Attrition in Service sector including IT & ITES sector in Delhi & NCR"

Ph.D. Thesis

Submitted to

Bharati Vidyapeeth Deemed University, Pune,

Faculty of Management Studies

For the degree of

Doctor of Philosophy in Management

By:

Mr. Pankaj Saini ,

Asst.Professor, BVIMR, New-Delhi

Under the supervision of

Dr.Sachin S.Vernekar ,

Dean FMS BVU, Director IMED, Pune

Bharati Vidyapeeth Deemed University, Pune,

2013 ,(June , 2014)

CERTIFICATE OF THE GUIDE

Certified that the work incorporated in the thesis **"Attrition in Service sector including IT & ITES sector in Delhi & NCR" s**ubmitted by Mr. Pankaj Saini was carried out by the candidate under my guidance .Such material as has been obtained from other sources has been duly acknowledged in the thesis.

(Dr.Sachin S.Vernekar)

Date : Dean FMS BVU, Director IMED, Pune

DECLARATION BY THE CANDIDATE

I declare that the thesis entitled **"Attrition in Service sector including IT & ITES sector in Delhi & NCR".** Submitted by me for the degree of Doctor of Philosophy is the record of work carried out by me during the period from August 2010 to March, 2014 under the guidance of Dr.Sachin S.Vernekar, Dean FMS BVU, Director IMED, Pune and has not formed the basis for the award of any other degree, diploma, asssociateship, fellowship, titles in this and any other University or other institution of higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the thesis.

Date **(Pankaj Saini)**

PREFACE

The work presented in this thesis is concerned with presenting a systematic view of employee attrition in servies sector including IT & ITES, factors responsible for it and comparison of these factors in selected four industries i.e It & Ites, Banking, insurance and Telecommunications.The major questions which prompted the researcher to undertake this research included : To identify and rank the factors of employee perception about attrition in service sector , How employee attrition has been viewed in the light of demographic profile of employees ,To compare factors of attrition for selected industries i.e IT & ITES, Banking, Insurance and Telecommunications in Delhi & NCR and find out what factors which motivate employees to stay in an organization and suggest strategies for employee retention.

The study has been divided into five chapters. Chapter 1 presents the therotical aspects of employee attrition including introduction, definitions, classification importance, positive and negative aspects, concepts and facts about attrition in different sectors and services sector of India.

Chapter 2 provides the detailed literatutre regarding the attrition problem which includes discussions and findings of other related studies on attrition problem. It clearly shows the variables responsible for this problem and mention the research gap i.e the attrition problem has not been studied in depth in light of demographic variables and there has not been any study which has compared the four industries on factors of employee attrition problem in Delhi & NCR region. In India there has not been any research on the different sectors of economy particularly services sector which contributes maximm share in GDP.

Chapter 3 presents the statement of the problem, objectives and significance of the study and shows why it is worth studying employee attrition .Research metholodogy briefing the research design, sampling technique, data collection, techniques of data analysis, pilot survey and limitations of the study have been discussed.

Chapter 4 has been devoted to present the findings and analysis of data.All statistical analysis with reliability statistics have been presented extracting concrete findings with regard to research objectives. Results of statistical tools used like factor analysis, reliability statistics, z-test and anova and descriptive analysis have been presented in this chapter. Eleven factors responsible for attrion , their impact on demographic variables like, gender, age, marital status, income, experience and occupation and comparative analysis for selected four industries i.e It & Ites, Banking, insurance and Telecommunications have been presented .

In the end Chapter 5 has been devoted to interpretation of findings in which researcher has expressed his views about the observations made during study and has related the findings of present study with the other studies made by other researchers.The chapter also describes tentative conclusions drawn from the study. In the last of chapter, suggestions for business organizations and researchers who have keen interst in this area have been discussed.

Pankaj Saini

ACKNOWLEDGEMENTS

I am deeply grateful to so many people who have helped make this research possible through their visible and invisible contributions in form ideas, insights, help, cooperation, motivation, encouragement, guidance, blessings and positive criticism. It could not have been written without the help of many people for whom I am deeply thankful.

First of all, I wish to express my special thanks to my research guide, Dr.Sachin S.Vernekar, Dean FMS BVU, Director IMED, Pune, for his magnificient guidnce in research work particularly his insights into writings.

With deep gratitude I also express my thank to following:

Dr. Venkat Subramanian, International speaker and author for his ideas and encouragement to accomplish research work.

Dr. Nitin Nayak, Director, BVIMR, New Delhi, for giving encouragement and motivation to do this research.

Dr. Meenakshi Gandhi, Professor, BVIMR, New Delhi, for her guidance and encouragement form the beginning.

Dr. Neeraj Kaushik, Well known researcher in North India –for his insights and guidance.

Mr Atul Kumar, helping friend - for his support, help and encouragement.

Ms Neelam Sharma, Head-Placement, BVIMR, New Delhi, for providing encouragement to complete research work.

Dr. Vikas Nath, Dean Academics, BVIMR, New Delhi, for his ideas and positive intellectual criticism which helped me to improve in writings.

Dr. Sajeevan Rao, Professor, BVIMR, New Delhi, for his help and guidance.

My sister Ruby Saini and her husband Mr. Vivek Saini for their continuous encouragement and blessing to complete my research work.

Mr. Sarandeep singh, good friend- for providing continuous motivation and encouragement.

Many other faculty members of BVIMR, New Delhi for proving moral support and encouragement during research writings.

With deep gratitude, I acknowledge my parents Mr Gurdial Saini and Smt. Usha Saini for their continuous motivation, encouragement and blessing form the beginning.A special note of appreciation is due to my wife Priyanka saini for her help, motivation and blessings.

Most importantly I thank God for the blessings, insights and support I felt throughout this research work.

Pankaj Saini

TABLE OF CONTENTS

LIST OF FIGURES Page no

LIST OF TABLES Page no

Chapter-1

INTRODUCTION

Chapter-1

INTRODUCTION

Quitting of employees from job have become a headache for HR managers, Retaining the talented employees have become a challenge for organizations. What this problem is called , some experts of management education named it as Attrition , some has given name of Turnover.The plethora of research into this issue is indicative of both the significance and complexity of the problem. Factors responsible to this problem and solutions needed to rectify the same are aimed through this research. Human Resources are the only source of long term competitive advantage for the companies. It plays a key role in helping companies deals with fast changing competitive environment. According to F.Casico & W.Bourdeau (2008), people are major component of any business and the management of people is a major part of any manager's job .It is also specialized responsibility of HR department of any organization.HRM is the strategic approach of any organization's most valued assets called human resources.HRM involves five major areas: staffing, retention ,development and adjustment and managing change. Together they represent HRM systems. From human resources (HRs) perspective there is ample empirical evidence to affirm that the formlation of specific HR strategies can influence an employee's decision to resign (Hom & Griffeth, 1995). There is rising competition among different business sectors which have led to increased attrition and retaining people have become challenge for organizations.

First of all, researcher has developed a understanding of the problem and have gone through different definitions available in management literature for attrition.

1.1. MEANING AND DEFINITION OF ATTRITION

Dictionary meaning of word Attrition is (Meaning of Attrition in English, 2013) : 1-a reduction or decrease in numbers, size, or strength 2.a gradual reduction in work force without firing of personnel, as when workers resign or retire and are not replaced.

Attrition, in Human Resource Management terminology, refers to the phenomenon of the employees leaving the company. It is usually measured with a metric called attrition rate, which

simply measures the no of employees moving out of the company (voluntary resigning or laid off by the company). (www.mbaskool.com/business-concepts/human-resources, 2013).

In simple words attrition refers to the number or rate at which employees leave organization. It becomes difficult for any organization to operate smoothly and to attain its objective if employees leave organization. Level of attrition beyond the normal range can have a direct impact on that organizations effectiveness and efficiency.

Attrition may refer to the gradual reduction of the size of a workforce by not replacing personnel lost through retirement or resignation. In some literature attrition or turnover are defined as involuntary and voluntary. Armstrong (2006) explained employee attrition is a normal flow of people out of an organization through retirement, career or job change, relocation, illness and so on.

Jacobs (2012) has defined emoployee turnover as "the rate at which employees enter and leave a company in a given fiscal year".Regardless of health of economy, turnover is an important metric for HR professionals because it allows them to focus not only on retaining their current workforce but also on planning for the future.According to Mayhew (1985) employee turnover and employee attrition both occur when an employee leaves the company. Turnover, however, may result from a number of employment actions, such as discharge, termination, resignation or job abandonment. Attrition occurs when an employee retires or when the company eliminates his job. The major difference between the two is that when turnover occurs, the company seeks someone to replace the employee. In cases of attrition, the employer leaves the vacancy unfilled or eliminates that job role.

Employee attrition and turnoner have been considered same thing and being used interchangeably in the literature. During the past decade, Phillips & Connell (2003) analyzed employee attrition has become a very serious problem for organizations. Managing retention and keeping the attrition rate below target and industry norms is one of the most challenging issues facing business. All indications point toward the issue compounding in the future and, even as economic times change, turnover will continue to be an important issue for most job groups. Yet despite these facts employee turnover continues to be the most unappreciated and undervalued issue facing business leaders. There are a variety of reasons for this, for example, the true cost of employee turnover is often underestimated. The causes of turnover are not adequately identified,

and solutions are often not matched with the causes, so they fail. Preventive measures are either not in place or do not target the issues properly, and therefore have little or no effect, and a method for measuring progress and identifying a monetary value (ROI) on retention does not exist in most organizations.

