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The effect of organization culture and job climate on employee retention in Pakistan

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ABSTRACT

This study investigated the employee retention dependency on predictor variables like training program, incentive programme, co-worker social support, working hours and union representation. For this purpose data have collected from individuals in four banks and government employee who are living in government colonies in Pakistan. Total population was approximately 550 and sample size 226 has been used for collecting data. The regression test is used to check dependency of employee retention on predictor variables, the result of the study indicate that employee retention depend more on incentive program, union representation, co worker social support, and less on working hours and supervisory program. However incentive program is more significant predictor variable for employee retention than other variable.

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Introduction

In any industry the success of an organization is extremely dependent on its human resources. Although there are many other factors that play a key role, a company must have effective employees in order to stay financially solvent and competitive. In order to maintain this valuable commodity, organizations must be aware of employee satisfaction and retention [1]

Organizations depend heavily on the performance and quality of current employees. Current employees have specialized, institutional knowledge.

Also of concern are the costs of employee turnover, including hiring costs: time spent in screening, verifying credentials, references, interviewing, hiring, and training the new employee just to get back to where you started. In addition there are the hard costs of productivity loss. Replacement costs usually are 2 ½ times the salary of the individual, and may include lost customers and business and damaged morale.

Employee turnover actually show the employee who have leave the organization in a particular time period if turnover is high it is not good for any organization because other employee who are working in the organization are effected and their morale and performance may be decrease. Furthermore they may be influence to quit the organization. For success and prosperity of any organization employee retention is necessarily there are so many factors which contribute to retain employee in the organization just like the following.

Organization culture can be describes as psychology, attitudes, experiences, beliefs and Values (personal and cultural values) of an organization. It has been defined as "the specific collection of values and norms that are shared by people and groups in an organization and that control the way they interact with each other and with stakeholders outside the organization."

This definition continues to explain **organizational values** also known as "beliefs and ideas about what kinds of goals members of an organization should pursue and ideas about the appropriate kinds or standards of behavior organizational members should use to achieve these goals. From organizational

values develop organizational norms, guidelines or expectations that prescribe appropriate kinds of behavior by employees in particular situations and control the behavior of organizational members towards one another."

Organizational culture is not the same as **corporate culture**. It is wider and deeper concepts, something that an organization 'is' rather than what it 'has' (according to Buchanan and Huczynski).

Corporate organization culture is the total sum of the values, customs, traditions and meanings that make a company unique. Corporate culture is often called "the character of an organization" since it embodies the vision of the company's founders. The values of a corporate culture influence the ethical standards within a corporation, as well as managerial behavior Senior management may try to determine a corporate culture. They may wish to impose corporate values and standards of behavior that specifically reflect the objectives of the organization. In addition, there will also be an extant internal culture within the workforce. Work-groups within the organization have their own behavioral quirks and interactions which, to an extent, affect the whole system. Roger Harrison's four-culture typology, and adapted by Charles Handy, suggests that unlike organizational culture, corporate culture can be 'imported'. For example, computer technicians will have expertise, language and behaviors gained independently of the organization, but their presence can influence the culture of the organization as a whole. Job climate mean practicle situation where employee perform work therefore factor in job climate may be include supportive supervision, coworker social support and job awearnace that effect employee satisfaction and retention.

Literature Review

Recently, many researchers devoted a lot of efforts to find factor that effect employee retention like, Daniel G. Spencer (Sep., 1986) find that many employee do not retain in the organization due to lack of voice mechanism however it does

