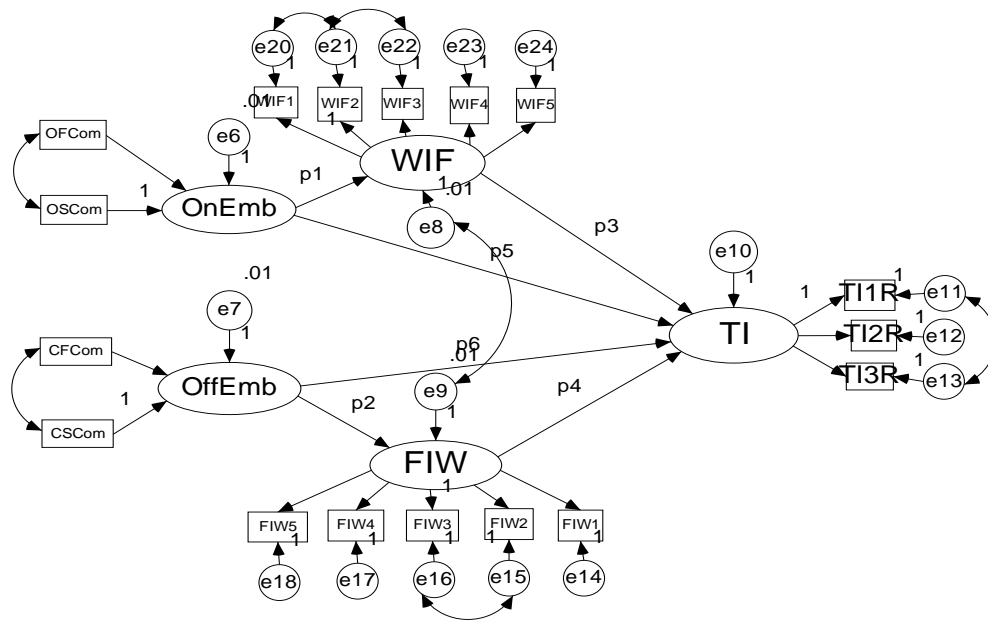
### **5.5.1 Invariance Testing for Male and Female Samples: the Moderating Effect of Gender on the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**

As discussed in Chapter Four (Section 4.5), the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention was evaluated using five (5) steps. In the first step the total sample of 1,122 respondents was divided into male (606 respondents) and female (516 respondents) groups. In the second step a baseline model without imposed constraints was constructed for the male and female samples and analysis of both samples run simultaneously. This unconstrained model was the default baseline independent model and involved no between-group constraints (Byrne 2010).

In the third step, a constrained structural model was developed by imposing the same label on all structural paths describing the structural relationships between job embeddedness, work-family conflict and turnover intention. The primary focus of this analysis was on the structural relationships/paths. Thus, the measurement model was free to be estimated by the program for both the constrained and unconstrained models. Following Arbuckle (2006a) and Byrne (1994, 2001, 2010), labels p1, p2, p3, p4, p5 and p6 were utilised and placed on the targeted structural paths for both male and female groups as illustrated in Figure 5.1.

Label 'p1' was assigned to the path describing the influence of on-the-job embeddedness (OnEmb) on WIF. The influence of off-the-job embeddedness (OffEmb) on FIW was labelled 'p2'. The label 'p3' was assigned to the path describing the influence of WIF on turnover intention (TI). The structural path of FIW on turnover intention was labelled 'p4'. The structural paths describing the influence of on-the-job embeddedness on turnover intention, and off-the-job embeddedness on turnover intention were labelled 'p5' and 'p6' respectively.

**Figure 5.1 The Constrained Structural Model of the Impact of Gender on the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**



The fourth step involved obtaining the chi-square and degrees of freedom (DF) differences for the unconstrained and constrained structural models. This was done by subtracting the baseline or unconstrained chi-square and DF from the constrained model. When the chi-square difference ( $\Delta$  chi-square) is statistically significant compared to the chi-square distribution table, the fifth and final step, the individual evaluation of targeted structural paths, was taken. Gender moderates the relationships between job embeddedness and work-family conflict, and work-family conflict and turnover intention when the chi-square difference is statistically significant (Arbuckle 2006a; Byrne 1994, 2001; Hair et al. 2006; Sekaran 2003).

Figure 5.2 presents the unconstrained structural model for male and female samples simultaneously run using the Amos 7 program (Arbuckle 2006b). The model produces goodness of fit indexes for both samples as follows. The chi-square value = 833.153, probability = 0.000, DF (degree of freedom) = 219, RMSEA = 0.050, GFI = 0.924 and CFI = 0.954. While providing significant chi-square values, the model offers adequate

goodness of fit indexes in relation to other statistics of fit (RMSEA, GFI, and CFI). Therefore, based on the preset criteria (referred to in Chapter 4) the model is robust for further analysis.

**Figure 5.2 The Unconstrained Structural Model of the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**

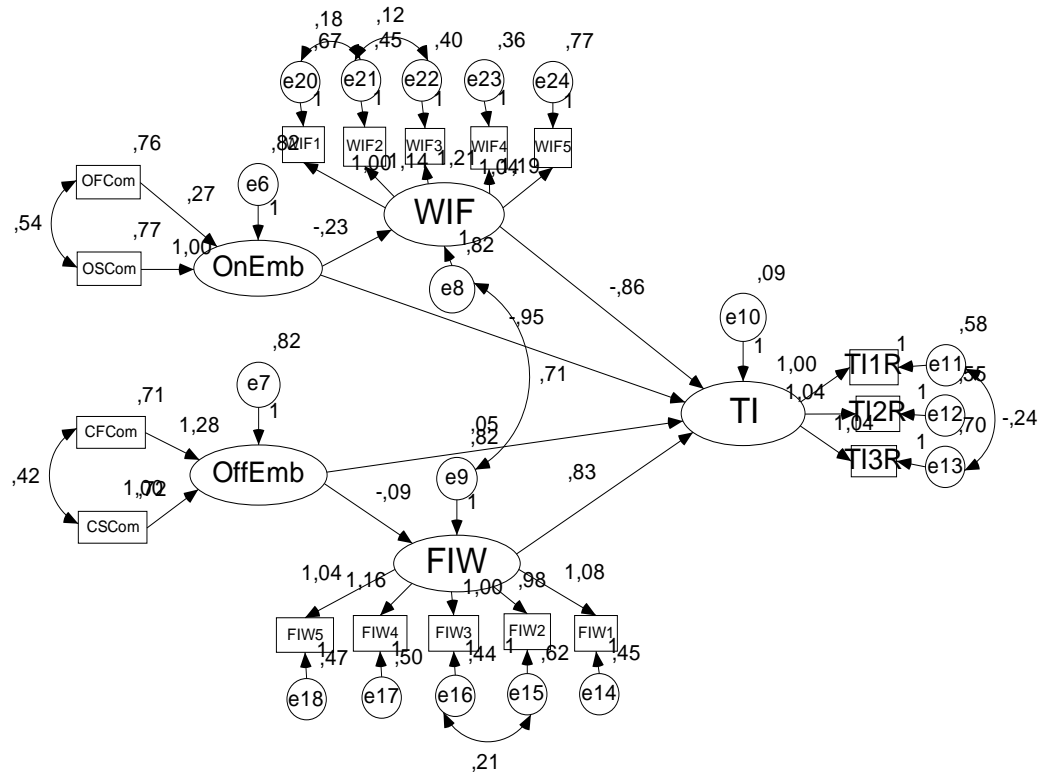


Table 5.8 presents the values for structural relationships for both male and female samples. Both samples show similar patterns in their structural relationships. The structural relationships between the variables of job embeddedness, work-family conflict and turnover intention are statistically significant, with the exception of off-the-job embeddedness and turnover intention. The relationship between off-the-job embeddedness and turnover intention is consistently insignificant for both samples.

**Table 5.8 The Values of Unconstrained Structural Relations for both Male and Female Samples**

Structural Relations/Paths			Male			Female		
			Estimate	P	Remark	Estimate	P	Remark
TI	<---	OnEmb	-0.948	***	Significant	-0.946	***	Significant
TI	<---	OffEmb	0.125	0.076	Insignificant	0.047	0.214	Insignificant
WIF	<---	OnEmb	-0.220	***	Significant	-0.232	***	Significant
FIW	<---	OffEmb	-0.176	***	Significant	-0.091	0.026	Significant
TI	<---	WIF	-0.865	***	Significant	-0.856	***	Significant
TI	<---	FIW	0.851	***	Significant	0.833	***	Significant

Figure 5.3 describes the fully constrained model. As previously mentioned, all structural relationships in the model are equally constrained and were given the same labels (p1, p2, p3, p4, p5 and p6) for both male and female samples. The constrained model for both samples presents chi-square value of 836.293, probability of 0.000 and DF of 225. The fit statistics of RMSEA (0.049), GFI (0.923) and CFI (0.954) are adequate for further analysis.

**Figure 5.3 The Fully Constrained Structural Model of the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**

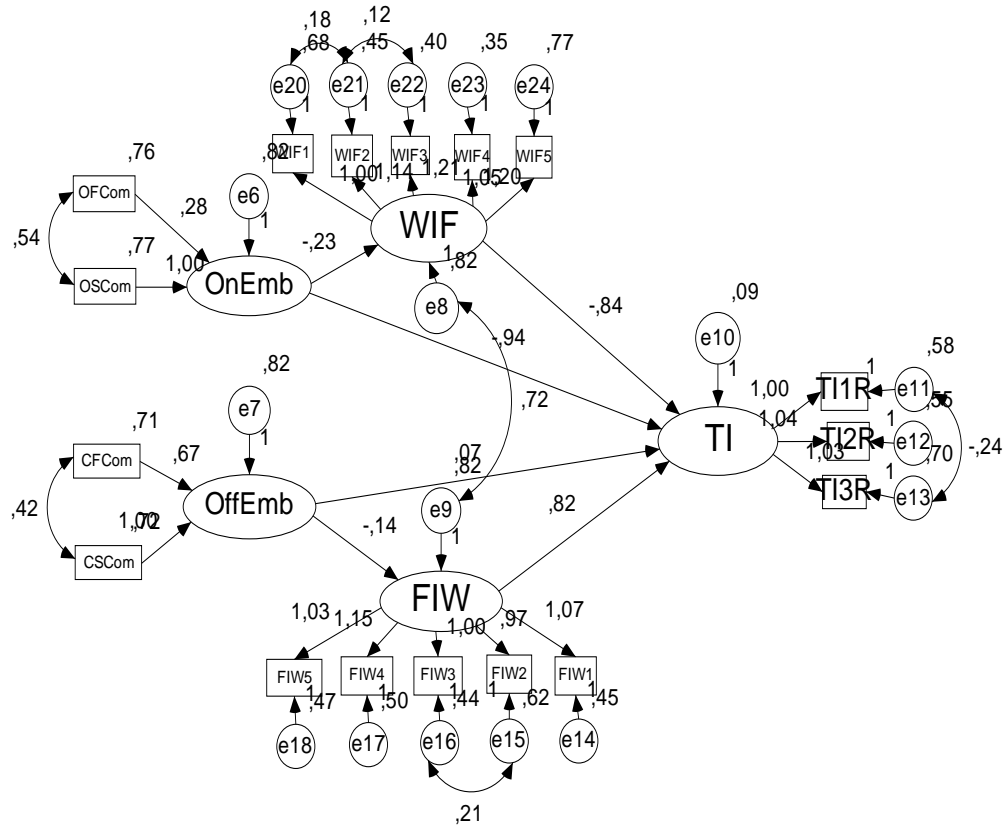


Table 5.9 contains the values of fully constrained structural relations for both male and female samples. All attributes present the same values because they were equally constrained. The difference between the unconstrained model and the constrained model was assessed by comparing the chi-square of both models and corresponding degree of freedom (DF) (Arbuckle 2006a; Byrne 1994, 2001; Hair et al. 2006).

The unconstrained model offers chi-square value of 833.153 and DF of 219. Further, the fully constrained model presents chi-square of 836.293 and DF of 225. Both models provide a chi-square difference of 3.140 (836.293 – 833.153) and a DF difference of 6 (225 – 219). Based on the distribution table (MedCalc ; Sekaran 2003; Tabachnick & Fidell 2007) the chi-square value with a DF of 6 and probability of 0.05 is 12.592. Thus, the chi-square difference is below the chi-square distribution value or critical value. It can be inferred that the difference is statistically insignificant



(Arbuckle 2006a; Byrne 2001; Hair et al. 2006). Gender, therefore does not moderate the relationships between job embeddedness, work-family conflict and turnover intention.

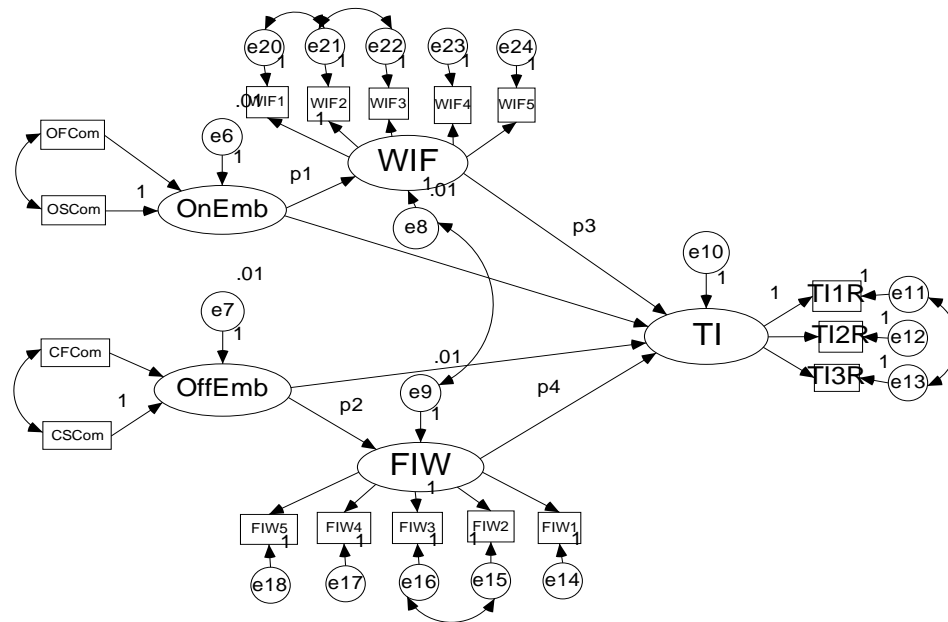
**Table 5.9 The Values of Fully Constrained (p1, p2, p3, p4, p5, p6) Structural Relations for both Male and Female Samples**

Structural Relations/Paths			Male			Female		
			Estimate	P	Label	Estimate	P	Label
<b>WIF</b>	<---	<b>OnEmb</b>	-0.225	***	p1	-0.225	***	p1
<b>FIW</b>	<---	<b>OffEmb</b>	-0.135	***	p2	-0.135	***	p2
<b>TI</b>	<---	<b>OnEmb</b>	-0.939	***	p5	-0.939	***	p5
<b>TI</b>	<---	<b>WIF</b>	-0.838	***	p3	-0.838	***	p3
<b>TI</b>	<---	<b>OffEmb</b>	0.073	0.056	p6	0.073	0.056	p6
<b>TI</b>	<---	<b>FIW</b>	0.818	***	p4	0.818	***	p4

The total evaluation of the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention by comparing unconstrained and constrained models suggested insignificant differences. Therefore, it is unnecessary to perform individual assessments. However, as presented in Figure 5.4 and Table 5.10, this study offers informative descriptions regarding the moderating effect of gender on the relationships between job embeddedness and work-family conflict, work-family conflict and turnover intention as hypothesised in H4a, H4b, H5a, and H5b. The impact of gender on the structural relationships just mentioned was assessed by comparing the unconstrained model and partially constrained model. The partially constrained model was constructed by constraining the structural relationships between on-the-job embeddedness and WIF (label p1), off-the-job embeddedness and FIW (label p2). Label p3 and p4 were assigned to constrain the

relationships between WIF and turnover intention, and FIW and turnover intention respectively.

**Figure 5.4 The Partially Constrained Structural Model of the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**



The partially constrained structural model, presented in Figure 5.4, offers goodness of fit values as follows: chi-square = 835.927, probability = 0.000, DF = 223, RMSEA = 0.050, GFI = 0.923 and CFI = 0.954. The chi-square and DF differences are obtained by subtracting the unconstrained model's chi-square value and DF from those of the constrained model. The chi-square difference is 2.774 (835.927 – 833.153), and the DF difference was 4 (223 – 219). These results are then consulted to the distribution table. The table of chi-square with DF of 4 and corresponding *p*-value of 0.05 is 9.488 (MedCalc ; Sekaran 2003). The chi-square difference is lower than the chi-square value in the distribution table, thus the difference was statistically insignificant (Hair et al. 2006; Zikmund 2003). As a result, in this research gender does not moderate the relationships between on-the-job embeddedness and WIF (H4a), off-the-job embeddedness and FIW (H4b), WIF and turnover intention (H5a) and FIW and turnover intention (H5b).

Table 5.10 presents the values of partially constrained model. The estimated structural coefficients of the relationships between on-the-job embeddedness and WIF (OnEmb on WIF) for male are comparable to that of for female. The similar estimated coefficients are also indicated in the relationships between off-the-job embeddedness and FIW (OffEmb on FIW), WIF and turnover intention (WIF on TI), and FIW and turnover intention (FIW on TI). The value of structural relations between on-the-job embeddedness and turnover intention (OnEmb on TI) and off-the-job embeddedness and turnover intention (OffEmb and TI) are excluded from this analysis because the impact of gender on these relationships was not hypothesised.

**Table 5.10 The Values of Partially Constrained (p1, p2, p3, p4) Structural Relationships for both Male and Female Samples**

Structural relations/paths			Male			Female		
			Estimate	P	Label	Estimate	P	Label
WIF	<---	OnEmb	-0.225	***	p1	-0.225	***	p1
FIW	<---	OffEmb	-0.138	***	p2	-0.138	***	p2
TI	<---	OnEmb	-0.954	***	par_37	-0.926	***	par_16
TI	<---	WIF	-0.844	***	p3	-0.844	***	p3
TI	<---	OffEmb	0.089	0.069	par_38	0.060	0.193	par_17
TI	<---	FIW	0.824	***	p4	0.824	***	p4

### 5.5.2 Hypotheses Testing of the Impact of Gender on the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention

Hypothesis 4a stated that gender moderates the relationship between on-the-job embeddedness and WIF; in this hypothesis, it was posited that the level of the relationship will be stronger for women than for men. The chi-square difference test presented in above section shows unsupported result. The strength of the relationship between on-the-job embeddedness and WIF for both males and females is statistically

insignificant. Therefore, in this research gender does not moderate the relationship between on-the-job embeddedness and WIF.

As predicted in H4b, the relationship between off-the-job embeddedness and FIW was stronger for men than for women. However, this hypothesis is not supported by the chi-square difference test; gender does not moderate the influence of off-the-job embeddedness on FIW. Thus, male and female respondents provide similar responses in relation to the relationship between off-the-job embeddedness and FIW.

Gender moderates the influence of WIF on turnover intention, and that the extent of the influence is stronger for women than for men. This hypothesis was suggested in H5a. The chi-square difference test again does not support this hypothesis. Gender does not moderate the structural relationship of WIF and turnover intention.

Hypothesis 5b predicted that gender moderates the influence of FIW on turnover intention, and stated that the level of influence is higher for men than for women. In contrast to expectation, gender does not moderate the relationship between FIW and turnover intention. Results indicated similarity between both males and females.

## **5.6 SUMMARY**

This Chapter presented the findings of empirical testing of the research hypotheses. It initially provided descriptive statistics relating to job embeddedness, work family conflict and turnover intention. Mean differences were tested, and the results showed high level of congruence between male and female respondents.

Of the 10 hypotheses, two hypotheses were supported. These supported hypotheses are as follows. The relationship between on-the-job embeddedness and turnover intention was negatively significant (H1a). Family interfering with work (FIW) showed positive relationship with turnover intention (H3b). Contrary to expectation, the structural relation of off-the-job embeddedness on turnover intention was

statistically insignificant (H1b). Furthermore, the relationship between job embeddedness and work-family conflict was negative, though significant (H2a, H2b).

Moreover, the relationship between work-family conflict and turnover intention also showed mixed results. The relationship between work interfering with family (WIF) and turnover intention was found negative (H3a), while the relationship between FIW and turnover intention was positive (H3b), as expected.

Lastly, in this study males and females appeared to have similar experiences of on-the-job embeddedness and work-family conflict. Invariance testing across male and female groups indicated that gender did not moderate the structural relationships between job embeddedness, work-family conflict and turnover intention. Specifically, the strength of the relationship between on-the-job embeddedness and WIF, off-the-job embeddedness and FIW, WIF and turnover intention, and FIW and turnover intention were similar for both male and female respondents. Extensive discussion regarding these findings is presented in Chapter Six.

# CHAPTER SIX

## DISCUSSION

### 6.0 INTRODUCTION

The results presented in Chapter Five suggested that several concepts relating to on-the-job embeddedness and work-family conflict (particularly FIW) were robust in both Western and Eastern contexts. Firstly, a negative relationship between on-the-job embeddedness and turnover intention was present. Higher levels of on-the-job embeddedness result in lower levels of turnover intention. Secondly, FIW indicated a positive correlation with turnover intention. Strain resulting from family interfering with work may induce turnover intention.

The results also showed that individualistic and collectivistic cultural contexts may affect the relationships between job embeddedness, WIF and turnover intention. Thus, some of the theoretical conceptions which were robust in a Western context may not be applied in the Eastern context. Firstly, in this study job embeddedness was perceived to negatively affect work-family conflict. Secondly, off-the-job embeddedness did not show a significant relationship with turnover intention. Thirdly, WIF had a negative, though significant effect on turnover intention.

Moreover, the traditional gender role differentiations which were hypothesised to influence the relationships between job embeddedness, work-family conflict and turnover intention were not supported. Similar human resource processes experienced by male and female employees in the banks may contribute to the similarity of both gender on variables studied.

As some of the hypothesised relationships between variables in the research model were valid for both Western and Eastern contexts, and others culturally unique, consideration of cultural values may improve the effectiveness of organisational policies made by business practitioners. A discussion of the research findings is presented below.

This chapter is divided into four sections. The first section presents a discussion on the development of the standard versus modified model of job embeddedness as a result of the findings of this study. A summary of the major research findings is presented in the second section. Implications for balance between work and family are presented in the third section. This is followed by consideration of the impact of gender on relationships between job embeddedness, work-family conflict and turnover intention in the fourth section.

### **6.1 STANDARD MODEL VERSUS MODIFIED MODEL OF JOB EMBEDDEDNESS**

Chapter Two described the standard model of job embeddedness (Figure 6.1), composed of two sub-dimensions: on-the-job embeddedness and off-the-job embeddedness (Lee et al. 2004). On-the-job embeddedness is made up of three components: organisation fit, organisation sacrifice and organisation links. Off-the-job embeddedness, on the other hand, is composed of community fit, community sacrifice and community links. According to the standard model, the components of on-the-job and off-the-job embeddedness are independent. No association is assumed among the components. For example, organisation fit is not associated with organisation links.

As a formative construct, the composite scores of each component of on-the-job and off-the-job embeddedness were calculated by averaging the total scores of its items. Furthermore, the ‘strength’ of the sub-dimensions of job embeddedness was calculated by averaging the total scores of the components. For example, on-the-job embeddedness was determined by computing the means of its components; that is, organisation fit, organisation sacrifice and organisation links. A higher means score reflects higher levels of on-the-job embeddedness.

Similarly, the magnitude of off-the-job embeddedness was calculated by averaging the total scores of community fit, community sacrifice and community links. A higher means score also indicates higher levels of off-the-job embeddedness.

