

**JOB INSECURITY IN A RETAIL BANK IN SOUTH-AFRICA:
SCALE VALIDATION AND AN EXPLORATION OF NEGATIVE ATTITUDINAL OUTCOMES**

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FOR THE READER'S ATTENTION

The reader is reminded of the following:

- In terms of referencing and style, this mini-dissertation adheres to the prescripts contained in the *Publication Manual (5th edition)* of the American Psychological Association (APA). This practice is in line with the policy of the programme in Industrial Psychology of the North-West University, Potchefstroom Campus, namely that APA style should be adhered to in all scientific documents as from January 1999.
- The mini-dissertation is submitted in the form of two research articles. The editorial style specified by the *South African Journal of Industrial Psychology* is used, and the APA guidelines were followed in constructing tables.
- The first chapter presents the research proposal and, therefore, is presented in a different voice than subsequent chapters.

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DECLARATION

I, Mariechen Prinsloo, hereby declare that “Job insecurity in a retail bank in South- Africa: Scale validation and an exploration of negative attitudinal outcomes” is my own original work and that the opinions and views expressed in this work are those of the author and relevant literature as reflected under the heading “References”.

Further, I declare that the content of this research will not be submitted for any other qualification at any other tertiary institution.

MARIECHEN PRINSLOO

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TABLE OF CONTENTS

	Page	
List of Tables	vii	
List of Figures	viii	
Summary	ix	
Opsomming	xi	
CHAPTER 1: INTRODUCTION		
1	Introduction	1
1.1	Problem statement	1
1.1.1	Overview of the problem	1
1.1.2	Literature review	4
1.1.2.1	Measurement of job insecurity	4
1.1.2.2	Job insecurity and organisational outcomes	6
1.2	Research objectives	10
1.2.1	General objective	10
1.2.2	Specific objectives	10
1.3	Paradigm perspective of the research	11
1.3.1	Intellectual climate	11
1.3.2	Discipline	12
1.3.3	Meta-theoretical assumptions	12
1.3.3.1	Literature review	12
1.3.3.2	Empirical study	13
1.3.4	Market of intellectual resources	14
1.3.4.1	Theoretical beliefs	14
1.3.4.2	Methodological beliefs	15
1.4	Research method	15
1.4.1	Literature review	15

1.4.2	Empirical study	16
1.4.2.1	Research design	16
1.4.2.2	Participants	16
1.4.2.3	Measuring instrument	16
1.4.2.4	Statistical analysis	17
1.5	Chapter division	18
1.6	Chapter summary	18
 CHAPTER 2: RESEARCH ARTICLE 1		 25
 CHAPTER 3: RESEARCH ARTICLE 2		 41
 CHAPTER 4: CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS		
4.1	Conclusions	62
4.2	Limitations	65
4.3	Recommendations	65
4.3.1	Recommendations for organisations	65
4.3.2	Recommendations for future research	66

LIST OF TABLES

RESEARCH ARTICLE 1

Table	Description	Page
Table 1	Characteristics of the participants (n=178)	32
Table 2	Factor analysis of the job-insecurity items for the total sample and different language groups	34
Table 3	Construct equivalence of job insecurity of different language groups	35
Table 4	Descriptive statistics and alpha coefficients of the job insecurity scales	35

RESEARCH ARTICLE 2

Table 1	Characteristics of the participants (n=178)	49
Table 2	Descriptive statistics and Cronbach alpha coefficients of the variable	51
Table 3	Correlations between the variables	52
Table 4	Multiple regression analysis with turnover intention as dependent variable	53

LIST OF FIGURES

Figure 1	Page
The model of Greenhalgh and Rosenblatt (1984)	9

SUMMARY

Title: Job insecurity in a retail bank in South-Africa: Scale validation and an exploration of negative attitudinal outcomes

Keywords: Qualitative and quantitative job insecurity, affective organisational commitment, job satisfaction, turnover intention, personality, personality dispositions, locus of control, reliability

The objective of this study was, firstly, to investigate the reliability of a measure of qualitative and quantitative job insecurity and, secondly, to determine the relationship between qualitative and quantitative job insecurity, job satisfaction, affective organisational commitment, turnover intention and locus of control. A cross-sectional survey design was used which included participants randomly selected from a retail banking group across junior, supervisory and middle management levels ($n=178$). The job insecurity scales of Hellgren, Sverke and Isaksson (1999); job satisfaction scale of Hellgren, Sjöberg and Sverke (1997); affective organisational commitment scale of Allen and Meyer (1990); turnover intention scale of Sjöberg and Sverke (2001) and the locus of control scale of Levenson (1981) were administered.

Descriptive statistics were used in order to analyse the data. Structural equivalence was used for the comparison of the factor structures of the job insecurity scale for the three language groups. Furthermore, in order to determine the relationships between the variables, the Pearson product-moment correlation coefficients were used, while the dependent variable turnover intention was predicted by means of a regression analysis.

As indicated at the outset, two research articles form the basis of this mini-dissertation:

Based on the first article, results indicate that both the qualitative and quantitative scale presented satisfactory levels of reliability across different language groups, and a relationship between these dimensions (quantitative and qualitative) was noticeable. However, the item “*I think my future prospects and opportunities within the organisation are good*” included in the qualitative job insecurity scale could well be problematic, the deduction being that language barriers probably played a role in participants’ interpretation of the question.

According to the second article, both qualitative and quantitative job insecurity positively related to turnover intentions. Furthermore, job satisfaction reported a negative relationship with turnover intention, and a negative relationship between qualitative job insecurity and job satisfaction came to the fore. Locus of control, on the other hand, had a direct bearing on qualitative job insecurity, while only job satisfaction

and quantitative job insecurity directly predicted employees' turnover intention in the banking sector. Finally, locus of control seemingly had no mediating effect when predicting turnover intention.

Based on the afore-going, this mini-dissertation will conclude by offering deductions and making recommendations for further research as well as offering possible solutions to the commercial banking sector as far as the retention of staff is concerned.

OPSOMMING

Titel: Werksonsekerheid in 'n handelsbank in Suid-Afrika: Meting, validering en verkenning van negatiewe gedraguitkomst

Sleutelwoorde: Kwalitatiewe en kwantitatiewe werksonsekerheid, affektiewe organisasietoewyding, werkstevredenheid, voorneme om te bedank, persoonlikheidseienskappe, lokus van beheer en betroubaarheid

Die oogmerk van hierdie studie is om eerstens die betroubaarheid van die meting van kwalitatiewe en kwantitatiewe werksonsekerheid te ondersoek en, tweedens, om die verhouding tussen kwalitatiewe en kwantitatiewe werksonsekerheid, werkstevredenheid, affektiewe organisasietoewyding, voorneme om te bedank en lokus van beheer te bepaal. 'n Dwarssnitopname-ontwerp is gebruik waarvolgens deelnemers verbonde aan 'n handelsbank op junior, toesighoudende en middelbestuurvlak ($n=178$) ingesluit is. Die werksonsekerheidskaal van Hellgren, Sverke en Isaksson (1999); werktevredenheidskaal van Hellgren, Sjöberg en Sverke (1997); affektiewe organisasietoewydingskaal van Allen en Meyer (1990); 'voorneme om te bedank'-skaal van Sjöberg en Sverke (2001) en die 'lokus van beheer'-skaal van Levenson (1981) is toegepas.

Beskrywende statistiek is gebruik om die data te analiseer. Struktuur ekwivalensie was gebruik vir die vergelyking van die faktor strukture van die werksonsekerheid skaal vir die drie taal groepe. Pearson se produk-moment-koeffisiënte is gebruik om die verhouding tussen veranderlikes te bepaal. Die afhanklike veranderlike intensie om te bedank is voorspel deur gebruik te maak van die regressie-analise.

Soos aanvanklik aangedui, lê twee artikels hierdie studie ten grondslag: In die eerste artikel dui resultate daarop dat beide die kwalitatiewe en kwantitatiewe skaal bevredigende vlakke van betroubaarheid oor verkillende taalgroepe heen verteenwoordig, en 'n verhouding tussen hierdie dimensies (kwantitatiewe en kwalitatiewe) word bemark. Hierteenoor dui die item "*Ek dink my toekomstige vooruitsigte en geleenthede binne die organisasie is goed*" met verwysing na kwalitatiewe werksonsekerheid op moontlike probleme, en die afleiding in hierdie geval is dat deelnemers se taalvaardigheid moontlik 'n rol gespeel het in die vertolking van hierdie vraag.

In die tweede artikel toon beide kwalitatiewe en kwantitatiewe werksonsekerheid 'n positiewe verwantskap met die voorneme om te bedank. Daarteenoor toon werkstevredenheid 'n negatiewe verwantskap met die voorneme om te bedank, en is 'n negatiewe verhouding tussen kwalitatiewe werksonsekerheid en werkstevredenheid bespeur. Daar is ook bevind dat lokus van beheer verband hou

met kwalitatiewe werksonsekerheid. Slegs werkstevredenheid en kwantitatiewe werksonsekerheid kan werknemers in die bankindustrie se voorneme om te bedank, regstreeks voorspel. Oënskynlik het lokus van beheer geen modererende effek wanneer voorneme om te bedank voorspel word nie.

Ter afsluiting, sal hierdie aanbieding die afleidings uit die voorafgaande opsom, aanbevelings vir moontlike toekomstige navorsing maak en 'n paar oplossings voorhou wat die handelsbanksektor kan oorweeg met die oog daarop om personeel te behou.

CHAPTER 1

1. INTRODUCTION

The focus of this mini-dissertation is on the investigation of the measurement of job insecurity and whether a reliable measure exists for both the quantitative and qualitative components of job insecurity. It further deals with job insecurity and its relation to specific organisational outcomes of individual employees, namely job satisfaction, organisational commitment and turnover intention. In Chapter 1, the overview of the problem and the literature review will be given. The overview of the problem will motivate the current research in the literature review previous relevant research will be investigated. Paradigms on which this research is conducted as well as the objectives will be discussed as well as the research methods, participants, measuring battery and statistical analysis. Chapter 2 and Chapter 3 will consist of individual research articles within their own focus and objectives and in Chapter 4 conclusions are discussed, limitations addressed and recommendations for the participating organisation and future research made.

1.1 PROBLEM STATEMENT

1.1.1 Overview of the problem

Many changes have taken place in the economic environment of the industrialised world during the past decades, influencing the labour markets and forcing organisations to cut costs, downsize or reduce their workforce (Mauno, Leskinen, & Kinnunen, 2001). The change in the informal social contract of labour relations weakened trade unions, and employers became more willing over the years to use the latitude of the new legal system, in which a flexible workforce (temporary, part time-work and shorter tenure) (Sverke, Hellgren, Näswall, Chirumbolo, De Witte, & Goslinga, 2004) is seen as competitive and resourceful (Ferrie, Shipley, Marmot, Stansfeld, & Smith, 1998; Kinnunen, Mauno, Natti, & Happonen, 2000). According to Ferrie, Shipley, Marmot, Stansfeld and Smith (1998), this flexible climate and greater technologies may influence employee's work demand and obligations.

Increased downsizing and layoffs threaten employees' careers in the workforce (Probst, Stewart, Gruys, & Tierney, 2007), and the growing disappearance of jobs as a bundle of tasks and increased globalisation are resulting in a redefinition of the workforce. According to Rosenblatt and Ruvio (1996), any changes in the working conditions may cause the experience of job insecurity. During change in the organisation, continuity of the job expected by the employees is dislocated by a threat of loss of the job itself, and the threat of losing important job features (Mauno, Leskinen, & Kinnunen, 2001). According to Lord and

Hartley (1998), organisational change may be experienced by employees as a threat because it is uncertain what the future will hold.

Job insecurity is defined by Caplan, Cobb, French, Van Harrison, and Pinneau (1975) as “general cognitive uncertainty about future security” (p. 812), whereas Greenhalgh’s (1983) definition states that “job insecurity can be defined as a feeling of powerlessness to maintain desired continuity in a work situation” (p. 432). Powerlessness is described as the employees’ unique ability to control their own work (Burchell, 1999). Job insecurity is defined by Roskies and Louis-Guerin (1990) as “a concern about the possibility of employment uncertainty” (p. 346), which includes both a cognitive (chance of losing one’s job) and affective (concern with the job itself) component. Job insecurity is seen as a function of objective circumstances and the function of personal attributes; thus job insecurity is defined as a multidimensional concept which will vary among employees in a given organisation (Kinnunen, Mauno, Natti, & Happonen, 2000).

Job insecurity as a unidimensional concept is seen as a generalization, and it is of importance to consider job insecurity as a multidimensional phenomenon (Mauno, Leskinen, & Kinnunen, 2001). According to Mauno et al. (2001), different measures of job insecurity measure different aspects of this phenomenon, which is useful to inform different views about the topic.

Mauno et al. (2001) and De Witte (2005a), argue that job insecurity may be experienced by employees as stressful. Thus, employees’ current position might be threatened, and this work-related stressor then results in negative attitudes at work (Brockner et al., 2004; Sverke et al., 2004). Stress in the workplace could imply employees’ withdrawal from work, which in turn may decrease organisational productivity (Greenhalgh & Rosenblatt, 1984; Soylu, 2007). In the employment situation, job insecurity can attribute to a great deal of stress and in the way work contributes to social involvement and social acknowledgment (De Witte, 1999). De Witte (1999) argues that the job insecurity that is experienced results in problems at work because of the lack of clarity about the prospects and behaviours of the job.