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not mean that union representation solved this problem it purely depend upon organization culture just like factor which effect employee retention, Supervisory problems, Task problems, Coworker problems, Pay problems, Promotion problems [1]. John E. Sheridan (Dec., 1992) suggest that some time employee leave to organization due to organization value like gender, Marital status. Salary. Grade point average. University location. Performance therefore he fined result their retention also varied significantly with organizational culture values. The cultural effects were stronger than the combined exogenous influences [2]. Upali Amanda Kumara and Furukawa Koichi (Spring, 1989) founded result from research on employee satisfaction and job climate that supportive supervision, coworkers social support and job awareness are three factors which contribute to employee retention[3]. Barbara S. Romzek (Sep., 1989) find result from study that if employee have opportunity of high involment in decision making and career satisfaction, family involment then more chances of employee satisfaction[4]. William A. Brown, Carlton F. Yoshioka (Fall 2003) from the result of data either organization mission play role in employee retention conclude that The implication is that mission might be salient in attracting employees but less effective in retaining them other factor like Satisfaction overall, Satisfaction with pay, Intention to stay contribute more in employee retention[5]. Loren E. Falkenberg (Jul., 1987.) conducted research on Employee Fitness Programs: Their Impact on the Employee and the Organization and find result that the availability of fitness facilities at work provides the opportunity for employees to take an exercise break during periods of demanding cognitive work. This exercise break would produce the short-term effects of physical activity leading to reduced stress symptoms and greater productivity. Employees who want to exercise also will have greater flexibility in scheduling work and non work activities, leading to reduced absenteeism and lateness [6]. Christina L. Stamper and Suzanne S. Masterson (Dec., 2002) have done work on how employee perception effect job satisfaction and measured result and suggest that both actual inclusion, as well as perceived insider status, have implications for organizational functioning via discretionary employee behaviors[7]. Robert R. Sinclair, Michael C. Leo, Chris Wright (fall, 2005) work on how benefit system in the organization effect employee job satisfaction and the findings differed across benefit system features and across types of benefits. Specifically, improving organizational communications about benefits appears more useful than increasing employee participation or improving benefit system service quality [8]. Rosemary Batt, Alexander J. S. Colvin, Jeffrey Keefe (Jul., 2002) from the result of study on Employee Voice, Human Resource Practices, and Quit Rates estimate result as union representation predicts lower quit rates,[10] .James P. Guthrie (Feb., 2001) from the study result estimate that if high involment, effective communication can contribute significantly to employee retention and high productivity [11]. John E. Sheridan (Mar., 1985) find result from study that employee withdrawal indicates that declining job performance, absenteeism, and turnover are discontinuous behavioral outcomes of the same withdrawal phenomenon arising from varying levels of job tension and group cohesion[12]. Barry M. Staw and Richard D. Boettger (Sep., 1990) conducted research on neglected form of performance and used variables like task revision, inaccurate job description, role expectation, dysfunctional of organization and find result that task revision, inaccurate job description, role expectation,

dysfunctional of organization are factor which contribute to employee job satisfaction and commitment with organization [13] .Sang Hyung Ahn in (jun-07) find the drivers of turnover which effect employee retention and result from employee survey and interviews conducted at a large international wholesale bakery indicated health benefits, base pay, and life/work balance were most important to hourly workers. Suggestions on a retention strategy addressing [14]. Robert Stinglhamber Eisenberger, Florence and Christian Vandenberghe in (2002) estimate result from study these studies suggest that supervisors, to the extent that they are identified with the organization, contribute to perceived organization support and, ultimately, to job retention[15]. Douglas D. Gregory (Dec., 1981) have done research on Risk Analysis of an Benefit Employee Health Decision under Reimbursement and measure result from finding mostly employee are not satisfied with organization due to lack of health and benefit programs for them and not career development opportunity[16]. Lorraine Majka and Brendan Mullan (autumn, 1992) work on Employment Retention, Area of Origin and Type of Social Support among Refugees in the Chicago Area and find result from study that self help initiative required greater empowerment and increase acceptance status to assistant other refuges in adusting to the society[17]. Myron D. Fottler (Sep., 1978) founded from result on study Retention of the Hard-Core Unemployed that Results provide support for the systems approach to the design and evaluation of such programs as well expectancy theory in the explansion of result [18]. David Yermack (Oct., 2004) from the research on how Remuneration, Retention, and Reputation Incentives for outside Directors measure result that the result show that if more opportunity for promotion and flexible working hour the less chances of employee voluntarily quit[19]. Mark Harcourt and Sondra Harcourt (Jul., 2000) find that if working condition are unsafe and there is no formal procedure to report to management about injury as result employee may be refuse to do work or may be voluntarily quit from organization[20]. Todd L. Idson and Robert G. Valletta (Oct., 1996) founded that this result is consistent with firm default on delayed payment contracts and does not appear to reflect the effect of technological change on the value of firm-specific investments[21]. Hyder Lakhani (Apr., 1988) used civilian wage, regular military compensation, selective reenlistment bonus, training cost per solider as variables to measure employee retention and founded that the effect on the quit rate were significantly greater however for soldiers in combat occupation than those in noncom bat occupation [22].

