JOB INSECURITY, BURNOUT AND ORGANISATIONAL COMMITMENT OF EMPLOYEES IN A FINANCIAL INSTITUTION IN GAUTENG

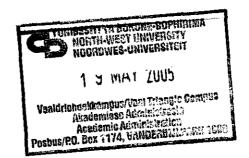
Karolina Łaba Hons. (B.Com)

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Study Leader: Prof. J.H. Buitendach

Co-supervisor: Miss. I.J. Human

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NOTE

- The reader must note that the publication and reference style used in this minidissertation is in accordance with the instructions for publication (4th ed.) of the American Psychological Association (APA). This is in accordance with the policy of the Programme in Industrial Psychology at the North-West University to use the APA-style in all scientific documents since January 1999.
- In this mini-dissertation, the article option has been chosen.

PREFACE

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SUMMARY

<u>Subject:</u> Job insecurity, burnout and organisational commitment of employees in a financial institution in Gauteng.

<u>Key terms</u>: job insecurity, burnout, organisational commitment, wellness, financial institution.

The study on job insecurity has recently become a widely researched phenomena in South Africa. Financial institutions like many other organisations, also have to deal with change issues such as restructuring, that affect the workers within their organisation. A recent annual survey done within the banking section indicated a substantial disturbance in the South African banking sector, which has seen the industry shed nearly 9 000 jobs in 2002 alone. It is important then, to identify the negative effects of these changes on the employees and implement change management programmes to aid the worker in lowering the stress that they may experience as a result of the change within their institution. Thus, the objective of this study was to identify the relationship that may exist between job insecurity, burnout and organisational commitment, to determine the levels of job insecurity, burnout and organisational commitment, how the different demographic groups experience different levels of job insecurity and whether job insecurity can predict burnout and organisational commitment.

A cross-sectional survey design was used. A stratified random sample of employees (N = 146) in a financial institution in Gauteng were used. The Job Insecurity Survey Inventory (JISI), Maslach Burnout Inventory-General Survey (MBI-GS) and Organisational Commitment Questionnaire (OCQ), were administrated together with a biographical questionnaire. Descriptive statistics, pearson product-moment correlation coefficients, Multivariate Analysis of Variance (MANOVA), ANOVA, multi-linear regression analysis were used to analyse the data.

The results indicated that human resource workers in the financial institution experienced high levels of job insecurity. They however experienced high levels of burnout and low levels of organisational commitment. There was an indication that the two race groups (black and coloured, white) have different experiences of job insecurity and that both males and females are affected by the stressors of job insecurity. The age group most affected by job insecurity was the younger than 24 years group. The relationship of job insecurity with burnout and organisational commitment indicated that high levels of burnout were experienced together with low levels of organisational commitment when job insecurity was present. The study determined that job insecurity can predict 29,3% of the variance in burnout and 28,2% of the variance in organisational commitment.

Recommendations and limitations for future research were made.

OPSOMMING

<u>Onderwerp:</u> Werksonsekerheid, uitbranding en die organisasie-verbondenheid van werknemers binne 'n finansiële instelling in Gauteng.

<u>Trefwoorde:</u> werksonsekerheid, uitbranding, organisasie verbondenheid, welsyn, finansiële instansie.

Die bestudering van werksonsekerheid is sedert die onlangse verlede 'n fenomeen waaroor daar in Suid-Afrika wyd nagevors word. Finansiële instellings moet soos etlike ander organisasies noodgedwonge 'n groot aantal veranderinge hanteer. Herstrukturering is een van die veranderinge wat 'n bepaalde invloed op werknemers uitoefen. Onlangse jaarlikse ondersoek in die bankwese spreek van grootskaalse ontwrigting in hierdie sector, wat net in 2002 alleen van byna 9 000 poste ontslae geraak het. Die negatiewe effek wat sodanige verandering op werknemers het, behoort vasgestel te word sodat daar dienooreenkomstig deur midel van veranderingsbestuursprogramme ingegryp kan word om die werknemerstres te verlaag. Met die voorafgaande inaggenome, was die doel van die huidige studie dan om die moontlike verband tussen werksonsekerheid, uitbranding en organisasie-verbondenheid te identifiseer. Verder moes die vlak van die voorgenoemde drie sake bepaal word, asook hoe die onderskeie demografiese groepe die verskillende werksonsekerheidsvlakke ervaar. Voorts moes vasgestel word of uitbranding en organisasie-verbondenheid op grond van werksonsekerheid voorspel kan word.

'n Dwarsdeursnit ondersoekontwerp is gebruik om die hipoteses te toets. Die ondersoek groep het bestaan uit 'n gestratifiseerde ewekansige gekose groep werknemers (N = 146) in 'n finansiële instelling in Gauteng. Die volgende meetinstrumente is gebruik: "The Job Insecurity Survey Inventory (JISI)", "Maslach Burnout Inventory-General Survey (MBI-GS)", "Organisational Commitment Questionnaire (OCQ)" en 'n biografiese vraelys. Vir die ontleding van die data is van beskrywendestatistiek, "Pearson productmoment" korrelasie koëffisiënt, "Multivariate" Analise van Variansie (MANOVA), ANOVA, "multi-linear" regressie analise gebruik gemaak.

Die bevinding van die ondersoek het getoon dat die menshulpbronwerkers van die betrokke finansiële instelling hoë werksonsekerheidsvlakke beleef. Hulle het uitbranding ook op 'n hoë vlak ervaar, en die vlak van organisasie-verbondenheid was laag. Die aanduiding was dat die twee onderskeie rassegroepe (swart en kleurling, wit) verskille toon betreffende werksonsekerheid en dat beide die manlike en vroulike persone deur stressors as gevolg van werksonsekerheid geaffekteer is. 'n Groot mate van werksonsekerheid is beleef deur die respondente wat jonger as 24 is. Die verband tussen werkonsekerheid en uitbranding sowel as organisasie-verbondenheid toon dat 'n hoë uitbrandingsvlak en 'n lae organisasie-verbondenheidsvlak in die teenwoordigheid van werksonsekerheid ervaar word. Die studie se bevinding was dus dat werksonsekerheid 29,3% variansie in uitbranding voorspel en 28,2% variansie in organisasie-verbondenheid voorspel.

Ten slotte is aanbevelings en limitasies vir toekomstige navorsing gedoen.

CHAPTER 1

1.1 INTRODUCTION

The purpose of this mini-dissertation was to investigate the relationship between job insecurity, burnout and organisational commitment of workers in a financial sector. This chapter focuses on the problem statement, the research objectives, basic hypothesis and the research method. Chapter 1 will conclude with a layout of the chapter division and a summary.

1.2 PROBLEM STATEMENT

The high unemployment faced in the South African economy together with job insecurity keep people working for the same organisations, even though they would prefer to leave that particular organisation (Bennett, 2002). According to Leonard (2001), when employees are not informed of the various processes that occur within their own company and thus when a change occurs within their organisation they begin to feel uncertain and insecure as to whether or not they will remain employed within the organisation. Statistics gathered from the International Labour Organisation (ILO) are reported by Leonard (2001), as showing that the number of jobs cut due to bank consolidations in Western Europe number at least 130,000 over the past 10 years. The ILO researchers also estimate that the number of layoffs could reach 300,000 within the next two years (Leonard, 2001). De Witte (2004, March) states that the mean change in job security in eight European countries over the past five years indicates that Germany, Hungary and France are most affected by insecurity. In the United States, the number of jobs in the banking and financial sector decreased five per cent between 1985 and 1995. According to Whitfield (2003), an annual survey done within the banking section indicates a substantial disturbance in the South African banking sector, which has seen the industry shed nearly 9 000 jobs during 2002. The survey further mentions that half the biggest banks anticipate further cuts of up to 10% by 2006, meaning employment in the banking sector is likely to fall from the current level of 113 240 to around 102 500 over the next three years.

Greenhalgh and Rosenblatt (1984) stated that job insecurity is the powerlessness to maintain desired continuity in a threatened job situation, the overall concern about the future existence of the job (Heaney, Israel & House, 1994) and the individual's expectations about continuity in a job situation (Davy, Kinicki & Scheck, 1997). Job insecurity has been conceptualised from two points of view i.e. as (i) a global or (ii) a job stressor (Mauno & Kinnunen, 1999). Most of the job insecurity has been defined according to the global view, signifying the threat of job loss or of job discontinuity (Hartley, Jacobson, Klandermans & Van Vuuren, 1991). For the purpose of this study, the global view will be used to determine whether the threat of job loss has an effect on the employee's levels of burnout and organisational commitment within their working environment.

The experience of job insecurity is related to both the cognitive and affective phenomena. De Witte (2000) states that the cognitive aspect of job insecurity relates to the individual's belief in the likelihood of losing the job and the affective aspect is the concern about the likelihood of losing continuity in one's job. Hartley et al. (1991) made the distinction between the cognitive appraisal process that is linked to anticipate impacts (in the case of job insecurity) and that which is linked to damage already sustained (in the case of job loss) can be assumed to have some differential influence on the severity of the impact on the individual. Job insecurity is potentially more stressful because coping for the time being may be inhibited by the event of uncertainty. Hartley et al. (1991) conclude that numerous studies have shown that dealing with uncertainty about potentially disastrous and poorly predictable future events may create even greater psychological stress than the events themselves.

Ashford, Lee and Bobko (1989) describe five components of job insecurity that affect the employee within the organisation: Firstly, the severity of the threat concerning job continuity or aspects of the job. Secondly, the importance of job features, meaning that the fear of losing an important job feature is a cause of greater job insecurity than the threat of losing a minor job feature. Thirdly, the perceived threat of the occurrence which is expected to negatively affect the employee's total job situation, for example, being laid off. Fourthly, the total importance of the changes mentioned above and the powerlessness experienced by the employee due to job insecurity. Fifthly, an employee's inability to control the threats described in the previous four

components. According to Probst and Brubaker (2001) it is suggested that employees attribute their feelings of job insecurity to environmental changes such as government policy, economic conditions including recessions, restructuring, new technology and management's decision making. Feelings of job insecurity are also engendered in survivor employees (Davy et al., 1997). The organisation investigated in this study consists of survivor employees, who have recently been through a restructuring process and as such, this research is applicable to their situation.