Job insecurity is related to organisational changes but cannot only be analysed by organisational situations, since job insecurity’s effect is seen on employees’ attitudes and behaviours (Klandermans & Van Vuuren, 1999). According to Klandermans and Van Vuuren, it is important to do more research on the topic of job insecurity because of the world of work with its ever-changing nature and insecurity remains an issue in the contemporary workplace. The changes from a customarily secure workplace to a fast changing, and insecure one are suspected to have an enormous effect on the employees’ behaviour and attitudes, which in turn will impact the vigour of the whole organisation (Sverke & Hellgren, 2002). According to literature (Klandermans & Van Vuuren, 1999; Sverke & Hellgren, 2002) it can be argued

that unemployment has increased in recent years due to the fast changing nature in international organisations.

According to Kingdon and Knight (2001, 2006), South Africa's unemployment is extremely high, and this affects economic and social stability. South African organisations operate in a complex, dynamic and changing context which influences organisational behaviour, the individual and the organisation. As job insecurity amongst employee's increases, interest in researching this phenomenon increases (Robbins, Odendaal, & Roodt, 2004). Kreitner and Kinicki (2007) argue that the experience of job insecurity results in resistance to restructuring and change, which helps organisations to stay competitive and productive. Therefore, research about job insecurity in South Africa is important.

According to Ameen, Jackson, Pasewark and Strawser (1995), job insecurity is related to certain negative behaviours and attitudes such as intentions to quit, reduced organisational commitment (Lord & Hartley, 1998) and decreased job satisfaction (Näswall, Sverke, & Hellgren, 2005). The study of Ameen et al. (1995) indicated that turnover intention is directly influenced by organisational commitment, job satisfaction and job insecurity. Thus, increased organisational commitment and job satisfaction and decreased feelings of job insecurity are associated with lower levels of turnover.

In the model of Greenhalgh and Rosenblatt (1984), they stipulated that the relationship between job insecurity and the outcomes of job satisfaction and affective organisational commitment for the individual can be moderated by personality characteristics. According to Näswall, Sverke and Hellgren (2005) locus of control is seen as an important moderator in the experience of job insecurity. Locus of control can be experienced by one as internal or external, which means a situation can be perceived as under control or not under control by an individual (Jackson & Rothman, 2001). Thus, it can be argued that employees with the personality characteristic of an internal locus of control are more likely to experience less job insecurity than employees with the characteristic of an external locus of control. Job insecurity as a result will lead to reactions such as reduced organisational commitment, job satisfaction and intentions to quit (Ameen et al., 1995; Rosenblatt & Ruvio, 1996).

Given the problem outlined above, the conclusion is that it is therefore important to study job insecurity in South Africa. The instrument of qualitative and quantitative job insecurity has not yet been used in the banking sector, and the reliability needs to be examined and investigated within this study population in order to establish levels of job insecurity. Fourie (2005) presents the only study in South Africa which investigated the properties of this scale. For this population, the relationship between job insecurity and related organisational variables such as job satisfaction, affective organisational commitment, turnover intention and locus of control are also of interest. It is especially important to investigate the reliability of

a measure of job insecurity as a first step, in order to then determine the relationship between job insecurity and related organisational variables such as job satisfaction, affective organisational commitment, turnover intention and locus of control in the banking sector.

1.1.2 Literature review

The literature review's purpose is to determine the fissures in existing knowledge and to define the research problem. The literature review is divided into two parts, namely the measurement of job insecurity and job insecurity and organisational outcomes.

1.1.2.1 Measurement of job insecurity

Employees in South African organisations are faced with various challenges, such as affirmative action, voluntary severance packages and discharges which result in job insecurity. Insecurity experienced in one's job is stressful and affects employees' behaviours and attitudes in the workplace (De Witte, 1999). It may prolong for months or even years (Schoeman, 2007). Thus, it is important for measurements of job insecurity to be reliable in order to draw meaningful conclusions about the conditions that affect the experience of job insecurity.

According to Klandermans and Van Vuuren (1999) there are many of different measurements that can be utilised to determine the perceived job insecurity of working individuals. The measurement of job insecurity itself must be examined very carefully and appropriately in research, and the correct constructs and components which could act as different antecedents and outcomes of job insecurity need to be incorporated into the specific measurement (Lee, Bobko & Chen, 2006) in order for relationships amongst these variables to also be better understood.

Many different ways are used to conceptualise, describe and measure job insecurity with the aim of broadening the concept (De Witte, 1999). De Witte (1999) adopted a global view to define job insecurity, according to which job insecurity can be seen as the fear about the enduring of the job itself. Conversely, Rosenblatt and Ruvio (1996) consider job insecurity as a worry about important features and characteristics of the job, thus a multifaceted concept. One of the distinguishing dimensions of job insecurity is regarded as worry or fear of losing a job, seen as the affective dimension of job insecurity, while the possibility of actually losing the job is seen as the cognitive dimension (De Witte, 2000). The experienced job insecurity is then both the affective (fear) dimension and cognitive (worry) dimensions combined. The definition of Kinnunen et al. (2000) of job insecurity as a multidimensional construct consists of two components: the subjective experience (i.e. not knowing what the future holds) and doubt

about the persistence of the job itself (cognitive experience). According to Hellgren, Sverke and Isaksson (1999), job insecurity also has qualitative and quantitative dimensions. The qualitative dimension refers to fear of losing important features of the job, and the quantitative dimension refers to the threat of losing the job itself (Hellgren et al., 1999).

Definitions of job insecurity are clear, but how to measure this construct is not clear (Manski & Straub, 2000), and no a single measurement that captures all the known dimensions of job insecurity exists (Reisel, 2003). A debate continues between researchers whether or not job insecurity is a multidimensional or unidirectional concept. This results in various measuring instruments used in researching of this phenomenon in order to measure different facets thereof. The multidimensional measures reflect the dimensions of job insecurity by distinguishing between them, such as the worry and probability, the strength of the threat, or the worry of losing the job and/or job features (Sverke et al., 2004).

The definition of Sverke and Hellgren (2002) was used to distinguish between two dimensions of insecurity, namely qualitative and quantitative job insecurity. This definition was preferred in this research because of the clear conceptualisation that was given for the different dimensions of job insecurity. This definition is also the most recent conceptualisation of job insecurity in the literature. Qualitative job insecurity is about the perceived loss of quality in the psychological contract, for example downgrading, not experiencing enough opportunities in one's career and decreased or not sufficiently increasing remuneration. The threat of imminent job loss is referred to as quantitative job insecurity. These dimensions (qualitative and quantitative) of job insecurity are independent of one another (Sverke & Hellgren, 2002). In the assessment of the construct in future South African research, it is crucial to consider both these important aspects of job insecurity (Van Wyk & Pienaar, 2008).

Reliability is an important feature of a measuring instrument and is defined as "...the consistency with which it measures whatever it measures" (Foxcroft & Roodt, 2001, p. 28). Reliability of job insecurity scales are important to determine because a measurement that is less than reliable affects results negatively, with the consequences that the association of the relationships of the variables is not reflected in the right manner (Sjöberg & Sverke, 2001).

There thus exists a need to investigate the psychometric properties of a measure of job insecurity that distinguishes between the qualitative and quantitative components thereof in the South African context, as limited research has been found that investigates the reliability of such a measure. This reliability of the scale needs to be re-established in this study's participants from the banking industry. However, this study will contribute new information on the use and reliability of the job insecurity scale. In previous

studies (Fourie, 2005), the qualitative job insecurity scale indicated a lower reliability than the quantitative job insecurity scale, which will be investigated in this particular population.

1.1.2.2 Job insecurity and organisational outcomes

Job insecurity may be experienced by employees in the changing, modern workforce, and the question that arises from literature is whether the experience of job insecurity has an effect on the organisation in terms of commitment, job satisfaction and turnover. Greenhalgh and Rosenblatt (1984) argue that the reaction towards job insecurity influences the efficiency of the organisation. Chirumbolo (2005) concluded that the outcomes of job insecurity can affect the individual and organisation directly or indirectly; thus employee's job satisfaction and organisational commitment, and intentions to leave the organisation, can be affected by the experience of job insecurity.

Job satisfaction is the appraisal of the job position or the circumstances of the job based on a positive or negative judgment and stems from the emotions the employee experiences at work (Strümpher, Danana, Gouws & Viviers, 1998; Weiss & Cropanzano, 1996). Job satisfaction is defined by Buitendach and De Witte (2005) as the perceptions of the individual which are influenced by the person's needs, values and expectations. The experience of job satisfaction stems from the circumstances of the employee's work and involves beliefs about a job, intentions towards it and the employee's feeling about the job (Strümpher et al., 1998).

The extent of employees' job satisfaction is of value to employers (Jackson & Rothmann, 2001) due to the impact it has on their jobs and behaviour (Agho, Price, & Mueller, 1992; Buitendach & De Witte, 2005). Research about the concept of job satisfaction draws attention because of its causes and outcomes in the organisation and on the individual and it being influenced by certain conditions in the workplace. Overall job satisfaction decreases when controlling for job stressors, such as job insecurity, and different personality traits (Dormann & Zapf, 2001). Thus, changes in organisational measures of working conditions lead to changes in the job satisfaction of employees.

Heaney et al. (1994) found in their study that job satisfaction seemed to decrease where long-term job insecurity was present. Thus, the experience of job insecurity influences the employees' decision to disassociate from the organization and, their commitment and satisfaction with the job. De Witte (2005b) analysed long-term job insecurity in terms of its relation with job satisfaction and found that less positive organisational attitudes and lower job satisfaction were experienced where job insecurity was present.

Managers face the challenge of maintaining the commitment of the workforce (Dessler, 1999). "Organisational commitment reflects one's identification with, and involvement in a particular

organization” (Mowday, Porter, & Steers, 1982, p. 27). Robbins et al. (2004) define organisational commitment as “A state in which an employee identifies with a particular organisation and its goals, and wishes to maintain membership in the organisation” (p. 73). Meyer, Stanley, Herscovitch and Topolnysky (2002) and Suliman and Iles (2000) categorised the dimensions organisational commitment into three components namely affective, continuance and normative commitment. However, according to Allen and Meyer (1996), the affective component of organisational commitment presents as the component of most importance. Meyer (2002) also indicates the affective component to have the strongest relationship with organisational and individual outcomes. This research only focuses on the investigation of the affective component of organisational commitment, as the emotional attachment to the job (Allen & Meyer, 1996).

“Positive affective organisational commitment depends on whether or not trust exists between the employee and the organization” (Geyskens, Steenkamp, Scheer, & Kumar, 1996, p. 314). Commitment and loyalty between employees and the organisation are of importance, and feelings of job insecurity lead to the retreating of the workers’ commitment and a decrease in effectiveness (Galunic & Anderson, 2000). According to Buitendach and De Witte (2005), job insecurity is related to affective organisational commitment in a negative manner (i.e. employees who are insecure are less committed).

It follows suit that individuals who are not satisfied should be less committed, and than once commitment is lost, employees start to think about leaving the organisation. According to Rosenblatt and Ruvio (1996), “an employee whose job is perceived as threatened is likely to psychologically protect him/herself by voluntarily withdrawing from the job” (p.589). Turnover intention is defined by Robbins et al. (2004) as “the voluntary and involuntary permanent withdrawal of staff from an organisation” (p. 16). According to Ameen et al. (1995), turnover intention is referred to as the employee’s behaviour to distance him- or herself from the organisation.

Certain events which are known as antecedents, such as stress, result in feelings of job insecurity within employees. These antecedents’ typically result in behavioural consequences, and turnover intention forms part of such behaviours and attitudes of employees (Ameen et al., 1995). Cheng and Chan (2008) argue that turnover may be used by some employees as a coping mechanism to buffer the effect of job insecurity.

Negative attitudes towards the organisation as well as to the work, and turn over intention, arise from the experience of the job-related stressor of job insecurity (Näswall et al., 2005; Soylyu, 2007). The study of Rosenblatt and Ruvio (1996), organisational attitudes and behaviours were clearly affected by job insecurity and highlighted that the experience of job insecurity is also related to the intention to quit. The

positive relationship between job insecurity and withdrawal behaviour was confirmed in the study of Davy, Kinicki and Scheck (1997).

According to Rosenblatt, Talmud and Ruvio (1999), job insecurity affects the attitudes and behaviours of employees. Ameen et al. (1995) and Davy et al. (1997) argued that intentions to quit (turnover) have a strong relationship with organisational behaviour and attitudes such as organisational commitment and job satisfaction. According to Tshabalala (2004), the experience of job insecurity reduces both commitment and satisfaction of employees. Higher levels of turnover (Sverke & Hellgren, 2002) and lower levels of job satisfaction (Davy et al., 1997; Heany et al., 1994; Hellgren et al., 1999) as well as organisational commitment (Reisel, 2003) have also been linked to job insecurity in the literature (Rosenblatt et al., 1999; Rosenblatt & Ruvio, 1996).