Phillip C. Schlechty and Victor S. Vance (Mar., 1983) used the Retention and the conditions of the workplace, A collegial environment, Culture and structure as variables to check that either these variables effect employee retention and founded that condition on work place and collegial environment are more important factor that contribute to employee retention[23]. David Yermack (Oct., 2004) used the Remuneration. Reputation Incentives, Compensation committee member, Audit committee member, Obtaining Directorships in Other Firms, age as variables and founded that remuneration and incentive are very important factor that effect employee retention[24] Nicholas Wilson and Michael J. Peel (Apr., 1991) used the union presence, formal scheme for employee, financial participation, share ownership, fring benefit as variables to check that either these variables effect employee retention or not

and founded that if firm have more participation scheme then it will be low absenteeism and quit rate [25]. Jennifer L. Glass and Lisa Riley (Jun., 1998) find that supervisor and coworker support is very important, the result also indicate that several employer policies decreased job attrition after controlling of wage, partner income and no. of existing children[26]. Chikwendu Christian Ukaegbu (Jul., 2000) when conducted research on how working condition effect employee retention in Nigeria manufacturing firm and result show that The findings show that these firms have the potential to contribute to the industrial future of the country.

However, a substantial number of their workers were dissatisfied with the extrinsic and equity factors of their work, which are stronger predictors of employee commitment than the intrinsic/responsibility component [27]. Daniel Altman, David M. Cutler, Richard J. Zeckhauser (May, 1998) said that sometime quit organization due to ineffective human resource practices therefore result indicate that health insurance offer a menu,inaccerate job description, no job specification, no realistic job preview these are the factors which contribute to employee turnover [28].

Gregory B. Lewis and Samantha L. Dur (Jul. - Aug., 1995) used the locality pay, Exit rates, Entry grades, Promotion rates, Currentgrade level, Education, Years offrderal service, Sex, race, and ethnicity, age, promotion chance variables for checking the effect of these variables on employee retention and they find evidence that interarea differences in private sector pay levels have a limited impact on federal turnover rates, entry levels, promotion chances, or grade level [29]. Michàl E. Mor Barak, Jan A. Nissly, Amy Levin ((Dec., 2001) used the Role ambiguity .Workload. Value conflict. Physical comfort. Challenge. Financial reward. Promotion -Role conflict. Other human service workers:; public service organization satisfaction. Satisfaction with pay amount. Satisfaction with pay practice .Satisfaction with pay comparison. Perceived salary received . Perceived salary one should receive. Equitable pay Relative equitable salary .Satisfaction with job classification. Satisfaction with increase administration and founded that Since the major predictors of leaving are not personal or related to the balance between work and family but are organizational or jobbased, there might be a great deal that both managers and policy makers can do to prevent turnover[30]. Susan Tinsley Gooden Margo Bailey ((Jan. - Feb., 2001) used Age, Education, Work schedule, General schedule, Race, Veterans' status, males as variables and findings suggest that Welfare-to-Work employees have greater odds of retaining their jobs than non-Welfare-to-Work employees.

The results provide useful insights into the dynamics of job retention among welfare recipients who are hired into the organization [31]. Jeffrey B. Arthur (Jun., 1994) founded result from study on how human resource effect employee retention and said that Unionization, Age, size, business strategy, labor hour, scrape rate all these variables have a vital role in employee job satisfaction and desire to retain in the organization [32]. Tammy L. Madsen, Elaine Mosakowski, Srilata Zaheer (Mar. - Apr., 2003) used the intrafirm and interfirm flows) and geographic boundaries (local and cross-border flows) for multiunit banks operating in the Foreign Exchang as variables to measure employee retention and result show that inflows of personnel from different sources increase a firm's retention activit [33]. Thuwayba Al-Barwani and Edward F. Kelly (1985) used the Economic, personel, Family, Programe, and Organization as

variables that have great impact on employee retention and founded that regional differences in the adults' motivation for enrolling, but the spiritual motive was over all the most significant [34]. Paula C. Morrow (Jul., 1983) used the Protestant work ethic, career salience, job involvement/work as a central life interest, organizational commitment, and union commitment as variables to check that either these variables effect employee retention or not and founded that these concepts are partially redundant and insufficiently distinct to war- rent continued separation. Suggestions for advancing the study of work commitment are rendered [35].