In cognisance of the above definitions, the researcher regards job insecurity as a phenomenon in which the individual experiences uncertainty concerning his/her employment situation due to various internal and external changes faced by the organisation. This uncertainty acts as a stressor, causing the worker to experience feelings of powerlessness and a lack of control over their situation. Job insecurity is attributed to the individual's cognitive attributions (belief in losing job) and affective attributions (feelings experienced in losing continuity in one's job). The uncertainty of not knowing whether one will be employed or retrenched, prohibits the worker from taking productive action to deal with the situation (as it is yet unknown), therefore increasing the person's lack of control over his/her situation. A need therefore exists, to cope directly with the stressor that is causing the individual to experience the negative effects of job insecurity.

This stressor is explained in Katz and Kahn's (1978) original model where stress is viewed as being part of a process originating in the interaction between the individual and their environment. The model indicates the variation between the individual's evaluation of the situation and their immediate reaction to the situation. Evaluation and reaction differ among individuals due to gender, age, personality and their socialization with important people and other groups in the environment.

Lazarus and Folkman (1984) focused along a similar line of reasoning by researching the individual's affective and cognitive reactions and behaviours during stress experiences. Lazarus and Folkman (1984) elaborated on their research by studying the individual's primary and secondary appraisal. The primary appraisal being the evaluation of the type of threat or

challenge the individual is exposed to and its strength and importance for the individual. The secondary appraisal being the evaluation of the possibility the individual has for countering the threat and how effective these counteractive methods are expected to be. The experiencing of stress occurs when the employee, after the secondary appraisal, feels that the strategies and resources available are not sufficient to counteract the negative components of the situation. Should that occur, the individual would experience stress that comes in the form of job insecurity.

The research of Ferrie, Shipley, Marmot, Stansfield and Smith (1998), as well as of Dekker and Schaufeli (1995), indicates that job insecurity affects an employee to the extent where the stressors (perceived job insecurity, loosing an important job feature) lead them to experience burnout. Burnout starts to occur when the organisational conditions/environments are intolerable and unjust, that not even personal factors are sufficient enough to resist their effects.

According to Gerber, Nel and van Dyk (1999), burnout means that individuals feel that their physical and mental resources have been exhausted as a result of the continuous striving for a work-related objective. Burnout is often the end-result of too much work pressure and stress, particularly if the pressure arises from unattainable work goals. According to Maslach and Leiter, (1997) burnout includes three dimensions, that of cynicism, exhaustion and personal efficacy. Cynicism refers to the interpersonal dimension of burnout and is a negative, callous or detached response to various aspects of the job. Emotional exhaustion is the feeling of being overextended and depleted of one's emotional and physical resources and personal efficacy is the self-evaluation dimension of burnout and is a feeling of competence, productivity and achievement at work. It is stated by Schaufeli and Enzmann (1998) that burnout is a symptom of work-related stress. Exhaustion is the core indicator, with four general symptoms accompanying it, namely distress in the form of affective, cognitive, physical and behavioural symptoms, a sense of reduced effectiveness, decreased motivation and dysfunctional attitudes and behaviours.

According to Carrell et al. (1999), burnout occurs when a person believes that they cannot or will not continue to do the job. The difference according to a physician, who has treated both, is that a person who is stressed can take an extended vacation and return rested and ready to get back to work. If that person has experienced burnout however, within a few days after returning to work

they will feel as miserable as before the vacation. While stress usually contributes to burnout, it does not explain the whole phenomenon. Burnout, in essence, is the overall perception that one is giving more than one is receiving – in monetary rewards, recognition, support or advancement. It can occur at all organisational levels, at all pay levels and in all age groups. Byrne (1993) views burnout as the final step in the process of unsuccessful attempts to cope with negative stress conditions and therefore he reasoned that burnout is a consequence of prolonged and extensive job-related stress. The next dependent variable to be conceptualised in this study is organisational commitment.

Organisational commitment is defined by Bishop and Scott (2000) as the relative strength of an individual's identification with and involvement in a particular organisation. Chow (1994) states that it is the extent to which employees identify with their organisation and managerial goals, show a willingness to invest effort, participate in decision-making and internalise organisational values. The person's commitment to the organisation is reflected in three separable psychological states, namely affective attachment, perceived costs (also referred to as continuance commitment) and normative attachment (Allen & Meyer, 1990). In other words, people stay within the organisation because they want to (affective), because they need to (continuance), or because they feel they ought to be committed to the organisation (normative).

Affective and normative attachments towards the workplace are developed over time and are reflected as high levels of commitment, satisfaction and trust (Allen & Meyer, 1990; Mowday, Porter & Steers, 1979). Feelings of job insecurity threaten these basic attachments and cause a decrease in productivity and an increase in absenteeism, which may undermine the competitive strength of the company (Hartley, Jacobson, Klandermans & Van Vuuren, 1991).

The financial institution used in this study has been in existence for seven years since its amalgamation. It consists of numerous small business units, i.e. retail banking, business banking, international banking, insurance, home loans, vehicle asset finance, etc. There are approximately 33 000 employees working within this institution. It is seen as a big market leader in the financial industry, which places it under enormous pressure to remain competitive. Due to these pressures, the institution is going through constant change and transformational

processes, thus job insecurity is constantly in the minds of the employees. More work has to be done with less people in order for the companies to manage their cost-to-income ratio, which again places a lot of extra pressure on the employees. The financial institution has recently been through a restructuring program, which was introduced in September 2002. Numerous employees were retrenched and those that remained can be seen as the survivors. It could be assumed that they lost their trust in the organisation and experienced high levels of job insecurity and burnout accompanied by low commitment towards their organisation. This study will contribute to the financial institution in the sense that it will provide information on the current levels of job insecurity, burnout and organisational commitment of the employees. Out of the analysis in this study, information can be used to develop work-life balance programs to assist the employees with the increased levels of pressure and insecurity.

The research problem can be summarised as follows: it is clear that the experience of job insecurity is a reality in the South African context and even worldwide (Human, 2002). It is further stated by Human (2002) that few programs have been implemented in the past to address the problem. Furthermore, there is a lack of research regarding the effect that burnout and organisational commitment have on job insecurity in a financial industry in South Africa (Gauteng).

The following research questions will be analysed on the basis of the description of the research problem:

- > How are job insecurity, burnout and organisational commitment and their relationship with each other conceptualised in the literature?
- > What are the levels of job insecurity, burnout and organisational commitment of workers in a financial institution;
- ➤ What are the relationships between job insecurity, burnout and organisational commitment of workers in the financial institution?
- Which demographic group is most affected by job insecurity?
- > Can job insecurity predict burnout and organisational commitment of employees in a financial institution?

1.3 RESEARCH OBJECTIVES

1.3.1 General objective

With reference to the above formulation of the problem, the general objective of this research is to establish the relationship between job insecurity, burnout and organisational commitment in a financial institution in Gauteng.

1.3.2 Specific objectives

The specific research objectives are:

- > To conceptualise job insecurity, burnout and organisational commitment and the relationship of these constructs from the literature;
- > To determine the levels of job insecurity, burnout and organisational commitment of workers in a financial institution;
- > To determine the relationships between job insecurity, burnout and organisational commitment of workers in a financial institution;
- > To determine whether different demographic groups in a financial institution differ regarding their levels of job insecurity;
- > To determine whether job insecurity can predict burnout and organisational commitment of workers in a financial institution.

1.4 RESEARCH METHOD

The research method consists of two phases, namely a literature study and an empirical investigation.

1.4.1 Literature study

The researcher will use theoretical data that was obtained through relevant means such as books, journals, articles and electronic media. The information regarding job insecurity, burnout and organisational commitment will be thoroughly analysed and integrated to provide a basis from which further conclusions and suggestions can be made.

1.4.2 Empirical research

In the following paragraphs, relevant aspects of the empirical studies conducted in this thesis are discussed.

1.4.3 Research design

A research design that is most suitable for this study, is the survey design. The reason for selecting this specific design is the fact that cross-sectional design involves the collection of data at a specific time, in contrast with a longitudinal design that gathers data at different times (Mitchell & Jolley, 1992). A survey design is used to reach the research objectives. The specific design is the cross-sectional design, whereby a sample is drawn from a population at one time (Shaughnessy & Zechmeister, 1997). Information collected is used to describe the population at that time and is appropriate for studying various groups at different stages of development (Burns & Grove, 1993). This design can also be used to assess interrelationships among variables within a population. According to Shaughnessy and Zechmeister (1997), this design is ideally suited to the descriptive and predictive functions associated with correctional research. Another reason for the selection of this design is due to the fact that it is less time consuming. According to Shaughnessy and Zechmeister (1997), this design is ideally suited to the descriptive and predictive functions associated with correctional research.

1.4.4 Study population

Stratified random samples were taken from human resource workers peviously mentioned, in a financial institution from various job levels in Gauteng. Questionnaires were sent to all the workers within the Human Resource department via electronic media, whereupon 146 questionnaires were received. Stratification took place based on gender, race, age, qualification, tenure, position and category (skills).

1.4.5 Measuring instruments

Three questionnaires are used in the empirical study, namely:

The Job Insecurity Survey Inventory (JISI), (De Witte, 1999). This questionnaire was used to measure global job insecurity, it is reported to have a Cronbach alpha coefficient of $\alpha = 0.92$ (De Witte, 2000). Within the items, two subscales exist: cognitive (e.g. "I think I might get fired in the near future") and affective (e.g. "I feel insecure about the future of my job"). Borg and Elizur (1992) state that both scales were shown to be highly reliable, with the six items measuring cognitive job insecurity, displaying a Cronbach alpha coefficient of $\alpha = 0.90$; and the five items of affective job insecurity having a Cronbach alpha coefficient of $\alpha = 0.85$. De Witte (2000) further mentions that the survey focuses on two aspects, namely the cognitive comprehension of the possibility of job loss as well as the affective reaction to the feelings of job insecurity (De Witte, 2000). In a South African study, Human (2002) obtained a Cronbach alpha coefficient of $\alpha = 0.83$ (total score), $\alpha = 0.71$ (cognitive) and $\alpha = 0.79$ (affective).