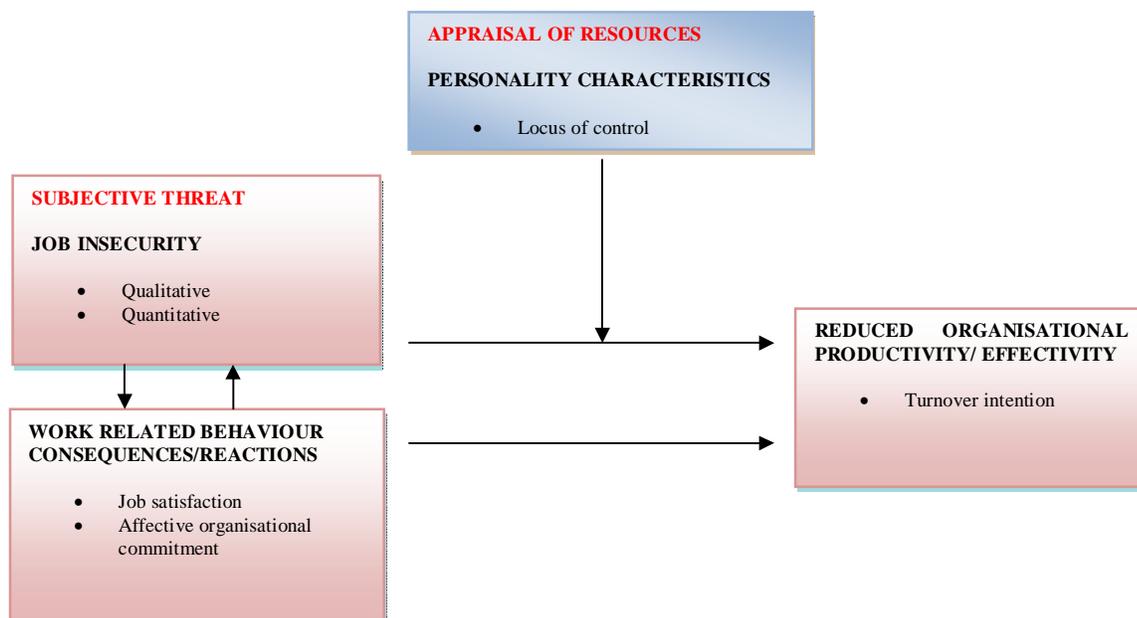
Näswall (2004) states that within the same situation, the degree of job insecurity experienced will vary between different individuals. Thus, personality dispositions are important when determining how different individuals will counter the experienced stress (Näswall, Sverke, & Hellgren, 2005). According to Roskies, Louis-Guerin and Fournier (1993) “personality can cushion, as well as aggravate the impact of occupational stress” (p. 617). According to Jordan, Ashkanansy and Hartel (2002), endogenous variables such as personality also have an impact on the perceived insecurity.

The reactions of employees toward job insecurity could be moderated by the personality characteristic which a person comprised of, such as locus of control (Näswall et al., 2005). According to Legerski, Cornwell and O’Neil (2006), locus of control is the personality characteristic most often studied. Hauge (2004) argues that it is of importance to investigate the resources which a person believes he or she has available (such as locus of control), in order to determine the moderating effect on the outcomes of job insecurity.

Locus of control is defined by Robbins et al. (2004) as a personality characteristic. Kreitner and Kinicki (2007) differentiate between two terms of locus of control, namely an internal, and an external locus of control. Internal locus of control refers to the individual’s confidence that s/he can handle what-ever situation s/he might find him/herself in, and external locus of control refers to the individual’s believe that s/he does not have the ability to resolve his/her own circumstances and that it is not within his/her control. Bosman, Buitendach and De Witte (2005) supported the argument that employees have expectations for the future, and locus of control should influence these expectations for the future and that their locus of control should influence these expectations and current behaviour. The conclusion was drawn that an external and internal locus of control affects job insecurity differently. External locus of control tends to relate positively to employees’ job insecurity, and internal locus of control tends to have the opposite

effect. Employees who possess an internal locus of control feel that they will be able to handle issues that occur in their everyday lives, including job insecurity (De Witte, 2005).

The model of Greenhalgh and Rosenblatt (1984) is used to expand the view of job insecurity and its consequences, and is described below.



Job insecurity as a result reduces the effectiveness and productivity of an organisation and increases turnover intention. The reaction towards job insecurity has an effect on the individual, and the organisation. Important negative behaviour and attitudes such as reduced organisational commitment and job satisfaction are found when investigating job insecurity (Ameen et al., 1995; Lord & Hartley, 1998; Näswall et al., 2005). According to Greenhalgh and Rosenblatt (1984), information which is known to the workforce in the organization, such as declining or restructuring, may result in uncertainty about one's job, which in turn may be moderated by personality characteristics, such as locus of control. The uncertainty of not knowing whether or not one will lose one's job will constitute the realisation of the threat and result in the experience of stress (Lazarus & Folkman, 1984).

The following research questions emerge from the problem statement. The research questions will be addressed in two separate articles. The first article's research questions are:

- How is the qualitative and quantitative distinction of job insecurity conceptualised in the literature?
- Does a measure capturing the qualitative and quantitative distinction present with sufficient reliability for employees from different language groups in South Africa?

- What recommendations can be made for future research and the use of the qualitative/quantitative measure of job insecurity?

Research questions that emerge and that will be answered in the second research article include:

- What is the relationship between qualitative and quantitative job insecurity, job satisfaction, organisational commitment, turnover intention and locus of control in the literature?
- What is the relationship between qualitative and quantitative job insecurity, job satisfaction, organisational commitment, turnover intention and locus of control in a sample of South African employees?
- Can qualitative and quantitative job insecurity, job satisfaction, organisational commitment and locus of control be used to predict the turnover intention of employees?
- Does locus of control moderate the relationship between qualitative and quantitative job insecurity, job satisfaction and organisational commitment on the one hand, and turnover intention on the other?
- What recommendations can be made for managing turnover intention, and future research?

1.2 RESEARCH OBJECTIVES

The research objectives can be divided into general objectives and specific objectives.

1.2.1 General objective

The general objective of this study is two fold. Firstly, it is to investigate the reliability of a measure of qualitative and quantitative job insecurity and, secondly, it is to determine the relationship between quantitative and qualitative job insecurity, job satisfaction, affective organisational commitment, turnover intention and locus of control.

1.2.2 Specific objectives

The specific research objectives are as follows:

Article 1:

- How is the qualitative and quantitative distinction of job insecurity conceptualised in the literature?

- Does a measure capturing the qualitative and quantitative distinction present with sufficient reliability for employees from different language groups in South Africa?
- What recommendations can be made for future research and the use of the qualitative/quantitative measure of job insecurity?

Article 2:

- To determine the relationship between qualitative and quantitative job insecurity, job satisfaction, organisational commitment, turnover intention and locus of control in the literature.
- To determine the relationship between qualitative and quantitative job insecurity, job satisfaction, organisational commitment, turnover intention and locus of control in a sample of South African employees.
- To determine if qualitative and quantitative job insecurity, job satisfaction, organizational commitment and locus of control can be used to predict turnover intention of employees.
- To determine if locus of control moderates the relationship between qualitative and quantitative job insecurity, job satisfaction and organisational commitment on the one hand and turnover intention on the other.
- To make recommendations for future research and practice

1.3 PARADIGM PERSPECTIVE OF THE RESEARCH

Mouton and Marais (1992) argue that research is shaped by a certain paradigm which includes an intellectual climate and the market of intellectual resources. Paradigms are views which are agreed upon and research is done within the context of a specific paradigm (Mouton & Marais, 1990).

1.3.1 The intellectual climate

The intellectual climate refers to the variety of non-epistemological standards or belief that is assumed by the researcher working in a specific discipline. According to Mouton and Marais (1992), the intellectual climate is a compilation of viewpoints, standards and assumptions which are not testable, and not supposed to be tested, and normally bring about statements which can be tested. The disciplinary significance and meta-theoretical assumptions are explained to establish the intellectual climate of this research.

The scientific observation, assessment; optimal use and influencing of normal and to smaller amount, and unusual behaviour of people within the physical, psychological, social and organisational surroundings are referred to as Industrial Psychology (Munchinsky, Kriek, & Schreuder, 2002)

1.3.2 Discipline

This research falls within the limitations of the behavioural sciences, and more particularly Industrial Psychology. Organisational psychology is a sub-discipline of Industrial Psychology and can be defined as the study of organisations and their elements and systems which deal with the individual dimensions of organisational behaviour, organisational structures and organisational development (Cascio, 1991). The current study job insecurity is considered to be the cause of decreased job satisfaction, turnover intention, organisational commitment and locus of control. The outcome of the research aims to determine the relationships between these variables.

Psychometrics as a sub-discipline of psychology is referred to as the scientific and systematic development of measuring standards (reliability and validity) for the analysis of data measured in psychology (Browne, 2000).

Mouton and Marais (1996) argue that constructs must be measured in a valid manner, and data must be accurate in order for the research to be internally valid. External validity is referred to as findings which are applicable to other research (Mouton & Marais, 1996).

1.3.3 Meta-theoretical assumptions

Three paradigms are applicable to this research. The literature review is conducted within the humanistic paradigm, and the systems theory and the empirical study are done within the functionalistic paradigm.

1.3.3.1 Literature review

The humanistic paradigm emphasises the individuals' engagement in life and their ability to make decisions while being intentional and aware of their actions. The paradigm focussed on the temperament and the effect on people due to their relationship with others (De Carvalho, 1991). The basic assumptions of the humanistic paradigm (De Carvalho, 1991) are followed in this research as experiences/perceived level of job insecurity are studied. The individual and personality dispositions as a whole are seen as important in conducting the research. The experiences of job insecurity may reflect negatively on the

organisation, and the individual within the social context, and relationships between the organisation and the individual are endangered as a consequence of job insecurity.

The systems theory can be defined as multifaceted, interacting elements which provide a conceptual framework which can enhance decision making (Bucker, 2003). A system is defined as a set of objects together with relationships between the objects and between their attributes (Lundin, 1996). According to Lundin (1996), the most influential conceptual equipment for understanding of the dynamics of organisations and organisational transformation is the systems theory (Lundin, 1996). The multidimensional nature of job insecurity is examined in the research and the reliability of quantitative and qualitative job insecurity is investigated. The consequences and impact of job insecurity on the organisation and the individual will not be studied in isolation.

1.3.3.2 Empirical study

Within the behaviouristic paradigm, observable behaviour is the focus of the human study rather than the internal thought process. Reinforcement is seen as an essential aspect to consider in the progression of learning (Getzels & Taylor, 1975). Human behaviour when experiencing job insecurity is studied within the context of the organisation. This in turn will influence the attitudes of the individual such as organisational commitment, job satisfaction and turnover intention.

The functionalistic paradigm, being a quantitative approach, is concerned with understanding organisations (society) in order to produce useful empirical knowledge (Babbie, 1979). The functionalist paradigm holds a view of the social world which "regards society as ontologically prior to man and seek to place man and his activities within that wider social context" (Burrell & Morgan, 1979, p. 106). "It approaches those general sociological concerns from a standpoint which tends to be realist, positivist, determinist and homothetic" (Burrell & Morgan, 1979, p. 26). Functionalists tend to assume the standpoint of the observer, attempting "to relate what *they* observe to what *they* regard as important elements in a wider social context" (Burrell & Morgan, 1979, p. 107). The intention of this research is to explain how quantitative and qualitative job insecurity and the relevant organisational and individual variables (organisational commitment, job satisfaction, turnover intention and locus of control) are related to one another.

1.3.4 Market of intellectual resources

The assortment of beliefs which involve epistemological status of scientific statements can be referred to as the market of intellectual resources. Epistemological beliefs are categorised into theoretical beliefs and methodological beliefs (Mouton & Marais, 1992).

1.3.4.1 Theoretical beliefs

Beliefs resulting in judgments which can be tested, concerning social phenomena can be described as theoretical beliefs. These judgments are all concerned about the operation of human phenomena and include all conceptual definitions and all models and theories of the research (Mouton & Marais, 1992).

A. Conceptual definitions

The following relevant conceptual definitions are presented below:

Job Insecurity is defined as a multidimensional concept with negative effects on the individual, organisation and the social level. Negative effects result in negative individual, organisational and social consequences. Van Wyk and Pienaar (2008) gives a definition of job insecurity as consisting of two dimensions, namely quantitative job insecurity which refers to the fear of losing important features of the job and qualitative job insecurity which refers to the threat of losing the job itself.

Job satisfaction is defined as the perceptions of the individual regarding his/her work which are influenced by the person's needs, values and expectations (Buitendach & De Witte, 2005).

Organisational commitment can be defined as a person's recognition and participation in the organisation and can be conceptualised into affective, continuance and normative commitment. Researchers, Meyer et al. (2002) and Sui (2002) define affective organisational commitment as the emotional connection to, recognition with and participation in the organisation.

Turnover intention is defined as a person's behaviour in which he/she dissociates him- or herself from a specific organization (Ameen et al., 1995).

Locus of control is defined as when an individual believes that he/she can control certain events in life. This is known as an internal locus of control. However, if, one believes that such control resides elsewhere, it is referred to as an external locus of control (Spector et al., 2001).

B. Models and theories

According to Mouton and Marais (1992), models intend to answer questions; it reproduces the dynamics of an occurrence through the relation between the main elements in a process and represents it in a simplified way. Mouton and Marais (1992) define a theory as interconnected concepts, propositions and definitions which specify relations among variables in order to predict and explain the phenomena.

In order to find similarities and the relationship between certain variables and job insecurity, various existing models of job insecurity will be studied. Models that study the relationship between job insecurity and indicators of organisational effectiveness are those of Greenhalgh and Rosenblatt (1984). Kinnunen et al. (2000) argues that job insecurity as a multidimensional construct consists of subjective experience and cognitive experience. De Witte (2005a) suggested in his model that job insecurity should be measured globally as the perceived job insecurity of employees, and the model of Sverke et al. (2004) defines job insecurity as a stressor and distinguish between a qualitative and quantitative dimension thereof. The last representation forms the focus of this study.

1.3.4.2 Methodological beliefs

Methodological beliefs are defined as beliefs that formulate judgements regarding the structure and the nature of scientific research and science (Mouton & Marais, 1992). Within the functionalistic framework, the empirical study is conducted.

1.4 RESEARCH METHOD

The research method consists of a literature review as well as an empirical study. The results will be presented in the form of two research articles.

1.4.1 Literature Review

The literature review of the first article focuses on the qualitative and quantitative distinction and the measurements of job insecurity.

The literature review of the second article focuses on organisational experiences, behaviours and attitudes (job insecurity, affective organisational commitment, job satisfaction and turnover intentions) and the personality variables of locus of control.

1.4.2 Empirical Study

The empirical study consists of the research design, measuring instruments, participants and statistical analysis.