1.2 CLASSIFICATION OF EMPLOYEE ATTRITION

1.2.1 Voluntary Attrition Versus Involuntary Attrition

1.2.1.1 Voluntary Attrition: has been defined as the movement across the membership boundary of an organization, which is initiated by the employee (Price, 1977).According to F.Casico & W.Bourdeau (2008) Voluntary attrition occurs when an employee resigns to pursue another career opportunity, relocate with family or simply leave the workforce for personal reasons. Retirement is a form of voluntary turnover action. Voluntary turnover is a serious problem for modern organizations because intellectual capital is increasingly critical for sustained competitiveness (Boudreau & Ramstad, 2007; Lepak & Snell, 1999; Wright & McMahan, 1992)

1.2.1.2 Involntary Attrition: in contrast, has been defined as the movement across the membership bondary of an organization , which is not initiated by the employee. (Price, 1977). According to F.Casico & W.Bourdeau (2008) it typically refers to an employment decision of employer to terminate the employee. In involuntary attrition or turnover, employment relationship ends based on the employer's circumstances, not the employee's decision to leave. Reasons may include poor performance, excessive absenteeism or violation of a workplace policy that is considered a terminable offense. Attrition due to layoff, reduction in force or job elimination is typically involuntary. Covey & Merrill (2008) have written that employee turnover is of two types i.e desirable turnover of non performers and undesirable turnover of performers and it represents a huge cost for organizations and in low trust cultures, turnover is in excess of the industry or market standard.

1.2.1.2.1

Layoff: According to online dictionary (www.thefreedictionary.com/layoff) layoff, means the act of suspending or dismissing an employee for lack of work or because of corporate

reorganization. When a company eliminates jobs regardless of how good the employees' performance is called layoff. Teratanavat & Kleiner (2005) explaind every year a number of employees are dismissed in companies and several names have been used to call these circumstances such as dismissal, separation, termination, discharge, firing or layoff. Most people use these words interchangeably even though they are slightly different in the meaning regarding the cause of unemployment. Also, is the temporary suspension or permanent termination of employment of an employee or a group of employees for business reasons, such as when certain positions are no longer necessary or when a business slow-down occurs.

1.2.2 Functional Attrition Versus Dysfunctional Attrition

F.Casico & W.Bourdeau (2008) and Clark (2006) described functional attrition occurs when people leaving the firm are underperformers.Employee attrition is functional to extent that the employee's departure produces increased value. F.Casico & W.Bourdeau (2008) and Clark(2006) described dysfunctional attrition is the exact opposite of functional turnover, as the best employees leave. This can happen for a variety of reasons, but a common cause is low potential to advance. If, for example, a company fills its management positions with external candidates and does not offer them to internal employees, employees are likely to seek external opportunities for advancement.

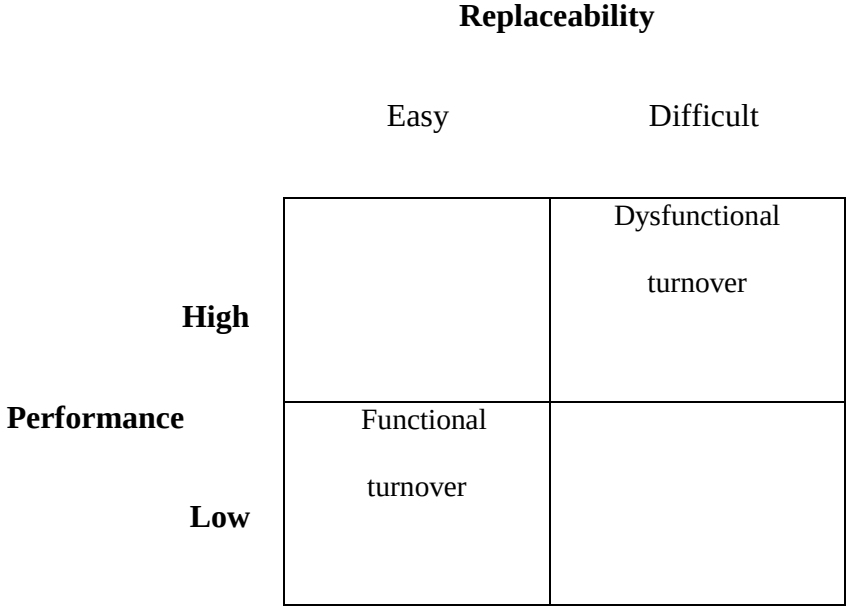


Fig 1.1: Performance and replaceability of employees who leave (F.Casico & W.Bourdeau, 2008)

There are few terminology and concepts which are being said in some literature and sounds like attrition and turnover.

1.3 ORGANIZATIONAL DOWNSIZING

It is a prevalent strategy designed to improve organizational performance while selectively decreasing costs. It refers to an organizational decision to reduce the workforce in order to improve organizational performance. (Kozlowskiat, WJS.,Chao,G.T.,Smith,E.M. and Hedlund, 1993).In the narrow sense , the definition is limited to a planned reduction in the workforce (DeWitt,1998). Downsizing is referred to as a selective reduction in organizational resources, including different combinations of reductions in physical, financial, organizational and human resources. (Morrow, 2003). According to econometric study by Sheaffer, Carmeli, Steiner-Revivo, & Zionit (2009) there is a positive impact of combination downsizing strategies on short- term performance of and negative impact on long term performance and high tech industry performance is negatively related to personnel cutbacks.

1.4 COMPUTATION OF ATTRITION RATE

The rate of shrinkage in number or size of employees is known as attrition rate. It is usually represents in percentage. According to (www.mbaskool.com/business-concepts/human-resources, 2013) , attrition rate can be calculated as:

$$\text{Attrition(per month) \%} = \frac{\text{No of separations in the given month}}{\text{Average hedcount in the given month}} \times 100 \quad \ldots\ldots\ldots\ldots\ldots\mathbf{1}$$

If the company had 1,000 employees in April 2012, 2,000 in March 2013, and 300 quit in the year, then the average employee strength is 1,500 and attrition is 100 x (300/1500) = 20 percent. Besides this, there are various other types of attrition that should be taken into account.

According to (F.Casico & W.Bourdeau, 2008), General method for calculating attrition is:

$$\frac{\text{Number of attrition/turnover incidents per period}}{\text{Average workforce size}} \times 100 \quad \ldots\ldots \quad \ldots \mathbf{2}$$

1.5 NEGATIVE VERSUS POSITIVE ASPECTS OF ATTRITION

Kokemuller (2007) described high turnover rates typically mean companies are doing a poor job selecting the right employees, failing to provide a motivating work environment or losing out to employers that offer better pay and benefits.One of the simplest but highly impacting negative effects of turnover is decreased performance in the workplace.Ton & Huckman (2008) in their 48-month study conducted in a large United States retail chain revealed that both profit margin and customer service were adversely affected by turnover.According to (Kokemuller, 2007) few negative effects of turnover are high cost i.e . every time an employee leaves and is replaced, there are costs associated with the process of losing the first employee and hiring and training the new one, lower knowledge base i.e constant change in employee ranks means average years of experience and background of employees are low. This means employees are generally less familiar with work tasks they complete and it affects their working. If the proportions of the high performers of the organizations leaving the organizations are higher, attrition is considered as bad. According to (Phillips & Connell, 2003) increase in job turnover leads to problems like litigation as the employes may sue companies , interuption in customer services & loss of expertise . The disruptive nature of attrition is amplified when employees are forced to assume the workload of departing colleges.High rate of employee attrition creates negative image of a company in job market place.Attrition disrupts the communication and socialization patterns critical to the maintenance of teamwork and a productive work environment. Attrition may result in loosing or delay existing projects or contracts because a key player is no onger available.

Attrition is not always bad if happen at controlled manner. Some attrition is always desirable and necessary for organizational development. The only concern is how organizations

differentiate “good attrition “from “bad attrition”.If less productive employees leave the organizations voluntarily it is called Healthy or good attrition. Means if the left one employee comes under low performance category.Attrition may be beneficial on some way i.e New employees bring new ideas, approaches, abilities and attitudes which can keep the organizations from becoming stagnant.If all the employees will stay in same organization for a long time, most of them will be at top of their pay scale which will results in excessive manpower costs.It creates space for entry of new talents.

1.6 COST OF EMPLOYEE ATTRITION

According to Bliss (2008) and F.Casico & W.Bourdeau (2008) the general procedure for identifying and measring attrition costs is fonded on the premise that in mesuring attrition , the organization must conside separation costs, replacement costs , training costs and the economic value of lost business. According to (The Average Cost of Employee Turnover) Pricewaterhouse Coopers Saratoga Institute often uses this basic simplified equation to calculate the average cost of employee turnover:

Total Employee Turnover Cost = Costs of Hiring New Employees + Costs of Training New Employees

One of the methods for calculating the cost of turnover takes into account expenses involved to replace an employee leaving an organization. These expenses are 1- Recruitment cost 2- Training and development cost(This cost includes expenses on Training materials ,Technology, Employee benefits and Trainers’ Time) .3- Administration cost(This includes : Set up communication systems, Add employees to the HR system, Set up the new hire’s workspace, Set up ID-cards, access cards, etc.)

Today’s HR managers face a double- whammy of economic anxiety and employee attrition. Following recessionary cutbacks, recruiting departments are spread thin, leaving fewer resources to sort and seek prime candidates from a mass of resumes. In this environment talent acquisition teams need to scrutinize every investment and reengineer their approaches incorporating new tools that target outstanding contenders. According to a study by (Nelson, 2012) Millennial Branding, a Gen Y research and consulting firm, 85 percent of companies say it costs between $15,000 and $25,000 to replace a millennial employee (born in 1981 or after) that they lose.

High attrition is a cause of concern for a company as it presents a cost to the company. The company loses on the amount it spent to recruit and select these employees and to train them for their respective jobs. The company may also have to spend additional money to fill the vacancies left open by these employees.

Total U.S market size for talent acquisition in 2011 was $124 billion – a figure that includes internal staff salaries, advertising, tools and services.