The Maslach Burnout Inventory-General Survey (MBI-GS), (Maslach, Jackson & Leiter, 1996). This questionnaire will be used to measure burnout. The MBI-GS has three sub-scales: Exhaustion (five items; e.g. "I feel used up at the end of the workday"), Cynicism (five items, e.g. "I have become less enthusiastic about my work") and Professional Efficacy (six items, e.g. "In my opinion, I am good at my job"). Together the sub-scales of the MBI-GS provide a three-dimensional perspective on burnout. Internal consistencies (Cronbach alpha coefficients) reported by Maslach et al. (1996) varied from $\alpha = 0.87$ to $\alpha = 0.89$ for exhaustion, $\alpha = 0.73$ to $\alpha = 0.84$ for cynicism and $\alpha = 0.76$ to $\alpha = 0.84$ for professional efficacy. All items are scored on a 7-point frequency rating scale ranging from "0" (never) to "6" (daily). High scores on exhaustion and cynicism, and low scores on professional efficacy are indicative of burnout. In a South African study the following Cronbach alpha coefficients were obtained for the MBI-GS by Storm (2003): exhaustion: $\alpha = 0.88$; cynicism: $\alpha = 0.79$; professional efficacy: $\alpha = 0.78$.

The Organisational Commitment Questionnaire (OCQ), (Allen & Meyer, 1990). This questionnaire will be used to measure organisational commitment. The OCQ consists of 18 items rated on a 5-point Likert type scale (1 = strongly disagree, 5 = strongly agree). Choices at the beginning of the scale (1) indicate a total disagreement with the statement made in the item, whereas the choices at the end of the scale indicate total agreement with the item. McDonald and Matkin, (2000) in their study of the organisational commitment of temporary staff in a UK organisation, found the reliability for the scale to be 0,84. Allen and Meyer (1990) stated that

inter-item correlations between different samples were often above 0,90, which shows that the combined factor is congruent. Cronbach alpha coefficients were consistently above $\alpha = 0,80$ for every one of these sub-scales (Suliman & Iles, 2000). In a study done in South Africa, Heymans (2002) reported a Cronbach alpha coefficient of $\alpha = 0,80$, for the affective scale $\alpha = 0,69$, for the continuance scale $\alpha = 0,53$ and for the normative scale $\alpha = 0,74$. Dwyer (2001) reported a total Cronbach alpha coefficient of 0,79 for the overall scale and Rugg (2001) reported a Cronbach alpha coefficient of 0,86 for the overall scale of the organisational commitment questionnaire.

1.5 STATISTICAL ANALYSIS

The statistical analysis will be carried out with the help of the SAS-program (SAS Institute, 2000). Cronbach alpha coefficients and confirmatory factor analysis will be used to assess the reliability and validity of the measuring instruments (Clark & Watson, 1995). Descriptive statistics (means, standard deviations, skewness and kurtosis) were used to analyse the data.

Pearson product-moment correlation coefficients were used to specify the relationships between the variables. A cut-off point of 0,50 (medium effect, Cohen, 1988) will be set for the practical significance of correlation coefficients.

Multivariate analysis of variance (MANOVA) was used to determine the significance of differences between job insecurity of demographic groups, such as gender. MANOVA was used to test whether mean difference among groups on a combination of dependent variables are likely to have occurred by chance (Tabachnick & Fidell, 2001). In MANOVA a new dependent that maximizes group differences is created from the set of dependent variables. One-way analysis is then performed on this newly created dependent variable. Wilk's Lambda was used to test the significance of the effects. Wilk's Lambda is a likelihood ratio statistic of the data under the assumption of equal population mean vectors for all groups, against the likelihood of the assumption that the population mean vectors are identical to those of the sample mean vectors for the different groups. When an effect is significant in MANOVA, ANOVA is used to determine which dependant variables are affected. The ANOVA is used to determine the differences between the levels of job insecurity of the different demographic groups. Tukey tests were done to indicate which groups differed significantly when ANOVAS were done and T-Tests were also used to analyze the difference between two means.

The following formula was used to compute the effect sizes (d) of these differences (Steyn, 1999):

$$d = (Mean_A - Mean_B) / RMSE$$

where

 $Mean_A = Mean of the first demographic group$

Mean_B = Mean of the second demographic group

Root MSE = Root Mean Square Error

In terms of the current research, a cut-off point of 0,50 (medium effect) is set for the practical significance of differences between group means (Cohen, 1988).

A multi-linear regression analysis (R²) was used to determine the proportion of the total variance of one variable that is explained by another variable (Moore, 1995). The effect size (which indicates practical significance) in the case of multiple regression analysis is given by the following formula (Cohen, 1988):

$$f^2 = R^2/(1-R^2)$$

A guideline value of $f^2 = 0.01$ for a small effect, $f^2 = 0.10$ for a medium effect and $f^2 = 0.35$ for a large effect was set for practical significance of f^2 .

A multi-linear regression analysis was conducted to determine whether job insecurity can predict burnout and organisational commitment. The results of the multiple regression analysis use job insecurity as the independent variable and burnout together with organisational commitment as the dependent variables.

1.6 CHAPTER DIVISION

Chapter 1: Introduction

Chapter 2: Research article

Chapter 3: Conclusion, shortcomings and recommendations.

1.7 CHAPTER SUMMARY

In Chapter 1 the introduction, together with the problem statement, the aim of the study and research methodology were formulated and presented. The research methodology consists of a literature and empirical study, where it was decided to use the survey research design to meet the research objectives. The Job Insecurity Survey Inventory (JISI), Maslach Burnout Inventory-General Survey (MBI-GS) and Organisational Commitment Questionnaire (OCQ) will be the questionnaires used to measure job insecurity, burnout and organisational commitment of workers in a financial institution. The statistical analysis includes the Cronbach alpha coefficients and confirmatory factor analysis to assess the reliability and validity of the measuring instruments. Pearson product-moment correlation coefficients will be used to specify the relationships between the variables. Multivariate analysis of variance (MANOVA) will be used to determine the significance of differences between job insecurity of the demographic variables. The ANOVA will be used to determine the differences between the levels of job insecurity of the different demographic groups, T-Tests will be used to analyze the difference between two means and lastly, a multi-linear regression analysis (R²) will be used to determine the proportion of the total variance of one variable that is explained by another variable.

In Chapter 2, a literature study will be done focusing on the individual topics of job insecurity, burnout and organisational commitment and their possible relationship with one another.

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CHAPTER 2 RESEARCH ARTICLE

JOB INSECURITY, BURNOUT AND ORGANISATIONAL COMMITMENT OF EMPLOYEES IN A FINANCIAL INSTITUTION IN GAUTENG*

K. ŁABA

J.H. BUITENDACH

I.J. HUMAN

WorkWell: Research Unit for People, Policy & Performance, Vaal Triangle Campus, North-West
University, South Africa.

ABSTRACT

The objective of this study was to identify any relationships that may exist between job insecurity, burnout and organisational commitment. To determine the levels of job insecurity, burnout and organisational commitment, how different demographic groups experience different levels of job insecurity and whether job insecurity can predict burnout and organisational commitment. A cross-sectional survey design was used. A stratified random sample of human resource workers (N = 146) was used from a financial institution in Gauteng. The Job Insecurity Survey Inventory (JISI), Maslach Burnout Inventory-General Survey (MBI-GS) and Organisational Commitment Questionnaire (OCQ) were administered with a biographical questionnaire. The regression analyses indicated that 29,8% of the total variance was explained by job insecurity on burnout and that 28,7% of the total variance was explained by job insecurity on organisational commitment.

OPSOMMING

Die doel van hierdie ondersoek was om die moontlike verband tussen werkonsekerheid, uitbranding en organisasie-verbondenheid te analiseer. Verder is die verskillende vlakke van werkonsekerheid, uitbranding en organisasie-verbondenheid bepaal, asook ondersoek hoe die onderskeie demografiese groepe die verskillende werkonsekerheidsvlakke ervaar en of werkonsekerheid as 'n voorspeller van uitbranding en organisasie-verbondenheid beskou kan word. 'n Dwarssnit opname tegniek is gebruik. 'n Gestratifiseerde ewekansige proefgroep van werknemers (N=146) is vanuit 'n finansiële instansie in Gauteng gebruik. Die "Job Insecurity Survey Inventory (JISI)", "Maslach Burnout Inventory-General Survey (MBI-GS)" en "Organisational Commitment Questionnaire (OCQ)" is afgeneem saam met 'n biografiese vraelys. Die regressie-analise het getoon dat 29,8% van die totale variansie deur werkonsekerheid op organisasie-verbondenheid voorspel is en dat 28,7% van die totale variansie deur werkonsekerheid op organisasie-verbondenheid voorspel is.

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Over the past four decades of the 20th century, the nature of work has changed dramatically. The 1960s and 1970s saw the introduction of new technology, the use of computers into the workplace (Sparks, Faragher & Cooper, 2001). This was followed in the 1980s by a huge shift towards globalisation, with many organisations undergoing mergers, acquisitions, strategic This entrepreneurial period resulted in increased economic alliances and privatisations. competitiveness in international markets for those countries that embraced it (Cooper & Jackson, 1997). In the 1990s, a major restructuring of work started to take place. Organisations in countries hit by recession were downsizing or delayering in an effort to survive. During the last decade, this trend for restructuring and downsizing has continued in many organisations, together with an increase in sub-contracting and outsourcing, in order to compete successfully in the increasing competitive global market. Howard (1995) concurs that since the late 1970s, economic recession, industrial restructuring, technological change and an intensified global competition have dramatically changed the nature of work. In South Africa the Price Waterhouse Coopers Annual Survey on banks indicates a substantial disturbance in the South African banking sector, which has seen the industry shed nearly 9 000 jobs over the past year (Whitfield, 2003).

Sparks, Faragher and Cooper (2001) further mentioned that there are now fewer people at work, doing more and experiencing less security and control in their jobs. Downsizing or rightsizing appears to be the solution in organisational attempts at improving organisational effectiveness and reducing labour costs (Hitt, Keats, Harback & Nixon, 1994). In addition, downsizing survivors have to do more, with fewer resources, their work-load increases and uncertainty regarding task performance is likely to be prevalent (Burke & Nelson, 1998).

Job insecurity describes the employees' negative reactions to the changes concerning their jobs. Davy, Kinicki and Scheck (1997) state that job insecurity is an individual's expectations about continuity in a job situation, perception of a potential threat to continuity in his or her current job (Heaney, Israel & House, 1994) and a powerlessness to maintain the desired continuity in a threatened job situation (Greenhalgh & Rosenblatt, 1984).

The underlying theme behind the various definitions is that job insecurity is a subjective phenomenon, i.e. that it is based on the individual's perceptions and interpretations of the immediate work environment (Hartley, Jacobson, Klandermans & van Vuuren, 1991). Job insecurity refers to the anticipation of this stressful event in such a way that the nature and continued existence of one's job are perceived to be at risk (affective job insecurity), thereby implying that the feeling of job insecurity only occurs in the case of involuntary job loss. Hartley et al. (1991) state that job insecurity reflects a fundamental and involuntary change concerning the continuity and security within the employing organisation.

