



## EFFECT OF JOB SATISFACTION ON TURNOVER INTENTIONS OF EMPLOYEES AT KOSAMATTAM FINANCE, KOZHIKODE AREA

George George P.



### ABSTRACT:

*This study attempts to find the effect of job satisfaction on turnover intentions of employees at Kosamattam Finance, Kozhikode area. The research findings have shown that the respondents perceive the institution to be somewhat unappreciative of their efforts and dedication they put into it. If it does, it is to a minimal extent. Overall the results of the study indicated that there is reason for the company to start worrying as the employees' level of job satisfaction and intentions to stay are questionable. The respondents have made some suggestions that the institution should strive for in order to improve their job satisfaction and intentions to remain employed by the organisation. The institution perhaps needs to put into place support systems that are effective to continuously ensure that performance is kept to the optimum.*

**KEYWORDS:** *job satisfaction , organisation , turnover intentions.*

### INTRODUCTION

Grobler et al. (2007:128) characterized work fulfillment as the contrast between what the representative really gets for the exertion/contribution to the association and what the worker hopes to get. This examination portrays work fulfillment utilizing the inborn extraneous refinement as a determinant of potential activating of fulfillment or dissatisfaction. Inborn fulfillment is gotten from playing out the work and thus encountering sentiments of achievement, self-actualisation and distinguishing proof with the assignment. Outward fulfillment is gotten from the prizes presented to a person by companions, chiefs or the association and can appear as acknowledgment, remuneration and headway. Fundamentally, natural elements are thought to gauge fulfillment with inside defenseless factors while the outward factors are remotely powerless elements to the activity (Martin, 2007:17).

As per Grobler et al. (2007:128), work dissatisfaction- is brought about by a desire that isn't met in the worker's understanding. Occupation fulfillment relies upon pay, benefits, supervision, colleagues, work, and the association by and large. What's more, a portion of different reasons for occupation dissatisfaction are an in helpful workplace, the board not perceiving representative employment execution, less open doors for development/advancement, low compensations, and workers not getting acclaim from their bosses for good execution (Robbins et al, 2009:81 and 82).

### PROBLEM STATEMENT

Turnover is the least upheld by associations since it can possibly be pernicious to them. This is to stress that the sentiment of frailties felt by staff can't be left to sustain. Leaving the instabilities to proceed with will result in a drop in representative confidence, create worries for them or reduce hierarchical duty. The repercussions of leaving with proceeded with weaknesses will prompt aims to

turnover, diminished responsibility, and diminished occupation fulfillment and in the long run turnover.

Non Banking Financial Companies have constantly thought about their representatives as the foundation of their Companies and go for giving worker fulfillment. They are submitted in giving their representatives abundant chances to learn and progress in their profession as they continued looking for having a fulfilled work power. As proposed by numerous analysts, a gainful business result is interrelated to various human asset builds, for example, worker work fulfillment, mental strengthening, and representative maintenance (Paul and Anantharaman, 2003). Identified with this present, representatives' activity fulfillment and turnover aims end up being two noticeable factors in the present investigation.

The examination will concentrate on the worker responses as to work fulfillment and expectations to turnover in Kosamattam Finance, Kozhikode region.

### **SIGNIFICANCE OF THE STUDY**

The investigation will profit the two representatives and the board. Representatives will be allowed a chance to express their individual impression of the their work, the association, to give their sentiments with respect to work fulfillment and authoritative duty, and after that make proposals about what they feel the foundation ought to do to build their activity fulfillment, and need to remain. The administration will profit by the investigation as the discoveries will be exhibited to them with suggestions from the respondents. It will make them mindful of what their representatives might experience. The investigation will in this way help the board with their endeavors toward the executives of the general population. The investigation will likewise feature zones that workers saw to be great practice and that they wish could be continued. This will make and fortify a complementary connection between the workers and the executives.

### **OBJECTIVES OF THE STUDY**

- To examine the effect of occupation fulfillment on turnover expectations of workers of Kosamattam Finance, Kozhikode zone .
- To see whether respondents have any recommendations about how the activity fulfillment and expectations to remain can be improved.
- To report the development and improvement of Non-Banking Financial Companies.
- To discover the connection between statistic factors and turnover aims.

### **HYPOTHESES OF THE STUDY**

Following are the null hypotheses to be encircled for this examination:

H01 : There is no noteworthy contrast between sexual orientation of respondents and turnover expectation of respondents.