Table 1.1: Cost per new Hire 2011-U.S Total and by company size

S.no	No of Respondent companies	New hire cost
Small companies(100 - 999 employees)	132	$3665
Midsize companies(1000-9999employees)	158	$3632
Large companies(10,000 or more)	124	$1949
	414	$3479 (average)

Source: Bersin &Associates, 2011 (The Talent Acqusition Factbook@2011, 2011)

1.7 IMPORTANCE OF EMPLOYEE RETENTION

Employees are the most important and valuable asset of an organization. They are the foundation of an organization. Organizations today are doing their best to hold their employees. Retaining them is as important as hiring them in the first place. To make good people stick in the organization: Good people are always needed. No organization wants to loose them. “Better the staff, better the organization” is the key here.Much is being done by organizations to retain its employees, why is retention so important? Is it just to reduce the turnover costs? Well, the answer is a definite no. It’s not only the cost incurred by a company that emphasizes the need of retaining employees but also the need to retain talented employees from getting poached. Phillips

& Connell (2003) and Gittins (2013) described employee retention refers to the techniques employed by the management to help the employees stay with the organisation for a longer period of time. Employee retention strategies go a long way in motivating the employees so that they stick to the organisation for the maximum time and contribute effectively. The process of employee retention will benefit an organization in the following ways:

- Reducing cost of Turnover
- Loss of Company information , data base, policies , ideas etc
- Reduce interruption of Customer Service
- Help in building goodwill of the company

Gittins (2013) suggested emloyee retention can be done giving focus on Improved career development opportunities, effective appraisals, creating a good work-life balance , strong grivence redressal mechanism and leadership training for managers.

Retention is important because:

- Talented people are always in demand; People with technical and leadership qualities are always in demand. Loosing them means loosing on your business.
- Continuously hiring new employees and loosing the old employees is the worst that can happen to an organization. Hiring process is time consuming and expensive. The cost of replacing an employee is far more than retaining the old one. Training given to the employees involves money, efforts and time. So why not retain the employees instead of hiring new ones.

- It's always good to have trustworthy old employees in the organization. It brings stability to the organization. It also increases the loyalty factor and creates a healthy work environment.

- Employees have the access to important information of any organizations regarding customers, policies, new launched products, data base etc , so if they leave the organizations there is a probability of losing this information to competitors .Even in this

regard Indian film industry ,Bollywood has made a film named Corporate, which has shown how loosing an employee may lead to huge loss of the organizations.

- Retaining old employees provide a learning culture for the new hires.
- The new hires bring in new ideas and talent. But the old employees have knowledge of the processes of the organization and their valuable experience.
- Retention helps create goodwill of the organization in the market. An organization whose attrition rate is high is never a preferred employer.

1.8 FACTS ABOUT ATTRITION IN INDIA, ASIA AND WORLD

The major survey regarding attrition was done by Assocham Business Barometer of Assocham in 2010 and by Hewitt's Attrition and Retention Study Asia Pacific in 2006.

Table 1.2: Attrition in service, manufacturing & It& ITES

S.no	Sectors	Attrition
1	Service	35 %
2	Manufacturing	13 %
3	IT &ITES	24 %

Source: Assocham 2010 survey

According to Assocham srvey India companies are facing a problem of attrition, which churned to 30 % in first half of 2010. Attrition level in the service/financial sector has observed 35 per cent in first half of financial year with banking and trade services bearing the maximum brunt, while IT and ITeS sector saw attrition rate at 24 %. While manufacturing sector that performs very well in the H1 period of 2010-11 is also affected by the attrition problem , which is near about 13%. The maximum of attrition is taking place amongst the middle level employees who are having the average experience of 2 to 4 years. The most stable group of employees found were those having experience of more than 12 to 15 years as they find themselves to be more secured in their jobs and companies that they have been associated.

In Asia, organizations faced an overall attrition rate of 16% in 2005. Attrition rate was 14% in 2004 and 10% in 2003. According to Hewitt's Attrition and Retention Study Asia Pacific 2006,

the no.1 reason for this growing attrition rate is compensation unfairness. 21% of the organizations who took part in the survey said that their employee left the organization because they got offers from other organizations offering better pay packages. The no. 2 reason was less growth opportunities and no. 3 reason was role stagnation.Attrition at the professional/supervisor/technical level was the highest (39%) and lowest at the senior/top management level (1% approximately).

Table 1.3: Attrition in Asia

Attrition in Asia	Percentage
2003 yr	10%
2004yr	14%
2005yr	16%

Source: Hewitt's Attrition and Retention Study Asia Pacific 2006

Table 1.4: Attrition in different sectors

Sector	Percentage of Attrition
FMCG	17
Manufacturing	20
Capital Goods	23
Construction	25
Non voice BPO	25
IT-ITES	27
Telecommunication	30
Pharmaceuticals	32
Biotechnology	35
Services	**40**
Financial	44
Aviation	46
Retail	50
Voice based BPO	50

Source: Hewitt's Attrition and Retention Study Asia Pacific (2006)

A research by Cameron, Freeman, & Mishra(1991) explained more than 85% of fortune 1000 firms downsized their white- collar workforce between 1987and 1991, affecting more than five million jobs. More than fifty percent downsized in 1990 alone. American managers with salaries exceeding $40,000 lost their jobs in1991 and between one and two million pink slips have been given for 1990, 1989,and 1988. According to survey (http://inside-employees-mind.mercer.com/home, 2011) in which more than 2,000 employees in India took participation has shown that employees are less happy with their work experience. In fact, 54% of all workers are seriously considering leaving, and 66% of workers under age 24 are looking to leave, despite being highly satisfied with their organization.

1.9 SERVICES SECTOR

This section analysis what is service and how services sector is classified, its governance structure, contribution to GDP and employment.

Llovelock, Wirtz, & Chatterjee (2007) defined service is an act or performance offered by one party to another. Although the process may be tied to a physical product, the performance is transitory, often intangible in nature and does not normally result in ownership of any of factors of production.

"All economic activities whose output is not a physical product or construction, is generally consumed at the time it is produced and provides value added value in forms (such as convenience, comfort, timeliness) that are essentially intangible concerns of its first purchaser." (Zeithaml, Bitner, & Gremler, 2009)

1.9.1 Classification of Services Sector

Services sector can be classified by using the country's own definition or by using the United Nations Central Product Classification (UNCPC).The UNCPC is used as basis for international negotiations like the WTO. In India, National Industrial classification (NIC) provides classification for services. Since the services sector has evolved over the years and

the modes of services delivery have undergone changes, the UNCPC and NIC have also undergone changes.At present, NIC 2008 classification is used.

Table 1.5: Services sector included in the National Industrial Classification 2008

1	Wholesale and retail trade: repair of motor vehicles and motorcycles
2	Transportation and storage
3	Accommodation and food service activities
4	Information and communication
5	Financial and insurance activities
6	Real estate activities
7	Professional, scientific and technical activities
8	Administrative and support service
9	Public administration and defense
10	Education
11	Human health and social work activities
12	Arts, entertainment and recreation
13	Activities of households as employers; undifferentiated goods and services providing activities of households for own use
14	Activities of extraterritorial organizations and bodies

Source: National industrial classification , central statistical organization ,Ministry of statistics and programme implementation (MOSPI), Govt of India ,2008 http//:mospi.nic.in

There are differences between NIC 2008 and UNCPC classification. For instance, in NIC 2008, construction is not a part of services sector while in the NCPC construction is included in services sector.

Disaggregated data for many services is not available in India. Different government departments such as Central statistical organization (CSO) and National sample survey organization (NSSO) under the ministry of statistics and programme implementation (MOSPI) and the RBI have been trying to collect and collate data at disaggregated level. However, since services such as retail and construction are largely in non-corporate (informal or unorganized) sector, there is misreporting and underreporting of data.

India has a quasi-federal governance structure and according to the Constitution of India some services are under the jurisdiction of central government (Union list), some are under the state governments(State list) and the remaining are under the joint administration of central and state government (Concurrent list) .At the central level , multiple ministries and government department regulate services such as energy and transport while others like construction and retail do not have a nodal ministry. Some services such as telecommunications has one independent regulator while others like electricity have state level regulators .Professional bodies regulate professions such as doctors, architects and accountants.

National Accounts classification of the services sector incorporates trade, hotels, and restaurants; transport, storage, and communication; financing, insurance, real estate, and business services; and community, social, and personal services. In World Trade Organization (WTO) and Reserve Bank of India (RBI) classifications, construction is also included.

The services sector has been a major and vital force steadily driving growth in the Indian economy for more than a decade. The economy has successfully navigated the turbulent years of the recent global economic crisis because of the vitality of service sector in the domestic economy and its prominent role in India's external economic interactions. India's performance in terms of this indicator is not only above that of other emerging developing economies, but also very close to that of the top developed countries. Among the top 12 countries with highest overall GDP in 2010, India ranks 8 and 11 in overall GDP and services GDP respectively.

Table 1.6: Performance in services-International comparison

S.no	Country	Rank		Share of services (% of GDP)		Services Growth Rate	
		Overall GDP	Services GDP	2001	2010	2001	2010
1	USA	1	1	77.0	78.2	2.9	1.2
2	Japan	2	2	69.8	70.0	2.0	2.9
3	China	3	3	39.8	41.8	10.3	9.6
4	Germany	4	4	69.7	72.5	2.1	2.3
5	France	6	5	76.5	78.1	1.7	0.2
6	UK	5	6	73.9	78.4	3.5	1.1
7	Italy	7	7	70.1	73.3	2.3	1.2
8	Brazil	11	8	65.3	66.8	1.8	4.8
9	Spain	10	10	65.7	71.0	3.4	0.7
10	Canada	9	9	64.9	70.2	3.6	2.5
11	India	8	11	50.0	57.0	7.5	7.7
12	Russia	12	12	63.3	61.5	3.2	2.9
World				68.1	67.8	2.9	2.5

Source: UN national accounts statistics,2012

Table 1.7: Share of different sectors in India's GPD from 1950-2010 at constant price

Sector	1950/51-1959-60	1960/61-1969-70	1970/71-1979-80	1980/81-1989-90	1990/91-2000-01	2000-01-2009-10
Primary /Agriculture	55.3	47.6	42.8	37.3	30.9	21.8
Secondary /Industries	14.8	19.6	21.3	22.3	23.3	24.5
Tertiary/Services	29.8	32.8	35.9	40.3	45.7	53.7

Source: Economic survey of India 2011-12 and CSO,MOSPI

Table 1.8 : Employment share for different sectors

S.no	Sectors	GDP contribution by sectors (yr: 2010-11)	Employment share of major sectors (yr: 2004-05)	Total employment in services sector =135.5 million and in Manufacturing =91 million (for 2010) Estimates=177.4 million (2030) in services and in manufacturing =119 million For IT & ITES =1.77 million for 2009-10 Reasons for rapid growth in services =advancement in technology & regulations
1	Agriculture	14.5%	56.1	
2	Manufacturing	27.8%	18.8	
3	Service	57.7%	25.1	