Borg and Elizur (1992) differentiate between the two dimensions identified within job insecurity: cognitive job insecurity is the likelihood of job loss and affective job insecurity is the fear of job loss. Hartley et al., (1991) make the distinction between the cognitive appraisal processes that are linked to anticipate impacts (in the case of job insecurity) and that which is linked to damage already sustained (in the case of job loss) which can be assumed to have some differential influence on the severity of the impact on the individual. This is due to job loss relieving at least one major source of stress, that of event uncertainty – the difficulty of predicting the probability of job loss. Job loss is already known and so the individual has to come to terms with the loss and cope with its outcomes. Job insecurity is potentially more stressful because coping for the time being may be inhibited by the event of uncertainty. Hartley et al., (1991) concluded that numerous studies have shown that dealing with uncertainty about potentially disastrous and poorly predictable future events, may create even greater psychological stress than the events themselves.

The consequences of job insecurity in the long-run for the employee's overall life situation, is that economic and other highly valued aspects of life will be perceived as threatened (Hartley et al., 1991). It is generally believed that the quality of the organisation, the work environment and work tasks, may affect the experience of the stressors at work and employee health. It was further assumed that the healthiness of the organisation is also dependent on the level of burnout of the employees. Perceived job insecurity concerning one's future role in the organisation may also make the employees less inclined to remain with the organisation (low organisational commitment) (Davy et al., 1997). Job insecurity may be related to a withdrawal response

(ineffective coping response), an attempt to avoid the stressor altogether, in other words, job insecurity should have a positive relationship to intentions to quit (Arnold & Feldman, 1982). Workers develop affective and attitudinal attachments to firms over time, which show up as high levels of commitment, satisfaction and trust. Feelings of job insecurity may threaten such basic attachments to a firm (Mowday, Steers & Porter, 1979).

From the aforementioned paragraph, the research thus bases job insecurity as the independent variable within this study to show the possibility of it predicting the dependent variables: burnout and organisational commitment. It is assumed that high levels of job insecurity experienced will result in increased levels of burnout and decreased levels of organizational commitment.

According to Gerber, Nel and van Dyk (1999), burnout means that the individual feels that their physical and mental resources have been exhausted as a result of the continuous striving for a work-related objective. Burnout is often the end result of too much work pressure and stress, particularly if the pressure arises from unattainable work goals. Maslach and Pines (1977) state that the employees disengage themselves from the clients and the job, and therefore change their attitude from caring to indifference. It is stated by Schaufeli and Bunk (2002) as well as by Schaufeli and Enzmann (1998), that burnout is a symptom of work-related stress. Exhaustion is the core indicator, with four general symptoms accompanying it: distress in the form of affective, cognitive, physical and behavioural symptoms, a sense of reduced effectiveness, decreased motivation and dysfunctional attitudes and behaviours.

Burnout starts to occur when the organisational conditions/environments are intolerable and unjust, that not even personal factors are sufficient enough to resist their effects. Burnout according to Carrell et al. (1999) is the overall perception that one is giving more than one is receiving — in monetary rewards, recognition, support or advancement. It can occur at all organisational levels, at all pay levels and in all age groups.

The three main themes concerning burnout are explained by Maslach and Leiter (1997). The first is cynicism, which refers to the interpersonal dimension of burnout and is a negative, callous or detached response to various aspects of the job. Secondly, emotional exhaustion refers to

feelings of being overextended and depleted of one's emotional and physical resources. Thirdly, personal efficacy refers to the self-evaluation dimension of burnout and is a feeling of competence, productivity and achievement at work.

This first component or phase of burnout is emotional exhaustion. Emotional exhaustion is considered to be the most important of the three components. It is characterised by a lack of energy and a feeling that one's emotional resources are used up, which may coexist with feelings of frustration and tension (Cordes & Dougherty, 1993).

Depersonalisation or dehumanisation is the second component of burnout. This phase of burnout typically occurs after emotional exhaustion and tends to be a direct response to the stressors of the job (Cordes & Dougherty, 1993). It refers to an individual's personal detachment from work. For those who deal with people on a day-to-day basis this entails treating individuals as objects rather than people. Depersonalisation is characterised by a detached and an emotional callousness (Cordes & Dougherty, 1993). Employees in the depersonalisation phase of burnout will take a cool, distant attitude toward work and the people on the job (Maslach & Leiter, 1997). Depersonalisation is viewed as a coping mechanism that is not only an acceptable response, but a professional one as well (Cordes & Dougherty, 1993).

The final component of burnout, diminished personal accomplishment, is a decline in one's feelings of competence and successful achievement (Leiter & Maslach, 1988). Individuals in this phase of burnout view themselves negatively in both their ability to perform the job and their ability to have positive personal interactions (Cordes & Dougherty, 1993). As Maslach and Leiter (1997) point out, individuals experiencing diminished personal accomplishment trivialise the things that they are successful at and no longer feel they are able to make a difference through their work or personal interactions. These feelings of inadequacy directly affect an individual's self-efficacy and therefore affect the workers ability to meet clients' needs and to satisfy essential elements of job performance (Maslach, 1982).

Change within the organisation causes the employees to experience stressful situations. Individuals who perceive their organisation to be undependable in carrying out their

commitments to employees were, in turn, less committed to the organisation (Ashford, Lee & Bobko, 1989). Agho, Price and Mueller (1992) state that employees who are satisfied with their jobs are likely to be better ambassadors for the organisation and show more organisational commitment.

Chow (1994) defined organisational commitment as the extent to which employees identify with their organisation and managerial goals, show a willingness to invest effort, participate in decision-making and internalise organisational values. Allen and Meyer (1990) stated that the net sum of a person's commitment to the organisation is reflected in three separable psychological states: affective attachment, perceived costs and obligation. Affective commitment is concerned with the extent to which the individual identifies with the organisation. Perceived costs concerns the individual's need to continue working for the organisation and is commonly referred to as continuance commitment. Normative commitment or obligation is influenced by society's norms about the extent to which people ought to be committed to the organisation. McDonald and Matkin (2000) put it in simple terms where people stay within the organisation because they want to (affective), because they need to (continuance), or because they feel they ought to (normative).

The multidimensional approach of organisational commitment comprises affective, continuance and normative commitment (McDonald & Matkin, 2000). Allen and Meyer (1990) further mention that the levels of all three types of commitment are related to the relationship between the individual and the organisation. The strength of each of them is influenced by different factors (McDonald & Matkin, 2000). Affective commitment is influenced by the extent to which the individual's needs and expectations about the organisation are matched by their actual experiences, which links with the perceived reciprocal obligations of the psychological contract. Continuance commitment is determined by the perceived costs of leaving the organisation, of which "investments" and "side-bets" are important determinants. Normative commitment is a perceived obligation to stay with the organisation, which, according to McDonald and Matkin (2000) is based on the "social exchange theory", where the person receiving a benefit is under a strong "normative" (i.e. rule governed) obligation to repay it back in some way.

Organisational commitment is important for organisations because it is an indication of the relevance that organisational variables, such as untidiness, staff turnover and absenteeism have

on productivity (Mowday, Porter & Steers 1982). Organisational commitment indicates the efficiency of an organisation and therefore committed employees' desire to maintain organisational membership would directly relate to the motivation to be participative. It can therefore be established that high levels of commitment enhance the employees' level of motivation and produce the required behaviour that counteracts undesired behaviour such as turnover, waste, hostility, insecurity and absenteeism (Heymans, 2002).

It is important to determine the possibility of job insecurity predicting burnout and organisational commitment. Since no previous research has been done in this regard, this study will help to identify the factors most affected by job insecurity. Should there be high levels of burnout and low levels of organisational commitment caused by job insecurity, then the necessary preventative measures can be taken to minimise the negative effects that job insecurity has on the workers.

The objective of this study is to identify any relationship that may exist between job insecurity, burnout and organisational commitment within the Human Resource department of a financial institution in Gauteng. During the change that the financial institution is going through, there is a reasonable expectation that the employees within that organisation are experiencing certain measures of job insecurity and burnout, accompanied by lowered levels of commitment.

The hypotheses of this study are as follows:

- H₁: Job insecurity will be accompanied by high levels of burnout, i.e. increase in levels of exhaustion and cynicism and a decrease in the levels of professional efficacy.
- H2: Job insecurity will be accompanied by low levels of organisational commitment, i.e. lowered levels of commitment will be experienced in all three commitment variables (affective commitment, continuance commitment and normative commitment).
- H₃: Job insecurity predicts burnout and organisational commitment.

METHOD

Research design

A research design that is most suitable for this study is the cross-sectional survey design. Information collected is used to describe the population at that time and is appropriate for studying various groups at different stages of development (Burns & Grove, 1993). According to Shaughnessy and Zechmeister (1997), this design is ideally suited to the descriptive and predictive functions associated with correctional research and are also less time consuming.

Study population

Stratified random samples (N = 146) were taken from a financial institution. Questionnaires were sent to all the workers within the Human Resource department via electronic media, whereupon 146 questionnaires were received. The population group consisted of workers from the Human Resources department within a financial setting. There are members from various human resource processes within the department.

Within this group the employees hold different positions within the Human Resource department and fulfill the following roles:

- Human resource consultants linked to client bases (entry point consultants) who
 function within a more generalist capacity within the Human Resource department.
- Other employees function as Training and Development consultants or Human Capacity Development planners. These employees act as specialists within the Human Resource Department.
- The third category of employees are the leaders within the various teams and fulfill an indirect line manager role in conjunction with the generalists and specialists.
- The last category of employees perform duties similar to administrative assistants within the Human Resource department.

The biographical information of the participants is reflected in Table 1.

