Gordon Institute of Business Science
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# The moderating effect of perceived organisational support on the relationship between career adaptability and turnover intention of knowledge workers

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A research project submitted to the Gordon Institute of Business Science, University of Pretoria, in partial fulfilment of the requirements for the degree of Master of Business Administration.

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# ABSTRACT

The rate at which employees encounter changes in today's businesses world is greater than it has ever been before. Career adaptability, which has been shown to be a key resource for dealing with change, has therefore become an essential requirement for career as well as organisational success. However, although the positive outcomes that are associated with career adaptability are well established, it is still not clear how this construct influences the turnover intentions of individuals. This study therefore sought to address this gap by assessing the relationship between career adaptability and turnover intention within a particular research context. Furthermore, drawing from the social exchange theory, the study sought to test the moderating effect of perceived organisational support (POS) on the relationship between career adaptability and turnover intention.

175 knowledge workers that are employed in the insurance sector participated in the quantitative research study. Pearson's correlation and the Hayes PROCESS technique were employed to test the relationships between the observed constructs as well as the moderating effects of POS. The findings suggest that there is no relationship between career adaptability and turnover intentions. As initially hypothesised, POS has a significant and negative association with employee turnover intention. In addition, it was found that POS does not moderate the relationship between career adaptability and turnover intention.

This work enriches the literature by contributing further findings that provide some insight into how these two constructs interact in a particular context. Furthermore, this study provides further evidence on the role of social exchange resources in mitigating turnover. Lastly, these findings contribute to the literature by providing insight on the turnover behaviour of knowledge workers who are considered to be a key resource in the current knowledge economy. The insights obtained in this study can be utilised by businesses as input for making investment decisions related to cultivating career adaptability as well as developing turnover management strategies.

## KEYWORDS

Career adaptability, turnover intention, perceived organisational support

# DECLARATION

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

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Reneilwe Matimulane

1 November 2022

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# ABREVIATIONS

POS: PERCEIVED ORGANISATIONAL SUPPORT

# 1. RESEARCH PROBLEM

## 1.1. Defining the problem and purpose statement

The rapid pace at which economic, social and technological changes are occurring has placed significant pressure on organisations to change as well as innovate (van Dam, 2020). According to Rudolph et al. (2017a), the rate at which employees working in today's business environment deal with changes between jobs and organisations is greater than it has ever been before. Given this very dynamic context, labour forces that are highly adaptive have become crucial for organisational success (Haibo et al., 2018). Career adaptability has been shown to be an effective resource for dealing with challenges (Lee et al., 2021) as well as change (Rasheed et al., 2020). This construct is therefore a key consideration for businesses operating in today's dynamic environment.

Career adaptability refers to the psychological and social resources that enable people to effectively manage challenges in the development of their careers (Savickas & Porfeli, 2012). This construct is centered around the career construction theory which posits that highly adaptable individuals are able to shape or build their careers by employing various adaptive strategies (Tahiry & Ekmekcioglu, 2022). When faced with challenges, highly adaptable employees can access and employ the necessary resources that enable them to deal with these changes effectively (Rasheed et al., 2020). Savickas and Porfeli (2012) refer to these resources as an individual's strengths that they can tap into when faced with new issues that they are not accustomed to. The four adaptability resources as defined by Savickas and Porfeli (2012) are, concern, control, curiosity, and confidence. Adaptable employees show concern for their future by preparing adequately, they take responsibility for moulding their careers, investigate different roles and finally, they believe in their capabilities. Armed with these adaptive resources, highly adaptable employees not only respond to situations calmly (Tripathy, 2020), they also find ways to benefit from those changes (Rudolph et al., 2017b). These employees are often in control of their career (Wang et al., 2021) and as such tend to have positive occupational experiences (Zhu et al., 2019).

Given these positive traits, highly adaptable employees have been linked with various key

organisational outcomes such as engagement (Merino-Tejedor et al, 2016), career satisfaction and job performance (Haibo et al., 2018). Organisations will therefore be keen to understand how to cultivate this ability within their own employees. Scholars have indeed found that career adaptability can be cultivated through organisational features such as training, autonomy, support from supervisors and involving employees in decision making (Bocciardi et al., 2017; Koen et al., 2012). There are however potential investments that are required to foster this ability and as such, the researcher argues that in addition to understanding how to foster this ability, it is equally important to understand how it relates to other adverse constructs such as turnover. This is particularly true given that the shift to a knowledge economy as well as an increasingly global world has made it significantly harder for organisations to retain their employees (Narayanan et al., 2019).

Several studies have demonstrated the detrimental impact that turnover has on organisations. Turnover is extremely costly (Brigman & Bussin, 2019; Carter et al., 2019; Park & Min, 2020), has a negative impact on productivity and key organisational measures such as quality (Hancock et al., 2013), and has the potential to lower employee morale (Chiat & Panatik, 2019). In addition to this it results in a loss of knowledge that is critical to competitive advantage (Hancock et al., 2013). The effective management of employee turnover has therefore become a major concern for organisations (Ngo-Henha, 2018).

While there is general agreement on the positive outcomes associated with career adaptability, scholars are still not aligned on how it impacts an employee's turnover intentions (Lee et al., 2021, Wang et al., 2021). Studies done by Chan et al. (2016) and Rasheed et al. (2020) found that career adaptability is negatively related to turnover intention while other studies (Karatepe & Olugbade, 2017; Lee et al., 2021) found a positive relationship. In a more recent study, Orie and Semeijn (2022) found that there actually was no relationship between the two constructs. These contradictory findings create a dilemma for the employer, because while it is likely that investing in an employee's adaptability will enhance their performance, it is not clear whether this in fact could increase their chances of leaving the organisation or make them more likely to stay. There is therefore a need to further explore how career adaptability influences the turnover intentions of employees.

In addition to the contradictory findings on how career adaptability relates to turnover intention, not much work has been done to understand how the social exchange resources

that organisations provide their employees can influence this relationship (Zhu et al., 2019). According to the social exchange theory, there are various exchanges that occur between an employer and an employee where, at any given time, one party repays what the other party may have contributed (Cropanzano & Mitchell, 2005). This relationship is based on reciprocity and is enhanced when both parties are satisfied with the exchanges. An example of such an exchange is one where an employee offers commitment to an employer in exchange for workplace support (Eisenberger et al., 1990).

A key construct that is often linked to the social exchange theory is Perceived organisational support (POS) (Eisenberger et al., 1986). POS refers to the perception that employees have regarding how much their contributions are valued as well as how much their general wellbeing is cared for (Kurtessis et al., 2017). Scholars have argued that individuals with high POS will be more committed to their organisation (Eisenberger et al., 1986) and as such will be more likely to remain (Krishnan & Mary, 2012). In support of this view, scholars such as Kurtessis et al. (2017) and Albalawi et al. (2019) found that there is indeed a negative relationship between POS and turnover intention. Therefore, when employees perceive the organisational support to be high, they are less likely to exit the organisation. Based on these findings, the author therefore argues that POS could act as a moderator in the relationship between career adaptability and turnover intention.

The purpose of this study is therefore to firstly, examine how turnover intentions relate to career adaptability and POS and secondly, determine whether POS moderates the relationship between career adaptability and turnover intention.

## 1.2. Research setting

This study will focus specifically on knowledge workers that are employed in the South African insurance sector. Below is a brief discussion on the chosen sector and population.

### 1.2.1. Insurance sector

The South African Insurance market is currently the largest in Africa and contributes more than 70% of the continent's premiums (Sigma Swiss-Re, 2019). In 2018, South African insurance premiums were more than 12% of South Africa's GDP (Sigma Swiss-Re, 2019).

Various studies have concluded that the insurance sector plays an essential role in growing the economy of a country (Ouedraogo et al., 2016; Regupathi & Abu-Bakar, 2017). This holds true for South Africa as well, as shown by the work done by Pradhan et al. (2017). Insurance enables the transferring of risk which is crucial in the successful expansion of multinational corporations (Regupathi & Abu-Bakar, 2017). This expansion will enable economic integration across various countries which in turn will drive economic growth (Regupathi & Abu-Bakar, 2017).

The economic prominence that has been highlighted above warrants an understanding of how specific activities in this sector can be enhanced. This sector has therefore been chosen as an area of focus for this study.

### 1.2.2. Knowledge workers

The acquiring and effective utilisation of knowledge is key to sustained competitive advantage (Mahdi et al., 2019). Knowledge workers, who are considered to be owners of this knowledge, therefore play a crucial role in providing organisations with competitive advantage (Jayasingam et al., 2016). According to Levallet and Chan (2018), the departure of employees who manage and apply knowledge has been found to have detrimental consequences such as capability loss, productivity loss and decline in revenues. Therefore, given the vital role that these employees play within organisations, the author argues that an understanding of what drives some of their characteristics, particularly their turnover intentions, will be vital to organisations.

The definition of the term ‘knowledge worker’ has not be consistent in the academic literature (Jayasingam et al., 2016). In their recent literature review on knowledge workers, Issahaka and Lines (2020) argue that the need for higher education should always be imposed in all definitions of knowledge workers. Their argument is grounded by the human capital theory which recognises the importance of education in improving the efficiency as well as productivity of individuals (Issahaka & Lines, 2020). An example of a definition that fits this approach is the one employed by Bäcklander et al. (2021) which refers to knowledge workers as individuals who are often highly educated and whose work is concerned with the managing and creating of information. Davenpoort (2005) partially defines these workers as those individuals that have significant expertise, education or experience. In their study, Jayasingam et al. (2016), also focused on educational level and

partially defined knowledge workers as workers who have at least a diploma or degree and are involved in non-repetitive task. Drawing on these definitions, a knowledge worker in this study will be defined as someone who has at least a degree or diploma.

## 1.3. Theoretical significance

A review of the literature has demonstrated a lack of alignment pertaining to how career adaptability influences the turnover intentions of employees (Haibo et al., 2018; Lee et al., 2021; Wang et al., 2021). This study therefore aims to contribute to current academic literature by further exploring this relationship within a particular context. Furthermore, a meta-analysis conducted by Johnston (2018) points to a need to identify other theories, besides the career construction theory, to explain how career adaptability relates to outcomes such as turnover intention. In their study, Zhu et al. (2019) highlight the need to determine how social exchange resources influence the relationship between career adaptability and turnover. Drawing from the social exchange theory, this study aims to determine whether perceived organisation support will moderate the relationship between career adaptability and turnover intention. In so doing, the study will be contributing to current academic literature by providing alternative theories that can be used to understand career adaptability and its outcomes.

While earlier work argued that turnover was essentially driven by satisfaction and employment alternatives (Mobley, 1977; Price & Mueller, 1981), recent work has demonstrated just how broad turnover is by highlighting a significant number of additional antecedents (Rubenstein et al., 2018). In their meta-analysis, Rubenstein et al. (2018) identified close to 60 predictors of turnover. Rubenstein et al. (2018) argue that it is important for this construct to be studied further as there is an opportunity to identify other predictors that have an impact on turnover. Identification of these predictors will aid in enhancing our current understanding of turnover behaviour. The author therefore argues that assessing career adaptability as a potential antecedent of turnover behaviour will be a valuable addition to current turnover literature.

## 1.4. Business significance

Employees that can successfully adapt to change have become a critical asset in today's dynamic business world (Haibo et al., 2018). Highly adaptable employees have been

linked to key organisational outcomes such as engagement and job performance (Haibo et al., 2018; Merino-Tejedor et al., 2016). Based on this, organisations will have a keen interest in understanding how this construct influences negative outcomes such as turnover. This will in turn aid organisations in putting in place the necessary measures to drive the right behaviour.

Furthermore, this study aims to provide guidance to businesses on whether POS can moderate how career adaptability influences the turnover intention of employees. Some examples of resources that promote POS are perceived fairness (driven by having the right policies and procedures in place), supervisor support, pay, promotions and training (Rhoades & Eisenberger, 2002). Given the potentially large investments that companies need to make to ensure that resources that drive POS are in place, this finding will provide guidance on whether these efforts will indeed mitigate turnover.

## 1.5. Research questions

Based on the discussion in the preceding section, this study aims to answer the following research questions:

1. What is the relationship between the career adaptability and turnover intentions of knowledge workers?
2. What is the relationship between POS and turnover intentions of knowledge workers?
3. Does POS moderate the relationship between the career adaptability and turnover intentions of knowledge workers?

The preceding sections have provided a brief overview of the research problem, the purpose of this research as well as its significance. In the sections to follow, the author will present a literature review that was conducted to provide further understanding of the various constructs as well as key research that been done thus far. This will then be followed by the relevant hypotheses that this study tested. The author will then provide an overview of the methodology that was employed to aid in this testing and finally, the results from the study will be presented along with a discussion and concluding remarks.

# 2. LITERATURE REVIEW

## 2.1. Literature review

In this section, the author will employ academic literature to illustrate the academic foundation for the study. To that end, various academic debates as well as theories pertaining to the key constructs being studied will be discussed.

The author will first provide background on the research sample, this will include a discussion on knowledge workers, who they are and why they have been chosen for this study. Next, the author will unpack each of the main constructs by discussing what they are, the key theories underpinning these construct as well as some of their key outcomes. The author will also provide a discussion on the social exchange theory and how it relates to POS. This will be followed by a discussion on the work that has been done on the relationship between career adaptability and turnover. Next, the theoretical basis that informed the choice of POS as a potential moderator will be discussed. Finally, concluding remarks will be made.

## 2.2. Knowledge workers

### 2.2.1. A source of competitive advantage

The shift to a knowledge economy has highlighted the importance of knowledge as a key to sustained competitive advantage (Mahdi et al., 2019). Knowledge workers, who are considered to be the owners of this knowledge, have therefore garnered significant interest (Jayasingam et al., 2016). The expression ‘knowledge worker’ was first used by Peter Drucker who described these workers as “employees who carry knowledge as a powerful resource which they, rather than the organisation, own” (Sutherland & Jordaan, 2004, p.55). The knowledge that is owned by these workers enables effective problem solving as well as decision making (Jayasingam et al., 2016). Given their importance to sustained competitive advantage, knowledge workers are considered to be crucial assets that need to be valued (Shujahat et al., 2019).

Knowledge workers do not exhibit traditional employment patterns and their expectations from their employers are significantly different than those of other employee groups (Lee-Kelley et al., 2007). According to Brigman and Bussin (2019), these workers are less dependent on their employers since they have high levels of expertise that allows them to

look for employment elsewhere. The turnover rates of these workers have therefore been found to be greater than other employee groups (Horwitz et al., 2003). The high mobility that is displayed by knowledge workers is a great course for concern as it results in a loss of knowledge and could possibly lead to a decline in competitive advantage (Sutherland & Jordaan, 2004). In addition to this, knowledge worker turnover results in a loss of talent which is not always easy to replace (Brigman & Bussin, 2019). Given their importance to sustained competitive advantage, an understanding on what drives certain aspects of their characteristics, particularly their high mobility will be of great value to businesses. This understanding will be particularly useful in a South African context given the skills crisis that the country is currently confronting.

### 2.2.2. Defining knowledge workers

While there is general agreement among scholars on the importance of knowledge workers in facilitating competitive advantage, there are inconsistencies in how scholars have defined the term 'knowledge worker' (Issahaka & Lines, 2020; Jayasingam et al., 2016). A literature review conducted by Issahaka and Lines (2020) highlighted two broad categories for the definitions that are often used: job content and personage approaches. The job content approach defines knowledge workers based on the characteristics of their work (Issahaka & Lines, 2020). In this approach, scholars have mostly defined knowledge workers based on the professional occupations. Occupations such as managers, engineers and designers are often cited (Brigman & Bussin, 2019; Kehoe & Collins, 2017; Shujahat et al., 2019). In addition to this, specific job characteristics such as autonomy, non-repetitive tasks, complex work as well as creativity have been cited (Issahaka & Lines, 2020). An example of a job content definition is the one used by Sørensen and Holman (2014) which defines knowledge workers as "cognitively demanding jobs involving knowledge, such as IT engineers, academics and accountants" (p.69).

The personage approach focusses more on an individual's personal characteristics such as their personality, behaviours, educational levels, expertise as well as skill (Issahaka & Lines, 2020). Hadadian and Zarei (2016) employ this approach when they define knowledge workers as employees with high levels of education and experience. This approach is also employed by Sveiby (2007) who defines knowledge workers as individuals who use IT, have a certain level of education and are allowed autonomy in how they do their jobs.

Although Issahaka and Lines (2020) recognise that both broad definitions are important, the authors recommend that the need for higher education should always be imposed when defining a knowledge worker. Their recommendation is centered around the human capital theory which recognises the importance of education in improving the efficiency as well as productivity of individuals (Issahaka & Lines, 2020).

Based on the above discussion, this study will draw from a definition of knowledge workers that was employed by Jayasingam et al (2016). In operationalising the term 'knowledge workers', the scholars recognised the need for education while also highlighting other knowledge worker characteristics. A knowledge worker was therefore defined as workers who have at least a diploma or degree (Jayasingam et al., 2016).

## 2.3. Career adaptability

### 2.3.1. Defining Career adaptability

Career adaptability is defined as "a psychosocial construct that denotes an individual's resources for coping with current and anticipated tasks, transitions, traumas in their occupational roles that, to some degree large or small, alter their social integration" (Savickas & Porfeli (2012, p.662). These coping resources can be thought of as an individual's strengths or capabilities that they can access when faced with issues that they are unaccustomed to as a result of changes in their job-related roles (Savickas & Porfeli, 2012).

The four adaptability resources, as defined by Savickas and Porfeli (2012), are concern, control, curiosity and confidence. Concern refers to how much people prepare for the future, control is the extent to which individuals take responsibility for moulding themselves as well as their environments, curiosity refers to the level to which people investigate different roles and confidence denotes the degree to which individuals have belief in their capabilities to pursue their aspirations (Zhu et al., 2019). When an individual with high career adaptability experiences challenges in their occupation they will prepare accordingly to address the change, take control by actively working on fitting themselves into the environment, envision possible scenarios and finally have the confidence to pursue their goals (Karatepe & Olugbade, 2017; Savickas & Porfeli, 2012). The career adaptability construct is underpinned by the career construction model (Zhu et al., 2019).

A description of this model as well as other related theories is discussed in the following section of this study.

### 2.3.2. Career adaptability theories

Career adaptability, which was derived from the career development theory, was first introduced as a concept by Super and Knasel (1981). These authors defined the career adaptability construct as a capability that enables people to manage change easily as well as maintain a good balance when managing alterations in their career roles. Using Super and Knasel's (1981) work as a basis, Savickas (1997) developed a revised theory (called career construction theory) that could be used to explain career adaptability. According to Savickas & Porfeli (2012), people construct their occupational experiences, and thus develop their careers, by employing adaptive strategies to embed their unique personalities into their occupational roles. This career development occurs as one adapts to the environment in which they find themselves in (Rudolf et al., 2017a). The career construction theory of adaptation posits that adaptation occurs in a sequence (Hirschi et al., 2015). Individuals first need to be prepared or willing (adaptivity), they also need the necessary resources (adaptability) that they can employ to adapt to their environment and finally these resources need to be used effectively (adapting) to achieve the desired response (adaptation) (Hirschi et al., 2015). People's ability to construct their careers will therefore differ based on their preparedness, resources, as well as the manner in which these resources are employed (Rudolf et al., 2017a).

Unlike Super and Knasel's (1981) career development theory, the career construction theory emphasises the fact that these adaptability resources that are employed by the individual are not their innate attributes but rather their interaction with the environment, hence the term 'psychosocial' (Chen et al., 2020). These resources develop as one interacts with their environment and as such, they are more modifiable or flexible than one's traits (Savickas & Porfeli, 2012). Furthermore, given that they are based on one's environment, they will be different based on one's occupational role as well as other contextual factors (Savickas & Porfeli, 2012). It can therefore be expected that career adaptability will differ based on factors such as one's role or country (Savickas & Porfeli, 2012) or even demographic factors such as gender and age (Rudolf et al., 2017a). Interestingly, studies demonstrate inconsistencies in how demographic variables influence career adaptability. These studies will be discussed briefly in the following

section.

### 2.3.3. Career adaptability and demographics

Findings from various scholarly works demonstrate a lack of alignment on how demographic factors influence career adaptability. Work done by Hou et al. (2012) found that there were differences in the career adaptability of males and females, with males having higher career adaptability. These findings were contradicted by Rudolph et al. (2017a), who found that the difference in gender was not statistically significant. With respect to age, the work done by Zacher and Frese (2009) implies that age may result in lower career adaptability since older workers might perceive fewer opportunities remaining. In contrast, Rudolph et al. (2017a) found that age was positively associated with career adaptability. Finally, unlike previous scholars who found some association between career adaptability and demographic factors, Prescod and Zeligman (2018) found that there was no significant relationship between any of the demographic factors they tested and career adaptability.

While this study will not be testing specific hypothesis related to how demographic factors influence career adaptability, these factors will be used as control variables in the analysis as they could influence the outcome of the results.