1.4.2.1 Research design

A cross-sectional design will be utilised to describe the population and to attain the objectives of this research. The relationships between variables are examined, whereby functions associated with correctional research are described and predicted (Shaughessey & Zechmeister, 1997). This design is also ideally suited to investigations of reliability.

1.4.2.2 Participants

The sample includes participants ($n=178$) randomly selected from a large retail banking group. This sample was drawn across job levels that include junior management and supervisory levels as well as middle management.

1.4.2.3 Measuring instruments

Measuring instruments of job insecurity (Hellgren, Sverke, & Isaksson, 1999), job satisfaction (Hellgren, Sjöberg, & Sverke, 1997), affective organisational commitment (Allen & Meyer, 1990), turnover intention (Sjöberg & Sverke, 2001) and locus of control (Levenson, 1981) will be administered.

Job insecurity (quantitative): This scale consists of three items developed by Hellgren et al. (1999), and measures a worry and uncertainty regarding the future existence of the employment. The response alternatives ranged from 1 (disagree) to 5 (agree), and a high score on this scale represents a strong sense of quantitative job insecurity (e.g. “*I feel uneasy about losing my job in the near future*”). Cronbach alpha for this scale was indicated as 0,79 (Hellgren et al., 1999).

Job insecurity (qualitative): This scale consists of four items (Hellgren et al., 1999), and measures a worry about losing valued features of the job. A high score indicates a high level of qualitative job insecurity, and the response alternatives ranged from 1 (disagree) to 5 (agree), and a high score on this scale represents a strong sense of quantitative job insecurity (e.g. “*I think my future prospects within the organisation are good*”). The study of Hellgren et al. (1999) reported a Cronbach alpha of 0,75.

Job satisfaction: The three items comprising the scale measuring satisfaction with the job were developed by Hellgren et al. (1997), based on Brayfield and Rothe (1951). The response alternatives ranged from 1 (disagree) to 5 (agree), and a high score reflects satisfaction with the job. The items (e.g. “*I am very satisfied with my job*”) reflect the employees’ general satisfaction with their job. The Cronbach alpha for this scale repeatedly measures above 0, 82 (Sverke et al., 2004).

Affective organisational commitment: This scale is the short version of the scale developed by Allen and Meyer (1990) measuring affective commitment to the organisation. The response alternatives ranged from 1 (disagree) to 5 (agree), and a high score reflects strong commitment to the organisation. A sample item is “*This organisation has a great deal of personal meaning to me*”, and the scale produces a Cronbach alpha > 0, 78 (Sverke et al., 2004).

Turnover intention: This scale, consisting of three items, was developed by Sjöberg and Sverke (2001) and measures the strength of the respondent’s intention to leave the present position. The response alternatives ranged from 1 (disagree) to 5 (agree), and a high score reflects a strong intention to leave the job (e.g. “*I feel that I could leave this job*”). Cronbach alpha > 0, 68 (Sjöberg & Sverke, 2001).

Locus of control: This scale was based on Levenson (1981) and consists of eight items, where a high score reflects internal locus of control, i.e. the sense that the individual herself believes she has control rather than believing in luck. The response alternatives ranged from 1 (disagree) to 5 (agree). A typical item would be “*A job is what you make of it*”. This scale shows reliabilities (Cronbach alpha) in excess of 0, 79 (Sverke et al., 2004).

1.4.2.4 Statistical Analysis

The SPSS-program (SPSS, 2010) will be used to conduct the statistical analysis regarding the reliability and validity of the measuring instruments and descriptive statistics. For the assessment of the reliability and validity of the measuring instruments, the Cronbach alpha coefficients (Clark & Watson, 1995) will be used. The descriptive statistics (e.g. mean, standard deviation, skew-ness and kurtosis) will be used to analyse the data. The relationship between variables will be determined and specified through Pearson product-moment correlation coefficients with a cut-off point of 0, 30 for practical significance of correlation coefficients being set. Regression analyses will be employed to investigate whether the independent variables predict the dependent variable turnover intention. For the comparison of the factor structures of the job insecurity scale for three language groups, structural equivalence will be determined. This is achieved by means of exploratory factor analysis and target (Procrustean) rotation (Van de Vijver

& Leung, 1997). Target rotations will be carried out to evaluate the conformity of factors in different language groups. Tucker's coefficient of agreement (Tucker's phi) will be used to estimate the factorial agreement. For the examination of factorial similarity at a global level, this method is adequately accurate. Bias analyses however will be carried out whenever the construct equivalence is not acceptable in order to detect inappropriate items. The construct equivalence of the job insecurity scale will be determined by means of exploratory factor analysis and target (Procrustean) rotation. After the factor loadings of the language groups are rotated to one target group, the factorial agreement will be estimated with the use of Tucker's coefficient of agreement (Tucker's Phi).

1.5 CHAPTER DIVISION

The chapters of the dissertation will be divided as follows:

Chapter 1: Introduction

Chapter 2: Article 1

Chapter 3: Article 2

Chapter 4: Conclusions, limitations and recommendations

1.6 CHAPTER SUMMARY

The justification of the current research was discussed and an examination of the literature was conducted within this chapter. Relevant constructs were defined and previous findings of researchers were investigated by means of the literature review. Research objectives for the study were set out and the specific research questions formulated. Paradigm perspectives including the intellectual climate, the discipline, the meta-theoretical assumptions and the market of intellectual resources were investigated and discussed. The research methodology was defined and a division of chapters followed.

The study is twofold and the research articles are presented in the following chapters. A literature review will be conducted followed by the results obtained from the specific study.

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THE MEASUREMENT OF QUALITATIVE AND QUANTITATIVE JOB INSECURITY FOR DIFFERENT GROUPS OF SOUTH AFRICAN EMPLOYEES

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ABSTRACT

With environments constantly changing in South African organisations, it is highly likely that employees will experience job insecurity. Within this context, the reliable measurement of the job insecurity construct is important. The literature suggests that the fear of losing one's job itself (quantitative) could be more negative than losing important job features (qualitative). Current measures regarding these two components were investigated in order to establish their reliability across different language groups in South Africa. A cross-sectional design was followed to investigate the reliability of measurements. Participants comprised 178 workers who were randomly selected from a retail banking group. Results indicated that both the qualitative and quantitative job insecurity measuring instruments obtained acceptable Cronbach alpha coefficients, and internal consistency is evident. Recommendations are made for future research and the use of the job insecurity scales.

OPSOMMING

Met omgewings wat konstant in Suid-Afrikaanse organisasies verander, is dit hoogs waarskynlik dat werknemers werksonsekerheid sal ervaar. Binne hierdie konteks is die betroubare meting van die konstruk werksonsekerheid belangrik. Die literatuur stel voor dat die vrees om die werk self (kwantitatief) te verloor, meer nadelig is as om belangrike werksaspekte (kwalitatief) te verloor. Huidig ontwikkelde meetinstrumente wat met dié twee konsepte verband hou, sal ondersoek word om 'n effektiewe, betroubare meetinstrument te ontwikkel vir verskillende taalgroepe in Suid-Afrika. 'n Dwarssnit-ontwerp is toegepas om die betroubaarheid van die meetinstrumente te ondersoek. Deelnemers het uit 178 werknemers van 'n handelsbankgroep bestaan wat lukraak geselekteer is. Resultate dui aan dat beide kwalitatiewe en kwantitatiewe meetinstrumente vir werksonsekerheid in die totale populasie aanvaarbare Cronbach alfa-koëffisiënte asook interne konsekwentheid bewys het. Voorstelle vir toekomstige navorsing word gemaak asook vir die toekomstige gebruik van werksonsekerheidskale.

Keywords: Qualitative and quantitative job insecurity, affective organisational commitment, job satisfaction, turnover intention, personality dispositions, locus of control, reliability

Challenges such as discharges, downsizing, voluntary severance packages and affirmative action in modern organisations result in employment uncertainty which, in turn, affects the attitudes and behaviours of employees (De Witte, 1999). Concern about the future of one's job normally arises within the context of a changing environment, when a crisis is experienced and when restructuring takes place (Van Wyk & Pienaar, 2008). The strategies which organisations employ to stay competitive all result in the workforce worrying about the future, which encompasses both the future existence of the job and vulnerable features of the job (Sverke, Hellgren, & Näswall, 2006). Job insecurity as a stressor may be experienced for a long period of time (Rosenblatt & Ruvio, 1996; Schoeman, 2007), has consequences for the workplace as well as the employee and is an important concept to investigate in today's world of work (Greenhalgh & Rosenblatt, 1984; Sverke, Hellgren, Näswall, Chirumbolo, De Witte, & Goslinga, 2004). The conceptualisation of job insecurity has undergone changes because of the modern, ever-changing environment, and measurements of job insecurity need to be reliable in order to draw meaningful conclusions about the conditions that result in the experience of job insecurity and its effects and consequences. The nature of the concept has to be captured, and measures of the construct need to be refined. In order to determine the properties of the measurement scale, the most essential and significant aspects of job insecurity need to be clearly established in the literature (Sverke & Hellgren, 2002).

Conceptualisation of job insecurity in the literature

To expand the view and understanding of the concept job insecurity, a clear conceptualisation is needed, and a variety of researchers have conceptualised and defined job insecurity differently (Ashford, Lee, & Bobko, 1989; De Witte, 2000; Greenhalgh & Rosenblatt, 1984; Klandermans & Van Vuuren, 1999). In the 1980's, job insecurity was defined as a stressor by Greenhalgh and Rosenblatt (1984). Within their larger theoretical context, job insecurity is defined as a "perceived powerlessness to maintain desired continuity in a threatened job situation" (Greenhalgh & Rosenblatt, 1984, p. 438). Burchell (1999) argues that the experience of job insecurity derives from the ability of the individual to perceive his/her life as controllable. Furthermore, a distinction is made between job insecurity in the literature as an objective phenomenon (threat brought upon by a company) versus a subjective phenomenon (individual's worry about future involuntary job loss). The subjective phenomenon is based on the individual's perceived observation in his/her working environment, and these feelings differ between individuals within the same situation (Greenhalgh & Rosenblatt, 1984; Klandermans & Van Vuuren, 1999; Sverke et al., 2004). According to Klandermans and Van Vuuren (1999), subjective job insecurity is influenced by personality dispositions and can occur without a lot of objective job insecurity. Chowwen and Ivensor (2009) argue that when a lack of control in the situation is experienced, one will experience job insecurity, or when one feels that one does not have the ability to control circumstances in one's own life, one will interpret the world as negative (Burchell, 1999).

De Witte (1999) adopted a global viewpoint which defined job insecurity as a concern about the threat to the job itself or the future continuity of the job. Rosenblatt and Ruvio (1996) argued that job insecurity is a multidimensional concept and includes the fear of losing important aspects of the job as well. In the study of Hellgren, Sverke and Isaksson (1999), a distinction is made between quantitative and qualitative job insecurity, where quantitative job insecurity refers to the worry for the loss of the job itself and qualitative job insecurity to the worry about significant job features. These authors (Hellgren et al., 1999; Sverke & Hellgren, 2002) are of the opinion that job insecurity is dependent upon the individual's perception of the stressor and thus a subjective element of job insecurity. Job insecurity is thus seen as a concept which affects several dimensions of the working environment and job, in other words a multifaceted concept (Greenhalgh & Rosenblatt, 1984).

Two distinct conceptualisations of job insecurity as a two-dimensional construct have emerged. De Witte (2000) and Borg and Elizur (1992) consider these dimensions to be the affective job insecurity, which refers to the fear of losing the job, and cognitive job insecurity, which refers to the threat that is realised and the probability of actually losing the job. Conversely, the experience of job insecurity is argued to be a combination of both the affective quality and the cognitive quality of job insecurity (Sverke et al., 2004). The focus of this research falls on establishing the factorial validity of an operational measure of the second conceptualisation, which distinguishes between quantitative and qualitative job insecurity.

Researchers have argued that multiple-item measures of job insecurity relate more strongly to its outcomes than when only single item measures of job insecurity are applied (Sverke, Hellgren, & Näswall (2002). Greenhalgh and Rosenblatt (1984) were some of the first researchers that differentiated between the threat of the continuation of the job and the loss of important job features. Quantitative and qualitative job insecurity is used to refer to two different dimensions of job insecurity. The quantitative dimension refers to the concern about future employment, and qualitative job insecurity refers to a lack of opportunities within the company, limited salary progression or other perceived threats towards important job features (Hellgren et al., 1999). Greenhalgh and Rosenblatt (1984) noted that, "Loss of valued job features is an important overlooked aspect of job insecurity" (p. 441). Thus, this needs to be investigated in order to draw meaningful conclusions about the aspect. The conceptualisation of Greenhalgh and Rosenblatt (1984) was used by Ashford, Lee and Bobko (1989) to develop a conceptually thorough and multi-item measure which includes the components of the job itself, job features and the powerlessness to resist the threat. This measure was used to maximise the predictive validity and is based on firm presumption (Lee, Bobko, & Chen, 2006). The predictive and construct validity of this measure was shown in various studies (e.g. Lee et al., 2006; Hellgren et al., 1999; Rosenblatt & Ruvio, 1996). Pasewark and Strawser (1996) argue that the reaction of job insecurity has important consequences which

may result in intentions to leave the organisation. The scale of Pasewark and Strawser (1996) incorporated three components, namely the importance of work factors and the likelihood of negative changes in those work factors, the importance of negative events and the ability of individuals to control changes in work factors and job events. This scale is similar to the measure of Ashford et al. (1989).

