



**ADDIS ABABA UNIVERSITY  
COLLEGE OF BUSINESS AND ECONOMICS  
SCHOOL OF GRADUATE STUDIES**

**JOB SATISFACTION, WELL-BEING AND AFFECTIVE COMMITMENT:  
EXPLAINING TURNOVER INTENTIONS OF MEDICAL  
REPRESENTATIVES IN ADDIS ABABA**

**By: Befikadu Taye**

**A Thesis Submitted to Addis Ababa University College of Business and  
Economics, School of Graduate Studies in Partial Fulfillment of the Requirements  
for the Degree of Master of Business Administration**

**June, 2018**

**Addis Ababa, Ethiopia**

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# APPROVAL

ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS  
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## Declaration

I, Befikadu Taye, hereby declare that the thesis entitled Job satisfaction, well-being and affective commitment explaining turnover intentions of Medical Representatives in Addis Ababa is the outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged. This study has not been submitted for any degree in this University or any other University. It is offered for the partial fulfillment of the degree of Master in Business Administration.

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## ***Abstract***

*The purpose of this study is to examine the effect of job Satisfaction on the well-being of Medical representatives of pharmaceutical companies in explaining their affective commitment and turnover intentions. The objective of the study is to identify and describe the relationship between job satisfaction, well-being, affective commitment and turnover intention of Medical Representatives of pharmaceutical companies in Addis Ababa. The study employs a descriptive research design and uses quantitative approach. A survey is conducted by using structured close ended questionnaires which is distributed to 143 Medical Representatives. Descriptive, correlation and multiple regression statistical tools were used to examine the relationship between job satisfaction, well-being, affective commitment and turnover intention. The correlation result and findings show that job satisfaction, well-being and affective commitment are negatively related with turnover intentions of Medical Representatives. Thus this study recommended that both local and multinational pharmaceutical companies in Addis Ababa should really give emphasis on addressing job satisfaction, well-being and affective commitment so as to minimize the turnover intentions and ultimately retain their medical representatives.*

***Key words:*** *Job satisfaction (JS), Well-being (WB), Affective commitment (AC), Turnover intention (TI), Medical Representatives (MRs)*

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## **List of abbreviations**

|         |   |
|---------|---|
| AC:     | Affective commitment  |
| ANOVA:  | Analysis of variance  |
| FMHACA: | Food, Medicine and Health Administration and Control Agency |
| HRM:    | Human resource management                                   |
| JS:     | Job satisfaction  |
| MRs:    | Medical Representatives                                     |
| PWB:    | Psychological Well-being                                    |
| SPSS:   | Statistical Software Package for Social Science             |
| SWB:    | Social Well-being   |
| TI:     | Turnover intention  |
| VIF:    | Variance inflation factor                                   |
| WB:     | Well-being  |

## **CHAPTER ONE**

### **Introduction**

This chapter presents the background of the study, statement of the problem and continuing to research questions, objective, significance of the study, scope, limitations and definition of terms and finally ethical considerations of the study were addressed.

#### **1.1. Background of the study**

“Employee turnover” as a term is widely used in business circles. Although several studies have been conducted on this topic, most of the researchers focus on the causes of employee turnover but little has been done on the examining the sources of employee turnover, effects and advising various strategies which can be used by managers in various organizations to ensure that there is employee continuity in their organizations to enhance organizational competitiveness (Ongori, 2007).

High employee turnover rate has increasingly been an issue of interest to both practitioners and academicians, not just in developed countries but also in the developing countries. From the perspective of human resource management, high turnover rate is a serious issue due to several reasons. First, high turnover rate has financial consequences. When employees leave, recruiting, selecting, and training of new employees are necessary. Kenny (1974) as cited in Ongori, (2007) has also stated that replacing a full-time, private-sector worker may likely to cost 25% of his or her total annual compensation. Second, employee turnover may disrupt company’s productivity and thus performance, especially when it involves critical positions in organizations. High turnover also fosters a sense of discontinuity in the workplace hence unsettling managers and employees. Companies that are not able to reduce their employee turnover figure will likely lose their competitiveness in the long run (Kumar & Deepti, 2010).

Due to these detrimental consequences, it is therefore crucial for organizations to better understand the factors contributing to employee turnover in organizations. Similar to other industries, the pharmaceutical industry is often faced with high turnover rate in both management

and medical representative employees which, in return, influence company profit. Turnover intention has consistently been viewed by scholars as the most important variable in predicting employee turnover (Beach, 1990). Supporting this view, a study by (Bluedorn, 1982) found that individuals' turnover intentions matched their actual turnover behavior. According to Chiu and Francesco (2003) as cited in Chaminade (2007), intentions offer a good explanation of turnover because they encompass one's perception and judgment. Thus, identifying the antecedents of turnover intention can shed some light in understanding employee turnover in organizations.

Muchinsky and Morrow (1980) as cited in Griffeth, Hom and Gaertner (2000) proposed three primary sets of turnover determinants: general economic conditions, work related factors, and individual factors. Irrespective of the reason(s), the decision to stay or leave is widely recognized as being potentially very costly for both the individual and organization (Griffeth, Hom, & Gaertner, 2000). In other way, scholars have studied many different antecedents of turnover intention. Job satisfaction and organizational commitment were studied as they have been the most influential predictors of employee turnover and meta-analyses have confirmed these widely accepted findings (Khatri, Budhwar & Fern, (2001).

In other way, different scholars (i.e., Wright & Bonett (2007); Griffeth et al. (2000)) have described the significant interaction between psychological wellbeing and job satisfaction as predictive of employee turnover. According to their findings, employees are most likely to turnover when both their psychological wellbeing and their job satisfaction are low.

The pharmaceutical sector is growing faster in Ethiopia with an annual increase of 25-35% every year. In addition, the demand for medicine is mostly fulfilled by the local pharmaceutical manufacturers and importers. (Wondwossen, 2015). Medical representatives (MRs) play a major role in the pharmaceutical industry. They are mainly responsible for generating sales and giving information on medical products to physicians, pharmacists and health workers as a whole. Furthermore, the important functions of Medical representatives are to achieve sales targets and to build and maintain excellent customer relations (Devika, 2012). Medical representatives (MRs) are also critically important to a pharmaceutical company as the company's image and revenue are mainly dependent on their ability to attract customers and satisfy their needs.

It is therefore important that pharmaceutical companies struggle to boost the performance of their Medical representatives in their jobs to ensure that they all experience job satisfaction and maintain their well-being. Employees voluntarily leave their job or organization for any number of reasons (Alam et. al., 2012). The pharmaceutical industry rank as among the most profitable and much of its success can be traced to effective marketing of its products, to both health professionals and consumers through medical representatives (Ilhami, 2012).

In spite of the fact that sales activity is one of the key functions in determining the success of pharmaceutical organizations, it is surprising to see the underdeveloped role of HR (Scott, 2010). So it is a crucial task of an employer to know how job satisfaction and well-being affect the perceptions of MRs organizational commitment and turnover intentions. The aim of this study is to examine the relationship of job satisfaction and well-being with organizational commitment and turnover intention of Medical Representatives of pharmaceutical companies in Addis Ababa.

## **1.2. Statement of the problem**

Researchers have devoted their time around job satisfaction and how it relates to performance, productivity, organizational commitment, retention and turnover of the employees. The business world's number one problem concern is how to motivate employees. Technological revolution, demographic changes in workplace and globalization stimulate the need to search for novel ways to motivate the workforce (Watson, 1994).

Getting to know about factors which affect employee' preferences of what keeps their well-being, satisfies and retains them could help in improving productivity and profitability for the organization. Consequently, organizations attain a competitive edge whereby employees get valued rewards (Wiley, 1997). The Performance of employees is mostly determined by their abilities, motivation and positive job environment.

A study in Khaulna city, Bangladesh, attempted to find out job satisfaction, motivation and turnover factors of Medical Pharmaceutical Officers in pharmaceutical sectors. The study found that most of the MPOs are not satisfied with their jobs so that they are not motivated and ultimately their turnover tendency is high. The Medical Pharmaceuticals Officers are dissatisfied

with their job security, social status, working load, visit to retailers' shop, sales target, no room for family, not getting the retirement benefit and not getting the family insurance support (Alam & Shahi, 2012).

While several studies have shown that the job satisfaction of Medical Representatives has an impact upon their work outcomes, there are few empirical studies showing the effect of job satisfaction and well-being upon MRs affective commitment and turnover intention. Hence, the current study is important because it examines the effect of job satisfaction and well-being of MRs in explaining their affective commitment and, subsequently, their turnover intentions and finally suggests a conducive workplace environment to the pharmaceutical companies in Addis Ababa.

### **1.3. Research question**

- **General research question**

- How does turnover intention of Medical Representatives related with job satisfaction, well-being and affective commitment?

- **Specific research question**

1. What is the effect of well-being on affective commitment of Medical Representatives?
2. What is the effect of job satisfaction on turnover intention of Medical representatives?
3. What is the effect of affective commitment on turnover intention of Medical representatives?
4. What is the effect of well-being on turnover intention of Medical representatives?

### **1.4. Objective**

- **General objective**

- To identify and describe the relationship between job satisfaction, well-being, affective commitment and turnover intention of Medical Representatives of pharmaceutical companies in Addis Ababa

- **Specific objectives**

1. To identify the relationship between well-being and affective commitment of Medical Representatives
2. To identify the relationship between job satisfaction and turnover intention of Medical representatives

3. To identify the relationship between affective commitment and turnover intentions of Medical representatives
4. To identify the relationship between well-being and turnover intentions of Medical representatives

#### **1.4. Significance of the study**

In this dynamic modern business environment where things are continuously changing, it is very necessary to study job satisfaction, well-being, and organizational commitment and turn over intentions of Medical representatives of pharmaceutical companies. Because, it will provide information for pharmaceutical companies in Ethiopia so as to give an emphasis to these factors and make the work place environment more attractive and suitable for MRs' need. Additionally, it improves the performance of MRs at the work place and increases their productivity for the achievement of organizational objectives. Furthermore the result of this study will give an insight to any individual who has interest to undertake further study on this area.

#### **1.5. Scope of the study**

Even though turnover intention is a key concept of human resource management systems, factors causing it need detail investigation. This study focused on the analysis of relationship of turnover intention with only three factors (i.e., job satisfaction, affective commitment and well-being) particularly on Medical representatives.

Medical Representatives currently are working in most regional part of Ethiopia; however, this study focused only on those MRs who are working in Addis Ababa city; which is conveniently selected due to work status and financial constraints of the researcher.

#### **1.6. Limitation of the study**

The major constraints faced by the researcher while conducting this study were: First, lack of empirical research on the related study area particularly in our country, and also the non-availability of adequately published and documented data on the topic.

Due to the working nature of the employees that is mainly the field work; it required the maximum effort of the researcher to receive the questionnaire back which made some questionnaires remain uncollected.

## **1.8. Definition of Terms**

**Turnover Intention:** is the degree to which employees leave the organization. It also reflected being as leaving the company or department (Tett & Meyer, 1993).

**Job satisfaction:** is defined as what employees feel about their work, which may be negative or positive (Spector & Fox, 2003).

**Affective commitment:** defined as the emotional attachment to and identification with an organization, making the employee loyal and attached to the organization (Allen & Meyer, 1991)

**Well-being:** to mean Psychological well-being in this study and is defined as employees' attitudes and feelings about the work context (Diener, 2000).

**Medical representatives:** are salespeople employed by pharmaceutical companies who deliver appropriate information to persuade doctors to prescribe their drugs to patients (Wikipedia, 2017).

**A multinational pharmaceutical company:** is usually a large pharmaceutical company in one country which produces or sells goods or services in various countries (Wikipedia, 2017).

**A local pharmaceutical company:** is a pharmaceutical company which manufactures or imports goods and distribute in only base country (Wikipedia, 2017).

## **1.9. Organization of the paper**

To give a clear and concise understanding to the reader, this study is wrapped up as follows. Chapter one begins with research background and discusses statement of the problem, basic research questions, objectives, significance of the study and finally, scope of the study and organization of the research report is presented. The second chapter deals with the theoretical framework about turnover intention, job satisfaction, affective commitment and well-being based on previous literatures, Empirical framework, the hypotheses and conceptual framework of the study and justification of the model applied to analyze the study.

Chapter three is dedicated for the methodological part. It explains about the nature of the study, the sampling design and techniques applied; the sources of data collection and the means of analysis applied to execute the study. The fourth chapter deals with the analysis part of the study like the correlation and regression analysis with major findings and discussion as well as the testing of the hypothesis proposed in chapter one. Finally, the fifth chapter summarizes the whole journey by summarizing, concluding, recommending and giving some directions for future research.

## **CHAPTER TWO**

### **Literature review**

This chapter presents related literatures to the constructs of the study. It is organized in three categories containing the theoretical review (i.e., what the concepts are and what they contain), the theoretical framework, the hypotheses going to be tested & the theoretical model of the study and the empirical evidences (which reviews journals related to the study).

#### **2.1. Reviewed Literatures**

##### **2.1.1. Employee Turnover Intention**

Employees' turnover is a much studied phenomenon Shaw et al. (1998). But there is no standard reason why people leave organization. Employee turnover is the rotation of workers around the labor market; between firms, jobs and occupations; and between the states of employment and unemployment as stated by Abassi et al. (2000). The term "turnover" is defined by Price (2001) as cited in Ongori (2000) as: the ratio of the number of organizational members who have left during the period being considered divided by the average number of people in that organization during the period. Frequently, managers refer to turnover as the entire process associated with filling a vacancy: Each time a position is vacated, either voluntarily or involuntarily, a new employee must be hired and trained. This replacement cycle is known as turnover as stated by Salleh (2012). This term is also often utilized in efforts to measure relationships of employees in an organization as they leave, regardless of reason.

According to the study done by Abassi et al. (2000), important distinction between two types of turnover has made i.e., dysfunctional and functional. From the organization's perspective, dysfunctional turnover occurs when an employee leaves voluntarily, but the organization's evaluation of the employee is positive. However, from the organization's perspective, functional turnover occurs when an employee leaves voluntarily and the organization's evaluation of the employee is negative. Hence, employee turnover intention occurs when employees leave their jobs and must be replaced.

Replacing existing employees is costly to organizations and destructive to service delivery. It is therefore imperative for management to reduce, to the minimum, the frequency at which employees, particularly those that are crucial to its operations leave. Retention is a voluntary move by an organization to create an environment which engages employees for long term (Chaminade, 2007). One of the many different models available for conceptualizing turnover sees job satisfaction as the precursor to ‘withdrawal’ cognition (that is, thoughts of leaving, search decisions and intentions to quit).

Different authors (i.e. Abassi & Hollman, 2000; Hewitts Associates, 2006; Sherman et al. 2006) (as cited in Brunetto et al. (2012)) have highlighted reasons for employee turnover in the organizations: hiring practices, managerial style, lack of recognition, lack of competitive compensation system, toxic workplace environments. Lack of interesting work, lack of job security, lack of promotion and inadequate training and development opportunities, are amongst others. These are intrinsic and extrinsic motivational factors which can assist managers to influence employee retention in their organizations. Alam and Shahi (2012) have described different factors which lead to increased turnover rate of Medical representatives. However, few studies have examined the causal relationship between job satisfaction, well-being, affective commitment and the turnover intentions of Medical Representatives. Consequently, the study focused on examining the causal relationships.

Researchers have also discussed employee withdrawal, in the form of turnover which has sustained the interest of personnel researchers, behavioral scientists, and management practitioners. At the macro level, economists and personnel researchers have demonstrated the relationship between turnover rates and the aggregate level of economic activity, employment levels, and vacancy levels (e.g., Price, 1977). At the micro level, behavioral research has established a consistent, although generally weak, correlation between job dissatisfaction and turnover (Locke, 1976 & Vroom, 1964) While the economic and job dissatisfaction contributions to turnover are well established by these authors, they are conceptually simplistic and empirically deficient bases for understanding the employee turnover process and are confined to limited determinant factors.