H02 : There is no noteworthy contrast between the residency and turnover aim.

H03 : There is no noteworthy contrast between the situation of representatives and turnover expectation.

H04 : There is no noteworthy distinction between the pay and turnover goal.

### **RESEARCH METHODOLOGY**

Research strategy is a precise way to deal with concentrate an examination issue. The present investigation is distinct one dependent on overview strategy led in Kozhikode territory. Fundamentally, the essential information and auxiliary information are embraced in this examination. Fundamentally, the essential information that acquired from the respondents comprise of the member's qualities (age, sexual orientation, source, instruction level and occupation), work fulfillment and turnover expectations.

**Testing region :** Kozhikode

**Population :** 280 workers in 78 parts of Kosamattam Finance, Kozhikode zone. This incorporate branch head, associate branch head, official officers, clerks and housekeeping colleague.

**Sample size :** 100 workers in the distinctive branches Kosamattam Finance, Kozhikode. This incorporate branch head, aide branch head, official officers, clerks & housekeeping collaborator.

**Sample Design** Convenience sampling endeavors to get an example of helpful components. Regularly, the respondents are chosen since they happen to be in the ideal spot at the correct time.

### STATISTICAL TOOLS:

The gathered information was characterized and organized and broke down with a portion of the recorded factual systems.

### Investigation of Variance – ANOVA :

Investigation of change (ANOVA) is a strategy for testing the theory that there is no distinction between at least two populace implies (for the most part somewhere around three). Frequently utilized for testing the speculation that there is no contrast between various medicines.

### Estimating INSTRUMENTS

The analyst used the short type of the Minnesota Satisfaction Questionnaire (MSQ) to evaluate the dimension of occupation fulfillment among the workers. The short structure is preoccupied from the long type of the MSQ adaptation of 1977. The long MSQ structure estimates work fulfillment on 25 thing scales, in particular capacity usage, accomplishment, action, progression expert, organization approaches, remuneration, collaborators, imagination, freedom, security, social administration, economic wellbeing, moral qualities, acknowledgment, obligation, supervision-human relations, supervision-specialized, assortment, working conditions and a general fulfillment scale ([www.psych.umn.edu/psylabs/vpr/msqinf](http://www.psych.umn.edu/psylabs/vpr/msqinf) - 2009:1). The short MSQ structure comprises of 20 things from the long MSQ structure. Its factor examination is separated into two, specifically, natural and outward fulfillment ([www.psych.umn.edu/psylabs/vpr/msqinf](http://www.psych.umn.edu/psylabs/vpr/msqinf) - 2009:2). The MSQ estimates the workers' happiness with their occupations. It additionally gives progressively explicit data on the parts of an occupation that an individual finds fulfilling. The MSQ20 structure was utilized. The purpose behind considering the utilization of the MSQ20 structure was to decide the level of employment fulfillment in attributes related with the undertaking itself (natural fulfillment) and in general occupation fulfillment.

The accompanying polls were used to quantify work fulfillment and turnover expectations

#### (i) Minnesota Satisfaction Questionnaire (MSQ20)

The MSQ20 comprises of 20 things disconnected from the long structure MSQ (comprising of 100 things), that best speak to every one of the 20 scales. The factor investigation of the 20 things outcomes in two components, to be specific natural and extraneous fulfillment. In this manner, the point of the MSQ20 is to decide the dimension of employment fulfillment in attributes related with the assignment itself (natural fulfillment), in non-task qualities of the activity (extraneous fulfillment) and in general occupation fulfillment. The poll estimates the two fulfillment spaces, specifically natural and extraneous. Inherent fulfillment areas involve action, autonomy, assortment, societal position, moral qualities, security, social administration, expert, capacity, use, duty, imagination, and accomplishment. Extraneous fulfillment spaces incorporate supervision-human relations, supervision – specialized, organization strategies and practices, remuneration, headway, working conditions, associates, and acknowledgment (Martin, 2007:95-6).

#### (ii) Intention to Stay Questionnaire (ISQ)

The ISQ, likewise created by Roodt (2004b), was used for this investigation to gauge turnover expectation (Martin, 2007: 98). In spite of the fact that the poll manages the expectations to remain, the

hypothesis and discoveries have demonstrated legitimate to gauge turnover goals (Martin, 2007:98). The survey initially involved 15 things that were estimated on a five-point force reaction scale arranged at the polar finishes. A case of a thing is: "To what degree is your present place of employment fulfilling your own needs?" ("To no degree" 1-low force "To a substantial degree" 5-higher power).