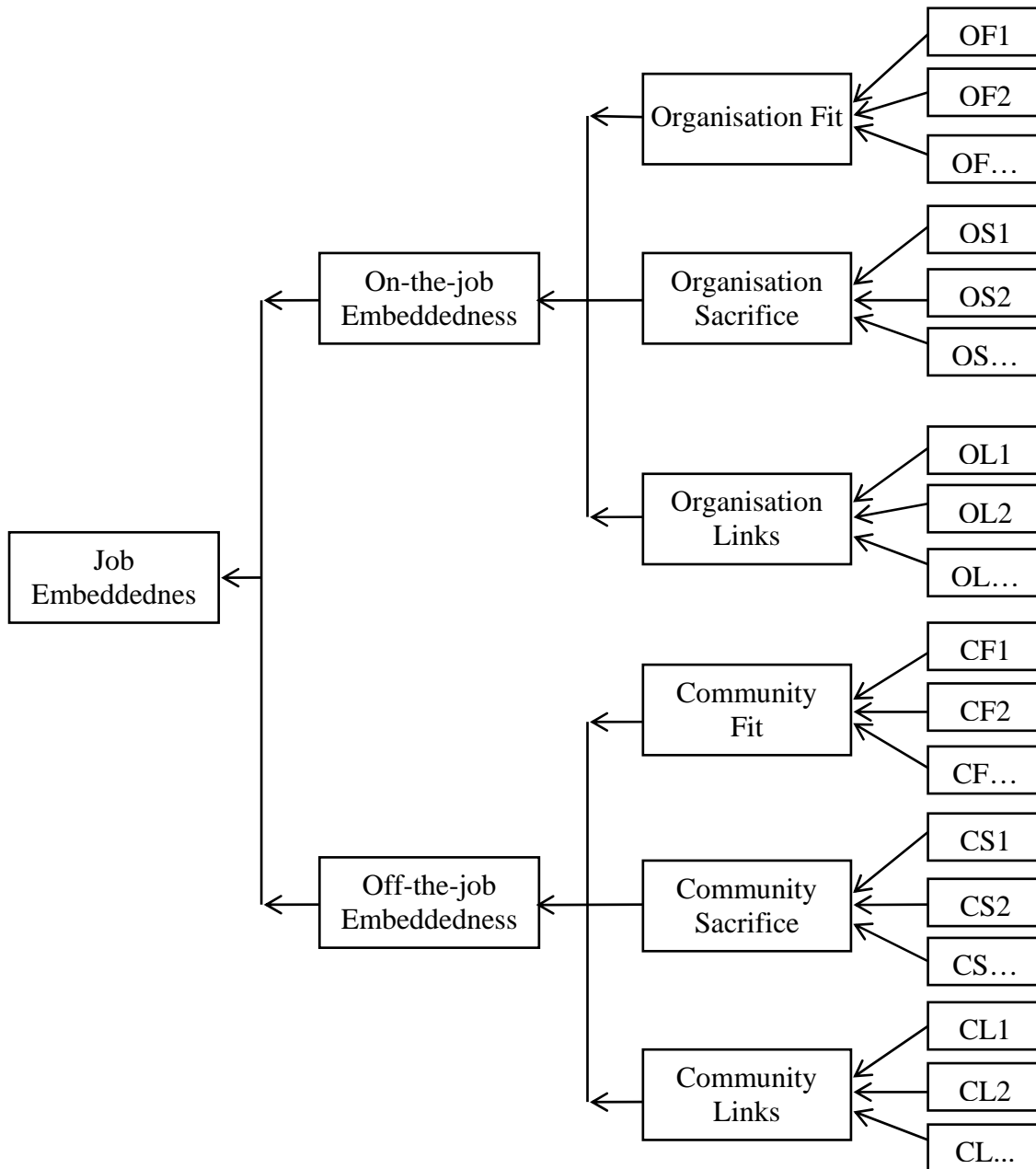
Even though job embeddedness is a formative construct, previous research (Bergiel et al. 2009; Lee et al. 2004; Mitchell et al. 2001) validated the items by using reflective construct methods. Convergent validity and internal consistency (alpha) are consistently utilised to gauge the quality of on-the-job and off-the-job embeddedness measurements (Bergiel et al. 2009; Crossley et al. 2007). According to Diamantopoulos and Siguaw (2006), the application of convergent validity and internal consistency on formative constructs are not appropriate and may lead to inaccurate judgment about the indicators due to misspecification errors.

In addition, the alpha scores and factor loadings of job embeddedness vary significantly in the literature. The seminal study by Mitchell and colleagues (2001) involving a sample for hospital employees, for example, showed that the alpha score of organisation fit was 0.86 (the highest), and that of community links was 0.50 (the lowest). The alpha scores for organisation links (0.62) and community links (0.50) in this study were the lowest compared to those of other components of job embeddedness. These scores (0.62 and 0.50) were below the common cut-off points of 0.7 (Garson 2009; Hair et al. 2006). Furthermore, the factor loadings to measure the quality of organisation and community links' items were as high as 0.93, or as low as 0.06. The majority of these items measuring organisation links and community links also showed factor loadings that fell below the recommended cut-off values of 0.70 (Hair et al. 2006). The low alpha and factor loading scores indicated that, in this research, organisation links may not be a valid component of on-the-job embeddedness. Similarly, community links may also not be a valid component of off-the-job embeddedness.

In this study, the evaluation of on-the-job and off-the-job embeddedness measurements using formative model procedures did not produce an item to measure community links (refer Appendix B). The evaluation on the final structural model of the relationships between job embeddedness, work-family conflict and turnover intention, Chapter Four, showed that organisation links were not significantly loaded onto on-the-job embeddedness.



**Figure 6.1 The Standard Model of Job Embeddedness**



Note: the last column represents the items of job embeddedness components. For example: OF1 is item number one for organisation fit, OS1 is item number one for organisation sacrifice, OL1 is item number one for organisation links, CF1 is item number one for community fit.

Moreover, analysis on the content of fit, sacrifice and links indicated that fit and links may be significantly associated. The meaning of organisation fit, for example, reflects employees' perceived compatibility with co-workers, jobs, or an organisation's values

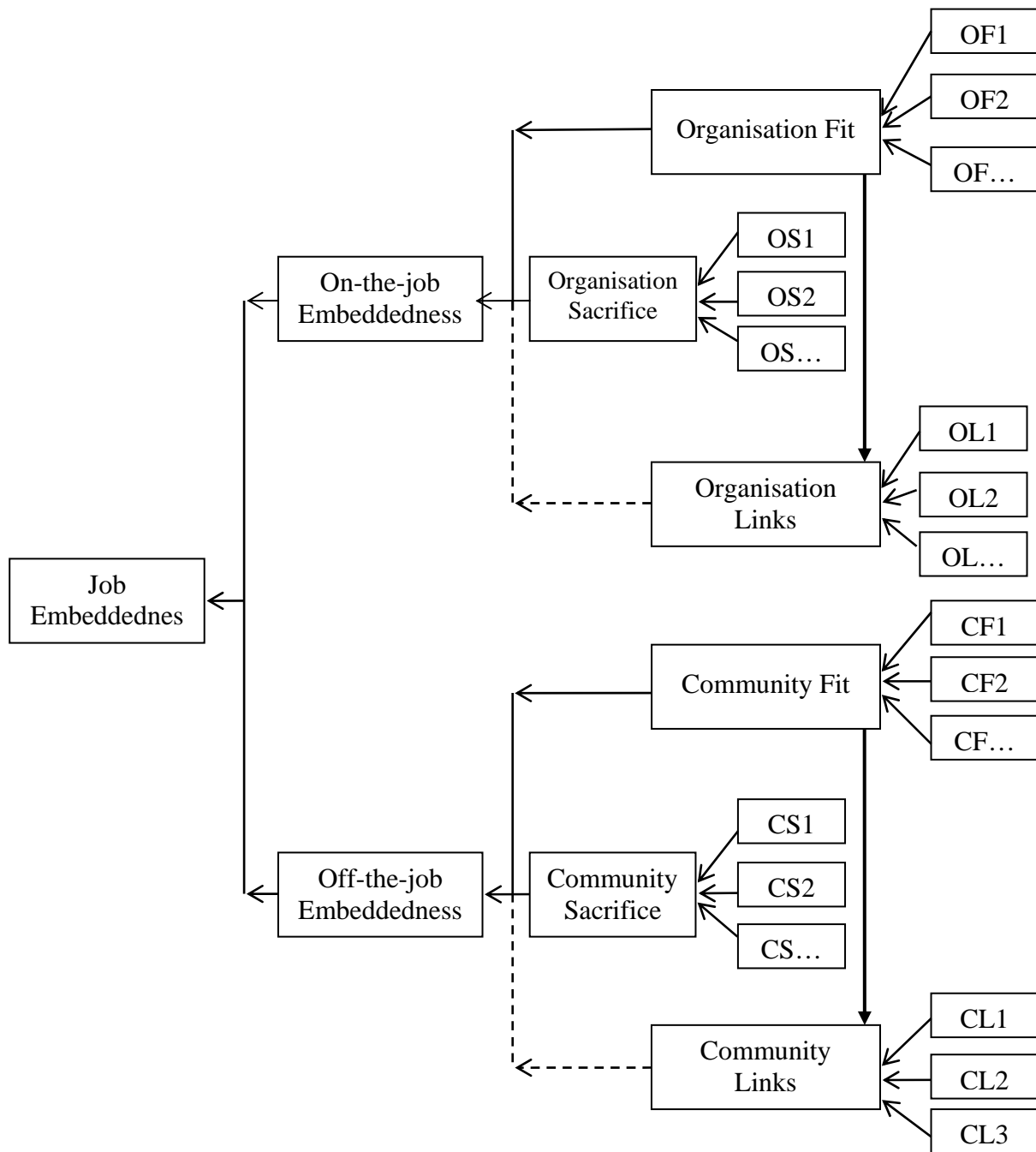
(Mitchell et al. 2001; Yao et al. 2004). Organisation links, on the other hand, refer to formal or informal connections between employees and co-workers, supervisors, subordinates or organisations (Mitchell et al. 2001). When employees feel highly compatible with their co-workers, close relationships or links are likely to develop. Similarly, this situation may also occur when employees perceive that they are compatible with non-work friends. Such compatibility may also result in close connections between employees and non-work, community-related friends.

The arguments discussed above are parallel to the concepts of ‘similarity and attraction’ (Henderson & Furnham 1982; Klohnen & Luo 2003; Neimeyer & Mitchell 1988). According to these concepts, high levels of compatibility between employees and their co-workers allow employees to build up and maintain close relationships with their co-workers. These relationships, formal or informal, may result in employees feeling connected with their co-workers (or supervisors and subordinates). The perceived connections are, therefore, the effect of the levels of compatibility; higher levels of compatibility result in higher levels of perceived connections. The association between compatibility (or fit) and connections (or links) is best operationalised as a relationship within a reflective model (Diamantopoulos & Siguaw 2006). In this reflective model, organisation links is dependent on (or represented by) organisation fit. Similarly, community links is dependent on community fit. In a reflective model (see Chapter Three), when the variable or item (that is organisation or community links) does not show validity, it may be omitted without significantly changing the meaning of the related construct (Diamantopoulos & Siguaw 2006; Jarvis, MacKenzie & Podsakoff 2003).

Since organisation links and community links did not load significantly onto job embeddedness, they may be excluded from the model of job embeddedness. Based on the reasons discussed, the standard model of job embeddedness was adjusted into what is referred to in this study as a modified model (Figure 6.2). The dashed arrows from organisation links headed to on-the-job embeddedness indicate that, in this study, organisation links did not provide a valid component of on-the-job embeddedness, but

rather a sub-component of organisation fit. Similarly, community links were not found to be a valid component of off-the-job embeddedness, but a sub-component of community fit.

**Figure 6.2 The Modified Model of Job Embeddedness**



The solid arrow headed to organisation links from organisation fit suggested that the organisation links are an effect component of organisation fit. This also applies to the solid arrow from community fit headed to community links. Since the concept of organisation and community 'links' are represented by the concept of organisation and community 'fit', organisational policies to facilitate employees to improve the levels of organisation (or community) fit will positively impact on the levels of organisation (or community) links. These findings will be discussed further in this chapter.

## **6.2 SUMMARY OF THE MAJOR FINDINGS AND DISCUSSIONS**

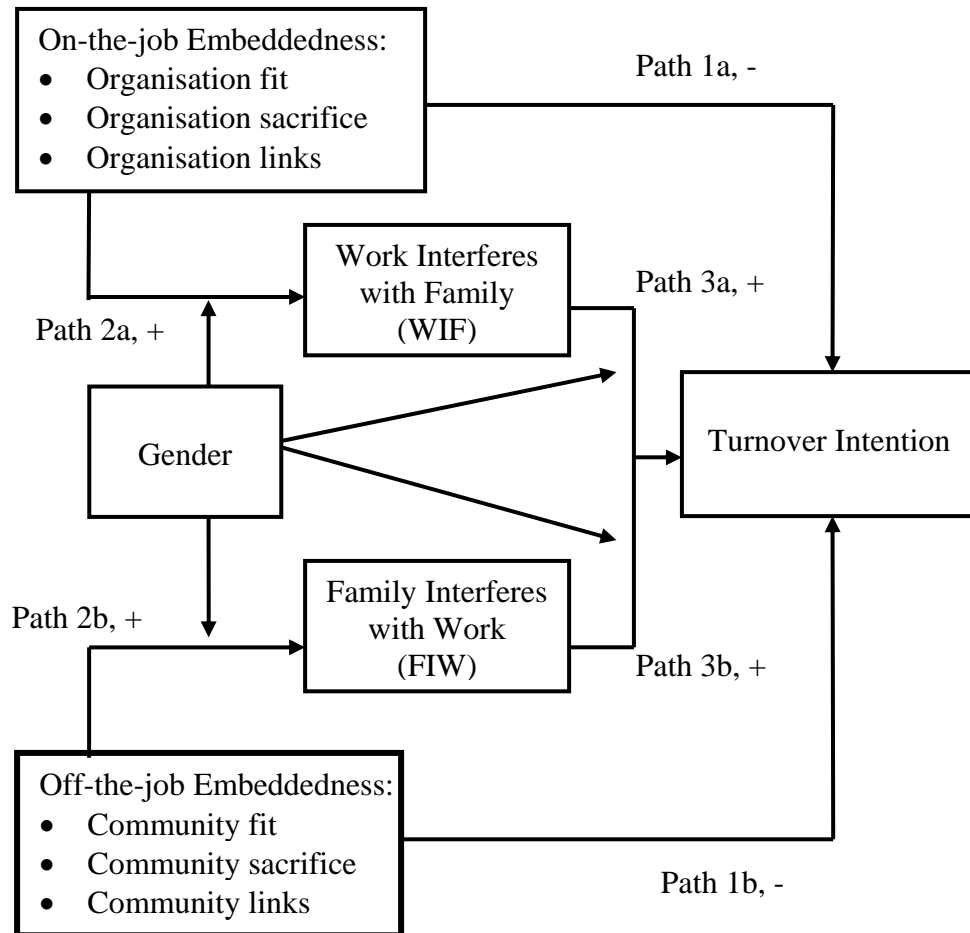
In this study, a research model (Figure 6.3) was developed to test the relationships between variables through hypotheses presented in Chapter Two. Analyses were undertaken through a cross-sectional method using data drawn from a sample of employees working in the Indonesian banking industry. A covariance-based structural equation modelling method utilising Amos 7 (Arbuckle 2006) software package was used to facilitate the analyses.

A validation on the final research model (Figure 4.4) produced a robust goodness of fit with chi-square = 697.962, probability = 0.000, DF = 109, GFI = 0.935, RMSEA = 0.069 and CFI = 0.956.

The results of the analyses suggested that:

1. the relationship between on-the-job embeddedness and turnover intention was negatively significant; the higher the levels of on-the-job embeddedness, the lower the levels of turnover intention.
2. Off-the-job embeddedness had an insignificant relationship with turnover intention.

**Figure 6.3 The Proposed Research Model of the Relationships between Job Embeddedness, Work-Family Conflict, and the Impact of Gender on Turnover Intention**



3. The relationship between on-the-job embeddedness and work interfering with family (WIF) was negatively significant; the higher the levels of on-the-job embeddedness, the lower the levels of WIF.
4. Off-the-job embeddedness showed a significant negative relationship with family interfering with work (FIW); higher levels of off-the-job embeddedness resulted in lower levels of FIW.
5. There was a negative, though significant, relationship between work interfering with family (WIF) and turnover intention (TI); the higher the levels of WIF, the lower the levels of turnover intention.

6. Family interfering with work (FIW) had a positive and significant relationship with turnover intention (TI); higher levels of FIW increased turnover intention.

Findings relating to the impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention showed that gender had no significant moderating influence on the structural relationships within the model. That is, the relationships between job embeddedness, work-family conflict and turnover intention for males and females did not differ significantly. Furthermore, non-invariance tests in relation to the hypothesised structural relationships also indicated that males and females shared similar strengths on the targeted structural coefficients of the model. Thus, the impact of gender on the hypothesised structural relationships was insignificant.

The findings relating to the hypotheses are further discussed in the following sections.

### **6.3 IMPLICATIONS FOR BALANCE BETWEEN WORK AND NON-WORK INVOLVEMENT**

Job embeddedness, comprising on-the-job embeddedness and off-the-job embeddedness, reflects the degree to which individuals attach to their employing organisations, family and community in a way that makes them much less likely to consider leaving their organisation. Job embeddedness is therefore essential for organisations in managing employees' willingness to leave the organisations (or turnover intention). Job embeddedness is also acknowledged as a strong predictor of important organisational outcomes, including voluntary turnover (Crossley et al. 2007; Lee et al. 2004; Mitchell et al. 2001), organisational citizenship behaviour and job performance (Lee et al. 2004). Highly embedded employees are believed to have lower turnover intention, show higher organisational commitment and organisational citizenship behaviour, and present better job performance than those exhibiting lower levels of job embeddedness (Holtom & O'Neill 2004; Lee et al. 2004).

The variable of job embeddedness, as previously mentioned, also describes the levels of employees' involvement at work and in family. At work, employees are required to be

highly involved in the performance of their work roles. This work involvement includes spending time, effort and energy to accomplish their tasks, attending training programmes, interacting positively with co-workers or supervisors and being involved in other organisational activities. Employees with higher level positions are also responsible for planning, coordinating and controlling subordinates' activities to ensure the organisation's goals are achieved efficiently and effectively.

Outside the workplace, employees are citizens with family responsibilities, domestic duties and community or social involvement. As work and family are interdependent, it is important to maintain a balance between work and family life (Aryee, Srinivas & Tan 2005). Work-life balance describes a situation that allows employees to manage effectively the two domains and make them mutually enriching, so that resources derived from one role may be applied to the other (Clark 2000; Friedman & Greenhaus 2000). For example, an individual employee may invest a significant amount of time and effort to pursue a better career prospect at work. This career advancement may provide emotional gratification that leads to stronger, positive feelings about family. Similarly, the intense involvement in family may result in higher levels of family satisfaction, positive emotions and esteem, which in turn creates energy for work (Friedman & Greenhaus 2000; Rothbard 2001).

Interest in work-family life balance issues has been growing due to several factors, including an increase in the number of women entering the workplace, and an increasing number of men who are willing to participate in taking care of family duties (Clark 2000; Hidayatti 2005; ILO 2006; Sverko, Arambasic & Galesic 2002). Furthermore, the 'integration' of work and family may benefit both employees and organisations. Employees who are better able to balance their work activities and family duties are more satisfied with their lives (Friedman & Greenhaus 2000; Johansson 2002). In addition, work-family integration also facilitates employees to achieve personal goals, having more time to taking care of family issues, reduce role conflict and stress, and promote career success (Friedman & Greenhaus 2000). Organisations, on the other hand, may also get several important benefits from promoting work-family life balance.

These include greater employees' organisational attachment and lower levels of turnover intention (Friedman & Greenhaus 2000; Grover & Crooker 1995).

Organisations need to formulate policies that support employees to experience work-family life balance. These policies may include maternity (and parental) leave and flexible working hours. Such commitment to support work-family life balance may not only be relevant to bolstering employees' emotional satisfaction, improving organisational commitment and lessening turnover intention, but also important in promoting the idea that organisations are concerned about and value their employees' life beyond work. Society may receive benefits from such policies as well. Employees who work for family-friendly organisations may have more opportunities to be involved in social activities for varied purposes such as helping people with disadvantaged backgrounds, supporting local sports clubs and supporting non-profit organisations to promote healthier environments. This social involvement also facilitates employees in interacting positively with other community members and developing supportive relationships amongst them.

Organisational policies that support the work-family life balance need to incorporate several factors, such as employment status (permanent employment contract) and cultural values that may affect employees' attitudes toward work and family. Male and female employees in permanent employment contracts may equally participate and be involved in their work. This equal participation and involvement in the work may enable the organisational policies to be perceived similarly by both males and females.

Work and family may be perceived differently by employees in individualistic and collectivistic cultural contexts. In collectivistic countries, work and family may be perceived interdependently. In addition, paid workers may obtain domestic support from relatives or others to help with family duties. Therefore, considering cultural differences in formulating organisational policies may improve the effectiveness of those policies. However, changes may also occur. In the Chinese collectivistic society, for example, economic development and interaction with Western societies have been



affecting China's younger generation. Individualism is becoming popular among them (Wang et al. 2004). Similarly, the Indonesian younger generation, particularly in urban areas, is also becoming more individualistic (Dephan 2005; Lengkanawati 2004). Thus, continuous evaluation of family friendly policies will help organisations to maintain the effectiveness of those policies.

### **6.3.1 Levels of Turnover Intention**

This research shows that the levels of turnover intention were generally low. The “strength” of turnover intention was less than 3.00 on a maximum possible score of 6, Table 5.1. The data also shows that a majority of respondents (75%) were less likely to resign from their organisations in the near future. However, 25% of the respondents indicated high turnover intention. High levels of turnover intention reflect low levels of organisational commitment and employees with high levels of turnover intention might leave the organisation in the near future. When a large number of employees leave the organisation, the costs of replacing them will be significant (McElroy, Morrow & Rude 2001).

Organisations need to provide contexts that maintain low levels of employees' turnover intention. It is then logical to expect that employees with low levels of turnover intention will benefit organisations because they will not leave the organisations in the near future and consequently no significant replacement costs should be borne by the organisations. The low levels of turnover intention experienced by the majority of respondents may be due to the high levels of unemployment in Indonesia (BPS 2009). Furthermore, these low levels of turnover intention may suggest that they experienced high levels of job embeddedness or low levels of work-family conflict. The research findings related with the relationships between job embeddedness, work-family conflict and turnover intention are further discussed below.

### **6.3.2 Relationship between On-the-job Embeddedness and Turnover Intention**

Participants in this research reported high levels of on-the-job embeddedness. The overall perceived levels of on-the-job embeddedness reported by the Indonesian banking industry's employees were 4.42 on a maximum possible score of 6, Table 5.1.

It has been suggested by Lee and colleagues. (2004) that low levels of on-the-job embeddedness in the financial services industry can result in an absence of behaviours necessary for the achievement of superior performance. Therefore, organisations, including banks, need to provide a working environment that builds up or maintains higher levels of on-the-job embeddedness. In the Indonesian banking industry, competitive compensation packages (Rahayu 2006) may contribute to the high levels of employees' on-the-job embeddedness. The development of levels of on-the-job embeddedness will benefit the banks because highly embedded employees can be expected to have low levels of turnover intention and exhibit better job performance (Lee et al. 2004).

This research, as hypothesised, found that the structural relation between on-the-job embeddedness and turnover intention is negative, though significant (the regression/structural coefficient = -0.939,  $p < 0.05$ ). Higher levels of on-the-job embeddedness resulted in lower levels of turnover intention. Hypothesis 1a ("there is a negative relationship between on-the-job embeddedness and turnover intention") was supported. This finding also supports previous research by Holtom and O'Neill (2004) and Bergiel and colleagues (2009) in that on-the-job embeddedness was negatively correlated with turnover intention. This finding is also parallel with that of Verquer, Beehr and Wagner's (2003) meta-analysis of 21 studies involving respondents from various Western countries including the United States, New Zealand, Australia and Northern Ireland. Employees who feel more compatible or comfortable with their jobs or organisations are less likely to leave their jobs or organisations. Additionally, the higher the levels of perceived cost of material or psychological benefits that may be forfeited by leaving a job lessens turnover intention (Meyer et al. 2002; Mitchell et al. 2001) and keeps employees in their jobs or organisations (Lee et al. 2004).

A possible explanation for the negative structural relation between on-the-job embeddedness and turnover intention is the Indonesian collectivistic cultural context, in which jobs are perceived to benefit both employees and their families. This positive attitude towards work motivates employees to invest significant amounts of resources including time, effort and energy in their jobs. These investments prevent employees from thinking about leaving the job. From a theoretical perspective, this negative association between on-the-job embeddedness and turnover intention is supported by Powell and Meyer's (2004) arguments that investments in the job create organisational 'side-bets' and subsequently keep employees in their organisations so as to avoid the significant costs of leaving.

Since on-the-job embeddedness leads to the improvement of employees' willingness to stay with organisations, human resource policies developed to increase the levels of on-the-job embeddedness may benefit organisations. As previously discussed in Chapter Four (Section 4.4), the variable of on-the-job embeddedness in this research is made up of 'organisation fit' and 'organisation sacrifice'. Policies to improve the levels of organisation fit and organisation sacrifice are discussed below.

Firstly, improving employees' perceived organisation fit may be achieved through matching (the existing) employees' characteristics and interests with the job or organisational environment including colleagues and supervisors (organisation links). High degrees of compatibility between employees and jobs may result in employees' increased satisfaction with their jobs. This situation will consequently increase affective commitment and lessen turnover intention (Kristof-Brown, Zimmerman & Johnson 2005; Meyer, Becker & Vandenberghe 2004; Meyer et al. 2002). Secondly, recruitment, selection and placement are also important human resource function processes to match (the newly recruited) employees' characteristics with the jobs, colleagues and supervisors or organisation environments. Selecting job applicants who have the characteristics best suited to the organisation will improve the levels of compatibility between employees and organisations. Thirdly, job rotation may also be considered as a

human resource policy to facilitate the process of optimally matching employees to jobs (Ortega 2001).

Turning next to organisation sacrifice, this composite indicator is composed of items related to freedom to do a job, compensation packages, career prospect and supportive supervisors. The data in this research shows that more than 75% of respondents indicated they like their jobs and supervisors. In addition, the employees also perceive they have good career prospects and receive competitive compensation packages. The positive scores on these items may suggest that employees want to keep their jobs because of the benefits received from them and the costs involved in giving them up. This situation, then, lessens turnover intention.