According to analysis made by Hom and Griffeth (1995) “Unfolding model” of voluntary turnover represents a divergence from traditional thinking by focusing more on the decisional aspect of employee turnover, in other words, showing instances of voluntary turnover as decisions to quit. Indeed, the model is based on a theory of decision making, image theory (Beach, 1990). The image theory describes the process of how individuals process information during decision making. The underlying premise of the model is that people leave organizations after they have analyzed the reasons for quitting.

#### **2.1.1.1. Sources of employee turnover**

Researchers (i.e., McShane & Glinow, 2008 & Kramer et al., 1995) have attempted to answer the question of what determines people's intention to quit by investigating possible antecedents of employees' intentions to quit. To date, there has been little consistency in findings, which is partly due to the diversity of employed included by the researchers and the lack of consistency in their findings. Therefore, there are several reasons why people quit from one organization to another or why people leave organization which this study will also reveal some of the reasons.

Ongori (2007) in his study on employees' turnover has categorized factors why employees quit their job as job related factors, voluntarily vs. involuntary turnover and organizational factors. He also argued that employees quit from organization due economic reasons. Using economic model they showed that people quit from organization due to economic reasons and these can be used to predict the labor turnover in the market. Good local labor market conditions improve organizational stability as stated by Devika (2012). Alam and Shahi (2012) stated that large organizations can provide employees with better chances for advancement and higher wages and hence ensure organizational attachment. Even though these all give a clue to turnover intention, it couldn't suggest those factors that this study aimed at.

McCulloch et al. (2007) in his study on employee' turnover have suggested that insufficient information on how to perform the job adequately, unclear expectations of peers and supervisors, ambiguity of performance evaluation methods, extensive job pressures, and lack of consensus on job functions or duties may cause employees to feel less involved and less satisfied with their jobs and careers, less committed to their organizations, and eventually display a propensity to

leave the organization. Here they have discovered job satisfaction and affective commitment as a source to employee' turnover intention which will give a clue to the current study.

In another way, Griffeth et al. (2000) noted that pay and pay-related variables have a modest effect on turnover. Their analysis also included studies that examined the relationship between pay, a person's performance and turnover. They concluded that when high performers are insufficiently rewarded, they quit. If jobs provide adequate financial incentives the more likely employees remain with organization and vice versa. There are also other factors which make employees to quit from organizations and these are poor hiring practices, managerial style, lack of recognition, lack of competitive compensation system in the organization and toxic workplace environment (Abassi et al., 2000).

Many studies report a consistent and negative relationship between job satisfaction and turnover, as dissatisfied employees are more likely to leave an organization than satisfied ones (Khatri, Budhwar & Fern, 2001) and they found the major predictor for intention to leave a job is dissatisfaction and the major predictor of job satisfaction is psychological empowerment.

A survey done on hospital health worker in Uganda showed that the important correlates of intention to stay or job satisfaction include the importance of salary (but not the satisfaction with salary, which is uniformly low), a good match between the job and the worker, active involvement in the facility, a manageable workload, supportive supervision, flexibility to manage the demands of work and home, job security, and a job perceived as stimulating or fun as detailed by Uganda health workers research (cited in Wondessen, 2015). Therefore the idea that job satisfaction is related with turnover intention raised by the current study is supported.

### **2.1.2. Job Satisfaction**

Job satisfaction has been defined and described in a variety of ways. Job satisfaction is defined as a person's evaluation of his or her job and work context (McShane & Glinow, 2008). It is an extent to which one feels positively or negatively about the intrinsic and/or extrinsic aspects of one's job. In simpler words, it is about how employees feel about various aspects of the job

(Spector, 1997). Maslow's needs hierarchy theory was one of the first theories to examine the important contributors to job satisfaction.

The theory suggests that human needs form a five level hierarchy consisting of: physiological needs, safety, belongingness/love, esteem and self-actualization. The main tenants of this theory are applicable to the work setting, and have been used to explain job satisfaction (Maslow, 1943). Spector (1994) suggested that satisfied employees are time-effective at work, likely to minimize their sick leave and have lower turnover intentions.

Other scholars have discussed as job satisfaction is also relates to employee's personal evaluation of jobs against those issues that are essentially considerable to them. As emotions and feelings are involved in such assessments, employees' levels of job satisfaction may impact significantly on their personal, social and work lives, and as such, also influence their behavior at work, (Sempane, Rieger & Roodt, 2002).

Hoppock defined job satisfaction as any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with my job (Hoppock, 1935:12). According to this approach although job satisfaction is under the influence of many external factors, it remains something internal that has to do with the way how the employee feels. That is job satisfaction presents a set of factors that cause a feeling of satisfaction. Vroom in his definition also suggested that job satisfaction focuses on the role of the employee in the workplace. Thus he defines job satisfaction as affective orientations on the part of individuals toward work roles which they are presently occupying (Vroom, 1964:23).

One of the most often cited definitions on job satisfaction is the one given by Spector (1997:25) according to whom job satisfaction has to do with the way how people feel about their job and its various aspects. It has to do with the extent to which people like or dislike their job. That's why job satisfaction and job dissatisfaction can appear in any given work situation. According to the European Commission in its review on the progress on quality in work in 2003, "despite the strong employment performance observed in European labor markets in the second half of the 1990s, recent data on the evolution of job satisfaction and job quality over this period do not

indicate significant changes in quality in work. Only in Greece and Portugal there was a significant decrease in the share of employees expressing low satisfaction with their type of work. On the other hand, job satisfaction seems to have deteriorated somewhat in Italy in the 1996– 2000 periods (Wondwossen, 2015). In 2000, in the EU overall, around 20% of all employees still declared themselves dissatisfied with their job. Relatively high degrees of dissatisfaction in Greece, Italy and Spain contrast with very high shares (90% or more) of employees who are satisfied with their job in Denmark, France, Ireland, the Netherlands and, most notably, Austria” (Wondwossen, 2015).

A recent study done in Cape Town, South Africa, attempted to determine the amount of variance in overall job satisfaction among frontline pharmaceutical sales force. Besides, this it also investigated whether demographic subgroups of the sales-force are statistically different regarding their overall job satisfaction (Singh, 2010). The results of this study indicate that job content or motivation factors such as “growth”, “relationship with co-workers”, “promotion opportunities”, and “recognition” as well as job context or hygiene factors such as “job security”, “operating procedures”, “work itself”, and “supervision” explain significant proportion of variation in overall job satisfaction among pharmaceutical sales-force leading to the conclusion that five job content and context factors such as “growth”, “relationship with co-workers”, “promotion opportunities”, “recognition”, and “job security” can contribute drastically to improve overall level of job satisfaction among pharmaceutical sales-force (Singh, 2010).

According to the study by Smerek and Peterson (2007) job satisfaction not only attributes to humanistic needs to improve the quality of work life but also its ultimate overall impacts on the desired outcomes as required by the company e.g. productivity and turnover. This involves using finances to affect job satisfaction and inadvertently the company’s overall functioning.

Therefore, it is advisable that sales and human resource management of both multinational and local pharmaceutical companies should pay special attention to these factors in order to improve productivity and performance of their sales-force. As regards growth and development, the management should evaluate managerial practices for the participation and autonomy of salespersons.

### **2.1.3. Well-being**

Well-being research seems especially prominent in current empirical psychology. In part this reflects the increasing awareness that, just as positive affect is not the opposite of negative affect as stated by Diener and Seligman (2004) well-being is not the absence of mental illness.

For much of the last century, psychology's focus on the amelioration of psychopathology overshadowed the promotion of well-being and personal growth. But beginning in the 1960s with a shift in focus toward prevention, and continuing to the present, a few researchers as cited in Eric and Nancy (2009) have been studying well-being (e.g. Diener et. al., 2004).

Grant et al., (2007) have described well-being in three different directions: (i) psychological well-being (which examines employees' levels of satisfaction with workplace processes and practices), (ii) physical well-being (employees' health outcomes, for example, from stress and accidents) and (iii) social well-being (the quantity and quality of workplace social networks, plus employees' perceptions of fairness and equity).

On the other hand, Diener and Seligman (2004) have defined well-being as employees' positive evaluation of their lives, which includes positive emotions, engagement, satisfaction, and meaning. However, Eric and Nancy (2009) agreed with the general sentiment expressed within positive psychology that well-being should be viewed as more than the absence of illness. Wright and Bonett (2007) have also described the significant interaction between psychological wellbeing and job satisfaction as predictive of employee turnover. According of the finding, employees are most likely to turnover when both their psychological wellbeing and their job satisfaction are low.

In another study, Ryff and Keyes (1995) have explored the question of well-being in the context of developing a lifespan theory of human flourishing. Also drawing from Aristotle, they describe well-being not simply as the attaining of pleasure, but as "the striving for perfection that represents the realization of one's true potential" (Ryff 1995: 100). Ryff and Keyes (1995) thus spoke of psychological well-being (PWB) as distinct from SWB and presented a multidimensional approach to the measurement of PWB that taps six distinct aspects of human

actualization: autonomy, personal growth, self-acceptance, life purpose, mastery, and positive relatedness. These six constructs define PWB both theoretically and operationally and they specify what promotes emotional and physical health (Ryff & Keyes, 1995). Thus by definition, PWB is operationalized as a broader construct the job satisfaction, one that refers to aspects of one's life both on and off the job.

Generally speaking, definitions of PWB have at least three characteristics. First, PWB is a subjective experience (Cropanzano & Wright, 2001). People are high in PWB to the extent that they believe themselves to be. Second, PWB includes both the relative presence of positive emotions and the relative absence of negative. Specifically, PWB is typically operationalized as capturing both positive and negative emotions states on a single axis. Third, PWB is a global judgment. It refers to one's life as a whole (Cropanzano & Wright, 2001). So unlike job satisfaction, which is specific to one's job, PWB is not tied to any particular situation (Wright, 2005).

Interestingly, although job satisfaction is the more common predictor in contemporary turnover research, as our opening quote from Fisher and Hanna (cited in Wright & Bonett 2007) makes very clear, the issue of employee well-being has long played an important role in organizational research. In fact, in their classic study on *The Dissatisfied Workers*. They noted that employee well-being (a number of early authors did not always rigorously distinguish between on-the-job satisfaction and overall well-being) was responsible to a much greater extent for labor turnover than is commonly realized. Generally Fisher and Hanna (as cited in Wright & Bonett 2007) proposed that as much as 90% of employee turnover and 50% of absenteeism were due to issues surrounding employee well-being.

Research on the well-being and turnover relationship eventually trailed off the advent of the Great Depression. Griffeth et al. (2000) don't considered PWB in his meta-analysis research. So my goal in this paper is to reawaken this research tradition by examining the association between PWB and employee turnover.

#### **2.1.4. Affective commitments**

Employee commitment to their organization is one of the most significant factors that human resource managers in particular must have in mind. Employees' commitment is usually measured with the commitment questionnaire and can cause serious negative consequences when not in a high level.

Usually three types of organizational commitment are considered: affective commitment, normative commitment and continuity commitment. Affective commitment has to do with the cases when an employee feels an emotional connection to the company, normative commitment is a sort of commitment that appears in cases when the employee feels like he owes something to the company and continuity commitment comes as a result of the fact that the employee does not have an opportunity to find a job somewhere else (Al-Aameri, 2000). Of the three types of organizational commitment, the reason why affective commitment chosen to be studied is that it sounds more for employees' turnover intention.

Al-Aameri (2000) also stated that a sense of belonging to something beyond oneself is an important element of employee engagement and a basic human need. When decisions are made in the workplace that affect employees; having their opinions heard and involving them in the decisions can influence interest which broadens the scope of thinking and acting. As well, employees who can connect their work to a larger, meaningful mission or purpose of the overall organization are likely to have higher levels of interest (Aminah & Zohara, 2010) and ownership for organizational outcome.

The organizational commitment is determined by a number of individual and organizational variables including age, tenure in the organization and character such as positive and negative, affectivity or internal and external control ascription, job design, values and the leadership style of one's supervisor (Singh, 2010). Effects of organizational commitment on outcome vary across vocation stages. This is particularly true for the association between organizational commitment and turnover.

As described by Nazim and Shahid (2013), procedural fairness, information sharing and work life policy practice must be considered as balancing means to attain lower turnover rates. Professionals remain in organizations where work is exciting and demanding, possibility for progress are high and if they feel logically well paid then there is require to shift from control oriented to commitment oriented job practices and to line up policies to these high allegiance work practices. Thus, organizational commitment is a situation in which a worker recognizes with a specific organization and its goals, and desires to continue attachment in the organization.

Kumar & Deepti, 2010) discussed that, worker's commitment is the psychological possession one has for his/her job in the work environment. These concepts often interrelate with each other where worker motivation influences job satisfaction or employee's commitment while job satisfaction may persuade motivation or employee's commitment. It is the level to which a worker recognizes with a specific organization and its targets and desires to retain relationship in the institution.

Research recommends that organizational commitment also leads to lower degrees of both absence and turnover and actually, it is a good sign of turnover then job satisfaction (Robbins, 1998). The affective commitment is partially the effect of intrinsic personal characteristics and partially the consequence of how peoples understand the institution and their instant job function as discussed by Nazim and Ballock (2009).

In other way affective Commitment refers to when an employee accepts the organization and wants to remain with it (Robbins, 1998). It is a mental state that ties the individual to the institution, a strong wish to remain a member of a specific organization, a person readiness to struggle a high level of efforts and a strong trust and acceptance of, the principles and goals of the institution (Tella et al., 2007). Improvements in loyalty levels can not only constructive behavioral effects, however according to the current outcome, the indirect result of improved worker contentment as well. Results of the emotions about work recital (affective commitment and Job satisfaction) and being in a job and institution that suits one's principles and targets (by means of job unit influence and work inspiration) have an effect on intentions to give up or continue as described by (Kumar & Deepti, 2010).

Porter and his colleagues (Porter et al., 1974) stated that affective commitment is viewed as a more positive individual orientation toward the organization; here, organizational commitment is defined as a state in which an employee identifies with a particular organization and its goals, and he/she wishes to maintain membership in the organization in order to facilitate its goals. Employees with high commitment are loyal to the organization, share its values, and identify with the goals of the organization (Mowday & Steers, 1981). Employees bonded with the organization have little reason to want to leave.

Tella (2007) in his empirical results have suggested affective commitment is negatively related to turnover intent. In a study of Florida police officers, affective commitment had a negative association with turnover intent. Thus, affective commitment has been found to have an inverse effect on both turnover intent and turnover among correctional employees.

According to the report of an exploratory and confirmatory analysis of factors that can significantly predict job satisfaction and organizational commitment among blue collar workers done by Meyer and Allen (1991); promotion, satisfaction, job characteristics, extrinsic and intrinsic exchange, as well as extrinsic and intrinsic rewards, were related to commitment.

## **2.2. Theoretical Framework**

Job satisfaction is a complex topic that has been studied extensively by many researchers. Bodla and Naeem (2004) argued that job satisfaction is regarded as a vital factor in almost all industries and is gaining value in the pharmaceutical industry. It has become imperative to retain sales people who play a valuable role to the success of the sales team.

Brunetto et al. (2012) in their study also have suggested that well-being and job satisfaction of police officers, influence engagement and, subsequently, negatively affect turnover intentions. Medical Representatives are similar to Police officers in that their occupations require extensive public interaction and quick decision-making possibly impacting significantly upon the public's physical and psychological health and well-being.