Table 1

Characteristics of the Participants (N = 146)

Item	Category	Percentage	
Sex	Male	53%	
	Female	47%	
Race	African	24%	
	White	76%	
Age (years)	24 and younger	2%	
	25 – 35	34%	
	36 - 45	35%	
	46 – 55	26%	
	56 and older	3%	
Qualifications	Grade 10 - 12	20%	
	Diploma	14%	
	Degree	29%	
	Post-Graduate Degree+	37%	
Years in company	Less than one year	3%	
	1 – 4	20%	
	5 – 10	26%	
	11 – 15	19%	
	16 – 20	18%	
	20+	15%	
Years in present position	Less than one year	8%	
	1 – 4	69%	
	5 – 10	17%	
	11 – 15	6%	
	16 – 20		
	20+		
Category	Professional (Registered)	29%	
	Semi-professional	L370	
		47%	
	Skilled	24%	
	Semi-skilled		
	Unskilled (general worker)		

Table 1 indicates a slight difference in the male/female composition of the population group, with 53% males working in the Human Resource department. The majority of the age group (69%) falls between the ages of 25 – 45 years, indicating that the Human Resource department consists of a relatively young workforce. There's an indication that 80% of the human resources department have tertiary education, 29% have a degree, 37% have a post-graduate degree and 14% have a diploma, which indicates that the majority of the workforce are suitably qualified to perform their jobs. Table 1 also shows that the majority (52%) of the individuals have been working within that organisation for more than 11 years. The years of service in the same position indicated that 66% of the workers tend to work between one and four years in the same position before considering moving on to other job prospects/positions. There appears to be a minority of cases that have worked for longer than 5 years in the same position within the organisation (17%), which indicates that most (77%) individuals do not stay in the same position

for longer than 5 consecutive years. Twenty nine percent of the workers are registered professionally, 47% are semi-professionals and 24% are skilled. There are no semi-skilled or unskilled workers in the Human Resources department, which indicates that the department consists of only skilled workers.

Measuring instruments

The Job Insecurity Survey Inventory (JISI), (De Witte, 1999). This questionnaire was used to measure global job insecurity. The JISI is reported to have a Cronbach alpha coefficient of $\alpha = 0.92$ (De Witte, 2000). With the items, two subscales exist: Cognitive (e.g. "I think I might get fired in the near future") and Affective (e.g. "I feel insecure about the future of my job"). Borg and Elizur (1992) state that both scales were shown to be highly reliable, with the six items measuring cognitive job insecurity, displaying a Cronbach alpha coefficient of $\alpha = 0.90$; and the five items of affective job insecurity having a Cronbach alpha coefficient of $\alpha = 0.85$. De Witte (2000) further mentions that the survey focuses on two aspects, namely the cognitive comprehension of the possibility of job loss as well as the affective reaction to the feelings of job insecurity (De Witte, 2000). In a South African study, Human (2002) obtained a Cronbach alpha coefficient of $\alpha = 0.83$ (total score), $\alpha = 0.71$ (cognitive) and $\alpha = 0.79$ (affective).

The Maslach Burnout Inventory-General Survey (MBI-GS), (Maslach, Jackson & Leiter, 1996). This questionnaire will be used to measure burnout. The MBI-GS has three sub-scales: Exhaustion (five items; e.g. "I feel used up at the end of the workday"), Cynicism (five items, e.g. "I have become less enthusiastic about my work") and Professional Efficacy (six items, e.g. "In my opinion, I am good at my job"). Together the sub-scales of the MBI-GS provide a three-dimensional perspective on burnout. Internal consistencies (Cronbach alpha coefficients) reported by Maslach et al. (1996) varied from $\alpha = 0.87$ to $\alpha = 0.89$ for exhaustion, $\alpha = 0.73$ to $\alpha = 0.84$ for cynicism and $\alpha = 0.76$ to $\alpha = 0.84$ for professional efficacy. All items are scored on a 7-point frequency rating scale ranging from "0" (never) to "6" (daily). High scores on exhaustion and cynicism, and low scores on professional efficacy are indicative of burnout. In a South African study the following Cronbach alpha coefficients were obtained for the MBI-GS by Storm (2003): exhaustion: $\alpha = 0.88$; cynicism: $\alpha = 0.79$; professional efficacy: $\alpha = 0.78$.

The Organisational Commitment Questionnaire (OCQ), (Allen & Meyer, 1990). This questionnaire will be used to measure organisational commitment. The OCQ consists of 18 items rated on a 5-point Likert type scale (1 = strongly disagree, 5 = strongly agree). Choices at the beginning of the scale (1) indicate a total disagreement with the statement made in the item whereas the choices at the end of the scale indicate total agreement with the item. McDonald and Makin, (2000) in their study of the organisational commitment of temporary staff in a UK organisation, found the reliability for the scale to be 0,84. Allen and Meyer (1990) state that inter-item correlations between different samples were often above 0,90, which shows that the combined factor is congruent. Cronbach alpha coefficients were consistently above $\alpha = 0,80$ for every one of these sub-scales (Suliman & Iles, 2000). In a study done in South Africa, Heymans (2002) reported a total score of $\alpha = 0,80$, for the affective scale $\alpha = 0,69$, for the continuance scale $\alpha = 0,53$ and for the normative scale $\alpha = 0,74$.

Statistical analysis

The statistical analysis is carried out with the help of the SAS-program (SAS Institute, 2000). Cronbach alpha coefficients and confirmatory factor analysis will be used to assess the reliability and validity of the measuring instruments (Clark & Watson, 1995). Descriptive statistics (e.g. means, standard deviations, skewness and kurtosis) are used to analyse the data. Pearson product-moment correlation coefficients are used to specify the relationships between the variables. A cut-off point of 0,30 (medium effect, Cohen, 1988) is set for the practical significance of correlation coefficients. MANOVA was used to test whether the mean differences among groups on a combination of dependants variables was likely to have occurred by chance (Tabachnik & Fidell, 2001). When an effect was significant in MANOVA, ANOVA was used to determine which dependent variables are affected. Tukey tests were done to indicate which groups differed significantly when ANOVAS were done. A multi-linear regression analysis $[f^2 = R^2/(1-R^2)]$ was conducted to determine whether job insecurity could predict burnout and organisational commitment.

RESULTS

Construct Equivalence of the JISI, MBI-GS and OCQ

A confirmatory factor analysis was used to determine the reliability and validity of the 11 items of the JISI on the total sample of workers in the Human Resource department of a financial institution in Gauteng. Analysis of eigenvalues and scree plot indicated that one factor, which explains 70% of the total variance could be extracted. Therefore only one factor was used and represented as job insecurity (total). It was further decided to do a factor analysis of the two race groups seperately to identify any discreprancies, that may exist between the two race groups.

The factor analysis per race group is reported in Table 2.

Table 2
Factor analysis for the JISI

	Black	White			
Item	Factor 1	Item	Factor 1		
ЛSI1	-0,188	лѕи	-0,871		
JISI2	-0,816	JIS12	-0,883		
JISI3	-0,125	ЛЅІЗ	-0,868		
ЛS14	-0,096	ЛSI4	-0,924		
JISI5	-0,344	ЛSI5	-0,731		
JISI6	-0,609	JISI6	-0,868		
JIS17	-0,915	JISI7	-0,838		
JISI8	-0,887	JISI8	-0,905		
JISI9	-0,888	ЛS19	-0,696		
JISI10	-0,954	JISI10	-0,909		
JISI11	-0,884	Л SI11	-0,689		

Factor labels: Factor 1 Cognitive and Affective Job Insecurity

In the comparison between the racial groups from Table 2, all the 11 items of job insecurity were meant to load onto the same factor. In the white racial group, all the items loaded onto this factor, although this was not the case with the black racial group, where only 7 of the 11 items loaded onto that first factor, indicating a discreprancy. This occurrence could be as a result of language problem, where the JISI (that is written in english) and english may not necessarily be the black racial groups first language and misinterpretations of the initial intended meaning of the questions may occur. This aspect needs further research.

A confirmatory factor analysis was used to determine the reliability and validity of the 16 items of the MBI-GS on the total sample of workers in the Human Resource department of a financial institution in Gauteng. The analysis of eigenvalues for the MBI-GS (larger than 1) indicated that all the items would be retained. The three factors had values larger than 1; Factor 1 (exhaustion) = 8,73, Factor 2 (professional efficacy) = 1,96 and Factor 3 (cynicism) = 1,16. Therefore, all three the factors were retained and explained 74% of the total variance within the questionnaire. It was further decided to do a factor analysis of the two race groups seperately to identify any discreprancies (should they exist) between the two race groups, as listed in Table 3.

Table 3
Factor analysis of the MBI-GSI

		Black		White				
Item	Factor 1	Factor 2	Factor 3	Item	Factor 1	Factor 2	Factor 3	
MBI1	0,016	0,905	-0,119	MBII	0,886	0,191	0,245	
MBI2	0,417	0,782	0,131	MBI2	0,915	0,107	0,195	
MBI3	0,414	0,887	0,000	MBI3	0,823	0,444	0,104	
MBI4	0,027	0,933	-0,164	MBI4	0,838	0,376	0,249	
MBI5	0,024	0,127	0,449	MBI5	0,027	0,459	0,614	
MBI6	0,191	0,922	-0,100	MBI6	0,861	0,320	0,138	
MBI7	0,796	0,059	0,229	MBI7	0,057	0,730	0,329	
MBI8	0,801	0,461	0,011	MBI8	0,477	0,648	0,065	
MBI9	0,935	0,135	-0,215	MBI9	0,524	0,706	0,179	
MBI10	0,193	-0,155	0,799	MBI10	0,227	0,071	0,800	
MBI11	0,435	-0,229	0,655	MBI11	0,185	0,639	0,465	
MBI12	0,435	-0,246	0,779	MBI12	0,201	0,646	0,523	
MBI13	0,231	0,802	-0,268	MBI13	0,399	0,561	0,008	
MBI14	0,893	0,063	-0,187	MBI14	0,496	0,726	0,224	
MBI15	0,881	0,045	-0,391	MBI15	0,415	0, 7 67	0,272	
MBI16	0,369	0,382	0,678	MBI16	0,311	0,249	0,784	

Factor labels: Factor, Emotional Exhaustion Factor, Cynicism Factor, Professional Efficacy

The emotional exhaustion factor's items (MBI 1-4, 6) all loaded on the same factor, both with regard to the black and white racial group. With regard to the cynicism scale, which is supposed to be represented by items 8, 9, 13, 14, 15; Table 3 indicates that all the items loaded on the same factor in the white group. However with regard to the black group, item 13 did not load on the cynicism factor, rather loading on the emotional exhaustion factor. Professional efficacy (represented by items 5, 7, 10, 11, 12, 16) it was found that all items of the black group loaded correctly, with exception of item 7, which loaded on the cynicism factor. This subscale proved

to be problematic with regard to the white group, as 3 items (7, 11, 12) loaded incorrectly. Further research may refine these discreprancies so that they fit the model designed by Maslach, Jackson and Leiter (1996).