To improve the levels of organisation sacrifice, the organisation may offer greater job autonomy and/or competitive compensation packages and better career prospects. In addition, supervisors with strong supervisory skills may promote employees' job satisfaction and also enhance the levels of organisation sacrifice (Watson-Wyatt 2005). These policies may subsequently improve employees' continuance commitment and, again, lessen turnover intention (Holtom & O'Neill 2004; Meyer et al. 2002; Powell & Meyer 2004).

Organisations may also encourage employees to invest time and effort into developing friendships within the organisation to enhance organisation sacrifice (Meyer & Allen 1984; Wallace 1997a). These investments take many forms and include supporting employees to participate in decision making processes, undertake training programmes and being involved in different projects. Giving employees an opportunity to participate in decision making or problem solving processes may promote employees' sense of responsibility, motivation and organisational commitment. Further, employees may improve their skills by attending training programmes. Improved skills will allow employees to have more opportunities to be promoted or assigned to more challenging jobs with better compensation packages. Finally, being involved in different projects may facilitate employees to interact and develop friendships with colleagues from

various departments or sections, more extensive networks and acquire a variety of skills that may benefit them to pursue different career interests in the organisation. These positive organisational experiences may be too costly to sacrifice and therefore lessen turnover intention.

The findings in this research relating to the negative influence of on-the-job embeddedness on turnover intention are consistent with the findings of other studies undertaken in the Western context (Bergiel et al. 2009; Crossley et al. 2007). Higher levels of on-the-job embeddedness result in lower levels of turnover intention. Consequently, policies to develop on-the-job embeddedness may effectively be applied in both cultural contexts. These policies includes matching employees' characteristics with the job or organisation's environment, offering greater job autonomy, more competitive compensation packages, and better career opportunities. Organisational policies to supporting employees to participate in decision making process, undertake training programmes, and being involved in different projects may also improve the levels of on-the-job embeddedness.

### **6.3.3 Relationship between Off-the-job Embeddedness and Turnover Intention**

The structural relationship between off-the-job embeddedness and turnover intention was found to be positive but insignificant (regression coefficient = 0.071,  $p = 0.068$  or greater than the common cut-off points of 0.05), and therefore H1b was not supported. In this research, embeddedness in community was not found to reduce levels of turnover intention as contended by previous research (Crossley et al. 2007; Holtom & O'Neill 2004). Previous writers argued that employees' compatibility with, and attachment to their communities lessens turnover intention. Additionally, employees may invest resources such as time and development of friendships in their communities that create 'side-bets'. These side-bets are hypothesised to keep employees in the community because moving home to take another job would most likely incur material or psychological costs (Meyer & Allen 1984; Powell & Meyer 2004). Even so, these arguments are not supported by the data drawn from samples of employees in this study working for the Indonesian banking industry.

A possible explanation for this finding is as follows. The concept of off-the-job embeddedness is related to the concepts of community investments and community side-bets. As suggested in the literature review in Chapter 2, community side-bets reflect the recognition of costs associated with discontinuing an activity through leaving a community. Thus, the main concern in considering to discontinue community membership is the cost associated with it. When the perceived costs of leaving are high, willingness to remain in the community is also high (Becker 1960; Powell & Meyer 2004). If leaving the organisation requires employees to leave the community, the logically the cost of leaving the organisation will also be perceived to be high. The high cost of leaving may then encourage employees to stay with the organisation. Therefore, the links between community side bets and turnover intention are mediated by the costs associated with leaving the community (Powell & Meyer 2004). When the link between a variable and another variable is fully mediated, the influence of the former variable on the latter may disappear or be insignificant (Baron & Kenny 1986; Shore & Martin 1989). In the context of this research, the direct effect of off-the-job embeddedness on turnover intention is insignificant because the link between these two variables is fully mediated by FIW. That is, off-the-job embeddedness affects FIW, and then FIW affects turnover intention. Organisational policies to reduce turnover intention through controlling the levels of off-the-job embeddedness should therefore consider the effect of these policies on FIW. The organisational policies related to the relationship between off-the-job embeddedness and FIW are discussed later in this chapter.

#### **6.3.4 Relationship between On-the-job Embeddedness and Work Interfering with Family (WIF)**

On-the-job embeddedness was hypothesised to positively correlate with WIF. However, this study found a negative, though significant (regression coefficient = -0.224,  $p < 0.05$ ), structural relationship between on-the-job embeddedness and WIF. That is, higher levels of on-the-job embeddedness resulted in lower levels of WIF. Accordingly, Hypothesis 2a (“there is a positive relationship between on-the-job embeddedness and work interfering with family”) is not supported. The enrichment argument (Rothbard 2001) may support this research finding. The enrichment argument assumes that the

benefits of being involved in work roles outweigh the costs, leading to net gratification (positive feelings and job experiences) rather than stress (Friedman & Greenhaus 2000; Rothbard 2001). The benefits associated with being highly involved in the job may produce a positive emotional response and consequent increase of energy for employees to give to their family roles (Rothbard 2001). The energy gained from deep involvement in the job may, in turn, encourage employees to improve their 'performance' in family roles (Gareis et al. 2009). Thus, high work involvement positively spills over into family life. In summary, embeddedness in the job results in a positive outcome that lessens work interfering with family. The higher the levels of on-the-job embeddedness, the lower the levels of WIF.

The majority of respondents in this research receive domestic support from others (relatives or housemaids) in taking care of their household/family activities. According to Friedman and Greenhaus (2000) and Spector and colleagues (2007), such domestic support may serve as resources to employees by freeing up time that would otherwise be allocated to home and family. This free time may then be devoted to their jobs. As a result, being embedded in the job will not increase WIF because there is a buffering effect produced by such domestic support (Carlson & Perrewé 1999; Michel et al. 2009; Spector et al. 2007).

In this research, the finding that on-the-job embeddedness negatively correlates with WIF, may also be related to the Indonesian cultural values in that work is perceived as contributing positively to the family's status or welfare (Hofstede, Hofstede & Minkov 2010; Spector et al. 2007). The negative influence of on-the-job embeddedness on WIF may indicate that high embeddedness in the job is perceived to be normal and is indeed expected by many employees. Employees with high levels of on-the-job embeddedness may have a stronger commitment to the organisation. This strong commitment may support career success that benefits the employees and their families. Therefore, high job embeddedness will induce work motivation for employees and consequently reduce WIF. This finding corroborates the study by Wallace (1997b) in which the number of hours worked or the time invested at work, a situation that indicates high levels of on-

the-job embeddedness, does not result in negative feelings about work spilling over into family activities (WIF).

The negative relationship between on-the-job embeddedness and WIF found in this research contradict Mitchell and colleagues' (2001) expectation in that on-the-job embeddedness positively affects WIF. The positive association between on-the-job embeddedness and WIF was also reflected in Byron's (2005) research findings drawn from samples in Canada and the United States.

As these research findings indicate that on-the-job embeddedness decreases both turnover intention and WIF, the organisation may benefit from maintaining high levels of on-the-job embeddedness. Employees with high levels of on-the-job embeddedness are employees who are strongly committed to the organisation. These highly embedded employees also perform better than those with low levels of on-the-job embeddedness. Being highly embedded on the job could result in career advancement. Therefore, it is necessary for organisations to build up or maintain high levels of on-the-job embeddedness to retain high performance employees and to improve their job career. Organisational policies to develop on-the-job embeddedness (organisation fit and organisation sacrifice) may take many forms, including selection and socialisation, training programmes, compensation packages and career management.

The processes to select new employees may be implemented based on a person-environment fit principle, meaning that candidates who are more compatible with the characteristics of jobs, other employees or organisation's values will be recruited. An organisation's culture may need to be continuously socialised to facilitate employees to be familiar with the culture and adjust their attitudes or behaviours to be more congruent with it. Furthermore, rotation and promotion may provide opportunities to employees to explore new jobs or positions that may be more compatible with them.

Providing opportunities for employees to actively participate in training and development programmes may also improve the levels of on-the-job embeddedness.



The training and development programmes may offer new skills needed by employees to better match with the job requirements.

The above policies may not only improve the levels of organisation fit but also the levels of organisational sacrifice as well. For example, higher compatibility (between employees' and organisational characteristics) may result in higher levels of employees' job satisfaction (Bretz & Judge 1994; Sekiguchi 2004). Moreover, the opportunities to participate in the training and development programmes may also provide employees to have opportunity for a better future career with increased compensation. This situation is expected by most employees, and the prospect may be too costly to give up, because it will benefit not only the employees but also their family. Thus, highly satisfying jobs and better career prospects may cause employees to get 'locked' or embedded in their jobs.

### **6.3.5 Relationship between Off-the-job Embeddedness and Family Interfering with Work (FIW)**

This study found that respondents were highly embedded in their communities. The reported levels of off-the-job embeddedness were 4.57 on a maximum score of 6 (Table 5.2). Mitchell and colleagues (2001) suggested that high embeddedness in community reflect employees' positive emotions resulted from their high involvement in the community. The positive feelings may then positively spill over into employees' attitudes with the organisation (Holtom & O'Neill 2004; Mitchell et al. 2001). Employees who are highly embedded in their community are expected to be more committed with the organisation and to remain with the organisation. However, as previously discussed, the relationship between off-the-job embeddedness and employees' willingness to remain with the organisation is dependent on the effect of off-the-job embeddedness on FIW. Family interfering with work (FIW) mediated the relationship between off-the-job embeddedness and turnover intention. Organisational policies such as selecting employees from local communities and supporting employees to participate in local communities' activities to develop off-the-job embeddedness will not directly affect the levels of turnover intention. These policies will decrease FIW,

possibly resulting in lower levels of turnover intention. Further discussion related to the relationships between off-the-job embeddedness, FIW and turnover is presented below.

The relationship between off-the-job embeddedness and FIW was found to be negative (regression coefficient = -0.138), though significant ( $p < 0.05$ ); higher levels of off-the-job embeddedness resulted in lower levels of FIW. This result is contradictory to Hypothesis 2b. The hypothesis predicted that higher levels of off-the-job embeddedness would prevent employees from fulfilling job responsibilities adequately; that is, employees who are highly embedded in the community will experience FIW. However, the finding suggested that embeddedness in community or family may not necessarily result in family interfering with work.

The possible explanation is that family and work domains may be allied (Friedman & Greenhaus 2000; Hofstede, Hofstede & Minkov 2010; Spector et al. 2007). The literature review in Chapter Two suggested that in Eastern contexts, work and family are perceived to be interdependent; involvement in family or community may result in positive feelings and create more energy for work (Hofstede, Hofstede & Minkov 2010; Rothbard 2001). These positive feelings and energy would lessen stress or strain created by FIW. Thus, off-the-job embeddedness results in a positive organisational outcome. In other words, higher levels of off-the-job embeddedness reduce FIW. Since the relationship between off-the-job embeddedness and FIW is negative, organisational policies to facilitate employees to improve the levels of off-the-job embeddedness will benefit the organisation and its employees to some extent. The development of the levels of off-the-job embeddedness may be facilitated by implementing organisational policies which improve employees' perceived community fit and community sacrifice. As suggested by Holtom, Mitchell and Lee (2006), several organisational policies including selecting employees from local communities and supporting employees to participate in local communities' activities may be effective in increasing the levels of community fit and community sacrifice. These increased levels of community fit and community sacrifice may result in community or family satisfaction and subsequently create positive energy for the jobs (Friedman & Greenhaus 2000; Rothbard 2001).

Recruiting and selecting employees from local communities may facilitate the organisation to get employees who are already highly embedded in the communities. The employees may have spent a long period of time in the communities. This may make them able to get along well with other people in the community (community links) and highly fit with other aspects of the communities (such as the physical environments, traffic conditions, social activities). Further, supporting employees to participate actively in the local community events may improve the levels of community sacrifice. This policy could be implemented through ‘corporate social responsibility’ programmes, such as sponsoring community activities and encouraging employees to become involved in social work. These policies may create a good (social) reputation for the organisation and its employees. Such a reputation may facilitate employees to earn respect from the community. This situation would be too valuable to give up.

The organisation may also improve the levels of off-the-job embeddedness by financially supporting employees (or by giving them low interest rate loans to buy homes) to live in locations that allow them to develop community links with friends and families, as well as providing convenient access to leisure and recreational facilities. These conveniences may result in high employees’ satisfaction with the locations and ongoing positive attitudes towards the organisation. Consequently, these positive attitudes may serve to buffer the possible negative impact of off-the-job embeddedness on work activities.

#### **6.3.6 Relationship between Work Interfering with Family (WIF) and Turnover Intention**

This research revealed that the perceived levels of WIF within the survey sample were low. The “magnitude” of WIF was less than 3.00 on a maximum possible level of 6 (Table 5.1). Hofstede, Hofstede and Minkov (2010) suggested that low levels of WIF experienced by the collectivistic (Indonesian) employees indicate that high involvement in the job is perceived to be normal.

This research found a significant negative structural relation between WIF and turnover intention. Therefore, H3a (there is a positive relationship between WIF and turnover intention) is also not supported. Previous research supports the contention that employees with high levels of WIF are more likely to perceive that involvement in work hampers satisfaction and enjoyment with their family. This situation subsequently induces turnover intention (Greenhaus, Parasuraman & Collins 2001; Pasewark & Viator 2006). Additionally, strain produced by work roles may also negatively spill over into family roles (Friedman & Greenhaus 2000; Netemeyer, Boles & McMurrian 1996). Those contentions may hold in Western individualistic context. However, in the Indonesian collectivistic context, since work is important for a family's welfare or status, work interfering with family is perhaps anticipated and deemed as a natural situation. Therefore, employees with higher levels of WIF are not necessarily experiencing higher levels of turnover intention. Furthermore, higher levels of WIF indicated that employees are more committed to their jobs and possibly their career success. Since a successful career is important in affecting employees' social status and family welfare (Cinamon & Rich 2002; Hofstede, Hofstede & Minkov 2010; Indraswari 2004; Noersasongko 2008; Robinson & Spitze 1992), higher levels of WIF may be expected. Higher levels of WIF resulted from high job involvement in turn motivates employees to remain in their jobs with decreased turnover intention.

As previously discussed, this research found that on-the-job embeddedness negatively correlated with turnover intention and WIF, and simultaneously WIF negatively correlated with turnover intention. However, when WIF is directly correlated with turnover intention (refer Table 5.2), the former variable is more likely to impact on turnover intention. Thus, when the variable of on-the-job embeddedness is present in the model, in this scenario, on-the-job embeddedness may not only reduce WIF but also produce positive feelings about the job. Consequently, the positive feelings buffer the possible negative outcomes of WIF, and in doing so reduce levels of turnover intention. Specifically, when employees are highly embedded or deeply involved in their jobs, this involvement produces positive attitudes. These attitudes then decrease WIF and prevent the possible negative effects of WIF on turnover intention. When job embeddedness is

not present, WIF may produce strain and distressed feelings which induce turnover intention. Therefore, organisational policies to improve the levels of on-the-job embeddedness will not only lessen WIF but also decrease employees' willingness to leave the organisation.

The variable of WIF does not necessarily result in subsequent turnover intention. On the contrary, work interfering with family (WIF) will benefit the organisation because when employees are highly involved in their jobs, WIF induces employees to stay with the organisation longer. In this scenario, time demands from work and strains produced by employees' involvement in their jobs, as indications of WIF, may be perceived positively by employees. Organisational policies to improve employees' involvement may be implemented by providing employees (as well as managers) opportunities to adjust work methods or to participate in decision making processes to improve organisation's performance. The organisation's performance may include growth in fee-based income, loans, third party funds, number of deposit accounts and better customer services. The achievement may create employees' self-worth and sense of accomplishment. Furthermore, the achievement may also affect employees' and managers' performance evaluations and the subsequent amount of bonuses as well as future career prospects. As a result, demands from the organisation to be more involved in the jobs that may interfere with family roles are acceptable and may not necessarily produce a strain on employees or managers. As suggested by Table 5.1, the levels of demand from, and strain produced by the job that may hamper the fulfilment of family responsibilities are perceived by respondents to be low (less than the mid-points of 3.5). For these reasons, it is reasonable for organisations (the banks) to expect their employees or managers to be more involved in their jobs because high involvement provides employees and managers opportunities with a sense of accomplishment, bonuses and better career prospects, without necessarily resulting in higher levels of turnover intention.

### **6.3.7 Relationship between Family Interfering with Work (FIW) and Turnover Intention**

In support of Hypothesis 3b ('family interferes with work' positively correlates with turnover intention), it was found that employees with higher levels of FIW are more likely to think seriously about leaving the job. However, most participants (more than 88%) in this research reported low levels of FIW. The "magnitude" of FIW reported by the Indonesian banking industry employees was less than 2.5 on a maximum possible score of 6 (Table 5.2). The scores of FIW items were between 2.2513 ("Things I want to do at work do not get done because of the demands of my family or spouse/partner") and 2.4135 ("My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime"). On the other hand, respondents who reported to experience high levels of FIW perceived that their family-related strain interferes with the ability to perform job-related duties (the score was 4.2197). Further, these respondents also reported that their home life interferes with the responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime (the score was 4.3182)

The low levels of FIW indicated that participants perceived that high levels of involvement in the family domain do not necessarily indicate FIW (Hofstede, Hofstede & Minkov 2010; Lu et al. 2006). Further, Korabik, Lero and Ayman (2003) propose that lower levels of FIW are associated with higher work satisfaction. Organisations therefore need to create a working environment that prevents employees from experiencing high levels of FIW. A working environment that reduces high levels of FIW may be facilitated by offering family-friendly policies including flexible working hours and flexible (parental) leave schedules to employees.

Family interfering with work (FIW) is related to the demands from, and strain produced by family roles that interfere with work-related activities. The demands from family may consume employees' resources, including time, effort and energy, limiting the amount of resources left over for work. This situation may inhibit employees from performing their jobs satisfactorily. Thus, employees who devote their time and energy

to their family may nonetheless feel pressure and fear negative career repercussions (Allen 2001; Lapierre et al. 2008).

In addition, when resources are over-utilised in order to fulfil family responsibilities, this may restrict employees in undertaking work that goes beyond the basic requirements of the job. In this scenario, operational employees (in the Indonesian banking industry) may not be able to spend more effort to improve their productivity. The employees may also experience difficulties to focus on (or stay overtime for) their jobs. Managerial employees, on the other hand, may be reluctant to expend more energy to achieve organisational goals by spending extra time or energy doing their jobs. Since jobs and career success are important for employees' family welfare and social status, the limitation of resources for work may produce strain and distress, further developing employees' sensitivity to FIW. When employees experience FIW, family may be perceived as the 'enemy' of work (Cinamon & Rich 2002; Friedman & Greenhaus 2000).

As previously discussed, this research showed that the levels of employees' perceived FIW were relatively low (below the mid-points of 3.5). However, the low scores are positively associated with turnover intention (with structural coefficients of 0.825). That is, when FIW increases, turnover intention also increases. This positive relationship between FIW and turnover intention found in this research is consistent with previous studies undertaken in Western contexts, including Boyar and colleagues (2003), Haar (2004) and Shaffer and colleagues (2001). In addition, this finding also supports Wang and colleagues' (2004) research undertaken in China. This finding may imply that the impact of FIW on turnover intention is robust for both Western and Eastern contexts. Consequently, organisational policies to decrease the levels of FIW including flexible working hours and flexible parental leave (further discussed afterwards) may be effectively implemented in Western as well as Eastern contexts. The organisational policies aimed at keeping low levels of FIW are discussed below.

There are several organisational policies and family support organisational policies (FSOP) that can help employees by decreasing the levels of perceived FIW, particularly the levels of family related strain and home life that interfere with fulfilling responsibilities at work (that were found to show relatively high scores). These policies include flexible work schedules and maternity leave policies. In the Indonesian banking industry, the application of flexible working hours is still rare. As a relatively new policy, some banks limit the implementation of this policy in their central office in Jakarta due to the traffic congestion. The employees who participate in this programme may start their work at 09.00 or 10.00 o'clock in the morning instead of at the regular time of 08.00 o'clock. The policy is generally intended to help employees reduce tension caused by severe traffic congestion. Besides facilitating employees in avoiding the stressful traffic congestion, the application of flexible working hours provides the employees more time (in the morning) to take care of various family activities such as helping children to prepare for schools and doing laundry. As a result, the employees are more able to balance their work and family responsibilities and subsequently reduce family-related strain. To optimise the benefit resulting from the flexible work schedule programme, organisations need to consider the application of the policy into other offices throughout Indonesia, particularly in the regional offices in several major cities such as Surabaya, Medan, and Bandung which have similar traffic problems with Jakarta.

Aryee, Fields and Luk (1999) contend that flexible work schedules allow employees to have a greater control over their work hours. This consequently decreases the perceived interference of home life in fulfilment of work responsibilities and improves employees' job satisfaction. The implementation of flexible work schedules in many branches of the Standard Chartered Bank in several countries (Eastern and Western), for example, supports Aryee, Fields and Luk's argument. The policy resulted in positive experiences among employees who participated in the flexible work hours programme. Flexible work schedules helped them to reduce the interference of family activities into work responsibilities (Standard-Chartered 2009).



Turning next to maternity leave policies, these may include leave of absence due to pregnancy conditions and delivering babies. According to the Indonesian labour laws, it is mandatory for organisations to provide these benefits to (female) employees (Kementerian Tenaga Kerja dan Transmigrasi 2005; *Kini, perusahaan wajib fasilitasi ibu-bekerja yang sedang menyusui* 2008). In relation to maternity leave, the Indonesian banking industry generally offers their employees leave of 1.5 months duration before and 1.5 months after delivery time. To optimise the outcomes of these policies, time flexibility may be important to consider. For example, employees may take their maternity leave closer to the approximate delivery time, allowing them to have longer periods for post-natal care. The flexibility in the maternity leave period may also symbolise the bank's support for its employees in carrying out their family matters. As a result, the bank's support will be perceived positively by its employees because the employees believe that taking the leave will not have a negative impact on their performance evaluation and work-related career. Furthermore, the Indonesian government strongly encourages 'new mothers' to breast-feed infants exclusively for six months ('Indonesian mums who do not breastfeed may face jail' 2010). Thus, the policy that offers employees flexibility in taking the maternity leave will also provide opportunities for employees to support the Indonesian government programme and subsequently lessen the strain that may arise because of the commitment to the programme.

Maternity or parental leave is widely implemented in other countries. These important family-supportive organisational policies may lessen strain resulting from high levels of perceived interference of family activities on work. Lower levels of perceived interference of family roles on work responsibilities may in turn promote job satisfaction and lessen turnover intention (Frye & Breugh 2004; Lapierre et al. 2008).

It is worth noting that off-the-job embeddedness negatively correlated with FIW and simultaneously FIW positively correlated with turnover intention. The policies to improve off-the-job embeddedness will not only decrease FIW but subsequently also lessen turnover intention. Thus, even though the direct relationship between off-the-job

embeddedness and turnover intention is insignificant, improving the levels of off-the-job embeddedness will indirectly decrease the levels of turnover intention.

#### **6.4 IMPACT OF GENDER ON THE RELATIONSHIPS BETWEEN JOB EMBEDDEDNESS, WORK-FAMILY CONFLICT, AND TURNOVER INTENTION**

Results showed that gender did not significantly affect the relationships between job embeddedness, work-family conflict and turnover intention. Specifically, gender had no significant impact on the relationship between job embeddedness and work-family conflict. Furthermore, the impact of gender on the relationship between work-family conflict and turnover intention was also insignificant. Therefore, Hypotheses 4a (“the relationship between on-the-job embeddedness and work interfering with family is stronger for women than for men”) and 4b (“the relationship between off-the-job embeddedness and family interfering with work is stronger for men than for women”) are not supported. Additionally, Hypotheses 5a (“the relationship between work interfering with family and turnover intention is stronger for women than for men”) and 5b (“the relationship between family interfering with work and turnover intention is stronger for men than for women”) were also not supported. As men and women become equally embedded in the job and community and their inherent roles, and share perceived levels of work-family conflict, the relationships between job embeddedness, work-family conflict and turnover intention likewise become the same for both genders. Such findings were made apparent in previous studies undertaken in Western context (Cinamon & Rich, 2000; Duxbury & Higgins, 1991; Guek, Searle & Klepa, 1991; Greenhaus, Parasuraman & Collins, 2001). This research contributes to these previous findings, although drawn from an Eastern (Indonesian) context.

These conflicting results were not expected and may be due to many factors. Several possible explanations are discussed below.

Firstly, as presented in Table 5.3, the levels of job embeddedness for males and for females showed insignificant mean differences. This reflects that males and females in this study shared comparable levels of perceived on-the-job embeddedness and off-the-

job embeddedness. Both genders may comparably attach to their organisations and communities. The similarity between males and females may relate to recruitment processes implemented by the banks. Recruitment is the process directed to encourage potential candidates to apply for existing or anticipated job vacancies. Strategies to encourage potential applicants to apply for the vacancies may include publicising the attractiveness of the job openings and promoting the organisation as an employer of choice (Breugh & Starke 2000; Nankervis, Compton & Morrissey 2009). Potential candidates may evaluate the requirements of the jobs and the organisation's characteristics and then compare them with their own characteristics (including attitudes, interests, knowledge and skills) before applying the job vacancies. This process allows candidates who are not interested in the jobs or do not perceive a good person-job/organisation fit may self-select out of job (vacancies) consideration (Breugh & Starke 2000). In contrast, any applicants (males and females) who are perceived to have a good person-job/organisation fit may get through the recruitment processes and be successfully recruited by the organisation. Consequently, the recruited applicants may have similar characteristics (attitudes, interests, knowledge and skills). The similarity may then result in comparable perceptions on on-the-job and off-the-job aspects between male and female employees.