Source: Central statistical organization and CRISIL,2005

Table 1.9 : Employment share for different sectors and some service category as a percentage of total employment in India

Sectors	Year: 2009-10
Primary /Agriculture	53.2
Secondary/Industries	21.5
Tertiary /Service	25.3
Wholesale and retail	9.5
Hotels and restaurants	1.3
Transport, storage & communications	4.3
Financial intermediation	0.8
Public administration and defense	2.1
Education	2.6
Health & social work	0.8
Other community & social and personal service activities	1.9

Source: NSSO2009-10

Table 1.10 :Share of services sub sectors in Total services sector and GDP

Items	1950/51-1959-60		2000/01-2009/10	
	Share in services	Share in GDP	Share in services	Share in GDP
Community, social & personal services	**35**	**10.4**	**26.1**	**14**

Public administration & defense	9.5	2.8	11.2	6
Other services	25.5	7.6	14.9	8
Financing , insurance, real estate & business services	**25.2**	**7.5**	**27.3**	**14.7**
Banking & Insurance	4	1.4	12	6.5
Real estate, ownership of dwellings & business services	21.2	6.1	15.3	8.2
Trade, Hotels & restaurants	**28.5**	**8.5**	**29.4**	**15.8**
Trade	26.5	7.9	26.7	14.3
Hotels & Restaurants	2	0.6	2.7	1.5
Transport , storage & communication	**11.3**	**3.4**	**17.3**	**9.3**
Railways and Transport by other means	10	3	11.9	6.4
storage	0.3	0.1	0.1	0.1
Communication	1	0.3	5.3	2.8

Source: MSOPI , at constant price 2009-10

Eichengreen and Gupta (2010) used the NAS and cross –country data from European Union and showed that skill content in both manufacturing and service sectors is increasing over time. The authors divided the services sector into three groups and pointed out productivity growth is highest in Group 3.

Table 1.11 : Categorization of different services based on their productivity growth

Group-1-Traditional services	**Group 2-**Hybrid of Traditional and modern services	**Grop-3-**Modern services
Retail & wholesale trade, transport & storage, public administration & defense	Education, health & social work, hotels & restaurants, other community ,social and personal services	Financial intermediation, computer services, business services, communications, legal and technical services

Source: Eichengreen and Gupta (2010)

1.9.2 Banking Sector in India

India's Rs 77 trillion (US$ 1.30 trillion)-banking industry is well at par with global standards and norms. The country has 87 scheduled commercial banks with deposits worth Rs.71.6 trillion (US$ 1.21 trillion) as on 31 May, 2013. Of this, 26 are public sector banks, which control over 70 per cent of India's banking sector, 20 are private banks and 41 are foreign banks. Of the total, 41 banks are listed with a total market capitalisation of Rs.9.35 trillion (US$ 158.16 billion) as per the recent statistics.

According to the RBI's 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, September 2012, Nationalised Banks accounted for 52.0 per cent of the aggregate deposits, while the State Bank of India (SBI) and its Associates accounted for 22.3 per cent. The share of New Private Sector Banks, Old Private Sector Banks, Foreign Banks,

and Regional Rural Banks in aggregate deposits was 13.6 per cent, 4.8 per cent, 4.3 per cent and 2.9 per cent, respectively. Nationalised Banks accounted for the highest share of 50.9 per cent in gross bank credit followed by State Bank of India and its Associates (22.1 per cent) and New Private Sector Banks (14.7 per cent). Foreign Banks, Old Private Sector Banks and Regional Rural Banks had shares of around 4.9 per cent, 4.9 per cent and 2.6 per cent, respectively. India's foreign exchange (forex) reserves stood at US$ 280.19 billion for the week ended July 12, 2013, according to data released by the central bank. The number of mobile banking transactions doubled to 5.6 million in January 2013 from 2.8 million in January 2012. The value of these transactions increased three-times to Rs 625 crore (US$ 105.73 million) during the month from Rs 191 crore (US$ 32.31 million) in the corresponding month last year. Moreover, non-resident Indians (NRIs) parked deposits aggregating US$ 14.18 billion in the financial year ended March 2013, depicting an increase of 19 per cent over the previous year.(Banking sector in India, 2013)

An outline of the Indian Banking structure may be presented as follows:-

1. Reserve banks of India.

2. Indian Scheduled Commercial Banks.

a) State Bank of India and its associate banks.

b) Twenty nationalized banks.

c) Regional rural banks.

d) Other scheduled commercial banks.

3. Foreign Banks

4. Non-scheduled banks.

5. Co-operative banks.

In India banking sector is growing at a very fast pace and there are 20 private sector banks, 27 public sector banks , 30 foreign banks and 82 Regional rural banks in India as on

2013.Banking comes under modern services and generating employment for youth of India. (List Of Public Sector Banks, RRBs, Private Sector Banks And Foreign Banks, 2013)

1.9.3 Insurance Sector in India

A robust insurance sector is a boon to a country's economy. The sector facilitates long-term funds for infrastructure development and simultaneously strengthens the risk-taking ability of the country. India's rapid economic growth and development over the past decade is considered to be very significant on the global canvas. Indian insurance sector is poised to mark great progress in the years the come. Over the past few years, many foreign insurance companies have ventured into the Indian landscape in order to harness the immense untapped latent potential of this industry. Moreover, the favourable regulatory environment ensures stability and fair play in the entire market.

There are two type of insurers in Life insurance i.e Private sector and Govt sector companies. According to IRDA the total no of insurance companies are

(a) Life insurance companies = 23private + 1 govt
(b) Non-life(general insurance cos) =21 private + 5 govt
(c) Insurance brokers =281
(d) Corporate agents =2415
(e) Individual agents =25 lacs

In India there are 23 private sector life insurance companies, 1 public sector life insurance company, 5 public sector non-life insurance companies and 21 private sector non –life insurance companies operating as on 2013 . (list of insurance companies, 2013)

Saini & Roy (2013) in their research have written that life insurance in India has a big potential in business terms as there are 23 players operating in this sector, and IRDA acts as a regulator for them. To retain customers is not alone the single challenge but retention of employees is a major problem faced by the insurers. In life insurance sector, there are three verticals for the insurance companies to source the business.

(a) **Tied channel:** This channel of business sourcing works on the net working of sales force. No support in terms of leads and inputs is provided by the company.

Hierarchy in Tied channel

Branch manager-Asst Branch manager-Sales Development manager-Agents

Generally there is one branch manager(BM) ,and four to five Asst Branch manager (ABM) and fifteen to twenty Sales Development manager(SDM) and furher there are non payroll part and full time working agents who source the business for the company.

(b) **Bancasurance:** This is a channel which encashes the customer data base of a particular bank by liasioning with the bank.

(c) **Online channel:** This is a direct channel of business sourcing.

High attrition in tied channel result in high sales cost as well as slowdown in the growth plans of the insurers.

As estimated by National skills development corporation, 2-3 lacs people are employed as on –rolls employee in insurance industry.On the other more than 25 lacs people are employed as intermediaries, either in form of Agents or brokers, in insurance industry.Thus major employment in sector is driven by intermediaries who sell insurance policies for companies on commission basis.Various forms of intermediaries are:

Iindividual agents(Majority) ,Corporate agents (including banks), Insurance brokers, Accoriding to IRDA, 25 lacs are agents are employed in sector.

Distribution of human resource in insurance industry

Table 1.12: Distribution of human resource in insurance industry

S.no	Function	% of employees
1	Product development	1 %
2	Claims management	10-15 %
3	Admin & support function	10-15%
4	Asset management	1 %
5	Sales & marketing	60-70%
Total		100 %

Sorce: NSDC

1.9.4 Telecommunication Sector in India

The Telecom sector registered an impressive growth during the year 2011-12. The number of telephone subscriptions increased from 846.32 million to 951.34 million, registering a growth of 12.41 %. The wireless subscriber base increased by 107.58 million and the wireline subscriber base recorded a decline of 2.56 million. The wireless segment continued to dominate with a total base of 919.17 million connections. The overall teledensity in the country increased to 78.66 from 70.89. The rural teledensity increased to 39.22 from 33.79. The urban teledensity

Increased to 169.55 from 157.32. The growth in subscriber base resulted in an increase in the gross revenue of telecom services from Rs.1,71,719 crore to Rs.1,95,442 crore during the year, a growth of 13.82%. During the year 2011-12, the number of Internet subscribers increased to 22.86 million from 19.67 million registering an annual growth of about 3.19 million. The number of Broadband connections increased from 11.89 million to 13.81 million. India is the second largest mobile market in the world. There are currently about 400,000 telecom towers in the country. In India there are 8 players in wire line and 15 players in wireless telephony as on 2013. (Annual reports-Telecommnication (TRAI), 2013). The broadcasting sector in India consists of Television and Radio Services. India has the world's third largest TV market after China and USA. As per industry estimates, of the 2471 million households, around 1501 million have Television as on March 2012 which are being

served by cable TV systems, DTH services, IPTV services and the terrestrial TV network of Doordarshan.

1.9.5 IT & ITES Sector In India

The IT&ITeS industry in India has today become a growth engine for the economy, contributing substantially to GDP, urban employment and exports. Indian companies, across all other sectors, largely depend on the IT & ITeS service providers to make their business processes efficient and streamlined. Indian manufacturing sector has the highest IT spending followed by automotive, chemicals and consumer products industries. Nasscom expects the IT services sector in India to grow by 13-14% in 2013-14 and to touch US$ 225 billion by 2020.