A confirmatory factor analysis was used to determine the reliability and validity of the 18 items of the OCQ on the total sample of workers in the Human Resource department of a financial institution in Gauteng. The analysis of eigenvalues (larger than 1) for the OCQ and a scree plot indicated that two items could be extracted. Item 11 (continuance commitment) was extracted, "One of the few negative consequences of leaving this organisation would be the scarcity of available alternatives," as well as item 14 (continuance commitment), "I feel I have too few options to consider leaving this organisation," as these two items alone loaded on a third factor. A factor analysis was done to verify the construct validity of the components of the questionnaire. Two factors were retained that explained 61,82% of the total variance by the two factors. All items representative of the normative scale and affective subscales loaded onto on factor, with the second factor being representative of the continuance commitment scale. It was further decided to do a factor analysis of the two race groups seperately to identify any discreprancies (should they exist) between the two race groups, as it is reported in Table 4.

Table 4
Factor analysis for the OCQ

	Black			White	
Item	Factor 1	Factor 2	Item	Factor 1	Factor 2
OC1	0,198	0,687	OC1	0,779	0,349
OC2	0,789	0,438	OC2	0,519	0,669
OC3	0,676	0,355	OC3	0,744	0,391
OC4	0,869	0,165	OC4	0,746	0,299
OC5	0,695	0,187	OC5	0,507	0,664
OC6	0,937	0,251	OC6	0,708	0,453
OC7	0,208	0,686	OC7	0,888	-0,028
OC8	0,029	0,587	OC8	0,005	0,756
OC9	0,912	0,163	OC9	0,601	0,335
OC10	0,084	0,771	OC10	0,889	-0,023
OC12	0,557	0,529	OC12	0,739	0,378
OC13	0,542	0,494	OC13	0,834	0,304
OC15	0,859	0,432	OC15	0,756	0,399
OC16	0,306	0,740	OC16	0,838	0,052
OC17	0,551	-0,005	OC17	0,071	0,723
OC18	0,414	0,683	OC18	0,783	0,197

Factor labels: Factor 1 Affective and Nomative commitment Factor 2 Continuance commitment

Factor 1 items (1, 3, 4, 6, 7, 9, 10, 12, 13, 15, 16, 18) represent the affective and normative commitment experienced by the workers. All the items load accordingly on Factor 1 in the white racial group, however 5 of the 12 items for Factor 1 do not load as they are suppose to in the black racial group. Factor 2 items (2, 5, 8, 17) that represent continuance commitment load accordingly within the white racial group. On the other hand, only 1 of the 4 items for continuance commitment load onto the right Factor in the black racial group. It seems, that in most cases, the item loadings onto the factors within the three questionnaires of the black racial group, is not consistent with the item loadings onto the factors of the white racial group, suggesting that these measures might not be culturally fair. Further research needs to be done to identify the possible cause of this result, so that the findings will make the future studies more reliable and valid for both the racial groups within the South African context.

Next, the descriptive statistics of the JISI, MBI-GS and OCQ will be reported in Table 5.

Table 5

Descriptive Statistics, Alpha Coefficients, Skewness and Kurtosis of the JISI, MBI- GS and OCQ
(N = 146)

Mean	SD	MIN	MAX	Skewness	Kurtosis	α
31,22	10,23	11	55	0,21	-1,20	0,92
15,32	7,23	0	30	-0,26	-0,54	0,96
13,88	7,09	0	30	-0,05	-0,35	0,90
26,11	5,51	7	36	-0,39	0,54	0,84
31,61	11,71	0	55	-0,00	-0,98	0,95
10,37	3,58	0	19	0,27	-0,72	0,76
	31,22 15,32 13,88 26,11 31,61	31,22 10,23 15,32 7,23 13,88 7,09 26,11 5,51 31,61 11,71	31,22 10,23 11 15,32 7,23 0 13,88 7,09 0 26,11 5,51 7 31,61 11,71 0	31,22 10,23 11 55 15,32 7,23 0 30 13,88 7,09 0 30 26,11 5,51 7 36 31,61 11,71 0 55	31,22 10,23 11 55 0,21 15,32 7,23 0 30 -0,26 13,88 7,09 0 30 -0,05 26,11 5,51 7 36 -0,39 31,61 11,71 0 55 -0,00	31,22 10,23 11 55 0,21 -1,20 15,32 7,23 0 30 -0,26 -0,54 13,88 7,09 0 30 -0,05 -0,35 26,11 5,51 7 36 -0,39 0,54 31,61 11,71 0 55 -0,00 -0,98

Table 5 indicates that the Cronbach alpha coefficients for the Job Insecurity Survey Inventory (total score) was 0,92, which compares favourably with the norm $\alpha > 0,70$ according to the guideline by Nunnaly and Bernstein (1994). The standard deviation of job insecurity = 10,23 indicates acceptable value on average from the mean. The minimum score is 11 and the maximum 55. The scores are rather normally distributed (more or less symmetrical, skewness = 0 and kurtosis = 0), with a few outliers that indicate deviancy from the normal distribution.

It is seen in Table 5, that the Cronbach alpha coefficients for Exhaustion $\alpha = 0.96$, Cynicism $\alpha = 0.90$ and Professional Efficacy $\alpha = 0.84$ is above the norm $\alpha > 0.80$ according to the guideline by Nunnaly and Bernstein (1994). The standard deviation for Burnout Exhaustion = 7.23, Burnout Cynicism = 7.09 and Burnout Professional Efficacy = 5.51 indicates acceptable value on average from the mean. The minimum score is 0 and the maximum 30 for both Exhaustion and Cynicism, while Professional Efficacy has a minimum score of 7 and a maximum score of 36. The scores are normally distributed.

Table 5 shows that the Cronbach alpha coefficients for the Organisational Commitment (factor 1) $\alpha = 0.95$, (factor 2) $\alpha = 0.76$ which compares favourably with the norm $\alpha > 0.70$ according to the guideline by Nunnaly and Bernstein (1994). The standard deviation of organisational commitment factor 1 = 11.71 and factor 2 = 3.58 indicates acceptable value on average from the mean. The minimum score for factor 1 is 0 and a maximum score of 55 and factor 2 has a minimum score of 0 and a maximum score of 19. The scores are rather normally distributed (more or less symmetrical, skewness = 0 and kurtosis = 0). The Cronbach alpha indicated

reliability within all the questionnaires and the hypothesis is therefore rejected for the questionnaires not being completely suitable within the South African environment.

The mean score for the job insecurity survey inventory (total score) was 31,22, suggesting that the level of job insecurity experienced by the worker was below average, which indicates that the participants experience high levels of job insecurity. The low mean score for MBI-GS (cynicism) 13,88 suggests, that the workers are experiencing high levels of cynicism. An average mean score was reported for the MBI-GS (exhaustion) 15,32 and an above average mean score for the MBI-GS (professional efficacy) suggesting, that emotional exhaustion is not predominant in the participants, while professional efficacy is maintained by the workers. The mean score for Organisational Commitment (F1) was 31,61 and 10,37 for Organisational Commitment (F2), suggesting that the average participant seemed to be unsure regarding their experience of organisational commitment.

Level of Job Insecurity, Burnout and Organisational Commitment

A major problem with the JISI, MBI-GS and OCQ is the lack of norms. As a result, the present sample of employees in a financial institution is used as a normative sample. The sample was divided into three equally sized groups, assuming that the top, intermediate and bottom thirds of the sample would experience "low", "average" and "high" levels of job insecurity, burnout and organisational commitment.

The numerical cut-off points for job insecurity, burnout and organisational commitment of employees in a financial institution in Gauteng are presented in Table 6.

Table 6

Categorisation Job Insecurity, Burnout and Organisational Commitment Scores

	Low	Average	High
	(lower third)	(middle third)	(upper third)
Stanine	1-3	4-6	7-9
Percentage	0% - 33%	34% - 66%	67%-100%
ISI			
(Total)	11 - 24	25 - 39	40 - 55
MBI-GS			
EX	0 - 15	16 - 20	21 – 30
CY	0 - 11	12 - 17	18 – 30
PE	0 - 24	25 - 28	29 – 36
ocq			
Affective and normative commitment	14 - 26	26 - 38	39 – 70
Continuance commitment	4 - 8	9-12	13 – 20

High levels of job insecurity are experienced if the sample of employees lie in the upper third, average if they are in the middle third and low if they are in the upper third of the normal distribution. Furthermore, the scores for the JISI, MBI-GS and OCQ subscales are considered separately and are not combined into a single, total score. The hypothesis is therefore partially accepted for job insecurity being accompanied by higher levels of burnout and lowered levels of commitment.

Next, the Pearson product-moment correlation is used to determine the relationship between job insecurity and burnout, this is reported in Table 7.

Table 7

Pearson Product-Moment Correlation Coefficients between Job Insecurity and Burnout

Item	Burnout	Burnout	Burnout	Burnout	
	Emotional Exhaustion	Cynicism (r)	Professional	Total (r)	
	(r)		Efficacy (r)		
Job Insecurity (r)	0,56*++	0,63*++	-0,48*+	0,55*++	

^{*}Statistically significant correlation $p \le 0.05$

⁺ Correlation is practically significant r > 0.30 (medium effect)

⁺⁺ Correlation is practically significant r > 0,50 (large effect)

Table 7 demonstrates a practically significant positive correlation of large effect between Job Insecurity (total) and Burnout (emotional exhaustion). Job Insecurity (total) and Burnout (cynicism) (0,63) indicate a practically significant positive correlation of large effect, whereas Job Insecurity (total) and Burnout (professional efficacy) (-0,48) show a practically significant negative correlation of medium effect. Job Insecurity (total) and Burnout (total) have a practically significant positive correlation of large effect (0,55). It is indicated that all the abovementioned correlations had statistical significance.

Hence, it can be deduced that job insecurity is related to burnout and all its facets (emotional exhaustion, cynicism and professional efficacy). This finding supports the literature where it is stated by Ferrie, Shipley, Marmot, Stansfield and Smith (1998), as well as Dekker and Schaufeli (1995), that job insecurity affects an employee to the extent where the stressors, such as perceived job insecurity, lead the worker to experience burnout. From Table 7 it can be depicted, that when job insecurity prevails, the worker may experience increased levels of burnout and cynicism, accompanied by a decrease in the level of professional efficacy. Hypothesis 1, stating that job insecurity will be accompanied by high levels of burnout, i.e. increase in levels of exhaustion and cynicism and a decrease in the levels of professional efficacy is therefore accepted.