### 2.3.4. Career adaptability outcomes

Highly adaptable employees have a positive vocational experience since they have the necessary adaptive resources that aid them in dealing with challenges (Zhu et al., 2019). Career adaptability enables these employees to take control of their careers by managing opportunities that are both internal and external to their organisations (Wang et al., 2021). Given that these employees are constantly learning and adapting (Wang et al., 2021), they have become crucial in today's dynamic business environment (Chen et al., 2020), particularly since scholars have shown a link between high levels of career adaptability and positive organisational outcomes.

A study done by Coetzee et al. (2015) found that there was a positive correlation between career adaptability and an individual's ability to maintain employment. Merino-Tejedor et al. (2016) found a positive association between career adaptability and engagement, furthermore the study also found that career adaptability was negatively associated to

burnout. In a more recent study, Haibo et al. (2018) found that career adaptability resulted in better job performance and higher career satisfaction. In addition to the above outcomes, career adaptability also results in lower job stress (Rudolph et al., 2017a) and higher promotability (Chan et al., 2016).

An outcome that is of particular interest to this study is how career adaptability influences turnover intentions. To date, there have been inconsistent findings on how these two constructs interact (Haibo et al., 2018). A more detailed discussion on the literature findings regarding this relationship will be provided at a later stage. Before this is done however, the author will first provide an overview on the turnover construct.

## 2.4. Turnover

A key goal when conducting turnover research is to assess the actual turnover behaviour that individuals engage in (Medina, 2012). Unfortunately, this is not always possible as the information that is required to assess actual turnover is often not available (Medina, 2012). In an attempt to address this gap, researchers measure turnover intention (Skelton et al., 2019). Turnover intention is defined as an employee's desire or intent to exit their organisation (Ertürk & Vurgun, 2015). Mashile et al. (2021) define employee turnover as "the thinking process one takes in considering leaving an organisation" (p.1).

Mobley's (1977) turnover model clearly highlighted turnover intention as the strongest turnover antecedent. More recently, Rubenstein et al. (2018) found that turnover intention was one of the strongest predictors of turnover. Other scholars have also argued that turnover intention is indeed a good proxy for actual turnover (Park & Min, 2020). Individuals often decide to leave their current organisations after careful thought (Ngo-Henha, 2018). Consequently, an individual's ultimate exit from an organisation will largely be driven by their intention to leave (Ngo-Henha, 2018). Intentions reflect an individual's behaviour of interest; therefore, one can expect actual turnover to increase as turnover intention increases (Kaur et al., 2013). Based on these arguments, researchers often use the two terms (turnover and turnover intentions) interchangeably (Mashile et al., 2021). In this study, turnover intention and turnover will also be used interchangeably.

### 2.4.1. Defining turnover

The rise in globalisation, and therefore competition, over the last few years has made it increasingly important for organisations to retain their employees (Arasanmi & Krishna, 2019). Employees are now considered to be valuable organisational assets (Kaur et al., 2013) and as such their retention has become critical to the achievement of organisational success (Ngo-Henha, 2018).

Employee turnover is defined as the exiting of employees from an organisation. Numerous scholars have utilised similar definitions for employee turnover. Abassi et al. (2000) defined the term as the movement of individuals across the job market. For, Kaur et al. (2013) turnover was defined as the degree to which individuals leave and enter the organisation in a particular period. While Ngo-henha (2018) defined the term as "the situation where an employee ceases to be a member of an organisation". According to Chowdhury (2015), the entire process that involves the exiting of old employees and hiring of new employees is referred to as turnover.

### 2.4.2. Turnover theories

While turnover research dates back to over a century ago when March and Simon (1958, as cited in Hom et al., 2017) presented their turnover model, Mobley's (1977) work is thought to have revolutionised turnover research as it was the first to present a turnover model that could be empirically tested (Hom et al., 2017). Mobley (1977) proposed a ten-step sequential, linear turnover process which could be grouped into feelings of dissatisfaction, evaluation of options by employing a subjective expected utility model, and finally quitting. Empirical evidence suggests that while the model accurately described how turnover antecedents were related, it did not do a very good job of predicting turnover (Lee & Mitchel, 1994).

Later work by Mobley et al. (1979) shifted from psychological turnover process and focussed on a large set of variables (labour market, organisational, job and personal) that resulted in dissatisfaction with one's job. Other scholars such as Price and Mueller (1981) also employed a similar approach but unlike Mobley et al. (1979), these scholars looked beyond workplace factors and the attractiveness of the job market by also considering other key factors such as professional schooling level, one's obligations to their community and intention to stay. The model by Price and Mueller (1981), posits that intent to stay is

not only achieved through job satisfaction but by other factors such as professionalism, training (qualification level) and kinship responsibility (one's obligation to their community).

The various turnover works done by Price and Mobley, served as the theoretical foundation for a large number of empirical studies as well as models that followed in later years (Hom et al.,2017). While these contributions were vital, they were simply refinements of earlier turnover work. Most of this research presented models that attributed turnover to two factors: dissatisfaction with one's job and perceived employment options (Lee et al., 1996). It was not until Lee and Mitchell's (1994) work that radically different views on turnover were presented (Hom et al., 2017). Lee and Mitchell (1994) proposed the unfolding theory of turnover which utilised elements from Beach's (1990) image theory. The image theory provides a description of the psychological process that people engage in when faced with a decision (Ongori, 2007).

Unlike past turnover research, the unfolding theory posited that there are other factors besides job dissatisfaction that can lead to turnover, secondly, individuals do not always compare their current job with other options and finally, individuals do not always employ a SEU to evaluate alternatives (Lee et al., 1996). According to the unfolding theory, the turnover process is initiated by "shocks to the system". These shocks are said to initiate a decision process that will ultimately determine whether an individual leaves or stays (Hom et al., 2017). The unfolding theory proposes four paths that this decision process follows:

**Path 1**: A shock occurs and triggers a pre-existing plan to exit the organisation (Lee & Mitchell, 1994). E.g., an individual quits when they turn fifty because they always had a plan to retire early and travel.

**Path 2:** A shock that violates an individual's values or goals occurs and this prompts them consider leaving (Lee & Mitchell, 1994).

**Path 3:** An individual gets an unsolicited job offer (shock) and this prompts them to compare their current employment with the job offer. The individual may even start looking for more jobs so they can compare these to their current job as well (Hom et al., 2017)

**Path 4:** This decision path does not involve a shock event. An employee leaves because they are dissatisfied with their current employment. This path is split into two paths: an employee can either leave without evaluating alternatives or they could first search and evaluate different alternatives and only leave once they have procured an offer (Lee & Mitchell, 1994).

While the above models (particularly those presented by Mobley and Price) have been disputed and even refined, some of their core principles are still applied by turnover scholars today (Hom et al., 2017). The work done by Mobley (1977) for instance linked turnover intentions to actual turnover, a process that is still employed to this day. The idea of individuals remaining within their organisations due to 'community obligations' was included as part of Price and Mueller's (1981) model and this influenced future work that investigated the impact of family ties on turnover (Hom et al., 2017). A key example of such a theory is the job embeddedness theory which in addition to on-the-job factors, also looks into the role that community factors play in one's decision to stay (Mitchell et al., 2001). The unfolding theory, which is argued to be the superior turnover model of this day and age (Hom et al., 2017) continues to be a relevant turnover theory. In fact, evidence has shown that the influence of shocks on turnover is greater than that of job satisfaction (Hom et al., 2017).

### 2.4.3. Turnover antecedents

Various factors have been found to contribute to employee's turnover. Yu and Kang (2016) found that low levels of employee satisfaction could result in employee turnover. Other studies (Al Mamun & Hasan, 2017; Mathieu et al., 2016; Rubenstein et al., 2018) also concluded that job dissatisfaction has a significant influence on turnover. Interestingly, Rubenstein et al. (2018), found a much stronger relationship between turnover and job dissatisfaction compared to an earlier study done by Griffeth et al. (2000). These finding aligns with initial turnover theories (Mobley, 1977; Price & Mueller, 1981), which highlighted job satisfaction as a key turnover antecedent. Some of the key causes of this dissatisfaction are poor managerial practices, substandard work environment (no basic facilities), low remuneration, employee benefit structure, poor job fit (Al Mamun & Hasan, 2017) as well as employee burnout (Han et al., 2016).

A meta-analysis conducted by Rubenstein et al. (2018) also found that one's perception of alternative employment opportunities was a significant predictor of turnover. Although the unfolding theory posited that some employees leave without necessarily having a sure alternative (Lee & Mitchell, 1994), Rubenstein et al's. (2018) finding is in line with turnover models' turnover models that were proposed by scholars such as Mobley (1977) and, Price and Mueller (1981). In their literature review, Park and Min (2020) found that

employee's attitudes at work as well as strains and stressors related to their jobs and roles largely impacted the turnover of employees. While the relationship between stress and turnover has consistently been positive (Griffeth et al., 2000), the more recent work shows a stronger positive association than the earlier work (Rubenstein et al., 2018). This finding could imply that workers who are new to the workforce are perhaps not as good at managing stress compared to prior generations.

In a recent meta-analysis, Rubenstein et al. (2018) endeavored to summarise the major turnover antecedents that have been studied in recent years. In their work, the scholars identified approximately 60 turnover predictors. The top five predictors that were found to have the strongest effects on turnover are ***withdrawal cognitions*** (mainly centred around one's intention to exit); ***other satisfaction*** (extent to which employee is attracted to other areas either than their job such as their life); ***job search*** (behavioural techniques employed to assess job opportunities); ***coping*** (dealing with internal and external requirements that exceed ones capacity or resources); and ***other commitment*** (ones commitment that goes beyond the organisation, to more distal factors such as commitment to occupation and career). As expected, and in line with Mobley's (1977) work, withdrawal cognitions such as an employee's intention to leave, were the strongest predictor of turnover (Rubenstein et al., 2018).

Interestingly, although most turnover theory tend to relate turnover to antecedents that are specific to one's job, these results indicate that turnover is strongly related to non-job-related factors such as one's general satisfaction with their lives or even their ability to cope with external pressures (Rubenstein et al., 2018). This suggests that the study of how non-job factors such as career adaptability influence turnover is relevant as it could provide additional antecedents that explain turnover.

In addition to the antecedents that have been discussed in this section, demographic variables have also been found to significantly influence turnover behaviour. Interestingly, the findings on how these variables relate to turnover behaviour have been inconsistent. The following section will provide a brief discussion on studies that have explored this relationship.

### 2.4.4. Turnover and demographics

Individual demographics have been highlighted by a number of scholars as being a key predictor of turnover (Griffeth et al., 2000; Rubenstein et al., 2018; Seyrek & Turan, 2017). Demographic factors such as gender, age, years of service, and education have a significant influence on the turnover rates of individuals (Chowdhury 2015; Conley & You, 2017; Hochwarter et al., 2001; Schlechter et al., 2016). Of these variables, age and tenure are considered to be the most prominent (Chowdhury, 2015). While there is general agreement that these variables influence turnover, findings on the direction of this relationship have been inconsistent (Schlechter et al., 2016). With regards to gender, some scholars have found that males are more like to quit than females (Conley & You, 2017; Lyness & Judiesch, 2001; Moynihan & Landuyt, 2008). Other studies however have found the opposite to be true (Nouri, 2017; Stroh et al., 1996). Finally, there are studies that have found no relationship between gender and turnover (Seyrek & Turan, 2017). The findings on age have also been contradictory with some scholars reporting that younger workers are more likely to quit (Conley & You, 2017; Rubenstein et al., 2018; Schlechter et al., 2016) while others have reported higher turnover rates among older employees (Chowdhury, 2015; Seyrek & Turan, 2017). Similarly, tenure has been found to have a positive association to turnover by some scholars (Rubenstein et al., 2018; Schlechter et al., 2016), while other scholars have claimed that there is no significant relationship (Seyrek & Turan, 2017).

While this study will not be testing specific hypothesis related to how demographic variables influence turnover intention, these variables will be used as control variables in the analysis as they could influence the outcome of the results.

### 2.4.5. Turnover outcomes

The rapid growth in published turnover research over the years demonstrates a collective appreciation among scholars regarding the significant impact that turnover has on the functioning of organisations (Hom et al., 2017). According to Brigman and Bussin (2019), the loss of an employee can cost an organisation more than twice the annual salary of that employee. These costs are made up of recruitment costs, training of new employees, knowledge and productivity losses (Carter et al., 2019; Park & Min, 2020). The loss of employees has not only been found to be costly but also disruptive to the normal operations of the organisations (Narayanan et al., 2019). A study done by Hancock et al.

(2013) found that there was a negative correlation between turnover intention and key organisational measures such as financial performance, productivity, safety as well as quality. Employee turnover also results in a loss of knowledge and as such organisational memory suffers (Hancock et al., 2013). In addition to this, the relationships that have been built cannot easily be replaced and there is also a decline in team morale (Chiat & Panatik, 2019). Employee turnover can also result in resentment among employees who now have the burden of working with less experienced employee (Frye et al., 2020) and in some instances remaining employees might experience job insecurity when other colleagues exit the organisation (Chiat & Panatik, 2019). Turnover also has a detrimental effect on diversity, particularly when minority groups exit (Hom et al., 2008).

The current shift towards a knowledge economy means that the consequences of turnover will be much more significant (Hancock et al., 2013). This is because organisations have shifted from having to replace employees with low skills, that did not require much training and were not costly; to now having to replace highly skilled employees that earn much higher salaries and require training that is more advanced (Hancock et al., 2013). In addition to this, these employees pose a competitive threat when they leave organisations as they could divulge key competitive knowledge to competitors and thus potentially impact profits (Hancock et al., 2013).

### 2.4.6. Turnover and context

To the best of the author's knowledge, the interaction between career adaptability and turnover as well as the assessment of POS as a potential moderator has not been explored in this context (insurance sector knowledge workers employed in South Africa). This section provides a discussion on the role of context in turnover behaviour and thus provides further motivation for the relevance of this study.

The significance of context in turnover studies has been highlighted by several scholars (Holtom et al., 2008; Johns, 2006; Rubenstein et al., 2018). According to Johns (2006), context can be defined as "situational opportunities and constraints that affect the occurrence and meaning of organizational behavior as well as functional relationships between variables" (p.386). Johns (2006) argued that when scholars ignore context, they risk grouping individuals that are at different phases of the turnover process. This in turn limits the level of insights obtained from turnover studies. According to Rubenstein et al. (2018), context is essential because it provides us with a means of assessing similarities

and differences based on a particular variable. Furthermore, an understanding of context aids in identifying context specific opportunities or constraints (Rubenstein et al., 2018).

Responding to a call from Johns (2006), Rubenstein et al. (2018) studied the effects of various contextual factors on turnover. Their study found that contextual factors such as an individual's similarity or dissimilarity with others in their organisation as well as the quitting intentions or behaviours of others in the organisation, have a significant impact on turnover behaviour. Various other studies have also demonstrated the influence of organisational factors such as diversity within the organisation as well as pay equity on turnover behaviour (Buttner & Lowe, 2017; Davies et al., 2019; Elvira & Cohen, 2001; Hsiao et al., 2020; Jolly & Self, 2020; Nielsen & Madsen, 2017). In addition to organisational specific factors, studies have also found that macro level factors such as the labour market also have an influence on turnover intentions. When there are many employment opportunities, turnover tends to be high, similarly, lower employment opportunities result in less turnover (Albalawi et al., 2019; Mushtaq et al., 2014; Rubenstein et al., 2018).

The South African context presents an interesting case because unlike the first world countries in which most of the cited studies were conducted, South Africa has been reported as having both high levels of unemployment (Du Toit et al., 2018) as well as a skills crisis (Balwanz & Ngcwangu, 2016). It would be interesting to examine how these almost contradictory occurrences influence the turnover behaviour of South African knowledge workers that are employed in the insurance sector. There is a general perception that the current skills crisis is due to a mismatch between the skills required and the skills that are found in the country (Baldry, 2016). Findings from a study conducted by Baldry (2016) however indicate that there could actually be other reasons, other than a skills mismatch, that contribute to unemployment in South Africa. Given these unique contextual factors, the author argues that the results obtained in South Africa will offer a different and interesting perspective on how career adaptability influences this turnover behaviour.

## 2.5. Perceived organisational support

### 2.5.1. Defining perceived organisational support

Eisenberger et al. (1986) define POS as employee's "global beliefs concerning the extent to which organisations values their contributions and cares about their wellbeing" (p.501). This construct is therefore developed by one's perception of favourable treatment by the organisation (Eisenberger et al, 1986). Once individuals have formed a perception of this treatment, they will use it to gauge the effort-outcome relationship in their organisation (Masterson et al., 2000). According to the organisational support theory, POS is enhanced when employees believe that the favourable treatment from the organisations is discretionary instead of stemming from external pressures (Kurtessis et al., 2017). Therefore, any rewards or perceived favourable treatment that may come in the form of pay or even change in policies, will have a more significant impact on POS if individuals perceive the organisations actions as being voluntary (Rhoades & Eisenberger, 2002).

Rhoades and Eisenberger (2002) summarised the three types of favourable treatment as fairness, support from supervisor and, rewards and job conditions. In their review, the authors argued that these three factors positively contribute to an individual's POS. In support of the work done by Rhoades and Eisenberger (2002), Wayne et al. (2002) found that there was indeed a positive relationship between POS and fairness. The work by Smit et al. (2015) provided further support by demonstrating a positive association between POS and employee rewards as well as supervisor support. In a more recent study, Pohler and Schmidt (2016) found that when compensation is fairly distributed among high performing employees, their perception of support from their organisation will increase.

### 2.5.2. Social exchange theory

According to the social exchange theory, there are various exchanges that occur between an employer and an employee where, at any given time, one party repays what the other party may have contributed (Cropanzano & Mitchell, 2005). At the core of it, the theory is based on reciprocity and highlights trade-off relationships where parties engage in exchanges that are mutually beneficial. An example of this relationship, from an organisational perspective, is an employee that puts greater effort at work with the expectation that the organisation will notice and reward this behaviour (Kurtessis et al.,

2017). The theory posits that exchanges that occur between the parties involved could ultimately result in the formation of high-quality relationships. The quality of these relationships however is dependent on the degree to which each party respects the implicit and explicit rules of the exchange (Cropanzano & Mitchell, 2005).

An exchange or relationship can either be social or economic. A scenario where the type of relationship and transaction are the same is referred to as a 'match'. While instances where these two dimensions differ is referred to as a 'mismatch' (Cropanzano & Mitchell, 2005). Given the importance of maintaining the quality of these relationships, all parties involved would need to understand both the transaction and relationship type. This would better place the parties to meet the implicit and explicit rules and norms, a requirement that is very important in the social exchange theory.

### 2.5.3. Perceived organisational support and the social exchange theory

Given that POS is driven by the resources that an employer offers their employees, it can evoke a sense of reciprocity where an employee feels a sense of obligation towards their employer while at the same time expecting that their employer will reward them accordingly for their efforts (Kurtessis et al., 2017). As posited by the social exchange theory, this sense of obligation that is triggered by POS, should result in employees extending greater efforts in carrying out their tasks, an action which will ultimately benefit the organisation (Kurtessis et al., 2017). One can therefore expect that when employers provide resources that increase an employee's perception of favourable treatment, POS will increase and this in turn will evoke a sense of reciprocity that will result in employees wanting to 'pay' the employer back. The section below discusses some of the outcomes of POS or rather the manner in which employees 'pay' the organisation back when POS is satisfactory.

### 2.5.4. Perceived organisational support outcomes

According to Eisenberger et al. (1986), POS has a significant influence on an individual's commitment to the organisation. An individual's attachment to the organisation as well as the effort they put in will therefore increase when POS is high. Several studies have indeed found that there are a number of positive organisational outcomes when employees perceive organisational support to be high. Eisenberger et al. (1986) found that POS was negatively related to absenteeism. In a meta-analysis, based on 20 years of research,

Riggle et al. (2009) found that there was a positive correlation between POS and organisational commitment. The same study also found a negative correlation between POS and turnover. When employees perceive organisational support to be high, their confidence is increased and this in turn has a positive impact on their role execution (Chiang & Hsieh, 2012). High levels of POS also result in less stress among individuals within an organisation (Shaw et al., 2013). In addition to confirming the findings from the study conducted by Riggle et al (2009), a more recent study identified additional positive outcomes such as, reduced burnout, organisational identification and organisational citizenship behaviour (Kurtessis et al., 2017).

A key outcome that is of particular interest to this study is how POS relates to the turnover intentions of employees. A study that investigated how fair procedures influenced organisational outcomes found that POS served as a mediator between perceived fairness and turnover intention (Masterson et al., 2000). Therefore, when employees perceive fairness practices in a positive light, this will have a positive influence on POS which in turn lowers turnover intentions. Rhoades et al. (2001) found that POS fosters employee commitment which in turn has an influence on turnover intention. This finding was further supported by a more recent study conducted by Albalawi et al. (2019). Finally further support of this association was also proven by Akgunduz and Sanli (2017) who found that POS has a positive influence on the job embeddedness of individuals and a negative association with turnover intention. Dawley et al. (2010) argued that high levels of POS increase the benefits that an employee will lose when they leave the organisation. Therefore, when employees make an assessment of these potential losses, they will be more likely to stay within the organisation.