Eric Hoffman (Dec., 1987) used the supervisor attitude toward working, membership, future opportunity, coworker behavior, management policy, working hour as variables and result show that mostly supervisor make discrimination among black and white worker it effect employee retention [36]. Carl M. Campbell III (Jul., 1994) measure result that if under reasonable conditions, a rise in a worker's current wage not matched by a rise in her starting wage has a greater impact on her propensity to quit than does an equal increase in the worker's current and starting wage[37].

Columbia Law Review Association, Inc (Jun., 1936) used the contract, voluntary quit, incentives, pension plan, change in salary as variables to check that either these factor contribute to employee retention and result show that pension plan and benefits available then employee will be satisfied [38]. Upali Ananda Kumara and Furukawa Koichi (Spring, 1989) used the Supportive Supervision, Co-worker Social Support, Awareness (SA) Satisfaction, Job Climate Note and founded that coworker social support and job awareness are more important factor that effect employee retention [39]. Marta M. Elvira and Lisa E. Cohen (Jun., 2001) find that location where organization is situated play very vital role in employee retention [40]. Laurie A. Broedling (Apr., 19770) used the type rewards, Work content, Control of work, Leadership style, Task design and work values, Content of tasks and work values, Job rewards and work orientation, Perceptions of job content and desired level of need satisfaction as variables and founded that different employee may have different need just like employee who are working on assembly location may not satisfied with intrinsic

James R. Lincoln and Arne L. Kalleberg (Oct., 1996) used the organization structure, employee welfare program presence of union, training, employee participation, employee practice, workforce demographics as variables to check the importance of these variables on employee retention and result indicate that welfare corporation play very important role in increasing employee commitment [42]. Arthur E. Blakemore, Stuart A. Low, Michael B. Ormiston (Oct., 1987) used the rigid base salary, flexible salary, incentive plan, flexible working hour, organization structure and result show that if more bonuses given to employee than rigid salary it will be more employee commitment [43].

Matt Bloom and John G. Michel (Feb., 2002), we also found that pay dispersion within an organization is related to the tenure of managers and the likelihood of their leaving the organization [44]. Jonathan S. Leonard and David I. Levine (Jul., 2006), the authors find no consistent evidence that diversity itself increased turnover. In contrast, isolation from coworkers and from customers was often associated with higher turnover [45]. Christopher D. Zatzick, Marta M. Elvira, Lisa E. Cohen (Sep. - Oct., 2003) used the Proportion own race,

Proportion other minorities, Individual work performance, Gender, Tenure, age, married, supervisor, job status as variables to check that either these factor contribute to employee retention and founded that turnover decreases as the proportion of employees from one's own race increases in the level above an employee's job.

Overall, these findings suggest that working with others of the same race reduces the likelihood of minority exits [46]. Laurie J. Bassi (winter, 1994) used the nature of workplace, education programs, effect of education program; distinguish between firms as variables to check importance of these factors to employee retention and result indicate that Both management and workers believe that in order to be successful, education classes should be held at the work site are more important for employee retention [47].

Paula C. Morrow (Jul., 1983) used the Protestant, work ethic, career salience, job involvement/work as a central life interest, organizational commitment, and union commitment are variables for employee retention and founded that these concepts are partially redundant and insufficiently distinct to war- rent continued separation.

Suggestions for advancing the study of work commitment are rendered [48]. Natalie S. Glance, Tad Hogg, Bernardo A. Huberman (Jan. - Feb., 1997) used the Profit sharing, employee ownership,training program,organizational expectations, worker expectation as variables and founded that profit sharing and employee expectation are more important factor to retain employee in the organization[49].

The Yale Law Journal Company, Inc. (Mar., 1939) used the compensation for employee, reward and benefits, effective communication for reward, organization policy for reward as factor for employee retention and result indicate that if organization encourage employee through reward and benefits then employee will be more satisfied and result will be less turnover [50]. teven Stern (Oct., 1987) find result from study that show that if more monetary compensation available for employee in the organization then employee will be more committed[51].

Leticia Peña (Jul., 2000) used the influence of position, cohort grouping, plant type, demographic characteristics as variables and result measure that employee demographic characteristics and cohort grouping are important factor that contribute to employee retention [52].

Hypothesis and model.

In this study we are going to frame the following hypothesis: Ho: employee retention depends upon training programs.