Hellgren et al. (1999) established the internal consistency for both their quantitative and qualitative job insecurity scales. These authors use a seven-item scale (Isaksson et al., 1998), in line with the definition of Greenhalgh and Rosenblatt (1984). Other researchers such as Bernston, Näswall and Sverke (2010) also employed the use of the scales of Hellgren et al. (1999) and again found evidence for its reliability. However, they devised three extra items in order to increase the reliability of the quantitative dimension. Reisel and Banai (2002) utilised the multidimensional concept, and both principles were measured, namely the threat of the job itself and the threat of losing important job features. The results of their study confirmed that the threat to the job itself explained significantly more variance than the threat to losing important job features. According to Sverke and Hellgren (2002), the quantitative and qualitative dimensions of job insecurity are independent of one another, and both these aspects are crucial to consider in future South African research (Van Wyk & Pienaar, 2008).

Threats to one's job are seen by individuals in the organisation as more sensitive than change in the working environment (Reisel, 2003). These results thus indicate that the fear experienced of losing one's job differs from the fear of losing important features of the job, such as promotions, career opportunities and adequate salary adjustments.

Job insecurity research in South Africa

South African organisations are undergoing changes that are similar to organisations internationally and form part of global transformations processes (Selepe, 2004). Strategies which organisations use in order to stay competitive expose their employees to feelings of job insecurity (Ramakau, 2006) which need to be clearly understood. Different measures were used in research on job insecurity in South Africa, which included the Job Insecurity Questionnaire (JIQ) of Ashford et al. (1989), Job Insecurity Survey (JIS) of Isaksson et al. (1998) and the Job Insecurity Survey Inventory (JISI) of De Witte (2000). In the study of Ramakau (2006), the Job Insecurity Scale (JIS) of Ashford et al. (1989) was used. The opinion expressed is that further investigation is necessary in South Africa when it comes to the reliability and validity of the JIS and its subscales.

Hauge (2004) implies that losing employment can have more consequences and harmful effects on the individual than losing some of the job features. Investigation of both aspects of job insecurity is of importance in order to determine the relationship with various consequences (Klandermans & Van

Vuuren, 1999). Different outcomes may be observed from the quantitative and qualitative dimensions of job insecurity. Thus, the importance and measurement of both dimensions need to be clearly understood as limited studies have been conducted on these aspects and their respective consequences (Hellgren, Sverke, & Isaksson, 1999). The validation of a measure including the threats to the job itself and threats to valued job features is encouraged by researchers (Sverke et al., 2002).

Within studies conducted in the South African context, the Job Insecurity Survey Inventory (JISI) of De Witte (2000) was most often used (Heymans, 2002; Maree, 2004; Pillay, 2006; Rani, 2005; Tshabalala, 2004; Van Zyl, 2009). Most South African researchers adopted the two-dimensional conceptualisation which refers to job insecurity as a cognitive and affective component and assumes that it is categorised as a stressor (Van Wyk & Pienaar, 2008). Limitations to the measurement of De Witte (2000) were, however, identified by Mauno, Leskinen and Kinnunen (2001), seeing that the measurement was developed to measure job insecurity within a context of organisational change.

The study of Fourie (2005) was one of the first to make use of the distinction between qualitative and quantitative job insecurity, using the seven-item questionnaire of Isaksson, Hellgren and Petterson (1998). For both components of job insecurity, an investigation into reliability produced alpha coefficients in excess of what is acceptable for psychological measures (Clark & Watson, 1995). Qualitative job insecurity is often found to show more affirmative results in the prediction of negative outcomes compared to quantitative job insecurity (Hellgren et al., 1999). Researchers such as Pillay (2006) argue that various groups have different perceptions towards the stressor job insecurity, which in turn depends on the different resources one has access to (Chovwen & Ivensor, 2009).

In South Africa, measuring the impact of job insecurity on the individual and the work environment has become the focus point (Van Wyk & Pienaar, 2008). Many different measurements have in the past been applied to determine the experience of the stressor job insecurity (Klandermans & Van Vuuren, 1999; Sverke et al., 2006). Within the multi-cultural working population of South Africa there is still room for the investigation into the validity and reliability of measures for different language and cultural groups (Van Wyk & Pienaar, 2008). The general objective of this research was thus to investigate the reliability of a measure of quantitative and qualitative job insecurity. The specific objectives are to distinguish between quantitative and qualitative job insecurity in the literature, to determine if there is a measure capturing the quantitative and qualitative distinction with sufficient reliability for employees from different language groups in South Africa and, lastly, to make recommendations for the future use of quantitative and qualitative job insecurity measures in South Africa.

METHOD

Research design

A cross-sectional design, implemented by means of a survey, was used to illustrate the information about the population at a certain point in time. This design is suited to investigating the reliability of psychometric measures. The design is also appropriate to investigate differences between groups.

Study population

The population included 178 employees randomly selected from a retail banking group. The participants included workers graded across job levels including junior management, supervisory and middle management. Table 1 portrays some characteristics of the participants.

Table 1

Characteristics of the Participants (N=178)

Item	Category	Frequency	Percentage
Gender	Male	70	39,3
	Female	108	60,7
Parental Status (children younger than 12 years)	Yes	79	44,4
	No	99	55,6
Household status	Single	32	18
	Married or living with a partner	112	62,9
	Living with parents	19	10,7
	Divorced or separated	9	5,1
	Remarried	5	2,8
	Educational Qualifications	Grade 10 (Standard 8)	1
	Grade 11 (Standard 10)	1	0,6
	Grade 12 (Matric)	76	42,7
	Technical College Diploma	26	14,6
	Technikon Diploma	26	14,6
	University Degree (BA, B Comm, B Sc Honours)	26	14,6
	Post-graduate degree (Master's or Doctorate)	19	10,7
Language	Afrikaans	96	53,9
	English	41	23,0
	Sepedi	9	5,1
	Sesotho	2	1,1
	Setswana	12	6,7
	isiSwati	1	0,6
	Tshivenda	1	0,6
	isiNdebele	1	0,6
	isiXhosa	4	2,2
	isiZulu	7	3,9
	isiTshonga	1	0,6
	Other	1	0,6
	Employment Status	Permanent	162
Substitute position		3	1,7
Employed by the hour		4	2,2
Employed for a project		1	0,6
Trainee		4	2,2
Other		1	0,6
Union membership	Yes	92	51,7
	No	85	47,8
Change of Employment during the past 12 months	Yes	90	51,4
	No	85	48,6

The study population reflected in Table 1 consisted of a sample which was predominantly female (60.7%), with 62.9% of the participants indicated themselves as being married or living with a partner,

and 44.4% reported having children younger than the age of 12 years in their care. Nearly half has completed high school (42.7%), but most (54.9%) have some level of tertiary education. Most of the participants (53.9%) were Afrikaans speaking. The majority (91%) was permanently employed, and in the past 12 months, 51.4% experienced a change in their employment. More than half (51.7%) have membership in a union. The means (*M*) and standard deviations (*SD*) were computed for age, tenure and salary earned, which indicated that most of the participants were between the ages of 25 and 45 (*SD*=10.02), with an average tenure of 10 years (*SD*=9.017) and a salary ranging between R 2 536.61–R 23 325.19 (*Mean*= R 12 930.90;*SD*= R 10 394.29).

Measuring instruments

Job insecurity (quantitative): This scale consists of three items developed by Hellgren, Sverke and Isaksson (1999) and measures concern and uncertainty regarding the future existence of employment. The response alternatives ranged from 1 (disagree) to 5 (agree), and a high score on this scale represents a strong sense of quantitative job insecurity (e.g. “*I feel uneasy about losing my job in the near future*”). Cronbach alpha for this scale was indicated as 0,79 (Sverke et al., 2004).

Job insecurity (qualitative): This scale consists of four items (Hellgren et al., 1999) and measures concern about losing valued features of the job. A high score indicates a high level of qualitative job insecurity, and the response alternatives ranged from 1 (disagree) to 5 (agree) (e.g. “*I think my future prospects within the organisation are good*”). The study of Hellgren et al. (1999) reported a Cronbach alpha of 0,75.

Some biographical information was also gathered such as the years of employment with the specific organisation as well as the organisational climate in regards to voluntary or involuntary change within the past 12 months.

Statistical analysis

The statistical analysis was conducted with the SPSS program (SPSS, 2010). The Cronbach alpha coefficients were used in order to assess the reliability and validity of the measuring instruments (Clark & Watson, 1995). The data was analysed by means of the descriptive statistics (e.g. mean, standard deviation, skew-ness and kurtosis). The Pearson product-moment correlation coefficients with a cut-off point of 0,30 for practical significance of correlation coefficient were set to determine the relationship between scales. In order to establish the significance of the difference between quantitative and qualitative job insecurity, the multivariate analysis of variance (MANOVA) was used.

For the comparison of the factor structures of the job insecurity scale for three language groups, structural equivalence was determined. This is achieved by means of exploratory factor analysis and target (Procrustean) rotation (Van de Vijver & Leung, 1997). Target rotations were carried out to evaluate the conformity of factors in different language groups. Tucker's coefficient of agreement (Tucker's phi) was used to estimate the factorial agreement. Factorial similarity was established by values higher than 0,95, whereas values lower than 0,85 were seen as non-negligible incongruities (Van de Vijver & Leung, 1997). For the examination of factorial similarity at a global level, this method was adequately accurate. Bias analyses however need to be carried out whenever the construct equivalence was not acceptable in order to detect inappropriate items. The construct equivalence of the job insecurity scale was determined by means of exploratory factor analysis and target (Procrustean) rotation. Two factors were indicated by the use of the Scree plot and eigenvalues. After the factor loadings of the language groups were rotated to one target group, the factorial agreement was estimated with the use of Tucker's coefficient of agreement (Tucker's Phi).

Table 2 below gives the results of the factor analysis which was conducted between the full sample as well as the different language groups (Afrikaans, English and indigenous languages).

Table 2

Factor Analysis of the Job Insecurity Items for the Total Sample and Different Language Groups

	Total Sample (n=178)			Afrikaans (n=96)			English (n=41)			Indigenous (n=39)		
	1	2	<i>h</i> ²	1	2	<i>h</i> ²	1	2	<i>h</i> ²	1	2	<i>h</i> ²
I am worried that I will be given notice or be retrenched (Ko01)	0,86	-0,06	0,72	-0,89	-0,06	0,75	0,87	-0,15	0,71	0,81	-0,05	0,63
I am worried about being able to keep my job (Ko02)	0,80	0,14	0,74	-0,81	0,11	0,74	0,89	0,09	0,84	0,81	0,12	0,73
I am afraid that I may lose my job (Ko03)	0,91	-0,01	0,83	-0,90	0,02	0,82	0,86	-0,02	0,73	0,96	-0,08	0,89
I think my future prospects and opportunities within the organisation are good (Ka01)	0,23	0,50	0,39	-0,01	0,70	0,49	0,58	0,11	0,38	0,18	0,63	0,49
I feel worried about my career development within the organisation (Ka02)	0,28	0,65	0,63	-0,18	0,76	0,72	0,29	0,60	0,53	0,42	0,57	0,63
I worry about not getting paid the amount of money I would like to be paid in the future (Ka03)	-0,23	0,85	0,64	0,15	0,81	0,57	-0,21	0,85	0,68	-0,22	0,86	0,69
I worry about getting less stimulating work tasks in the future (Ka04)	0,05	0,83	0,71	-0,16	0,71	0,63	0,13	0,87	0,83	-0,01	0,86	0,74
	Full Sample (n=178)			Afrikaans (n=96)			English (n=41)			Indigenous (n=39)		
Correlation between factors	0,36			0,44			0,25			0,26		

An inspection of Table 2 indicates that all seven items loaded correctly on their respective factors, for the total sample and for individual language groups, if an item loading above 0,30 (Costello & Osborne,

2005) is considered. An item from the qualitative dimension, “*I think my future prospects and opportunities within the organisation are good*”, could be seen as problematic and needs to be examined carefully in the English group. The item loaded on the quantitative dimension, but it is seen as a qualitative item. In the total sample ($n=178$), the two factors accounted for 66.46% of the variance, and the two factors (quantitative and qualitative job insecurity) showed a positive correlation of $r=0,36$. Across language groups, there is some difference for the relation between the factors, with the strongest relation seen for the Afrikaans-speaking group and the weakest for the English-speaking group.

In Table 3, Tucker’s phi coefficient for the three language groups are indicated.

Table 3

Construct Equivalence of Job Insecurity for Different Language Groups

Group	Percentage of sample	Tucker's phi – Quantitative job insecurity	Tucker's phi – Qualitative job insecurity
Afrikaans	53,9	0,98	0,99
English	23,0	0,98	0,99
Indigenous	22,0	0,99	0,99

As can be seen in Table 3, Tucker’s Phi coefficients were acceptable for both quantitative and qualitative job insecurity for the three language groups ($\chi^2 > 0,90$). These results indicate that both factors of the job insecurity scale can be applied fairly to the three language groups.

Table 4 reports the distribution of the data by means of the mean, standard deviation, skew-ness and kurtosis as well as Cronbach alpha coefficients of the quantitative and qualitative job insecurity instrument within the total sample and within the different language groups.

Table 4

Descriptive Statistics and Cronbach Alpha Coefficients of the Job Insecurity Scale

	Scale	Mean	SD	Skew-ness	Kurtosis	Alpha (α)
Total Sample ($n=178$)	Qualitative	2,79	0,92	0,10	-0,46	0,73
	Quantitative	2,24	1,03	0,41	-0,67	0,84
Afrikaans speaking	Qualitative	2,84	0,92	0,04	-0,21	0,76
	Quantitative	2,34	1,07	-0,40	-0,55	0,83
English speaking	Qualitative	2,71	0,88	0,22	-0,81	0,76
	Quantitative	2,10	0,90	0,24	-1,36*	0,88
Indigenous language group	Qualitative	2,78	0,98	0,11	-0,56	0,76
	Quantitative	2,13	1,05	0,46	-0,94	0,83

* High kurtosis

As is evident from Table 4, the qualitative job insecurity instrument reported higher mean values than the quantitative job insecurity instrument, across all groups. According to the skewness as well as the kurtosis of the data, the measuring instruments reported a normal distribution. The exception is the quantitative scale in the English-speaking group, which presents with high negative kurtosis. Both the qualitative and quantitative job insecurity scales in the total sample obtained acceptable Cronbach alpha coefficients in accordance with the guideline of 0,70 (Nunnally & Bernstein, 1994). The qualitative scale for the different language groups (Afrikaans, English and Indigenous) reported lower reliability coefficients when compared to the quantitative scale but is still acceptable.