Researchers have identified a link between well-being and job outcomes, such as job satisfaction (Judge & Watanabe, 1993; Wright & Cropanzano, 2000).

This is of particular relevance because Medical Representatives have shown to suffer from negative well-being because of the emotional nature of their daily work (e.g. Kumar & Deepti, 2010). Hence, I expect Medical representatives' levels of well-being to be positively associated with their job satisfaction.

***Hypothesis: - (H<sub>1</sub>): There is a positive relationship between job satisfaction and well-being.***

***(H<sub>0</sub>): There is a no positive relationship between job satisfaction and well-being.***

Affective commitment and job satisfaction are extensively premeditated factors in management literature (Bodla & Naeem, 2008) which are the antecedent of employees' recital. Tang and LiPing (as cited in Brunetto et. al. 2012) reported that a relationship exists between job satisfaction and organizational commitment, and Woer (cited in Devika, 2012) found that organizational commitment relates to job satisfaction, which both support this result. Brunetto et. al. (2012) in his study has also suggested that job satisfaction of police officers influence affective commitment and, subsequently, negatively affect turnover intentions.

***Hypothesis: - (H<sub>2</sub>): There is a positive relationship between job satisfaction and affective commitment.***

***(H<sub>0</sub>): There is no positive relationship between job satisfaction and affective commitment.***

Job satisfaction is a factor that has been shown to be linked to intentions to leave. A meta analytical research shows that job satisfaction is a significant predictor of turnover (Hom & Griffeth, 1995), with overall job satisfaction explaining more variance than the job satisfaction facets (i.e., satisfaction with the work itself, satisfaction with coworkers, satisfaction with the supervision, etc.) considered individually (Griffeth, Hom, & Gaertner, 2000).

Researchers have also used this Meta analytically derived correlations to build structural models of employee turnover. These studies found evidence consistent with the possibility that (the lack of) job satisfaction causes turnover (Carsten & Spector, 1987; Hom et al., 1992; Tett & Meyer, 1993). McCulloch et al. (2007) have conducted that amongst the employees in the western

countries consistently showed negative and significant relationship between job satisfaction and turnover intention.

In addition to this, Alam and Shahi (2012) have found the inverse relationship between job satisfaction and turnover rate of Medical representatives. Smither (1994) also justified that there is a negative relationship between job satisfaction and turnover.

As cited in Devika (2012), King- Lawrence found that the higher the level of job satisfaction was, the lower the level of intent to leave for sales representatives of major pharmaceutical organizations. In another study on job satisfaction, Hellman (1997) used a meta-analysis method to analyze job satisfaction and intention to leave within U.S. organizations. Similar to King-Lawrence, Hellman found an inverse relationship between job satisfaction and leaving an organization. If the level of job satisfaction was high, then the intent to leave an organization was low.

Therefore, I expect that there would be a relationship between Medical Representatives' job satisfaction and turnover intentions.

Thus,

***Hypothesis: - (H<sub>3</sub>): There is a negative relationship between job satisfaction and turnover intentions.***

***(H<sub>0</sub>): There is no negative relationship between job satisfaction and turnover***

Existing research has consistently demonstrated positive relations between affective commitment to the organization and indices of employee well-being, including overall physical well-being (e.g., Siu, 2002).

***Hypothesis: - (H<sub>4</sub>): There is a positive relationship between well-being and affective commitment.***

***(H<sub>0</sub>): There is no positive relationship between well-being and affective commitment.***

Fisher and Hanna (1933) noted that employee well-being (a number of early authors did not always rigorously distinguish between on-the-job satisfaction and overall well-being) was responsible to a much greater extent for labor turnover than is realized. Fisher and Hanna have explained the role of employee emotional adjustment or well-being on employee withdrawal.

Using longitudinal design, one study by Wright and Bonett (1992) found that employees low in both job satisfaction and PWB were most likely to stay on the job. In addition, those lowest in job satisfaction and PWB were most likely to change not only their current job but also their occupation. This is consistent with my under mentioned hypothesis.

***Hypothesis: - (H<sub>5</sub>): There is a negative relationship between well-being and turnover intention***

***(H<sub>0</sub>): There is no negative relationship between well-being and turnover intention***

Affective Commitment refers to when an employee accepts the organization and wants to remain with it (Robbins, 1998). It is a mental state that ties the individual to the institution, a strong wish to remain a member of a specific organization, a person readiness to struggle a high level of efforts and a strong trust and acceptance of, the principles and goals of the institution (Tella et. al., 2007). Effects of organizational commitment on outcome vary across vocation stages. This is particularly true for the association between organizational commitment and turnover.

Research recommends that organizational commitment also leads to lower degrees of both absence and turnover and actually, it is a good sign of turnover and job satisfaction (Robbins & Coulter, 2005).

***Hypothesis: - (H<sub>6</sub>): There is a negative relationship between affective commitment and turnover intentions.***

***(H<sub>0</sub>): There is no negative relationship between affective commitment and turnover intentions.***

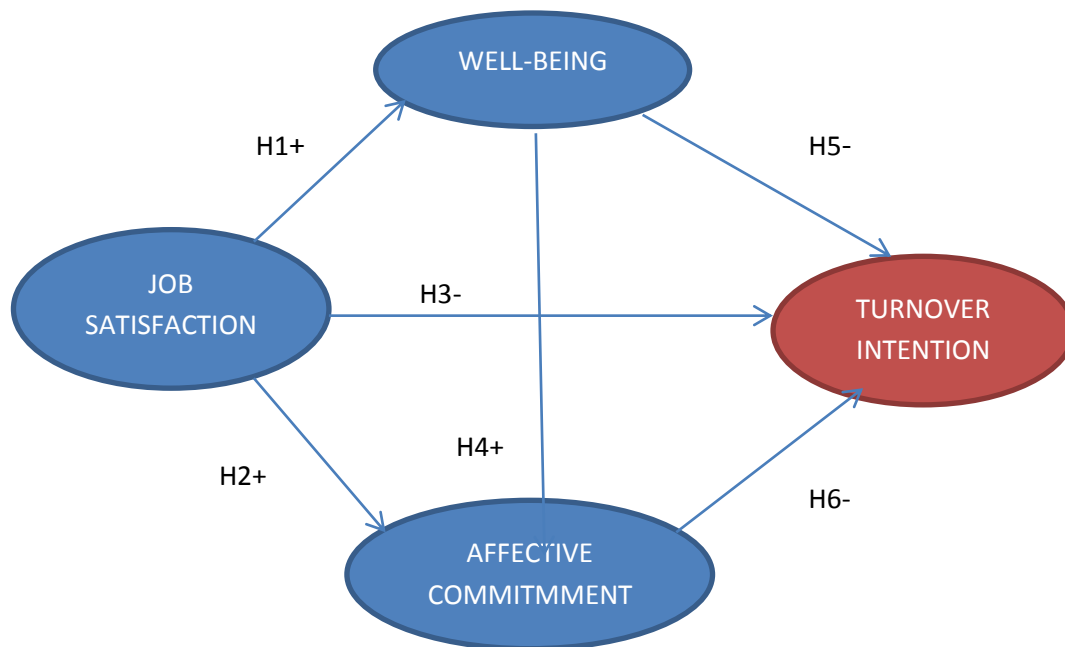
Many of studies have proved that affective commitment is positively correlated with job performance (e.g., Meyer et al., 1989), job satisfaction (Porter et al., 1974), motivation (e.g., Mathieu & Zajac, 1990) and organizational citizenship behavior (e.g., Riketta, 2002) while negatively associated with turnover and absenteeism (e.g. Khatri & Fern, 2001). However, no

studies have examined the causal relationship between job satisfaction, affective commitment and the turnover intentions of Medical representatives. Consequently, the researcher focused on examining the causal relationships in the current study.

### **2.3. Theoretical Model**

The theoretical framework indicates the main things to be studied. It shows up independent and dependent variables, and their assumed relationship that will be proved finally in data analysis. As discussed in the review of literatures, the framework included three main issues of human resource management as explanatory variable (i.e., job satisfaction, affective commitment and well-being) and one dependent variable (i.e., turnover intention).

Figure 1: Theoretical Path Model



## 2.4. Empirical Review

The empirical literatures related to the study are summarized in table 2.1 below.

**Table 2.1 Review of selected Empirical Studies**

| <b>S.no.</b> | <b>Researchers</b>                          | <b>Research topic</b>  | <b>Key Findings</b>   |
|--------------|---|--|---|
| 1            | Alam, T., Shahi Md., ( 2012)                | Factors Affecting Job Satisfaction, Motivation and Turnover Rate of Medical Promotion Officer (MPO) in Pharmaceutical Industry: A Study Based in Khulna City | It has found that the most of the MPOs are not satisfied with their jobs and for this they are not motivated and for this their turnover tendency is high. The MPOs are dissatisfied with their job security, social status, working load, visit to retailers' shop, sales target, no room for family, not getting the retirement benefit and not getting the family insurance support  |
| 2            | Masooma, J. Rifat, B., & Fatima, H., (2014) | Determinants of Job Satisfaction and its Impact on Employee Performance and Turnover Intentions  | The results showed significant positive association of employee empowerment, workplace environment, job loyalty and job performance with job satisfaction. Furthermore, there is a significant negative relationship between job satisfaction and turnover intention. The findings also demonstrate that there is no significant relation of turnover intention with employee empowerment and job performance.  |
| 3            | Devika R., ( 2012)                          | Job Satisfaction among pharmaceutical Sales Representatives in the context of Herzberg's Motivation-Hygiene Theory,  | Overall the respondents were satisfied with their job. Highest satisfaction levels were experienced for working conditions, work itself and recognition. It was found that "Working Conditions" was the best predictor of overall job satisfaction followed by job security and responsibility.   |
| 4            | Brunetto et al, (2012)                      | Emotional intelligence, job satisfaction, well-being and engagement: explaining organizational commitment and turnover intentions in policing,               | Emotional intelligence leads to job satisfaction and well-being, with positive path relationships leading to employee engagement and organizational commitment, thereby affecting turnover intentions. Organizational commitment was found to partially mediate the causal relationship between employee engagement and turnover intentions. The findings of this research have important theoretical and practical implications for police officer retention |

*Job satisfaction, Well-being and affective Commitment explaining turnover intentions of Medical Representatives*

|    |  |  |  |
|----|--|--|--|
| 5  | Scott D. Camp,<br>(2010)                       | Assessing the Effects of Organizational Commitment and Job Satisfaction on Turnover: An Event History Approach                                 | The analysis confirms that the measures of organizational commitment exert an inverse relationship with turnover. That is, higher levels of organizational commitment are associated with lower levels of turnover   |
| 6  | Baek-Kyoo (Brian) Joo & Sunyoung Park, (2009)  | Career satisfaction, organizational commitment, and turnover intention,  | Organizational learning culture, career satisfaction, and organizational commitment turn out to be the predictors of turnover intention.   |
| 7  | Adeyinka Tella et. al.                         | Work Motivation, Job Satisfaction, and Organizational Commitment of Library Personnel in Academic and Research Libraries in Oyo State, Nigeria | The findings of the study reveal that a correlation exists between perceived motivation, job satisfaction, and commitment, although correlation between motivation and commitment was negative. No difference was observed in the perceived motivation of professional and non-professional library personnel  |
| 8  | Ilhami Yücel,<br>(2012)                        | Examining the Relationships among Job Satisfaction, Organizational Commitment, and Turnover Intention: An Empirical Study,                     | Job satisfaction is one of the most antecedents of organizational commitment and turnover intention and suggests that high levels of job satisfaction results in higher commitment and lower turnover intention so job satisfaction positively influences on affective commitment, continuance commitment, and normative commitment while it is negatively impact on turnover intention.   |
| 9  | Lynn McFarlane shore & Harry J. Martin, (2007) | Job satisfaction and organizational commitment in relation to work performance and turnover intention  | Organizational commitment was more strongly related than job satisfaction with turnover intentions for the tellers, but not for the professionals. Job satisfaction was related more strongly than organizational commitment with supervisory ratings of performance for both samples. The findings suggest that specific job attitudes are more closely associated with task-related out-comes such as performance ratings, whereas global organizational attitudes are more closely associated with organization-related outcomes like turnover intentions |
| 10 | Eric Lambert & Nancy Hogan,<br>(2009)          | The Importance of Job Satisfaction and Organizational Commitment in Shaping Turnover Intent,   | The results of this study indicate the job attitudes of job satisfaction and organizational commitment are highly important in shaping turnover intent of correctional staff, and work environment variables are important in influencing their job satisfaction and organizational commitment. Personal characteristics and external employment opportunities have little impact on correctional staff turnover intent, job satisfaction, or organizational commitment  |

*Job satisfaction, Well-being and affective Commitment explaining turnover intentions of Medical Representatives*

|    |   |   |  |
|----|---|---|--|
| 11 | Nazim Ali & Qadar Bakhsh Baloch (2009)            | Predictors of Organizational Commitment and Turnover Intention of Medical Representatives; An Empirical Evidence of Pakistani Companies,                                    | There was a significant negative correlation between role ambiguity and organizational commitment, role conflict and organizational commitment, work to family conflict and organizational commitment and turnover intention while a significant positive correlation was found between role conflict and turnover intention, role ambiguity and turnover intention and work to family conflict and turnover intention   |
| 12 | Sushanta Kumar Mishra and Deepti Bhatnagar (2010) | Linking emotional dissonance and organizational identification to turnover intention and Emotional well-being: a study of medical representatives in India,                 | The study has confirmed that apart from its direct effect, emotional dissonance has a mediating effect on the relationship of organizational identification with turnover intention and emotional wellbeing.   |
| 13 | Nazim Ali & Shahid Jan, (2013)                    | Relationship between Organizational Justice and Organizational Commitment and Turnover Intentions amongst Medical Representatives of Pharmaceuticals Companies of Pakistan, | Both distributive justice perception and procedural justice perception had a significant relationship with organizational commitment and turnover intentions amongst Medical Representatives of Pharmaceuticals Companies operating in Pakistan  |
| 14 | Rohani Salleh et al., (2012)                      | Job Satisfaction, Organizational Commitment, and Turnover Intention: A Case Study on Employees of a Retail Company in Malaysia,   | The findings suggested that the respondents were moderately satisfied with job satisfaction facets such as promotion, work itself, co-workers, and supervisors but were unsatisfied with salary. They also had moderate commitment level with considerably high intention to leave the organization. All satisfaction facets (except for co-workers) and organizational commitment were significantly and negatively related to turnover intention. Based on the findings, retention strategies of retail employees were proposed. |
| 15 | Aminah Ahmad, Zoharah Omar (2010)                 | Perceived Family-Supportive Work Culture, Affective Commitment and Turnover Intention of Employees,   | Perceived family-supportive work culture is positively related to turnover intention of employees and employees' affective commitment mediates the relationship between perceived family-supportive work culture and turnover intention.   |

## **CHAPTER THREE**

### **Research Methodology**

This chapter presents the research approach, research method, research design, target population and sampling, data collection instruments, data analysis techniques, pilot test, measurements of the variables, specifications of the research models, reliability and validity tests and ethical considerations.

#### **3.1. Research Design**

Because the research typically concentrates on measuring or counting and involves collecting and analyzing numerical data and applying statistical tests, the study used descriptive research design which is one of the quantitative research approaches. Quantitative research is the systematic and scientific investigation of quantitative properties and phenomena and their relationships. The objective of quantitative research is to develop and employ mathematical models, theories and hypotheses pertaining to natural phenomena.

The process of measurement is central to quantitative research because it provides the fundamental connection between empirical observation and mathematical expression of an attribute (Zegeye, 2009). Quantitative research involves attaching numbers to relationships between variables (Kothari, 2004). Quantitative research uses objective measurements and statistical analysis of data.