In summary, all the above findings are in alignment with the social exchange theory which posits that when POS is high, employee commitment will increase and this in turn will have an influence on key outcomes such as turnover intentions.

## 2.6. Career adaptability and turnover intention

While there is general agreement on the individual and organisational benefits of career adaptability, scholars are still not aligned on how high levels of career adaptability influences the turnover intentions of employees (Lee et al., 2021; Rasheed et al., 2020; Wang et al., 2021). Given the negative impact that turnover has on organisations, it is critical that an understanding of this relationship be sought.

A study done by Chan et al. (2016) found that there was a negative relationship between the career adaptability and turnover intention of service sector employees. Studies done by Haibo et al. (2018) and Rasheed et al. (2020) also found this relationship to be negative. Savickas and Porfeli (2012) argued that highly adaptable individuals are more likely to remain within an organisation as they can maintain good relations with their colleagues and supervisors. Furthermore, given their ability to look to the future and prepare accordingly, these employees are generally more confident in their future prospects within their organisations (Haibo et al., 2018).

However, findings in some studies indicate that career adaptability could have unintended consequences. Studies conducted by Karatepe and Olugbade (2017), Klehe et al. (2011) and Lee et al. (2021) found that career adaptability and turnover intention were positively related. According to Wang et al. (2021), highly adaptable employees have the necessary resources (concern, curiosity, and confidence) that enable them to effectively explore alternative employment opportunities. A study conducted by Spurk et al. (2016) found that there was a positive relationship between career adaptability and perceived marketability. Highly adaptable employees perceive themselves to be marketable and this in turn could lead to them exploring other opportunities. Their ability to explore external opportunities could lead to feelings of deprivation which could ultimately result in actual turnover (Wang et al., 2021). Therefore, while cultivating career adaptability in employees might benefit employees in the short term, it could also inadvertently pose a turnover risk (Lee et al., 2021). A recent study conducted by Orie and Semeijn (2022) adds further inconsistencies to the literature as it found that there was no relationship between the two constructs.

The above inconsistencies that have been discussed above highlight a need to provide further clarity on how career adaptability influences the turnover intentions of employees.

## 2.7. Perceived organisational support as a moderator

Social exchange theory posits that employees with high levels of POS, will feel obligated to pay the organisation back. Krishnan and Mary (2012) argue that a key way in which to reciprocate this support is through continued participation. This argument is supported by the many studies that have found that when POS is high, turnover intentions will be low (Akgunduz & Sanli, 2017; Albalawi et al., 2019; Masterson et al.,2000; Rhoades et al.,

2001). Given these findings, the author argues that an assessment of how this construct influences the relationship between turnover intention and career adaptability is valid.

According to Zhu et al. (2019), not much work has been done to understand how social exchange resources that organisations provide their employees can influence the relationship between career adaptability and turnover intention. In attempt to fill this gap, Zhu et al. (2019) studied how POS influenced this relationship. However, their study argued that career adaptability was likely to induce POS which would in turn result in lower intentions to leave. POS was therefore treated as a mediator instead of a moderator. Karatepe and Olugbade (2017) employed a slightly different approach and instead studied how career adaptability mediated the relationship between work social support and turnover intention.

Although, work done by Lee et al. (2021), also looked at the influence of a social exchange moderator, the moderators that were employed (supervisor and co-worker support) differ from the POS construct. Furthermore, their study was done in a particular context (America) and with employees from a specific industry (Hospitality). Lee et al. (2021) identified this as a key limitation of their study since their results could not be generalised to a different operational contexts and industries. Yang et al. (2019) argues that career adaptability scholars tend to overlook the influence of context when studying this construct. According to Savickas and Porfeli (2012), one's context and culture will have an impact on the development of their adaptability. In support of this view, work done by Yang et al. (2019) found that context has a significant influence on the outcomes associated with one's career adaptability.

Given the above considerations, the author argues that an assessment of POS as a potential moderator in this particular context (South African knowledge workers employed in the insurance sector) will contribute valuable insights to the current literature.

## 2.8. Literature review conclusion

The literature review highlighted a lack of alignment among scholars regarding the influence of career adaptability on turnover intention. These inconsistent findings will create a dilemma for organisations because on the one hand high levels of adaptability may lead to positive organisational outcomes but on the other, it could also result in high attrition rates. This study therefore aims to provide a more conclusive answer to how these

two constructs interact in a particular context. Furthermore, drawing from the social exchange theory, this study also aims to determine whether POS has a moderating effect on the relationship between career adaptability and turnover intention. Findings from this study therefore have the potential to provide an alternative theory that can be used to explain how career adaptability relates to specific outcomes such as turnover intention.

The positive outcomes that are associated with career adaptability both on an individual and organisational basis, make it an interesting area of research, particularly for businesses that are operating in today's very dynamic world (Chen et al., 2020). Similarly, the detrimental impacts of turnover have made it a key consideration in today's organisations (Ngo-Henha, 2018). Indeed, scholars have taken note of and embraced these concepts as is demonstrated by a significant and rapid increase in the number of published work (Hom et al., 2017; Johnston, 2018; Rudolph et al., 2017b). Figures 1 and 2 were generated using Scopus ®, an online research database of peer reviewed work. 'career adaptability' and 'turnover intention' were used as search items. As can be seen in both figures, there has been an upward trend in the number of career adaptability and turnover publications over the years. This suggests that this area of research is topical and of interest to the research community and as such provides further evidence for the relevance of this study.

**Figure 1**

*Scopus ® search using the search terms "career adaptability"*

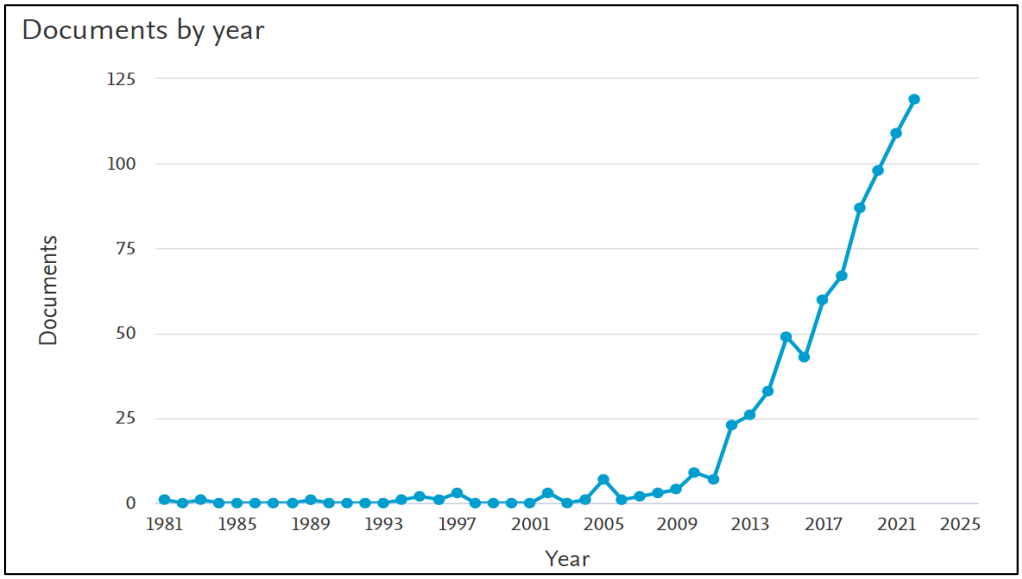
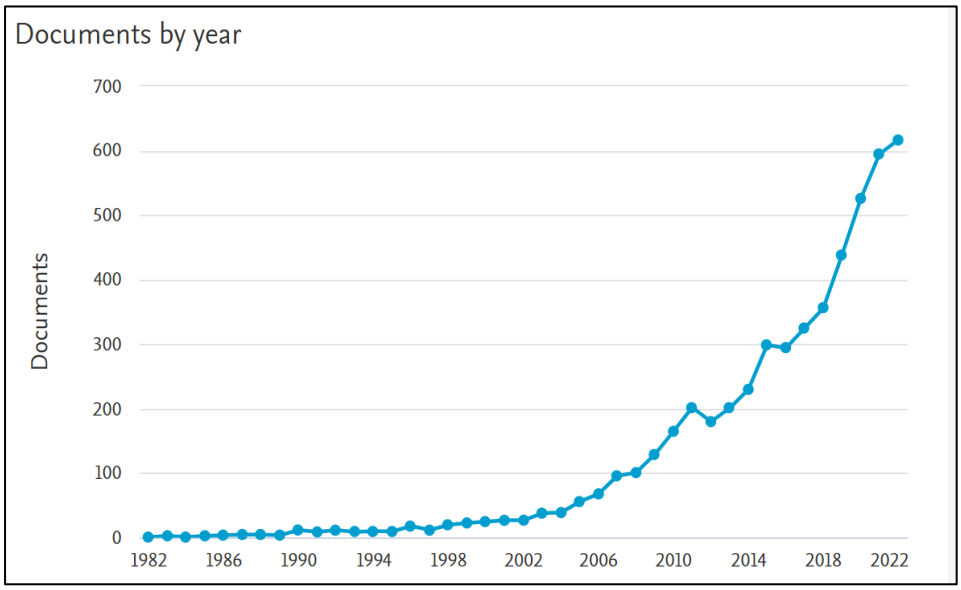


**Figure 2**

*Scopus ® search using the search term "turnover intention"*



# 3. RESEARCH QUESTIONS AND HYPOTHESES

This section will outline the hypotheses that were generated based on the research questions that were presented in the first chapter as well as the literature review that was conducted in the preceding section.

## 3.1. Hypothesis 1: Career adaptability and turnover intention

The study firstly aims to provide a more conclusive answer regarding the relationship between career adaptability and turnover intention. Hypothesis 1 therefore relates to the following research question:

What is the relationship between the career adaptability and turnover intentions of knowledge workers?

Highly adaptable employees are said to have the necessary resources that not only help them deal with change (Savickas & Porfeli, 2012) but also allows them to explore alternative employment opportunities more effectively (Wang et al., 2021). A study conducted by Wang et al. (2021) found that there was a positive correlation between career adaptability and relative deprivation. Therefore, given their ability to explore external opportunities, highly adaptable employees may feel a sense of deprivation if they do not realise these opportunities (Wang et al., 2021). This feeling of relative deprivation could result in them seeking employment elsewhere. Highly adaptable employees also perceive themselves to be marketable and this in turn could lead to them exploring other opportunities (Spurk et al., 2016).

Based on the above discussion, the author argues that knowledge workers with high career adaptability will display high turnover intentions. This argument is further strengthened by the fact that the study will be focussing on knowledge workers who have been found to have high levels of mobility (Brigman & Bussin, 2019) and the highest turnover rates when compared to other employee groups (Horwitz et al., 2003). The first hypothesis will therefore be as follows:

**Null hypothesis $H1_0$** – There is no significant relationship between the career adaptability and turnover intentions of knowledge workers

**Alternate hypothesis $H1_a$** – There is a significant, positive relationship between the career adaptability and turnover intention of knowledge workers

## 3.2. Hypothesis 2: Perceived organisational support and turnover intention

Drawing from the social exchange theory, the study aims to assess the relationship between POS and turnover intention. Hypothesis 1 therefore relates to the following research question:

What is the relationship between POS and turnover intentions of knowledge workers?

POS is driven by an employee's perception of favourable treatment by the organisation (Eisenberger et al., 1986). This perception of favourable treatment is driven by whether or not the organisation offers the employee specific resources (supervisor support, fair rewards, good working conditions). Drawing from the social exchange theory, exchanges that occur between an employee and employer can create a sense of reciprocity that results in employees wanting to offer something back to the employer in exchange to for the resources they have obtained. The author argues that choosing to remain within a particular organisation instead of seeking alternative employment could be one of the ways in which employees reciprocate the resources that have been provided by their employer. Studies have indeed found that POS and turnover intention are negatively related (Akgunduz & Sanli, 2017; Albalawi et al., 2019; Kurtessis et al., 2017). Based on this, the author argues that when POS is high, the turnover intentions of employees will be low. The second and third hypotheses are therefore as follows:

**Null hypothesis $H2_0$** – There is no significant relationship between POS and turnover intentions of knowledge workers
**Alternate hypothesis $H2_a$** – There is a significant, negative relationship between POS and turnover intention of knowledge workers

## 3.3. Hypothesis 3: Perceived organisational support as a moderator

Given that POS has consistently been found to have an influence on turnover intentions (Akgunduz & Sanli, 2017; Albalawi et al., 2019; Dawley et al., 2010; Riggle et al 2009), the author argues that POS will moderate the relationship between career adaptability and

turnover intentions. The research question that hypothesis 3 therefore aims to is as follows:

Does POS moderate the relationship between the career adaptability and turnover intentions of knowledge workers?

The following hypotheses will be tested:
**Null hypothesis $H3_0$** – POS does not moderate the relationship between the career adaptability and turnover intentions of knowledge workers

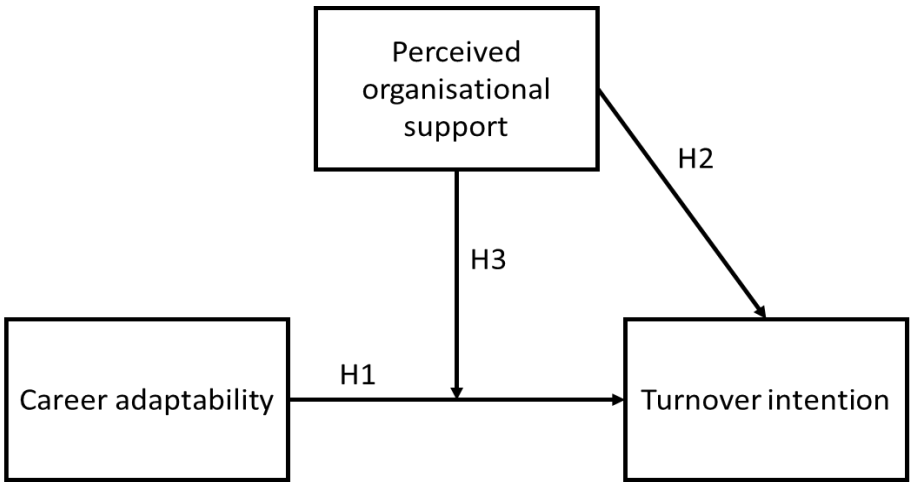
**Alternate hypothesis $H3_a$** –The relationship between the career adaptability and turnover intentions of knowledge workers is moderated by POS. This relationship will be positive when POS is low and negative when POS is high

## 3.4. A moderated model

Based on the discussion and hypotheses in the preceding section, it is anticipated that career adaptability and turnover intention have a direct and positive relationship. It is further hypothesised that POS and turnover will have a significant and negative relationship. Finally, it is also hypothesised that POS will moderate the relationship between career adaptability and turnover intention. This moderating effect will result in a negative relationship when POS is high and a positive relationship when POS is low. This relationship is shown in the Figure 3. As with other studies that assessed career adaptability (Jiang, 2017; Lee et al., 2021; Zhu et al., 2019) this study will focus on the main construct and not the individual first level constructs (concern, control, curiosity, confidence).

**Figure 3**

*A moderated model linking career adaptability, turnover intentions, and POS*



# 4. METHODOLOGY

## 4.1. Introduction

A review of the literature revealed inconsistencies in how career adaptability is thought to influence turnover intention (Lee et al., 2021; Wang et al., 2021). Furthermore, the literature also revealed that there was a gap in understanding how other theories, besides the career construction theory, could influence this relationship (Johnston, 2018). Based on these findings, as well as the importance of knowledge workers (Jayasingam et al. (2016) and the insurance sector (Regupathi & Abu-Bakar, 2017) that was highlighted in Chapter 1, the following hypotheses were generated:

**H1** – There is a significant, positive relationship between the career adaptability and turnover intention of knowledge workers

**H2** – There is a significant, negative relationship between POS and turnover intention of knowledge workers

**H3** –The relationship between the career adaptability and turnover intentions of knowledge workers is moderated by POS. This relationship will be positive when POS is low and negative when POS is high

In this section, the author will provide an overview of the methodology that was employed to enable the testing of each of the hypotheses that are highlighted above.

## 4.2. Research design

According to Saunders and Lewis (2018), a research study design will typically have either one of the following purposes: exploratory, descriptive, and explanatory. Exploratory studies seek to gain more in-depth knowledge on a particular perspective (Saunders & Lewis, 2018). Descriptive studies, on the other hand, only seek to provide an accurate depiction of a particular phenomenon (events, persons, situation), while explanatory studies aim to provide an explanation for a specific phenomenon by studying the relationships between variables (Saunders & Lewis, 2018). Given that this study aimed to not only provide an accurate depiction of the data but also an explanation regarding the observed relationships between the identified constructs, the purpose of the research design was descripto-explanatory. Furthermore, the study employed structured

techniques to develop knowledge as this allowed for generalisation of the findings. This approach is in line with the positivism philosophy, which Rahi (2017) describes as one where a scientific, structured method is employed to develop knowledge.

There are three distinct approaches that researchers employ when developing theory, these are, deduction, induction and abduction (Woo et al., 2017). The deductive approach tests existing theory using data, induction uses data to build theory while abduction can be thought of as a combination of the inductive and deductive approach (Saunders & Lewis, 2018). This study employed a deductive approach since it aimed to test existing literature through the use of new data.

This study employed a mono quantitative methodology. A mono or single quantitative methodology was preferred given the time constraints that the researcher was faced with. A quantitative process was followed since this is in line with the positivist philosophy that the study was employing. As discussed in the preceding section, this philosophy uses structured data to provide a generalisable result, the use of a quantitative methodology allowed for this. Additionally, a quantitative approach was favoured in this particular instance since the state of literature on the specified constructs is considered to be mature (Edmondson & McManus, 2007).

This study required the collection of data from a large number of people in a limited time frame. Furthermore, the data needed to be collected in a structured manner to allow for the generalisability of results. Surveys are considered appropriate when a researcher seeks to describe a particular phenomenon (Sweeney et al., 2015) and wants to obtain sizeable data in a limited time frame (Mondal et al., 2018). Not only can surveys be distributed in large numbers at practically no cost, but they can also be sent out in the form of standardised questionnaires which allow the researcher to effortlessly compare responses (Saunders & Lewis, 2018) and draw a generalised conclusion. Based on the requirements for this study, a survey strategy was therefore considered to be the most suitable data collection method.

There are two main types of time horizons that are employed during research, these are longitudinal and cross-sectional horizons (Sanders & Lewis, 2018). With cross sectional studies, data is collected at a single point, while longitudinal studies collect data from the same subject more than once (Rindfleisch et al., 2008). Cross sectional studies are

generally less costly and can be conducted in a shorter space of time relative to longitudinal studies (Wang & Cheng, 2020). Therefore, given time constraints impacting the researcher as well as the above-mentioned benefits, a cross-sectional approach was employed for this study. This approach is also in line with previous work that studied similar constructs to this study (Chan et al., 2016; Lee et al., 2021)

## 4.3. Population

Chadwick (2017) defines a population as consisting of all the objects that a researcher seeks to gain information on. Given the importance of knowledge workers and the insurance industry that was outlined in the preceding sections, the population for this study was defined as all knowledge workers that are employed in South African Insurance companies. As with previous studies (Jayasingam et al., 2016; Sutherland & Jordaan, 2004), knowledge workers in this study were defined based on their level of formal education. A knowledge worker in this study was therefore defined as someone who has at least a diploma or degree (Jayasingam et al., 2016).

In addition to this, study participants had to be permanently employed. The distinction between temporary and permanent employment contract is important as studies have found that these employee groups may experience the same organisation differently. A literature review conducted by De Cuyper et al. (2008) found that Employees on temporary contracts are more susceptible to workplace strain and their perception of unfair treatment may be higher than permanently employed workers. Furthermore, temporary employment has also been found to lessen the influence that job satisfaction has on minimising turnover intention (Flickinger et al., 2016). Finally, individuals that are temporarily employed tend to encounter higher levels of job insecurity relative to those that are employed permanently (Balz, 2017).

## 4.4. Unit of analysis

Wegner (2020) defines the sampling unit or unit of analysis as the entity that is being analysed as part of the study. Examples of sampling units are individuals, groups of people or organisations. Given that this study aimed to measure the relationship between the random variables (career adaptability, turnover intention and POS) for a specific group of people (knowledge workers), a knowledge worker that is employed in the South African

insurance sector was considered to be the unit of analysis for this study.

## 4.5. Sampling method and size

Sampling is defined as a process that aids in the selection of a subgroup (referred to as a sample) of the population (Sharma, 2017). This process is employed since it is often not possible to access all individuals that make up a population (Sharma, 2017). Samples enables a researcher to draw conclusions about an entire population based on the results obtained for a subset of that population (Zikmund et al., 2019). The two main techniques that are utilised when selecting samples are probability and non-probability sampling. The former is employed when the researcher has a complete list of the population, while non-probability sampling is utilised when a complete list of the target population is not available to the researcher. The sample can therefore not be selected at random, and the probability of participant selection is not known (Saunders & Lewis, 2018). Given that the researcher did not have access to a complete list of knowledge workers that work in insurance companies, a non-probability sampling technique was employed.