Secondly, more than 90% of the respondents in this study are in permanent contracts of employment with 9.66 years work experience with their current employer and 10 years work experience (on average) in the banking industry. In this period of employment, males and females may have gone through similar processes of job or organisational socialisation. Organisational socialisation is a process through which individuals learn and identify organisational values, expectations about job-related behaviours and the social knowledge necessary to assume roles as productive members of the organisations (Bigliardi, Petroni & Dormio 2005). This process helps employees to make necessary adjustments to fit with organisational values and acquire skills needed to better perform the jobs. Another integral aspect of organisational socialisation is employees' interaction with their supervisors and co-workers. Bigliardi, Petroni and Dormio argued that employees who have gone through successful organisational socialisation showed

higher organisational commitment. Thus, when male and female employees participate similarly in the organisational socialisation they may share similar levels of attachment to the organisations. Their levels of on-the-job embeddedness are comparable.

Thirdly, as permanent contract employees, males and females may also share their roles and responsibilities comparably in the work domain. To perform well in the jobs requires skills that can be acquired by attending organisational training programmes and gaining work experience. These kind of employees' organisational investments (Finegold, Benson & Mohrman 2002; Lobel 1991; Rusbult & Farrell 1983) may be performed equally by both genders (Kementerian Tenaga Kerja dan Transmigrasi 2005). Since organisational investments are closely related to the concept of on-the-job embeddedness, equal levels of organisational investments indicate similar levels of on-the-job embeddedness.

Fourthly, Indonesian men are becoming more involved in the family domain (Hidayatti 2005; Irvanus 2002). Simultaneously, the majority of Indonesian working people get domestic support from housemaids or relatives to carry out household activities. The presence of domestic supports may lessen the involvement of women in the family domain, and women may spend less time and energy in the family activities. On the other hand, the participation of men in the family domain increases time and energy spent by men in that domain (Hidayatti 2005; Irvanus 2002). These scenarios may make the levels of involvement of men and women in family activities (or off-the-job embeddedness) comparable. Thus, demands from family that may interfere with work are perceived to exist for both genders.

Fifthly, the lack of differential effect of gender on the relationships between job embeddedness, work-family conflict and turnover intention may also reflect the 'social' transition currently taking place in the Indonesian banking industry. The Indonesian banking industry has been internationally standardised and these banks seek to manage against an international standard. This has occurred since the International Monetary Fund began its supervision of Indonesian banks in order to recover from the financial

crisis in 1998 (Sugiarto 2003; Yasin 1999). The internationalisation of Indonesian banks may also promote a personal and cultural exchange between the Indonesian banking employees and their counterparts from Western countries. The extensive international interaction may result in an adoption of Western cultural views on gender role. Consequently, the differentiation between males and females in the work roles (in the Indonesian Banking Industry) and family roles are less viable (ILO 2006); males and females may participate equally in the work and family roles, take on similar work or family demands and identify themselves similarly with their jobs and families (Table 5.4).

Lastly, the finding may be sample specific and may not be robust for other industries in Indonesia. The specificity of the finding may be because the Indonesian banking industry has characteristics that differ from other industries. For example, compared to other industries the banking industry employs a relatively large proportion of educated women (around 40 - 50% of staff) (Rahayuningsih et al. 2008). This situation may indicate that the banking industry offers working environments that are appropriate for not only male but also female employees.

Further analysis on the mean differences based on gender across different banks' ownership categories revealed that, in general, female employees who work for state-owned banks showed significantly higher levels of job embeddedness and lower levels of work-family conflict and turnover intention compared to those male employees who work for domestic-owned banks, Table C.4. Other comparisons between males and females across ownership categories, generally, resulted in insignificant differences.

Comparison between male and female employees in the same banks ownership categories indicated insignificant differences. For example, male and females employees who work for domestic-owned banks showed similar levels of job embeddedness, work-family conflict and turnover intention. The findings may reflect that organisational policies relating to human resource processes (recruitment,

socialisation, training, and career management) implemented in the banks have resulted in the similarity between male and female employees on the variables studied.

The literature review in Chapter Two suggests that gender may affect the relationships between job embeddedness, work-family conflict and turnover intention. The contention was based on the perceived role differentiation between men and women in Indonesian society. Men and women were assumed to retain different levels of involvement in work and family roles. As argued, men are more involved in work roles and women are more involved in family or community roles. However, the human resource processes implemented in the banks may reduce those perceived roles differences. For example, men and women who work for domestic-owned banks indicated similar levels of job embeddedness, work-family conflict as well as turnover intention. Interestingly, the similarity between men and women on the variables studied may not apply for employees who work for different bank ownership categories. As suggested by Table C.4 (Appendix C), the levels of job embeddedness, work-family conflict and turnover intention between female employees who work for state-owned banks are significantly different from male employees who work for domestic-owned banks. Therefore, the role differentiation between men and women in the Indonesian patriarchal culture may still prevail. However, the differences may turn out to be insignificant when men and women participated in the same human resource programmes at the same bank. The similarity between men and women in relation to levels of job embeddedness, work-family conflict and turnover intention showed that, for this sample, gender did not affect the relationships between the variables studied.

The lack of gender influence on relationships between the variables studied in this research may suggest that organisational policies aim to develop levels of job embeddedness that are equally robust for both male and female employees. For example, maternity or “parental” leave may be equally valued by men (in the Indonesian banking industry), facilitating their active involvement in family roles. Parental leave given to men may reflect that organisations are equally concerned with male roles regarding family issues, apart from those associated with ‘bread-winning’. Such policies

may support positive reputations for the organisations as a good place to work, resulting in increased organisational commitment and performance and lower turnover intention.

## **6.5 SUMMARY**

This research proposed an alternative model of job embeddedness. Unlike the original model which is composed of six components, job embeddedness in this study is made up of four components, namely organisation fit, organisation sacrifice, community fit and community sacrifice. Organisation links had no valid items and community links did not significantly load onto off-the-job embeddedness. Content analysis showed that organisation links are represented by organisation fit and community links are represented by community fit.

As expected, on-the-job embeddedness significantly, though negatively, correlates with turnover intention. This finding is parallel with previous studies conducted in Western cultural contexts. The negative relationship between on-the-job embeddedness and turnover intention imply that leaving the organisation is costly. Employees may also perceive that being with the organisation benefits both themselves as well as their families. To lessen the levels of turnover intention, organisations may create organisational policies including providing job autonomy, competitive compensation packages, better career prospects and opportunities to develop friendships in the workplace.

The positive relationship between off-the-job embeddedness and turnover intention was unsupported. Off-the-job embeddedness insignificantly correlates with turnover intention. This finding contradicts with previous research conducted in Western countries. In this research, the relationship between off-the-job embeddedness and turnover intention may be mediated by FIW.

Firstly, off-the-job embeddedness influences FIW and then FIW influences turnover intention. On-the-job embeddedness negatively correlates with WIF. This unexpected negative relationship between on-the-job embeddedness and WIF may be caused by

positive feelings produced when employees are involved in both work roles and family roles, as proposed by the enrichment arguments. Secondly, the domestic support from family members or housemaids received by the majority of respondents in this research may also contribute to the negative correlation between on-the-job embeddedness and WIF. Lastly, embeddedness in the job may be necessary to maintain career success as it does not increase WIF. Since the relationship between on-the-job embeddedness and WIF was negative, improving the levels of on-the-job embeddedness will benefit employees by decreasing the levels of perceived WIF. Higher levels of on-the-job embeddedness also benefit the organisation because it will lessen turnover intention.

An unexpected result was also found on the negative relationship between off-the-job embeddedness and FIW. This research finding contradicted previous studies conducted in individualistic culture. The negative relationship found in this research may be due to the employees' perception that engagement in family or community activities will produce positive feelings and expand resources and energy, thus reducing stress. Organisations may develop organisational policies to improve the levels of off-the-job embeddedness. Those policies may include recruiting from local communities, and supporting employees to live in locations that allow them to have convenient access to family, friends or recreational facilities.

Both types of work-family conflict correlated with turnover intention, but in different directions. An unexpected result was found on the negative relationship between WIF and turnover intention. Higher levels of WIF may be perceived as a sign of career success, thus motivating employees to stay with their organisations. Improving employees' involvement in their jobs by providing opportunities to adjust methods to carry out their tasks and participate in decision making processes may be necessary to lessen turnover intention. Regarding the relationship between FIW and turnover intention, this research found positive and significant correlation as expected. This positive relationship may indicate employees perceive that when family activities hamper work performance, feelings of distress may arise. These feelings may induce employees to seriously think about leaving their job and finding another. Reduction of



the level of turnover intention might be carried out by offering flexible work schedules and flexible maternity leave.

Gender had no significant impact on the relationships between job embeddedness, work-family conflict and turnover intention in this Indonesian banking industry research context. This unexpected result may be due to many reasons. Firstly, the self-selection in recruitment process may result in similarity between male and female employees on their perception on on-the-job and off-the-job aspects. Secondly, male and female employees in the Indonesian banking industry may be involved in the same socialisation processes. They may also participate in the same training programmes, and spend comparable hours at work. These may create similar levels of job involvement and job commitment, as well as firm attachment or on-the-job embeddedness. Thirdly, the participation of men in the family roles and the domestic supports provided by others may result in the similarity of men and women on the levels of family involvement or off-the-job embeddedness. Fourthly, the extensive personal and cultural interaction between the Indonesian banking employees with their counterparts from Western countries may result in the differentiation between males and females in the work roles (in the Indonesian banking industry) and family roles less viable and consequently they may perceive work-family conflict similarly. Lastly, this situation may be related to the working environments in the banking industry which are suitable for both male and female employees. This finding may not be applicable in other industries. In addition, the situation may also vary across different banking ownership categories. Female employees who work for state-owned banks differ significantly from their male counterparts who work for domestic-owned banks on the variables studied. The differences may indicate that roles differentiation between men and women may still prevail in the Indonesian patriarchal culture. However, working environments or human resource processes implemented in the banks may reduce the perceived differences regarding work and family roles. These explanations may not be the only valid justifications. Other justifications may also applicable to explain the insignificance impact of gender on the relationships between job embeddedness, work-family conflict

and turnover intention. Further research is necessary to validate this empirical finding (as discussed in Chapter Seven).

# CHAPTER 7

## CONCLUSION

### 7.0 INTRODUCTION

This research investigates the relationships between job embeddedness, work-family conflict and turnover intention, as well as the impact of gender on the relationships on those variables. Testing of hypotheses was undertaken on data drawn from the Indonesian banking industry. The thesis examines whether job embeddedness negatively correlates with turnover intention and positively correlates with work-family conflict. This thesis also examines the positive relationship between work-family conflict and turnover intention. The differential effect of gender on the relationships between job embeddedness, work-family conflict and turnover intention is also studied. Most research regarding the variables of job embeddedness, work-family conflict and turnover intention had been undertaken in the Western organisational context. Even though banking industry is an international business which exhibits common characteristics, Indonesia and its culture may offer a unique and valuable research context.

Many organisations, particularly those in the Indonesian banking industry, currently experience low levels of employees' commitment resulting in high levels of turnover intention (Pambudi 2007; Watson-Wyatt 2005). The resultant negative effects of higher levels of turnover intention include higher employees' replacement costs, lower productivity, and poorer organisational effectiveness (Griffeth & Hom 2001; Koys 2001). It is therefore imperative that managers seek to influence levels of turnover intention. In order to do so, adequate understanding of the antecedent variables that may correlate with turnover intention is essential. Important variables such as job embeddedness and work-family conflict may be highly correlated with turnover intention. Therefore, understanding the "direction and magnitude" of the relationships between those variables is beneficial for the organisation as well as its employees.

This research was introduced in Chapter One. This was followed by a discussion of theoretical concepts and relevant research literature in Chapter Two, along with the hypothesised relationships and proposed research model. The research methodology was outlined in Chapter Three, together with justification for that methodology. A description of sample characteristics and methods for data analyses, and explanation of procedures used to construct a robust model for testing of relationships between variables was provided in Chapter Four. Chapter Five provided the findings of the data analyses, presenting descriptive statistics and results of hypotheses testing. Chapter Six summarised the practical implications for organisations arising from this research.

This Chapter presents a brief overview of research findings and a summary of the significance of these findings and their practical implications for businesses. The limitations of the thesis are also identified and discussed. This Chapter concludes with a summary of the contribution of this research, and suggestions for future research.

## **7.1 BRIEF OVERVIEW OF FINDINGS**

This research found several results as expected. On-the-job embeddedness was significantly, though negatively, correlated with turnover intention. Job embeddedness (both on-the-job and off-the-job embeddedness) negatively correlated with work-family conflict (WIF as well as FIW). Work-family conflict was correlated significantly with turnover intention. However, the relationship between WIF and turnover intention was negative while the relationship between FIW and turnover intention was positive.

This research considered whether gender moderates the relationships between job embeddedness, work-family conflict and turnover intention. The results of the analyses in Chapter Five suggested that the impact of gender on the relationships was insignificant. Males and females were similar in their responses.

### **7.1.1 Relationships between Job Embeddedness and Turnover Intention**

The finding of this research showed that the relationship between on-the-job embeddedness and turnover intention was negative, though significant. Employees who

reported higher levels of on-the-job embeddedness, also reported lower levels of turnover intention and willingness to stay in an organisation longer than those who reported lower levels of on-the-job embeddedness (Holtom & O'Neill 2004). Off-the-job embeddedness, on the other hand, did not significantly correlate with turnover intention. The relationship between off-the-job embeddedness and turnover intention may be mediated by family interfering with work (FIW).

### **7.1.2. Relationships between Job Embeddedness and Work-Family Conflict**

This research considered the prospect of a positive relationship between job embeddedness and work family conflict; higher levels of job embeddedness result in higher levels of work-family conflict. Job embeddedness, as presented in the literature review for this research, reflects attachment to the job and to the community. Such attachment, however, may prevent employees from fulfilling job or family responsibilities equally. For example, employees may spend a significant amount of time, effort, money or energy carrying out work activities and these limit availability of resources 'left over' for family and community. On the other hand, tight connections with the communities consume a significant amount of resources that limit the availability of the resources left over for the job and consequently create family interfering with work.

Nonetheless, the findings of this research indicated that job embeddedness significantly, though negatively, correlated with work-family conflict. Higher levels of job embeddedness resulted in lower levels of work-family conflict. The involvement in the job, as discussed in Chapter Six, may be perceived to positively affect employees' career success and in the long term contribute to the family's welfare. Thus, higher levels of on-the-job embeddedness are expected. The attachment to the community or family is also perceived to result in positive attitudes including satisfaction with life and positive emotions. These positive feelings then create positive energy for work and also lessen family interfering with work (Hofstede, Hofstede & Minkov 2010; Rothbard 2001).

### **7.1.3. Relationships between Work-Family Conflict and Turnover Intention**

The literature review for this research considered a positive correlation between work-family conflict and turnover intention. Work-family conflict was thought to be a negative organisational outcome, results in job dissatisfaction, strain and distressing feelings, and it should be eliminated. This variable was expected to induce turnover intention.

This research, however, found mixed results. Work interfering with family (WIF) showed negative though significant correlation with turnover intention. Time demands from work and strains produced by the job reduced the levels of turnover intention. This negative correlation may be rooted on the employees' perception that WIF is a sign of high levels of job involvement necessary for career success. High levels of WIF are then expected.

Regarding to the relationship between family interfering with work (FIW) and turnover intention, this research found that these two variables positively and significantly correlate. That positive relationship may imply that higher levels of FIW result in higher levels of turnover intention.

### **7.1.4 Impact of Gender on the Relationships between Job Embeddedness, Work-Family Conflict and Turnover Intention**

The literature review for this research, presented in Chapter Two, identified the potential moderating impact of gender on the relationships between job embeddedness, work-family conflict and turnover intention. This expectation is based on differentiation between male and female roles in Indonesian society. However, this research found that gender had no impact on the relationships between the variables studied. This finding may relate to the similarity between males and females (working in the Indonesian banking industry) in their levels of job embeddedness, work-family conflict as well as turnover intention (refer Tables 5.1 and 5.2).

The findings mentioned above may be specific for the Indonesian banking industry and indicated that male and female employees (due to self-selection in the recruitment processes) have similar characteristics. The socialisation, training and development processes required for both males and females may also result in comparable job involvement. In addition, other situational factors such as the internalisation of the Indonesian banks and intensive interactions between the Indonesian bank employees with their counterparts from Western countries may contribute to the similarity between males and females. Therefore, this finding may not be valid for other industries.

## **7.2 SIGNIFICANCE OF THE FINDINGS AND IMPLICATIONS FOR MANAGEMENT OF ORGANISATIONS**

This study offers significant contributions to scholarship and business practice in several ways. While the relationships between the variables of on-the-job embeddedness, off-the-job embeddedness and turnover intention are acknowledged in the literature, the impact of these antecedent variables has not been tested on resultant of work-family conflict. Furthermore, the mediating effect of work-family conflict on the relationships between job embeddedness and turnover intention has yet to be considered in the organisational behaviour literature. The influence of gender on the relationships between work involvement, family involvement and work-family conflict has been considered in previous research. However, the importance of the variables in the context of collectivistic cultural values and a male-dominated management industry (banking) and a patriarchal society (Indonesia) has yet to be tested. In doing so, these findings may provide new insights and practical information to help managers construct organisational policies in relation with job embeddedness, work-family conflict and turnover intention.

Further discussion on the practical implications of the research findings are presented below.

### **7.2.1 On-the-job Embeddedness and Turnover Intention**

This research found negative and significant relationship between on-the-job embeddedness and turnover intention. Constructing organisational policies to facilitate the development of on-the job embeddedness, discussed further below, is certainly beneficial to the organisation. There are several possible methods to facilitate the improvement of on-the-job embeddedness including selecting employees using person-organisation fit strategy, training and socialisation programmes and career management (Holtom, Mitchell & Lee 2006).

The first step in implementing person-organisation fit selection strategy is to develop a list of jobs or organisational characteristics. This is followed by preparing selection tools to screen candidates. The final step is to choose those who have the best fit with the jobs or organisations' values. The focus of this strategy is not only selecting employees who have abilities to do the job (as recommended by conventional selection models), but also selecting those who are compatible with other employees and fit with the organisation's values (Bowen, Ledford & Nathan 1991; Kristof 1996). This selection strategy benefits organisation in many ways. When a fit between the employees and the organisation is met, the employees' positive attitudes are potentially realised. These attitudes include greater job satisfaction, organisational commitment, increased team spirit among co-workers, and greater 'organisational citizenship behaviour' (behaviour exhibited by employees that go beyond the job requirements) (Bowen, Ledford & Nathan 1991; Kristof-Brown, Zimmerman & Johnson 2005). These positive attitudes may result in stronger commitment and willingness to stay with the organisation (Bowen, Ledford & Nathan 1991).

Training programmes may be used to improve employees' skills and abilities as required by the jobs. These programmes should be conducted continuously because the job requirements are always changing. In addition, the training programmes should also be designed to facilitate employees to improve their social skills that are needed for developing more effective team works. Organisations may also conduct orientation and socialisation programmes to introduce employees to the organisation's history,



philosophy and values. These programmes may help employees to better understand the organisations' culture, and adjust to themselves to better match the organisations' cultural values.

Career management may also be used to improve person-organisation fit and job involvement (Aryee 1992). This may be implemented by matching employees' career plans/goals and the requirement of the position/job employees pursue through job rotation, 'location' rotation (assigning employees to different branches) or promotion. Generally, particularly in the Indonesian banking industry, job or location rotation is conducted regularly and implemented based on the organisation's interests. Employees' interests are rarely considered. To improve the levels of person-organisation fit more effectively, the job rotation or location rotation should be implemented by considering employees interests or preferences. Development programmes may also be conducted to enable employees to achieve skills and abilities required by the (future) career goals.

The levels of on-the-job embeddedness may also be developed by improving the levels of organisation sacrifice. Levels of this variable may be improved by increasing the perceived levels of job investments (Powell & Meyer 2004; Rusbult & Farrell 1983). Increased job investments may result in higher organisational side-bets or perceived costs of leaving the organisations. These organisational side-bets may be related to several aspects including compensation packages, career prospects and supportive supervisor (Barringer & Milkovich 1998; Holtom, Mitchell & Lee 2006; Watson-Wyatt 2005). Therefore, improving compensation packages to be more competitive, offering "flexible" benefit plans (such as mortgage loans, scholarships, and health insurances to satisfy the varying needs and preferences of employees) and better career prospects will increase employees' commitment and willingness to stay with the organisations (Barringer & Milkovich 1998; Benson, Finegold & Mohrman 2004).

In addition, encouraging employees to involve themselves in training programmes to improve their specific job skills as well as general skills may also encourage them to be more attached to the organisations (Finegold, Benson & Mohrman 2002; Holtom,

Mitchell & Lee 2006). Moreover, employees' willingness to stay longer in the organisations can be facilitated by conducting a training programme in supervisory skills to improve supervisors' competencies in managing their subordinates (Stoltenberg 1981; Watson-Wyatt 2005). Employees' satisfaction on the supervisory process will result in positive attitudes on the job and organisation.

### **7.2.2 Job Embeddedness and Work-Family Conflict**

Job embeddedness negatively correlated with work-family conflict. Specifically, the relationship between on-the-job embeddedness and work interfering with family (WIF) was found to be negative and significant. Off-the-job embeddedness was also found to have a negative relationship with family interfering with work (FIW).

The literature review for this research revealed that WIF may produce job dissatisfaction, low organisational commitment, strain and/or stress (Frone, Russell & Cooper 1997). Decreasing the levels of WIF may then benefit both organisations and employees. Since the relationship between on-the-job embeddedness and WIF in this research was found to be significant though negative, reducing the levels of WIF may be undertaken by improving the levels of on-the-job embeddedness through changing organisational policies. The policies could include selecting employees based-on person-organisation fit principles, training and socialisation to enhance the degree of fit between the employees and the job, other workers as well as the organisation, rotating or promoting employees based-on not only their skills or performances but also their interest/values, providing more competitive compensation packages, providing better career prospects and assigning supportive supervisors for employees. As on-the-job embeddedness is also negatively correlated with turnover intention, organisational policies aimed at improving on-the-job embeddedness will decrease the levels of WIF as well as turnover intention.

Regarding the relationship between off-the-job embeddedness and family interfering with work (FIW), this research found that higher levels of off-the-job embeddedness resulted in lower levels of FIW. This finding implies that attachment to the community

or family does not necessarily create interference from family in relation to work. The negative relationship may also suggest that the 'domestic support' that employees in Eastern contexts commonly have access to may buffer the possible negative consequences of off-the-job embeddedness on work.

Since the correlation between off-the-job embeddedness and FIW is negatively significant, organisational policies to facilitate the improvement of the levels of off-the-job embeddedness may benefit the organisations and the employees through a decrease of FIW. Off-the-job embeddedness may be improved through developing community fit and community sacrifice (see Chapter Six). Several organisational policies in support of community fit include hiring employees from the closest neighbourhood/local communities and providing home-buying assistance or financial support to employees to buy or rent homes in locations where they feel more comfortable to live (Holtom, Mitchell & Lee 2006). Employees from the local neighbourhood are more likely to present a better fit with their communities compared to employees who come from different areas (Cross 2003; Holtom, Mitchell & Lee 2006). Local employees who have lived in a community for a long period of time and adapted to the environment, social life or social activities may feel embedded in the community.

In relation to the financial support policy, this may be implemented in congruence with other policies, particularly relocation policy (location rotation). Financial support may provide employees with an opportunity to find a preferable home in a more convenient location to live. As a result, these policies may increase the levels of employees' perceived community fit. Providing employees with an opportunity to be relocated in branches in the most convenient or preferable locations may also improve the levels of off-the-job embeddedness. As previously discussed, this relocation strategy may not yet be common in the Indonesian banking industry. Generally, Indonesian banks relocate employees based solely on the banks' business requirements (Mekar & Probayakti 2010). Employees are expected to be ready to relocate to any branch in Indonesia. However, in doing so banks may place employees in a less than preferable location/community and consequently decrease their levels of off-the-job embeddedness.

This may in turn develop employees' dissatisfaction with the community and increase negative feelings and levels of employees' perceived FIW.

The policies aimed to improve the levels of community fit may also be relevant for developing levels of community sacrifice. When employees perceive compatibility with the community, they may experience lower levels of FIW. Conversely, living in a community where 'fit' does not occur may result in psychological costs including dissatisfaction and stress, thereby promoting FIW.

The levels of off-the-job embeddedness may also be improved through 'corporate social responsibility programmes' including sponsoring relevant community activities and involvement in social work. These policies may result in a strong social reputation for the organisation and its employees. Such reputation may facilitate employees to earn respect from the community and create pleasurable feelings. This consequently reduces FIW. In addition, sending employees to represent the organisations at local celebrations (that may be sponsored by the organisations) provide employees opportunities to interact with other community members. This interaction may result in positive experiences and subsequently also generate pleasurable feelings that lessen FIW.