Thus, in this paper both descriptive and inferential statistics methods are applied. The reason is that these methods are suitable to explain and interpret relations of variables in the study. Descriptive analysis refers to statistically describing, aggregating, and presenting the constructs of interest or associations between these constructs and inferential statistics are the statistical procedures that are used to reach conclusions about associations between variables. The study used cross-sectional survey.

### **3.2. Research Approach**

The researcher used descriptive types of research design, and quantitative research approach is employed. Survey is used as data collection method to gather information from the sample population. Descriptive research sets out to describe and to interpret what is.

It looks at individuals, groups, institutions, methods and materials in order to describe, compare, contrast, classify, analyze and interpret the entities and the events that constitute the various fields of inquiry. Surveys gather data at a particular point in time with the intention of describing the nature of existing conditions, or identifying standards against which existing conditions can be compared, or determining the relationships that exist between specific events (Zegeye, 2009).

### **3.3. Target Population and Sampling Procedure**

The target population of the study is Medical Representatives who are working for local and multinational pharmaceutical companies in Addis Ababa city. The total list of pharmaceutical companies is obtained from FMHACA. Since the data for total list of Medical representatives couldn't be found at FMHACA's database, the data for the total number of MR is obtained through phone call tracing made at each and every company in the list obtained from FMHACA. Thus, there are 39 local and multinational pharmaceutical companies in Ethiopia which are actively and widely working through a Medical Representatives. Each company has Medical Representatives with an average of four (4) and the study used Census technique, which means every unit of the target population was utilized. Thus, sample size (n) was:-

$$n=39*4-p= 156-5= 151 \text{ respondents}$$

Where;

*p=5 is no of respondents for pilot test.*

### **3.4. Data Collection Instrument**

The research involved numerical or statistical data. Therefore, emphasis is on the quantifiable observations of the research i.e. numbers involved. The type of research is mainly objective. Data was collected from Medical representatives in the pharmaceutical companies in Addis Ababa using survey through structured questionnaire.

A questionnaire is a type of survey where respondents write answers to questions posed by the researcher on a question form. The questionnaire is prepared to be inclusive of the constructs measured in the study (Adams, 2007). The questionnaire has two sections. The first section covered the demographic profile of the participants like age, sex and place of work. The second section is structured on a likert scale of 1-5 to show their degree of agreement or disagreement to the sentences about the constructs under study.

The questionnaire is adopted from a previous study about the same construct under study and was modified to the pharmaceutical industry without modifying the concepts in the construct.

To increase the response rate, reliability, and validity of the data going to be collected, the design of the questionnaire incorporated the following factors (Saunders et al., 2003):-

- Careful design of individual questions,
- Clear layout of the questionnaire form,
- Lucid explanation of the purpose of the questionnaire, and
- Pilot testing

Questions of the questionnaire were categorized in to two sections:

- Section A: In this section, respondents are asked to give demographic information regarding gender, age, marital status, academic qualification, length of service and position.
- Section B: This section, asks the respondents to mention the factors affecting their job satisfaction, motivation and turnover rate of their current job.

### **3.5. Data Analysis Techniques**

Both descriptive and inferential statistics is used to analyze the quantitative data gained through structured questionnaire. All the variables are coded and entered into the SPSS to analyze data obtained through questionnaires. Descriptive statistics is used by the researcher to describe the usefulness of the data set and examine relationships between variables. In order to describe the data, preliminary descriptive statistics such as frequency, percentages, and mean scores were computed. To view the internal consistency of the scale items, Cronbach coefficients ( $\alpha$ ) was computed. Multiple regression analysis was performed using job satisfaction, well-being and affective commitment as independent variable and the turnover intention as dependent variable.

The main aim is to see the extent to which turnover intention is affected by job satisfaction, well-being and affective commitment shown in terms of coefficient of determination ( $R^2$  value), the regression coefficient ( $\beta$  coefficient) and the  $p$ -values for the significance of each relationship.

Correlation coefficients were used to quantitatively describe the strength of the association between the variables. According to Hair et al. (2002) the Pearson correlation coefficient measures the degree of linear association between two variables. It varies between -1.00 to +1.00, with 0 representing absolutely no association between two variables, and -1.00 or +1.00 representing a perfect association between two variables negatively and positively respectively.

### **3.6. The Pilot Study**

To identify and eliminate potential problems in the design of the data collection instrument, a pilot test was conducted with a sample of 5 MRs. It was conducted on one pharmaceutical sales representative from each five different pharmaceutical companies operating in Addis Ababa city.

### **3.7. Measures**

As illustrated in table 3.1 below, *Job satisfaction* was measured using the five-item scale from Johlke and Duhan (2000) with a composite reliability coefficient of 0.89. The items included, 'I feel that my job is valuable'. *Affective commitment* was measured police officers' commitment to their organization using Allen and Meyer's (1990) eight-item affective commitment scale, which has a good internal reliability as shown by a composite reliability coefficient of 0.87. Items included, 'I feel a strong sense of belonging to my organization'. *Well-being* was measured using a four-item scale by Brunetto *et al.* (2012) to measure psychological well-being. It has a composite reliability coefficient of 0.89. The items included, 'Most days I feel a sense of accomplishment in what I do at work'. And finally, *a Turnover intention*, the dependent variable, was measured using a three-item scale adopted from Wayne, Shore and Liden (1993). It has a composite reliability coefficient of 0.76. Items included, 'It is likely that I would search for a job in another organization'. *Age* was categorized into (a) under 30 years, (b) between 30 and 45 years, and (c) over 45 years. *Gender* was sought by asking the respondents to indicate whether they were male (1) or female (0). The measuring variables collected from different sources are compiled in table 3.1.

**Table 3.1. Measurement of the variables**

| <b>Scale Items</b>  | <b>Source</b>               | <b>Scale</b> |
|---|-----------------------------|--------------|
| <b>1. Affective Commitment</b>  | Allen and Meyer (1991)      | 5-likert     |
| 1.1. I would be very happy to spend the rest of my career with this organization                |                             |              |
| 1.2. I enjoy discussing about my organization with people outside it                            |                             |              |
| 1.3. I really feel as if this organization's problems are my own                                |                             |              |
| 1.4. I think that I could easily become as attached to another organization as I am to this one |                             |              |
| 1.5. I do not feel like 'part of the family' at my organization                                 |                             |              |
| 1.6. I do not feel 'emotionally attached' to this organization                                  |                             |              |
| 1.7. This organization has a great deal of personal meaning for me                              |                             |              |
| 1.8. I do not feel a 'strong' sense of belonging to my organization                             |                             |              |
| <b>2. Job Satisfaction</b>  | Johlke and Duhan (2000)     | 5-likert     |
| 2.4. I feel that my job is valuable.  |                             |              |
| 2.5. In my job, I feel that I am doing something worthwhile.                                    |                             |              |
| 2.6. I feel that my job is interesting.   |                             |              |
| 2.7. I feel that my job is satisfying.  |                             |              |
| 2.8. If I had to do it all over again, I would choose another job.                              |                             |              |
| <b>3. Well-being</b>  | Brunetto et. al., (2012)    | 5-likert     |
| 3.4. I love learning new things   |                             |              |
| 3.5. Most days I feel a sense of accomplishment in what I do at work                            |                             |              |
| 3.6. When things go wrong in my life it generally takes me a long time to get back to normal    |                             |              |
| 3.7. I generally feel that what I do in my life is valuable and worthwhile                      |                             |              |
| <b>4. Turnover Intention</b>  | Wayne, Shore & Liden (1993) | 5-likert     |
| 4.4. As soon as I can find a better job, I will leave the organization                          |                             |              |
| 4.5. I am actively looking for a job outside the organization                                   |                             |              |
| 4.6. I am seriously thinking of quitting my job.  |                             |              |

### **3.8. Specifications of the Research Model**

To examine the effects of job satisfaction, affective commitment and well-being on turnover intention of MRs the following linear regression model is developed. Variables are carefully selected in review of literature which needs to be specified. As a rule of thumb, the higher  $R^2$  value in multiple regressions implies more likely that the important variables included in the model. Multiple Regression techniques employed to analyze the straight-line relationships among two or more variables and estimates the  $\beta$ 's in the equation. Sample regression model equation for linear relationship among variables is;

$$Y_j = \beta_0 + \beta_1 x_{1j} + \beta_2 x_{2j} + \dots + \beta_p x_{pj} + \epsilon_j$$

Where,

$Y_j$ 's represents dependent variable for observation j.

$X_j$ 's represents the independent variables for observation j

$\beta_0$  is the intercept

$\beta$ 's is the unknown regression coefficients.

$\epsilon_j$  is the error (residual) of observation j.

Based on the above, the model is modified based on the research variables that described in the theoretical framework in chapter two. So, to examine the effect of job satisfaction, affective commitment and well-being on turnover intention of MRs the following equations are employed.

$$TI = \beta_0 + \beta_1 JS + \beta_2 AC + \beta_3 WB + \epsilon$$

Where;

**TI** = Turnover intention (dependent variable)

$\beta_1 JS$  = The partial change in MRs' Turnover Intention due to change in their Job satisfaction while other things remain constant.

$\beta_2 AC$  = the partial change in MRs' Turnover Intention due to change in their Affective commitment while other things remain constant.

$\beta_3 WB$  = the partial change in MRs' Turnover Intention due to change in their Well-being while other things remain constant.

In the same way the following models are proposed based on the research variables that described in the theoretical framework in chapter two.

**Table 3.2. Equations of the research models**

| <b>Equations</b> | <b>Model</b>  | <b>Hypothesis</b> |
|------------------|---|-------------------|
| Eq1              | $\mathbf{WB} = \beta_0 + \beta_1 \mathbf{JS} + \varepsilon$   | 1                 |
| Eq2              | $\mathbf{AC} = \beta_0 + \beta_1 \mathbf{JS} + \varepsilon$   | 2                 |
| Eq3              | $\mathbf{TI} = \beta_0 + \beta_1 \mathbf{JS} + \varepsilon$   | 3                 |
| Eq4              | $\mathbf{AC} = \beta_0 + \beta_1 \mathbf{WB} + \varepsilon$   | 4                 |
| Eq5              | $\mathbf{TI} = \beta_0 + \beta_1 \mathbf{WB} + \varepsilon$   | 5                 |
| Eq6              | $\mathbf{TI} = \beta_0 + \beta_1 \mathbf{AC} + \varepsilon$   | 6                 |
| Eq7              | $\mathbf{TI} = \beta_0 + \beta_1 \mathbf{JS} + \beta_2 \mathbf{AC} + \beta_3 \mathbf{WB} + \varepsilon$ | Overall           |

### **3.9. Reliability and Validity**

To evaluate the research instruments, reliability is one of the major criteria. Reliability estimates the consistency of the measurement or simply, the degree to which an instrument measures the same way each time it is used under the same conditions with the same subjects. Reliability is essentially about consistency. That is, if we measure something many times and the result is always the same, then we can say that our measurement instrument is reliable (Adams, 2007). It is preferred that outcomes (and covariates) be assessed with relatively little measurement error. Other things being equal, unreliability increases unexplained variation within groups and reduces the power of the analysis.

In this research Cronbach's  $\alpha$  was used to test the reliability of the measures. Cronbach's  $\alpha$  is an index of reliability associated with the variation accounted for by the true score of the "underlying construct". Construct is the hypothetical variable that is being measured (Hatcher, 1994). Alpha coefficient ranges in value from 0 to 1 and may be used to describe the reliability of factors extracted from dichotomous (that is, questions with two possible answers) and/ or multi point formatted questionnaires or scales (that is, rating scale: 1= poor, 5=excellent). The higher the score, the more reliable the generated scale is. Nunnaly (1978) has indicated 0.7 to be an acceptable reliability coefficient.

In selecting a relevant measure for an outcome variable, it is critical that logical inferences can be made from the operationalization upon which the measure was based to the theoretical constructs relevant to the study. Construct validity refers to the degree to which inferences of this type can legitimately be made. The content and construct validity was checked to ensure the quality of the research design.

### **3.10. Ethical Consideration**

Confidentiality of their response of the respondents was maintained at a high level to make the respondents feel comfortable so that their responses are non- biased and reflect the truth about the situation in question. The voluntariness of the participants was also taken into consideration.

## CHAPTER FOUR

### Data Presentation and Analysis

This chapter presents the data analysis including the sample and response rate, descriptive statistics, reliability test, correlation assumption testing for regression analysis, the regression analysis, hypothesis testing and the discussion. The purpose of the study is to examine the effect of job satisfaction, well-being and affective commitment on turnover intentions of Medical representatives. 151 questionnaires were distributed to medical representatives currently working in Addis Ababa City and 143 of them were returned.

#### 4.1. Sample and respondent rate

Table 4.1 Distribution of questionnaires to Medical representatives of different local and multinational companies of Addis Ababa city

| S.no | Category of the pharmaceutical company | No. of questionnaire distributed | Percentage | No. of questionnaire returned | Percentage | No. of questionnaire unreturned | Improperly filled |
|------|--|----------------------------------|------------|-------------------------------|------------|---------------------------------|-------------------|
| 1    | Local companies                        | 67                               | 44.4%      | 64                            | 42.4%      | 3                               | 0                 |
| 2    | Multinational Companies                | 84                               | 55.6%      | 79                            | 52.3%      | 5                               | 0                 |

*Source: Researcher's survey findings (March, 2018)*

#### 4.2. Descriptive Statistics

##### 4.2.1. Data Coding

Zikmund et al. (2003) as cited in Alam & Shahi (2012) stated that coding is the process of assigning a numerical score or other character symbol to previously edited data. After the data file was checked and adjusted, the coding process was followed. Consequently, the demographic characteristics of the respondents were coded first. They include male coded as 1 and female coded as 0; other demographic factors were coded from 1 to 5.

The second part of the questionnaire, which dealt with the variables, Job satisfaction, well-being, affective commitment and turnover intention, were coded with a five point scale. In this scale,

strongly disagree was coded as 1 and strongly agree was coded as 5. The responses in between were coded as 2, 3 and 4.

#### **4.2.2. Respondents Profile**

Demographic analysis included sex, age, educational level, marital status, work experience and place of work. These variables help to identify the background of the respondents.

**Table 4.2 Summary of Demographic Variables**

|                               | <b>Variables</b> | <b>Frequency</b> | <b>Percentage</b> | <b>Cumulative percentage</b> |
|-------------------------------|------------------|------------------|-------------------|------------------------------|
| Gender of respondents         | Male             | 111              | 78%               | 78%                          |
|                               | Female           | 32               | 22%               | 22%                          |
|                               | Total            | 143              | 100%              | 100%                         |
| Age of respondents            | 18-30            | 49               | 34.3%             | 34.3%                        |
|                               | 31-40            | 71               | 49.6%             | 49.6%                        |
|                               | 41-50            | 19               | 13.3%             | 13.3%                        |
|                               | >50              | 4                | 2.8%              | 2.8%                         |
|                               | Total            | 143              | 100%              | 100%                         |
| Educational level             | Diploma          | 0                | 0%                | 0%                           |
|                               | Bachelor Degree  | 91               | 63.63%            | 63.63%                       |
|                               | Master's Degree  | 52               | 36.37%            | 36.37%                       |
|                               | Doctorate        | 0                | 0%                | 0%                           |
|                               | Total            | 143              | 100%              | 100%                         |
| Marital status of respondents | Single           | 88               | 61.5%             | 61.5%                        |
|                               | Married          | 55               | 38.5%             | 38.5%                        |
|                               | Total            | 143              | 100%              | 100%                         |
| Work experience               | <1 year          | 12               | 8.4%              | 8.4%                         |
|                               | 1-2 years        | 16               | 11.2%             | 11.2%                        |
|                               | 2-3 years        | 23               | 16.1%             | 16.1%                        |
|                               | 3-4 years        | 22               | 15.3%             | 15.3%                        |
|                               | 4-5 years        | 27               | 18.9%             | 18.9%                        |
|                               | >5 years         | 43               | 30.1%             | 30.1%                        |
|                               | Total            | 143              | 100%              | 100%                         |

*Source: Researcher's survey findings (March, 2018)*

As listed in the above table 4.2, 78% of the respondents are found to be male and the remaining 22% of the respondents are female. The respondents' age category is divided into four intervals 34.3% of the respondents were 18-30 years old, 49.6% were 31-40 years old, 13.3% were 41-50 years old and the rest 2.8% were above 50 years old. Most of the respondents involved in the study are from 31-50 years old. The researcher believes they are mature enough to provide reliable answers to the questions asked.