India's total IT industry's share in the global market stands at 7 per cent; in the IT segment the share is 4 per cent while in the ITeS space the share is 2 per cent. The industry is dominated by large integrated players consisting of both Indian and international service providers. India's IT and BPO sector exports are expected to grow by 12-14 per cent in FY14 to touch US$ 84 billion - US$ 87 billion, according to Nasscom. The enterprise software market in India is expected to reach US$ 3.92 billion in 2013, registering a growth of 13.9 per cent over 2012 revenue of US$ 3.45 billion, according to Gartner. (IT & ITES Industry in India,2013). Environmental changes are evidenced in increasing number of firms in service sector (NASSCOM Newsline, 2008), which require employees to work longer, frequently interact with customers and work across varied time zones. As a result, the distinct boundary between work and family has diluted.Today customer contact or call centers are the most used form of customer interface and present the "personality of the firm to the customer over phone". While information technology and internet are main engines of growth in this industry, the quality of workforce is the key to customer satisfaction. However call centre work is essentially characterized by certain inherent negative features, such as highly standardized, routine workflows with high performance monitoring and low job discretion, creating a stressful work environment for the customer service representatives (CSRs).

Consequently, across the industry employee satisfaction is low and turnover is relatively high. Rao(2009) observed and stated that those who join ITeS sector tend to treat it as short-term employment, they do not take this profession seriously, attrition rate is a problem in some parts of the sectors but it is 10-15 % in IT sector in India. The work pressure is high, irregular working hrs, demands from superiors and lack of career growth all lead to high attrition.

Chapter-2

LITERATURE REVIEW

Chapter-2

LITERATURE REVIEW

In the previous chapter, attempts were made to describe concepts and facts related to employee attrition.This chapter relates to the research context of the problem .The literature presented in this chapter has provided enough background to understand the issues on which study has focused and clarify why the problem was considered for investigation. A critical review of related literature in the concerned field of study leads to selection of a major sub area for further analysis and gives insight for confirmation and rejection of established facts.

Sanakk (2013) has observed that employees do not leave the organization without any significant reasons. There are certain circumstances that lead to their leaving the organization. There are various factors that affect an individual's decision to leave a job. While an employee's leaving the job is considered attrition by one organization, it is looked at as talent acquisition by the new organization and to the individual it means a career move, economic growth and enhanced quality of life or convenience or closeness to family etc. Hence, what is a problem for one may be an opportunity for another.Maertz & Campion(1998) have noted that there have been literally thousands of studies on employee attrition. Hom and Griffeth (1995) included samples from around 800 studies in their research of Meta analysis. Australia and USA has a long and distinguished tradition in the study of labor turnover. Majority of Interntional studies have been done after 1970 and research in the field of attrition has gain momentum after liberalization; privatization and globalization of Indian economy in 1991. After extensive literature studied both for Indian and International context, similar findings and concepts by different researchers have been been categorized in to three main factors i.e 1- Job related variables , 2- Personal variables, 3-External environmental variables Which have been explained below along with literature on strategies to retain employees.

2.1 FACTORS LEADING TO EMPLOYEE ATTRITION

2.1.1 JOB RELATED VARIABLES

These are those variables which are related to job of individual and are responsible for employee attrition.

2.1.1 .1 Compensation

According to Siong et al,(2006),Grebner et al.(2003); Sharma and Jyoti ,(2006), Kazemzadeh and Bashiri(2005), salary is a vital job related characteristic affects employees' liking towards a job, their satisfaction level and even their commitment to the organization . Boxall, Macky, & Rasmussen (2003) fond that there is a strong employee expectation that management should make personnel decisions based on merit, demonstrates that salary pay a role in both employee retention and turnover. Cappelli (2000) research on attrition problem suggested companies can improve job turnover and increase retention of their talented employees by improving on compensation. The most poplar retention mechanism today is compensation .Most companies try to lock in their most valuables employees with 'golden handcuffs-pay packages. Lang(2008) suggested that high attrition rates problems can solved by working on factors like money, as this factor was found main considerations for employees to be in the company. Siebert, Zubanov, & Chevalier (2006) in their research have done investigation about the impact of labour turnover on labour productivity in a U.K retail organization .There is an optimum level of labour turnover for average shops. The labour was unskilled in this case. It was found shops with persistently higher labour turnover tend to have higher productivity. There are valid reasons for supposing that where an important dimension of remuneration occurs in form of performance-related pay and where workers are satisfied with administration of such a system, retention of employee will likely be enhanced. Incentive payment schemes motivate employees to stay in organization and reduce attrition. According to study by Anantharaja A. (2009) inadequate compensation offered by companies is main reason for attrition. An attempt was made by Padala (2010) in his study to identify various parameters for job satisfaction in ECIL to examine relationship between employees' socio-economic character and motivating parameters and to measure the level of employee' job satisfaction in company.Among the selected parameters ; salary and allowances and promotion emerged as important factors for job satisfaction which further leads to employee retention.

Milkulic, Simunic, & Nicolic (2013) have observed and stated that people spend most of their life in the workplace, it seems reasonable to expect some form of compensation with respect to the effort, time and knowledge. The aim of this study was to examine whether differences in the reward system with respect to the work place of the employees have any effect on attitudes

toward work in these troubled economic times. The research was conducted on a convenience sample of 150 employees of an insurance company in Croatia "Koncern Agram" of which 71 men and 79 women .Of the total 65 employees performed their job in office in different sectors and were awarded on group basis, while the remaining 74 were in sales sector and were rewarded individually .Employees whose achievements were rewarded individually were more committed to the organization , They had better relationships in the organization and were more motivated to work. Qualifications, work experience at current job, satisfaction with rewarding, communication with colleagues, and rewarding fairness were significant predicators of organizational commitment, while gender, procedural justice and business relationships with coworkers were significant predictors of satisfaction with rewarding. Chendroyaperumal & Bhuvanadevi(2010) explained in their research that unappropriate compensation offered by the companies is responsible for employee attrition. Bhatnagar J.(2007) suggested that good level of employee engagement may lead to high retention of employees in Indian BPO,s .Attrition in teams is higher when employee completes 12 to 16 months in job. The factors responsible for attrition are dissatisfaction with compensation.

2.1.1.2 Organization Culture

Covey & Merrill (2008) have written that employee turnover is of two types i.e desirable turnover of non performers and undesirable turnover of performers and it represents a huge cost for organizations and in low trust cultures, turnover is in excess of the industry or market standard.Low trust creates disengagement , which leads to turnover –particularly the people companies least want to loose.Performers like to be trusted and they like to work in high trust organizational culture .When they are not trusted, its insulting to them and a significant number will ultimately seek employment where they are trusted. People just do not want to deal with bureaucracy and politics of a low trust environment of organization , so they leave .Gallup's research suggests, their relationship with their boss becomes poor and they leave. Cappelli (2000) research on attrition problem suggested companies can improve job turnover and increase retention of their talented employees by improving on collegues relations i.e social ties between them. Loyalty to companies may be disappearing but loyalty to colleges is not. By encouraging the development of social ties among key employees, companies can often significantly reduce turnover among workers whose skills are in high demand.Yin Ho, Gowne, &

Loke (2010) found poor relations with co-workers, one of important factor which cause employees to leave the job.Chendroyaperumal & Bhuvanadevi(2010) in their research found poor employees relations found to be reason of attrition. Nadim & Khan (2013) observed that supervisory Support(SS) i.e realtions with collegues are significant factor of employees to stay in organizations.P & Radhakrishnan (2012) in their research study found strained boss behavior with collegues explained (11.52%) variance for employee attrition.

2.1.1 .3 Nature of Work

Shacklock & Brunetto(2011) in their research found that the importance of working is a clear reason for older workers to remain working and managers need to ensure that old workers are therefore provided with lots of opportunities for personal development .By enhancing the importance of working in older worker's lives , their intentions to continue enhance..Management and supervision continue to play a larger part in older people's working lives, and hence organizations need to continue targeting and training those best suited for such roles, in the new knowledge that such actions will influence the intentions of valued older workers to remain with them. Gupta (2010) observed monotonous work and substandard natre of work are main important factors for attrition.Lang (2008) suggested that high attrition rates problems can solved by working on factors like meaningful job (job pleasure or enjoyment.) .Boxall, Macky, & Rasmussen (2003) stated that in terms of the reasons for employee turnover, study demonstrates that motivation for job change is multidimensional: no one factor will explain it. While interesting work is strongest attractor and retainer in labour market. Cappelli (2000) research on attrition problem suggested companies can improve retention by improving job design. In addition to tailoring jobs to particular categories of employees.Companies can also tailor them to the needs of individual i.e job customization which will lead to retention. Chendroyaperumal & Bhuvanadevi(2010) explained in their research that improvement in job design and work offered by the companies can enhance cjances of employees to stay and reduce attrition.Atanu (2009) explained that factors related to work issues have the highest affect on attrition. He found t employees give more importance to the quality of job and employer's treatment than salary. It implies that employers should be more careful in assigning tasks to particular employees and a work group , based on employee's interest. Bhatnagar J.(2007) found dissatisfaction with work profile is a main reason for employe attrition. According to study by

Anantharaja A. (2009) due to monotonous nature of job , employees change their jobs frequently.

P & Radhakrishnan (2012) in their research study had objectives a-to investigate the factors influencing employee attrition in marketing companies. b-to analyze the employee expectation from employer to avoid attrition. c- to discover relationship between personal profile of employees and their expectations from employer. The research involved a sample of 200 employees of marketing companies like private sector banks, life insurance companies, mutual funds companies, brokerage firms undertaking business of marketing of share trading, currency trading, etc. in Tamilnadu State. 5 point Likert scale structured questionnaire was used . The major finding was work related isues explained 20.16 % variance for employee attrition.

2.1.1 .4 Working Conditions

Numerous studies have investigated effects of working conditions on employee (Sonnentag and Frese, 2003), Cottini & Kato(2009) have observed and stated that workers in manufacturing industries engaged in hazardous workplace conditions are indeed more likely to separate from their current employers voluntarily while High Involvement Work practices (HIWPs) reduces employee turnover. Exposing a worker to physical hazards such as loud noise, vibration or poor lighting will lead to a 3 percentage point increase in probability of turnover, working in a fixed night shift will result in an 11 percentage point jump in turnover probability and having an unsupportive boss will lead to a 5 percentage point increase. The effect of High Involvement Work practices (HIWPs) is modest yet hardly 4 percentage point reduction in turnover probability. Accordng to Bisht & Singh (2012) uncertainty in present working environment leads to employee attrition . Gupta (2010) observed unfavorable working conditions as one of important factor for attrition. Chendroyaperumal & Bhuvanadevi (2010) observed in their research that poor HR policy and working conditions found to be important factor casung employee to leave job.Budhwar, Varma, Malhotra, & Mukherjee (2009) have observed and stated in their research that adverse working conditions emerged as a key cause of attrition in Indian BPO industry. Hewlett & Luce (2006) in their research in USA workers targeted the top 6% of earners in the country and garnered response from 1564 full-time employees(884 men +720 women) aged between 25-60 found and observed , unpredictable flow of work,

availability of clients 24/7, physical presence in office at least 10 hr a day, and fast-paced work under tight deadlines are reasons of employee attrition.