The researcher employed purposive sampling since the sample units had to be chosen based on a set of criteria that were developed by the researcher (Sharma, 2017). The criteria that were used are sector, educational level and tenure. Education level was an important consideration in the study since the unit of analysis, knowledge workers, was defined based on education levels. Similarly, the sector was an important criterion since the study is only focused on the insurance sector. Finally, tenure was employed as a criterion since this study wanted to specifically focus on permanently employed individuals.

A key consideration in this study was ensuring that the size of the sample is appropriate to test the proposed hypotheses. According to Faber and Fonseca (2014), selection of an appropriate sample size is important as it ensures that the data that is generated from the study is reliable. Samples that are too small often lack the statistical power that is required to draw conclusions (Andrade, 2020) and could compromise the validity of the study (Faber & Fonseca, 2014). While those that are too large could distort results by highlighting significant relationships even in cases when there are not (Faber & Fonseca, 2014). Given that the researcher wanted to employ factor analysis as a data reduction technique, rules of thumb that are suggested in literature for this statistical technique were

considered. According to Hair et al. (1995, as cited in Taherdoost et al., 2022), sample sizes >=100 are required for factor analyses that produces accurate results. Furthermore, this study also needed to conduct correlation and regression tests to test for moderation. The recommended rule of thumb for statistical analysis such as regression and correlation is >50 respondents (Simmons et al., 2013; VanVoorhis & Morgan 2007).

The were 327 responses received in this study. Of these responses, 175 met the key research criteria (employed in the insurance sector, a diploma or higher and permanently employed). Given the proposed rules of thumb for number of responses, this sample size was considered to be adequate to test the proposed research hypotheses. Recent work that studied similar constructs to this study employed a sample size of 173 (Wang et al., 2021), thus providing further support for the appropriateness of this sample size.

## 4.6. Measurement Instrument

Given that this is a positivist and therefore quantitative study, a structured questionnaire was considered to be the most appropriate measurement instrument. A standardised questionnaire also proved to be a lot easier to manage given the large sample that was being considered (Saunders & Lewis, 2018). The study employed existing measuring tools to measure the three constructs: career adaptability, turn over intention and POS. A brief description of the measures is provided below.

### a. Career adaptability:

The study employed the 12-item career adaptability scale (CAAS-SF) developed and validated by Maggiori et al. (2017) with a Cronbach's alpha of 0.90. The twelve items in this scale measure the four second order constructs that measure overall career adaptability. Sample questions for each of the sub scales are as follows: concern ("preparing for the future"); control ("taking responsibility for my actions"); curiosity ("investigating options before making a choice") and confidence ("learning new skills").

Although this scale was originally developed in a French and German context, recent studies have also utilised this scale in different countries and contexts and it has consistently produced satisfactory Cronbach alpha results (Yang et al., 2019). Akkermans

et al. (2018) employed the scale in Lithuania to study the effects of career adaptability on the well-being of students. Their study found Cronbach alpha to be satisfactory for each of the four sub constructs (ranged from 0.74 to 0.79). Urbanaviciute et al. (2019) on the other hand, employed this scale in Switzerland to study the effects of career adaptability on employee well-being. Their study found Cronbach alpha to be satisfactory at 0.88. Finally, Yang et al. (2019) also employed this scale in a Chinese context and also reported satisfactory Cronbach alpha of 0.93. Given its ability to produce satisfactory Cronbach alpha results in different contexts, this scale was deemed appropriate for this study.

The measuring instrument employs a five-point Likert scale as shown in Table 1. Participants were required to rate themselves based on their perception of how well they had worked on developing different resources for effective career management.

**Table 1**

*Five-point Likert scale for Career adaptability*

| | |
|---|---|
| 1 | Not strong |
| 2 | Somewhat strong |
| 3 | Strong |
| 4 | Very strong |
| 5 | Strongest |

## b. Perceived organisational support:

The six-item POS scale by Eisenberger et al. (1986) was employed. Although this scale was developed some time ago, recent studies still employ it. Shanock and Eisenberger (2006) employed the same scale in a study that explored the relationship between supervisor's POS and that of their subordinates. More recently, Zhu et al. (2019) employed the same scale and found the Cronbach alpha (α) to be 0.86. The measuring tool was therefore considered to be appropriate for this work.

The measuring instrument employs a five-point Likert scale as shown in Table 2. Sample items from the scale include: "The organisation is able to help me when I need a special favour" and "The organisation takes pride in my accomplishments at work".

**Table 2**

*Five-point Likert scale for turnover intention and perceived organisational support*

| | |
|---|---|
| 1 | Strongly disagree |
| 2 | Disagree |
| 3 | Neither agree nor disagree |
| 4 | Agree |
| 5 | Strongest agree |

## c. Turnover intention

This study utilised the three-item turnover scale from McGinley and Mattila (2020) to measure turnover intention. As with the other scales that were employed in this work, this scale also has been found to have satisfactory Cronbach alphas. A study by Lee et al. (2021) reported a Cronbach alpha of 0.89. This measure was therefore considered to be appropriate for this study.

The measuring instrument employs a five-point Likert scale as shown in Table 2 above. Sample items from the scale include “You think a lot about leaving the company” and “As soon as possible you will this company”.

In addition to using the above measurement tools, demographic questions were asked to gain an understanding of the sample being studied and also determine whether they meet the criteria to form part of the study. Furthermore, given that the literature review highlighted a relationship between demographic variables and our two key constructs, career adaptability (Hou et al., 2012; Rudolph et al., 2017a) and turnover intention (Conley & You, 2017; Rubenstein et al., 2018; Schlechter et al., 2016), an understanding of the demographics was essential as these demographics could then be used as control variables. Sample items from this section of the questionnaire include: “Which age group do you fall in?” and “How long have you been employed with your current employer?”.

The complete set of questions for each of the scales discussed above can be found in Appendix A.

## 4.7. Data gathering process

### a. Preparing the questionnaire

The researcher employed Google Forms to prepare the questionnaire. Google Forms can be used at no cost, is efficient and has been used successfully by other studies in the past (Cocci et al., 2020; Nurmahmudah & Nuryuniarti, 2020; Srivastav et al., 2021), the researcher therefore deemed it appropriate to utilise this tool for this study as well. All the measuring instruments that were utilised for this study, along with the demographic questions, were combined into a single questionnaire and loaded onto Google Forms. The first part of the questionnaire contained a consent statement that guaranteed anonymity and provided the researcher's contact details. A clause stating that participation was voluntary was also included. The rest of the questionnaire contained demographic questions as well as questions that measured each of the three constructs being observed (career adaptability, POS, turnover intention). Please refer to Appendix A to view the consent statement as well as survey questions.

### b. Accessing knowledge workers in the insurance sector

The researcher approached one Insurance Company and requested permission to send a survey to their employees. Accessing employees by going directly to this organisation was purely to get access to a large number of respondents in one instance and no reporting was done at an organisational level. In addition to this, the researcher used personal networks to access more respondents across the insurance sector.

### c. Obtaining the necessary permissions

According to Biros (2018), obtaining consent from research participants is key to ensuring that their ethical rights are protected. Obtaining the necessary consent was therefore a key consideration when conducting this study. For the identified organisation, the researcher obtained the necessary consent before sending out the survey link to their employees. This was done by obtaining a permission letter that had to be signed by both the researcher and the organisation. As mentioned above, a consent statement also formed part of the survey. This statement provided further details on the research study as well as made it clear that participation was anonymous and voluntary. Participation in

the survey by any individual was therefore be taken as consent.

### d. Testing the survey

Hilton (2017) defines pretesting as a process that is employed to ensure that survey questions are understood by respondents that will be taking part in the study. Pretesting has therefore been found to decrease sampling errors as well improving survey response rates (Hilton, 2017). Therefore, in line with other studies, the researcher also tested the survey by sending it to ten individuals. These individuals were asked to check whether the flow of questions made sense, if they understood the questions being asked and lastly, if they had any recommendations to improve the survey. One suggestion that was made by an individual participating in the pretest was to provide more options for 'gender' as the researcher initially only had male or female. The researcher therefore added 'prefer not to say' as an option. The rest of the questions were understood, and the structure of the questionnaire was considered to be good. Furthermore, survey completion time was considered to be reasonable.

### e. Distributing the survey and storing data

The survey was distributed through an online link. The researcher forwarded this link to their personal network directly through media platforms such as email and WhatsApp. Given POPIA restrictions, the identified organisation would not provide employee details to allow the researcher to email the employees directly. The researcher therefore shared a link with an internal HR representative who then distributed the survey to their internal distribution lists. All survey responses were stored on a password protected OneDrive account. Collected data will be stored for a minimum of ten years.

## 4.8. Analysis approach

Once sufficient responses had been obtained, the researcher utilised the appropriate analysis techniques to gain insights from the data. Wegner (2020) argues that it is only when data is analysed and displayed in a manner that can help management make decisions that it is considered useful. Data was analysed using the statistical software platform, IBM® SPSS® and Microsoft Excel. In analysing the data, the researcher employed nine-step process as outlined below:

1. The data was first checked to determine the number of valid responses. Valid responses in this study were those that were received from participants that were permanently employed in the insurance sector and had at least a diploma or a degree. The researcher therefore downloaded all responses and filtered out the responses that did not meet this criterion using Microsoft Excel.
2. Once a complete list of valid responses was obtained, the data was coded on Microsoft Excel by assigning numerical values to the various survey responses. This was done to enable the application of quantitative procedures on IBM® SPSS®. The 'find and replace' function on Microsoft Excel was used to achieve this coding.
3. The researcher conducted descriptive statistics to determine the characteristics of the sample. This was done on Microsoft Excel by generating graphs for the various demographic questions that were asked.
4. Validity and reliability tests were conducted on IBM® SPSS® to assess whether the scales that were employed were internally consistent and were indeed measuring what they were supposed to be.
5. Factor analysis was conducted as a data reduction technique to assess which items could be grouped together for each of the construct.
6. Descriptive statistics (means and standard deviations) were conducted for each of the main constructs. This provided the researcher with a better understanding of the responses that were obtained from the survey.
7. The researcher conducted normality tests on IBM® SPSS®. This would aid the researcher in determining whether to apply parametric or non-parametric statistical analysis.
8. Assumptions underlying each statistical method were tested to ensure that the correct statistical test was utilised when testing the hypotheses.
9. Finally, the appropriate statistical tests were then applied to test each of the hypotheses.

In the next sections, the researcher will provide a brief description on some of the key steps in the data analysis process.

### 4.8.1. Data coding

Given that the statistical tool that was employed in this study, IBM® SPSS®, only recognises numerical values, the raw data obtained from the survey responses first had to be coded. This was done by assigning numerical values to various ordinal and nominal survey responses. Coding of the data was done on Microsoft Excel and then transferred to IBM® SPSS® for analysis. Please refer to Appendix B for a complete view of all the variables that were coded.

In addition to the numerical coding above, one of the items on the POS scale ("the organisation shows very little concern for me) was negatively worded and as such had to be reverse coded. Reverse coding is employed to ensure that items asked on a particular scale are in the same direction (Wagner et al., 2019). This process will therefore ensure that the responses that are given for a particular construct are consistent with one another.

### 4.8.2. Quality controls

According to Saunders and Lewis (2018), there are two measures that can be utilised to assess the credibility of one's research data: validity and reliability. Validity is concerned with the truthfulness of the results while reliability has to do with replicability of the results (Golafshani, 2003). Below is a discussion of each of these measures and how they were employed in this study

#### 4.8.2.1. Validity

Validity measures the extent to which a particular research instrument measures the characteristic that it is in fact meant to measure (Sürücü & MASLAKÇI, 2020). There are two types of validity tests that are employed: convergent and discriminant validity. Convergent validity measures the degree to which variables that measure a particular construct are related to one another (Krabbe, 2017). Convergent validity can therefore be determined by employing a correlations matrix and assessing whether items that belong to the same construct have a good correlation. An alternative means to testing convergent validity is through the use of average variance extracted (AVE) and composite reliability (CR) values. As a rule of thumb, the conditions for convergent validity are met when AVE and CR values are greater than 0.5 and 0.8 respectively (Lee et al., 2021).

Discriminant validity on the other hand, measures the extent to which a measure is unique (Krabbe, 2017). It therefore tests whether concepts that should not be related are in fact not (Sürücü & MASLAKÇI, 2020). Discriminant validity is therefore achieved when the items that measure a particular construct have a low correlation with items that measure a different construct. As with convergent validity, discriminant validity can be tested through the use of a correlation's matrix. As an alternative to the correlations method, researchers also test for discriminant validity by measuring heterotrait-monotrait (HTMT) ratios (Ab Hamid et al., 2017; Lee et al., 2021). The HTMT ratio method measures the level of similarity between variables. Variables are considered to display discriminant validity if the ratios are less than 0.9 (Ab Hamid et al., 2017; Henseler et al., 2015).

In this study, the researcher assessed the convergent validity by calculating AVE and CR values. Recent work that studied similar constructs as this study employed the same method successfully (Lee et al., 2021; Rasheed et al., 2020). This method was therefore deemed appropriate for this study. Discriminant validity was assessed by employing the HTMT ratio method. In a study conducted by Henseler et al. (2015), the HTMT method displayed better sensitivity rates than other traditional methods of measure discriminant validity. The superiority of this method was further demonstrated in a study conducted by Ab Hamid et al. (2017). Furthermore, recent work that studied similar constructs to this study (Lee et al., 2021) also employed the same method. The author therefore deemed it appropriate to utilise the HTMT ratio method.

#### 4.8.2.2. Reliability

According to Zikmund et al. (2019), reliability measures a scale's internal consistency. A scale is therefore considered reliable when it produces the same results consistently. A common method that is often employed for measuring the reliability of a scale is the use of Cronbach Alpha values (Zikmund et al., 2019). Cronbach alpha values range from 0 to 1, with 1 representing perfect consistency (Heale & Twycross, 2015). As a general rule of thumb, a minimum Cronbach's alpha value of 0.65 or greater is acceptable (Goforth, 2015). This study also employed this cut off when assessing the reliability of the various scales that were being used. Cronbach alpha values were calculated on IBM® SPSS® for each construct that was being observed.

#### 4.8.2.3. Factor analysis

Factor analysis is a technique that is employed to summarise data into a number of factors or components based on how well items load onto a particular component (Taherdoost et al., 2022). Researchers use this technique to determine whether specific items on a measurement scale represent an underlying construct well (Taherdoost et al., 2022). This analysis therefore aids in identifying those items that need to be removed from the measurement instrument as well provide a view on how to group various items when assessing a particular construct (Knekta et al., 2019). This is important as grouping items that do not represent a construct well will introduce bias into the findings (Knekta et al., 2019).

Given the importance of conducting a factor analysis that was highlighted above, this study employed an exploratory factor analysis technique to establish how the items for each construct should be grouped. There are two key measures that are employed to determine if the data is suitable for a factor analysis: Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity (Howard, 2016). As a rule of thumb, KMO should be greater than 0.5 and the output from the Bartlett's test should have a p-value less than 0.05 (Shrestha, 2021). Finally, items are considered to represent an item well when their factor loading is 0.7 or higher (Knekta et al., 2019).

In this work, the researcher utilised IBM® SPSS® to conduct a factor analysis for each of the constructs that are being studied. KMO and Bartlett's tests of sphericity values were obtained for each construct to assess the suitability of the factor analysis. The output from the component factor analysis was then used to understand how to group the items for each of the constructs.

### 4.8.3. Normality tests

Hypothesis testing is employed by conducting either parametric or non-parametric methods (Kaur & Kumar, 2015). A key assumption that is made with parametric tests is that the distribution of variables being tested is normal. Conversely, non-parametric tests do not make distribution assumptions and as such can be employed in cases when the data is not normally distributed (Grech & Calleja, 2018). Studies have shown that the use of data that does not meet the required assumptions for a particular test will lead to incorrect conclusions being drawn (Kaur & Kumar, 2015). An important consideration for

this study was therefore to ensure that the correct statistical technique was employed to test the various hypotheses. To that end, the researcher first conducted normality tests to determine which type of method, parametric or non-parametric, would be suitable for this study.

A key test that is often used to assess normality is the kurtosis and skewness test (Mishra et al., 2019). Skewness refers to how the data is spread (symmetry) while kurtosis provides an indication of the distribution height (Mishra et al., 2019). For samples that are less than 300, z-scores are calculated using the skewness and kurtosis values. As a general rule of thumb, z-scores that are with the +/-3.29 range are considered acceptable for samples that are between 50 and 300 (Mishra et al., 2019). This rule of thumb was applied for this study since the number of responses, 175, fall within the that range. The output from the normality analysis is shown in Chapter 5. Z-scores for each of the constructs were within the +/- 3.29 range and thus met the requirements for normality. The implication of this finding is that parametric tests could be conducted.

### 4.8.4. Selection of control variables

Control variables are utilised to partial out the impact of other factors so that the true effect of the independent variable on the dependent variable can be established (Nielsen & Raswant, 2018). Accounting for the potential influence of control variables aids in avoiding bias when interpreting the results (Bartram, 2021). The literature review highlighted a number of key demographical variables that have an impact on turnover intention as well as CA. Factors such as gender, tenure and age have been found to significantly influence these two constructs (Conley & You (2017; Rubenstein et al., 2018; Schlechter et al., 2016). Given this influence, these demographic variables were used as control variables when assessing each hypothesis to avoid bias in the interpretation of the results.

### 4.8.5. Hypotheses testing

This section outlines the data analysis techniques that were employed to tests teach of the hypotheses that were proposed in this study.

#### 4.8.5.1. Hypothesis 1 and 2

The first hypothesis aimed to ascertain whether there was a relationship between career

adaptability and turnover intentions of knowledge workers employed in the insurance sector. While the second hypothesis aimed to determine whether there was a relationship between POS and turnover intentions of knowledge workers employed in the insurance sector.

According to Schober et al (2018), the two most common measures that are employed to test association between variables, are the Pearson's correlation coefficient and Spearman's rank correlation coefficient. The Pearson's correlation coefficient is employed when data is assumed to follow a normal distribution, while the Spearman's correlation coefficient can be used for data that is not normally distributed (Schober et al., 2018). Furthermore, the Spearman's correlation test is also able to handle data that has outliers while Pearson is only utilised when the data does not have any outliers (Schober et al., 2018). Lastly, Pearson's correlation requires a linear relationship between the variables that are being tested (Schober et al., 2018)

Normality tests that were conducted for this study revealed that all three variables that are being observed (career adaptability, turnover intention, POS), followed a normal distribution (output is shown in Chapter 5). Furthermore, box plots for each of these variables revealed that there were no significant outliers. Finally, scatter plots of each independent and dependent variable demonstrated a linear relationship. Based on these findings, the Pearson correlation test was deemed the most appropriate to test the first and second hypotheses.

#### 4.8.5.2. Hypothesis 3

The third hypothesis aimed to establish whether POS moderates the relationship between career adaptability and the turnover intentions of knowledge workers employed in the insurance sector.

Moderation is defined as an instance where the relationship between two variables is influenced by another variable (Memon et al., 2019). Moderation analysis provides an understanding of whether the presence of a moderator strengthens or weakens this relationship (Igartua & Hayes, 2021). While there are several established tools that have been developed to test moderation effects (Montoya, 2019; Preacher et al., 2006), this study utilised the PROCESS macro (model 1) developed by Hayes (2012). Recent

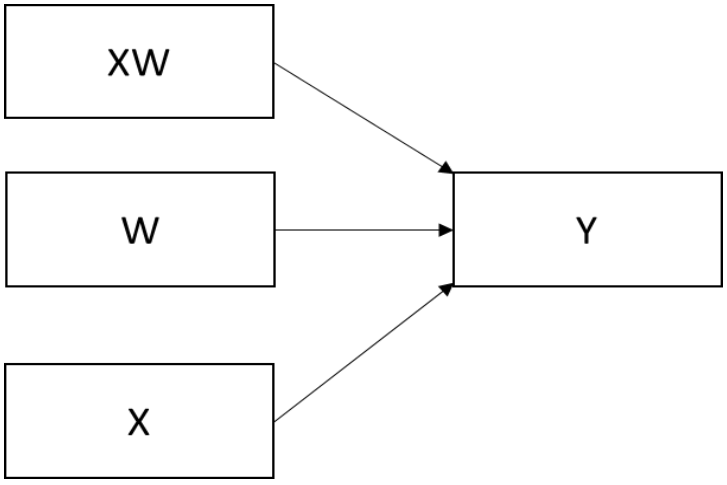
literature that studied similar constructs to this study (Lee et al., 2021, Rasheed et al., 2020, Wang et al., 2021) employed the same method successfully. This method was therefore deemed appropriate for this study too.