### DATA ANALYSIS & INTERPRETATION :

Independent **Samples T-Test** Indicating the Difference of Turnover Intention among the Employees in terms of Gender :

#### Group Statistics

	male/female	N	Mean	Std. Deviation	Std. Error Mean	P Value
How often have you considered leaving your job?	MALE	54	2.74	.805	.110	.000
	FEMALE	46	2.96	.988	.146	

**Null hypothesis (H01)** : There is no noteworthy contrast between sexual orientation of respondents and turnover expectation of respondents.

A significant difference between gender and turnover intention ( $p < 0.05$ ) was found based on the t-test analysis. **Females ( $\bar{X} = 2.96$ ) have a higher turnover intention than males ( $\bar{X} = 2.74$ ).** This result is consistent with previous studies that found **females have a higher turnover intention than males** (Carbery et al., 2003; Cotton and Tuttle, 1986; Lambert, 2006).

### ANOVA Table Showing the Difference of Turnover Intention of the Employees in terms of Tenure:

#### Descriptives

How often have you considered leaving your job?

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1 - 4 years	61	3.51	.698	.089	3.33	3.69	2	4
4 - 8 years	24	3.54	.658	.134	3.26	3.82	2	5
8 - 12 years	9	3.33	.866	.289	2.67	4.00	2	4
12 - 16 years	4	2.25	1.258	.629	.25	4.25	1	4
16 - 20 years	2	1.50	.707	.500	-4.85	7.85	1	2
Total	100	3.41	.805	.081	3.25	3.57	1	5

### ANOVA

How often have you considered leaving your job?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.736	4	3.434	6.466	.000
Within Groups	50.454	95	.531		
Total	64.190	99			

**Null hypothesis (H02)** : There is no significant difference between the tenure and turnover intention.

As can be seen in table , there is a significant difference between tenure and turnover intention ( $p < 0.05$ ) and hypothesis H02 was rejected. In this research, it was concluded that people who have tenure of **12-16 years, 16-20 years and over have lower turnover intention compared to people who have relatively short tenure such as four years and less, 4-8 years.** ( $\bar{X}$ =3.51, 3.54, 3.33, 2.25, 1.50). This finding **corresponds with previous studies that found people who have long tenure have low turnover intention than people who have short tenure** (Cotton and Tuttle, 1986; Lambert, 2006; Martin and Roodt, 2008).

**ANOVA Table Showing the Difference of Turnover Intention of the Employees in terms of Position:**

### Descriptives

How often have you considered leaving your job?

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
EXECUTIVE	85	3.53	.683	.074	3.38	3.68	2	5
ASSISTANT MANAGER	10	3.10	.876	.277	2.47	3.73	2	4
MANAGER	5	2.00	1.225	.548	.48	3.52	1	4
Total	100	3.41	.805	.081	3.25	3.57	1	5

### ANOVA

How often have you considered leaving your job?

	Sum Squares	df	Mean Square	F	Sig.
Between Groups	12.114	2	6.057	11.282	.000
Within Groups	52.076	97	.537		
Total	64.190	99			

**Null hypothesis (H03) : There is no significant difference between position and turnover intention.**

A significant difference between position and turnover intention was also found ( $p < 0.05$ ) and hypothesis H03 was rejected. Employees **who have higher position such as managers and assistant managers have lower turnover intention than people who have low position such as executives.** ( $\bar{X}$ =3.53, 3.10, 2.00). This finding is consistent with previous studies that **found people who have higher position have lower turnover intention compared to people who have lower positions.** (Abdullah et al., 2010; Radzi et al., 2009).

**ANOVA Table Showing the Difference of Turnover Intention of the Employees in terms of salary:****Descriptives**

How often have you considered leaving your job?