### **7.2.3 Work-Family Conflict and Turnover Intention**

This research found that the relationship between WIF and turnover intention was negatively significant. Organisational policies to improve levels of WIF may benefit organisations by lowering the levels of turnover intention. Thus, it is necessary to keep high levels of perceived WIF in order to maintain low levels of turnover intention. The discussions in Chapter 6 suggested that policies which encourage employees to be more involved and spend more time in work activities may increase the levels of perceived WIF. Such organisational policies could include encouraging employees to participate in decision makings, allowing employees to voluntary work overtime and encouraging employees to attend training and development programmes.

Policies to encourage employees to participate in the decision making processes may be implemented by conducting regular surveys to seek employees' feedback on the working environment, formal staff meetings in which employees actively participate and informal individual or group discussions. Responsive action as follow up on employees' (reasonable) ideas or suggestions may result in positive attitudes and encourage employees to be more involved in the job. Allowing employees to voluntarily work overtime may also increase employees' job involvement. Note that this policy does not necessarily improve WIF because working overtime is expected by most employees in order to earn significant additional income (Gunawan, Mekar & Mentika 2011).

Furthermore, attending training and development programmes are essential for employees to improve their competencies. These competencies may be necessary for career promotion. Since the (improved) competencies are required for promotion, employees' deep involvement in the training and development programmes can be anticipated.

Turning to the relationship between family interfering with work (FIW) and turnover intention, this research found that FIW positively correlated with turnover intention and supported the contentions presented in Chapter Two. That positive correlation may imply that higher levels of FIW result in higher levels of turnover intention. The literature review for this research revealed that higher levels of turnover intention may decrease organisational performances. Consequently, the levels of turnover intention should be controlled. Controlling the levels of turnover intention may be undertaken by lowering the levels of FIW. Since FIW was found to have negative relationship with off-the-job embeddedness, it is logical that lowering the levels of FIW can be undertaken by developing the levels of off-the-job embeddedness. As previously mentioned, organisational policies to improve levels of off-the-job embeddedness may include hiring employees from the closest neighbourhood/local communities and providing home-buying assistance or financial support to employees to buy or rent homes in locations they feel more convenient to live, sponsoring relevant community activities and allowing employees to be involved in social work.

### **7.3 LIMITATIONS OF THE RESEARCH**

This study offers empirical evidence regarding the relationships between job embeddedness, work-family conflict and turnover intention. While this research employed rigorous methodology in collecting and analysing data, some limitations need to be acknowledged and considered for future research.

Data (n=1,122) for this research were obtained from 70 branches within the Indonesian banking industry. While it represents a combination of various banks (government-owned, foreign-owned and domestic-owned banks), the 70 branches represent only a sample of the 128 Banks with 9,626 branches located within Indonesia. Further, most branches are located on Java Island. Logistics in relation to time and budget did not allow the researcher to gain data from other regions. Getting permission from many banks' management to conduct a survey was also very challenging. Nonetheless, the sample size is appropriate for this research, allowing relationships between variables to be tested and examined.

Focusing on the Indonesian banking industry, this study involves a large number of respondents with different demographic backgrounds. However, more research is necessary involving respondents of various organisations from different industries to externally validate the research findings.

Structural Equation Modelling was employed to analyse the data using Amos 7 software packages. The results of these analyses suggest structural relationships between the variables studied. However, this research was based on a cross-sectional research design. No repeated observations on the variables were undertaken. Consequently, causal relationships cannot be determined. These can only be inferred from the structural coefficients in the model. To establish the causal relationships, a longitudinal study is needed.

This study utilised quantitative survey questionnaires to gather data on sensitive issues such as work-family conflict and turnover intention. Consequently, self-report bias may

be inherent in the data findings. Respondents may have responded to the questions in a way that they thought would make them 'look good' or socially acceptable. Thus, they may have under-reported responses that they may consider not to be socially appropriate (Donaldson & Grant-Vallone 2002). As a result, the 'observed' correlations may differ from the real correlations between the variables studied (Podsakoff et al. 2003). To minimise bias the questionnaires in this study allowed anonymity, without reference to individuals' names, contact details, branches, organisations or units within them. Moreover, the questionnaires were distributed and returned in sealed envelopes. These methods aimed to maintain strict confidentiality, as well as encourage respondents to objectively answer all of the questions (Donaldson & Grant-Vallone 2002; Doty & Glick 1998).

Turnover intention is as a surrogate of, or a proxy for voluntary turnover. The reason to use turnover intention is twofold. Turnover intention is considered one of the strongest predictors (Steel 2002) and immediate precursor of (actual) voluntary turnover (Breukelen, Vlist & Steensma 2004; Mobley et al. 1979; Steel & Ovalle 1984). Therefore, the variable of turnover intention was chosen as a key variable in this study. As previously stated, in the Indonesian banking industry research context the data on (actual) voluntary turnover is not available or easy to obtain. Nonetheless, since (actual) voluntary turnover may also be affected by other variables including job opportunity (Price 2004), the findings of this research may possibly not mirror findings in relation to concept of (actual) voluntary turnover.

As presented in Chapter Three, the pilot study for this research using formative model procedures to assess the quality of job embeddedness measurements produced 16 valid items made up of five sub-dimensions: organisation fit, organisation sacrifice, organisation links, community fit and community sacrifice. There were no valid items for community links. However, the final model for this research (Figure 4.4) suggested that organisation links did not significantly load onto on-the-job embeddedness construct. Consequently, organisation links and community links were not included in the final (SEM) model for further analysis. As job embeddedness is a formative

construct, the exclusion of organisation links and community links in the structural model may alter the meaning of job embeddedness (Diamantopoulos & Sigauw 2006; Mitchell et al. 2001) and affect the validity of these research findings. However, the literature review for this research (Chapter Two), and the discussion on standard versus modified model of job embeddedness (Chapter Six), argued that the concepts of links may be represented by the concept of fit: organisation links is represented by organisation fit and community links is represented by community fit. Further investigation on the validity of the modified model will be useful.

#### **7.4 RECOMMENDATIONS FOR FUTURE RESEARCH**

During the course of this research several issues that give rise to opportunity for further investigation were identified. Firstly, there is a need for further studies on the causal relationships between the constructs, using a longitudinal methodology. This research utilised a cross-sectional study method to investigate the relationships between job embeddedness, work-family conflict and the impact of gender on turnover intention. In this research, turnover intention is used as a surrogate of (actual) voluntary turnover. Since it is a cross-sectional study using turnover intention, causal relationships between job embeddedness, work-family conflict and voluntary turnover are not determined. The causal effect of job embeddedness on work-family conflict and voluntary turnover needs to be established using longitudinal study method. The utilisation of the longitudinal study method may generate several advantages including longitudinal study is able to exclude the impact of the temporal (day-to-day) events in the analysis (Ployhart & Vandenberg 2010). Consequently, variables impacting on voluntary turnover can be determined more accurately. For example, if job embeddedness causally leads to higher levels of voluntary turnover, and if job embeddedness also leads to increased levels of work-family conflict, then logically one may expect work-family conflict to lead to higher levels of voluntary turnover. Causal relationships could also be used to identify any impact of one variable on other variables for longer period of time. For example, when organisational policies to develop job embeddedness are implemented, the effects of these policies on work-family conflict and voluntary turnover could be determined over time (Lee et al. 2004; Sikora et al. 2007; Youngblood, Mobley & Meglino 1983).



Secondly, the findings of this research were drawn from respondents in the Indonesian banking industry. While the results may be robust for this industry, further research could replicate the design to determine whether the findings are valid across other industries.

Thirdly, the majority of respondents in this research enjoyed domestic support employed to help manage home life. The domestic support may have an important role in the interactions between work and family by reducing the burden in home-related activities traditionally attended to by women (Friedman & Greenhaus 2000). This support may buffer or moderate the interference of family life on work roles (Haar 2004; Matsui, Ohsawa & Onglatco 1995). Future research is needed to further clarify the impact of this variable in moderating the relationships between job embeddedness, work-family conflict and turnover intention.

Fourthly, the literature review for this research (Chapter Two), and the discussion (Chapter Six), suggested that on-the-job embeddedness may be robustly measured using organisation fit and organisation sacrifice. Off-the-job embeddedness, on the other hand, is validly assessed utilising community fit and community sacrifice. Since the modified model of job embeddedness has not been empirically tested using different samples, future research in other industries, in both Eastern and Western contexts, may further validate or challenge the robustness of this proposed modified model.

The data for this research was drawn from different banks' ownership categories. The difference in ownership may result in variation of several aspects, including the ways the banks are managed, the levels of corporate governance and the management-employee relationships (Bank-Indonesia 2005; Hidayati 2004; Ikhsan 2004). This situation may affect the levels of employees' attachment to the job, perceived work-family conflict and turnover intention. Table C.1, C.2 and C.3 (Appendix C) show the significant differences between state-owned banks, foreign-owned banks and domestic-owned banks on several aspects of job embeddedness, work-family conflict and turnover intention. Future research should consider these variations.

Future research may also need to consider positions (or job rank) inside the banks, particularly the managerial level and operational level. The compensation and benefit systems, and career prospects for managerial employees generally differ from those for operational employees (as discussed in Chapter Six). These differences may allow the variation of the levels of job embeddedness and turnover intention between managerial and operational positions.

## **7.5 SUMMARY AND CONTRIBUTION OF THIS RESEARCH**

This thesis provides valuable contributions to understanding the mediating effect of work-family conflict on the relationships between job embeddedness and turnover intention. Previous studies (Bergiel et al. 2009; Crossley et al. 2007; Mitchell et al. 2001) involving a sample of employees from Western organisations failed to empirically test the impact of job embeddedness on turnover intention on resultant of work-family conflict. This thesis generates a new insight in regard with the relationships between these variables. Job embeddedness was found to not only reduce turnover intention but also to lessen work-family conflict.

In addition, this thesis adds to the existing organisational behaviour literature regarding the moderating impact of gender on the relationships between work involvement, family involvement and work-family conflict. This research supports the lack of difference between genders on the relationships between variables studied.

The existing literature on job embeddedness, work-family conflict and turnover intention was developed predominantly based on the research conducted in the Western individualist context. This research was conducted in an Eastern collectivist context. Thus, this thesis adds to the existing conceptions as well as creates new insights concerning the importance of job embeddedness in relation to work-family conflict, turnover intention and the impact of gender on the relationships between the variables studied.

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## APPENDIX A MEASURES

### A.1 ENGLISH VERSION

Constructs	Code of Items	Questions
<b>Organisational Fit</b> Adapted from Mitchell et al. (2001).	OF1	I like the members of my work group.
	OF2	I have a lot in common with the people I work with.
	OF3	My job utilises my skills and talents well.
	OF4	I like the authority I have at this bank.
	OF5	I like the responsibility I have at this bank.
	OF6	I like the working environment of this bank.
<b>Organisational Sacrifice</b> Adapted from Mitchell et al. (2001).	OS1	I have a lot of freedom in this job to get my work done.
	OS2	I feel that people at work respect me a great deal.
	OS3	My promotional opportunities are excellent here.
	OS4	I am well paid for the job I do.
	OS5	This bank gives me great bonuses regularly.
	OS6	The health-care benefits provided by this organisation are excellent.
	OS7	The retirement benefits (e.g. pension plan) provided by this organisation are excellent.
	OS8	The prospects for continuing employment with this bank are excellent.
	OS9	It would be hard to leave my job because I have such a great supervisor (that is, person to whom I am accountable).*
<b>Organisational Links</b> Adapted from Mitchell et al. (2001).	OL1	I have strong connections with my colleagues who work with me.
	OL2	I get along well with my supervisor (or person to whom I am accountable).*
	OL3	I have excellent ties with many organisations within the Indonesian banking industry.
	OL4	I have strong relationships with colleagues who work at other banks.
	OL8	How long have you worked for this bank?

	OL9	How long have you been in your current position?
	OL10	How long have you worked in the banking industry?
<b>Community Fit</b> Adapted from Mitchell et al. (2001).	CF1	The weather where I live is suitable for me.
	CF2	I think of the place where I live as home.
	CF3	The location where I live offers the leisure activities that I like.
	CF4	I feel comfortable with the home I live in.
<b>Community Sacrifice</b> Adapted from Mitchell et al. (2001).	CS1	People respect me a lot in my community (or neighbourhood) where I live.
	CS2	My neighbourhood is safe.
	CS3	It is convenient to reach my office from the home I live in.**
	CS4	I easily can visit friends from the home I live in.**
	CS5	I live in an area that makes it convenient for me to see my family.**
<b>Community Links</b> Adapted from Mitchell et al. (2001).	CL1	I feel connected to the home I live in.
	CL2	I have strong relationship with many people in the area where I live.
	CL3	I feel that my responsibility to my family causes me to stay in the area where I live.**
	CL4	I have great ties with many organisations in the area where I live.
	CL8	What is your marital status?
	CL9	How many family members (or relatives) live in the same location (or neighbourhood) as you?
	CL10	How many of your close friends (or people you know well and trust) live in the same location (or neighbourhood) as you?
<b>Work Interferes with Family (WIF)</b> Adapted from Netemeyer, Boles and McMurrian (1996).	WF1	The demands of my work interfere with my home and family life.
	WF2	The amount of time my job takes up makes it difficult to fulfil family responsibilities.
	WF3	Things I want to do at home do not get done because of the demands my job puts on me.
	WF4	My job produces strain that makes it difficult to fulfil family duties.
	WF5	Due to work-related duties, I have to make changes to my plans for family activities.
<b>Family Interferes with Work (FIW)</b>	FIW1	The demands of my family or spouse/partner interfere with work-related activities.

Adapted from Netemeyer, Boles and McMurrian (1996).	FIW2	I have to put off doing things at work because of demands on my time at home.
	FIW3	Things I want to do at work do not get done because of the demands of my family or spouse/partner.
	FIW4	My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.
	FIW5	Family-related strain interferes with my ability to perform job-related duties.
<b>Turnover Intention</b> Adapted from Mobley, Horner and Hollingsworth (1978).	TI1	I have no intention to leave this bank in 1 – 2 years. (reverse coded)
	TI2	I have never thought seriously about leaving this Bank. (reverse coded)
	TI3	I would prefer to remain with this bank until I reach retirement age. (reverse coded)
<b>Demographics</b>	Gender	What is your gender?
	Age	What was your age at your last birthday?
	Education	What is your highest education level?
	Residential	What type of residential complex do you live in?
	Area	Which area do you currently live in?
	Province	In what province have you spent most of your life (e.g. DKI, DIY, West Java, North Sumatra, Bali, South Sulawesi, Papua, West Kalimantan, NTB)?
	Language	What language (e.g. English, Indonesian, Javanese, Sundanese, Timorese, Bataknese, Buginese, Balinese, or Papuanese) do you speak at home?
	Support	Do you get support from others (e.g. parent, baby sitter, house maid) to fulfil family responsibilities (such as doing laundry, cooking, and parenting)?
	Employment status	What is your employment status?
	Position	What is your position in your current job?
Section	If you are part of the operations staff, which section below are you attached to?	

\*Added items developed based on Mitchell et al. (2001) and Watson-Wyatt (2005).

\*\*Added items developed from concepts by Mitchell et al. (2001) and Cross (2003).

**Global Items and Questions for MIMIC Model Estimation to Validate Job Embeddedness Measures**

<b>Constructs</b>	<b>Code of Items</b>	<b>Questions</b>	<b>Note</b>
<b>Organisational Fit</b> Developed from Crossley et al. (2007), Kristof-Brown, Zimmerman and Johnson (2005), Mitchell et al. (2001), and Verquer, Beehr and Wagner (2003).	OF7	In general, I really enjoy working at this bank.	Global Item
	OF8	The job I do at this bank fulfils most of my needs.	Item for MIMIC
	OF9	I am always motivated to come to this bank to work.	Item for MIMIC
<b>Organisational Sacrifice</b> Developed from Crossley et al. (2007), Mitchell et al. (2001) .	OS10	I would sacrifice a lot if I left my job in this bank.	Global Item
	OS11	Too much in my life would be disrupted if I left this bank.	Item for MIMIC
	OS12	I am afraid that I would not be able to find a better job if I decided to leave this bank.	Item for MIMIC
<b>Organisational Links</b> Developed from Crossley et al. (2007), Mitchell et al. (2001) and Watson-Wyatt (2005).	OL5	I feel much attached to this bank.	Global Item
	OL6	I can handle my job effectively because I get strong support from my colleagues and/or supervisor (or person to whom I am accountable).	Item for MIMIC
	OL7	I am pleased to work at this bank because the working relationships are positive.	Item for MIMIC
<b>Community Fit</b> Developed from concepts by Cross (2003), Mitchell et al. (2001).	CF5	I really like the place where I live.	Global Item
	CF6	I would not leave this community because the neighbourhood is lovely.	Item for MIMIC
	CF7	I am pleased to live in this community.	Item for MIMIC
<b>Community Sacrifice</b> Developed from concepts by Cross (2003), Mitchell et al. (2001).	CS6	Leaving this community would be very hard for me.	Global Item
	CS7	Leaving this community may result in difficulties to find the same quality of relationships with neighbours.	Item for MIMIC
	CS8	My personal life would be disrupted if I left this community.	Item for MIMIC



<b>Community Links</b> Developed from concepts by Cross (2003), Mitchell et al. (2001).	CL5	I feel much attached to the community I live in.	Global Item
	CL6	I prefer to get home soon to stay with my family rather than spending extra hours at work.	Item for MIMIC
	CL7	I feel that my home life is more exciting than work life.	Item for MIMIC

## A.2 INDONESIAN VERSION

<b>Konstruk</b>	<b>Kode</b>	<b>Pertanyaan</b>
<b>Kecocokan-organisasi</b>	OF1	Saya senang dengan rekan di kelompok kerja saya.
	OF2	Saya memiliki banyak kesamaan dengan orang-orang yang bekerja dengan saya.
	OF3	Ketrampilan dan bakat (atau kompetensi) saya sesuai dengan pekerjaan saya.
	OF4	Saya suka dengan wewenang yang saya miliki di bank ini.
	OF5	Saya suka dengan tanggungjawab yang saya emban di bank ini.
	OF6	Saya cocok dengan suasana kerja di bank ini.
<b>Pengorbanan-organisasi</b>	OS1	Saya memiliki keleluasaan untuk menyelesaikan pekerjaan saya.
	OS2	Saya merasa bahwa orang-orang di kantor menghormati saya.
	OS3	Saya memiliki kesempatan yang besar untuk dipromosikan.
	OS4	Saya mendapatkan gaji yang layak untuk pekerjaan yang saya lakukan.
	OS5	Bank ini memberikan bonus yang layak secara reguler kepada saya.
	OS6	Saya mendapatkan tunjangan kesehatan yang layak dari bank tempat kerja saya.
	OS7	Tunjangan akhir masa kerja, misalnya tunjangan pensiun, yang diberikan oleh bank ini layak atau bagus.
	OS8	Prospek kerja atau masa depan bekerja di bank ini bagus.
	OS9	Saya merasa berat jika harus meninggalkan pekerjaan ini karena saya memiliki supervisor/penyelia (yaitu atasan langsung saya) yang bagus.
	OL1	Saya memiliki ikatan yang kuat dengan kolega yang bekerja bersama saya.

<b>Tautan-organisasi</b>	OL2	Saya memiliki hubungan yang baik dengan atasan langsung atau supervisor/penyelia saya.
	OL3	Saya memiliki hubungan yang erat dengan berbagai organisasi di lingkungan industri perbankan di Indonesia.
	OL4	Saya menjalin hubungan baik dengan rekan di bank lain.
	OL8	Sudah berapa lama Saudara bekerja di Bank ini? ..... tahun (mohon sebutkan).
	OL9	Sudah berapa lama Saudara menduduki posisi saat ini? ..... tahun (mohon sebutkan).
	OL10	Sudah berapa lama Saudara bekerja di industri perbankan? ..... tahun (mohon sebutkan).
<b>Kecocokan-komunitas</b>	CF1	Saya cocok dengan cuaca di sekitar tempat tinggal saya.
	CF2	Saya merasa tempat tinggal saya penuh dengan rasa kekeluargaan.
	CF3	Di sekitar tempat tinggal saya terdapat aktivitas-aktivitas rekreasional (misalnya fasilitas olah raga, piknik, dan sebagainya) yang saya sukai.
	CF4	Saya merasa nyaman dengan rumah yang saya tinggali.
<b>Pengorbanan-komunitas</b>	CS1	Orang-orang di sekitar tempat saya tinggal menghormati saya.
	CS2	Lingkungan sekitar tempat tinggal saya aman.
	CS3	Kantor saya mudah dijangkau dari tempat tinggal saya.
	CS4	Saya dengan mudah dapat mengunjungi teman-teman dari tempat tinggal saya.
	CS5	Saya tinggal di daerah yang membuat saya mudah mengunjungi saudara-saudara atau keluarga saya.
<b>Tautan-komunitas</b>	CL1	Saya merasa memiliki ikatan yang kuat dengan tempat tinggal saya.
	CL2	Saya memiliki hubungan yang akrab dengan orang-orang di sekitar rumah saya.
	CL3	Saya merasa bahwa tanggungjawab saya terhadap keluarga mendorong saya untuk tetap berada di daerah tempat tinggal saya.
	CL4	Saya memiliki hubungan yang erat dengan berbagai organisasi di sekitar saya tinggal.
	CL8	Apa status perkawinan Saudara?
	CL9	Berapa jumlah anggota keluarga yang tinggal di lokasi yang sama atau bertetangga dengan Saudara?
	CL10	Berapa banyak teman dekat Saudara-- yaitu teman atau

		sahabat yang Saudara kenal baik dan percaya--yang tinggal di lokasi yang sama atau bertetangga dengan Saudara?
<b>Konflik Pekerjaan-keluarga</b>	WIF1	Tuntutan kerja di Bank ini mengganggu kehidupan rumah dan keluarga saya.
	WIF2	Waktu yang tersita untuk pekerjaan membuat saya sulit untuk memenuhi tanggungjawab keluarga.
	WIF3	Sesuatu yang ingin saya kerjakan di rumah tidak dapat terselesaikan karena beban pekerjaan kantor yang harus saya selesaikan.
	WIF4	Pekerjaan saya menimbulkan ketegangan yang membuat saya sulit untuk memenuhi tanggungjawab/tugas-tugas keluarga.
	WIF5	Karena tugas-tugas kantor, saya terpaksa mengubah rencana-rencana kegiatan bersama keluarga.
<b>Konflik Keluarga-pekerjaan</b>	FIW1	Tuntutan keluarga atau pasangan/pacar mengganggu kegiatan-kegiatan yang terkait dengan kantor.
	FIW2	Saya terpaksa berhenti melakukan sesuatu di kantor karena waktunya berbenturan dengan kegiatan di rumah.
	FIW3	Sesuatu yang ingin saya kerjakan di kantor tidak dapat terselesaikan karena adanya keperluan keluarga atau keperluan dengan pasangan/pacar.
	FIW4	Kehidupan keluarga/rumah saya berbenturan dengan tanggungjawab di kantor seperti bekerja tepat waktu, menyelesaikan tugas sehari-hari, dan bekerja lembur.
	FIW5	Ketegangan yang ditimbulkan oleh hal-hal yang terkait dengan keluarga mengganggu kemampuan saya untuk melaksanakan tugas-tugas kantor.
<b>Intensi Keluar</b>	TI1	Saya tidak memiliki keinginan untuk keluar dari Bank ini dalam jangka waktu 1 atau 2 tahun ke depan.
	TI2	Saya tidak pernah berpikir secara serius untuk keluar atau mengundurkan diri dari Bank ini.
	TI3	Saya memilih untuk bekerja di Bank ini sampai masa pensiun. (pengkodean dibalik)
<b>Demografis</b>	Jenis kelamin	Apa jenis kelamin Saudara?
	Umur	Berapa umur Saudara pada saat ini?
	Pendidikan	Apa tingkat pendidikan formal tertinggi Saudara?
	Tipe hunian yang ditinggali	Tipe hunian seperti apa yang saat ini Saudara tinggali?
	Area tinggal	Di wilayah mana saat ini Saudara tinggal?

	Propinsi	Di propinsi manakah Saudara tinggal paling lama (misal: DKI, DIY, Jawa Barat, Sumatera Utara, Bali, Sulawesi Selatan, Papua, Kalimantan Barat, NTB).
	Bahasa	Bahasa apa yang biasanya Saudara gunakan di rumah (misal Inggris, Indonesia, Jawa, Sunda, Timor, Batak, Bugis, Bali, Papua, dan sebagainya)?
	Bantuan	Apakah Saudara mendapatkan bantuan dari pihak lain (misalnya orang tua, mertua, pengasuh bayi, pembantu rumah tangga); dalam melaksanakan pekerjaan rumah tangga; misalnya mencuci, memasak, dan mengasuh anak?
	Status kepegawaian	Apa status kepegawaian Saudara?
	Posisi	Apa posisi Saudara di pekerjaan saat ini?
	Unit kerja	Jika Saudara staf atau karyawan operasional, pada unit apa Saudara bekerja?