In line with other similar studies, this study employed the recommended bootstrapping method that generates 5000 bootstrap samples (Lee et al., 2021). Furthermore, since demographic variables have been shown to influence turnover intentions; age, tenure and gender were used as control variables.

As with other moderation analysis techniques, Hayes's PROCESS (model 1) determines the impact of a moderator on an existing relationship by creating an interaction term between the independent variable and the moderator and determines its impact on the dependent variable Hayes (2012). If the interaction is significant (based on the chosen significance level) then there is indeed moderation (Hayes, 2012). The statistical diagram that is employed in a moderation analysis is shown in the Figure 4 below.

**Figure 4**

*Statistical model for moderation analysis*




The statistical diagram shown in Figure 4 represents a scenario where X is the independent variable, Y is the dependent variable and W is the moderator. The moderation analysis creates the interaction term, XW, and assesses its impact on Y. When utilizing the PROCESS macro, the moderation will have an associated coefficient value and p-value. The sign of the coefficient will provide an indication of whether the interaction

positively or negatively influences the observed relationship between the two variables (Igartua & Hayes, 2021), while the p-value will establish whether this moderation is indeed significant.

Given that Hayes's PROCESS macro employs regression techniques to conduct the moderation analysis (Hayes, 2012), regression assumptions were first tested to ensure that this test was appropriate for the data. Assumptions that were tested are shown in Table 3.

**Table 3**

*Assumptions for regression tests*

| **Assumption** | **Requirement** | **Condition met?** |
|---|---|---|
| **Sample size** | Minimum sample size of 50 (VanVoorhis & Morgan 2007) | Yes |
| **Absence of outliers** | Standardised residual values for all the individual observations need to be in the range +/- 3. (Steiber, 2016) | Yes |
| **Absence of multicollinearity** | Correlation between independent variables should be less than 0.7 (Aminu & Shariff, 2014).<br>Tolerance factor >0.1 and variance inflation < 10 (Aminu & Shariff, 2014). | Yes |
| **Homoscedasticity** | Data points on standerdised residuals versus standerdised predicted value plot should be randomly distributed and not follow a particular pattern (Jeong & Jung, 2016) | Yes |
| **Normal distribution of errors** | Data points on P-P plot should follow the diagonal line closely and shape of distribution on histogram should be normal (Jeong & Jung, 2016) | Yes |
| **Linear relationship** | Data points on standerdised residuals versus standerdised predicted value plot should be randomly distributed and not follow a particular pattern ((Jeong & Jung, 2016) | Yes |

As can be seen in Table 3, each of the assumptions for regression tests were met and as such the PROCESS macro method was considered to be suitable for this study. Please refer to Appendix C for a summary of the tests that were conducted to test each of the

assumptions.

## 4.9. Ethical considerations

A key consideration in this study was to ensure that the research was carried out in an ethically responsible manner. In addition to adhering to the ethical process at the University of Pretoria, the researcher employed the following ethical principles as outlined by Bell and Bryman (2007):

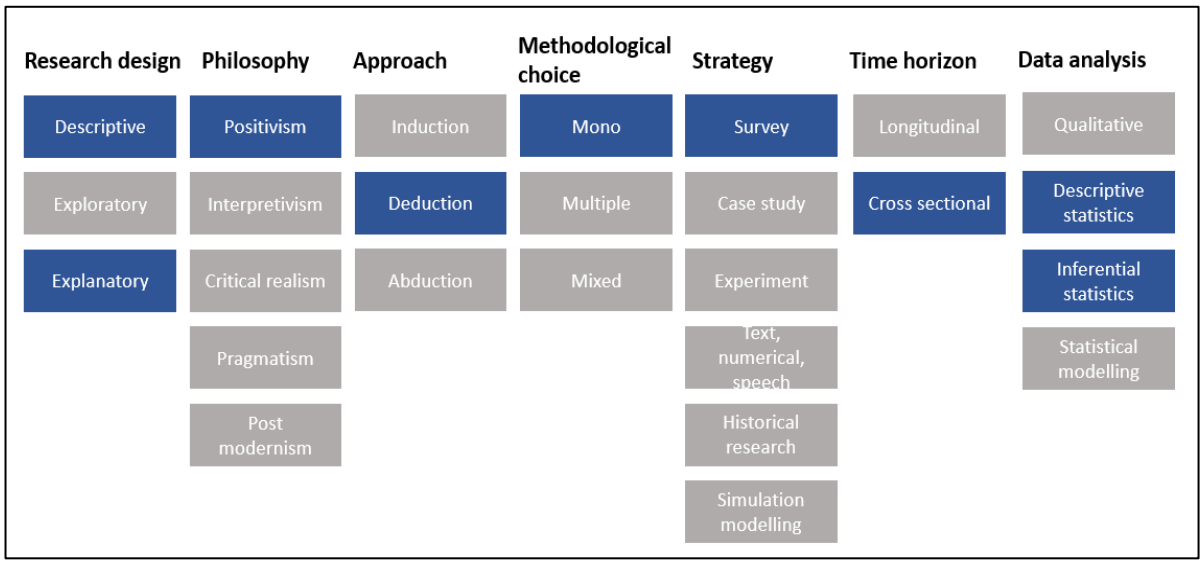
- Anxiety inducing questions were avoided
- A consent statement was included as part of the study to ensure that every participant provided consent before doing the survey. The participating organisation was required to sign a permission letter granting the researcher permission to conduct the study. This letter was also signed by the researcher
- Collected data was and will continue to be kept confidential
- Study participants and the organisation were kept anonymous (no names of individuals or organisation were requested, and only aggregated data was reported)
- Research objectives were communicated honestly
- Research findings were not manipulated to mislead any interested stakeholders

## 4.10. Conclusion

In summary, this study employed a positivist, descripto explanatory and deductive approach. Given the time constraints, a mono quantitative methodology was employed over a cross sectional time horizon. Collection of data was achieved by employing a survey approach. Finally, statistical analyses were carried out to aid in testing the proposed hypothesised. A summary of this methodology is shown in Figure 5 below. The methods employed in this study are highlighted in blue.

**Figure 5:**

*Research methodology*



# 5. RESULTS

## 5.1. Introduction

This section outlines the results that were obtained for the various statistical analyses that were conducted. The results will be presented as follows: first, the analysis on the sample characteristics will be presented. This will provide a view of the sample and demographic profile of the respondents. Next, the scale validation results will be presented. This will then be followed by the results for the normality tests. Finally, the descriptive statistics for the constructs being observed as well as the results for the hypotheses testing will be presented.

## 5.2. Characteristics of the sample

### 5.2.1. Sample size

The study distributed surveys to employees within a particular organisation. In addition to this, the researcher also distributed the survey to personal contacts. A total of 326 responses were received. After correcting for the qualifying criteria (employed within insurance sector, employment contract, educational level), this number reduced to 175 responses. This sample size is considered adequate as it is well above the recommended rule of thumb (>50) required to conduct statistical analysis such as regression and correlation (Simmons et al., 2013; VanVoorhis & Morgan 2007). Furthermore, recent work that studied similar constructs to this study employed a sample of 173 respondents (Wang et al., 2021).

### 5.2.2. Demographic profile of participants

The demographic profile of respondents is shown in Table 4.

**Table 4**

*Demographic profile of research participants*

| Demographic variable | Frequency | % Contribution |
|---|---|---|
| **Gender** | | |
| Male | 86 | 49% |
| Female | 88 | 50% |
| Prefer not to say | 1 | 1% |
| **Age** | | |
| 18-24 | 3 | 2% |
| 25-34 | 73 | 42% |
| 35-44 | 69 | 39% |
| 45-54 | 22 | 12% |
| 55-64 | 8 | 5% |
| **Tenure** | | |
| Less than a year | 15 | 9% |
| 1-3 years | 46 | 26% |
| 4-6 years | 56 | 32% |
| 7-10 years | 31 | 18% |
| More than 10 years | 27 | 15% |
| **Educational level** | | |
| Diploma | 46 | 26% |
| Bachelor's degree/Btech | 54 | 31% |
| Honours/Postgraduate diploma | 55 | 31% |
| Master's degree | 19 | 11% |
| PhD | 1 | 1% |

## Gender

50 % of the sample was female (88 respondents), 49% (86 respondents) was male and the remaining 1% (1 respondent) of the sample preferred not to state their gender. Given the equal distribution of respondents based on gender, the researcher is satisfied that the findings obtained in this study will be representative of both genders.

## Age

The 25-34 age group accounted for the greatest portion of the sample at 42% (73 respondents), while the 18 to 24 age group accounted for the least at 5% (3 respondents). A smaller proportion in 18 -24 age group is expected since South African unemployment statistics indicate that this group has the highest unemployment rate in South Africa (Baldry, 2016). As of March 2022, the unemployment rate for the 15-24 age group was

63.9% (Stats SA, 2022). With the exception of the 18 to 24 age group, the number of employees in each age group seems to decrease as age increases.

### Education

All the valid respondents had a tertiary qualification as this was a qualifying criterion based on how knowledge workers were defined in this study. More than 60% of participants had either an honours/postgraduate diploma (55 respondents) or a bachelor's degree/Btech (54 respondents). Participants with diplomas made up 26% of the sample. The least number of participants was found in the PhD category at only 1% (1 respondent).

### Tenure

Employees that have been employed between 4 to 6 years accounted for the highest portion of the sample at 32% (56 respondents), while those that have been employed for less than a year, accounted for the least at 9% (15 respondents). An interesting point to note is that close to 70% of the sample has less than 6 years working experience, with the more experienced employees only making up 30% of the sample. This data seems to suggest that most knowledge workers in the Insurance industry do not remain in an organisation for more than 6 years.

## 5.3. Scale validation

The various scales that were utilised in this study were validated by determining the reliability and validity of each scale. In addition to this, a factor analysis was also conducted using the statistical software platform, IBM® SPSS®. Below is the output for each of these measures.

### 5.3.1. Reliability

Cronbach alpha scores were used as a measure to determine whether the scales employed in this study were internally consistent. The output of the reliability analysis for each construct is shown in Table 5 below

**Table 5**

*Cronbach alpha values for observed constructs*

| **Scale** | **Cronbach alpha** |
|---|---|
| Career adaptability | 0.858 |
| Turnover intention | 0.893 |
| POS | 0.888 |

As can be seen in Table 5, the Cronbach alpha values that were obtained for all three constructs are greater than 0.65, internal consistency is therefore acceptable for each of the scales.

### 5.3.2. Validity

This study assessed the validity of each measurement instrument by calculating the convergent and discriminant validity. The output of each of these measures is discussed below

### Convergent validity

Convergent validity was assessed by calculating CR and AVE values for each construct. As mentioned in Chapter 4 of this study, these values need to be greater 0.8 and 0.5 respectively in order to meet the requirement for convergent validity (Lee et al., 2021). Factor loadings for each construct were calculated using IBM® SPSS® and those loadings were then used to calculate AVE and CR values on Microsoft Excel. Table 6 shows a summarised output of the convergent measures for each measurement instruments. Please refer to Appendix E for a more detailed calculation.

**Table 6**

*Convergent validity output for observed constructs*

| Scale | Items | Factor loadings | CR | AVE |
|---|---|---|---|---|
| Career adaptability | CA_Control | 0,781 | 0,877 | 0,642 |
| | CA_Concern | 0,73 | | |
| | CA_Curiosity | 0,861 | | |
| | CA_Confidence | 0,826 | 0,934 | 0,824 |
| Turnover intention | TI_1 | 0,927 | | |
| | TI_2 | 0,879 | | |
| | TI_3 | 0,917 | 0,916 | 0,644 |
| Perceived organisational support | POS_1 | 0,801 | | |
| | POS_2 | 0,839 | | |
| | POS_3 | 0,841 | | |
| | POS_4 | 0,786 | | |
| | POS_5 | 0,793 | | |
| | POS_6 | 0,754 | | |

As can be seen in Table 6, CR and AVE values are greater than 0.8 and 0.5 respectively, for all the observed constructs. Given that this is within the recommended rule of thumb, the measurement instruments meet the requirements for convergent reliability.

## Discriminant validity

Discriminant validity was assessed through the HTMT ratio method. As a rule of thumb, HTMT ratios need to be below 0.9 to meet the requirements for discriminant validity. Table 7 shows the output that was obtained when assessing discriminant validity for each construct. Please refer to Appendix F for a more detailed calculation.

**Table 7**

*HTMT ratio results for observed constructs*

| | Career adaptability | Turnover intention |
|---|---|---|
| career adaptability | | |
| **Turnover intention** | 0,1325 | |
| **POS** | 0,1300 | 0,5359 |

As can be seen in Table 7, the HTMT ratios for all constructs are below 0.9. It can therefore be concluded that the measurement instruments employed in this study meet the requirements for discriminant validity.

### 5.3.3. Factor Analysis

### Career adaptability

A factor analysis was conducted for each of the sub scales (concern, control, curiosity, confidence) that make up the overall career adaptability scale. The output of the factor analysis at the sub scale level is shown in Appendix G. Values obtained for the KMO and Bartlett's tests of sphericity were within the required rules of thumb (>0.5 and p-value <= 0.05 respectively) and as such the factor analysis at the sub scale level was considered to be appropriate. Furthermore, based on the output from the component matrix, each of the items that were asked per sub construct loaded well onto the one component. Therefore, the items being asked on each individual subscale represent the sub constructs well and can therefore be aggregated when conducting statistical analyses.

An additional factor analysis was conducted to determine whether the subscales could be grouped together to represent career adaptability. The KMO and Bartlett's test of sphericity values are shown in Table 8.

**Table 8**

*KMO and Bartlett's test output for career adaptability*

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .764 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 239.298 |
| | df | 6 |
| | Sig. | <,001 |

As can be seen in Table 8, the KMO value at 0.764 is greater than 0.5 and the Bartlett's test of sphericity has a p-value is less than 0.05. It can therefore be concluded that the data used is appropriate for a factor analysis.

Finally, the component matrix was analysed to determine how many components each of

these items loaded onto. This output is shown in Table 9.

**Table 9**

*Component matrix for career adaptability*

| **Component Matrix[a]** | |
|---|---|
| | Component |
| | 1 |
| CA_Concern | .781 |
| CA_Control | .730 |
| CA_Curiosity | .861 |
| CA_Confidence | .826 |
| Extraction Method: Principal Component Analysis. | |
| a. 1 components extracted. | |

As can be seen in Table 9, all the items loaded onto one component and factor loadings are well above the recommended threshold of 0.7. This means that the individual subscales represent career adaptability well and can be aggregated together when carrying out statistical analysis.

## Turnover intention

The KMO and Bartlett's test output for the turnover intention scale is shown in Table 10. As can be seen, the KMO value at 0.733 is greater than 0.5 which implies that the sample used is appropriate for a factor analysis. Similarly, the p-value for the Bartlett's test of sphericity is also acceptable since it is less than 0.05.

**Table 10**

*KMO and Bartlett's test output for turnover intention*

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .733 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 315.875 |
| | df | 3 |
| | Sig. | <,001 |

The output for the component matrix is shown in Table 11. As can be seen, all the items

on the turnover intention scale loaded onto one component. Furthermore, all the factor loadings are above 0.7. These items therefore represent turnover intention well and can therefore be aggregated when conducting statistical analyses.

**Table 11**

*Component matrix for turnover intention*

| Component Matrix[a] | |
|---|---|
| | Component |
| | 1 |
| TI1 | .927 |
| TI2 | .879 |
| TI3 | .917 |
| Extraction Method: Principal Component Analysis. | |
| a. 1 components extracted. | |

## POS

The KMO and Bartlett's test output for the POS scale is shown in Table 12. As can be seen, the KMO value of 0.892 is greater than 0.5 which implies that the sample used is appropriate for a factor analysis. Similarly, The p-value. value for the Bartlett's test of sphericity is also acceptable since the value is less than 0.05.

**Table 12**

*KMO and Bartlett's test output for POS*

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .892 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 519.479 |
| | df | 15 |
| | Sig. | <,001 |

The output for the component matrix is shown in Table 13 below. As can be seen, all the items on the POS scale loaded onto one component. Furthermore, factor loadings are above 0.7. This implies that when assessing POS in this study, the items measuring this

construct can be aggregated.

**Table 13**

*Component matrix for POS*

| **Component Matrix[a]** | |
|---|---|
| | Component |
| | 1 |
| POS1 | .801 |
| POS2 | .839 |
| POS3 | .841 |
| POS4 | .786 |
| POS5 | .793 |
| POS6 | .754 |
| Extraction Method: Principal Component Analysis. | |
| a. 1 components extracted. | |

In conclusion, the results from the factor analysis indicated that all the data that was used for each construct was appropriate for a factor analysis (KMO and Bartlett's Test of Sphericity values were within the recommended rule of thumb of >0.5 and p-value <=0.05 respectively). Furthermore, all the items that were meant to measure the individual constructs loaded successfully onto the respective constructs and the factor loadings were acceptable (>0.7). It can therefore be concluded that the various items for each construct represent the constructs well. These items can therefore be aggregated when conducting statistical analysis.

## 5.4. Descriptive statistics for measured constructs

This section will provide an overview of the descriptive statistics for each of the observed constructs. This will be done at an overall construct level as well as at an item level for each construct.

## Overall descriptive statistics

Table 14 shows the overall descriptive statistics for each of the measured constructs.

**Table 14**

*Descriptive statistics for observed constructs*

| Descriptive Statistics | | | | | |
|---|---|---|---|---|---|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| Career adaptability | 175 | 2.33 | 5.00 | 4.10 | .54 |
| Turnover Intention | 175 | 1.00 | 5.00 | 2.57 | 1.24 |
| POS | 175 | 1.00 | 5.00 | 3.44 | .82 |
| Valid N (listwise) | 175 | | | | |

As can be seen in Table 14, 175 valid responses were analysed. Of all the measured constructs, turnover intention had the greatest variability since it had the highest standard deviation relative to the other two constructs. Based on the means, it can be deduced that on average, most of the sample had high career adaptability, a low to moderate intention to leave and POS was moderately high.

## Career adaptability

The descriptive statistics for the four subscales that are used to measure career adaptability are shown in Table 15 below.

**Table 15**

*Descriptive statistics for career adaptability*

| Descriptive Statistics | | | | | |
|---|---|---|---|---|---|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| CA_Concern | 175 | 1.66 | 5.00 | 3.91 | .77 |
| CA_Control | 175 | 3.00 | 5.00 | 4.44 | .57 |
| CA_Curiosity | 175 | 2.33 | 5.00 | 4.05 | .70 |
| CA_Confidence | 175 | 2.00 | 5.00 | 4.02 | .67 |
| Valid N (listwise) | 175 | | | | |

As can be seen in the output above, the sample rated the lowest and highest on the concern and control items respectively. On average, the sample scored high across all four dimensions.

The responses obtained were divided into different ranges as shown in Table 16 for a more detailed assessment of the career adaptability levels within the sample.

**Table 16**

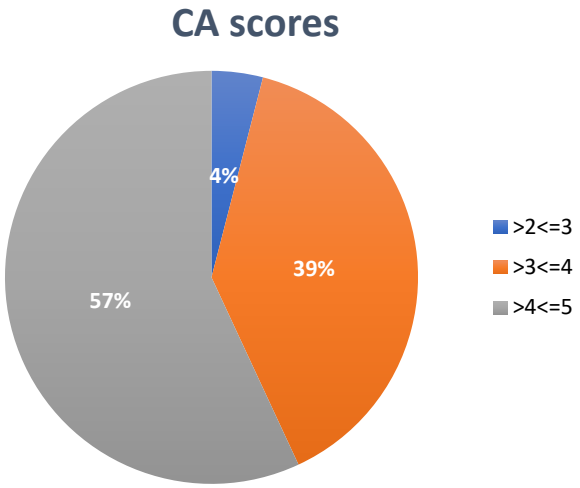
*Descriptive score ranges for career adaptability*

| Score | Classification |
|---|---|
| >1<=2 | Low |
| >2<=3 | Moderate |
| >3<=4 | Moderately high |
| >4<=5 | High |

Based on the ranges in Tables 16, the output shown in Figure 6 was generated:

**Figure 6**

*Career adaptability score distribution*




As can be seen in Figure 6, 57%% of the sample scored high on the career adaptability scale (between 4 and 5). 39% of the sample scored between 3 and 4 which was classified as moderately high, while only 4% scored between 2 and 3. There were no respondents that scored less than 2. These statistics imply that a large proportion of the sample has high career adaptability. This is expected given that sample is made up of individuals who have all received tertiary training. Studies have demonstrated that education levels have a positive relationship with career adaptability (Havenga, 2011; Zacher, 2014).

**Turnover intention**

The descriptive statistics for turnover intention are shown in Table 17 below.