2.1.1 .5 Growth Opportunities

Lang(2008) suggested that high attrition rates problems can solved by working on factor career path as its has been fond main considerations for employees to be in the company.Bisht & Singh (2012) explained lack of Career advancement found to be responsible for attrition . Siebert, Zubanov, & Chevalier (2006) in their research observed that job skills fit found motivation for employees to stay in organizations and reduce attrition. Budhwar, Varma, Malhotra, & Mukherjee (2009) have observed and stated lack of career development opportunities found to be a key causes of attrition in Indian BPO industry.

The contagion problem of attrition in BPO sector where it is heading to compromise India's position in global BPO industry has instilled the authors to brainstorm on this issue of attrition. On the basis of statistics available and literature review it is well established that the major reason of attrition in BPO industry is lack of career growth. The study figures the reasons of attrition and tested for one company that career planning for employees, helps to reduce their attrition problem .And from the diagnosis above it can be concluded that the reason behind attrition is a push from within rather than a pull from outside. (Garg & jain, 2011).

2.1.1 .6 Work Life Balance

Boxall, Macky, & Rasmussen (2003) fond in their research work life balance has been fond main reason for employee retention. There is a growing concern with work-life balance and relationship between co-workers and supervisors.Islam (2011) in his study observed QWL found to be one of major parts for employee's motivation in organizations. Factor analysis was used and 8 factors emerged which are responsible for attrition i.e Degree of equitable rewards, degree of employment conditions, degree of enhance self esteem of people, degree of career growth , degree of participative climate & team spirit, Degree of constitutional aspects, degree of eminence in workplace, degree of social relevance of work.Research suggested that if improvement is done on eight factors which are responsible for attrition then QWL can be increased.

Kanwar, Singh, & Kodawani, Work-Life Balance and Burnout as Predictators of Job Satisfaction in the IT-ITES Industry (2009) examined the impact of work life balance and burnout on job satisfaction in the context of information technology and IT enabled services. Burnout is measured through three dimensions i.e meaninglessness, de-motivation and exhaustion, The findings reveal that while work life balance and job satisfaction was positively related to each other , de-motivation , exhaustion and meaninglessness were negatively related to job satisfaction. The significant contributions to job satisfaction came from work life balance in both IT & ITES industries. However it was higher in ITES group compared to IT group. It was fond job satisfaction was higher in male respondents in comparison to females respondents. Interestingly It group had lower work life balance and job satisfaction, while it had higher meaninglessness, de-motivation and exhaustion compared to ITES group. Nadim & Khan (2013) carried out research in three cement industries of Rawalpindi and Islamabad in Pakistan.Cross-sectional study was carried out , non-probability convenience sample of 171 employees was analyzed. Survey was conducted through an adapted questionnaire with Likert scale of 1-5 .Only 17% respondents were female due to social reasons of avoiding hard core manufacturing industries like cement, steel ,fertilizers. The study found quality of work life balance is very important for employees and they will quit if QWL does not suit their expectations.

2.1.1 .7 Job Security

Boxall, Macky, & Rasmussen (2003) fond in their research job security play a important role in both employee retention.If employees are assured about their job security in organizations theie retention enhances in the organizations.

2.1.1 .8 Stress

Bisht & Singh (2012) observed employees prefere to leave the job if there is a Job stress and it is one of important factor of of reson for attrition. Yin Ho, Gowne, & Loke (2010) found work stress, one of important factor which cause employees to leave the job.

2.1.1 .9 Ethical Practices

Sapovadia & Patel (2012) study examined the ethical issues that arise in a business environment and its relation with employee turnover. This study suggested a model in form of matrix having

high ethical standard in the company with two sets of companies having high or low employee turnover and with low ethical standard in the company having two sets of companies with high or low employee turnover.The study named characteristic of a company falling in each quadrant of the matrix. The company having low ethical standard and low employee turnover was named as “Catastrophic"- a situation which is never desirable where employees and employer both are happy with lower ethical standard. The company having low ethical standard but high employee turnover was named as "Averse'- not a desirable model but employees are accepting unethical practices of employer and creating space for other employees if new employees can influence the company to raise ethical standard. The company having high ethical standard and high turnover was named as "Feeble" a strange situation where employees are leaving company having high ethical standard. The company having high ethical standard but low employee turnover was named as "Exemplary", serving a desirable business model and representing best of its kind. The suggestion is company should aim at becoming exemplary i.e high ethical standard and low employee turnover. Though it is mutual responsibility of employer and employee, the company should provide business framework for high ethical standard and business environment to reduce employee turnover. Managerial practices promoting an ethical culture are the best way to imbibe ethics in employees. The actions of higher management act as a visible role model on employees. The decisions, actions and behaviors of management convince the vale a company laces on ethical conduct. The study suggests company should maintain high tolerance for risk. The employers should encourage their employees to take risk for business and taking decisions by innovative ways. The ethical climate requires ethical leadership at every level. It is essential to inspire employees to internalize ethical decision making. This requires the development of an environment where employees are encouraged to talk openly about ethical dilemmas. Companies should not tolerate questionable business practices.The sense of caring needs to be demonstrated from top all the way down to employee's immediate supervisor.

2.1.1 .10 Brand Imge

Bisht & Singh (2012) found lack of Brand image of employer leads to attrition.Employees prefere to work with a reputed brand name and prefere to switch their jobs for a big brand.

2.1.1 .11 Location of Office

Cappelli (2000) research observed large business has another good mechanism for managing retention: location. By carefully choosing the sites for various groups of employees, they can influence turnover rates.

2.1.2 PERSONAL VARIABLES

These are those variables which are related to individual not to job and external environment.There are personal resons which cause employee attrition.

2.1.2.1 Perception

Thite & Russell, Work organization, human resource practices and employee retention in Indian call centers (2010) in their research have observed that employees who have the perception that their current jobs are easily replaceable are significantly less likely to exhibit attachment to their employment in Indian BPO and prone to quit. March and Simon's(1958) seminal book, Organizations, marks the real beginning of the attempt to develop an overall theory explaining why people leave their jobs.According to them two factors i.e perceived desirability of leaving the employing organization (conceptlized as job satisfaction and organizational commitment) and the perceived ease of leaving the organization (conceptualized as quality of job alternatives) determine whether an employee leave or not.WeiBo, Kar, & Zhi (2010) have done their research on Job coupling i.e a new variable which was introduced into traditional model is described in two dimensions, 'on-job coupling' and 'off-job coupling'. According to theory of coupling an employee's personal values, career goals and plans for future must 'compatible' with the larger corporate culture and the demands of his or her immediate job , such as job knowledge, skills and abilities .In addition , a person will consider how well he or she fits the community and surrounding environment. The key structure variables of job -coupling are basically described into three factors as linkage, fitness and sacrifice. 'Fitness' is defined as an employee's perceived compatibility or comfort with an organization and with his or her environment. This study pointed that the better the compatibility, the higher the likelihood that an employee will feel professionally and personally tied to organization. 'Linkage' is formal or

informal connection between an employee and institutions or people .Job coupling suggests that a number of threads connect an employee and his or her family in a social, psychological and financial web that includes work and 'off' work friends, groups, community and physical environment where they are located. The higher the number of links between the person and the web, the more an employee is bond to the organization. ‘Sacrifice' represents the perceived cost of material or psychological benefits that are forfeited by organization. For example, leaving an organization may induce personal losses, such as losing contact with friends, personally relevant projects or perks. The more an employee will have to give up when leaving, the more difficult it will be to sever employment with organization.

Gupta (2010) in his research which had two objectives, 1- To identify and rank the factors of attrition in BPOs, explore and analyze dimensions of attrition based on literature review and primary data. 2-To identify and explore the dimensions of employee retention in BPOs based on primary data collected from field survey. The significance of the study lies in the detonation of the BPO industry in recent years. Where on one hand the sector is growing with leaps and bounds, on the other employee turnover has been alarming high, this costing a lot to the company. The study has been an attempt to assess the patterns of attritions in BPO and analyze the relationship among employee motivation, job satisfaction and employee retention, so as to utilize employee motivation to retain employees in organization. A sample size of 500 employees working in BPO sector in Delhi NCR region was taken. Simple random sampling was used to gather data from respondents; the study was descriptive in nature. The study has two findings for secondary data i.e from literature review and from primary data.Secondary data ranked Low perceived value as number one factor for attrition.Low perceived value stands out as the most significant factor for attrition Increased dissatisfaction leads to reduced motivation , which in turn results in lowered efficiency. When the efficiency is lowered, employees are not able to deliver their expected output which results in their leaving the job. When employees quit, the perceived value is furthered lowered.

2.1.2.2 Experience

Bisht & Singh (2012) explained that antecedents for attrition of employees vary with different levels of experience. He explained that antecedents for attrition of employees vary with different levels of experience.The investigation revealed that there is a significant difference in the

thinking of employees with different experience and their reasons to quit a job also varies.Less experienced employees have been fond likely to quit. Milkulic, Simunic, & Nicolic (2013) have observed work experience at current job found to be significant predicators of organizational commitment which leads to employee retention.

Nelson (2012) explained in his research that a Jackson Organization study shows that companies that effectively appreciate employee value enjoy a return on equity & assets more than triple that experienced by firms that don't. Fortune's "100 Best Companies to Work For" stock prices rose an average of 14% per year from 1998-2005, compared to 6% for the market overall.According to Nelson (2012) , a career and workplace expert and author of "Make More Money By Making Your Employees Happy", younger generations of workers are bored and are quick to leave jobs that are not stimulating". According to a study those companies surveyed, about 40 percent employed 50 or more millennial workers. Data has shown over 60 percent of millennials stay at their jobs less than three years, retaining younger employee is a real challenge and will continue to be a challenge.