**Pertanyaan global dan pertanyaan untuk model MIMIC untuk memvalidasi alat ukur job embeddedness (keterlekatan pekerjaan)**

Konstruk	Kode	Pertanyaan	Catatan
<b>Kecocokan-organisasi</b>	OF7	Secara umum, saya sangat senang bekerja di bank ini.	Pertanyaan global
	OF8	Pekerjaan yang saya miliki di bank ini mampu memenuhi sebagian besar kebutuhan hidup saya.	Pertanyaan untuk model MIMIC
	OF9	Saya selalu termotivasi datang ke bank atau kantor ini untuk kerja.	Pertanyaan untuk model MIMIC
<b>Pengorbanan-organisasi</b>	OS10	Saya akan berkorban terlalu banyak jika saya keluar atau mengundurkan diri dari bank ini.	Pertanyaan global
	OS11	Terlalu banyak hal-hal dalam hidup saya yang akan terganggu jika saya keluar atau mengundurkan diri dari bank ini.	Pertanyaan untuk model MIMIC
	OS12	Saya khawatir tidak akan mendapatkan pekerjaan yang lebih baik jika saya keluar atau mengundurkan diri dari bank ini.	Pertanyaan untuk model MIMIC
	OL5	Saya merasa memiliki ikatan yang erat dengan bank ini.	Pertanyaan global

<b>Tautan-organisasi</b>	OL6	Saya dapat melaksanakan pekerjaan dengan baik karena mendapatkan dukungan dari rekan kerja dan atau atasan langsung (supervisor) saya.	Pertanyaan untuk model MIMIC
	OL7	Saya senang bekerja di bank ini karena terdapat jalinan kerjasama yang baik.	Pertanyaan untuk model MIMIC
<b>Kecocokan-komunitas</b>	CF5	Saya benar-benar menyukai daerah tempat tinggal saya.	Pertanyaan global
	CF6	Saya tidak akan meninggalkan daerah tempat saya tinggal karena tetangga sekitar sangat menyenangkan.	Pertanyaan untuk model MIMIC
	CF7	Saya senang hidup di tengah-tengah masyarakat di daerah saya tinggal.	Pertanyaan untuk model MIMIC
<b>Pengorbanan-komunitas</b>	CS6	Meninggalkan para tetangga di daerah saya tinggal adalah berat bagi saya.	Pertanyaan global
	CS7	Hubungan kekerabatan yang baik dengan tetangga sekitar di daerah ini akan sulit ditemukan di tempat lain jika saya pindah rumah.	Pertanyaan untuk model MIMIC
	CS8	Kehidupan pribadi saya akan terganggu jika saya pindah rumah ke daerah lain.	Pertanyaan untuk model MIMIC
<b>Tautan-komunitas</b>	CL5	Saya merasa memiliki ikatan yang erat dengan masyarakat sekitar tempat saya tinggal.	Pertanyaan global
	CL6	Saya lebih suka pulang awal dari pada harus kerja lembur.	Pertanyaan untuk model MIMIC
	CL7	Saya merasa nuansa kehidupan di rumah lebih menarik dibandingkan dengan nuansa kehidupan di kantor.	Pertanyaan untuk model MIMIC

# **APPENDIX B**

## **PILOT TESTING PROCESSES AND RESULTS**

### **B.0 INTRODUCTION**

This appendix mainly discusses validity and reliability of measures, and is divided into three major parts. The first part presents steps in testing the validity of the measurement model and the items/indicators of on-the-job embeddedness and off-the-job embeddedness. The confirmatory factor analysis (CFA), convergent validity and reliability of work-family conflict as well as turnover intention measures are then discussed in the second section. This appendix concludes with a presentation of a summary of validity and reliability tests on the constructs of job embeddedness, work-family conflict and turnover intention.

The pilot testing involved 151 participants. They were Executive MBA students at Universitas Gadjah Mada, Yogyakarta, Indonesia. They worked mainly in the banking industry. Since several participants worked outside the banking industry, consequently, the questionnaire was appropriately adjusted. The word “bank” in every question was replaced by “company” or “organisation you work for”. The data collection for pilot test was conducted between March and May 2008. Unfortunately, six questionnaires were incomplete, leaving 145 observations ( $N = 145$ ) for the pilot.

### **B.1 VALIDITY TEST FOR JOB EMBEDDEDNESS AS FORMATIVE CONSTRUCT**

Job embeddedness (on-the-job embeddedness and off-the-job embeddedness) is a formative construct. Therefore, validity test procedures for the formative model were applied as suggested by Diamantopoulos and Siguaaw (2006), and Diamantopoulos and Winklhofer (2001) as follows.

#### **B.1.1 Step One: Identifying Multicollinearity among Items**

The first step to evaluate the validity of on-the-job embeddedness and off-the-job embeddedness was an assessment of multicollinearity among items. Very high levels

of multicollinearity among items indicated that the items presented redundant information and consequently one or more items that highly correlated with one or more other items were eliminated (Diamantopoulos & Winklhofer 2001).

This research used 0.9 point of inter-correlation as a sign of very high multicollinearity that may result in serious problem of redundant information and influence a predictability power of a model. The 0.90 point is a common value usually used as a cut off point (Grewal, Cote & Baumgartner 2004; Hair et al. 2006; Mason & Perreault 1991). The statistics program utilised in this analysis is SPSS 15 (SPSS-Inc. 2006).

### **Multicollinearity among organisation fit items**

As stated previously, Grewal, Cote and Baumgartner (2004), Hair and colleagues (2006), and Mason and Perreault (1991) contended that 0.9 or more point of inter-correlation among items indicate that the items provide redundant information. In formative model measurements, redundant information must be avoided (Jarvis, MacKenzie & Podsakoff 2003).

Table B.1 shows the multicollinearity among items of organisation fit sub-dimension of on-the-job embeddedness. The highest inter-correlation is 0.845, between OF4 and OF5, indicating that multicollinearity will not result in serious problem of redundant information and affect the predictability power of the model significantly. As a result, all organisation fit items in step one were further analysed.

**Table B.1 Multicollinearity among Organisation Fit Items**

		OF1	OF2	OF3	OF4	OF5	OF6
OF1	Pearson Correlation	1					
	Sig. (2-tailed)	.					
OF2	Pearson Correlation	0.476(**)	1				
	Sig. (2-tailed)	0	.				
OF3	Pearson Correlation	0.443(**)	0.426(**)	1			
	Sig. (2-tailed)	0	0	.			
OF4	Pearson Correlation	0.409(**)	0.340(**)	0.741(**)	1		
	Sig. (2-tailed)	0	0	0	.		
OF5	Pearson Correlation	0.461(**)	0.413(**)	0.711(**)	0.845(**)	1	
	Sig. (2-tailed)	0	0	0	0	.	
OF6	Pearson Correlation	0.547(**)	0.468(**)	0.468(**)	0.485(**)	0.558(**)	1
	Sig. (2-tailed)	0	0	0	0	0	.

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

**Multicollinearity among organisation sacrifice items**

Organisation sacrifice comprises of 9 items. Table B.2 shows the multicollinearity among the items. The highest point of inter-correlation is 0.657, between OS6 and OS7, implying that multicollinearity will not pose a problem. All items in Table 2 were taken forward to the next step.



**Table B.2 Multicollinearity among Organisation Sacrifice Items**

		OS1	OS2	OS3	OS4	OS5	OS6	OS7	OS8	OS9
OS1	Pearson Correlation	1								
	Sig. (2-tailed)	.								
OS2	Pearson Correlation	0.540(**)	1							
	Sig. (2-tailed)	0	.							
OS3	Pearson Correlation	0.530(**)	0.576(**)	1						
	Sig. (2-tailed)	0	0	.						
OS4	Pearson Correlation	0.298(**)	0.356(**)	0.521(**)	1					
	Sig. (2-tailed)	0	0	0	.					
OS5	Pearson Correlation	0.113	0.310(**)	0.382(**)	0.513(**)	1				
	Sig. (2-tailed)	0.177	0	0	0	.				
OS6	Pearson Correlation	0.358(**)	0.363(**)	0.450(**)	0.323(**)	0.419(**)	1			
	Sig. (2-tailed)	0	0	0	0	0	.			
OS7	Pearson Correlation	0.200(*)	0.298(**)	0.261(**)	0.297(**)	0.420(**)	0.657(**)	1		
	Sig. (2-tailed)	0.016	0	0.002	0	0	0	.		
OS8	Pearson Correlation	0.461(**)	0.504(**)	0.575(**)	0.582(**)	0.427(**)	0.544(**)	0.534(**)	1	
	Sig. (2-tailed)	0	0	0	0	0	0	0	.	
OS9	Pearson Correlation	0.214(**)	0.158	0.204(*)	0.339(**)	0.287(**)	0.206(*)	0.251(**)	0.336(**)	1
	Sig. (2-tailed)	0.01	0.058	0.014	0	0	0.013	0.002	0	.

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

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

### Multicollinearity among organisation links items

Organisation links consists of 7 items; OL1, OL2, OL3, OL4, OL8, OL9, OL10. OL5, OL6, and OL7 are global and MIMIC model items. Table B.3 reports the correlation among organisation links items. The highest inter-correlation is 0.868 well below 0.9 cut-off values, indicating that multicollinearity will not potentially influence the research model. Consequently, all organisation links items were carried to the next step in the validity process assessment.

**Table B.3 Multicollinearity among Organisation Links Items**

		OL1	OL2	OL3	OL4	OL8	OL9	OL10
OL1	Pearson Correlation	1						
	Sig. (2-tailed)	.						
OL2	Pearson Correlation	0.678(**)	1					
	Sig. (2-tailed)	0	.					
OL3	Pearson Correlation	0.522(**)	0.529(**)	1				
	Sig. (2-tailed)	0	0	.				
OL4	Pearson Correlation	0.447(**)	0.457(**)	0.687(**)	1			
	Sig. (2-tailed)	0	0	0	.			
OL8	Pearson Correlation	0.105	0.128	0.085	0.008	1		
	Sig. (2-tailed)	0.207	0.125	0.307	0.920	.		
OL9	Pearson Correlation	0.11	0.05	0.029	0.058	0.536(**)	1	
	Sig. (2-tailed)	0.186	0.552	0.729	0.489	0	.	
OL10	Pearson Correlation	0.142	0.127	0.127	0.036	0.868(**)	0.525(**)	1
	Sig. (2-tailed)	0.089	0.127	0.129	0.671	0	0	.

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

### **Multicollinearity among community fit items**

Multicollinearity in the community fit sub-dimension is not present. Table B.4 shows that the highest inter-correlation is 0.677; it is between CF1 and CF4. However, the value is far below the cut-off point. All community fit items were carried forward to the next step for further evaluation.

**Table B.4 Multicollinearity among Community Fit Items**

		CF1	CF2	CF3	CF4
CF1	Pearson Correlation	1			
	Sig. (2-tailed)	.			
CF2	Pearson Correlation	.553(**)	1		
	Sig. (2-tailed)	0	.		
CF3	Pearson Correlation	.278(**)	.298(**)	1	
	Sig. (2-tailed)	0.001	0	.	
CF4	Pearson Correlation	.677(**)	.651(**)	.378(**)	1
	Sig. (2-tailed)	0	0	0	.

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

### **Multicollinearity among community sacrifice items**

Table B.5 describes the correlation among community sacrifice items. The highest inter-correlation is 0.601, between CS1 and CS2, implying that multicollinearity is not a problem. All items were further evaluated in step 2.

**Table B.5 Multicollinearity among Community Sacrifice Items**

		CS1	CS2	CS3	CS4	CS5
CS1	Pearson Correlation	1				
	Sig. (2-tailed)	.				
CS2	Pearson Correlation	0.601(**)	1			
	Sig. (2-tailed)	0	.			
CS3	Pearson Correlation	0.379(**)	0.399(**)	1		
	Sig. (2-tailed)	0	0	.		
CS4	Pearson Correlation	0.520(**)	0.453(**)	0.525(**)	1	
	Sig. (2-tailed)	0	0	0	.	
CS5	Pearson Correlation	0.271(**)	0.235(**)	0.151	0.371(**)	1
	Sig. (2-tailed)	0.001	0.004	0.069	0	.

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

**Multicollinearity among community links items**

There is no evidence of a multicollinearity problem among items in the community links sub-dimension of job embeddedness. The highest inter-correlation is 0.597, between CL1 and CL3, far below 0.9 cut-off values. The entire inter-correlation among items is reported in Table B.6. Because no multicollinearity exists, all items were carried forward to the next step.

**Table B.6 Multicollinearity among Community Links Items**

		CL1	CL2	CL3	CL4	CL8	CL9	CL10
CL1	Pearson Correlation	1						
	Sig. (2-tailed)	.						
CL2	Pearson Correlation	0.468(**)	1					
	Sig. (2-tailed)	0	.					
CL3	Pearson Correlation	0.597(**)	0.491(**)	1				
	Sig. (2-tailed)	0	0	.				
CL4	Pearson Correlation	0.406(**)	0.592(**)	0.442(**)	1			
	Sig. (2-tailed)	0	0	0	.			
CL8	Pearson Correlation	0.234(**)	0.14	0.273(**)	0.091	1		
	Sig. (2-tailed)	0.005	0.093	0.001	0.274	.		
CL9	Pearson Correlation	0.137	0.104	.165(*)	0.104	-0.05	1	
	Sig. (2-tailed)	0.1	0.213	0.047	0.212	0.547	.	
CL10	Pearson Correlation	0.021	0.191(*)	0.098	0.219(**)	0.047	0.16	1
	Sig. (2-tailed)	0.804	0.022	0.239	0.008	0.573	0.055	.

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

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

### **B.1.2 Step Two: Correlation between Global Item and Individual Items**

In step 2 the quality of measures retained from step 1 were further analysed by correlating them with related global items. The global item is a broad or global question to measure respondents' overall perception on the constructs and therefore it is assumed that the global item validly represents the construct. However, the global item must be different to any indicators or items used to measure the same construct. In this case, the global item was used to alternatively measure the construct. Since the global item is an alternative measure of the construct, correlating indicators to the global item is essentially comparable to conducting an external validation process (Diamantopoulos & Winklhofer 2001). Thus, it was expected that high quality indicators is significantly

correlated with the global item (Diamantopoulos & Sigauw 2006; Diamantopoulos & Winklhofer 2001). Any items with non-significant correlation coefficients were removed.

**Table B.7 Correlations between Organisation Fit Global Item and Individual Items**

		OF7
OF7	Pearson Correlation	1
	Sig. (2-tailed)	.
OF1	Pearson Correlation	0.435(**)
	Sig. (2-tailed)	0.000
OF2	Pearson Correlation	0.361(**)
	Sig. (2-tailed)	0.000
OF3	Pearson Correlation	0.593(**)
	Sig. (2-tailed)	0.000
OF4	Pearson Correlation	0.593(**)
	Sig. (2-tailed)	0.000
OF5	Pearson Correlation	0.671(**)
	Sig. (2-tailed)	0.000
OF6	Pearson Correlation	0.496(**)
	Sig. (2-tailed)	0.000

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

**Correlations between organisation fit global item (OF7) and individual items**

Table B.7 reports that the correlation between organisation fit global item (OF7) and its corresponding individual items (OF1, OF2, OF3, OF4, OF5, OF6) is significant at the

0.01 level (2-tailed). Accordingly, all items of organisation fit were eligible to be further evaluated in the next step (step three).

**Table B.8 Correlations between Organisation Sacrifice Global Item and Individual Items**

		OS10
OS10	Pearson Correlation	1
	Sig. (2-tailed)	.
OS1	Pearson Correlation	0.264(**)
	Sig. (2-tailed)	0.001
OS2	Pearson Correlation	0.218(**)
	Sig. (2-tailed)	0.008
OS3	Pearson Correlation	0.276(**)
	Sig. (2-tailed)	0.001
OS4	Pearson Correlation	0.509(**)
	Sig. (2-tailed)	0
OS5	Pearson Correlation	0.179(*)
	Sig. (2-tailed)	0.031
OS6	Pearson Correlation	0.240(**)
	Sig. (2-tailed)	0.004
OS7	Pearson Correlation	0.286(**)
	Sig. (2-tailed)	0
OS8	Pearson Correlation	0.469(**)
	Sig. (2-tailed)	0
OS9	Pearson Correlation	0.494(**)
	Sig. (2-tailed)	0

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

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

### **Correlations between organisation sacrifice global item (OS10) and individual items**

All correlation coefficients between the organisation sacrifice global item (OS10) and individual items (OS1, OS2, OS3, OS4, OS5, OS6, OS7, OS8, OS9), Table B.8, are significant at the 0.01 or 0.05 level. The highest correlation (0.509) is between OS10 and OS4, and the lowest (0.179) is between OS10 and OS5. Thus, no individual item of organisation sacrifice was dropped.

### **Correlation between organisation links global item (OL5) and individual items**

Table B.9 describes that all correlations between the global item (OL5) and individual items are significant at the 0.01 values. Consequently, all organisation links individual items were further analysed in step 3.

**Table B.9 Correlation between Organisation Links Global item and Individual Items**

		OL5
OL5	Pearson Correlation	1
	Sig. (2-tailed)	.
OL1	Pearson Correlation	0.553(**)
	Sig. (2-tailed)	0.000
OL2	Pearson Correlation	0.502(**)
	Sig. (2-tailed)	0.000
OL3	Pearson Correlation	0.430(**)
	Sig. (2-tailed)	0.000
OL4	Pearson Correlation	0.408(**)
	Sig. (2-tailed)	0.000
OL8	Pearson Correlation	0.343(**)
	Sig. (2-tailed)	0.000
OL9	Pearson Correlation	0.238(**)
	Sig. (2-tailed)	0.004
OL10	Pearson Correlation	0.326(**)
	Sig. (2-tailed)	0.000

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



**Correlations between community fit global item (CF5) and individual items**

Table B.10 reports that the lowest correlation value is 0.378 between CF5 (community fit global item) and CF3. However, all correlations between the global item (CF5) and the individual items are significant at the 0.01 level. No item of community fit was left out to the next step.

**Table B.10 Correlations between Community Fit Global Item and Individual Items**

		CF5
CF5	Pearson Correlation	1
	Sig. (2-tailed)	.
CF1	Pearson Correlation	0.602(**)
	Sig. (2-tailed)	0
CF2	Pearson Correlation	0.653(**)
	Sig. (2-tailed)	0
CF3	Pearson Correlation	0.378(**)
	Sig. (2-tailed)	0
CF4	Pearson Correlation	0.739(**)
	Sig. (2-tailed)	0

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

**Correlations between community sacrifice global item (CS6) and individual items**

Table B.11 shows that the Pearson correlation between CS6 (the community sacrifice global item) and CS3 is insignificant (0.154). As a result, item CS3 was removed, thus leaving 4 items (CS1, CS2, CS4, and CS5) for further analysis.

**Table B.11 Correlations between Community Sacrifice Global Item and Individual Items**

		CS6
CS6	Pearson Correlation	1
	Sig. (2-tailed)	.
CS1	Pearson Correlation	0.312(**)
	Sig. (2-tailed)	0
CS2	Pearson Correlation	0.248(**)
	Sig. (2-tailed)	0.003
CS3	Pearson Correlation	0.154
	Sig. (2-tailed)	0.064
CS4	Pearson Correlation	0.216(**)
	Sig. (2-tailed)	0.009
CS5	Pearson Correlation	0.313(**)
	Sig. (2-tailed)	0

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

**Correlations between community links global item (CL5) and individual items**

As reported in Table B.12, the global item (CL5) was found to be correlated significantly with all individual items. No individual item of community links was dropped for further evaluation in step 3.

**Table B.12 Correlations between Community Links Global Item and Individual Items**

		CL5
CL5	Pearson Correlation	1
	Sig. (2-tailed)	.
CL1	Pearson Correlation	0.501(**)
	Sig. (2-tailed)	0
CL2	Pearson Correlation	0.658(**)
	Sig. (2-tailed)	0
CL3	Pearson Correlation	0.535(**)
	Sig. (2-tailed)	0
CL4	Pearson Correlation	0.683(**)
	Sig. (2-tailed)	0
CL8	Pearson Correlation	0.191(*)
	Sig. (2-tailed)	0.021
CL9	Pearson Correlation	0.171(*)
	Sig. (2-tailed)	0.04
CL10	Pearson Correlation	0.237(**)
	Sig. (2-tailed)	0.004

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

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

### **B.1.3 Step Three: Evaluation Using Multiple Indicators and Multiple Causes (MIMIC) Model Estimation**

In this part, the items retained from the previous step (step 2) are further analysed by utilising Multiple Indicators and Multiple Causes (MIMIC) model estimation. The model contains two reflective measures. As described in Chapter Three, Sub-section 3.2.4, the inclusion of reflective items is necessary for identification purposes (Diamantopoulos 1999; Diamantopoulos & Sigauw 2006; Diamantopoulos & Winklhofer 2001) when covariance structure modelling software packages (e.g. LISREL-linear structural relations, EQS, and AMOS-analysis of moment structures) are used. This research used two reflective items for each formative construct of sub-dimensions of job embeddedness. The application of two reflective items in the MIMIC

model is previously done by Diamantopoulos and Winklhofer (2001), Diamantopoulos and Siguaw (2006), MacKenzie, Podsakoff and Jarvis (2005) and produced adequate results.

The goodness of fit of the (SEM) MIMIC model was assessed using several criteria as suggested by researchers such as Arbuckle (2006a), Bentler (1990), Breckler (1990), Byrne (2001), Hair and colleagues (2006), and Medsker, Williams and Holahan (1994). Based on the guidelines presented in Chapter Four Sub-section 4.2, this study employed absolute fit indexes and incremental fit index. The absolute indexes used were chi-square ( $\chi^2$ ), goodness-of-fit index (GFI), and Root Mean Square Error of Approximation (RMSEA). The incremental index utilised is the comparative fit index (CFI).

Table B.13 describes the criteria applied to assess the model goodness of fit. The model was considered fit when it showed a low or an insignificant chi-square ( $\chi^2$ ) value, a RMSEA of 0.08 or lower, a GFI of greater than 0.90, and a CFI of close to 0.95 or higher than 0.95 (Arbuckle 2006a; Byrne 2001; Hair et al. 2006; Medsker, Williams & Holahan 1994). In this step, the evaluation was applied to the measurement model. The individual items were not evaluated at this point. All items were carried forward to the next step (step 4) if the model provided a good fit.

**Table B.13 Criteria for Assessing Goodness of Fit**

<b>Goodness of Fit Indices</b>	<b>Cut Off</b>
a. Chi-square	Relatively small and/or statistically insignificant
b. Probability ( <i>p</i> -value)	$\geq 0.05$
c. RMSEA	$\leq 0.08$
d. GFI	$\geq 0.90$
e. CFI	Close to or higher than 0.95

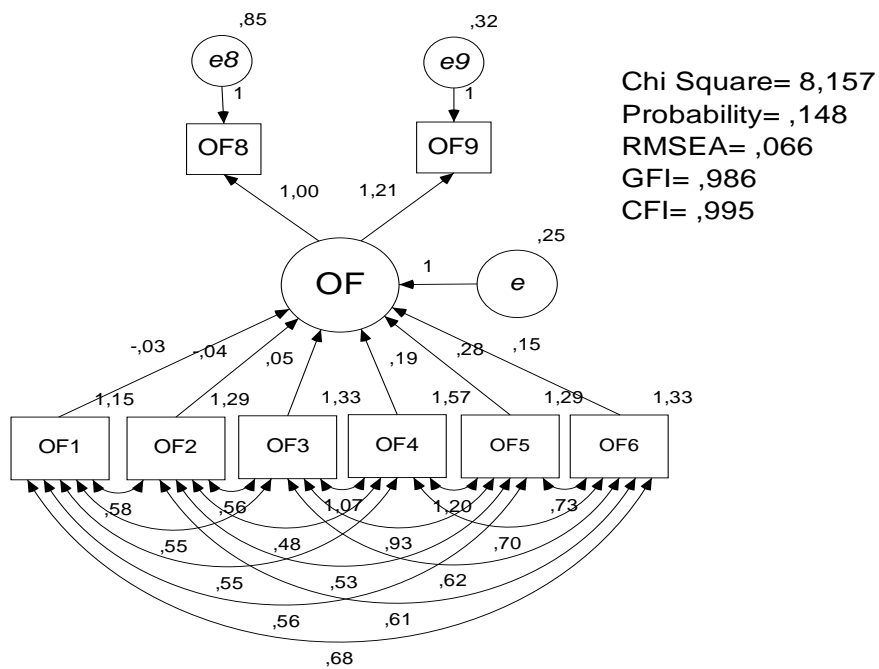
The goodness of fit statistics were mainly being used to assess the validity of the measurement model and may not be utilised to evaluate or to test hypotheses of the proposed research model representing the relationships between job embeddedness,

work-family conflict and turnover intention. Amos 7 (Arbuckle 2006b) was employed to estimate the parameters in the measurement models. The reason for utilising Amos was mainly because this software package provides a user-friendly graphical interface. The estimation method was maximum likelihood (MLE). The MLE is a default method and commonly used for doing SEM.

### MIMIC model of organisation fit

Figure B.1 shows the MIMIC model estimation of organisation fit. The MIMIC model estimation of organisation fit was adequate according to the goodness of fit criteria suggested. The chi-square was insignificant with 0.148 (higher than 0.05) *p*-value. RMSEA of the model was 0.066 far below the cut-off value. GFI and CFI were also sufficient with value of 0.986 and 0.995 respectively.