The educational background of most of the respondents was Bachelor of degree (i.e. 63.63% of respondent) whereas the rest 36.37% has Master's degree. The researcher couldn't get a respondent with a diploma level in which the data confirms the minimum educational background for a Medical representative set by FMHACA. There was also no respondent with a Doctorate level of education.

When looking at the marriage status of the respondents, 61.5% of the respondents were found to be single and the remaining 38.5% of the respondents are married. The work experience of the respondents was categorized into six intervals, 8.4% of the respondents had less than 1 year of experience, 11.2% had 1-2 years, 16.1% had 2-3 years, 15.3% has 3-4 years, 18.9% has 4-5 years and the rest 30.1% has more than 5 years of work experience.

#### **4.2.3. Descriptive analysis of variables**

The Likert scale was converted to scale to interpret mean level of agreement of the respondents. The limits of the scale were 1.00 to 1.49 = strongly disagree, 1.50 to 2.49 = disagree, 2.50 to 3.49 = neutral, 3.50 to 4.49 = agree, and 4.50 to 5.00 = strongly agree.

##### **4.2.3.1. Descriptive analysis of Job Satisfaction**

The job satisfaction analysis results show in table 4.3. The mean score for the items range from 3.85 (i.e. If I had to do it all over again, I would choose another job.) to 3.51 (In my job, I feel that I am doing something worthwhile.). The overall mean and SD for job satisfaction is 3.70 & 0.85 respectively, which means overall MRs are satisfied with their job.

**Table 4.3 Descriptive statistics of Job satisfaction**

| Job satisfaction Items  | N     |         | Mean | Standard deviation |
|---|-------|---------|------|--------------------|
|   | Valid | Missing |      |                    |
| I feel that my job is valuable.                               | 143   | 0       | 3.66 | 0.87               |
| In my job, I feel that I am doing something worthwhile.       | 143   | 0       | 3.51 | 0.89               |
| I feel that my job is interesting.                            | 143   | 0       | 3.80 | 0.91               |
| I feel that my job is satisfying.                             | 143   | 0       | 3.70 | 0.66               |
| If I had to do it all over again, I would choose another job. | 143   | 0       | 3.85 | 0.82               |

*Source: Researcher's survey findings (March, 2018)*

#### **4.2.3.2. Description analysis of Affective Commitment**

Similarly, affective commitment is further divided into eight items. As it is shown in the table below, the loss of a 'strong' sense of belonging to organization was the highest rated dimension relative to the rest seven with a mean value of 4.21 and with standard deviation of 0.715. Loss of feelings of being emotionally attached to their current organization was the least rated dimension with a mean score of 3.60 and standard deviation of 0.911. The overall mean for affective commitment is 3.94, which means overall MRs agreed with having affective commitment for their job.

**Table 4.4. Descriptive statistics of affective commitment**

| Affective commitment  | N     |         | Mean | Standard deviation |
|---|-------|---------|------|--------------------|
|   | Valid | Missing |      |                    |
| I would be very happy to spend the rest of my career with this organization | 143   | 0       | 4.20 | 0.715              |
| I enjoy discussing about my organization with people outside it             | 143   | 0       | 3.65 | 0.850              |
| I really feel as if this organization's problems are my own                 | 143   | 0       | 4.20 | 0.715              |
| I think that I could easily become as attached to another                   | 143   | 0       | 4.30 | 0.715              |

|  |     |   |      |       |
|--|-----|---|------|-------|
| organization as I am to this one                               |     |   |      |       |
| I do not feel like ‘part of the family’ at my organization     | 143 | 0 | 3.73 | 0.911 |
| I do not feel ‘emotionally attached’ to this organization      | 143 | 0 | 3.60 | 0.911 |
| This organization has a great deal of personal meaning for me  | 143 | 0 | 3.65 | 0.724 |
| I do not feel a ‘strong’ sense of belonging to my organization | 143 | 0 | 4.21 | 0.715 |

*Source: Researcher’s survey findings (March, 2018)*

#### **4.2.3.3. Descriptive analysis of well-being**

Furthermore, four items were included under well-being as shown in table 4.5. The mean scores of well-being range from 3.51 (Most days I feel a sense of accomplishment in what I do at work) to 4.22 (I love learning new things). The overall mean for well-being is 3.85, which indicates overall the respondents’ well-being is maintained.

**Table 4.5 Descriptive statistics for well-being**

| Well-being  | N     |         | Mean | Standard deviation |
|---|-------|---------|------|--------------------|
|   | Valid | Missing |      |                    |
| I love learning new things  | 143   | 0       | 4.22 | 1.01               |
| Most days I feel a sense of accomplishment in what I do at work                         | 143   | 0       | 3.51 | 0.850              |
| When things go wrong in my life it generally takes me a long time to get back to normal | 143   | 0       | 3.72 | 1.12               |
| I generally feel that what I do in my life is valuable and worthwhile                   | 143   | 0       | 3.97 | 1.02               |

*Source: Researcher’s survey findings (March, 2018)*

#### **4.2.3.4. Descriptive analysis of Turnover intention**

Table 4.6 describes the turnover intention measurement, where the means range between 3.92 (I am seriously thinking of quitting my job.) to 4.44 (As soon as I can find a better job, I will leave the organization). The overall mean for turnover intention is 4.17, which is above average.

**Table 4.6. Descriptive statistics for Turnover intention.**

| <b>Turnover intention</b>   | <b>N</b>     |                | <b>Mean</b> | <b>Standard deviation</b> |
|---|--------------|----------------|-------------|---------------------------|
|   | <b>Valid</b> | <b>Missing</b> |             |                           |
| As soon as I can find a better job, I will leave the organization | 143          | 0              | 4.44        | 0.95                      |
| I am actively looking for a job outside the organization          | 143          | 0              | 4.17        | 1.02                      |
| I am seriously thinking of quitting my job.                       | 143          | 0              | 3.92        | 1.12                      |

*Source: Researcher's survey findings (March, 2018)*

### **4.3. Reliability tests**

Reliability is one of the major criteria for evaluating research instruments. Reliability measures the internal consistency of the model. In this research Cronbach's alpha was used to test the reliability of the measures for each of the sub scales as well as for the major domains. The reliability check for the variables is presented in the table below.

**Table 4.7. Cronbach's alpha test**

| <b>S.N</b> | <b>Variable</b>      | <b>Cronbach's alpha test</b> |
|------------|----------------------|------------------------------|
| <b>1</b>   | Job satisfaction     | 0.778                        |
| <b>2</b>   | Affective commitment | 0.668                        |
| <b>3</b>   | Well-being           | 0.625                        |
| <b>4</b>   | Turnover intention   | 0.992                        |

*Source: Analysis of Survey data using SPSS V24, 2018*

Malhotra (2007) suggests that an alpha of 0.60 or greater should be considered adequate to develop new questionnaires.

#### **4.4. Assumption Testing for Regression analysis**

Meeting the assumptions of regression analysis is necessary to confirm that the obtained data truly represented the sample and that researcher has obtained the best results (Hair et al., 1998). Three assumptions for regression analysis used in this study were discussed for the individual variables: multicollinearity, linearity and Normality. In the following paragraphs, each assumption is explained.

##### **4.4.1. Multicollinearity**

Hill et al., (2003) explain that economic variables may move together in systematic ways when the data are the result of an uncontrolled experiment. Such variables are believed to have problems with collinearity or multi-collinearity rises, it will complicate the interpretation of the variables because it is more difficult to confirm the effect of any single variable, owing to their interrelationship (Hair et al., 1996). According to Hill et al. (2003), multi-collinearity is not a violation of the assumptions of regression but it may cause serious difficulties. Hill et al., (2003) propose that these serious difficulties include: (1) variances of parameter estimates may be unreasonably large; (2) parameter estimates may not be significant; and (3) a parameter estimate may have a sign different from what is expected.

The initial inspection of the Pearson Correlation Matrix for the regression models revealed that the correlations between the independent variables did not exceed 0.80. While checking, the independent variables showed significant relationship with the dependent variable. Also the researcher checked that the correlation between each of independent variables is not too high. Hill et al., (2003) suggest that you think carefully before including two variables with a bivariate correlation of, say, 7 or more in the same analysis.

Tolerance is the amount of variance in the individual variable not explained by the other predictor variables. It varies from 0 to 1; a value close to 1 indicates that the other predictors do not explain the variance in that variable.

A value close to 0 implies almost all the variance in the variable is explained by the other variables. This permits us to more formally check that our independent variables are not too highly correlated. To meet multiple regression assumptions we need tolerance score above 0.2 and VIF scores below 10. So with regards to multi-collinearity statistics shown below, the Tolerance and Variance Inflation Factors (VIF) showed that there was no multi-collinearity because VIF of all variables were less than 10, and tolerance scores above 0.2.

**Table 4.8 Multi-collinearity problem test of VIF and tolerance.**

| <b>Variable</b>      | <b>Tolerance</b> | <b>VIF</b> |
|----------------------|------------------|------------|
| Job satisfaction     | 0.851            | 1.175      |
| Affective commitment | 0.814            | 1.228      |
| Well-being           | 0.862            | 1.160      |
| Turnover intention   | 0.871            | 1.148      |

*Source: Analysis of Survey data using SPSS V24, 2018*

#### **4.4.2. Linearity**

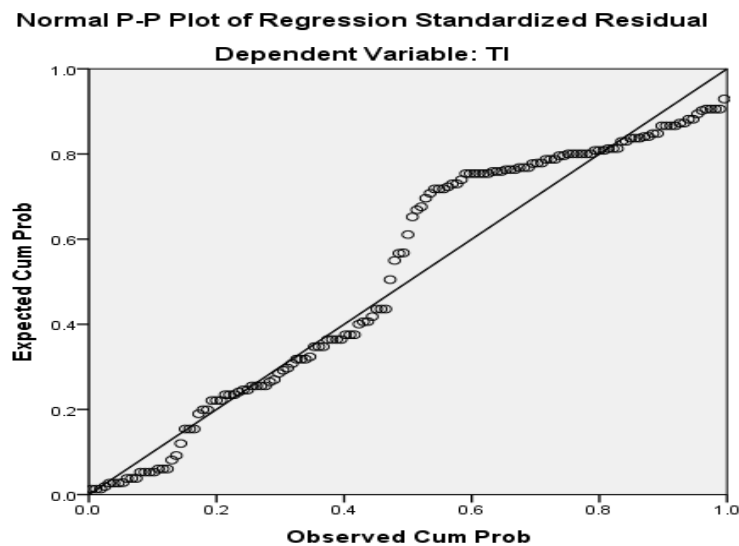
The linearity of the relationship between the dependent and independent variable represented the degree to which the change in the dependent variable is associated with the independent variable (Hair et al., 1998). In a simple sense, linear models predict values falling in a straight line by having a constant unit change (\*slope) of the dependent variable for a constant unit change of the independent variable (Hair et al., 1998). Malhotra et al. (as cited in Devika, 2012) discussed that conventional regression analysis will underestimate the relationship when nonlinear relationships are present, i.e.,  $R^2$  underestimates the variance explained overall and the betas underestimate the importance of the variables involved in the non-linear relationship. The scatter plots of standardized residuals versus the fitted values for the regression models were visually inspected. So that the dots at the P-P Plot are closer to the diagonal line, indicating that assumption of normality is met.

#### **4.4.3. Normality of the Error Term Distribution**

In terms of this assumption, a check for normality of the error term is conducted by a visual examination of the normal probability plots of the residuals.

Malhotra et al. (2007) propose that normal probability plots are often conducted as an informal means of assessing the non-normality of a set of data. According to Hair et al. (1998), the plots are different from residuals plots in that the standardized residuals are compared with the normal distribution. In general, the normal distribution makes a straight diagonal line, and the plotted residuals are compared with the diagonal (Hair et al., 1998). If a distribution is normal, the residual line will closely follow the diagonal (Hair et al., 1998). Malhotra et al. (2007) explain that the “correlation coefficient” will be near unity if the data fall nearly on a straight line. The “correlation coefficient” will become smaller if the plot is curved.

The normality probability plots were plotted to assess normality. The P-P plots were approximately a straight line instead of a curve. Accordingly, the residuals were deemed to have a reasonably normal distribution, as suggested by Hair et al. (1998). The skewness value provides an indication of the symmetry of the distribution while kurtosis provides information about the peakedness of the distribution. A positive skewness value indicates right (positive) skew while a negative value indicates left (negative) skew. The higher the absolute value is the greater the skew (Tabachnick & Fidell, 2001).



**Figure 2: Normality test**

**Table 4.9 Skewness and Kurtosis**

|                     | Descriptive Statistics |                |           |            |           |            |
|---------------------|------------------------|----------------|-----------|------------|-----------|------------|
|                     | N                      | Std. Deviation | Skewness  |            | Kurtosis  |            |
|                     | Statistic              | Statistic      | Statistic | Std. Error | Statistic | Std. Error |
| AC                  | 143                    | .44074         | -.279     | .203       | -.210     | .403       |
| JS                  | 143                    | .48417         | -.163     | .203       | -.164     | .403       |
| WB                  | 143                    | .57117         | -.178     | .203       | -.311     | .403       |
| TI                  | 143                    | .70617         | -.746     | .203       | -.656     | .403       |
| Valid N (list wise) | 143                    |                |           |            |           |            |

*Source: Analysis of Survey data using SPSS V24, 2018*

*Key: Affective commitment (AC), Job satisfaction (JS), Well- being (WB), Turnover intention (TI)*

## **4.5. Correlation analysis**

According to Saunders et al. (2009) a correlation analysis used to identify the direction and relationship between the variables. Correlation coefficient enables to quantify the strength of the linear relationship between two variables.

Cohen and Holliday (as cited by Bryman and Cramer (1999)) proposed the range of correlation coefficient as 0.19 and below = very low; 0.20 to 0.39 = low; 0.40 to 0.69 = modest; 0.70 to 0.89 = high, and 0.90 to 1 = very high. In this study, in order to easily categorize the strength of the relationship of the variables the researcher used correlation coefficient range of Cohen and Hollidays (1982).

Like the demographic factors, the data from the scale typed questionnaire were fed to the SPSS software version 24, to process the correlation analysis. Based on the questionnaires, the following correlation analysis was made.

### **4.5.1. Correlation analysis between Job satisfaction and Turnover intention**

Pearson correlation test was conducted to know the degree of relationship between the independent variable, which is job satisfaction, and the dependent variable, turnover intention. The results of the correlation between these variables are shown in table 4.10.

As it is indicated in the table there is a significant negative correlation between job satisfaction and turnover intention. In other words job satisfaction and turnover intention ( $r = -0.234$  with  $p < 0.01$ ).