2.1.2.3 Age

Padala (2010) in his research done on sample of 115 executive cadre, 55 junior executive cadre, and 130 non executive cadre employees selected based on stratified random sampling .The research revealed that younger workers have greater job satisfaction than older ones and less likely to leave the organizations.

2.1.2.4 Further Academic Studies

A return to academic studies has also been fond reasons among employes to quit job.Employees go for further studies to gain on academic competencies and new skills sets for their career advancement.Chawla & Guda (2010).Yin Ho, Gowne, & Loke (2010) found desire ti return for further academic work is one of important factor which cause employees to leave the job. According to Budhwar, Verma, Singh, & Dhar (2006) further education is one of factor of employee attrition observed in companies.

2.1.2.5 Spirituality

Chawla & Guda (2010) explored the relationship between ‘individual spirituality at work' and employees ' job satisfaction’, ‘propensity to leave ' and 'job commitment'. Spirituality in the Workplace is about individuals and organisations seeing work as a spiritual path, as an opportunity to grow and to contribute to society in a meaningful way. It is about care, compassion and support of others; about integrity and people being true to themselves and others. It means individuals and organisations attempting to live their values more fully in the work they do. This work focuses on sales professionals across different industries. A cross-sectional survey method is adopted .Correlation analysis was done to reveal the hypothetical relationships. The reslts reveal that sales professional’s spirituality at work is positively related to job satisfaction and job commitment and negatively related to propensity to leave.

2.1.3 ENVIRONMENTAL VARIABLES

2.1.3.1 Compenstion Offered By Market

Bisht & Singh (2012) observed that job availability in market found responsible for attrition.Attractive compensations packages in the market lure the employees and they prefer to switch their current organizations. Budhwar, Varma, Malhotra, & Mukherjee (2009) have observed better job opportunities elsewhere emerged as a key cause of attrition in Indian BPO industry. According to Budhwar, Verma, Singh, & Dhar (2006) the reasons for attrition include better opportunities and monetary packages offered by competition.P & Radhakrishnan (2012) in their research study explained six factors responsible for attrition out of six one found to be opportunities in the society which explained 2.67% variance .The research involved a sample of 200 employees of marketing companies like private sector banks, life insurance companies, mutual funds companies, brokerage firms undertaking business of marketing of share trading, currency trading, etc. in Tamilnadu State. 5 point Likert scale structured questionnaire was used . The respondents profile is investigated by using simple percentage analysis, 86.5% of respondents are male, 43 % fall in age group of 21-25 years, Majority of respondents 39.5% re

undergraduate degree holders, 34 % get monthly salary between Rs 8000 -Rs 12000, unmarried respondents 54.5% are more than married respondents.

2.1.3.2 Downsizing and Restructuring

Shaw, Gupta & Delery (2005) have observed that global economy has become increasingly knowledge based and organizations that can successfully retain their human resources have an advantage over organizations that can not.Turnover negatively affects the performance.

Cameron, Freeman, & Mishra (1991) observed that US industry, once the most productive in the World, is now lagging behind its global competitors. What is not well known is that blue –collar productivity is not necessarily the problem. Between 1978and 1986 , for example the number of production workers in US declined by 6% while real output rose by 15 %.White collar productivity decreased 6% while the no of workers increased by 21%.Downsizing , which involves reducing the workforce , but also eliminates functions and redesign systems and policies to control costs , has become more common in US companies. Phillips & Connell (2003) has observed during the past decade employee turnover has become a very serious problem for organizations. Managing retention and keeping the turnover rate below target and industry norms is one of the most challenging issues facing business. Employee turnover continues to be the most unappreciated and undervalued issue facing business leaders. According to Eckley(1966) the decision to lay off large no of employees is one of the most difficult ever faced by business management.Failure is implicitly evident no matter how extenuating the circumstances, and emotional involvement is almost unavoidable. To reduce layoffs in manufacturing company should eliminate overtime used to achieve peak output, retrieve work previously subcontracted and absorb annual attrition in the workforce.

Balkin (1992) observed and stated restructuring of industries such as banking and increased level of competition is forcing executives to find ways to reduce the size of their workforces and run leaner organizations. Reward system is one of key approach to do employee separations effectively, by designing pay and benefits policies that support the need to manage outflow of human resources, management can minimize the costs and unpleasantness associated with terminating employees. A relation has been established that legal barriers have made the employee separations a costly affair.Srivastava & Bhatnagar (2008) have observed in their research that marketers are increasingly recognizing human capital as a source of value for firms

and shareholders (Cairncross,2000) as talent is rare , valuable , difficult and hard to substitute and organizations that better attract , select and retain this talent outperform those that do not (Barney and Wright,1998).Technological advances and global competition are the main drivers of changes in employment patterns leading to intense competition between employers to attract and retain talented workers.(Osborn –Jones,2001).Competition and lack of availability of highly talented and skilled employees make finding and retaining talented employees a major priority for organizations(Flegley ,2006). Human Resources play a significant role in reaching organization effectiveness and performance (Huseild , 1995).Talent has become the key differentiator for human capital management and for leveraging competitive advantage(Bhatnagar,2003).With better talent acquisition , employee engagement improves and so does the productivity. Maximizing team engagement, motivation and retention through due diligence in talent acquisition is vital in Today's highly competitive environment.

According to Rigby(2002) , researches at Bain & company analyzed the layoffs at S&P 500 companies in USA during early stages of downturn from August 2000 through August 2001 , about quarter of these companies announced layoffs and letting a total of about 500,00 workers go, it was 2.2% of total workforce of S&P 500 workforce. During this period companies with few or no layoffs performed significantly better than those with large numbers of layoffs. The communications industry as a whole including telecoms and network equipment makers, accounted for almost a third of all layoffs by S& P 500 companies.

Organizational downsizing is a prevalent strategy designed to improve organizational performance while selectively decreasing costs. It refers to an organizational decision to redce the workforce in order to improve organizational performance. (Kozlowskiat, WJS.,Chao,G.T.,Smith,E.M. and Hedlund, 1993).In the narrow sense , the definition is limited to a planned reduction in the workforce (DeWitt,1998). According to econometric study by Sheaffer, Carmeli, Steiner-Revivo, & Zionit (2009) thee is a positive impact of combination downsizing strategies on short- term performance of and negative impact on long term performance and high tech industry performance is negatively related to personnel cutbacks. P & Radhakrishnan (2012) in their research study observed prevailing economic forces explain 7.73% of variance for employee attrition .

2.2 STRTEGIES TO RETAIN EMPLOYEES

Sirota & D. Wolfson (2009) observed and analyzed that management has been jumping on and off a succession of behavioral science bandwagons searching for the answer to harmonious and productive industrial relations : Human relations in the 1930's and 1940s , Participative management in the 1950's , T-groups in the 1960's , Job –enrichment in the 1970's Despite considerable enthusiasm and a few well publicized successes , these potentially effective behavioral science tools have had a discouragingly high failure rate in corporate sector. In current climate of employee alienation and mounting grievances about non financial matters, management is increasingly turning to the behavioral theorists for help-with similar disappointing results. The trouble is that in many instances wrong medication is being prescribed for the disease. Management should diagnose the people problems like a regular medical check up and that diagnosis should be based on conceptual framework i.e it involves two ideas 1-Utilizatin-what the company gets from the employee. 2-what the employee gets from the company only them attrition can be controlled.

Malik, Ahmad, & Hssain (2010) have stated that organization is a structured entity which is established to achieve specific goals by blending the resources. Business units are very sensitive regarding costs and benefits to get optimal results. The right size of human resources is indispensable for successful survival of every organization. To compete with competitors, organizations need to improve efficiency, increase productivity and quality, which include the reduction of costs as well. To compete with competitors, organizations need to adjust its structural hierarchy (restructuring) and redesign administrative (reorganization) generally known as downsizing .The employees who remain with organization after downsizing are known as 'survivors'. Downsizing negatively affects the job satisfaction and life satisfaction of survivors.

Rao (2009) observed and stated in his research that according to US Bureau labor statistics, the number of 35-44 year olds in the workforce, so called 'key leader age' will drop by 15 %over the next decade. There is a growing shortage of leadership talent among the current workforce and that is hindering the growth of organizations. It is necessary to invest in corporate programs to develop leadership talent.

Martin & Schmidt (2010) have observed in their study that one of research by (Corporate leadership council) , have examined current practices of HR , they have studied 20,000 employees dubbed "emerging stars" in more than 100 organizations worldwide, exploring how they viewed their employers, how they were managed and how they reacted to changes in organizations. It was fond that one in three million high potential employee admits to not putting all his efforts into his job, one in for believes he will be working for another employer in a year. One in five believes that his personal aspirations are quite different from what the organization has planned for him Study suggested to avoid six mistakes i.e 1-Don't assume high potentials employees are engaged i.e if young highly potential employees don't get stimulating work, recognition and chance to prosper, they can quickly become disenchanted.2- Don't mistake current high performance of employees for future potential. i.e test employees for three critical attributes: ability, engagement and aspiration.3-Don't delegate talent development to line managers i.e development of highly potential employees should be done by top management .4-Don't shield talent i.e place employees in "live fire" roles where new capabilities can be acquired.5-Offer star performers a differentiated pay .6-Don't keep young leaders in dark i.e share future strategies with them and emphasize their role in making them real.

Truss & Soane (2010) in their study observed and suggested five principles for increasing employee engagement: keep people informed, listen, set clear objectives, match the person with job and create meaningful work help in retaining employees. For kinds of workers are classified as 1-Grand prix drivers i.e they are those employees who are strongly engaged with their work , challenge for companies is to prevent them from carrying too much of the load and best practice to manage them is divide equitable work among team members. 2-Pole Vaulters i.e they are strongly engaged but their episodes of engagement are less frequent than those of Grand prix drivers, the challenge is they loose their enthusiasm frequently, best practice is to encourage participation and involvement among workers. 3-Long-distance runners i.e they are reliable and consistent but they are less engaged than Grand prix drivers and Pole Vaulters, the challenge for companies is to keep them engage and involve , best practice and advise is to look for job design suitable to them. 4- Flatliners i.e they are rarely engaged, challenge is they have negative feelings best practice is to give visible recognition to them.