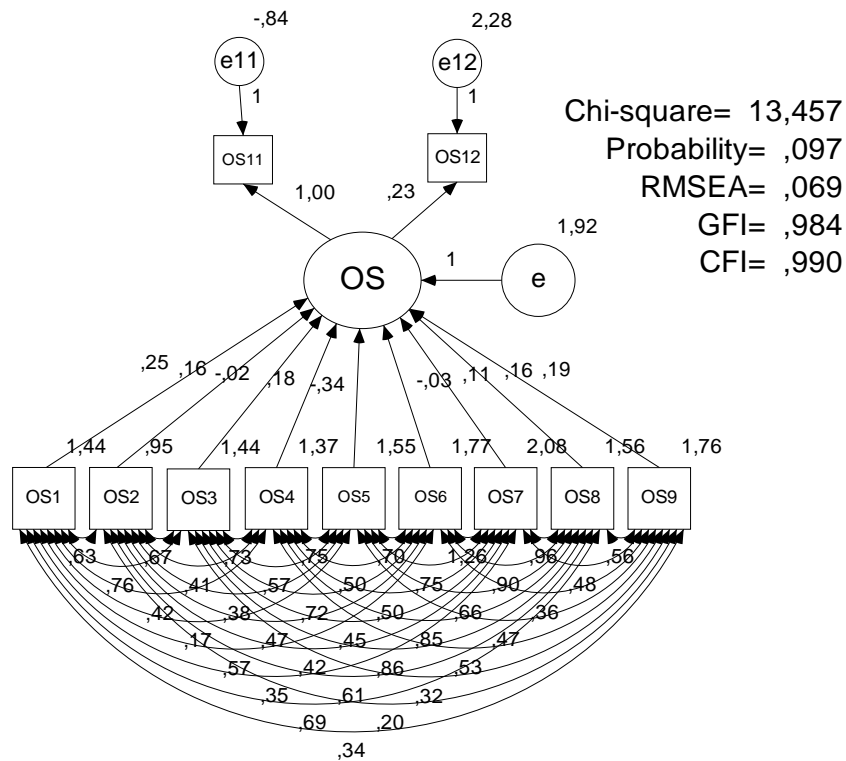
**Figure B.1 MIMIC Model Organisation Fit**



### MIMIC model of organisation sacrifice

The model fit of organisation sacrifice is reported in Figure B.2. All indexes were adequate according to the predetermined criteria. The chi-square was insignificant ( $p$ -value 0.097). RMSEA, GFI, and CFI of the model are also favourable.

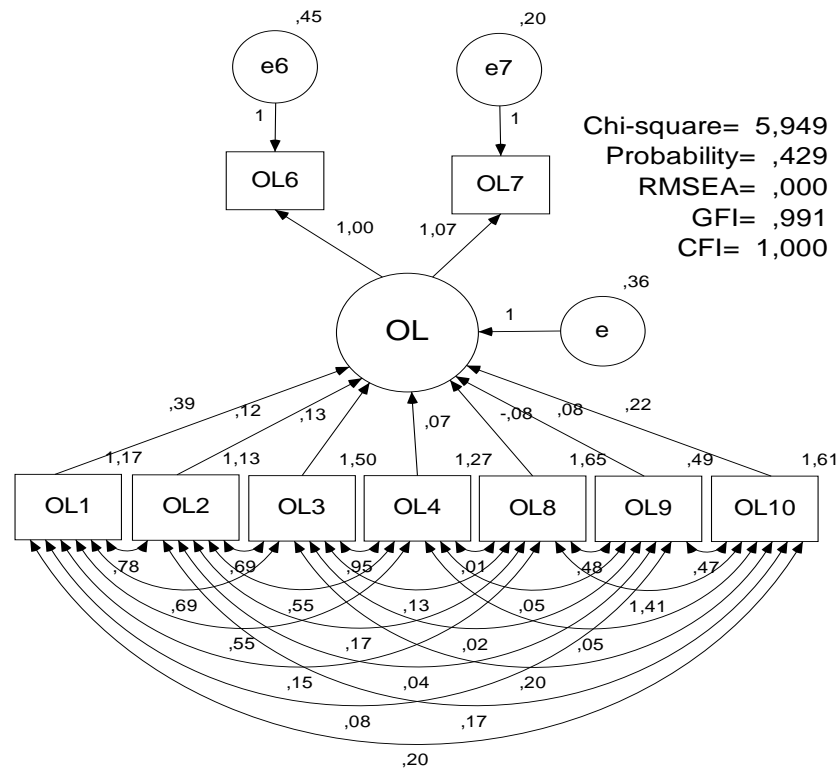
**Figure B.2 MIMIC Model of Organisation Sacrifice**



### MIMIC model of organisation links

Figure B.3 shows that the chi-square of organisation links for MIMIC model is insignificant ( $p$ -value 0.429). The value of RMSEA was 0.000, GFI was 0.991, and CFI was 1.000. Based on the cut-off values suggested, the model was adequately fit, and all items were further analysed in step 4.

**Figure B.3 MIMIC Model of Organisation Links**



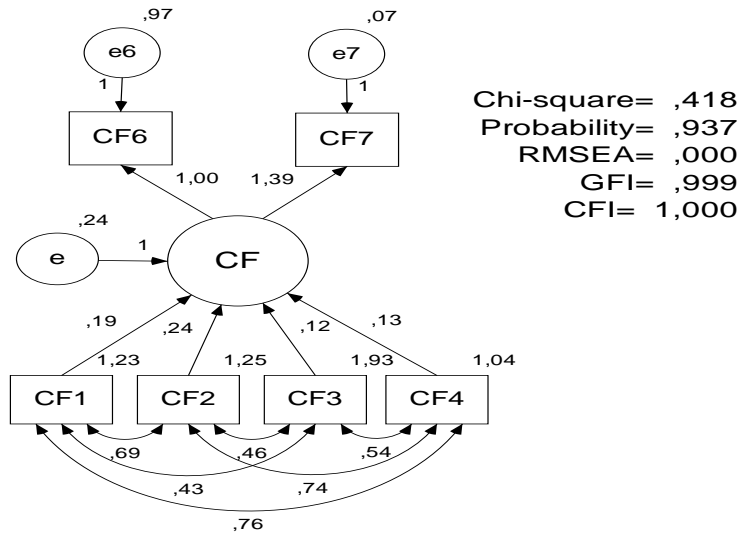
**MIMIC model of community fit**

Based on the cut-off values suggested, the MIMIC model of community fit (Figure B.4) is robust. The chi-square was statistically insignificant. The RMSEA value was below the cut-off point. GFI and CFI were also acceptable with values of 0.999 and 1.000 respectively. Thus, all community fit items were further analysed in step 4.

**MIMIC model of community sacrifice**

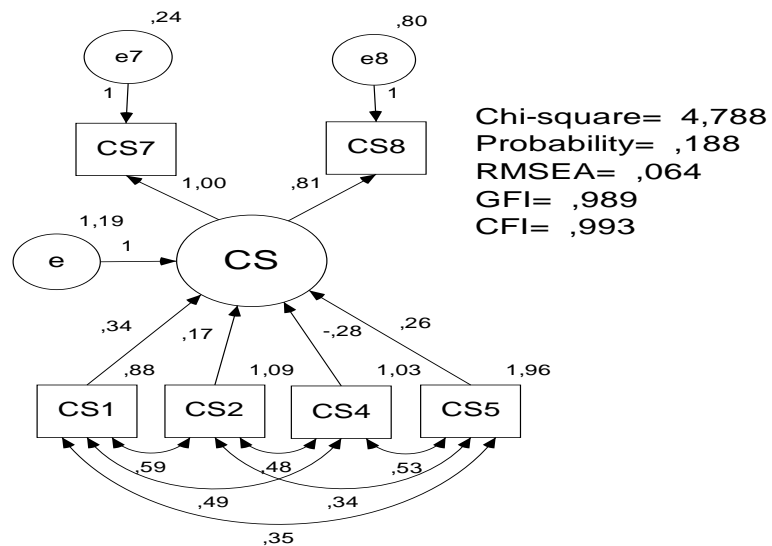
The MIMIC model of community sacrifice can be observed in Figure B.5. One item, CS3, was not included in the model because the indicator was dropped in step 2. The model was fit with chi-square value of 4.788, statistically insignificant, and RMSEA value of 0.064.

**Figure B.4 MIMIC Model of Community Fit**



The values of GFI and CFI are 0.989 and 0.993 respectively. Based on the fit model criteria, all community sacrifice items were further analysed in step 4.

**Figure B.5 MIMIC Model of Community Sacrifice**

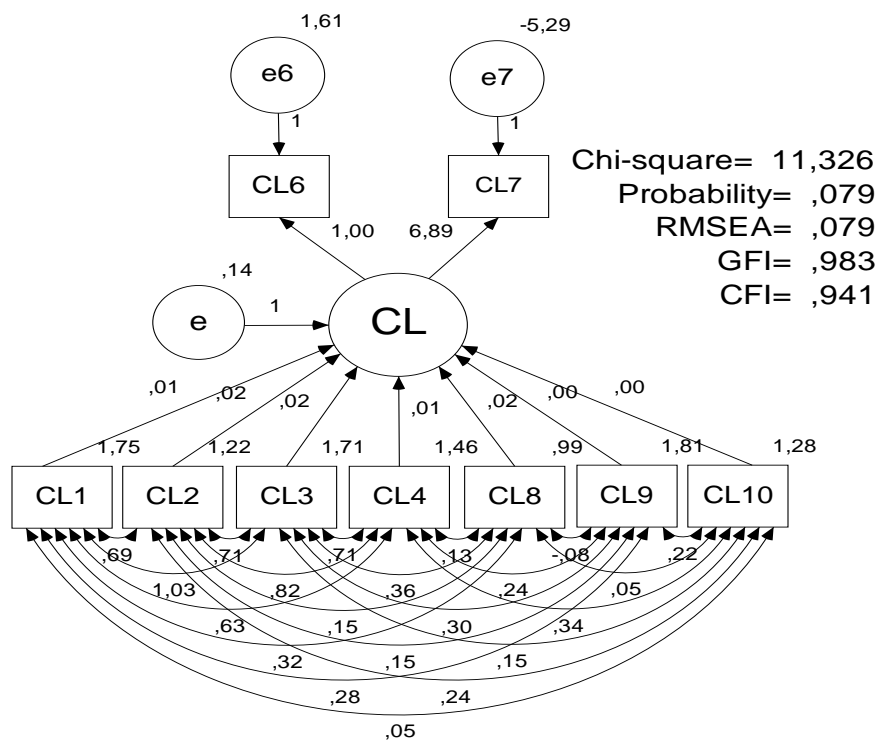




### MIMIC model of community links

Figure B.6 reports the model fit of community links. The Figure shows that the chi-square value was statistically insignificant. The RMSEA and GFI values were adequate. Unfortunately, even though the value of CFI was fairly high (0.941), but it was still well below 0.95. Based on the CFI value suggested for model fit, all community links items may be dropped. However, further analysis was conducted to double check whether any individual item is statistically significant.

**Figure B.6 MIMIC Model of Community Links**



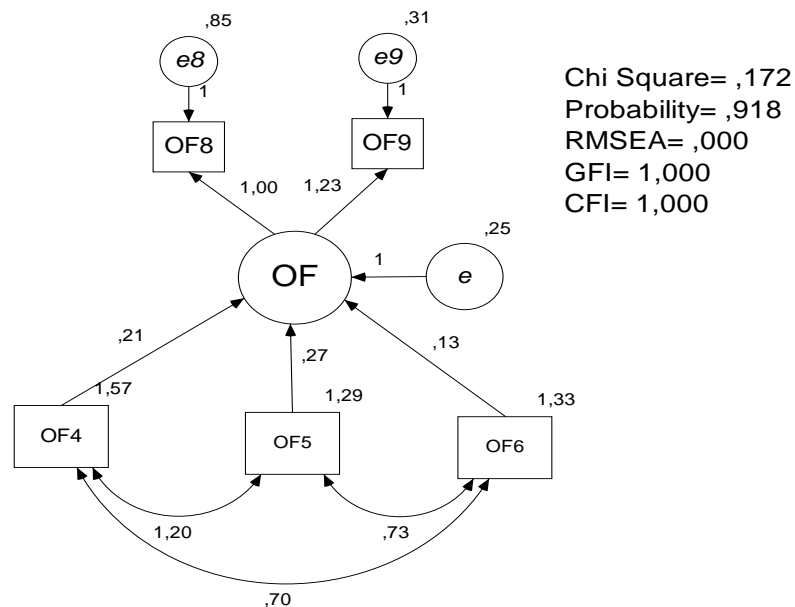
#### B.1.4 Step Four: Assessment of Individual Items Quality

This step was taken to evaluate the validity of on-the-job and off-the-job embeddedness individual items. Following Anderson (1987), a typical 0.05 *p*-value of the unstandardised regression weights or coefficient values was applied to assess the significance of individual items structural parameter. In this case, the structural parameters are the numbers that describe the magnitudes of the effects of indicators on

the construct measured (Edwards & Bagozzi 2000). For instance, Figure B.7 shows the effect of OF4 on OF is 0.21.

Furthermore, reflective indicators, Y1 and Y2, were used to make the model identified and to assess the goodness of fit of the measurement model. Therefore, their structural parameters (the effect of OF on Y1 and Y2) were not analysed. If the *p*-value associated with the parameters of on-the-job and off-the-job embeddedness items in the MIMIC model estimation were not significant or above 0.05, they were eliminated. The analysis was performed step by step, starting from the highest or insignificant *p*-value, until all items were statistically significant. In this report, only the final model is presented.

**Figure B.7 Validity of Organisation Fit Individual Items**



**Assessment of organisation fit individual items**

Figure B.7 and the un-standardised regression weights (Table B.14) show that three items namely OF4, OF5, and OF6, hold significant parameters/coefficients of 0.21, 0.27, and 0.13 respectively. The *p*-values are below 0.05. Those items were included in

the questionnaire to collect data. The regression weights of OF4, OF5, and OF6 to OF, and the *p*-value (significant level) are shown in Table B.14.

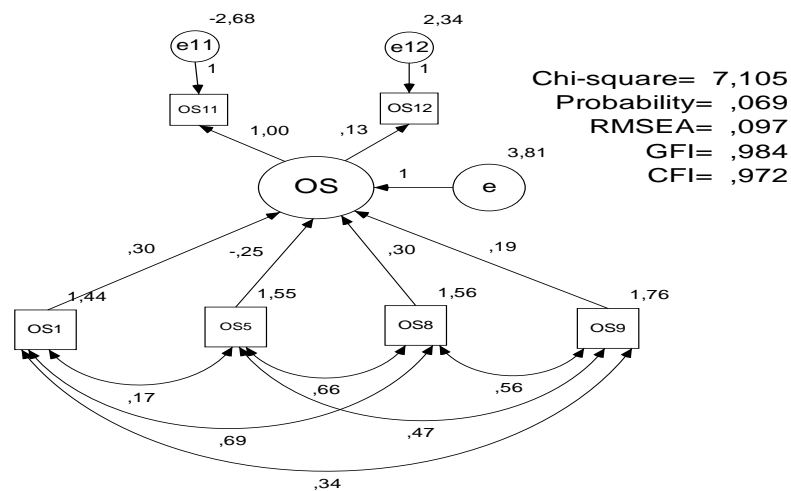
**Table B.14 Regression Weights of Organisation Fit**

			Estimate	S.E.	C.R.	P	Label
OF	<---	OF4	0.212	0.083	2.554	0.011	par_3
OF	<---	OF5	0.275	0.099	2.779	0.005	par_4
OF	<---	OF6	0.128	0.058	2.207	0.027	par_7
OF8	<---	OF	1.000				
OF9	<---	OF	1.226	0.163	7.543	***	par_1

**Assessment of organisation sacrifice individual items**

Figure B.8 and the regression weights, Table B.15, describe the measurement model and significant organisation sacrifice individual items. There are four items with significant parameter values namely OS1, OS5, OS8, and OS9.

**Figure B.8 Validity of Organisation Sacrifice Individual Items**



The regression weights (structural paths) of OS1, OS5, OS8, and OS9 to OS are reported in Table B.15.

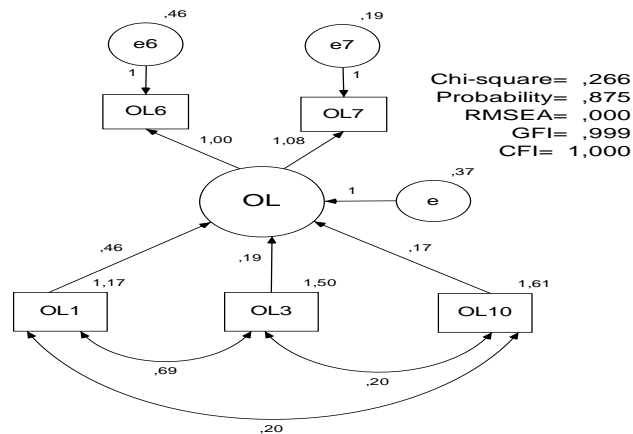
**Table B.15 Regression Weights of Organisation Sacrifice**

			Estimate	S.E.	C.R.	P	Label
OS	<---	OS1	0.299	0.083	3.626	***	par_5
OS	<---	OS8	0.301	0.088	3.417	***	par_6
OS	<---	OS9	0.186	0.077	2.411	0.016	par_7
OS	<---	OS5	-0.250	0.079	-3.176	0.001	par_8
OS11	<---	OS	1.000				
OS12	<---	OS	0.132	0.193	0.687	0.492	par_4

**Assessment of organisation links individual items**

There are three organisation links items reported as statistically significant, namely OL1, OL3, and OL10. The model can be observed in Figure B.9. The structural parameters for OL1, OL3, and OL10 are 0.46, 0.19, 0.17 respectively.

**Figure B.9 Validity of Organisation Links Individual Items**



The parameters of the regression weights of OL1, OL3, and OL10 items to OL are presented in Table B.16.

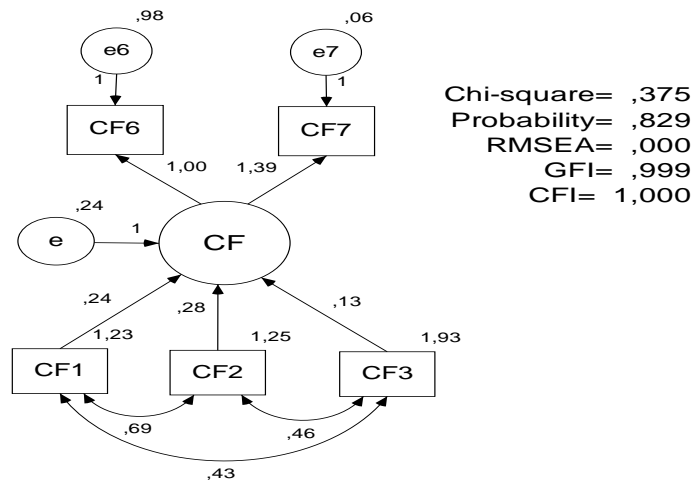
**Table B.16 Regression Weights of Organisation Links**

			Estimate	S.E.	C.R.	P	Label
OL	<---	OL3	0.188	0.057	3.294	***	Par_1
OL	<---	OL10	0.172	0.048	3.616	***	Par_5
OL	<---	OL1	0.465	0.072	6.479	***	Par_7
OL6	<---	OL	1.000				
OL7	<---	OL	1.085	0.099	10.934	***	Par_6

**Assessment of community fit individual items**

Figure B.10 and the regression weights, Table B.17, indicate that three items, namely CF1, CF2, CF3, were statistically significant because their *p*-value below 0.05. Based on the predetermined criteria, those items were reasonably included in the final measurement.

**Figure B.10 Validity of Community Fit Individual Items**



The regression weights of CF1, CF2, and CF3 to CF are shown in Table B.17 below.

**Table B.17 Regression Weights of Community Fit**

			Estimate	S.E.	C.R.	P	Label
CF	<---	CF2	0.280	0.061	4.554	***	par_1
CF	<---	CF3	0.129	0.038	3.377	***	par_2
CF	<---	CF1	0.241	0.057	4.209	***	par_3
CF6	<---	CF	1.000				
CF7	<---	CF	1.392	0.196	7.100	***	par_7

**Assessment of community sacrifice individual items**

Three community sacrifice individual items are valid. Figure B.11 and the regression weights, Table B.18, report that CS1, CS4, and CS5 are statistically significant. Those items were included in the questionnaire to collect data.

**Figure B.11 Validity of Community Sacrifice Individual Items**

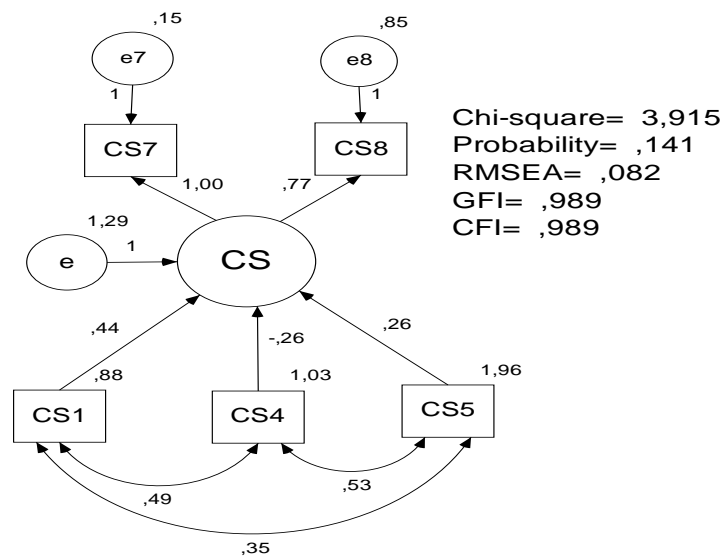


Table B.18 below shows the structural paths parameter of CS1, CS4, and CS5 to CS.

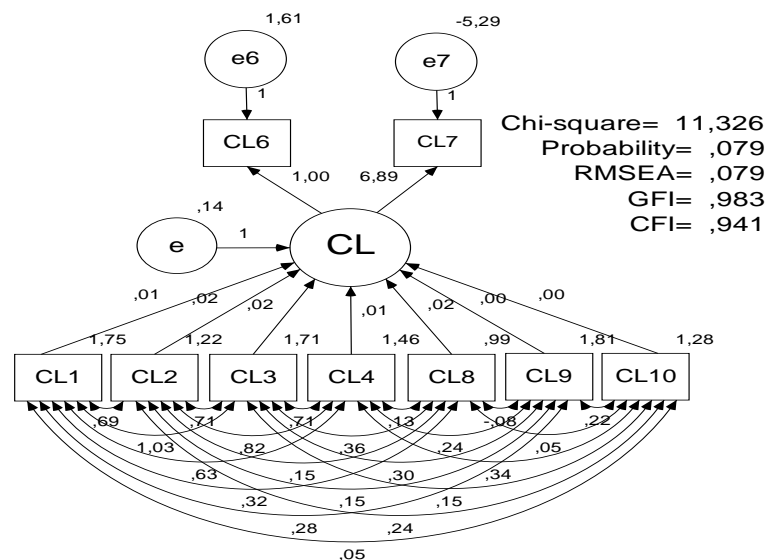
**Table B.18 Regression Weight of Community Sacrifice**

			Estimate	S.E.	C.R.	P	Label
CS	<---	CS4	-0.265	0.128	-2.068	0.039	par_1
CS	<---	CS5	0.261	0.078	3.352	***	par_2
CS	<---	CS1	0.444	0.132	3.362	***	par_7
CS7	<---	CS	1.000				
CS8	<---	CS	0.768	0.168	4.571	***	par_6

**Assessment of community links individual items**

As reported previously in step 3, Figure B.6, the CFI value of community links measurement model was below the cut-off points. Based on the criteria preset, the model does not provide a good fit. The regression weights in Table B.19 also show unfavourable figures. There is no individual item's parameter that shows an adequate value. The *p*-values in the regression weights were below 0.05. As a result, all community links items were eliminated and were not included in the questionnaire for data collection.

**Figure B.12 Validity of Community Links Individual Items**



The regression weights described in Table B.19 show the significance of structural paths of CL1, CL2, CL3, CL4, CL8, CL9, and CL10 to CL construct.

**Table B.19 Regression Weights of Community Links**

			Estimate	S.E.	C.R.	P	Label
CL	<---	CL2	0.019	0.058	0.336	0.737	par_1
CL	<---	CL3	0.019	0.060	0.310	0.756	par_2
CL	<---	CL4	0.006	0.031	0.180	0.857	par_3
CL	<---	CL8	0.020	0.064	0.313	0.754	par_20
CL	<---	CL1	0.005	0.023	0.228	0.819	par_27
CL	<---	CL10	0.002	0.011	0.169	0.866	par_28
CL	<---	CL9	0.002	0.009	0.244	0.807	par_29
CL6	<---	CL	1.000				
CL7	<---	CL	6.888	20.875	0.330	0.741	par_10

Based on the results of the validity test, the valid sub-dimensions of the variable of on-the-job embeddedness are organisation fit, organisation sacrifice, and organisation links. On the other hand, the valid sub-dimensions of off-the-job embeddedness are community fit and community sacrifice. Organisation fit sub-dimension is made up of three items; OF4, OF5, OF6. Organisation sacrifice and organisation links sub-dimensions are made up of four items; OS1, OS5, OS8, OS9; and three items; OL1, OL3, OL10; respectively. Further, community fit and community sacrifice sub-dimensions are assessed by three measures; CF1, CF2, CF3; and CS1, CS4, CS5, correspondingly. Therefore, the total items to measure on-the-job embeddedness are 10 indicators/items and off-the-job embeddedness is six indicators/items.