DISCUSSION

The aim of this study was to determine whether the measure capturing qualitative and quantitative dimensions of job insecurity offers sufficient reliability for employees across different language groups in South-Africa.

In confirmation of both previous international (Hellgren et al., 1999; Bernston, Näswall, & Sverke, 2010) and South African research (Fourie, 2005) the results indicated that both the quantitative and qualitative job insecurity scales presented satisfactory levels of reliability across different language groups in South Africa. A significant relationship is noticeable between the qualitative and quantitative job insecurity dimensions. In the study of Sverke and Hellgren (2002), it was indicated that these constructs are independent of one another; hence it is argued that they should relate differently to outcomes. The results of this study, however, indicate that the constructs are related.

One item, *“I think my future prospects within the organisation are good”*, relating to of qualitative job insecurity did not load as expected in the English language group. It could be argued that the question was interpreted differently by the respective language groups, or the first language of the participants could also have influenced the answering of the specific question. In this case, it should be kept in mind that the survey was only available in English, but only 23% of the participants indicated English to be their first language.

Finally, the results of the equivalence analysis clearly indicate that construct equivalence exists for both the qualitative and quantitative job insecurity scales for the different language groups. This is an encouraging result and implies that these scales can be applied across these language groups in South Africa without any fear of unfairly discriminating against one group.

It also indicates that qualitative and quantitative job insecurity means the same thing for people from different language groups.

The implication of these findings for the organisation are that the qualitative and quantitative job insecurity measures are reliable and can be used in this banking organisation in South Africa to examine and determine the levels of the stressor job insecurity.

LIMITATIONS

Within the specific study, several limitations apply. It is evident that the qualitative measuring instrument must be used cautiously when applied across different language groups due to interpretation. The size of the study was rather small and predominantly consisted of Afrikaans-speaking people: The English language group and indigenous languages only made up a small part of the study. Although the results in terms of equivalence are encouraging, this result only applies to the current sample and will need to be replicated.

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THE ROLE OF JOB INSECURITY, SATISFACTION AND ORGANISATIONAL COMMITMENT IN PREDICTING TURNOVER INTENTION

M. Prinsloo

ABSTRACT

Increased globalisation has resulted in a redefinition of the world of work, and these changes may threaten jobs as well as important features of the job. Employees are uncertain about what the future may hold, and literature suggests that this uncertainty may have negative consequences for both individuals and the organisation. This study sets out to determine the relationship between quantitative and qualitative job insecurity, job satisfaction, affective organisational commitment and turnover intention, both in the literature as well as among South African employees in the banking industry. The aim was to predict turnover intention, while the role of an individual level moderator variable, namely locus of control, was also investigated. A cross-sectional survey was implemented to gather data from 178 employees, selected from a retail banking group. Results indicated a positive relationship between quantitative and qualitative job insecurity and turnover intention while a negative relationship was found between job satisfaction and turnover intention. Likewise, findings indicated that quantitative job insecurity and job satisfaction predict turnover intention.

OPSOMMING

Toenemende globalisasie het 'n herdefiniëring van die wêreld van werk tot gevolg. Werknemers is onseker oor wat die toekoms mag inhou, en literatuur suggereer dat hierdie onsekerheid negatiewe gevolge mag inhou vir beide individue en die organisasie. Hierdie studie se doelwit was om die verhouding te bepaal tussen kwantitatiewe en kwalitatiewe werksonsekerheid, werkstevredenheid, affektiewe organisasieverbintenis en voorneme om te bedank, beide in die literatuur sowel as onder Suid-Afrikaanse werknemers in die bankindustrie. Die doel was om die voorneme om te bedank, te voorspel, en die rol van 'n individuele vlak moderatorveranderlike, naamlik lokus van-beheer, is ook ondersoek. 'n Dwarssnit-opnameontwerp is geïmplementeer om data van 'n geselekteerde handelsbankgroep te versamel. Resultate dui op 'n positiewe verhouding tussen kwantitatiewe en kwalitatiewe werksonsekerheid en die voorneme om te bedank, terwyl kwantitatiewe werksonsekerheid en werkstevredenheid die voorneme om te bedank, voorspel.

Keywords: Qualitative and quantitative job insecurity, affective organisational commitment, job satisfaction, turnover intention, personality dispositions, locus of control, reliability

In order for organisations to stay effective and competitive, the industrialised world has witnessed many economic changes. Amongst these are cost cuttings, downsizing and the restructuring of the workforce (Mauno, Leskinen, & Kinnunen, 2001). Temporary, part-time work and shorter tenure are widely employed in an attempt to stay competitive and resourceful (Ferrie, Shipley, Marmot, Stanfeld, & Smith, 1998; Sverke, Hellgren, Näswall, Chirumbolo, De Witte, & Goslinga, 2004). Research conducted by Ferrie et al. (1998) suggests that work demands as well as employees' obligations may be affected by the flexible climate and enhanced technologies. Failures within the banking sector continue to raise concerns in all countries, and the sector needs to remain competitive. Organisational changes within the banking sector result in a great deal of frustration and uncertainty amongst the sector's employees, mostly as a result of inevitable changes in everyday responsibilities, transfers of authority and an increasing demand for technical skills. Stress arises from these uncertainties which may affect banks in a negative manner (Samuel, Osinowo, & Chipunza, 2009).

When an organisation is subject to change, employees' expectations of job continuity is dislocated as result of a threat of job loss and/or the threat of losing features of the job (Mauno et al., 2001). Job insecurity is conceptualised in many different ways, and Hellgren et al. (1999) are of the opinion that it is comprised of two components, namely a quantitative and qualitative dimension. The first refers to the threat of losing the job itself, whilst the latter refers to the threat of losing important features thereof. Hellgren, Sverke and Isaksson (1999), and Ito and Brotheridge (2007), found that both quantitative and qualitative job insecurity affect individual and organisational outcomes differently. Seemingly, negative outcomes are more often predicted by the quantitative component of job insecurity than the qualitative component (Hellgren et al., 1999).

It has been hypothesised (Reisel & Banai, 2002) that the quantitative component of job insecurity would explain more variance than the qualitative component of job insecurity, but this hypothesis has yet to be confirmed. Hauge (2004) argues that when one's total job is lost, it tends to be a far more severe threat than when only important features are lost; it affects one's economic stability. The findings of Hellgren, Sverke and Isaksson (1999) indicated that the qualitative dimension of job insecurity related more to attitudes such as job satisfaction and turnover intention, when compared to the quantitative dimension. Nevertheless, very few researchers have investigated the potential consequences are associated with the different dimensions of job insecurity in the past (Hauge, 2004).

For many employees, job insecurity brings forth a great deal of stress (De Witte, 2005; Mauno et al, 2001), and this could give rise to negative attitudes at work (Buitendach & Rothmann, 2004; Sverke et al., 2004). Greenhalgh and Rosenblatt (1984) and Soylu (2007) are of the opinion that when an employee

perceives the workplace as stressful, withdrawal from work could well be the result which, in turn, could impact organisational productivity in a negative way. It is argued that workplace accidents, and performances by the individual and the organisation, are influenced by the experience of job insecurity (Soylu, 2007). Individuals tend to stay away from work more and to leave the organisation in search of alternative employment. Clearly, job insecurity holds very negative consequences for both individual employees and their respective organisations, and it is, therefore, worthy of investigation.

South African employees are threatened by unemployment (Bosman, Buitendach & Rothmann, 2005; Kingdon & Knight, 2001; Magruder, 2007), and research about this phenomenon is important in the South African context because job insecurity can give rise to resistance to change, a crucial element if organisations are to remain competitive and productive (Kreitner & Kinicki, 2007). According to Snoer (2005), job insecurity is also a reality in the South African business, economic and political environment. For example, in an attempt to improve competitiveness, organisations cut labour costs, which inevitably results in the layoff of large numbers of employees. Ratha and Mohapatra (2009) also stated that countries such as South Africa are highly affected by the latest economic crisis.

Since it is clear that job insecurity generally relates negatively to organisational and employee outcomes, the question that begs answering is whether there is a specific relationship between perceptions of job insecurity and employee commitment, satisfaction and turnover. Chirumbolo and Areni (2005) confirm that job insecurity is indeed inversely related to job satisfaction and organisational commitment, and directly to absenteeism. Several authors confirm a strong inverse relationship between organisational commitment and job insecurity (Ashford et al., 1989; De Cuyper & De Witte, 2006; Lord & Hartley, 1998; Reisel, 2003; Sverke & Goslinga, 2003; Sverke & Hellgren, 2001). In turn, insecurity also relates directly to turnover intention (Ameen et al., 1995; Allen & Meyer, 1990; Ashford, Lee & Bobko, 1989; Davy et al., 1997; Hauge, 2004; Näswall et al., 2005; Sverke & Hellgren, 2002; Sverke et al., 2004; Vandenberg & Nelson, 1999) and decreased job satisfaction (Buitendach & De Witte, 2005; Chirumbolo & Hellgren, 2003; Davy et al., 1997; Hauge, 2004; Heany et al., 1994; Hellgren, Sverke, & Isaksson, 1999; Rannona, 2003; Lee, Bobko & Chen, 2006).

Greenhalgh and Rosenblatt (1984) indicated that the relationship between job insecurity and individual outcomes was moderated by personality characteristics. For this reason, individual differences that could influence the relationship between job insecurity and its consequences need to be investigated (Hauge, 2004; Näswall, Sverke, & Hellgren, 2005) especially if, as Roskies, Louis-Guerin and Fournier (1993) noted, “personality is expected to, cushion as well as aggravate the impact of occupational stress” (p. 617). Without doubt, personality dispositions are important when the experience of stress between different individuals is investigated (Judge, Locke, Durham, & Kluger, 1998; Näswall, Sverke, &

Hellgren, 2005). It may be argued that different individuals with different characteristics may perceive a stressful situation, such as job insecurity, in a different manner. According to Hauge (2004), the moderator of locus of control as an individual difference may affect the relationship that quantitative and qualitative job insecurity could have on organisational outcomes such as job satisfaction, organisational commitment and turnover intention. He states that individuals with different characteristics will differ in their perceptions of a stressful situation (Hauge, 2004). Rothmann and Agathagelou (2000) argued that people with an internal locus of control tend to have fewer intentions to withdraw from their organisation. Hence locus of control is regarded as an important moderator in the experience of job insecurity (Näswall, Sverke, & Hellgren, 2005).

In this study, the relationship between job insecurity, job satisfaction, affective organisational commitment, turnover intention and locus of control will be determined. Of specific interest is whether job insecurity and related individual work attitudes (job satisfaction and commitment) can be used to predict turnover intention of employees, while the moderating effect of locus of control on the relationship between these variables will also be examined. In the South African context, employees often have to deal with a lot of job insecurity and, based on the findings of the study, recommendations could be made on how managers should deal with job insecurity in their organisations.

Job satisfaction

Researchers such as Buitendach and De Witte (2005) defined job satisfaction as the perceptions of the individual, the latter being influenced by personal needs, values and expectations. Strümpfer, Danana, Gouws and Viviers (1998) believe that job satisfaction stems from the emotions employees experience at work and depends on whether the job or the situation of the job is judged positively or negatively. Strümpfer et al., (1998) put it quite succinctly by stating, “The experience of job satisfaction involves beliefs about a job, intentions towards it, and the employee’s feelings about the job” (p. 92).

Conducting research into job satisfaction provides insight into the evaluation of individual’s working environment and the problems caused by a lack thereof, one such problem being absenteeism (Dormann & Zapf, 2001). Agho, Price and Mueller (1992) argue that employees who perceive their jobs as satisfactory are more interested in the organisation and show more commitment towards it. Thus, satisfaction of individuals should be of concern and value to organisations in order to avoid impaired productivity. In short, an investigation into job satisfaction is imperative since it has such a profound impact on the organisation and the individual (Buitendach & Rothmann, 2004).

Affective organisational commitment

Robbins et al. (2004) define organisational commitment as "...a state in which an employee identifies with a particular organisation and its goals, and wishes to maintain membership in the organisation" (p. 73). According to Muthuveloo and Rose (2005), organisational commitment is dependent upon the degree to which an employee is involved in his/her job and committed to his/her career, and the organisation.

The studies of Allen and Meyer (1996) as well as those of Meyer, Stanley, Hersovitch and Topolnytski (2002) support that organisational commitment is a multi-dimensional construct with independent sub-components (Ugboro, 2006). Meyer et al. (2002) and Suliman and Iles (2000) state that organisational commitment is conceptualised into three components, namely affective, continuance and normative commitment, and of these, the affective component is seen as the most important. Allen and Meyer (1990) stated unequivocally, "Affective commitment denotes an emotional attachment to, identification with, and involvement in the organisation" (p. 1). In short, employees who are affectively committed to an organisation will stay with the firm because they want to, not because they have to (Allen & Meyer, 1990), and it is argued that they are more willing to welcome changes in the organisation because they feel that the organisation could benefit from these changes (Yousef, 2000).