**Table 4.10 Correlation between job satisfaction and turnover intention**

|    |                     | Correlations |         |
|----|---------------------|--------------|---------|
|    |                     | JS           | TI      |
| JS | Pearson Correlation | 1            | -.234** |
|    | Sig. (2-tailed)     |              | .005    |
|    | N                   | 143          | 143     |
| TI | Pearson Correlation | -.234**      | 1       |
|    | Sig. (2-tailed)     | .005         |         |
|    | N                   | 143          | 143     |

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

**Source: Analysis of Survey data using SPSS V24, 2018**

**Key: Job satisfaction (JS), Turnover intention (TI)**

#### **4.5.2. Correlation analysis between affective commitment and turnover intention**

Pearson correlation test was also conducted for affective commitment and turnover intention and the results are as shown in table 4.11. As it can be seen from the table, there is significant negative correlation between affective commitment and turnover intention. This is to say that affective commitment and turnover intention are correlated in a relationship ( $r = -0.269$ ,  $p < 0.01$ ).

**Table 4.11: Correlations between affective commitment and turnover intention**

|    |                     | Correlations |         |
|----|---------------------|--------------|---------|
|    |                     | AC           | TI      |
| AC | Pearson Correlation | 1            | -.269** |
|    | Sig. (2-tailed)     |              | .001    |
|    | N                   | 143          | 143     |
| TI | Pearson Correlation | -.269**      | 1       |
|    | Sig. (2-tailed)     | .001         |         |
|    | N                   | 143          | 143     |

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

**Source: Analysis of Survey data using SPSS V24, 2018**

**Key: Affective commitment (AC), Turnover intention (TI)**

### 4.5.3. Correlation analysis between Well-being and turnover intention

For these variables, well-being and turnover intention, also Pearson correlation test was conducted and the results shown in Table 4.12 were able to be acquired. As it is shown in the table, there is significant correlation between well-being and turnover intention. This implies that well-being and turnover intention have high relationship ( $r = -0.231, p < 0.01$ ).

**Table 4.12: Correlations between Well-being and turnover intention**

|    |                     | Correlations |         |
|----|---------------------|--------------|---------|
|    |                     | WB           | TI      |
| WB | Pearson Correlation | 1            | -.231** |
|    | Sig. (2-tailed)     |              | .006    |
|    | N                   | 143          | 143     |
| TI | Pearson Correlation | -.231**      | 1       |
|    | Sig. (2-tailed)     | .006         |         |
|    | N                   | 143          | 143     |

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

**Source: Analysis of Survey data using SPSS V24, 2018**

**Key: Well- being (WB), Turnover intention (TI)**

### 4.5.4. Correlation analysis between job satisfaction, well-being and affective commitment

Pearson correlation test was also conducted for the independent variables job satisfaction and affective commitment and well-being. And the results obtained are shown in table 4.13. As it can be seen from the table, there is significant positive correlation between job satisfaction, affective commitment and well-being. This is to say that job satisfaction and affective commitment are correlated in a relationship ( $\beta=0.851$ ) whereas job satisfaction and well-being are correlated in a relationship ( $\beta=0.532$ ) and finally affective commitment and well-being are correlated in a relationship ( $\beta=0.891$ ).

**Table 4.13. Correlation analysis between job satisfaction, well-being and affective commitment and turnover intentions**

|    |                     | <b>Correlations</b> |         |         |         |
|----|---------------------|---------------------|---------|---------|---------|
|    |                     | AC                  | JS      | WB      | TI      |
| AC | Pearson Correlation | 1                   | .851**  | .891**  | -.269** |
|    | Sig. (2-tailed)     |                     | .000    | .000    | .001    |
|    | N                   | 143                 | 143     | 143     | 143     |
| JS | Pearson Correlation | .851**              | 1       | .532**  | -.234** |
|    | Sig. (2-tailed)     | .000                |         | .000    | .005    |
|    | N                   | 143                 | 143     | 143     | 143     |
| WB | Pearson Correlation | .891**              | .532**  | 1       | -.231** |
|    | Sig. (2-tailed)     | .000                | .000    |         | .006    |
|    | N                   | 143                 | 143     | 143     | 143     |
| TI | Pearson Correlation | -.269**             | -.234** | -.231** | 1       |
|    | Sig. (2-tailed)     | .001                | .005    | .006    |         |
|    | N                   | 143                 | 143     | 143     | 143     |

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

**Source: Analysis of Survey data using SPSS V24, 2018**

**Key: Affective commitment (AC), Job satisfaction (JS), Well- being (WB), Turnover intention (TI)**

## **4.6. Hypothesis testing**

To test hypothesis of this research, multiple linear regression technique is performed.

### **4.6.1. Multiple Regression Analysis**

To indicate the causality of the relationship between the dependent and independent variables regression analysis was conducted. In other words, Regression was conducted in order to determine the explanatory power of the independent variables job satisfaction, affective commitment and well-being in the variance of the dependent variable turnover intention. Adjusted R square was used to measure the percentage of variance in the dependent variable explained by the independent variables; job satisfaction, affective commitment and well-being. From the multiple regression equation, the standard regression coefficient (beta weight) was determined to compare the effect of each independent variable had on the variability of the overall turnover intention.

**Hypothesis 1. There is a positive relationship between job satisfaction (JS) and well-being (WB).**

This study assumed that job satisfaction has a positive and significant effect on well-being. In correlation analysis we have seen job satisfaction has a high correlation coefficient with well-being (table 4.13).

**Table 4.14. The regression model statistics of job satisfaction (JS) and well-being (WB)**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .532 <sup>a</sup> | .283     | .278              | .48538                     |

a. Predictors: (Constant), JS

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 13.107         | 1   | 13.107      | 55.635 | .000 <sup>b</sup> |
|                    | Residual   | 33.218         | 141 | .236        |        |                   |
|                    | Total      | 46.325         | 142 |             |        |                   |

a. Dependent Variable: WB

b. Predictors: (Constant), JS

**Source: Analysis of Survey data using SPSS V24, 2018**

**Key: Job satisfaction (JS), Well-being (WB)**

As shown in table 4.14 above, the overall model 1 statistics of dependent variable well-being,  $R = .532$  indicates that there is a positive correlation between the dependent variable (WB) and the independent variable (JS) and the R square value of .283 indicates that the independent variable (JS) included in the model explained 28.3% of variance (.283 x 100%) in dependent variable (WB), the remaining 71.7% variance of the dependent variable WB is due to other factors that are not included in this study.

Hence, the overall model statistic ( $R^2 = 0.283$ ), is supported the view that job satisfaction has a positive influence on employees well-being.

To test significance of the model 1, ANOVA (F- test) was performed. As shown above on multiple regression analysis (table 18), it can be observed from the ANOVA table that the model as a whole is significant (P=.000, F (1, 141) 55.63). Thus, it is concluded that the proposed hypothesis which states that there is a positive relationship between job satisfaction and well-being is accepted.

**Table 4.15. The Coefficient statistics of job satisfaction (JS) and well-being (WB)**

| Model |            | Coefficients <sup>a</sup>   |      |                           |       |      |
|-------|------------|-----------------------------|------|---------------------------|-------|------|
|       |            | Unstandardized Coefficients |      | Standardized Coefficients | t     | Sig. |
| B     | Std. Error | Beta                        |      |                           |       |      |
| 1     | (Constant) | 1.469                       | .337 |                           | 4.358 | .000 |
|       | JS         | .627                        | .084 | .532                      | 7.459 | .000 |

a. Dependent Variable: WB

**Source: Analysis of Survey data using SPSS V24, 2018**

**Key: Job satisfaction (JS), Well-being (WB)**

The beta value under standardized coefficients of table 4.15 above also confirms the positive and significance relationship of independent variables (JS) with the dependent variable (WB), ( $\beta = .532$ ,  $p = .000$ ).

**Hypothesis 2. There is a positive relationship between job satisfaction (JS) and affective Commitment (AC).**

This study also assumed that job satisfaction (JS) has a positive and significant effect on affective commitment (AC). In correlation analysis we have seen job satisfaction has a modest correlation coefficient with affective commitment (table 4.13).

**Table 4.16. The regression model statistics of job satisfaction (JS) and affective commitment (AC)**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 2             | .557 <sup>a</sup> | .310     | .305              | .28203                     |

a. Predictors: (Constant), JS

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F      | Sig.              |
| 2                  | Regression | 5.034          | 1   | 5.034       | 63.282 | .000 <sup>b</sup> |
|                    | Residual   | 11.215         | 141 | .080        |        |                   |
|                    | Total      | 16.249         | 142 |             |        |                   |

a. Dependent Variable: AC

b. Predictors: (Constant), JS

**Source: Analysis of Survey data using SPSS V24, 2018)**

*Key: Job satisfaction (JS), Affective commitment (AC)*

As shown in table 4.16 above, the overall model 2 statistics of dependent variable affective commitment (AC),  $R = .557$  indicates that there is a positive correlation between the dependent variable (AC) and the independent variable (JS) and the R square value of .310 indicates that the independent variable(JS) included in the model explained 31.0% of variance (.310 x 100%) in dependent variable (AC), the remaining 69.0% variance of the dependent variable AC is due to other factors that are not included in this study. Hence, the overall model statistic ( $R^2 = 0.310$ ), is supported the view that job satisfaction has a positive influence on employees affective commitment.

To test significance of the model 2, ANOVA (F- test) was performed. As shown above on multiple regression analysis (table 4.16), it can be observed from the ANOVA table that the model as a whole is significant ( $P=.000$ ,  $F_{(1, 141)} 63.28$ ). Thus, it is concluded that the proposed hypothesis which states that there is a positive relationship between job satisfaction and affective commitment is accepted.

**Table 4.17. The Coefficient statistics of job satisfaction (JS) and affective commitment (AC)**

|       |            | Coefficients <sup>a</sup>   |            |                           |       |      |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
|       |            | Unstandardized Coefficients |            | Standardized Coefficients |       |      |
| Model |            | B                           | Std. Error | Beta                      | t     | Sig. |
| 2     | (Constant) | 1.728                       | .222       |                           | 7.797 | .000 |
|       | JS         | .523                        | .066       | .557                      | 7.955 | .000 |

a. Dependent Variable: AC

**Source: Analysis of Survey data using SPSS V24, 2018)**

**Key: Job satisfaction (JS), Affective commitment (AC)**

The beta value under standardized coefficients of table 4.17 above also confirms the positive and significance relationship of independent variables (JS) with the dependent variable (AC), ( $\beta = .557, p = .000$ ).

***Hypothesis 3. There is a negative relationship between job satisfaction (JS) and turnover intentions (TI).***

The other hypothesis of this study also assumed that job satisfaction (JS) has a negative and significant effect on turnover intention (TI). In correlation analysis we have seen job satisfaction has a correlation coefficient (-0.205) with turnover intention (table 4.13), which confirmed the negative relationship.

**Table 4.18. The regression model statistics of job satisfaction (JS) and Turnover intention (TI)**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 3             | .653 <sup>a</sup> | .426     | .357              | .68484                     |

a. Predictors: (Constant), JS

| Model |            | Sum of Squares | Df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 3     | Regression | 2.910          | 1   | 2.910       | 6.205 | .014 <sup>b</sup> |
|       | Residual   | 66.13          | 141 | .469        |       |                   |
|       | Total      | 69.040         | 142 |             |       |                   |

a. Dependent Variable: TI

b. Predictors: (Constant), JS

**Source: Analysis of Survey data using SPSS V24, 2018)**

*Key: Job satisfaction (JS), Turnover Intention (TI)*

Table 4.18 above shows that, the overall model 3 statistics of dependent variable turnover intention (TI),  $R = .653$  indicates that there is a correlation between the dependent variable (TI) and the independent variable (JS) and the R square value of .426 indicates that the independent variable(TI) included in the model explained 42.6% of variance (.426 x 100%) in dependent variable (TI), the remaining 57.4% variance of the dependent variable TI is due to other factors that are not included in this study. Hence, the overall model statistic ( $R^2 = .426$ ), is supported the view that job satisfaction has an influence on employees turnover intention.

So as to test significance of the model 3, ANOVA (F- test) was performed. As shown above on multiple regression analysis (table 4.16), it can be observed from the ANOVA table that the model as a whole is significant ( $P=.014$ ,  $F_{(1, 141)} 6.205$ ). Thus, it is concluded that the proposed hypothesis which states that there is a negative relationship between job satisfaction and turnover intention is accepted.

**Table 4.19. The Coefficient statistics of job satisfaction (JS) and Turnover intention (TI)**

| Model |            | Unstandardized Coefficients |            | Standardized         | T      | Sig. |
|-------|------------|-----------------------------|------------|----------------------|--------|------|
|       |            | B                           | Std. Error | Coefficients<br>Beta |        |      |
| 3     | (Constant) | 5.210                       | .538       |                      | 9.679  | .000 |
|       | JS         | -.397                       | .160       | -.653                | -2.491 | .014 |

a. Dependent Variable: TI

**Source: Analysis of Survey data using SPSS V24, 2018)**

*Key: Job satisfaction (JS), Turnover intention (TI)*

Here also the beta value under standardized coefficients of table 4.19 above also confirms the negative and significance relationship of independent variables (JS) with the dependent variable (TI), ( $\beta = -.653$ ,  $p = .014$ ). Thus, it is concluded that the proposed hypothesis which states that there is a negative relationship between job satisfaction and turnover intention is accepted.

**Hypothesis 4. There is a positive relationship between well-being (WB) and affective commitment (AC).**

Another hypothesis of this study also assumed that well-being (WB) has a positive and significant effect on affective commitment (AC). In correlation analysis made with SPSS 24.0, we have seen well-being has a correlation coefficient of 0.141 with affective commitment (table 4.13), which confirmed the hypothesized model of positive correlation between the two construct.

**Table 4.20. The regression model statistics of well-being (WB) and Affective commitment (AC)**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 4             | .891 <sup>a</sup> | .794     | .792              | .20093                     |

a. Predictors: (Constant), WB

| ANOVA <sup>a</sup> |            |                |     |             |         |                   |
|--------------------|------------|----------------|-----|-------------|---------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F       | Sig.              |
| 4                  | Regression | 21.891         | 1   | 21.891      | 542.254 | .000 <sup>b</sup> |
|                    | Residual   | 5.692          | 141 | .040        |         |                   |
|                    | Total      | 27.584         | 142 |             |         |                   |

a. Dependent Variable: AC

b. Predictors: (Constant), WB

**Source: Analysis of Survey data using SPSS V24, 2018)**

**Key: Affective commitment (AC), Well-being (WB)**

Table 4.20 above shows that, the overall model 4 statistics of dependent variable affective commitment (AC),  $R = .891$  indicates that there is a high correlation between the dependent variable (AC) and the independent variable (WB).

Whereas, the R square value of .791 indicates that the independent variable (WB) included in the model explained 79.1% of variance (.791x 100%) in dependent variable (AC), the remaining 20.9% variance of the dependent variable AC is due to other factors that are not included in this study. This means the tendency of employee’ affective commitment to be explained by employee’ well-being is high. Hence, the overall model statistic ( $R^2 = .791$ ), adequately support the view that well-being has an influence on employees affective commitment.

To test the significance of the model 4, ANOVA (F- test) was performed. As shown above on multiple regression analysis (table 4.20), it can be observed from the ANOVA table that the model as a whole is significant ( $P=.000$ ,  $F_{(1, 141)} 542$ ). Thus, it is concluded that the proposed hypothesis which states that there is a positive relationship between well-being (WB) and affective commitment (AC) is supported due to the significance of dependent variable (AC) to be explained by the explanatory variable (WB).