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
8-12K	64	3.50	.690	.086	3.33	3.67	2	4
12-20K	24	3.54	.658	.134	3.26	3.82	2	5
20-30K	6	3.33	1.033	.422	2.25	4.42	2	4
30-40K	4	2.25	1.258	.629	.25	4.25	1	4
ABOVE 40K	2	1.50	.707	.500	-4.85	7.85	1	2
Total	100	3.41	.805	.081	3.25	3.57	1	5

**ANOVA**

How often have you considered leaving your job?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.648	4	3.412	6.413	.000
Within Groups	50.542	95	.532		
Total	64.190	99			

**Null hypothesis (H04) : There is no significant difference between the salary and turnover intention.**

A significant difference between salary range and turnover intention was found ( $p < 0.05$ ) and hypothesis H4 was rejected. Employees who are paid between **8-12K and 12-20K in relatively lower wage groups have higher turnover intention than people who have higher wage group of 30-40K and above 40K**. This finding corroborates with previous studies that **argue staff who have low wage have a higher turnover intention**. (Albattat and Som, 2013; Carbery et al, 2003; Pizam and Thornburg, 2000).

**FINDINGS**

- 54% of the members of the examination are male, and 46% are female.
- In terms of instruction level, a high dominant part of the members as much as 61.0% are college graduates and 30% have aces degree.
- Furthermore, as far as their working office, most of the members are Associates (68.0%); 10% are Assistant Managers and 5% are Managers.
- 65% of them are under 35 years of age, 25% are between 35-39 years of age, 10.0% are 40 years of age and more established.
- 90% respondents are lasting employees; 10% are Contract workers; there are no transitory representatives in the examination. Greater part of the members were along these lines utilized consistently.
- In terms of residency, a high lion's share of them as 65.0% have been working in their present place of employment for just 1-5 years; 25% respondents for 6 to 10 years, 9% respondents for 11 to 20 years.
- 75% of the members are hitched though 25% are single.
- In terms of position, majority (65.0%) are staff without administrative duties while as far as compensation, and have a pay between Rs 12,000-Rs 20,000.

- The respondents were satisfied with the accompanying viewpoints: keeping themselves occupied constantly, utilizing their capacities, being someone in the network, having a stable job, doing things that don't conflict with their still, small voice and doing distinctive things every once in a while. Various respondents were not happy with the open door they were getting the opportunity to utilize their capacities and utilizing their own judgment, and the manner in which the activity accommodates solid job. Of note is the way that there was a high propensity of giving impartial reactions. Generally speaking, there has all the earmarks of being more inherent employment fulfillment by than disappointment.
- The respondents were more fulfilled than disappointed with their collaborators and administrators, just as the manner in which their managers were deciding. In any case, of note are the not fulfilled reactions to J5, J13, J14 that demonstrate that the respondents were disappointed with the way my supervisor handles his/her laborers, their compensation and outstanding task at hand just as their chance for headway in their employments. . The outcomes propose that there might be a worry in regards to extraneous fulfillment, which has more to do with the manner in which the chiefs handles his/her specialists, pay and advantages just as probability of movement and additionally advancement inside the association.
- . The outcomes demonstrated that 60.0% of respondents detailed being fulfilled by and large with their foundation.
- Aspects of the Job that Make it Dissatisfying :The respondents concocted different issues, including area, usage of approaches, compensation, absence of better work position, correspondence stream, work over-burden and impermanent business. A sum of 40.0% of the respondents referenced compensation as a stressing factor, trailed by correspondence flow(14%), work overload(13%), absence of better work position(12%), and impermanent employment(12%).
- Aspects of the Job that Make it fulfilling : 25.0% of the respondents showed that the open doors their employments were managing them to learn and the strengthening they were accepting were making them fulfilled, collaboration was second (23%), followed by autonomy in job(19%), space for creativity(15%) and space to start programs and ventures (6%).
- Females have a higher turnover expectation than guys.
- Employees who have long residency have low turnover expectation than individuals who have short residency.
- Employees who have higher position, for example, administrators and right hand directors have lower turnover aim than individuals who have low position, for example, partners.
- Employees who are paid in generally lower wage bunches have higher turnover expectation than individuals who have higher compensation gathering.

### OCCUPATION SATISFACTION

The activity fulfillment was estimated by the MSQ20. The activity fulfillment poll estimates the accompanying fulfillment spaces: those powerless to inborn and extraneous fulfillment. The outcomes for the two areas (characteristic and outward) were fluctuating. The inborn fulfillment was higher rather than the extraneous fulfillment. The characteristic fulfillment showed that a higher level of the respondents were fulfilled versus disappointed. The outward fulfillment demonstrated that a higher level of the respondents were disappointed versus fulfilled. This demonstrates the respondents are increasingly happy with what they do versus what the association, boss or managers do. For example they were not content with the organization's arrangements. In general, respondents had all the earmarks of being increasingly fulfilled.