**Table 17**

*Descriptive statistics for turnover intention*

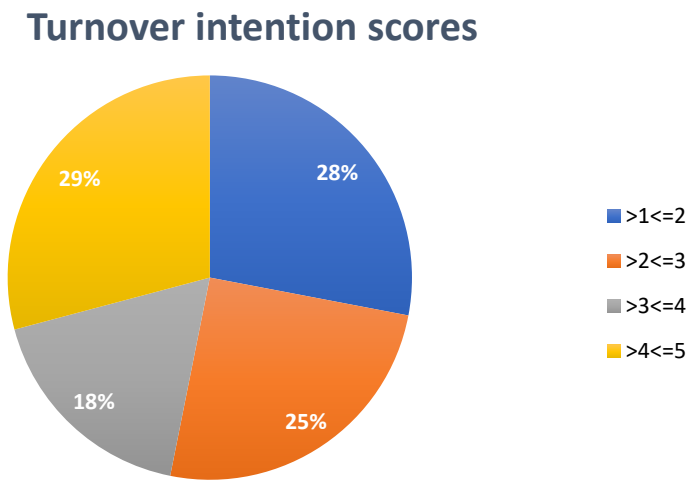
| Descriptive Statistics | | | | | |
|---|---|---|---|---|---|
| | N | Min | Max | Mean | Std. Deviation |
| TI1 | 175 | 1 | 5 | 2.89 | 1.375 |
| TI2 | 175 | 1 | 5 | 2.17 | 1.305 |
| TI3 | 175 | 1 | 5 | 2.67 | 1.443 |

As can be seen in Table 17, the sample scored the highest on TI1 (“I think a lot about leaving my current organization”), while the lowest score was observed on TI2 (“I am actively seeking an alternative company”). So, while there were thoughts about leaving in some of the sample, it seems that those did not necessarily translate into active seeking of employment elsewhere.

To obtain a better assessment of the turnover intentions of the sample, the responses obtained were divided into different ranges as shown in Table 16. The output of this analysis is shown in Figure 7 below:

**Figure 7**

*Turnover intention score distribution*




As can be seen in Figure 7 above, 28% of the sample scored between 1 and 2 therefore demonstrating low intentions to leave. 25% of the sample scored between 2 and 3 demonstrating low to moderate intention to leave. 18% scored between 3 and 4, while the remaining 29% scored between 4 and 5 therefore demonstrating high intentions to leave. Unlike career adaptability, where a large portion of the sample had high scores, these scores do not seem lean towards a particular turnover behaviour. The results seem to indicate that there is an equal split of people who want to leave, those who want to stay and perhaps those who are unsure.

## POS

The descriptive statistics for POS are shown in Table 18 below.

**Table 18**

*Descriptive statistics for POS*

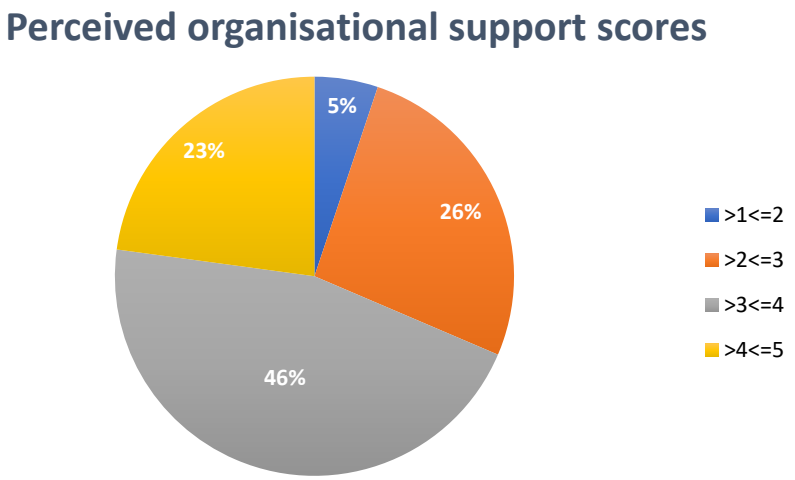
| Descriptive Statistics | | | | | |
|---|---|---|---|---|---|
| | N | Min | Max | Mean | Std. Deviation |
| POS1 | 175 | 1 | 5 | 3.57 | 1.014 |
| POS2 | 175 | 1 | 5 | 3.33 | 1.008 |
| POS3 | 175 | 1 | 5 | 3.49 | .928 |
| POS4 | 175 | 1 | 5 | 3.27 | 1.062 |
| POS5 | 175 | 1 | 5 | 3.63 | 1.090 |
| POS6 | 175 | 1 | 5 | 3.38 | 1.076 |
| Valid N (listwise) | 175 | | | | |

Overall, the scores for each of the items measuring POS indicate that, on average, people tend to agree that the organisation supports them. The sample scored the highest on POS 5 (“The organisation shows concern for me”), while the lowest score was observed on POS 2 (“The organisation strongly considers my goals and values”).

To obtain a better assessment of the levels of POS in the sample, the responses obtained were divided into different ranges as defined in Table xxx. The output of this analysis is shown in Figure 8 below:

**Figure 8**

*Perceived organisational support score distribution*




As can be seen in Figure 8, only 5% of the sample had low POS. 26% of the sample score between 2 and 3 which can be interpreted as low to moderate levels of POS. Finally, the highest proportion of the sample (close to 70%) scored higher than 3 and therefore tended to agree that organisational support was good.

While the above descriptive statistics provide some insight into the data, the significance of the observed relationships needed to be tested. This was done by conducting the relevant inferential statistics. These results will be discussed in a later section.

## 5.5. Assessing Normality

Prior to conducting the statistical analyses to test the various hypotheses, the data obtained for each construct was assessed to determine whether it followed a normal distribution. This was done by employing the skewness and kurtosis values. Given that the sample size is less than 300, z-scores were calculated and compared to the recommended rule of thumb, +/-3.29. Table 19 shows the output for each of the constructs being observed.

**Table 19**

*Results for normality test*

| | **N** | **Skewness** | | **Kurtosis** | | **z-scores** | |
|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Std. Error | Statistic | Std. Error | **zs** | **zk** |
| Career adaptability | 175 | -0,36039 | 0,18360 | -0,32186 | 0,36521 | -1,96288 | -0,88130 |
| Turnover Intention | 175 | 0,43262 | 0,18360 | -0,96527 | 0,36521 | 2,35628 | -2,64307 |
| POS | 175 | -0,45753 | 0,18360 | 0,09358 | 0,36521 | -2,49194 | 0,25624 |
| Valid N (listwise) | 175 | | | | | | |

As can be seen in Table 19, z-scores for skewness and kurtosis fall within the +/-3.29 range for all the constructs. This implies that the data is normal (Mishra et al., 2019). The implication of normal data is that the researcher can employ parametric methods when testing the hypotheses in this study.

## 5.6. Hypothesis testing

### 5.6.1. Hypothesis 1 testing

The first hypothesis that was tested is as follows:

**Null hypothesis $H1_0$** – There is no significant relationship between the career adaptability and turnover intentions of knowledge workers

**Alternate hypothesis $H1_a$** – There is a significant, positive relationship between the career adaptability and turnover intention of knowledge workers

Pearson's correlation was chosen as a test of choice since the data followed a normal distribution and there were no significant outliers that were detected in the data. Furthermore, given that this study wanted to control for age, gender and tenure, a partial correlation was conducted. The output for the correlation analysis is shown in Table 20.

**Table 20**

*Pearson correlation for career adaptability and turnover intention*

| Correlations | | | | |
|---|---|---|---|---|
| Control Variables | | | Career adaptability | Turnover Intention |
| Tenure & Gender & Age | Career adaptability | Correlation | 1.000 | -.005 |
| | | Significance (2-tailed) | . | .946 |
| | | df | 0 | 170 |
| | Turnover Intention | Correlation | -.005 | 1.000 |
| | | Significance (2-tailed) | .946 | . |
| | | df | 170 | 0 |

As can be seen in Table 20, the correlation coefficient for the relationship between the observed constructs is -0.005, this implies a negative but weak relationship. The p-value of 0.946 is however greater 0.05 which implies that the relationship is not significant.

This study therefore fails to reject the null hypothesis and concludes that there is no significant relationship between the career adaptability and turnover intentions of knowledge workers.

## 5.6.2. Hypothesis 2 testing

The second hypothesis that was tested is as follows:

**Null hypothesis $H2_0$** – There is no significant relationship between POS and turnover intentions of knowledge workers

**Alternate hypothesis $H2_a$** – There is a significant, negative relationship between POS and turnover intention of knowledge workers

As with the first hypothesis, Pearson's correlation was chosen as a test of choice since the distribution of the data for the observed variables was normal. Demographic variables (age, gender and tenure) were also controlled for. The results obtained for the correlation test are shown in Table 21 below.

**Table 21**

*Pearson's correlation for POS and turnover intention*

| Correlations | | | | |
|---|---|---|---|---|
| Control Variables | | | Turnover Intention | POS |
| Tenure & Gender & Age | Turnover Intention | Correlation | 1.000 | -.483 |
| | | Significance (2-tailed) | . | <,001 |
| | | df | 0 | 170 |
| | POS | Correlation | -.483 | 1.000 |
| | | Significance (2-tailed) | <,001 | . |
| | | df | 170 | 0 |

As can be seen in Table 21, the Pearson's correlation coefficient is -0.483. This implies a moderate and negative correlation between POS and turnover intention. The calculated p-value of <0.001 is less than 0.05 and as such it can be concluded that the observed relationship is significant.

Based on these results the study rejects the null hypothesis and concludes that there is indeed a negative and significant relationship between POS and turnover intentions of knowledge workers.

### 5.6.3. Hypothesis 3 testing

The third hypothesis that was tested is as follows:

**Null hypothesis $H3_0$** – POS does not moderate the relationship between the career adaptability and turnover intentions of knowledge workers

**Alternate hypothesis $H3_a$** –The relationship between the career adaptability and turnover intentions of knowledge workers is moderated by POS. This relationship will be positive when POS is low and negative when POS is high

Although this study found that there was no relationship between the independent variable (career adaptability) and dependent variable (turnover intention), a moderation analysis was still conducted. According to Igartua and Hayes (2021), moderation helps us understand under which circumstances an independent variable affects a dependent variable and when it does not. It can also provide an indication of the circumstances under which the effect of the independent variable is strong or weak, or positive or negative. The first part of this definition implies that there could be instances where the independent variable does not impact the dependent variable unless a moderator is introduced. This implies that there does not necessarily need to be a relationship between the two variables in order for the moderating effect of a third variable to be tested. In a study conducted by Correia et al. (2016), the independent variable was only associated with the dependent variable when the moderator was present at high levels. When the moderator was low or absent, there was no association between the two variables. Introduction of a third variable in this instance, changed how the two variables interacted. The testing of a moderator even in the absence of a relationship between the independent and dependent variable was further supported by Orie and Semeijn (2022). Orie and Semeijn (2022), studied similar constructs to this study and while they found that there was no relationship between the independent and dependent variable, they still tested for moderation.

Based on this discussion, the researcher still deemed it appropriate to conduct a moderation analysis since the introduction of the third variable (POS) could change the how career adaptability and turnover intention interact.

As stated in the methodology section, Hayes's PROCESS macro (model 1) method which has been utilised by similar studies (Lee et al., 2021, Rasheed et al., 2020, Wang et al., 2021) was employed to test the moderated relationship between career adaptability and turnover intentions. As with other similar studies, this study employed the recommended bootstrapping method that generates 5000 bootstrap samples (Lee et al., 2021; Rasheed et al., 2020). Demographic variables (gender, tenure and age) were used as control variables. Table 22 shows the output from the Hayes PROCESS macro moderation analysis.

**Table 22**

*Output from moderation analysis*

| | Coeff | se | t | p | LLCI | ULCI |
|---|---|---|---|---|---|---|
| Constant | 5,4425 | 2.8631 | 1.9009 | 0.0590 | -0.2098 | 11.0948 |
| Career Adaptability | 0,0308 | 0.6573 | 0.0468 | 0.9627 | -1.2668 | 0.3284 |
| POS | -0.8133 | 0.8578 | 0.9482 | 0.3444 | -2.5067 | 0.8801 |
| Int_ CA*POS | **0.0170** | 0.1973 | 0.0860 | **0.9316** | -0.3725 | 0.4064 |
| Tenure | 0.0136 | 0.0857 | 0.1585 | 0.8742 | -0.1556 | 0.1828 |
| Age | -0.1459 | 0.1669 | 0.8740 | 0.3834 | -0.4754 | 0.1837 |
| Gender | -0.0916 | 0.1177 | 0.7776 | 0.4379 | -0.3240 | 0.1409 |

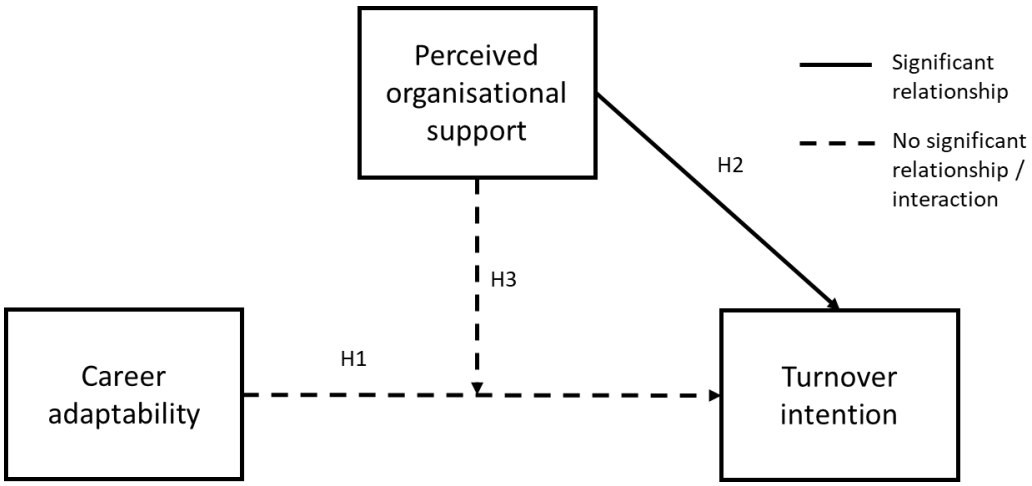
As discussed in the methodology section, the PROCESS macro created an interaction term to assess whether POS indeed acts as a moderator in the relationship between career adaptability and turnover intention. This interaction term is shown as Int_CA*POS in Table 22 above. As can be seen in the Table above, the coefficient for the interaction term is positive (0.0170), which implies that the moderator (POS) positively moderates the relationship between the two observed constructs. An observation of the p-value however indicates that it is above 0.05 (p-value= 0.9316), which implies that the interaction is in fact not significant.

Based on these results (b= 0.0170, p= 0.9316), the study fails to reject the null hypothesis and concludes that POS does not moderate the relationship between career adaptability and turnover intention.

In conclusion, the results demonstrate that there is no relationship between career adaptability and turnover intentions of knowledge workers. Secondly, there is a significant, negative relationship between POS and turnover intentions of knowledge workers. Finally, POS does not moderate the relationship between career adaptability and turnover intentions. The study therefore failed to reject the null hypothesis for hypothesis 1 and 3, while the null hypothesis for hypothesis 3 was rejected. The final model based on these results is shown in Figure 9 below.

**Figure 9**

*Moderated model based on statistical analysis*



# 6. DISCUSSION

## 6.1. Introduction

This section aims to provide a more detailed discussion of the results obtained in the preceding chapter. With the aid of literature, this section aims to highlight whether the findings obtained in this study are aligned with past studies or whether previous findings are contradicted. Interesting insights that are unique to this study will also be highlighted. This will all be done with the ultimate goal of contributing to career adaptability and turnover theory.

The author will first provide a brief discussion on the results obtained from the descriptive statistics. This will then be followed by a discussion of the three hypotheses that were tested.

## 6.2. Descriptive statistics

### 6.2.1. Career Adaptability

The descriptive results obtained for the career adaptability construct indicate that overall, participants scored high on all levels of the career adaptability dimension (mean scores ranged from 3.91 to 4.44 for the four subscales). 57% of the sample scored between 4 and 5, thus demonstrating high career adaptability, while 39% scored between 3 and 4 which is considered moderately high. As noted in the results section, there were no employees that scored less than 2. Based on these results, it can be concluded that the sample was largely made up of individuals with high career adaptability. This observation is not surprising given that the sample was made up of individuals with higher education training. According to Savickas and Porfeli (2012), adaptability resources represent one's knowledge and competencies that they have obtained through education as well as experience. Based on this definition it can be expected that people with high levels of education will tend to have career adaptability. Indeed, work done by scholars has found that educational levels can influence career adaptability. A study conducted by Zacher (2014) found that there was a positive correlation between the career adaptability dimension, concern and one's level of education. These findings are supported by Havenga (2011) who whose study found that academic achievement would have a positive association with career adaptability.

The results also indicated that, on average, individuals scored differently across the four career adaptability dimensions with the highest score being obtained on the control dimension (4.44), while the lowest score was obtained on the concern dimension (3.91). These results imply that, when adapting to their environment, highly adaptable employees will emphasise some resources more than others. Savickas and Porfeli (2012) argue that these resources are self-regulatory and related on one's context. Therefore, based on their context, individuals will employ a self-regulatory process that allows them to emphasise the resources that is most appropriate to their environment.

### 6.2.2. Turnover intention

An analysis of the mean scores obtained for the turnover intention construct revealed that 28% of the sample had low intentions to leave, 25% demonstrated low to moderate intentions, 18% had moderately high intentions to leave, while 29% demonstrated had high intentions to leave. An approximately equal distribution across these different levels of turnover intention seems to indicate that participants in this study do not collectively lean towards a particular turnover behaviour. It seems there is an equal distribution of people who want to leave, those who want to stay and perhaps those who are unsure. These results seem to imply that there isn't a clear relationship between career adaptability and turnover intention because while the sample is largely made up of highly adaptable individuals, their turnover intentions seem to be different from one another. This observation highlights the current inconsistencies that have been demonstrated in literature regarding the relationship between career adaptability and turnover intentions. According to Haibo et al., 2018, scholars are still not aligned on whether how career adaptability influences the turnover intentions of individuals.

### 6.2.3. POS

The descriptive statistics for POS seem to indicate that, on average, people tend to agree that the organisation supports them. Only 5% of the sample had low POS (scores between 1 and 2). While the highest proportion of the sample (close to 70%) scored higher than 3 and therefore tended to agree that organisational support was good. These results are not surprising given that the sample is largely made up of highly adaptable employees. A study by Zhu et al. (2019) found that POS was positively correlated with career

adaptability. Given that highly adaptable employees are able to self-regulate in order to enhance their environmental fit (Savickas & Porfeli, 2012), they are able to solicit more resources from their environment, an action which will lead to high levels of POS (Zhu et al., 2019). Zhu et al argued that high levels of career adaptability enable individuals to engage in proactive behaviours that aid them in performing well in their roles well. Based on the social exchange theory, employers will tend to reciprocate this behaviour by rewarding these employees (Kurtessis et al. (2017). These exchanges will ultimately result in high levels of POS.

While the results from the descriptive statistics provided some insights on the various constructs that were being measured as well as the potential relationships between the constructs, it is only through inferential statistics that one will be able to determine whether the observed relationships are indeed significant. The next section presents a discussion on the results that were obtained for the various inferential statistical tests that were employed to test the hypotheses.

## 6.3. Hypothesis 1: Career adaptability and turnover intention

Hypothesis 1 aimed to answer the following research question:

What is the relationship between career adaptability and turnover intentions of knowledge workers?

Drawing from literature, it was hypothesised that there would be a significant and positive relationship between career adaptability and turnover intention. A Pearson's correlation test was conducted to test whether this was indeed the case. The correlation test revealed that while there was a weak and negative relationship (r= -0.005), this relationship was not significant as the p-value of 0.946 was higher than 0.05. Based on these results, it was concluded that there was no significant relationship between career adaptability and turnover intentions of knowledge workers. While these findings are aligned with a recent study that found that there was no relationship between the two constructs (Orie & Semeijn, 2022), they contradict most of the published work that studied the same constructs.

In a study conducted on service employees in China, Chan et al. (2016) found that career

adaptability was negatively associated with employee turnover intentions. These findings suggested that the more adaptable an employee was, the less likely they would leave their organisation. Work done by Haibo et al. (2018) a few years later, on a much larger sample and across 20 different companies confirmed these findings. The negative association between the two constructs was further confirmed by other scholars such as Zhu et al. (2019) and Rasheed et al. (2020).

The findings in this study also contradict other scholars who argued that the relationship between the two constructs is in fact positive. In a longitudinal study conducted in the Netherlands, Klehe et al. (2011) found that the relationship between career adaptability and turnover intentions was positive. Employees that are highly adaptable were therefore more likely to leave their organisation. These findings were supported by more recent work that studied the same constructs (Karatepe & Olugbade, 2017, Lee et al., 2021).