**Table 4.21. The Coefficient statistics of well-being (WB) and Affective commitment (AC)**

| <b>Coefficients<sup>a</sup></b> |                             |            |                           |        |      |
|---------------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                           | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                                 | B                           | Std. Error | Beta                      |        |      |
| 4                               | (Constant)                  | 1.218      | .118                      | 10.303 | .000 |
|                                 | WB                          | .687       | .030                      | .891   | .000 |

a. Dependent Variable: AC

**Source: Analysis of Survey data using SPSS V24, 2018)**

**Key: Well-being (WB), Affective commitment (AC)**

Once again also the beta value under standardized coefficients of table 4.21 above confirmed the positive and significant relationship of independent variables (WB) with the dependent variable (AC), ( $\beta = 0.891$ ,  $p= .000$ ). Thus, it is concluded that the proposed hypothesis which states that there is a positive relationship between well-being and affective commitment is accepted.

**Hypothesis 5. There is a negative relationship between well-being (WB) and turnover intention (TI)**

The fifth hypothesis of this study assumed that well-being (WB) has a negative and significant effect on turnover intention (TI). In correlation analysis shown in table 4.13 above, we have seen well-being (WB) has a correlation coefficient of -0.232 with turnover intention, which confirmed the hypothesized model.

**Table 4.22. The regression model statistics of Well-being and Turnover intention (TI)**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 5             | .231 <sup>a</sup> | .053     | .047              | .68949                     |

a. Predictors: (Constant), WB

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F     | Sig.              |
| 5                  | Regression | 3.779          | 1   | 3.779       | 7.950 | .006 <sup>b</sup> |
|                    | Residual   | 67.032         | 141 | .475        |       |                   |
|                    | Total      | 70.811         | 142 |             |       |                   |

a. Dependent Variable: TI

b. Predictors: (Constant), WB

**Source: Analysis of Survey data using SPSS V24, 2018)**

**Key: Turnover intention (TI), Well-being (WB)**

According to table 4.22 above that, the overall model 5 statistics of dependent variable turnover intention(TI),  $R = .231$  indicates that there is a low correlation between the dependent variable (TI) and the independent variable (WB) and the R square value of .053 indicates that the independent variable(WB) included in the model explained 5.3% of variance (.053x 100%) in dependent variable (TI), the remaining 94.7% variance of the dependent variable TI is due to other factors that are not included in this study. This means the tendency of employees' turnover intention to be explained by employees' well-being is low. Hence, the overall model statistic ( $R^2 = .053$ ), support the view that well-being has an influence on employees affective commitment in a smaller proportion.

The significance test result of model 5 (i.e., ANOVA (F- test)) shown above on multiple regression analysis (table 4.22), confirmed that the model as a whole is significant ( $P=.005$ ,  $F_{(1, 141)} 7.9$ ).

Thus, it is concluded that the proposed hypothesis which states that there is a negative relationship between well-being (WB) and turnover intention is supported.

**Table 4.23. The Coefficient statistics of Well-being and Turnover intention (TI)**

| Coefficients <sup>a</sup> |            |                             |            |                           |        |      |
|---------------------------|------------|-----------------------------|------------|---------------------------|--------|------|
| Model                     |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                           |            | B                           | Std. Error | Beta                      |        |      |
| 5                         | (Constant) | 5.519                       | .406       |                           | 13.602 | .000 |
|                           | WB         | -.286                       | .101       | -.231                     | -2.820 | .006 |

a. Dependent Variable: TI

*Source: Analysis of Survey data using SPSS V24, 2018)*

*Key: Well-being (WB), Turnover intention (TI)*

Here also the beta value under standardized coefficients of table 4.23 above confirmed the positive and significant relationship of independent variables (WB) with the dependent variable (TI), ( $\beta = -0.231$ ,  $p = .006$ ). Thus, it is concluded that the proposed hypothesis which states that there is a negative relationship between well-being and turnover intention is accepted.

**Hypothesis 6. There is a negative relationship between affective commitment (AC) and turnover intentions (TI).**

The last but not the least hypothesis of this study assumed that affective commitment (AC) has a negative and significant effect on turnover intention (TI). Here again in correlation analysis we have seen well-being (WB) has a correlation coefficient of -0.249 with turnover intention (table 4.13), which confirmed the hypothesized model.

**Table 4.24. The regression model statistics of Affective commitment (AC) and Turnover intention (TI)**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 6             | .269 <sup>a</sup> | .073     | .066              | .68247                     |

a. Predictors: (Constant), AC

|       |            | ANOVA <sup>a</sup> |     |             |        |                   |
|-------|------------|--------------------|-----|-------------|--------|-------------------|
| Model |            | Sum of Squares     | Df  | Mean Square | F      | Sig.              |
| 6     | Regression | 5.138              | 1   | 5.138       | 11.030 | .001 <sup>b</sup> |
|       | Residual   | 65.674             | 141 | .466        |        |                   |
|       | Total      | 70.811             | 142 |             |        |                   |

a. Dependent Variable: TI

b. Predictors: (Constant), AC

**Source: Analysis of Survey data using SPSS V24, 2018)**

*Key: Turnover intention (TI), Affective commitment (AC)*

According to table 4.24 above that, the overall model 6 statistics of dependent variable turnover intention(TI),  $R = .269$  indicates that there is a low correlation between the dependent variable (TI) and the independent variable (AC) and the R square value of .073 indicates that the independent variable(AC) included in the model explained 7.3% of variance (.073x 100%) in dependent variable (TI), the remaining 92.7% variance of the dependent variable TI is due to other factors that are not included in this study. This means the tendency of employees' turnover intention to be explained by employees' affective commitment is lower. So as to test significance of the model 6, ANOVA (F- test) was performed. As shown above on multiple regression analysis (table 4.24), it can be observed from the ANOVA table that the model as a whole is significant ( $P=0.001$ ,  $F_{(1, 141)} 11.3$ ). Thus, it is concluded that the proposed hypothesis which states that there is a negative relationship between affective commitment (AC) and turnover intention is supported.

**Table 4.25. The Coefficient statistics of Well-being and Turnover intention (TI)**

|       |            | Coefficients <sup>a</sup>   |            |                           |        |      |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|       |            | B                           | Std. Error | Beta                      |        |      |
| 6     | (Constant) | 6.089                       | .516       |                           | 11.808 | .000 |
|       | AC         | -.432                       | .130       | -.269                     | -3.321 | .001 |

a. Dependent Variable: TI

**Source: Analysis of Survey data using SPSS V24, 2018)**

*Key: Well-being (WB), Turnover intention (TI)*

Finally, the beta value under standardized coefficients of table 4.25 above confirmed the negative and significant relationship of independent variables (AC) with the dependent variable (TI), ( $\beta = -0.269$ ,  $p = .001$ ). Thus, it is concluded that the proposed hypothesis which states that there is a negative relationship between affective commitment and turnover intention is accepted.

#### 4.6.1. Summary of the Model

According to Sinn (2011) on his SPSS Guide–Correlation & Regression, explained the model summary of the regression analysis gives you the R-value & the  $R^2$  value. Coefficients give beta values, and the p-value to check for significance. We reject  $H_0$  if  $p \leq 0.05$ . This means the relationship is reliable and can be used to make predictions.

Based on Table 4.26 model summary result, when overall turnover intention was regressed on the three independent variables (job satisfaction, affective commitment and well-being), the independent variables contribute to statistically significant level p-value 0.002. And the coefficient of determination  $R^2$  was found to be 0.104 which indicate that 10.4% of the variability of overall turnover intention was explained by the three independent variables. The other variables that were not considered in this study contribute about 89.6% of the variability of turnover intention.

**Table 4.26. Summary of the model**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 7             | .323 <sup>a</sup> | .104     | .085              | .66693                     |

a. Predictors: (Constant), WB, AC, JS

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 7                  | Regression | 7.214          | 3   | 2.405       | 5.406 | .002 <sup>b</sup> |
|                    | Residual   | 61.826         | 139 | .445        |       |                   |
|                    | Total      | 69.040         | 142 |             |       |                   |

a. Dependent Variable: TI

b. Predictors: (Constant), WB, AC, JS

**Source: Analysis of Survey data using SPSS V24, 2018**

**Key: Affective commitment (AC), Job satisfaction (JS), Well- being (WB), Turnover intention (TI)**

**Table 4.27. Summary of the overall outcome of the research hypothesis**

| <b>Hypothesis</b>  | <b>Result</b>  | <b>Reason</b>  |
|--|--|--|
| <p><b>H<sub>1</sub></b>. There is a positive relationship between job satisfaction and well-being.</p> <p><b>H<sub>0</sub></b>. There is no positive relationship between job satisfaction and well-being.</p>                           | <p><b>H<sub>1</sub></b>: supported</p> <p><b>H<sub>0</sub></b>: rejected</p> | <p><math>\beta=0.532</math></p> <p><math>P&lt;0.05</math></p>  |
| <p><b>H<sub>2</sub></b>. There is a positive relationship between job satisfaction and affective commitment.</p> <p><b>H<sub>0</sub></b>. There is no positive relationship between job satisfaction and affective commitment.</p>       | <p><b>H<sub>2</sub></b>: supported</p> <p><b>H<sub>0</sub></b>: rejected</p> | <p><math>\beta=0.557</math></p> <p><math>P&lt;0.05</math></p>  |
| <p><b>H<sub>3</sub></b>. There is a negative relationship between job satisfaction and turnover intentions.</p> <p><b>H<sub>0</sub></b>. There is no negative relationship between job satisfaction and turnover intentions.</p>         | <p><b>H<sub>3</sub></b>: supported</p> <p><b>H<sub>0</sub></b>: rejected</p> | <p><math>\beta=-0.653</math></p> <p><math>P&lt;0.05</math></p> |
| <p><b>H<sub>4</sub></b>. There is a positive relationship between well-being and affective commitment.</p> <p><b>H<sub>0</sub></b>. There is no positive relationship between well-being and affective commitment.</p>                   | <p><b>H<sub>4</sub></b>: supported</p> <p><b>H<sub>0</sub></b>: rejected</p> | <p><math>\beta=0.891</math></p> <p><math>P&lt;0.05</math></p>  |
| <p><b>H<sub>5</sub></b>. There is a negative relationship between well-being and turnover intentions.</p> <p><b>H<sub>0</sub></b>. There is no negative relationship between well-being and turnover intentions.</p>                     | <p><b>H<sub>5</sub></b>: supported</p> <p><b>H<sub>0</sub></b>: rejected</p> | <p><math>\beta=-0.231</math></p> <p><math>P&lt;0.05</math></p> |
| <p><b>H<sub>6</sub></b>. There is a negative relationship between affective commitment and turnover intentions.</p> <p><b>H<sub>0</sub></b>. There is no negative relationship between affective commitment and turnover intentions.</p> | <p><b>H<sub>6</sub></b>: supported</p> <p><b>H<sub>0</sub></b>: rejected</p> | <p><math>\beta=-0.269</math></p> <p><math>P&lt;0.05</math></p> |

*Source: Analysis of Survey data using SPSS V24, 2018*

## **CHAPTER FIVE**

### **Summary of Findings, Conclusion and Recommendation**

In this section the main findings of the research is summarized and conclusions on major findings is presented. Recommendations are given based on the research findings and the limitation of the study is mentioned. Finally, the study forwarded some suggestions for further investigations.

#### **5.1. Summary of Findings**

In this study the effects of job satisfaction, affective commitment and well-being on turnover intention were examined quantitatively. Based on the results of the regression analysis the following summaries of findings were drawn.

To test hypothesis 1 multiple regression analysis was performed the overall model statistics box of dependent variable revealed R value of .532 which indicates the correlation between well-being and the independent variable (Job satisfaction). The  $R^2$  value of .283 that the independent variable included in the model explained 28.3% of variance in dependent variable (Well-being). Hence, the overall model 1 statistic of WB ( $R^2 = .283$ ), is supported the view that job satisfaction has a positive influence on MRs' well-being. From the coefficient table of dependent variable WB, positive and significance relationship found with JS ( $\beta = .532, p = .000$ ).

To test significance of these model 1 ANOVA (F- test) was performed, it can be observed from the ANOVA table that the model 1 as a whole is significant ( $F(2, 143) = 55.63, P = .000$ ). Hence, it is concluded that the proposed hypothesis 1 which states that there is positive and significant relationship between job satisfaction and well-being is accepted.

Multiple regression analysis of hypothesis 2 testing revealed shown in the overall model 2 statistics of dependent variable AC revealed the R value of .557 which indicates the correlation between AC and the independent variable (Job satisfaction).

$R^2$  value of .305 indicates that the independent variable included in the model explained 30.5% of variance in dependent variable (Affective commitment). Hence, the overall model 2 statistics ( $R^2 = .305$ ), is supported the proposed hypothesis that job satisfaction has a positive influence on MRs' affective commitment.

Comparing the contribution of the independent variable (AC) to dependent variable (JS); JS has a positive and significant relation with AC ( $\beta = .557$ ,  $p = .000$ ). Hence, a change in the independent variable (JS) will result in a significant change on the dependent variable (AC). The ANOVA (F- test) result ( $F(2, 143) = 55.63$ ,  $P = .000$ ) has confirmed that model 2 is significant. Hence, it is concluded that the proposed hypothesis 2 which states that there is positive and significant relationship between job satisfaction and affective commitment is accepted.

To test hypothesis 3 multiple regression analysis was performed and R value of .653 was obtained which indicates the correlation between the dependent variable, turnover intention and the independent variable (Job Satisfaction). The  $R^2$  value of .426 that the independent variable included in the model explained 42.6% of variance in dependent variable (TI). Hence, the overall model 3 statistic of TI ( $R^2 = .426$ ), is supported the view that job satisfaction has a positive influence on MRs' turnover intention. From the coefficient table of dependent variable TI, a negative and significance relationship found with JS ( $\beta = -.653$ ,  $p = .014$ ). To test significance of these model 3 ANOVA (F- test) was performed and model 3 was significant ( $F(1, 141) = 6.20$ ,  $P = .014$ ). Thus, it is concluded that the proposed hypothesis which states that there is a negative relationship between job satisfaction and turnover intention is accepted.

Model 4 of multiple regression analysis testified Hypothesis 4 which says that, there is a positive and significant relationship between well-being (WB) and affective commitment (AC) with a test results of  $R = .891$ , coefficient ( $\beta = 0.891$ ,  $p = .000$ ) and ANOVA (F- test) ( $P = .000$ ,  $F(1, 141) = 542$ ). Thus, it is concluded that the proposed hypothesis which states that there is a positive relationship between well-being and affective commitment is accepted.

The multiple regression analysis Model 5 has also testified hypothesis 5 which says that, there is a negative relationship between well-being (WB) and turnover intention (TI) with a test results of

R=.231, standardized coefficient ( $\beta = -0.231$ ,  $p = .006$ ) and ANOVA (F- test) ( $P = .005$ ,  $F_{(1, 141)} 7.9$ ). Therefore, it is concluded that the proposed hypothesis which states that there is a negative relationship between well-being and turnover intention is accepted.

The test result of multiple regression analysis in Model 6 has justified hypothesis 6 (i.e., there is a negative relationship between affective commitment (AC) and turnover intention (TI) with a test results of R=.231, standardized coefficient ( $\beta = -0.269$ ,  $p = .001$ ) and ANOVA (F- test) ( $P = 0.001$ ,  $F_{(1, 141)} 11.3$ ). Thus, it is concluded that the proposed hypothesis which states that there is a negative relationship between affective commitment (AC) and turnover intention is supported.

In general, to examine the effects of job satisfaction (JS), affective commitment (AC) and well-being (WB) on turnover intention (TI), the overall model 7 summary is examined; model 7 statistics of dependent variable turnover intention (TI) revealed that the R value of .323 which indicates the correlation between TI and the set of three independent variables (JS, AC & WB).  $R^2$  value of .104 indicates that all independent variables (job satisfaction (JS), affective commitment (AC) and well-being (WB)) included in the model 7 explained 10.4% of variance (.104x 100%) in dependent variable (TI). Hence, the overall model statistic ( $R^2 = .104$ ), found to support the proposed hypotheses which states that job satisfaction, affective commitment and well-being has an influence on MRs turnover intention. Thus, a change in the above mentioned variables will result in a significant change on the dependent variable TI.