Next, the Pearson product-moment correlation is used to determine the relationship between job insecurity and organisational commitment, this is reported in Table 8.

Table 8

Pearson Product-Moment Correlation Coefficients between Job Insecurity and Organisational

Commitment

Item	Organisational Commitment	Organisational Commitment	Organisational Commitment Total (r)
	(F1): Affective & Normative	F2: Continuance (r)	
_	(r)		
Job Insecurity (r)	-0,59*++	-0,28*	-0,55*++

^{*}Statistically significant correlation $p \le 0.05$

⁺ Correlation is practically significant r > 0.30 (medium effect)

⁺⁺ Correlation is practically significant r > 0,50 (large effect)

Table 8 demonstrates a practically significant negative correlation of large effect between Job Insecurity (total) and Organisational Commitment F1 (Affective & Normative Commitment). There is also an indication of a practically significant negative correlation of large effect between Job Insecurity (total) and Organisational Commitment (total). Factor 1 (Affective & Normative Commitment), Factor 2 (Continuance Commitment) and Organisational Commitment (total) show all statistically significant correlations. It can be deduced from Table 8 that job insecurity is related to organisational commitment. These practically significant correlations support the findings of Ashford, Lee and Bobko (1989); Van Vuuren (1990); Davy, Kinicki and Scheck (1997); Lord and Hartley (1998) and Probst (1999) suggesting that organisational commitment will decrease when job insecurity prevails. From Table 8 it is concluded that prevailing job insecurity causes a decrease in organisational commitment F1 (affective and normative), thus partially supporting the hypothesis that organisational commitment decreases when job insecurity is present.

Hypothesis 2, stating that job insecurity will be accompanied by low levels of organisational commitment, i.e. lowered levels of commitment will be experienced in all three commitment variables (affective commitment, continuance commitment and normative commitment) is therefore accepted.

Next, MANOVA and ANOVA analyses were followed to determine the relationship between job insecurity and various demographic groups such as age, tenure, position. T-Tests were used to determine the relationship between job insecurity and the 'race' group. Demographic groups were analysed for statistical significance using Wilk's Lamda statistics. The MANOVA results of the job insecurity (total) of age, tenure and position are reported in Table 9.

Table 9

MANOVA of Job Insecurity (total) of Age, Tenure and Position

Variable	37-1			
V ariabic	Value	r	D <i>f</i>	P
Age	0,79	4,35	4	0,00*
Tenure	0,84	1,74	6	0,12
Position	0,87	1,49	4	0,21

^{*}Statistically significant difference: p < 0.01

In an analysis of Wilk's Lambda values (p < 0,01), statistically significant differences were obtained for age but not for tenure and position. Race also obtained a statistically significant difference in the analysis. The relationship between job insecurity (total) and the demographic variable levels that showed a statistically significant difference that was further analysed to determine practical significance using ANOVA, followed by Tukey HSD tests. The ANOVA of differences in job insecurity (total) levels of the different age groups are reported in Table 10.

Table 10

ANOVA of differences between Job Insecurity (total) and Age

Item	Younger than 24 years	25-35 years	35-45 years	46-55 years	Older than 55 years	p	Root MSE
Job Insecurity (total)	4,00°	2,49ª	2,96	3,08 ^b	2,34	0,00*	0,89

^{*}Statistically significant difference: $(p \le 0.01)$

Table 10 demonstrates that there are statistically significant differences between the levels of job insecurity (as measured by the JISI) of the different age groups. The (younger than 24 years) age group show a practically significant difference of large effect, which indicates that they experience the most job insecurity (considering that a higher score is indicative of higher job insecurity) than the 46-55 year group (medium effect) and the 25-35 year group (medium effect). De Witte (1999) reported that people between 30 and 50 years of age experienced the possibility of unemployment as distressing, although it is unclear whether the distress is experienced as a direct result of job insecurity. There is an indication that the younger employees experience job insecurity the most as compared to the other age groups.

The results of the differences between job insecurity (total) and race are given in Table 11.

Table 11

ANOVA of Differences between Job Insecurity (total) and Race

Item	Black	White	P	Root MSE
Job Insecurity (total)	2,14°	3,0 <i>T</i> *	0,0001*	0,847

^{*}Statistically significant difference: $(p \le 0.01)$

a Practical significant differences from division (in row) where b (medium effect), $d \ge 0.50$ or c (large effect), $d \ge 0.80$ are indicated

a Practical significant differences from division (in row) where b (medium effect), $d \ge 0.50$ or c (large effect), $d \ge 0.80$ are indicated

Table 11 demonstrates that there are statistically significant differences between the levels of job insecurity (as measured by the JISI) of black and white participants. The white participants experience more job insecurity (considering that a higher score is indicative of high job insecurity) than their black counterparts (large effect).

Next, the regression analysis between job insecurity, burnout and organisational commitment will be discussed.

The regression analysis of job insecurity (total) and the MBI-GS Exhaustion scale indicates that $r^2 = 0.282$ which implies that 28,2% of the variance in exhaustion as measured by the MBI-GS is predicted by job insecurity. The multiple correlation coefficient of 0,55 is significant (large effect). The regression analysis of job insecurity (total) and the MBI-GS Cynicism scale indicates that $r^2 = 0.389$ which implies that 38,9% of the variance in cynicism is explained by job insecurity. The multiple correlation coefficient of 0,62 is significant (large effect). The regression analysis of job insecurity (total) and the MBI-GS Professional Efficacy scale indicates that $r^2 = 0.200$ which implies that 20% of the variance in professional efficacy as measured by the MBI-GS is predicted by job insecurity. The multiple correlation coefficient of 0,45 is significant (medium effect). The regression analysis of job insecurity (total), MBI-GS (total) scale indicates that $r^2 = 0.293$ which implies that 29,3% of the variance in burnout total as measured by the MBI-GS is predicted by job insecurity. The multiple correlation coefficient of 0,55 is significant (large effect). Hypothesis 3, stating that job insecurity predicts burnout is therefore accepted.

The regression analysis of job insecurity (total) and the OCQ Factor 1 (affective and normative commitment) scale indicates that $r^2 = 0.318$ which implies that 31,8% of the variance in Factor 1 as measured by the OCQ is predicted by job insecurity. The multiple correlation coefficient of 0,57 is significant (large effect). The regression analysis of job insecurity (total) and the OCQ Factor 2 (continuance commitment) scale indicates that $r^2 = 0.064$ which implies that 6,4% of the variance in Factor 2 as measured by the OCQ is predicted by job insecurity. The multiple correlation coefficient of 0,27 demonstrates no significance. The regression analysis of job insecurity (total) and the OCQ (total) scale indicates that $r^2 = 0.282$ which implies that 28,2% of the variance in OCQ total as measured by the OCQ is predicted by job insecurity. The multiple

correlation coefficient of 0,54 is significant (large effect). Hypothesis 3, stating that job insecurity predicts organisational commitment is therefore confirmed.

From the aforementioned results, the basic hypotheses is partially accepted for the relationship between job insecurity and demographic groups of human resource workers in the financial institution. This conclusion corresponds with Hartley, Jacobson, Klandermans and van Vuuren (1991) research where if employees feel that their personal characteristic e.g. age, make them more vulnerable, are the characteristics that correlate with job insecurity.

From the abovementioned results, a discussion will follow integrating the data gathered.

DISCUSSION

It was the aim of this study to establish a relationship between job insecurity, burnout and organisational commitment. A confirmatory factor analysis was used to determine the reliability and validity of the JISI, MBI-GS and OCQ.

An analysis of eigenvalues and scree plot indicated that one factor, which explains 70% of the total variance (in the JISI), could be extracted. Therefore only one factor was used and represented as job insecurity (total). A one factor model (comprising of cognitive and affective job insecurity) was established as job insecurity (total). This finding did not concur with De Witte's (2000) two factor model, where 6 items represented the cognitive scale and 5 items represented the affective scale.

The analysis of eigenvalues for the MBI-GS (larger than 1) indicated that all the items would be retained. The three factors had values larger than 1; Factor 1 (exhaustion) = 8,73, Factor 2 (professional efficacy) = 1,96 and Factor 3 (cynicism) = 1,16. Therefore, all three the factors were retained and explained 74% of the total variance within the questionnaire. A three factor model was therefore used for the MBI-GS (exhaustion, cynicism and professional efficacy), which concurs with the research of Storm (2003).

A two factor model was used for OCQ (factor 1 – affective and normative commitment; factor 2 – continuance commitment). The analysis of eigenvalues (larger than 1) for the OCQ and a scree plot indicated that two items could be extracted. Item 11 (continuance commitment) and item 14

(continuance commitment). A factor analysis was done to verify the construct validity of the components of the questionnaire. Two factors were retained that explained 61,82% of the total variance by the two factors. This finding did not concur with Allen and Meyer's (1990) three factor model.

The loadings of the items onto the relevant factors varied between the two racial groups. The questionnaires used in the study proved to be valid with their Cronbach alpha coefficient ≥ 0.80 (job insecurity-total $\alpha = 0.92$; burnout-total $\alpha = 0.74$ and organisational commitment total $\alpha = 0.92$) as confirmed by Heymans (2002).

The level of job insecurity experienced by the workers was below average (which is indicative of higher levels of job insecurity). Human (2002) reported that most of the job insecurity experienced among the workers was within the affective dimension, which indicates that workers experience job insecurity on a more emotional level. Average to below average levels of burnout were found, indicating that a high amount of burnout is experienced by the participants. A study done by Basson and Rothmann (2002) confirmed the finding, wherein pharmacists experienced low to moderate levels of burnout on the emotional exhaustion and depersonalisation subscales. Also, an average to above average level of organisational commitment was obtained, (indicating low levels of commitment towards the organisation), as is seen in a similar study done by Dekker and Schaufeli (1995).

The relationship of job insecurity with burnout, that was measured with the Pearson product-moment correlation coefficient indicated practically significant large correlations, also confirmed in a study done by Dekker and Schaufeli (1995). Job insecurity showed practically significant positive correlation of large effect with burnout – emotional exhaustion (0,56) and burnout – cynicism (0,63). A practically significant negative correlation of medium effect was found between job insecurity and burnout – professional efficacy (-0,48). All the mentioned correlations were statistically significant. These correlations indicate that with the presence of job insecurity within the working environment, the levels of burnout (emotional exhaustion and cynicism) start to increase and the person's professional efficacy starts to decline. No previous research has been found confirming the relationship between job insecurity and burnout. This

confirms the hypothesis, that higher job insecurity is related to higher levels of burnout (exhaustion and cynicism) and lowered levels of professional efficacy.