Outward fulfillment includes factors, for example, remuneration and working conditions. In the event that the representatives are discontent with remuneration and working conditions or other related issues they will progress toward becoming demotivated and not perform ideally. Thusly if the workers are not performing ideally, the association will fail to meet expectations, neglecting to accomplish set objectives and this can prompt money related issues, loss of customer base, being out-

contended by different foundations, etc. Consequently, these are issues that the association needs to take a gander at so as to improve work fulfillment.

### Goal to Stay

Most of the respondents planned to leave the organization eventually. While it is a characteristic course of occasions that representatives may sooner or later turnover, it is particularly stressing that an expansive number of respondents don't expect to remain. Is soothing that just a couple of the respondents are effectively searching for elective business and a great deal of them said that they don't plan to leave inside the following a year at any rate.

From the abovementioned, it delineates that the foundation needs to make an arrangement about improving the activity fulfillment of its representatives and aims to remain. A portion of the reasons why these might be low might be that the representatives have a great deal of vulnerabilities about their work just as sentiments of frailty. These may then lower their spirit bringing about poor execution. The establishment may in this way end up being a low entertainer.

### SUGGESTIONS & RECOMMENDATIONS

Proposal will be made right off the bat dependent on the recommendations made by the respondents at that point pursued by what contemplates have appeared to work in circumstances where representatives have an unsuitable employment fulfillment and expectations to leave.

The principal area will be founded on what the respondents in the present examination proposed.

### MEASURES TO IMPROVE JOB SATISFACTION

Representatives expressed that they were not happy with their occupations essentially in light of the fact that they felt among others, they got low compensations, absence of better work position, work over-burden, brief business, area and they now and again were not clear regarding what was anticipated from them. Coming up next are suggested:

- Salary increment.(the essentialness test additionally bolsters this since workers who are paid in generally lower wage bunches have higher turnover goal than individuals who have higher pay gathering).
- Improve work position by for example making new middle of the road positions with higher pay level and advantages. (The hugeness test likewise bolsters this since representatives who have higher position, for example, chiefs and collaborator administrators have lower turnover expectation than individuals who have low position, for example, partners).
- Reduce Work over-burden by rehearsing fairness in treatment of staff, so proficient colleagues are not loaded with work of wasteful individuals.
- Permanent arrangement of workers who are utilized incidentally.
- Empower representatives through participation of gatherings, workshops and some other structures or learning and preparing.

### Measures to Improve the Intention to Stay

A portion of the reasons the representatives gave for not meaning to remain in the association incorporated an absence of development, disliking how their chiefs were treating their subordinates. They at that point prescribed the accompanying so as to make them remain.

- Provide clear vocation way for workers as a large portion of the respondents were debilitated by the absence of movement/advancement openings. In this way, these advancement openings additionally should be cleared up in wording that all representatives can get it.
- Pay representatives showcase related pay rates.
- Permanent arrangement of workers who are utilized briefly.
- Improvement of correspondence with workers.



## SUGGESTIONS FOR FURTHER RESEARCH

It is stressing that the activity fulfillment and goals of workers to remain in the association all warrant some worry from the establishment. Be that as it may, as the example was excessively little, the primary thing that should be done is to direct the investigation again with better follow-up measures to get a higher reaction rate. In spite of the speculation challenge, the accompanying variables should be considered:

- The organization ought to consider the proposals as delineated by the workers themselves to improve their activity fulfillment and to limit their aim to turnover.
- The results additionally bring up a requirement for the association to complete a progressively point by point atmosphere review. This will help in characterizing the present existing conditions, checking how and why it happened, and after that how it very well may be improved.
- Most critically, an atmosphere review should be embraced to build up workers' activity fulfillment and aim to remain. Furthermore, it will likewise check angles, for example, representatives' sentiments and feelings about the hierarchical structure, Human Resources frameworks, strategies and forms, and whatever other issues that might be correct or might be seen as difficulties.
- In the writing it was proposed that activity disappointment can likewise be decreased by procuring individuals less slanted to disappointment and by estimating the importance of every potential reward in improving representative employment fulfillment in an association.

## SUMMARY

The examination discoveries have demonstrated that the respondents see the foundation to be to some degree unappreciative of their endeavors and devotion they put into it. On the off chance that it does, it is to a negligible.

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**George George P.**