## **5.2. Conclusion**

This study examined the effect of job satisfaction, affective commitment and well-being on turnover intention of medical representatives in Addis Ababa. From this study finding, there is a negative and significant relationship between the three independent variables mentioned above and turnover intention.

The results of linear multiple regression analysis regarding the effects of JS, AC & WB on MRs' turnover intention, it is concluded that there is a negative and significant relationship. This result suggests that successful management of MRs' JS, AC & WB results in decreased turnover.

Among the independent variables, job satisfaction, which is responsible for 42.6% variance in TI, was the dominant variable in explaining TI whereas, AC & WB has a little effect on TI, i.e., 7.3% & 5.3% variability in TI. This implies as stated by Griffeth et al. (2000) “best HRM management to assure the job satisfaction of MRs results in retention” of MRs. The findings from this study are in favor to previous cross-sectional studies (such as Meyer et al., 2002), showing a significant relationship between job satisfaction, affective commitment and turnover.

While there is minimal previous research linking WB and AC, this study suggested the positive and significant relationship between WB & AC (i.e., WB is responsible in 79.1% of variance in AC). The other finding of this study is job satisfaction was significantly related to affective commitment, in contrast with Brunetto (2012), where, Brunetto stated that ‘there is no significant relationship between JS and AC. This study confirmed the positive and significance relationship of JS with AC, ( $\beta = .557$ ,  $p = .000$ ).

In general, this study sought to understand the relationship of various performance-related outcomes to turnover intentions of Medical representatives. Within a context of retention challenges within medical representatives of pharmaceutical companies in Addis Ababa, any guidance as to how to better manage a medical representative is keenly sought. In particular, these findings suggest that Medical representative’s job satisfaction, well-being and their perceptions of affective commitment affects notably, their turnover intentions. The results of this study underscore the complex role that job satisfaction, well-being and affective commitment play in turnover decisions.

While I have made some progress in understanding why medical representatives leave and what factors may be important to that intention, there remains much to be learned. Remaining important issues are the extent to which resources are available to Medical Representatives to undertake their jobs, and the supervision and management practices used to encourage such undertakings. Human resource management of each pharmaceutical company needs to ensure that medical representatives are not only competent and trained but also provided with sufficient resources and supportive supervision so that their work performance can be optimized and, importantly, their likely retention increased.

## **5.2. Recommendations**

Depending on the findings of the study and conclusions made, the researcher came up with some important recommendations that can be used to influence the way pharmaceutical companies make some adjustment on their human resource management system. As shown in the conclusion, turnover intention of Medical representatives of pharmaceutical companies can be controlled by the three factors under study. Therefore;

- ❖ It is advisable that both local and multinational pharmaceutical companies in Addis Ababa should really give emphasis on addressing job satisfaction, well-being and affective commitment so as to minimize the turnover intentions and ultimately retain their medical representatives.
- ❖ Considering that the respondents were moderately satisfied with their work, there may be a need for the pharmaceutical companies to seek ways to increase job satisfaction among its medical representatives as this in turn influences their turnover intention. For example, Salley et. al. (2012) suggested that conducting a salary review, performance or sales-based incentives, offering opportunities for promotion and developing fair promotion procedures, good performance tracking and evaluation system and providing clear job descriptions are to employees would enhance job satisfaction of employees.
- ❖ The study has hinted on the need to develop employees' affective commitment as it was found to influence turnover intention. As affective organizational commitment level was only moderate, there is a need for the companies to seek ways to increase affective commitment among its employees. This is important as employees who are less committed may likely route their commitment in other directions and tend to seek job opportunities elsewhere (Meyer & Allen, 2001). Thus, it is suggested that the company develops human resource strategies to strengthen employees' organizational commitment level. For instance, Lew (2011) suggested strategies such as merit-based recruiting, fair performance appraisal practices, and opportunities for training and development may contribute to strengthen organizational commitment. In addition, a positive organizational climate based on trust, good communication, and cooperation can also develop better commitment among its employees.

- ❖ The human resource management policy of both local and multinational pharmaceutical companies in Addis Ababa should be in line with determinants under study so that the performance of MRs' will be enhanced for a better sells volume and in return, a better return on investment to the companies.
- ❖ Findings of this study would also help managers and policy makers of the companies as well as practitioners to formulate strategies and program to overcome turnover problem among employees as well as to ensure affective organizational commitment, job satisfaction and well-being. Consequently, the study claims that who give decisions for the companies should consider some aspects to be related and have affected job satisfaction, affective organizational commitment, and well-being and turnover intentions of the employees.

## **5.2. Limitation and Future Research Area**

Students working in this area for the future can follow the following untapped area. Firstly, in this study, only medical representative are the study population so any other researcher can make their population of study other than medical representatives, i.e. dispensers, officers.

Secondly, any party interested in this area can also study the impact of job satisfaction, well-being and affective commitment on turnover intention on other area of business other than used in this study, which is the pharmaceutical market. In other words, replication can also be tested in different business to business sectors.

Lastly, the researcher found only 10.4% of the variability of overall turnover intention to be explained by the three independent variables (i.e., job satisfaction, well-being and affective commitment). This indicates that there are other factors which are not included in this study that are responsible to the 89.6% of the variability of turnover intention. So any voluntary researcher can dig out the rest factors.

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## **Appendix 1**

### **Questionnaire**

**ADDIS ABABA UNIVERSITY**  
**FUCULTY OF BUSINESS AND ECONOMICS**  
**School of Graduate Studies**

**Researcher:-**Befikadu Taye                      **Address: -** mobile number    0912388499

**Research Title: -** *Job satisfaction, Well-being and affective Commitment explaining turnover intentions of Medical Representatives in Addis Ababa*

**Dear respondents;**

I am currently pursuing my masters of Business Administration (MBA) in management at Addis Ababa University, college of Business and Economics. As a partial fulfillment towards the completion of my post graduate degree, I am researching on the above mentioned title. Hence, I kindly request you to fill this questionnaire while assuring you that the information that you provide will be treated with confidentiality and shall only be used for the purpose of this academic research. I would also like to remind you that your fair and impartial feedback will make this study a very successful one.

**Instruction:**

Please read each statement carefully and put the tick (✓) mark under the choice and write your opinion on the blank space.

Thank you in advance for your cooperation and assistance.

#### **Part I: Demographic information**

Please put a 'tick (✓)' mark in the box which expresses your self

- |           |       |                          |        |                          |       |                          |                              |
|-----------|-------|--------------------------|--------|--------------------------|-------|--------------------------|------------------------------|
| 1. Gender | male  | <input type="checkbox"/> | female | <input type="checkbox"/> |       |                          |                              |
| 2. Age    | 18-30 | <input type="checkbox"/> | 31-40  | <input type="checkbox"/> | 41-50 | <input type="checkbox"/> | >50 <input type="checkbox"/> |

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3. Educational level

Diploma  Bachelor Degree  Masters   
 Doctorate

4. Marital status Single  Married

5. Name of the company you are currently working.....

6. How long have you been working here in your company?

Up to a year  3-4 years   
 1-2 years  4-5 years   
 2-3 years  above 5 years

**PART-II: Questions related to respondent’s level of agreement on affective commitment, job satisfaction, Well-being and turnover intention.**

This part is kindly requires you to express your view on the issue being asked by ticking (√) appropriately on the spaces that specify your choice from the option that ranges from **5-** strongly agree to **1-**strongly disagree

|          | Scale Items  | Scaling                  |                 |                |              |                       |
|----------|--|--------------------------|-----------------|----------------|--------------|-----------------------|
|          |  | 1                        | 2               | 3              | 4            | 5                     |
| <b>1</b> | <b>Affective Commitment</b>  | <b>Strongly disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly agree</b> |
| 1.1      | I would be very happy to spend the rest of my career with this organization                |                          |                 |                |              |                       |
| 1.2      | I enjoy discussing about my organization with people outside it                            |                          |                 |                |              |                       |
| 1.3      | I really feel as if this organization’s problems are my own                                |                          |                 |                |              |                       |
| 1.4      | I think that I could easily become as attached to another organization as I am to this one |                          |                 |                |              |                       |
| 1.5      | I do not feel like ‘part of the family’ at my organization                                 |                          |                 |                |              |                       |
| 1.6      | I do not feel ‘emotionally attached’ to this organization                                  |                          |                 |                |              |                       |

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|          |   |  |  |  |  |  |
|----------|---|--|--|--|--|--|
| 1.7      | This organization has a great deal of personal meaning for me                           |  |  |  |  |  |
| 1.8      | I do not feel a 'strong' sense of belonging to my organization                          |  |  |  |  |  |
| <b>2</b> | <b>Job Satisfaction</b>   |  |  |  |  |  |
| 2.1      | I feel that my job is valuable.   |  |  |  |  |  |
| 2.2      | In my job, I feel that I am doing something worthwhile.                                 |  |  |  |  |  |
| 2.3      | I feel that my job is interesting.  |  |  |  |  |  |
| 2.4      | I feel that my job is satisfying.   |  |  |  |  |  |
| 2.5      | If I had to do it all over again, I would choose another job.                           |  |  |  |  |  |
| <b>3</b> | <b>Well-being</b>   |  |  |  |  |  |
| 3.1      | I love learning new things  |  |  |  |  |  |
| 3.2      | Most days I feel a sense of accomplishment in what I do at work                         |  |  |  |  |  |
| 3.3      | When things go wrong in my life it generally takes me a long time to get back to normal |  |  |  |  |  |
| 3.4      | I generally feel that what I do in my life is valuable and worthwhile                   |  |  |  |  |  |
| <b>4</b> | <b>Turnover Intention</b>   |  |  |  |  |  |
| 4.1      | As soon as I can find a better job, I will leave the organization                       |  |  |  |  |  |
| 4.2      | I am actively looking for a job outside the organization                                |  |  |  |  |  |
| 4.3      | I am seriously thinking of quitting my job.   |  |  |  |  |  |

**Thank you** 

## Appendix II

### List of Pharmaceutical companies under study

| <b>S. no</b> | <b>Name of local Importers</b>  | <b>Address</b> | <b>Phone No.</b>          | <b>No. Of Medical Representatives in Addis Ababa</b> |
|--------------|---|----------------|---------------------------|--|
| 1            | Badreg Human Drug and Medical supplies importer and wholesaler                            | Addis Ababa    | 0114663872<br>0911667020  | 3  |
| 2            | Beker Human Medicine And Medical Supplies Importer And Wholesaler                         | Addis Ababa    | 0115530702<br>0911219292  | 9  |
| 3            | Bishaw Medicine and medical Supplies importer and Distributor                             | Addis Ababa    | 0911483764/<br>0911241441 | 3  |
| 4            | EBG Human Medicine And Medical Supplies Importer And Wholesaler                           | Addis Ababa    | 0114422168<br>0911206523  | 5  |
| 5            | ELPIS Human Medicine and Medical Supplies Importer and Wholesaler                         | Addis Ababa    | 911608762                 | 4  |
| 6            | Estro Human Medicine And Medical Supplies Importer and Distributor                        | Addis Ababa    | 0911184841/0<br>911670820 | 3  |
| 7            | Etmedix Human Medicine and Medical Supplies Importer And Wholesaler                       | Addis Ababa    | 116624105                 | 4  |
| 8            | Eyasu Human Drugs And Medical Supplies Importer And Distributor                           | Addis Ababa    | 116611546                 | 5  |
| 9            | Grace Trading Medicines And Medical Supplies Importer And Wholesale                       | Addis Ababa    | 111568205                 | 4  |
| 10           | Hosam Pharmaceuticals Trading Human Medicine And Medical Supplies Importer And Wholesaler | Addis Ababa    | 118502479                 | 2  |
| 11           | KARE Human and Medical Supplies Importer and Wholesaler                                   | Addis Ababa    | 0118101181<br>0911642593  | 4  |
| 12           | Labora International Trading Human Medicine and Medical Supplies Importer and wholesaler  | Addis Ababa    | 114645556                 | 3  |
| 13           | Meditech Human Medicine And Medical Supplies Importer And Wholesaler                      | Addis Ababa    | 0116298572/74             | 6  |
| 14           | Meruna Human Medicine and Medical Supplies Importer and Wholesaler                        | Addis Ababa    | 0118593065/<br>0911223361 | 3  |
| 15           | Mesroy International Drug And Medical Supplies Importer And Wholesaler                    | Addis Ababa    | 115503567                 | 4  |

*Job satisfaction, Well-being and affective Commitment explaining turnover intentions of Medical Representatives*

|    |   |             |   |   |
|----|---|-------------|---|---|
| 16 | Nared Medicine And Medical Supplies Importer And Wholesaler                   | Addis Ababa | 0911222102<br>0911515952<br>0118400329    | 4 |
| 17 | Pharma Birbir Medicine And Medical Supplies Importer Wholesaler               | Addis Ababa | 111571010                                 | 3 |
| 18 | Pharma Union Human Medicine And Medical Supplies And Importer And Wholesaler  | Addis Ababa | 911663779                                 | 3 |
| 19 | Ramada Drug And Medical Supplies Importer And Wholesaler                      | Addis Ababa | 112770064                                 | 2 |
| 20 | West Pharma Human And Vet Drugs And Medical Supplies Importer And Distributer | Addis Ababa | 0114660712/51<br>0911234725<br>0911620065 | 3 |
| 21 | Woyn chemicals Human Medicine and Medical Supplies Importer and Wholesaler    | Addis Ababa | 118201055                                 | 5 |
| 22 | YOHA PHARMACEUTICALS MEDICINES AND MEDICAL SUPPLIES IMPORTER AND WHOLESALER   | Addis Ababa | 0114401625/26                             | 4 |
| 23 | Zaf Pharmaceuticals Drug And Medical Supplies Importer And Wholesaler         | Addis Ababa | 116526406                                 | 4 |
| 24 | Trade rim Human Medicine and Medical Supplies Importer and Wholesaler         | Addis Ababa | 0911373705                                | 2 |
|    | <b>Name of multinational and local Manufacturing Companies</b>                |             |   |   |
| 25 | Bayer   | Addis Ababa | 929923478                                 | 6 |
| 26 | Sandoz  | Addis Ababa | 922726763                                 | 5 |
| 27 | Tabuk   | Addis Ababa | 911878699                                 | 4 |
| 28 | Denk Pharma   | Addis Ababa | 911739312                                 | 5 |
| 29 | Medochemie  | Addis Ababa | 911370745                                 | 5 |
| 30 | Eva Pharma  | Addis Ababa | 911337473                                 | 3 |
| 31 | Sanofi Aventis  | Addis Ababa |   | 5 |
| 32 | Novartis  | Addis Ababa | 913373735                                 | 5 |
| 33 | AstraZeneca   | Addis Ababa | 911022319                                 | 5 |
| 34 | Pharma International  | Addis Ababa | 912057237                                 | 3 |

*Job satisfaction, Well-being and affective Commitment explaining turnover intentions of Medical Representatives*

|    |                   |             |            |            |
|----|-------------------|-------------|------------|------------|
| 35 | Julphar           | Addis Ababa |            | 4          |
| 36 | Cadila            | Addis Ababa | 911522435  | 5          |
| 37 | Nesle             | Addis Ababa | 0923690898 | 5          |
| 38 | Abott             | Addis Ababa | 0913721931 | 3          |
| 39 | Liptis nutritia   | Addis Ababa | 0912620752 | 4          |
|    | <b>Total MR's</b> |             |            | <b>159</b> |