The relationship of job insecurity with organisational commitment, that was measured with the Pearson product-moment correlation coefficient indicated significant correlations. Job insecurity (total) correlated significantly with organisational commitment, where factor 1 (consisting of affective and normative variables) correlated significantly with a large effect (-0,59). Organisational Commitment (total) correlated significantly with large effect (-0,55) to Job insecurity (total). These correlations indicate that with the presence of job insecurity in the working environment, there will be a decrease in the affective and normative commitment towards the organisation. Findings by Van Vuuren (1990) and Probst (1999) confirm the findings that suggest that organisational commitment will decrease when job insecurity prevails. Hypothesis 2, stating that job insecurity will be accompanied by low levels of organisational commitment, i.e. lowered levels of commitment will be experienced in all three commitment variables (affective commitment, continuance commitment and normative commitment) is therefore partially accepted.

The MANOVA identified statistically significant differences (p < 0,01) (Steyn, 1999) between the job insecurity level of age and race, but not for tenure and position groups of human resource workers in a financial institution. Further ANOVA analysis inidicated the practical significance of differences between job insecurity and age as well as of job insecurity and race. The (younger than 24 years) age group showed a practically significant difference of large effect, which indicated that they experienced more job insecurity (considering that a higher score is indicative of higher job insecurity) than the 46-55 year group (medium effect) and the 25-35 year group (medium effect). These results contradicted the study done by De Witte (1999), where he reported that people between 30 and 50 years of age experienced the possibility of unemployment as distressing, although it is unclear whether the distress is experienced as a direct result of job insecurity. Another study by Ruvio and Rosenblatt (1999) found a significant relationship between job insecurity and seniority, which differ from the statistical results found in this research study. The higher job insecurity experienced by the workers younger than 24 years of age, could possibly be attributed to the LIFO principle (Last In First Out). The LIFO principle is used by the organisation to select the workers that have spent the shortest time in the

organisation, hence "Last In" and these workers are then the first to be retrenched "First Out". Since the workers are young, there exists a likelihood that they are relatively new to the organisation and thus face the greater possibilty of being retrenched first.

Practically significant correlations of large effect were found for job insecurity and the two race groups (black and coloured, white), where the white participants experienced more job insecurity (considering that a higher score is indicative of high job insecurity) than their black counterparts. Contrarily, Buitendach and Rothmann (2004) found no practically significant differences between the black and white employees. The result of this study could thus be attributed to the affirmative action policy. This policy entails preference being given to the previously disadvantaged groups within the working environment, thus causing the white participants to experience a greater deal of job related insecurity.

The findings in the regression analysis indicated that a total of 29,3% of variance in burnout (total) is predicted by job insecurity (total), which is practically significant (large effect). The percentage of variance in exhaustion as measured by the MBI-GS is predicted by job insecurity is 29,8%, 38,9% of the variance in cynicism is explained by job insecurity and 20% of the variance in professional efficacy as measured by the MBI-GS is predicted by job insecurity. The findings further indicated that a total of 28,2% of the variance in organisational commitment (total) is predicted by job insecurity (total), which has a practically significant (large effect). The percentage of variance 31,8% of the variance in Factor 1 as measured by the OCQ is predicted by job insecurity.

The above-mentioned results confirm hypothesis 1 and 2, stating job insecurity will be accompanied by high levels of burnout, i.e. increase in levels of exhaustion and cynicism and a decrease in the levels of professional efficacy. Job insecurity will also be accompanied by low levels of organisational commitment, i.e. lowered levels of commitment will be experienced in all three commitment variables (affective commitment, continuance commitment and normative commitment). It was also confirmed through studies done by Dekker and Schaufeli (1995) that job insecurity is associated with a deterioration of psychological health leading to psychological distress and burnout, as well as job and organisational withdrawal. The hypothesis that job insecurity can predict certain levels of burnout as well as organisational commitment has been confirmed.

The above-mentioned then concludes the empirical objectives. The limitations and recommendations of the present study will be discussed in the next paragraph.

LIMITATIONS AND RECOMMENDATIONS

The limitations found in this study were that the empirical study included only one financial institution from the Gauteng province and thus the results can not be generalised to other organisations of a similar nature. The racial differences may have affected the results, in that the respondents mother tongues may not have been either English or Afrikaans. Due to the fact that English is not a first language for some of the workers, could result in misunderstanding the questionnaire and answering it based on the wrong assumption, therefore questioning the validity and reliability of the questionnaire for the use in South African culture. The majority of the study population is made up of white people and is therefore not representative of other racial groups. Therefore, the effects of job insecurity for other race groups won't be representative for the current research population to determine whether the effect of job insecurity differs from one race group to the other.

There is a lack of longitudinal data (that establishes levels of job insecurity over time) that is necessary to match the character of job insecurity so as to estimate its direct and moderated effects. It is recommended that the study be expanded to all the provinces within South Africa. This will help improve the reliability of the questionnaire within the South African context and provide more substantial information in developing a job insecurity model specifically suited towards the South African environment.

If the job insecurity stressors are allowed to continue unattended, the organisation will possibly start to experience greater amounts of absenteeism and lack of dedication from the employees. The institution is therefore advised to implement change management programmes that will specifically deal with the negative effects (cynicism, emotional exhaustion) of job insecurity experienced by the workers.

It is also recommended that once such programmes have been implemented, that the study be repeated in two to three years from now to compare the effect that the change management programmes had on the negative experience of job insecurity levels.

Research is needed to determine the reliability and validity of the JISI in other occupations in South Africa, to establish norms for job insecurity levels. Larger sample sizes might provide increased confidence that study findings would be consistent across other similar groups.

In summary, the research process was stated in depth, the results were reported and the aim was discussed. Conclusions, limitations and recommendations were reached and the hypotheses were analysed and confirmed

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CHAPTER 3

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

CHAPTER 3:

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

In the following chapter the conclusions are given regarding the results of the empirical study, the limitations are brought forward and recommendations for future research are made.

3.1 Conclusions

The following conclusions with regard to the specific objectives are made:

- The relationship between job insecurity, burnout and organisational commitment. It was deduced from literature that when job insecurity prevails, the workers will experience increased levels of burnout and cynicism accompanied by a decrease in the level of professional efficacy. These findings were supported by Ferrie, Shipley, Marmot, Stansfield and Smith (1998), as well as of Dekker and Schaufeli (1995). When job insecurity is related to organisational commitment, a decrease occurs in organisational commitment F1 (affective and normative) together with a decrease in organisational commitment F2 (continuance). This was confirmed by the studies done by Ashford, Lee and Bobko (1989); Van Vuuren (1990); Davy, Kinicki and Scheck (1997); Lord and Hartley (1998) and Probst (1999).
- The difference between the demographic groups regarding their levels of job insecurity. The MANOVA identified statistically significant differences (p < 0,01) between the job insecurity level of age and race, but not for tenure and position. ANOVA analysis indicated practically significant differences of large effect for the (younger than 24 years) group and practically significant differences of medium effect for both the 46-55 year and 25-35 year groups in the Human Resource department. The findings are contradicted by De Witte (1999) who reported, that people between 30 and 50 years of age experienced the possibility of unemployment as distressing. The higher job insecurity experienced by the workers younger than 24 years of age, may be attributed to the LIFO principle (Last In First Out). Since the workers are young, there exists a likelihood that they are relatively new to the organisation and thus face the

greater possibility of being retrenched first. Practically significant differences of large effect were found for job insecurity and the two race groups. Further analysis indicated that the white participants experienced more job insecurity (considering that a higher score is indicative of high job insecurity) than their black counterparts (large effect). Contrary to the study, Buitendach and Rothmann (in press) found no such practically significant differences between the black and white participants. The finding wherein the white participants experience greater job insecurity could be attributed to the affirmative action policy, whereby preference is given to the previously disadvantaged groups within the working environment.

Determining whether job insecurity can predict burnout and organisational commitment of workers in a financial institution. The findings in the regression analysis indicated that a total of 29,3% of variance in burnout (total) is predicted by job insecurity (total), which is practically significant (large effect). The percentage of variance in exhaustion as measured by the MBI-GS is predicted by job insecurity as 29,8%, 38,9% of the variance in cynicism is explained by job insecurity (total) and 20% of the variance in professional efficacy as measured by the MBI-GS is predicted by job insecurity (total). The findings further indicated that a total of 28,2% of the variance in organisational commitment (total) is predicted by job insecurity (total), which has a practically significant (large effect). The percentage of variance 31,8% of the variance in Factor 1 as measured by the OCQ is predicted by job insecurity (total).

3.2 Limitations

The following limitations regarding this research have been mentioned:

- The empirical study included only one financial institution from the Gauteng province and thus the results can not be generalised to other organisations of a similar nature.
- Race differences may have affected the results, in that the respondents' mother tongues may not have been either English or Afrikaans. Even though the environment in which they find themselves is an English-speaking one, they may not have fully understood the

- questionnaires. Possible translations of the questionnaires into a different language may help the results to be more reliable.
- The majority of the study population is made up of white people. The effects of job insecurity for other race groups won't be representative for the current research population to determine whether the effect of job insecurity differs from one race group to the other.
- There is a lack of longitudinal data necessary to match the character of job insecurity so as to estimate its direct and moderated effects. The cross-sectional nature of data and the cause-effect relationships are more theoretically valid within the Human Resource department of the working environment and can not be attributed to other departments within the work place.

3.3 Recommendations

The following recommendations regarding the research can be made:

- A possible research area is to determine various other constructs that job insecurity can predict, so as to achieve a more comprehensive method of preventing the negative effects of job insecurity from taking place within the working environment.
- Future studies could focus on developing a job insecurity model related more to the South African context.
- It is recommended that future studies validate findings with regard to the equal comparison of the job insecurity construct across cultural groups. Cross-cultural comparisons would greatly enhance validity of findings in terms of the multi-cultural South African context.
- Research could focus on developing a job insecurity questionnaire specifically suited towards the South African working environment and translate the questionnaire into the 11 different languages found in South African so as to validate the study and make it more reliable.
- To do a longitudinal study concerning the dynamics involved in job insecurity, to gain a
 greater understanding of this phenomena.

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