## **B.2 QUALITY ASSESSMENT OF REFLECTIVE INDICATORS**

The quality of reflective indicators; work interfering with family (WIF), family interfering with work (FIW) and turnover intention (TI), was assessed using convergent validity and internal consistency coefficient (Cronbach's alpha) or reliability. Factor loadings that are commonly used in conjunction with structural equation modelling were utilised to indicate convergent validity of the latent constructs' measures (Hair et al. 2006). However, before assessing the constructs' validity and reliability of work-family conflict and turnover intention, confirmatory factor analysis (CFA) was presented.

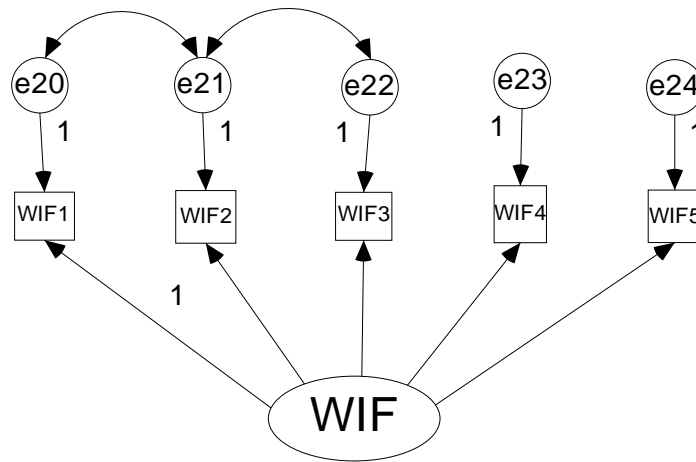
### **B.2.1. Confirmatory Factor Analysis (CFA) of Reflective Indicators**

A CFA was used to establish the measurement model validity of WIF, FIW and TI. In this research, the validity of the measurement model was evaluated using several measures of fit previously established (See Table B.13): chi-square, probability, RMSEA, GFI and CFI. A valid model suggests that indicators seem to measure the corresponding latent variables/constructs, represented by the factors (Garson 2009; Hair et al. 2006). When the model presents an inadequate fit, modification process to improve the fit is needed, thereby estimating the most likely relationships between indicators and its latent variable (Bollen & Long 1992; Garson 2009).

An assessment on hypothesised (or original) measurement models of WIF and FIW showed inadequate fit; the models were then modified. Figure B.13 and B.14 present measurement models of WIF and FIW after being modified.

The model reflecting the relationships between the indicators and the latent variable of WIF, Figure B.13, was modified by correlating error terms of WIF1 and WIF2, WIF2 and WIF3: e20 and e21, e21 and e22. This process was done by referring to the modification indexes provided by Amos output (Byrne 2010). However, as discussed in Chapter Four, Sub-section 4.3, the process to correlating the error terms is theoretically justifiable since the content of indicators/items of WIF1 and WIF2, WIF2 and WIF3 are perceived similar by respondents and consequently appeared to elicit similar responses.

**Figure B.13 A Modified Measurement Model of WIF**



The modified measurement model presents chi-square = 6.652, probability = 0.084, RMSEA = 0.092, GFI = 0.983 and CFI = 0.994. Even though RMSEA value is exceeding the cut-off point, however the other fit statistics suggest adequate values. Therefore, the modified measurement model of WIF was used to further assess the quality of WIF's individual indicator/item.

**Figure B.14 A Modified Measurement Model of FIW**

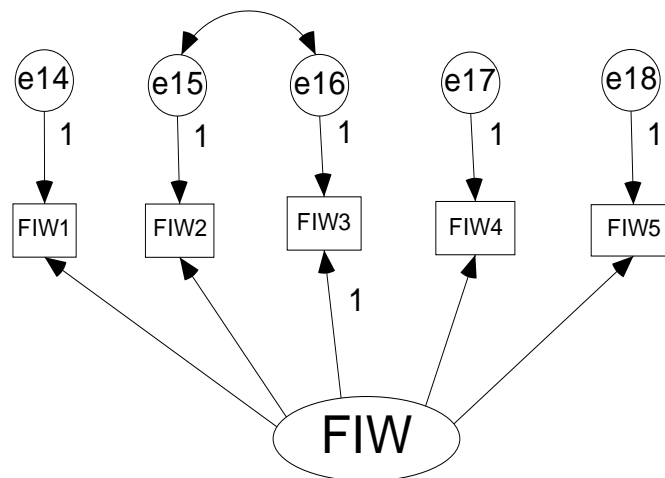
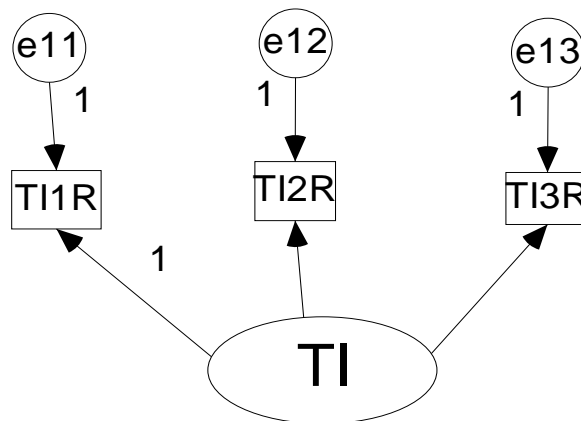


Figure B.14 presents a modified measurement model of FIW. By correlating e15 and e16 (error terms of FIW2 and FIW3), the model produces chi-square = 2.730,

probability = 0.604, RMSEA = 0.000, GFI = 0.992, CFI = 1.000. These fit statistics indicate that the model is robust, thereby suggesting the most likely relationships between the measured indicators and the latent variable of FIW. The model, therefore, was utilised to conduct validity test to examine the quality of individual indicator or item of FIW.

**Figure B.15 A Measurement Model of TI**



The measurement model of TI, Figure B.15, presents three indicators/items or measured variables (TI1R, TI2R, TI3R) and three error terms (e11, e12, e13). An assessment of the goodness of fit of the model indicates that the model is just-identified (with chi-square score = 0, probability = 0, RMSEA = cannot be computed, GFI = 1, CFI = 1); the number of free parameters exactly equals the number of known values (Kline 2005). When the model is just-identified, it cannot be wrong; the model fit the data perfectly. Since it is just-identified, the measurement model of TI can be used to examine the validity of its indicators (Garson 2009; Kline 2005).

### **B.2.2 Convergent Validity (Factor Loadings)**

Convergent validity suggests the extent to which a set of measured items actually reflects the theoretical latent construct those items are designed to measure (Hair et al. 2006). Acceptable goodness of fit measures for a model indicates convergent validity when it is also the case that the factor loadings are at least 0.70 for all indicators (Garson 2009; Hair et al. 2006; Kline 2005). Accordingly, this study used 0.7 factor

loadings as a cut off point; the items must have at least 0.7 factor loadings to be included in the questionnaire.

The result, reported in Table B.20, shows that the factor loadings of WIF, FIW, and TI are at least 0.704 (WIF5) slightly above the 0.7 cut-off values. Based on the predetermined criteria, Table B.13, all WIF, FIW and TI measures can be utilised for collecting data in this study. The measured indicators or variables of WIF consisted of five items: WIF1, WIF2, WIF3, WIF4 and WIF5. Then, five items measuring FIW: FIW1, FIW2, FIW3, FIW4 and FIW5; were included in the questionnaire. Lastly, the latent variable of TI was measured using three items: TI1R, TI2R and TI3R. The complete items measuring WIF, FIW and TI are presented in Appendix A.

**Table B.20 Convergent Validity of WIF, FIW, and Turnover Intention**

Indicators and Latent Constructs			Factor Loadings (FL)
WIF1	←	WIF	<b>0.795</b>
WIF2	←	WIF	<b>0.867</b>
WIF3	←	WIF	<b>0.913</b>
WIF4	←	WIF	<b>0.947</b>
WIF5	←	WIF	<b>0.704</b>
FIW1	←	FIW	<b>0.838</b>
FIW2	←	FIW	<b>0.749</b>
FIW3	←	FIW	<b>0.799</b>
FIW4	←	FIW	<b>0.799</b>
FIW5	←	FIW	<b>0.827</b>
TI1R	←	TI	<b>0.802</b>
TI2R	←	TI	<b>0.861</b>
TI3R	←	TI	<b>0.890</b>

Arrowheads indicate direction of relations; the indicators load onto the latent variables.

### B.2.3 Internal Consistency (Reliability Test)

Internal consistency (Reliability Test) described that the individual items of the scale measured the same construct and thus highly inter-correlated (Hair et al. 2006). The internal consistency was calculated using corrected item to total correlation and Cronbach's alpha measure. In this research, to be included in the questionnaires to collect data, individual measured indicator or item had to retain the item to total correlation above 0.5 (Hair et al. 2006), and the alpha could not fall below 0.7 (Boyar et al. 2003; Hair et al. 2006; Karatepe & Kilic 2007; Mallol, Holtom & Lee 2007).

Table B.21 reports internal consistency of WIF. The lowest item to total correlation is 0.696 (WIF5), and alpha is 0.930. Based on the criteria suggested, the internal consistency of WIF is acceptable. Thus, all items of WIF were included in the questionnaire.

**Table B.21 Internal Consistency of WIF**

Code	Item	Corrected Item-Total Correlation	Cronbach's Alpha
WIF1	The demands of my work interfere with my home and family life.	0.801	<b>0.930</b>
WIF2	The amount of time my job takes up makes it difficult to fulfil family responsibilities.	0.868	
WIF3	Things I want to do at home do not get done because of the demands my job puts on me.	0.855	
WIF4	My job produces strain that makes it difficult to fulfil family duties.	0.874	
WIF5	Due to work-related duties, I have to make changes to my plans for family activities.	0.696	

The internal consistency of FIW can be observed in Table B.22. The Table shows that any item to total correlation is exceeding 0.5 cut-off values. The alpha is also favourable with 0.904 point. All FIW items are utilised for data collection.

**Table B.22 Internal Consistency of FIW**

Code	Item	Corrected Item-Total Correlation	Cronbach's Alpha
FIW1	The demands of my family or spouse/partner interfere with work-related activities.	0.780	<b>0.904</b>
FIW2	I have to put off doing things at work because of demands on my time at home.	0.742	
FIW3	Things I want to do at work do not get done because of the demands of my family or spouse/partner.	0.790	
FIW4	My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.	0.734	
FIW5	Family-related strain interferes with my ability to perform job-related duties.	0.766	

Table B.23 describes item to total correlation and Cronbach's alpha of TI. The lowest item to total correlation is 0.747 (TI1R), and the alpha is 0.885. The values are well above the predetermined cut-off point 0.5 for item to total correlation, and 0.7 for alpha. Turnover intention measures showed favourable internal consistency, and all items were included in the questionnaire.

**Table B.23 Internal Consistency of TI**

Code	Item	Corrected Item-Total Correlation	Cronbach's Alpha
TI1	I have no intentions to leave this Bank in 1 – 2 years (reverse coded).	0.747	<b>0.885</b>
TI2	I never thought seriously about leaving this Bank (reverse coded).	0.767	
TI3	I would prefer to remain with this Bank until I reach retirement age (reverse coded).	0.804	

### B.3 SUMMARY OF VALIDITY AND RELIABILITY TEST RESULTS

A summary of valid and reliable items resulting from this pilot test is presented in Table B.24. The Table describes both formative and reflective constructs. Code of items suggests the codes for every item/question when the items are inputted into SEM model. The valid items for on-the-job embeddedness was made up of three questions of organisation fit, four questions of organisation sacrifice, and three questions of organisation links. In addition, off-the-job embeddedness was made up of six valid items: three questions of community fit and three questions of community sacrifice. No item was valid for community links and consequently all questions were dropped.

The constructs of work-family conflict and turnover intention consist of 13 questions valid. The valid items for WIF comprised of five questions, FIW includes five questions, and turnover intention contains three questions. No item to measure WIF, FIW and turnover intention was eliminated.

**Table B.24 A Summary of Pilot Test Result: Valid and Reliable Items**

<b>Constructs</b>	<b>Code of Items</b>	<b>Questions</b>
<b>Organisation Fit</b>	OF4	I like the authority I have at this bank.
	OF5	I like the responsibility I have at this bank.
	OF6	I like the working environment of this bank.
<b>Organisation Sacrifice</b>	OS1	I have a lot of freedom on this job to get my work done.
	OS5	This bank gives me great bonuses regularly.
	OS8	The prospects for continuing employment with this bank are excellent.
	OS9	It would be hard to leave my job because I have such a great supervisor (that is, person to whom I am accountable).
<b>Organisation Links</b>	OL1	I have strong connections with my colleagues who work with me.
	OL2	I get along well with my supervisor (or person to whom I am accountable).
	OL10	How long have you worked in the banking industry?

<b>Community Fit</b>	CF1	The weather where I live is suitable for me.
	CF2	I think of the place where I live as home.
	CF3	The location where I live offers the leisure activities that I like.
<b>Community Sacrifice</b>	CS1	People respect me a lot in my community (or neighbourhood) where I live in.
	CS4	I easily can visit friends from the home I live in.
	CS5	I live in the area that makes me conveniently to see my families.
<b>Work Interfering with Family (WIF)</b>	WF1	The demands of my work interfere with my home and family life.
	WF2	The amount of time my job takes up makes it difficult to fulfil family responsibilities.
	WF3	Things I want to do at home do not get done because of the demands my job puts on me.
	WF4	My job produces strain that makes it difficult to fulfil family duties.
	WF5	Due to work-related duties, I have to make changes to my plans for family activities.
<b>Family Interfering with Work (FIW)</b>	FIW1	The demands of my family or spouse/partner interfere with work-related activities.
	FIW2	I have to put off doing things at work because of demands on my time at home.
	FIW3	Things I want to do at work do not get done because of the demands of my family or spouse/partner.
	FIW4	My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.
	FIW5	Family-related strain interferes with my ability to perform job-related duties.
<b>Turnover Intention</b>	TI1	I have no intentions to leave this Bank in 1 – 2 years. (reverse coded)
	TI2	I never thought seriously about leaving this Bank. (reverse coded)
	TI3	I would prefer to remain with this Bank until I reach retirement age. (reverse coded)

A summary of number of items tested, items eliminated and items retained is presented in Table B.25. Based on the statistical consideration mentioned above, 12 items related to on-the-job embeddedness were taken out. Ten items to measure off-the-job embeddedness were also removed. The eliminated items were believed to be not



essential indicators for measuring the sub-dimensions of on-the-job embeddedness and off-the-job embeddedness. The essential aspects of the construct domain could be captured by the remaining items. Therefore, the deletion of items with insignificant factor loadings was done provided that the deletion does not significantly change the meaning of constructs under investigation (Bollen & Lennox 1991; Diamantopoulos & Siguaw 2006; Diamantopoulos & Winklhofer 2001). In this report, community links sub-dimension was also left out from further analysis as no item to measure the sub-dimension was valid. As presented in Chapter Six, Section 6.1, this elimination did not affect the essence of off-the-job embeddedness since community links were represented by community fit.

**Table B.25 Number of items tested, eliminated, and retained**

<b>Construct</b>	<b>Sub-dimension</b>	<b>Number of items tested</b>	<b>Number of items eliminated</b>	<b>Number of items retained</b>
On-the-job embeddedness	Organisation fit	Six	Three	Three
	Organisation sacrifice	Nine	Five	Four
	Organisation links	Seven	Four	Three
Off-the-job embeddedness	Community fit	Four	One	Three
	Community sacrifice	Five	Two	Three
	Community links	Seven	Seven	None
Work Interfering with Family (WIF)	-	Five	None	Five
Family Interfering with Work (FIW)	-	Five	None	Five
Turnover intention	-	Three	None	Three

#### **B.4 SUMMARY**

This appendix presents validity and reliability tests to assess the quality of formative (job embeddedness) and reflective (WIF, FIW, and turnover intention) measures. The various items to measure job embeddedness and their evaluation methods were also discussed at the end of this appendix to provide an overview about different approaches used in previous studies and to clarify the significance of formative model method employed in this research.

Formative model procedures produce 16 valid items measuring job embeddedness. Of 16 indicators, three items made up organisation fit, four items made up organisation sacrifice, three items made up organisation links, three items made up community fit, and the remaining three items made up community sacrifice. There was no single valid item for community links. Thus, job embeddedness in this study was represented by three sub-dimensions of on-the-job embeddedness (organisation fit, organisation sacrifice, and organisation links), and two sub-dimensions of off-the-job embeddedness (community fit and community sacrifice).

Work-family conflict (WIF and FIW) and turnover intention showed favourable convergent validity, corrected item-total correlation as well as alpha scores. All indicators to assess WIF, FIW, and turnover intention were included in the questionnaire to collect data.

Previous studies used convergent validity and internal consistency (reliability) tests to evaluate the measures of job embeddedness. The alternative approach to validate job embeddedness indicators presented in this study probably offers significance contribution in evaluating the quality of job embeddedness measures.

## APPENDIX C

### THE MEAN DIFFERENCES OF JOB EMBEDDEDNESS, WORK-FAMILY CONFLICT AND TURNOVER INTENTION BASED ON THE BANK'S OWNERSHIP CATEGORIES

**Table C.1 The Mean Differences of Job Embeddedness, Work-Family Conflict, and Turnover Intention between State-owned Banks (1) and Foreign-owned Banks (2)**

Variables	Ownerships	N	Mean	Std. Deviation	Mean Difference	Sig. (2-tailed)
On-the-job Embeddedness	1	417	4.4928	.83174	.07726	.187
	2	377	4.4156	.81529		
Off-the-job Embeddedness	1	417	4.6257	.74552	.06348	.237
	2	377	4.5622	.76653		
WIF1	1	417	2.4988	1.33576	.03992	.665
	2	377	2.4589	1.25437		
WIF2	1	417	2.6139	1.33088	-.07309	.423
	2	377	2.6870	1.22807		
WIF3	1	417	2.6571	1.32284	-.01401	.877
	2	377	2.6711	1.22606		
WIF4	1	417	2.5420	1.30413	.03534	.692
	2	377	2.5066	1.19422		
WIF5	1	417	2.9329	1.36061	.02304	.808
	2	377	2.9098	1.30968		
FIW1	1	417	2.2566	1.17214	-.05640	.484
	2	377	2.3130	1.09042		

FIW2	1	417	2.2518	1.11864	-.09833	.221
	2	377	2.3501	1.14132		
FIW3	1	417	2.1463	1.06075	-.16141	.036
	2	377	2.3077	1.10404		
FIW4	1	417	2.3094	1.22778	-.10444	.221
	2	377	2.4138	1.17084		
FIW5	1	417	2.1942	1.11509	-.14263	.077
	2	377	2.3369	1.15572		
TI1R	1	417	2.3381	1.30764	-.35683	.000
	2	377	2.6950	1.47129		
TI2R	1	417	2.5540	1.35433	-.29220	.003
	2	377	2.8462	1.43945		
TI3R	1	417	2.5899	1.42680	-.35172	.001
	2	377	2.9416	1.47020		

**Table C.2 The Mean Differences of Job Embeddedness, Work-Family Conflict, and Turnover Intention between State-owned Banks (1) and Domestic-owned Banks (3)**

<b>Variable</b>	<b>Ownerships</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Mean Difference</b>	<b>Sig. (2-tailed)</b>
On-the-job Embeddedness	1	417	4.4928	.83174	.16048	.008
	3	328	4.3323	.81009		
Off-the-job Embeddedness	1	417	4.6257	.74552	.12397	.026
	3	328	4.5017	.76566		
WIF1	1	417	2.4988	1.33576	-.23596	.020
	3	328	2.7348	1.42060		
WIF2	1	417	2.6139	1.33088	-.22146	.027

	3	328	2.8354	1.38041		
WIF3	1	417	2.6571	1.32284	-.21488	.036
	3	328	2.8720	1.45747		
WIF4	1	417	2.5420	1.30413	-.17755	.074
	3	328	2.7195	1.39044		
WIF5	1	417	2.9329	1.36061	-.04580	.658
	3	328	2.9787	1.45561		
FIW1	1	417	2.2566	1.17214	-.11536	.188
	3	328	2.3720	1.20222		
FIW2	1	417	2.2518	1.11864	-.09881	.252
	3	328	2.3506	1.22746		
FIW3	1	417	2.1463	1.06075	-.17384	.031
	3	328	2.3201	1.11891		
FIW4	1	417	2.3094	1.22778	-.23638	.012
	3	328	2.5457	1.33560		
FIW5	1	417	2.1942	1.11509	-.17466	.049
	3	328	2.3689	1.29497		
TI1R	1	417	2.3381	1.30764	-.30821	.002
	3	328	2.6463	1.38910		
TI2R	1	417	2.5540	1.35433	-.15641	.121
	3	328	2.7104	1.37861		
TI3R	1	417	2.5899	1.42680	-.50154	.000
	3	328	3.0915	1.58862		

**Table C.3 The Mean Differences of Job Embeddedness, Work-Family Conflict, and Turnover Intention between Foreign-owned Banks (2) and Domestic-owned Banks (3)**

<b>Variables</b>	<b>Ownerships</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Mean Difference</b>	<b>Sig. (2-tailed)</b>
On-the-job Embeddedness	2	377	4.4156	.81529	.08322	.176
	3	328	4.3323	.81009		

Off-the-job Embeddedness	2	377	4.5622	.76653	.06049	.296
	3	328	4.5017	.76566		
WIF1	2	377	2.4589	1.25437	-.27587	.006
	3	328	2.7348	1.42060		
WIF2	2	377	2.6870	1.22807	-.14836	.131
	3	328	2.8354	1.38041		
WIF3	2	377	2.6711	1.22606	-.20086	.047
	3	328	2.8720	1.45747		
WIF4	2	377	2.5066	1.19422	-.21288	.029
	3	328	2.7195	1.39044		
WIF5	2	377	2.9098	1.30968	-.06884	.509
	3	328	2.9787	1.45561		
FIW1	2	377	2.3130	1.09042	-.05895	.495
	3	328	2.3720	1.20222		
FIW2	2	377	2.3501	1.14132	-.00048	.996
	3	328	2.3506	1.22746	-.00048	
FIW3	2	377	2.3077	1.10404	-.01243	.882
	3	328	2.3201	1.11891		
FIW4	2	377	2.4138	1.17084	-.13194	.163
	3	328	2.5457	1.33560		
FIW5	2	377	2.3369	1.15572	-.03203	.729
	3	328	2.3689	1.29497		
TI1R	2	377	2.6950	1.47129	.04862	.653
	3	328	2.6463	1.38910		
TI2R	2	377	2.8462	1.43945	.13579	.203
	3	328	2.7104	1.37861		
TI3R	2	377	2.9416	1.47020	-.14982	.194
	3	328	3.0915	1.58862		

**Table C.4. The Mean Differences on the Job Embeddedness, Work-Family Conflict and Turnover Intention between State-owned Banks' Female Employees (2) and Domestic-owned Banks' Male Employees (5)**

<b>Variables</b>	<b>GENDER</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Mean Difference</b>	<b>Sig. (2-tailed)</b>
OnEmbComV	2	170	4.5111	.78229	.16428	.059
	5	177	4.3468	.83343		
OffEmbCom	2	170	4.6771	.70447	.21271	.008
	5	177	4.4644	.76763		
WIF1	2	170	2.4647	1.27861	-.29236	.046
	5	177	2.7571	1.42732		
WIF2	2	170	2.6118	1.32874	-.25829	.074
	5	177	2.8701	1.35263		
WIF3	2	170	2.6412	1.32145	-.27973	.057
	5	177	2.9209	1.40796		
WIF4	2	170	2.5647	1.37128	-.21496	.143
	5	177	2.7797	1.35346		
WIF5	2	170	2.8882	1.32539	-.16826	.254
	5	177	3.0565	1.41308		
FIW1	2	170	2.3118	1.23191	-.10631	.406
	5	177	2.4181	1.15075		
FIW2	2	170	2.2588	1.19321	-.14796	.254
	5	177	2.4068	1.21709		
FIW3	2	170	2.1235	1.07804	-.23240	.048
	5	177	2.3559	1.10417		
FIW4	2	170	2.2824	1.26502	-.31087	.024

	5	177	2.5932	1.28521		
FIW5	2	170	2.0941	1.06725	-.32396	.012
	5	177	2.4181	1.30789		
TI1R	2	170	2.3059	1.21649	-.46248	.001
	5	177	2.7684	1.39297		
TI2R	2	170	2.5118	1.35104	-.30744	.035
	5	177	2.8192	1.35725		
TI3R	2	170	2.4353	1.33631	-.73420	.000
	5	177	3.1695	1.63921		