Turnover intention

Vandenberg and Nelson (1999) defined turnover intention as "the individual's own estimated probability (subjective) that they are permanently leaving the organisation at some point in the near future" (p. 1315). In support of Vandenberg and Nelson's definition, Robbins, Odendaal and Roodt (2004) defined turnover intention as "the voluntary and involuntary permanent withdrawal of staff from an organisation" (p. 16). Chen and Chan (2008) argue that turnover intention may be used by some employees as a coping mechanism to buffer the effect of experienced job insecurity. It can thus be argued that when an employee perceives his/her job as insecure, he/she may consider searching for alternative employment.

Job insecurity as a stressor in the workplace results in behavioural consequences, and turnover intention forms part of such behaviours and attitudes displayed by employees (Ameen, Jackson, Pasewark, & Straser, 1995; Soylu, 2007). Turnover intention as a behavioural consequence of job insecurity needs to be considered in research, because of its profound impact on the effectiveness and productivity of the organisation. According to Vandenberg and Nelson (1999), employees who add value to an organisation may intend to leave the organisation because of uncertainty of employment. Firth et al. (2004), too, are of

the opinion that the costs with regards to the training and induction of new employees are increased by actual turnover.

The moderating role of locus of control

Locus of control refers to the confidence with which one believes that one will be able to control circumstances in which one finds oneself (Judge et al., 1998). According to Kreitner and Kinicki (2007), the individual characteristic of locus of control refers to two distinct terms, namely internal and external locus of control. In the instance of internal locus control, one feels and believes that one has the ability to control the outcome of one's circumstance, and in the case of an external locus of control, one believes that the outcome of one's circumstances are beyond one's personal control. Employees with an internal locus of control are of the opinion that they can handle issues that occur in their everyday lives (De Witte, 2005). Thus, locus of control relates to the individual's tendency to believe that events can be controlled by one self (internality), or that such control resides elsewhere (externality) (Spector, Cooper, Sanchez, O'Driscoll, & Sparks, 2002). Hence, individuals with different points of locus of control, who experience uncertainty in a stressful situation may react to locus of control differently (Bernston, Näswall, & Sverke, 2010; Hauge, 2004), and locus of control may moderate the employee's reaction towards job insecurity (Jordan, Ashkanasy, & Hartel, 2002). In South African research, Bosman et al. (2005) found an external locus of control, in contrast to an internal locus of control, to be related to increased job insecurity.

In general, the aim of this study is to determine the relationship between quantitative and qualitative job insecurity, job satisfaction, affective organisational commitment, turnover intention and locus of control. Of specific interest it is whether turnover intention can be predicted by these variables, and whether locus of control has a moderating effect.

METHOD

Research design

A cross-sectional design by means of a survey was used to collect the information about the population at a certain point in time. The reliability of the psychometric measures can also be investigated with the use of the design. The design is also appropriate to investigate the differences between groups.

Participants

The study population consists of 178 employees which were randomly selected from a retail banking group. These participants were representative across different job levels including junior management, supervisory and middle management, male and female. This includes participants from different language groups with different household and parental status. In the table below, some characteristics of the participants are presented.

Table 1

Characteristics of the Participants (n=178)

Item	Category	Frequency	Percentage
Gender	Male	70	39,3
	Female	108	60,7
Parental Status (children younger than 12 years at home)	Yes	79	44,4
	No	99	55,6
Household status	Single	32	18
	Married or living with a partner	112	62,9
	Living with parents	19	10,7
	Divorced or separated	9	5,1
	Remarried	5	2,8
	Educational Qualifications	Grade 10 (Standard 8)	1
	Grade 11 (Standard 10)	1	0,6
	Grade 12 (Matric)	76	42,7
	Technical College Diploma	26	14,6
	Technikon Diploma	26	14,6
	University Degree (BA, B Comm, BSc Honours)	26	14,6
	Post-graduate degree (Master's or Doctorate)	19	10,7
Language	Afrikaans	96	53,9
	English	41	23,0
	Sepedi	9	5,1
	Sesotho	2	1,1
	Setswana	12	6,7
	isiSwati	1	0,6
	Tshivenda	1	0,6
	isiNdebele	1	0,6
	isiXhosa	4	2,2
	isiZulu	7	3,9
	isiTshonga	1	0,6
	Other	1	0,6
	Employment Status	Permanent	162
Substitute position		3	1,7
Employed by the hour		4	2,2
Employed for a project		1	0,6
Trainee		4	2,2
Other		1	0,6
Union membership	Yes	92	51,7
	No	85	47,8
Change of employment during the Past 12 months	Yes	90	51,4
	No	85	48,6

The study population reflected in Table 1 consisted of a sample which was predominantly female (60, 7%). Of the participants, 62, 9% were married or living with a partner, and 44, 4% reported having

children younger than the age of 12 years in their care. Nearly half of the participants have completed high school (42, 7%). More than half of the participants (3, 9%) were Afrikaans speaking, with 23% indicating English as their first/home language. The majority of respondents (91%) are permanently employed, and in the past 12 months, some 51, 4% indicated an experienced change in their employment. Of these employees, 51, 7% belong to a union. In terms of age, tenure and salary earned, most participants were between the ages of 25 and 45 ($SD=10, 02$), with an average tenure of 10 years ($SD =9,017$), and a monthly salary ranging between R 2 536.61 and R 23 325.19 ($Mean = R 12 930, 90$; $SD =R 10 394, 29$).

Measuring instruments

Job insecurity (quantitative): This scale consists of three items and measures a concern and uncertainty regarding the future existence of the employment (Hellgren, Sverke, & Isaksson, 1998). The response alternatives ranged from 1 (disagree) to 5 (agree), and a high score on this scale represents a strong sense of quantitative job insecurity (e.g. “*I feel uneasy about losing my job in the near future*”). Cronbach’s alpha for this scale has been indicated as 0, 79 (Sverke et al., 2004).

Job insecurity (qualitative): This scale consists of four items (Hellgren, Sverke, & Isaksson, 1999) and measures a concern about losing valued features of the job. A high score indicates a high level of qualitative job insecurity, with response alternatives ranging from 1 (disagree) to 5 (agree), and a high score on this scale represents a strong sense of quantitative job insecurity (e.g. “*I think my future prospects within the organisation are good*”). The study of Hellgren et al. (1999) reported a Cronbach alpha of 0, 75.

Job satisfaction: The three items comprising the scale measuring satisfaction with the job have been developed by Hellgren, Sjöberg and Sverke (1997), based on Brayfield and Rothe (1951). The response’s alternatives range from 1 (disagree) to 5 (agree), and a high score reflects satisfaction with the job. The item “*I am very satisfied with my job*” reflects the employee’s general satisfaction with his/her job. The Cronbach alpha for this scale repeatedly measures above 0, 82 (Sverke et al., 2004).

Affective organisational commitment: This scale is the abbreviated version of the scale developed by Allen and Meyer (1990), measuring affective commitment to the organisation, and is comprised of four items. The response alternatives ranged from 1 (disagree) to 5 (agree), and a high score reflects strong commitment to the organisation. A sample item is “*This organisation has a great deal of personal meaning to me*”, and the scale produces a Cronbach alpha in excess of 0, 78 (Sverke et al., 2004).

Turnover intention: This scale, consisting of three items, was developed by Sjöberg and Sverke (2001) and measures the strength of the respondent’s intentions to leave the present position. The response alternatives ranged from 1 (disagree) to 5 (agree), and a high score reflects a strong intention to leave the job (e.g. “*I feel that I could leave this job*”; 0, 68, (Sjöberg & Sverke, 2001).

Locus of control: This scale consists of eight items, where a high score reflects an internal locus of control, i.e. the sense that the individual believes he/she has control rather than believing in luck (Levenson, 1981). The response alternatives ranged from 1 (disagree) to 5 (agree). A typical item would be “*A job is what you make of it*”. This scale shows reliabilities (Cronbach alpha) in excess of 0, 79 (Sverke et al., 2004).

Statistical analysis

The SPSS-program (SPSS, 2010) was used to conduct the statistical analysis regarding the reliability of the measuring instruments and descriptive statistics. For the assessment of the reliability of the measuring instruments, the Cronbach alpha coefficients (Clark & Watson, 1995) were used. The descriptive statistics (e.g. mean, standard deviation, skew-ness and kurtosis) have been used to analyse the data. The relationship between variables was determined and specified by means of the Pearson product-moment correlation coefficients with a cut-off point of 0, 30 for practical significance of correlation coefficients. In addition, the percentage of variance in the dependent variables predicted by the independent variables is illustrated with the use of multiple regression analysis.

RESULTS

Below, the descriptive statistics (means, standard deviations, skew-ness and kurtosis) and Cronbach alpha coefficients of the variables, as obtained by way of the measuring instruments, are reported.

Table 2

Descriptive Statistics and Cronbach Alpha Coefficients of Variables

Variable	Mean	SD	Skew-ness	Kurtosis	Alpha (α)
Quantitative job insecurity	2,24	1,03	0,41	-.0,67	0,84
Qualitative job insecurity	2,79	0,92	0,10	-0,46	0,73
Job satisfaction	3,58	0,89	-0,29	-0,42	0,82
Locus of control	3,82	0,47	0,15	0,01	0,59
Organisational commitment	3,25	0,61	-0,20	0,43	0,32
Turnover intention	2,48	1,15	0,46	-0,68	0,82

An interrogation of table 2 indicates that, according to the cut-off point of $\alpha \geq 0,70$ (Nunnally & Bernstein, 1994), satisfactory Cronbach alpha coefficients were reported for most scales. However, in the case of locus of control, a somewhat low alpha coefficient was obtained. According to Cortina (1993; p. 101) “...scores of 0.60 and under, without taking dimensionality into account must be interpreted with some caution”. Struwig and Stead (2001) argues that the cronbach alpha of scores could be influenced by the characteristics of the study population. This scale has not been used extensively in South African research and, as the variable presents a central focus of this investigation, the construct is retained. The results however need to be interpreted with caution. The organisational commitment measure presents very poor reliability and will be discarded from subsequent analyses. According to the skew-ness and kurtosis of the data, the indication is that the scores of the measuring instruments are normally distributed. In table 3, the correlations between the variables are indicated.

Table 3
Correlation between the Variables

	Turnover intention	1	2	3
1. Quantitative job insecurity	0,26+	-	-	-
2. Qualitative job insecurity	0,46*	0,44*+	-	-
3. Job satisfaction	-0,64**+	-0,11	-0,54**+	-
4. Locus of control	-0,19+	-0,15*+	-0,26*+	0,31*+

* *Practical significant with a medium effect*

** *Practical significant with a large effect*

+ *Statistically significant*

As can be derived from Table 3, turnover intention shows positive correlations with quantitative (statistically significant) and qualitative job insecurity (practically significant, medium effect). Likewise, job satisfaction shows a strong negative, statistically significant correlation (practically significant, large effect) with turnover intention. Turnover intention and locus of control are also negatively related (statistically significant). Qualitative and quantitative job insecurity shows statistically significant positive correlations (practically significant, medium effect) and a statistically significant negative correlation with Locus of Control. By itself, qualitative job insecurity shows a strong negative, statistically relationship (practically significant, large effect) with job satisfaction and locus of control (statistically significant). Job satisfaction, though, shows a statistically significant positive correlation (practically significant, medium effect) with locus of control.

Next, a multiple regression analysis was computed to predict turnover intentions of employees. Results are presented in Table 4 below.

Table 4

Multiple Regression Analysis with Turnover Intention as the Dependent Variable

Model		Non-standardised Coefficients		Standardised Coefficients	<i>t</i>	<i>P</i>	<i>F</i>	<i>R</i>	<i>R</i> ²	ΔR^2
		B	SE	Beta						
1	(Constant)	0,74	0,26		2,87	0,01	26,35	0,25 ^a	0,25	0,25
	Quantitative job insecurity	0,04	0,09	0,03	0,48	0,68				
	Qualitative job insecurity	0,59	0,10	0,48	6,24	0,00*				
2	(Constant)	4,30	0,50		8,62	0,00	33,59	0,68 ^b	0,46	0,21
	Quantitative job insecurity	0,15	0,08	0,14	2,04	0,04*				
	Qualitative job insecurity	0,16	0,10	0,13	1,59	0,12				
	Job satisfaction	-0,73	0,09	-0,56	-7,94	0,00*				
3	(Constant)	4,01	0,74		5,42	0,00	25,25	0,68 ^c	0,46	0,00
	Quantitative job insecurity	0,16	0,08	0,14	2,07	0,04*				
	Qualitative job insecurity	0,16	0,10	0,13	1,62	0,11				
	Job satisfaction	-0,74	0,09	-0,57	-7,87	0,00*				
	Locus of Control	0,08	0,15	0,03	0,54	0,59				
4	(Constant)	4,04	0,76		5,32	0,00	19,45	0,68 ^d	0,47	0,01
	Quantitative job insecurity	0,18	0,08	0,16	2,25	0,03*				
	Qualitative job insecurity	0,14	0,10	0,11	1,38	0,17				
	Job satisfaction	-0,75	0,10	-0,58	-7,75	0,00*				
	Locus of Control	0,09	-0,15	0,04	0,58	0,56				
	Quantitative job insecurity x Locus of control	-0,17	0,15	-0,08	-1,17	0,24				
	Qualitative job insecurity x Locus of control	0,18	0,21	0,07	0,83	0,41				
Job satisfaction x Locus of control	0,15	0,21	0,06	0,75	0,46					

In the first step of the regression analysis, where only quantitative and qualitative job insecurity were entered as predictors of turnover intention, notably 25% of the variance can be explained, with only qualitative job insecurity a statistically significant predictor. In the second step of the analysis, quantitative and qualitative job insecurity was retained, and job satisfaction was additionally entered as predictor. These variables accounted for 46% of the total variance explained. Therefore, it seems that quantitative job insecurity and job satisfaction are statistically significant predictors of turnover intention. Adding locus of control to the regression added no additional explicable variance, and it was also not statistically significant. When the interaction terms were added in the final step, it is seen that only quantitative job insecurity and job satisfaction statistically and significantly predict turnover intention, and that all variables explain 47% of the variance in turnover intention.