The findings in literature demonstrate that while scholars are not aligned on whether the relationship between the two constructs is negative or positive, in most cases this relationship has been significant. Orie and Semeijn (2022), argued that the inconsistent finding in their study could be due to the differences in the unit of analysis that was employed. As discussed in the methodology section, the unit of analysis that was employed for this study is knowledge workers that are employed in the insurance sector. Lee-Kelley et al. (2007) argued that knowledge workers do not exhibit traditional employment patterns and as such, their expectations from their employers are significantly different than those of other employee groups. An analysis of the samples in the key works that have been cited in this study (Chan et al., 2016; Haibo et al., 2018; Karatepe & Olugbade, 2017; Lee et al., 2021) reveals that these scholars did not focus their studies on knowledge workers. The author argues that this could lead to different findings. Furthermore, given that knowledge workers have always been known to display high turnover intentions (Brigman & Bussin, 2019; Horwitz et al., 2003), there could be other antecedents that explain their turnover behaviour better than career adaptability. This is a key consideration given that recent studies have identified a significant number of antecedents that predict turnover intention. In a recent study, Rubenstein et al. (2018) identified close to 60 turnover predictors.

In addition to the reasons mentioned above, the author argues that the different contexts in which these studies were conducted could also have an influence on why the results

differed from literature. Orie and Semeijn (2022) also mention contextual differences as one of the reasons why their study obtained results that differ from literature. This is considered to be a valid argument given that scholars have demonstrated that context can influence an individual's response to career adaptability (Yang et al., 2019) as well as turnover behaviours (Johns, 2006; Rubenstein et al., 2018). A more detailed discussion on the potential impact of context on turnover behaviour is provided below.

## Contextual factors

In his work, Johns (2006) argued that it was important to consider context when studying organisational behaviour as it often has a significant bearing on research results. Work conducted by various scholars has demonstrated that this statement holds true for turnover behaviour as well. A study by Elvira and Cohen (2001) found that turnover could be influenced by the gender proportions in a particular organisation. This finding was supported by Nielson and Madson (2017) who found that females were less likely to leave a particular organisation when gender diversity was high. The impact of organisational diversity on turnover continues to be demonstrated by more recent studies (Davies et al., 2019; Hsiao et al., 2020; Jolly & Self, 2020). The distribution of remuneration within an organisation has also been found to influence turnover behaviour. Employees that considered themselves to be exceptional performers are likely to exit an organisation when pay is not differentiated based on performance (Bloom & Michel, 2002). In a more recent study, Buttner and Lowe (2017) found that employees' perceptions about pay equity also had an influence on turnover behaviour

Rubenstein et al. (2018) contributed to this contextual argument by identifying other organisational factors that influence turnover behaviour. In their study, these authors found that an individual's perception on how similar or different they are to their colleagues could impact turnover. For instance, while it is generally accepted that stress is positively associated with turnover (Griffeth et al., 2000; Park & Min, 2020) work done by Rubenstein et al. (2018) showed that this positive effect would be reduced in environments where employees as a whole worked under high stressful conditions. Therefore, when employees work in stressful environments and perceived everyone else around them as experiencing the same level of stress, they are less likely to leave compared to those employees who experience stress in less stressful environments (Rubenstein et al. (2018). In addition to this, turnover levels could also be impacted by the turnover

behaviours of other employees. Employees will be more likely to leave in environments where many of their colleagues are engaging in the same behaviour (Rubenstein et al. (2018).

The studies that have been discussed above demonstrate how a minor contextual factor such the organisation that one works for has the potential to influence turnover behaviour. Therefore, even in instances where other contextual factors are the same (country, industry, educational level etc.), employees could exhibit different turnover behaviour purely based on the organisation they work for.

In addition to organisational context, studies have found that a macro level factor such as the job market also has an impact on turnover behaviour (Albalawi et al., 2019). The association between alternative employment opportunities and turnover has consistently been shown to be positive (Griffeth et al., 2000, Holtom et al., 2008; Rubenstein et al., 2018). Therefore, one can expect that the higher the number of alternatives, the higher turnover intentions will be. According to Mushtaq et al. (2014), when there are fewer employment alternatives, satisfaction levels with one's current employment will be higher than when there are many alternatives. These findings are consistent with earlier turnover theories that were discussed in the literature review section of this study. These theories (Mobley, 1977; Price & Mueller, 1981), argued that an evaluation of alternative work opportunities was a key step in the turnover process. These scholars essentially theorised that an abundance of employment alternatives would result in an employee being less satisfied within their current organisation. In what is considered to be a foundational study on turnover, March and Simon (1958, as cited in Albalawi et al., 2019) posit that "the viable and most accurate predictor of turnover is the state of the economy when jobs are plentiful, voluntary movement is high; when jobs are scarce, voluntary turnover is small" (p.321). Therefore, all things being kept constant, an employee might choose to stay in an organisation simply due to a lack of alternative employment opportunities, while another might leave if they perceive high employment alternatives.

The South African context presents an interesting case because while the country is said to be experiencing a skills crisis (Balwanz & Ngcwangu, 2016), there are also high levels of unemployment (Du Toit et al., 2018). While the general view has been that unemployment crisis is mainly due to a skills crisis, work done by Baldry (2016) found that educational levels were not a significant predictor of unemployment status among

graduates. This finding therefore suggested that there were other reasons beyond a skills shortage that contributed to unemployment in South Africa (Baldry, 2016). Therefore, given these contradictory perspectives (high unemployment vs skills shortage), the author argues that, all other things kept constant, skilled employees in South Africa might behave differently based on whether they perceive South Africa to have a skills crisis (therefore offering a lot of opportunities for them) or whether they perceive it to be a high unemployment country with limited opportunities irrespective of their skills. These different perspectives will certainly have an impact on turnover behaviour and thus the results obtained from turnover studies in this particular context.

At the beginning of this section, the author argued that contextual differences could be one of the reasons why the findings in this work were different from most of the work that have been conducted on these two constructs. The discussion above demonstrated how various contextual factor from as minor as the organisation that one works for, to a more significant contextual factor such as the country one stays in, could have an influence on turnover behaviour. The contextual findings from various scholars imply that, all other things kept constant, employees that both have high or even low career adaptability could have different turnover behaviour based on their specific context. This will ultimately have an impact on the results obtained in research studies as was shown in this work.

In conclusion, the researcher argues that factors such as the unit of analysis that was employed in this work (knowledge workers) as well as contextual differences could have had an influence on why the results obtained are not consistent with most of the literature that explored the relationship between these two constructs. This work does however support recent work has that demonstrated that there could be instances where these two constructs are not related (Orie & Semeijn, 2022).

## 6.4. Hypothesis 2: Perceived organisational support and turnover intention

Hypothesis 2 aimed to answer the following research question:

What is the relationship between POS and turnover intentions of knowledge workers?

Drawing from literature, it was hypothesised that there would be a significant and positive relationship between career adaptability and turnover intention. A Pearson’s correlation

test was conducted to test the relationship between the observed constructs. As hypothesised, results from the correlation test illustrated a significant and negative relationship between POS and turnover intention (r= -0.483, p-value = >0.001).

The results obtained in this study are aligned with literature as findings from various studies have indeed found that POS is negatively related to turnover intentions. A meta-analysis conducted by Riggle et al. (2009), found that in addition to having positive outcomes such as organisational commitment and job satisfaction, POS resulted in lower turnover intentions. These findings were supported by Dawley et al. (2010) and a more recent study by Akgunduz and Sanli (2017) which found that POS has a positive influence on the job embeddedness of individuals and a negative association with turnover intention. In addition to other positive outcomes, Kurtessis et al. (2017) found that there was a negative relationship between POS and turnover. Albalawi et al. (2019) provided further support for these findings in a study which explored the mediating effects of organisational commitment in the relationship between POS and turnover intention.

The results obtained in this study are also in alignment with the social exchange theory which posits that when POS is high, employees will reciprocate this through increased employee commitment, this in turn will have an influence on key outcomes such as turnover intentions (Albalawi et al., 2019). Drawing from the social exchange theory, Kurtessis et al. (2017) argued that high levels of POS would evoke a sense of reciprocity that in turn would create a sense of obligation towards one's employer. High levels of POS signal to individuals that their organisations are not only willing to support them with carrying out their duties but are also willing to reward them for good performance (Eisenberger et al., 2016). These employees would therefore extend greater efforts in an attempt to reciprocate or 'pay back' the organisation, an act which would ultimately benefit the organisation (Kurtessis et al. 2017). Work done by Eisenberger et al. (1986) provided support for this view as it found that POS has a significant influence on an individual's commitment to the organisation. These scholars posited that an individual's attachment to the organisation would increase when POS is high.

According to Dawley et al. (2010), exchanges that take place within organisations typically occur in the form of dedication and loyalty. Organisations would display loyalty and dedication through resources such as compensation as well as displaying care and respect for their employees. In an attempt to reciprocate the resources that have been

offered them, employees also display greater levels of dedication and loyalty towards their employers. This reciprocation will result in positive outcomes such as lower absenteeism rates as well as lower intentions to exit the organisation (Dawley et al., 2010).

Employees with high levels of POS will have positive perceptions about the company and as such will have a sense of responsibility towards it (Akgunduz & Sanli, 2017). As such, these employees will not engage in behaviour that harms the organisation (Akgunduz & Sanli, 2017). In addition to a positive perception about the organisation, these employees tend to have optimistic attitude towards their roles (Akgunduz & Sanli, 2017). Employees with high levels of POS tend to receive positive critique regarding their performance and this increases their confidence in their ability to conduct their roles effectively (Chiang & Hsieh, 2012). This positive attitude relating to their roles reduces turnover intentions (Akgunduz & Sanli, 2017).

Dawley et al. (2010) argue that POS lowers turnover intention through increased personal sacrifice. Personal sacrifice is defined as the cost of benefits that an employee would lose when leaving an organisation. Since POS increases these benefits, an employee's assessment of personal sacrifice will be much higher and as such they will be less likely to leave the organisation as they stand to lose a lot more than just their compensation if they do leave (Dawley et al., 2010).

The study by Dawley et al. (2010) demonstrates the indirect manner in which POS can influences turnover. The author argues that there are other turnover studies, although not explicitly stated, that also demonstrate this indirect effect. A study by Shaw et al. (2013) for instance, demonstrated that individuals with high levels of POS experienced less stress at their places of employment. Given that stress has been shown to have an influence on turnover (Rubenstein et al., 2018), POS in this instance can be thought of as indirectly influencing turnover by reducing the levels of stress that individuals experience. Similarly other scholars have found that POS is positively associated with organisational commitment and job satisfaction (Riggle et al., 2009) and reduced burnout (Kurtessis et al., 2017). These positive outcomes have been shown in previous studies to reduce turnover. A study conducted by Mathieu et al. (2016) found that turnover was negatively related to organisational commitment and job satisfaction. Han et al (2016) found that turnover was positively associated with burnout. High levels of burnout are therefore like to result in turnover. Therefore, POS influences turnover behaviour by lowering burnout

and increasing key measures such as organisational commitment and job satisfaction.

In conclusion, an assessment of the literature provides support for the findings that have been obtained for hypothesis 2. High levels of POS will result in reduced turnover intentions.

## 6.5. Hypothesis 3: Perceived organisational support as a moderator

Hypothesis 3 aimed to answer the following research questions:

Does POS moderate the relationship between career adaptability and turnover intentions?

It was hypothesised that the relationship between the career adaptability and turnover intentions of knowledge workers would be moderated by POS. This relationship would be positive when POS is low and negative when POS is high

As discussed in the results section, although results from the first hypothesis indicated that there is no relationship between career adaptability and turnover intentions, the author still tested for moderation since it has been proven that introduction of a third variable can change the nature of a relationship between two constructs (Correira et al). Furthermore, a recent work by Orie and Semeijn, 2022 that studied the relationship between career adaptability and turnover intention also found that there was no relationship between the two constructs, but moderation was still tested.

Hayes's PROCESS macro was employed to test the moderated relationship. The coefficient for the interaction term was 0.0170. The positive sign of this coefficient implies a positive effect of the moderator on the relationship between career adaptability and turnover intention. Assessment of the p-value however indicated that this effect is not significant since the obtained p-value of 0.9316 is greater than 0.05. Based on these results it can therefore be concluded that POS does not moderate the relationship between career adaptability and turnover intention.

The findings obtained for this hypothesis are not in alignment with literature as studies have found that social exchange resources do influence the interaction between career adaptability and turnover intention. A study by Lee et al. (2021) found that supervisor and co-worker support, a form of social exchange, moderated the relationship between the

career adaptability and turnover intention. Zhu et al. (2019) employed a mediated approach to study the interaction between these two constructs. In their study, the authors found that career adaptability resulted in POS and this in turn reduced turnover intentions. Karatepe and Olugbade (2017) employed the same approach as Zhu et al. (2019) but instead utilised work social support as a social exchange resource. Findings from these authors also found that social exchange resources have an influence on how these two constructs interact.

While the studies above have demonstrated that social exchange resources do influence this relationship, none of the authors studied POS as a moderator. Lee at al. (2021) studied moderation but employed different social exchange resources (supervisor and co-worker support). These social exchange resources differ from the POS construct and as such use completely different measurement instruments. Similarly, work social support which was employed by Karatepe and Olugbade (2017) is also considered to be a different construct as it employs a different measurement too. Finally, although Zhu et al. (2019) employed POS as a social exchange resource, these authors studied mediation and not moderation effects.

The author argues that these differences mentioned above will have an influence on the results obtained. Furthermore, based on the contextual discussion that was provided in the preceding section, the author argues that the differences observed in these findings relative to literature could also be due to the different contexts in which the studies were conducted.

# 7. CONCLUSION

Employees with high career adaptability have been linked to positive outcomes such as engagement, reduced burnout, higher promotability and increased job performance (Chan et al., 2016; Haibo et al., 2018; Merino-Tejedor et al., 2016). In the preceding sections, the author argued that given these positive outcomes, in addition to understanding how to cultivate this ability, organisations would also be keen to understand how this construct relates to the turnover intention of employees. Turnover research has garnered significant interest due to the detrimental impacts that it has on organisations. High turnover rates have been linked to adverse effects such high costs (Brigman & Bussin, 2019), productivity losses (Carter et al., 2019), reduced team morale (Chiat & Panatik, 2019) and resentment (Frye et al., 2020). An understanding of how these two constructs interact will therefore be valuable to organisations.

A review of the literature found that there were inconsistencies in how these two constructs interacted. Some scholars argued that high career adaptability was negatively associated with turnover intention (Chan et al., 2016; Haibo et al., 2018), while others argued that career adaptability would increase turnover intentions (Karatepe & Olugbade, 2017; Lee et al., 2021). In a recent study, Orie and Semeijn (2022) found that there was no relationship between the two constructs. Given these inconsistencies, this study aimed to add to the body of knowledge by assessing this relationship within a particular context. In addition to this, this study sought to understand how social exchange resources would influence the relationship between the two constructs.

Based on the literature review it was hypothesised that there would be a significant and positive relationship between career adaptability and turnover intentions. Secondly, the author hypothesised that the social exchange resource, POS, would be negatively associated with turnover intention. Finally, it was also hypothesised that POS would moderate the relationship between career adaptability and turnover intentions. In this section, the researcher will provide a summary of the principal findings from this study as well implications for business. Finally, research limitations and suggestions for future research will also be discussed.

## 7.1. Principal findings

Below are the three main findings from this study:

- There is no relationship between career adaptability and turnover intentions of knowledge workers in the Insurance sector
- There is a significant, negative relationship between POS and turnover intentions of knowledge workers in the Insurance sector
- POS does not moderate the relationship between career adaptability and turnover intentions of knowledge workers in the Insurance sector

The above findings are discussed in more detail below.

### 7.1.1. Career adaptability and turnover intention

The findings from this study suggest that there is no relationship between career adaptability and turnover intentions of knowledge workers (r= -0.005, p-value= 0.946). The lack of a relationship between these two constructs supports the findings obtained in a study by Orie and Semeijn (2022). While these findings are supported by this study, they contradict most of the published literature that studied the same constructs. Meta-analyses conducted by Rudolph et al. (2017a) and Johnston (2018), as well as more recent literature (Lee et al., 2021; Rasheed et al., 2020; Wang et al., 2021) revealed that most scholars have consistently found a relationship between the two constructs. Therefore, while there are inconsistencies regarding the direction of this relationship, scholars generally agree that a relationship does exist. In their study, Orie and Semeijn (2022) argued that the inconsistent findings could be due to unit of analysis that they employed as well as contextual differences.

The unit of analysis that was employed in this study is knowledge workers. It has been argued that these workers engage in different behaviour relative to other workers (Lee-Kelley et al., 2007). These workers also tend to have higher turnover intentions in general (Brigman & Bussin, 2019). The author therefore argues that this could be one of the reasons why the findings in this study are not consistent with literature. A review of the studies that were cited in this work revealed that none of them focused their studies on knowledge workers specifically. Additionally, given that over 60 turnover antecedents have been identified (Rubenstein et al., 2018), there could be other antecedents that explain the turnover of these employees better than career adaptability. Finally, work has demonstrated that contextual factors such as the organisation that one works for as well

as macro level indicators such as the availability of jobs also have an influence on turnover behaviour (Albalawi et al., 2019; Rubenstein et al., 2018). The author therefore also argues that given that all the work that was cited in this work was conducted in different countries and organisations, this could also have a bearing on the results obtained.

### 7.1.2. Perceived organisational support and turnover intention

The findings from this study suggest that there is a significant, negative relationship between POS and turnover intentions of knowledge workers (r= -0.483, p-value= <0.001). This finding is in alignment with previous works that has also demonstrated that high levels of POS will result in lower turnover intentions (Akgunduz & Sanli, 2017; Albalawi et al., 2019; Dawley et al., 2010; Riggle et al 2009). The relationship between these two constructs is explained by the social exchange theory which posits that individuals and their respective employers are in an exchange relationship where they repay one another based on what the other party may have contributed (Cropanzano & Mitchell, 2005). Krishnan and Mary (2012) argue that a keyway in which employees repay their employers is through continued participation. When employees perceive support from organisation as being high, they will reciprocate this behaviour (Kurtessis et al., 2017). This act of reciprocation will ultimately benefit the business (Kurtessis et al., 2017). These employees have a sense of responsibility towards their organisation and will therefore not engage in behaviour that will harm the organisation (Akgunduz & Sanli, 2017). In addition to this they tend to have an optimistic attitude towards their roles which in turn reduces their turnover intentions (Akgunduz & Sanli, 2017).

### 7.1.3. Perceived organisational support as a moderator

The results obtained from the moderation analysis suggest that POS does not moderate the relationship between career adaptability and turnover intention. These findings are not in alignment with literature as various studies have found that social exchange resources tend to influence the interaction between these two constructs (Karatepe & Olugbade, 2017, Lee et al., 2021, Zhu et al., 2019). The author identified two possible reasons for the contradictory findings. Firstly, some of the studies that were cited in this work employed different social exchange resources such as work social support (Karatepe & Olugbade, 2017) and co-worker and supervisor support (Lee et al., 2021). These forms of social exchange are measured using different measurement instruments and are thus different from POS. Secondly, some of the cited studies studied mediation instead of

moderation effects (Karatepe & Olugbade, 2017; Zhu et al., 2019).

## 7.2. Theoretical contribution

The inconsistent findings regarding the relationship between career adaptability and turnover intention create a dilemma for businesses. On the one hand investing in the career adaptability of employees might increase their intention to stay, while on the other hand it could be a double-edged sword that results in higher turnover rates. This study therefore provided a more conclusive answer to how these two constructs interact in the particular setting that was studied. This work therefore enriches the literature by contributing further findings that provide some insight into how these two constructs interact. Additionally, given that the results obtained in this study are different relative to what other scholars have reported, this study provides a different perspective than has been observed before. This different perspective highlights the need to continue to study the relationship between these two constructs under different settings in order to enhance our understanding on how they interact.

This work contributes to turnover literature by highlighting the fact that there will be instances where career adaptability does not act as a turnover antecedent. This work therefore provides further support for the work conducted by Rubenstein et al. (2018) that found that contextual factors influenced turnover behaviour. Antecedents that influence turnover behaviour in one research setting will not necessarily be as strong in a different setting. A consideration of context is therefore crucial when conducting turnover research (Johns, 2006, Rubenstein et al., 2018).

The results obtained in this study also suggest that POS is negatively associated with turnover. This finding, which is aligned with findings from other scholars (Akgunduz & Sanli, 2017; Albalawi et al., 2019; Dawley et al., 2010), provides further evidence on the importance of POS on mitigating turnover. In addition to this, these findings also provide additional support for the social exchange theory which argues than an exchange of resources will increase one's sense of obligation towards their employer (Kurtessis et al., 2017). An employee's attachment and commitment will therefore increase (Eisenberger et al., 1986) and they are likely to remain within an organisation as a means of repaying their employer (Krishnan & Mary, 2012).

Responding to a call made by Johnston (2018) to explore other theories that influence the

relationship between career adaptability and turnover intention, scholars have studied the effects of social exchange resources on this relationship. While these scholars (Karatepe & Olugbade, 2017; Lee et al., 2021; Zhu et al., 2019) have found that these resources do indeed influence the interaction between these constructs, findings from this study revealed that this was not the case. This contradictory finding highlights a need for further research on this topic and particularly how different contexts influence it.