H1: employee retention cannot depend upon training programs.

Ho: employee retention depends upon incentive plans.

H1: employee retention cannot depends upon incentive plans

Ho: employee retention depends upon union representation.

H1: employee retention cannot depend upon union representation.

Ho: employee retention depends upon co-worker social support.

H1: employee retention cannot depend upon co-worker social support.

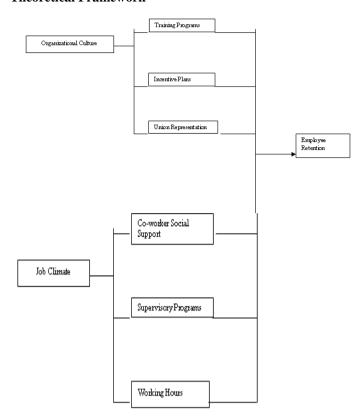
Ho: employee retention depends upon supervisory programs.

H1: employee retention cannot depend upon supervisory programs.

Ho: employee retention depends upon working hours.

H1: employee retention cannot depend upon working hours.

Theoretical Framework



Methodology Sample and data collection

Procedure

In this study unit of analysis were individual from four banks and government employees who are living in government colonies and total population was approximately 550 there fore sample size according to table 11.3 page 294 Research Methods' for business (fourth edition) author name Uma Sekaran is 226 and questioners are used to collect data from the individual. Two non probability sampling techniques are used for collecting data which was "reference and quota" sampling.. There fore 30 questioners were filled from UBL bank, 30 from HBL bank, 25 from National bank, 25 ALFLA Bank and remaining questioners are filled by government employees. The study setting was non contrived for all four banks with a minimum interference and contrived while collecting data from government employees. However response rate was 100% and interval scale is used in this research which is mentioned below.

Strongly	Agree	Uncertain	Disagree	
Agree				Disagree
1	2	3	4	5

Discussion

In our model employee retention is used as a criterion variable and six variables are used as a predictor variable. Total number of questions in our questioners was 25 in which first four were related to training programme, three are related to incentive programme, three related to union representation, three with co-worker social support, four with working hours, two for supervisory problems and six related to our criterion variable (employee retention) and the frequencies related to each variables are given below.

Predictor variables

The reliability of this study is approximately 0.601 R is 48% and R2 is 30% it means that overall dependency of predictor variable with each other and criterion variable is 30%.

In anova table F is equal to 11.92% and significance of above model summary is 0.00.it means that result which are given in model summary is 100% accurate

In the above coefficient table the value of t for criterion variable is 3.369 and significance is 0.001. It means that only 10% chance that data is not accurate.

In the predictor variables like training program, incentive programme, union representation, working hours, supervisory problem, co worker social support the value of t are 3.291,3.771,.243,1.104,1.278,3.167 and the significance are 001,.000,.808,.271,.203,.002 respectively. However 10% chance that result for training programme may not be accurate but result of incentive program

is 100% accurate. In union representation 19% chance that data may not be accurate however accuracy for working hour and supervisory program is 27% and 20% respectively. The reason for low accuracy for working hour and supervisory problem is that respondent may not be able to understand the questions related to these variables. the accuracy for co-worker social support is 80% and 20% chance that result is not accurate.

Conclusion

The result of this study indicate that the employee retention depend ends more on predictor variables like training program, incentive programme, co-worker social support than working hours and union representation. In model summary the value of R2 is 30% which indicate that the overall dependency of predictor with each other and with criterion variable is 30%. However the result of the study also indicate that employee retention depend more on incentive program, union representation, co worker social support, and less on working hours and supervisory program. However incentive program is more significant predictor variable for employee retention than other variable.