DISCUSSION

The aim of this study was to determine the relationship between quantitative and qualitative job insecurity, organisational commitment, turnover intention and locus of control. A further aim was to determine if job insecurity, commitment and satisfaction can be used to predict turnover intention for this sample of employees, while the possible moderating effect of locus of control between these variables was also investigated.

The organisational commitment scale was eliminated from this research due to the fact that it did not present sufficient reliability. In earlier South African research, this scale has also proved to be problematic, with a reliability coefficient below 0, 70 (Chiyamakono, 2010). In terms of internal consistency, the scales of quantitative job insecurity, qualitative job insecurity and turnover intention rendered acceptable levels of reliability. However, the measuring instrument of locus of control reported rather low reliability coefficients (Nunnally & Bernstein, 1994). According to Sverke et al. (2004), though, poor reliability based on this measure has been recorded in the past.

Both quantitative and qualitative job insecurity reported a positive relationship with turnover intention. Therefore, when a person experiences job insecurity, it will most likely result in more turnover intention. This finding is in line with previous research (Davy et al., 1997; Hauge, 2004; Sverke & Hellgren, 2002). Based on the negative relationship which seemingly exists between job satisfaction and turnover intention, it is clear that the higher the level of job satisfaction experienced, the lower the turnover intention will be. These results again confirm previous results obtained by the likes of Ashford et al. (1989), Rosenblatt and Ruvio (1996) and Rannona (2003). Findings stemming from this paper indicate that a negative relationship was also found between job satisfaction and qualitative job insecurity. This is consistent with the findings of Ashford et al. (1989) and Hellgren et al. (1999), where both studies confirmed that important features of the job had a direct bearing on outcomes such as dissatisfaction with the job. Job satisfaction as an attitudinal outcome tends to relate to important features of a job; thus when these career opportunities and working conditions are threatened, deterioration in job satisfaction should result. Locus of control was also related to qualitative job insecurity. Ramakau (2006) also found locus of control to be related to qualitative job insecurity in his study. Consequently, feelings of insecurity regarding specific features of the job are also inversely related to personal perceptions of one's ability to control outcomes.

In terms of predicting turnover intention, it has been observed that quantitative job insecurity and job satisfaction played the most significant role. Therefore, when quantitative job insecurity and dissatisfaction (as indicated by the negative beta-coefficient) is experienced, turnover intention will occur.

This confirms findings by researchers such as Davy, Kinicki and Scheck (1991) and Chidyamakono (2010). Thus, insecurity in terms of being able to retain a specific job and experiencing decreased job satisfaction as a result of one's job are positive indicators of increased feelings to seek alternative employment and to leave the organisation.

Contrary to the findings of Greenhalgh and Rosenblatt (1984), locus of control showed no moderation in terms of the prediction of turnover intention. The assessment of powerlessness was excluded in this research when measuring job insecurity, but locus of control as a personality characteristic relates to a perception of control and powerlessness in the experience of job insecurity. Thus, the assumption was that the type of locus of control (i.e. internal vs. external) should have played a role in terms of the relationship from insecurity to turnover.

The implication of these findings for the organisation is that interventions could be developed to help with job insecurity in order to decrease turnover intentions. Higher level of job satisfaction must be insured throughout the company, for all job levels, to ensure staff retention.

LIMITATIONS

Due to the low reliability of the organisational commitment measure, it was not possible to investigate the relationship between organisational commitment, quantitative and qualitative job insecurity, job satisfaction, turnover intention and locus of control. The locus of control scale also showed somewhat low reliability. Thus, the role of this personality disposition as a moderator needs to be further investigated. It may be possible that the low reliability of this scale masked its possible moderation or direct effects.

The size of the study population was relatively small, and the sample consisted of participants who all hailed from the same industry and, same organisation, with an overrepresentation in terms of Afrikaans-speaking participants. In future studies, a broader variety of participants is suggested, as the findings of this study may not be generally applicable to other industries and languages groups.

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CHAPTER 4

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

In this chapter the conclusions regarding the specific theoretical and empirical objectives of this research will be discussed. Limitations of the present study are addressed, followed by recommendations for the participating organisation and future research.

4.1 CONCLUSIONS

Conclusions are drawn regarding the specific theoretical objectives. The first specific objective of the first article was to conceptualise the qualitative and quantitative job insecurity distinctions from the literature, and the second article's first objective was to determine the relationship between quantitative and qualitative job insecurity, job satisfaction, organisational commitment, turnover intention, and locus of control in the literature.

Job insecurity was conceptualised as a concept which is multidimensional and can be divided into the threat to the job itself and the threat towards the important features of the job (Greenhalgh & Rosenblatt, 1984; Hellgren et al., 1999). These dimensions of job insecurity tend to have detrimental effects on the individual and the organisation. Organisational outcomes such as affective organisational commitment, job satisfaction and turnover intentions are directly affected by the stressor job insecurity (Ameen, Jackson, Pasewark, & Stawser, 1995).

Regarding this research, the distinction between quantitative and qualitative job insecurity was investigated. According to Sverke and Hellgren (2002), quantitative job insecurity focuses on the worry about keeping the job itself, whereas qualitative job insecurity is concerned about the important features of the job. Thus, it can be presumed that these dimensions of the construct need to be assessed separately, and in relation to different outcomes. Throughout the literature investigation, it is evident that negative behaviours and attitudes were expected from the experience of job insecurity. Job insecurity was found to decrease job satisfaction (Heany et al., 1994; De Witte 2005b; Davy et al., 1997) and increase turnover intention (Rosenblatt & Ruvio, 1996; Näswall et al., 2005; Soylu, 2007; Davy et al., 1997). Turnover intention on the other hand was also related to organisational commitment and job satisfaction. According to Jordann, Ashkanansy and Hartel, (2002) as well as Näswall et al. (2005), locus of control tends to moderate the employee's experience of job insecurity, and an internal locus of control is found to moderate the intention to leave the organisation (Rothmann and Agathagelou 2000).

Organisational commitment is defined as the involvement in a certain organisation where one associates with its goals and values and enjoys employment (Robbins et al., 2004). Three components are distinguished, namely the normative, continuance and affective. Affective organisational commitment refers to the loyalty and trusts towards the organisation and is considered as the most important component of organisational commitment (Allen & Meyer, 1996).

Job satisfaction is the comparison of one's values, needs and expectations with those offered by the the organisation (Buitendach & De Witte, 2005). Job satisfaction is defined as the positive feeling which is associated with the job and can be affected negatively when job insecurity is experienced (Weiss & Cropanzano, 1996; Strümpher, Danana, Gous & Viviers, 1998).

Turnover intention is conceptualised as the permanent withdrawal from the organisation and reduces the effectiveness and productivity of the organisation. When employment is seen as uncertain, an employee tends to seek alternative employment (Ameen et al., 1995).

Locus of control is defined as one's belief in one's control in a given circumstance and is a personality characteristic (Robbins et al., 2004). Kreitner and Kinicki (2007) refer to an internal locus of control and external locus of control. With an internal locus of control, one feels that s/he has control over the situation from within while with an external locus of control one feel that the situation can only be controlled externally (De Witte, 2005). Different individuals possessing different locus of control will react different to a stressful situation (Buitendach & De Witte, 2005).

From the results, conclusions are drawn in terms of the specific empirical objectives.

The second specific objective of the first article was to determine if a measure capturing the quantitative and qualitative distinction presents with sufficient reliability for employees from different language groups in South Africa.

Regarding the validity of the quantitative and qualitative job insecurity scales that was used in this research, acceptable levels of reliability were indicated across all language groups (An Afrikaans, English and Indigenous African languages group were created). The measuring instrument of the qualitative job insecurity scale reported lower levels of reliability for the different language groups but was still found to be acceptable. The reliability of both these scales of job insecurity was confirmed in the previous South African study of Fourie (2005), and the current results extend the reliability data of these scales.

Results confirmed the quantitative and qualitative job insecurity scales to be equivalent for employees in the banking sector across different language groups. The scale is thus applicable to use across all different language groups in South Africa as for it is fair and does not discriminate against any group.

The second empirical objective set for the second article was to determine the relationship between quantitative and qualitative job insecurity, job satisfaction, organisational commitment, turnover intention and locus of control in a sample of South African employees.

Research suggests that the fear of losing the job as well as the fear of losing important features of the job may have different consequences on individual and organisational level (e.g. Hellgren et al., 1999). In this investigation, however, the two dimensions of job insecurity (quantitative and qualitative) reported a relationship of statistical practical significance. In line with the studies of Ameen et al., (1995), Davy et al., (1997), Näswall et al., (2005) and Sverke et al. (2002), a positive relationship was found between quantitative and qualitative job insecurity and turnover intention. The negative relationship between turnover intention and job satisfaction indicates that when more job satisfaction is experienced, less turnover intention should result. Between locus of control and the dimension of job insecurity which relates to important features of the job, a negative relationship was found, indicating that an internal locus of control relates negatively to qualitative job insecurity. The result further confirms a negative relationship between job satisfaction and qualitative job insecurity, in line with Hellgren, Sverke and Isaksson, (1999). However, according to researchers (Ashford, Lee, & Bobko, 1989; Sverke et al., 2004) increased job insecurity was found to be related to an external locus of control.

The second objective of this second article was to determine if qualitative and quantitative job insecurity, job satisfaction, organisational commitment and locus of control could be used to predict turnover intention of employees.

Quantitative job insecurity as well as job satisfaction was found to be statistically significantly predictors of turnover intention, with 47% of the variance in turnover intention explained by all the variables. It would appear that turnover intention seems to occur more frequently when uncertainty in one's job itself is experienced and low levels of job satisfaction are low.

The third objective was met when it was established through multiple regression that no statistically significant predictive value resides in the personality characteristic of locus of control. The moderating effect thereof was also not supported. In contradiction to the statement of Hauge (2004), these results indicate that locus of control cannot be used to moderate the relationship between qualitative and quantitative job insecurity and job satisfaction on the one hand, and turnover intention on the other.

4.2 LIMITATIONS

Within the cross-sectional design, the informal explanation of job insecurity and organisational consequences over time proves to be a difficulty. Results were only obtained for a specific point in time and the long-term effects on the outcomes were not determined. The cross-sectional design could not control for the former levels of the outcome variables, and the consequences of the stressor job insecurity may be overemphasised. Longitudinal research investigating these variables, is therefore, needed.

The size of the study population was small, and the sample consists of participants from one organisation in a single industry that is predominantly Afrikaans speaking. Results however indicate that different language groups interpret the job insecurity questionnaire similarly. This may also be taken as an indication that in this sample of South African employees, and across different language groups (Afrikaans, English and Indigenous), individuals are familiar with different aspects of quantitative and qualitative job insecurity.

The organisational commitment scale was excluded because of its reliability, and a possible relationship could not be determined between variables. The locus of control scale also showed low reliability but was retained since it formed a central focus of this investigation.

4.3 RECOMMENDATIONS

Recommendations are based on the results of the current study and are made for the participating organisation as well as for possible future research.

4.3.1 Recommendations for the organisation

Within the operations of South African organisations, change is crucial in order to remain competitive, and this indicates that the insecurity towards the employment relationship will continue in the foreseeable future. Thus, for potential research of this phenomenon, job insecurity is essential to consider. Research on preventing job insecurity is important for the future because literature studies suggest that job insecurity and its consequences affect the productivity of employees and organisations (Soylu, 2007). Thus, when organisations are going to a turbulent time, it is important for the employees to be able to cope with the stressors which are thrown in their way.

In order for organisation to assist their workforce to clear the uncertainty of one's job in the future it is of up most importance to understand the different consequences which results from different dimensions of job insecurity. Employee's perceptions of job insecurity could be increased on all levels of employment (junior management, supervisory level and middle management) by the integration of findings of the research, and interventions can be evaluated in order to minimise the effects of job insecurity in organisations. Changes within sectors such as banks create a great amount of stress within individuals (Samuel, Osinowo & Chipunza, 2009). Employees have a tendency to resist any form of transformation when in a stressful situation (Kreitner & Kinicki, 2007). Thus it is important for employees to be adaptable to the changes in order for the sector to stay competitive in the global market.

In order to improve job satisfaction within the banking sector, it is important to do intensive career planning with employees to provide better career opportunities and a stable working environment. Findings indicated that turnover intention is predicted by job satisfaction as well as quantitative job insecurity. It is thus recommended that organisations in regard to job insecurity enlighten employees of uncertainties in the organisation by means of good communication and intervention and assist employees in stressful situations

The organisation could also engage in research which investigates the long term effect of job insecurity on organisational behaviour and outcomes.

4.3.2 Recommendations for future research

In the South African context, the multidimensional measurement of job insecurity that distinguishes between the qualitative and quantitative components need to be investigated in the future as not much research is done in South-Africa using this multidimensional scale. South African research mainly used the global conceptualisation to investigate job insecurity. Theoretical work is essential in the improvement and exploration of measures to reveal the different outcomes of the two different concepts of job insecurity (quantitative and qualitative job insecurity).

Different samples from different organisations and sectors of the economy may be considered in future research in order to determine their reactions towards the experience of quantitative and qualitative job insecurity, as results of the study can not be generalised to other professions or organisations.

Longitudinal studies may be considered in the future to determine the long-term effect of job insecurity and its consequences for organisations and its employees. Longitudinal research can be used in the future to analyse the informal ordering of consequences.

The long version of the organisational commitment questionnaire can be used in order to determine the possibility of correlations between job insecurity and affective commitment. The short version employed here presented with problems in terms of its reliability.

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