Lastly, this study contributes to the literature by specifically highlighting the turnover behaviour of knowledge workers. Knowledge workers have become a key resource for sustained competitive advantage (Mahdi et al., 2019). An understanding of what drives their turnover behaviour in various contexts is therefore essential.

## 7.3. Implications for business

Given that this study found that there is no relationship between the two constructs in this particular research setting, cultivation of this ability in knowledge workers will not have a negative impact on turnover rates. Businesses in the insurance sector can therefore invest in process that cultivate this ability without fear of losing their employees. Work done by Koen et al. (2012) demonstrated that career adaptability can indeed be cultivated through training. In addition to training, organisational features such as autonomy, support from supervisors and involving employees in decision making also has an influence on career adaptability (Bocciardi et al., 2017). Businesses can therefore employ these strategies to enhance the career adaptability of their employees. Furthermore, given that there are well developed scales that measure the career adaptability construct, businesses can measure this construct as part of their recruitment process. This will aid in ensuring that they employ highly adaptable individuals.

The findings in this study also demonstrated a negative relationship between POS and turnover intentions. Improving the levels of POS can therefore be utilised as a turnover management strategy by businesses. According to Eisenberger et al. (1986), POS is developed by one's perception of favourable treatment. Rhoades and Eisenberger (2002) summarised the three types of favourable treatment as fairness, support from supervisor and, rewards and job conditions. His work has been corroborated by various scholars that have linked these resources with increased levels of POS (Pohler and Schmidt, 2016; Smit et al., 2015). Businesses can therefore adjust their internal processes and policies to

enhance these elements as this will have an impact on the POS of their employees and ultimately their turnover intentions.

## 7.4. Research limitations Suggestions for future research

Similar to other studies that have been conducted in the past, this study had several limitations. Firstly, in assessing the relationship between career adaptability and turnover intention, this work only explored one moderation mechanism (POS). It is possible that other moderators could influence the interaction between these two variables. Given their significant influence on turnover behaviour, turnover antecedents such as the availability of alternative employment opportunities, satisfaction as well as one's level of job embeddedness can be employed as moderators to assess how they influence this relationship.

Secondly, the study focussed on a specific employee group (knowledge workers) and industry and as such will not be generalisable to different employee categories and settings. Given that contextual differences could have an impact on the results obtained (Rubenstein et al., 2018), future work will need to continue to study these constructs in different research settings in order to further enhance our understanding of how these constructs relate. Future studies could also explore how other contextual factors such as the turnover behaviour of other employees with the organisation, organisational diversity and remuneration policies influence the relationship between career adaptability and turnover intentions.

Thirdly, while demographic variables were used as control variables in this study, the study did not assess how these demographic variables influence the relationship between these two constructs. Given that these variables have been found to have an influence on both career adaptability (Hou et al., 2012; Rudolph et al., 2017a; Zacher & Frese, 2009) and turnover intentions (Conley & You, 2017; Rubenstein et al., 2018; Schlechter et al., 2016), future studies should assess how these two constructs interact for the different demographic factors such as age, gender and tenure.

Additionally, this study employed a cross sectional approach and as such was only measuring the responses at one point in time, essentially only providing a snapshot of the respondent's views. The cross-sectional approach risks under or overestimating the

relationships that are being observed (Orie & Semeijn, 2022). Future research should utilise a longitudinal approach to provide further confirmation for the results obtained.

Lastly, this study employed turnover intention instead of actual turnover. While various scholars have argued that turnover intention is a good proxy for actual employee transitions (Ngo-henha, 2018; Park & Min, 2020), it is worth observing whether the measurement of actual turnover will provide different insights.

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# APPENDICES

## Appendix A: Research Survey

# MBA Research Questionnaire

My name is Reneilwe Matimulane, and I am currently studying towards an MBA at the University of Pretoria's Gordon Institute of Business Science. As part of my qualification, I will be conducting research on how career adaptability influences the turnover intentions of knowledge workers in the insurance sector. To that end, you are asked to complete the below survey questionnaire. The survey should not take more than 5 minutes. Your participation is voluntary, and you can withdraw at any time without penalty. Furthermore, this questionnaire will not ask any company specific information, nor will it ask for your names or contact information. Your participation is therefore anonymous as only aggregated data will be reported. By completing the survey, you indicate that you voluntarily participate in this research. If you have any concerns, please contact my supervisor or myself. Our details are provided below.

Researcher name: Reneilwe Matimulane
Email: 16168659@mygibs.co.za
Phone: 073 054 4011

Supervisor name: Professor Mark Bussin
Email: drbussin@mweb.co.za
Phone: 082 901 0055

## Biographical questions

Are you permanently employed in an insurance company?

| | |
|---|---|
| Yes | |
| No | |

What is your gender?

on?

| | |
|---|---|
| Female | |
| Male | |
| Prefer not to say | |

Which age group do you fall in?

| | |
|---|---|
| 18-25 | |
| 26-35 | |
| 36-45 | |
| Greater than 45 | |

What is your highest qualification?

| | |
|---|---|
| Primary school | |
| Secondary school | |
| Diploma | |
| Bachelor's degree or equivalent | |
| Master's degree or higher | |

## Career Adaptability:

Some people use different strengths to build their careers. No one is good at everything, each of us emphasizes some strengths more than others. Please rate how strongly you have developed each of the following abilities using the scale below:

5= Strongest, 4=Very strong, 3= Strong, 2= Somewhat strong, 1 = Not strong

1. Thinking about what my future will be like
2. Preparing for the future
3. Becoming aware of the educational and career choices that I must make
4. Making decisions by myself
5. Taking responsibility for my actions
6. Counting on myself
7. Looking for opportunities to grow as a person
8. Investigating options before making a choice
9. Observing different ways of doing things
10. Taking care to do things well
11. Learning new skills
12. Working up to my ability

## Turnover intentions:

Please respond to the following questions using the following scale:

5= Strongly agree, 4= Agree, 3=Neither agree nor disagree, 2=Disagree, 1= strongly disagree

1. I think a lot about leaving my current organization
2. I am actively seeking an alternative company
3. As soon as possible, I will leave

## Perceived organisational support

Please respond to the following questions using the following scale:

5= Strongly agree, 4= Agree, 3=Neither agree nor disagree, 2=Disagree, 1= strongly disagree

1. The organisation values my contribution to its well-being
2. The organisation strongly considers my goals and values
3. The organisation really cares about my well-being
4. The organisation is willing to help me when I need a special favour
5. The organisation shows very little concern for me
6. The organisation takes pride in my accomplishments at work

# Appendix B: Data Coding

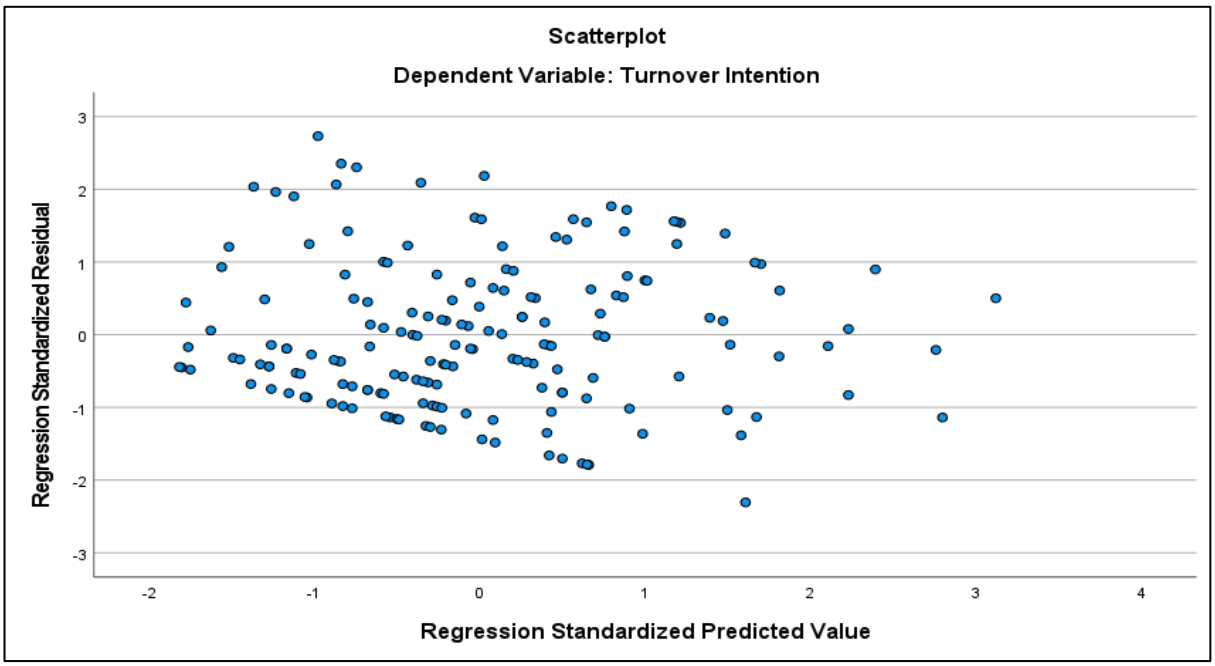
| Survey response | Code |
|---|---|
| **Gender** | |
| Male | 1 |
| Female | 2 |
| **Do you work for an insurance company** | |
| Yes | 1 |
| No | 2 |
| | |
| **How long have you been employed with your current employer** | |
| Less than a year | 1 |
| 1-3 years | 2 |
| 4-6 years | 3 |
| 7-10 years | 4 |
| More than 10 years | 5 |
| **Which age group do you belong to?** | |
| 18-24 | 1 |
| 25-34 | 2 |
| 35-44 | 3 |
| 45-54 | 4 |
| 55-64 | 5 |
| 65+ | 6 |
| **What is your highest qualification?** | |
| Matric or lower | 1 |
| Higher certificate | 2 |
| Diploma | 3 |
| Bachelor's degree/Btech | 4 |
| Master's degree | 5 |
| PhD | 6 |

| Career adaptability | |
|---|---|
| Not strong | 1 |
| Somewhat strong | 2 |
| Strong | 3 |
| Very strong | 4 |
| Strongest | 5 |

| Turnover intention and POS coding | |
|---|---|
| Strongly disagree | 1 |
| Disagree | 2 |
| Neither agree nor disagree | 3 |
| Agree | 4 |
| Strongly agree | 5 |

## Appendix C: Assumption Testing For Regression Analysis

### Testing for linearity and homoscedasticity



## Collinearity

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | 4.699 | .695 | | 6.757 | <,001 | | |
| | POS | -.730 | .102 | -.482 | -7.176 | <,001 | .991 | 1.009 |
| | Career adaptability | .096 | .153 | .042 | .624 | .533 | .991 | 1.009 |

a. Dependent Variable: Turnover Intention

**Correlations**

| | | Turnover Intention | Career adaptability | POS |
|---|---|---|---|---|
| Pearson Correlation | Turnover Intention | 1.000 | -.004 | -.478 |
| | Career adaptability | -.004 | 1.000 | .095 |
| | POS | -.478 | .095 | 1.000 |
| Sig. (1-tailed) | Turnover Intention | . | .480 | <,001 |
| | Career adaptability | .480 | . | .106 |
| | POS | .000 | .106 | . |
| N | Turnover Intention | 175 | 175 | 175 |
| | Career adaptability | 175 | 175 | 175 |
| | POS | 175 | 175 | 175 |

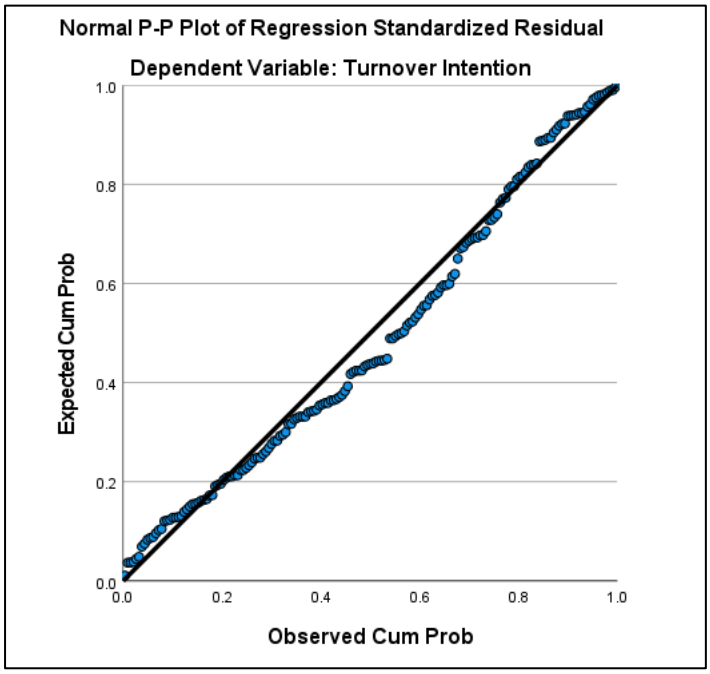
## Assessment of outliers

**Residuals Statistics[a]**

| | Minimum | Maximum | Mean | Std. Deviation | N |
|---|---|---|---|---|---|
| Predicted Value | 1.4882930517 | 4.4468989372 | 2.5771428571 | .59923164203 | 175 |
| Std. Predicted Value | -1.817 | 3.120 | .000 | 1.000 | 175 |
| Standard Error of Predicted Value | .084 | .306 | .138 | .042 | 175 |
| Adjusted Predicted Value | 1.4951667786 | 4.4005374908 | 2.5756859174 | .59954701410 | 175 |
| Residual | -2.539852619 | 3.0093176365 | .00000000000 | 1.0951128276 | 175 |
| Std. Residual | -2.306 | 2.732 | .000 | .994 | 175 |
| Stud. Residual | -2.332 | 2.758 | .001 | 1.003 | 175 |
| Deleted Residual | -2.598165989 | 3.0675387383 | .00145693977 | 1.1143161741 | 175 |
| Stud. Deleted Residual | -2.363 | 2.813 | .002 | 1.008 | 175 |
| Mahal. Distance | .007 | 12.463 | 1.989 | 1.997 | 175 |
| Cook's Distance | .000 | .059 | .006 | .009 | 175 |
| Centered Leverage Value | .000 | .072 | .011 | .011 | 175 |

a. Dependent Variable: Turnover Intention

**Normality**




## Appendix D: Reliability Analysis For Career Adaptability Sub Scales

### Concern

| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .674 | .696 | 3 |

### Control

| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .755 | .761 | 3 |

**Curiosity**

| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .686 | .685 | 3 |

**Confidence**

| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .650 | .668 | 3 |

## Appendix E: Assessing Convergent Validity

Convergent validity was assessed using equations 1 and 2 below.

$$AVE = \frac{(\sum_{i=1}^{k} \lambda_i)^2}{k} \qquad (1)$$

$$CR = \frac{(\sum_{i=1}^{k} \lambda_i)^2}{(\sum_{i=1}^{k} \lambda_i)^2 + \sum_{i=1}^{k} \varepsilon_i} \qquad (2)$$

Where:

$\lambda_i$ *is the factor loading for item* $i$

$\varepsilon_i = 1 - {\lambda_i}^2$

| Career adaptability | | |
|---|---|---|
| λ | λ^2 | 1- λ^2 |
| 0,781 | 0,610 | 0,390 |
| 0,73 | 0,533 | 0,467 |
| 0,861 | 0,741 | 0,259 |
| 0,826 | 0,682 | 0,318 |
| **3,198** | | **1,434** |
| | | |
| CR | **0,8771** | |

| Turnover | | |
|---|---|---|
| λ | λ^2 | 1- λ^2 |
| 0,927 | 0,859 | 0,141 |
| 0,879 | 0,773 | 0,227 |
| 0,917 | 0,841 | 0,159 |
| **2,723** | | **0,527** |
| | | |
| CR | **0,9336** | |

| Turnover | | |
|---|---|---|
| λ | λ^2 | 1- λ^2 |
| 0,801 | 0,641601 | 0,358399 |
| 0,839 | 0,703921 | 0,296079 |
| 0,841 | 0,707281 | 0,292719 |
| 0,786 | 0,617796 | 0,382204 |
| 0,793 | 0,628849 | 0,371151 |
| 0,754 | 0,568516 | 0,431484 |
| **4,814** | | **2,132036** |
| | | |
| CR | **0,9158** | |

| Career adaptability | |
|---|---|
| λ | λ^2 |
| 0,781 | 0,610 |
| 0,73 | 0,533 |
| 0,861 | 0,741 |
| 0,826 | 0,682 |
| | **2,566** |
| | |
| **AVE** | **0,6416** |

| Turnover intention | |
|---|---|
| λ | λ^2 |
| 0,927 | 0,859 |
| 0,879 | 0,773 |
| 0,917 | 0,841 |
| | **2,473** |
| | |
| **AVE** | **0,8243** |

| POS | |
|---|---|
| λ | λ^2 |
| 0,801 | 0,641601 |
| 0,839 | 0,703921 |
| 0,841 | 0,707281 |
| 0,786 | 0,617796 |
| 0,793 | 0,628849 |
| 0,754 | 0,568516 |
| | **3,867964** |
| | |
| **AVE** | **0,6447** |

## Appendix F: Assessing Discriminant Validity

The correlation matrix for the three constructs was used to determine the monotrait, heterotrait and HTMT ratios.

| | | CA_Concern | CA_Control | CA_Curiosity | CA_Confidence | TI1 | TI2 | TI3 | POS1 | POS2 | POS3 | POS4 | POS5 | POS6 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Correlation | CA_Concern | | | | | | | | | | | | | |
| | CA_Control | 0,461 | | | | | | | | | | | | |
| | CA_Curiosity | 0,572 | 0,465 | | | | | | | | | | | |
| | CA_Confidence | 0,475 | 0,461 | 0,679 | | | | | | | | | | |
| | TI1 | 0,027 | 0,073 | 0,028 | 0,148 | | | | | | | | | |
| | TI2 | 0,147 | 0,029 | 0,090 | 0,116 | 0,715 | | | | | | | | |
| | TI3 | 0,030 | 0,083 | 0,079 | 0,133 | 0,805 | 0,688 | | | | | | | |
| | POS1 | 0,046 | 0,122 | 0,007 | 0,100 | 0,240 | 0,224 | 0,237 | | | | | | |
| | POS2 | 0,175 | 0,117 | 0,107 | 0,177 | 0,430 | 0,383 | 0,423 | 0,590 | | | | | |
| | POS3 | 0,071 | 0,044 | 0,000 | 0,063 | 0,382 | 0,361 | 0,345 | 0,595 | 0,687 | | | | |
| | POS4 | 0,032 | 0,091 | 0,015 | 0,116 | 0,295 | 0,356 | 0,306 | 0,561 | 0,630 | 0,573 | | | |
| | POS5 | 0,014 | 0,026 | 0,066 | 0,028 | 0,376 | 0,365 | 0,365 | 0,575 | 0,535 | 0,609 | 0,572 | | |
| | POS6 | 0,069 | 0,004 | 0,058 | 0,153 | 0,403 | 0,365 | 0,404 | 0,536 | 0,577 | 0,561 | 0,453 | 0,532 | |

| Monotrait correlations | |
|---|---|
| Career adaptility | 0,519 |
| Turnover intention | 0,736 |
| Perceived organisational support | 0,572 |

| Heterotrait correlations | |
|---|---|
| CA and TI | 0,082 |
| CA and POS | 0,071 |
| TI and POS | 0,348 |

| HTMT ratios | |
|---|---|
| CA and TI | 0,13246 |
| CA and POS | 0,12996 |
| TI and POS | 0,53587 |

## Appendix G: Factor Analysis For Career Adaptability Sub Constructs

### Concern:

| KMO and Bartlett's Test | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .610 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 105.108 |
| | df | 3 |
| | Sig. | <,001 |

| Component Matrix[a] | |
|---|---|
| | Component |
| | 1 |
| CA1 | .807 |
| CA2 | .866 |
| CA3 | .689 |
| Extraction Method: Principal Component Analysis. | |
| a. 1 components extracted. | |

### Control:

| KMO and Bartlett's Test | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .681 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 132.633 |
| | df | 3 |
| | Sig. | <,001 |

| Component Matrix[a] | |
|---|---|
| | Component |
| | 1 |
| CA4 | .851 |
| CA5 | .838 |
| CA6 | .778 |
| Extraction Method: Principal Component Analysis. | |
| a. 1 components extracted. | |

**Curiosity**

| KMO and Bartlett's Test | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .631 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 93.613 |
| | df | 3 |
| | Sig. | <,001 |

| Component Matrix[a] | |
|---|---|
| | Component |
| | 1 |
| CA7 | .692 |
| CA8 | .840 |
| CA9 | .816 |
| Extraction Method: Principal Component Analysis. | |
| a. 1 components extracted. | |

**Confidence:**

| KMO and Bartlett's Test | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .635 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 80.582 |
| | df | 3 |
| | Sig. | <,001 |

| Component Matrix[a] | |
|---|---|
| | Component |
| | 1 |
| CA10 | .753 |
| CA11 | .739 |
| CA12 | .832 |
| Extraction Method: Principal Component Analysis. | |
| a. 1 components extracted. | |