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Table 1
Training program

			81 8	
	Frequency	Percent	Valid Percent	Cumulative Percent
1.00	2	.9	.9	.9
1.25	8	3.6	3.6	4.4
1.50	11	4.9	4.9	9.3
1.75	10	4.4	4.4	13.8
2.00	41	18.2	18.2	32.0
2.25	103	45.8	45.8	77.8
2.50	22	9.8	9.8	87.6
2.75	15	6.7	6.7	94.2
3.00	5	2.2	2.2	96.4
3.50	3	1.3	1.3	97.8
3.75	3	1.3	1.3	99.1
5.00	2	.9	.9	100.0
Total	225	100.0	100.0	

Incentive program

interior of program								
		Frequency	Percent	Valid Percent	Cumulative Percent			
Valid	1.00	26	11.6	11.6	11.6			
	1.33	40	17.8	17.8	29.3			
	1.67	26	11.6	11.6	40.9			
	2.00	12	5.3	5.3	46.2			
	2.33	21	9.3	9.3	55.6			
	2.67	7	3.1	3.1	58.7			
	3.00	84	37.3	37.3	96.0			
	3.33	9	4.0	4.0	100.0			
	Total	225	100.0	100.0				

Union representation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	6	2.7	2.7	2.7
	1.33	7	3.1	3.1	5.8
	1.67	25	11.1	11.1	16.9
	2.00	15	6.7	6.7	23.6
	2.33	22	9.8	9.8	33.3
	2.67	29	12.9	12.9	46.2
	3.00	27	12.0	12.0	58.2
	3.33	86	38.2	38.2	96.4
	3.67	6	2.7	2.7	99.1
	4.00	1	.4	.4	99.6
	4.33	1	.4	.4	100.0
	Total	225	100.0	100.0	

Co-worker social support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	6	2.7	2.7	2.7
	1.33	11	4.9	4.9	7.6
	1.67	33	14.7	14.7	22.2
	2.00	114	50.7	50.7	72.9
	2.33	25	11.1	11.1	84.0
	2.67	16	7.1	7.1	91.1
	3.00	9	4.0	4.0	95.1
	3.33	7	3.1	3.1	98.2
	3.67	3	1.3	1.3	99.6
	6.00	1	.4	.4	100.0
	Total	225	100.0	100.0	

Supervisory problem

				, <u>r</u>	
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	18	8.0	8.0	8.0
	1.50	137	60.9	60.9	68.9
	2.00	29	12.9	12.9	81.8
	2.50	16	7.1	7.1	88.9
	3.00	20	8.9	8.9	97.8
	3.50	2	.9	.9	98.7
	4.00	1	.4	.4	99.1
	4.50	1	.4	.4	99.6
	5.00	1	.4	.4	100.0
	Total	225	100.0	100.0	

Working hours

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	1.3	1.3	1.3
	1.25	6	2.7	2.7	4.0
	1.50	10	4.4	4.4	8.4
	1.75	19	8.4	8.4	16.9
	2.00	103	45.8	45.8	62.7
	2.25	16	7.1	7.1	69.8
	2.50	38	16.9	16.9	86.7
	2.75	17	7.6	7.6	94.2
	3.00	2	.9	.9	95.1
	3.25	3	1.3	1.3	96.4
	3.50	3	1.3	1.3	97.8
	3.75	2	.9	.9	98.7
	4.00	1	.4	.4	99.1
	4.25	2	.9	.9	100.0
	Total	225	100.0	100.0	

Criterion variables Employee retention

			ipioyee reten	•101	Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	1.17	2	.9	.9	.9
	1.33	3	1.3	1.3	2.2
	1.50	23	10.2	10.2	12.4
	1.67	15	6.7	6.7	19.1
	1.83	5	2.2	2.2	21.3
	2.00	25	11.1	11.1	32.4
	2.17	61	27.1	27.1	59.6
	2.33	44	19.6	19.6	79.1
	2.50	15	6.7	6.7	85.8
	2.67	10	4.4	4.4	90.2
	2.83	5	2.2	2.2	92.4
	3.00	4	1.8	1.8	94.2
	3.17	4	1.8	1.8	96.0
	3.50	4	1.8	1.8	97.8
	3.67	2	.9	.9	98.7
	4.00	2	.9	.9	99.6
	4.17	1	.4	.4	100.0
	Total	225	100.0	100.0	

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.480(a)	.30	.209	.44347

ANOVA (b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.809	6	2.135	11.92	.000(a)
	Residual	42.872	218	.197		
	Total	55.681	224			

Coefficients (a)

		Unstandar Coefficier		Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	.706	.210		3.369	.001
	training program	.206	.063	.209	3.291	.001
	incentive program	.168	.045	.269	3.771	.000
	union representation	.012	.050	.017	.243	.808
	working hours	.070	.064	.071	1.104	.271
	supervisory problem	.063	.049	.080	1.278	.203
	Co-worker social support	.176	.056	.195	3.167	.002