According to Cote (2013) in recession furloughs i.e sending employees to go on unpaid leaves is a better strategy than to layoff i.e reducing employee's strength permanently. Layoffs are more disruptive to an organization in both short and the long term .Even employees who stay are extremely distracted, because they loose friends and worried about their own jobs. Conventional wisdom is that because furloughs spread the pain across the entire workforce, it hurt everyone's morale, loyalty and retention so its better to layoff a smaller number focusing on weak performers. In Honeywell in recession time strategy of furlough was a success than layoffs. Challenger, Gray & Christmas, Inc., (2013) found in their research that total number of layoffs for 2012 in USA were 523,362 compared to 433,114 and the main job cuts were done by pharmaceutical and financial sector companies.Nelson (2012) explained in his research that companies should offer flexible working hours and mentoring programs to retain their employees.

Ghosh & Sahney(2011) research studies indicated that in industrial organizations the design of managerial jobs by balancing both the organizational social and technical subsystem elements does impact managerial retention .The characteristics of managerial job assignments in terms of factors like non-complexity and repetitiveness, authority for decision making , extent of team work, flexibility, intra and inter unit task linkage and task specialization were found to have significant impact on retention of managerial personnel. According to Psychologist Dr. Carey Cherniss, Editor of a marriage publication, it seems like 90 percent of the issues which they discuss involve communication, empathy, understanding, self-awareness—or more precisely, a skill set associated with emotional intelligence (EQ). It just so happens that emotional competencies also translate extremely well to the business world. The best part is that these skills can be learned. For example, one study followed the hiring of sales agents for L'Oreal on the basis of certain emotional competencies. These agents outsold other salespeople by $91,370 for a net revenue increase of $2,558,360. If that weren't enough, the high EQ employees had 63% less turnover during the first year than those selected in the typical manner.In a separate study, a national insurance company found that sales agents who were weak in emotional competencies such as self-confidence, initiative, and empathy sold policies with an average premium of $54,000. Not bad, right? Well, compared to agents who scored high in a majority of emotional competencies, they sold policies worth an average of $114,000.In a third international study of

515 senior executives, emotional intelligence was a better predictor of success than either relevant previous experience or high IQ.

Srivastava & Bhatnagar (2008) suggested companies should make efforts to build effective, practical and holistic talent strategies that are not only able to attract talent but also address employee engagement and the retention of key skills thus boosting the productivity and business performance. Organizations should not ignore that during the talent acquisition the personal goals and values of the applicant should match that of the organization to make a better culture - fit. This would help in anchoring the employees to the organization and reduce attrition

Jauhari & Singh (2013) explored the impact of company's diversity strategy on employee's attitudes and behaviors at the workplace. The study is based on survey based empirical research and hypothesized relationships were investigated by using a structural equation modeling approach. The findings show that perceived organizational support mediates the positive relationship between perceived diversity climate and employee's organizational loyalty, after controlling for the demographic factors. It is suggested that management should adopt a strategic approach to diversity management for building organizational loyalty and to retain talent attraction and retention problems.

Dash M. , Singh, Vivekanand, & Roy (2009) in their research tested the Hertzberg's two factor model of motivation which suggested that satisfaction was related to intrinsic work (motivating) factors, while dissatisfaction was associated with extrinsic (hygiene) factors. Model suggested that job satisfaction and job dissatisfaction operate on different continm concept of motivation and are independent of each other.It is the hygiene factors that require particular attention. Hygiene factors are those of role clarity, working conditions, peer support, fixed salary, and recognition and awards.These by and large consistent with Hertzberg's (1959) original findings, except for recognition & awards. The results indicate shift from original Hertzberg theory, in that recognition & awards have become hygienic factors in IT industry. Relationship with superiors, which should have been a hygiene factor, was found to be strongly motivating.

Barad (2009) has observed that after IT and BPO industry, pharmaceutical industry is witnessing highest level of attrition where skills are relatively scarce, where recruitment is costly or where it takes several weeks to fill the vacancy, attrition is likely to be problematic from management

point of view in which companies directly lose their staff to competitors or where customers have developed relationship with employees. Research found that welfare measure, employee engagement, incentives, work culture, job rotation are the factors which make them employee stay in companies.

Chowdhury (2007) has observed in his research that supervisors being in direct contact with their subordinates play a very crucial role in motivating their subordinates and therefore relationship between supervisors and their subordinates has always drawn special attention. Employee's perceptions of supervisory behaviors have considerable impact on their motivation and work performance leading to retention of employees.

The findings of the study by Tahernejad, Ghorban, & Tahernejad (2013) in Malaysia supported that employees satisfaction is very important to enhance the quality of services that rendered to the customers in any given company and is crucial to the firm's profitability .It has been suggested to enhance employee satisfaction to retain them.

Baral & Bhargava (2010) in their study found that job characteristics were positively related to all measures of outcomes. Supervisor support and work-family culture were positively related to job satisfaction and affective commitment .Technological advancement is seen in increased reliance on and use of internet and telecommunication .As a result many employees are taking work outside office, which has blurred the boundary between work and family(Cooper, 1998).

According to (Benton, Rosen, & Peters, 1982) there are four conditions associated with low levels of attrition i.e if improvement is shown in benefits associated with job, supervisory style, job content and employee representation i.e any form of employee union, it will lead to low attrition. This research said at basic and simplistic level of attrition will cost more money as comparison to high level of attrition rate for two reasons 1-as employees remain in position, usually their salary increases due to their length of service .2- Programs to reduce attrition like higher levels of pay, greater opportunity for participation. There are two type of different indirect cost which can offset the cost of lowering attrition 1-Training cost of new employees and 2-costs directly associated with resignation and subsequent hiring of a replacement.

The research study by Thite, All that Glitters is not Gold: Employee retention in offshored Indian information Technology enabled services, (2010) adopted a mixed method case study approach combining employee survey and managerial interviews. Based on convenience sampling, four large Indian ITES/BPO firms participated in the study , involving 638 customer service representatives (CSRs) , the largest of its kind for this industry to date and 15 HR and operations managers as subject matter experts. The employee survey was composed of five-point likert scale questions on various aspects of all call centre work and employment, including training , career, work design and organization , workplace relations and occupational health and safety. The employees listed satisfaction with wages (27%), employment of the work (20%), and chances for advancement (17%) as three most important factors that made them stay in current job. These were followed by employment security (13%) , lack of other career opportunities (8%), flexible working hrs(7%), fair treatment from management (5%) and friendships at work (4%). Similarly, employees listed dissatisfaction with wages (39%), lack of chances for advancement (22%) and the routine/boring nature of job(7%) as three most important factors that motivated them to look for other career options.

2.3 CONCLUSIONS AND RESEARCH GAP

Despite the fact that there are number of attrition studies surveyed in abroad and India, following conclusion can be drawn for working purpose of the research.

Literature has dentified following main three factors responsible for employee attirion which are 1- Job related variables (Compensation , Working conditions,Work life balance, Stress ,Growth opportunities ,Relations with collegues, Nature of work ,Job security ,Ethical practices, Brand image, Location of office), 2- Pesonal variables (Perception , experiemce, age , further academic studies ,Spirituality) , 3-Environmental variables (Outside attractive pay ,Downsizing and restructuring) Following research gap has been observed from the literature.

- The present literature has focused on internal and external factors of employee attrition. The attrition problem has not been studied in depth in light of demographic variables like gender, age, income, marital status, hierarchy so present study has focused on this area.
- The factors of attrition which came out through literature needs to be checked whether these apply in selected four industries i.e IT & ITES, Banking, Insurance and Telecommunications industries of Delhi &NCR in current time context.
- There has not been any study which has compared the four industries on factors of employee attrition problem in Delhi & NCR region.
- The factors revealed from literature are combined for manufacturing and services sector so present study needs to be checked whether these apply in services sector only.
- In India there has not been any research on the different sectors of economy particularly services sector which contributes maximm share i.e 53.1% in GDP (Source: Central Statistical Organizatoion and CRISIL , 2005) .This research has focused on attrition in organized services sector of India, as it is evident from the facts available in first chapter of research that services sector is a major contributor in terms of GDP, employment and growth .So, it becomes important to find out the reasons of attrition to make this sector work progressively without distraction of problems of attrition.

Overall the literature suffers from dintinct and a big gap relating to a lack of in-depth studies on employee attrition problem. This gap justifies the need to investigate the problem stated in the next chapter.

Chapter-3

RESEARCH METHODOLOGY

Chapter-3

RESEARCH METHODOLOGY

This chapter relates to research methodology used to find out answers to research questions aroused from objectives of study. In formal terms, research is the systematic and objective identification, collection, analysis, dissemination and use of information for the purpose of improving decision –making related to identification and solution of problems and opportunities in management field. According to Crotty (1998) research methodology is the strategy, plan of action, process or design lying behind the choice and use of particular methods and linking the choice and use of methods to the desired outcomes. Hussey and Hussey (1997) also define research methodology as the overall approach to the research process, from the theoretical underpinning to the collection and analysis of data, and also suggest that methodology is concerned with the following main issues: why you collected certain data, what data you collected, from where you collected it, when you collected it, how you collected it, and how you will analyse it.

Researcher has studied literature review available on employee attrition and in this chapter it has been explained how relevant important needed information has been collected as per some suggested and authentic way through research methodology.An attempt has made to define and describe the research problem, research design, the nature of population and the sample selected from it, the questionnaire used and statistical technique used to analyze the data.

3.1 THE PROBLEM

In the preceding two chapters, an attempt was made to provide a comprehensive background of the study so that research problem could be seen in a context.This section has devoted to the statement of problem .Efforts have made to formulate the statement of problem , objectives and purpose of the study, explaining theoretically and practical significance of the study.

3.2 STATEMENT OF THE PROBLEM

The study has attempted to answer the following general questions:

1. What has been the perception of employees regarding attrition in the sector under study for Indian organizations?
2. Which factors can influence and have contributed to employee attrition problem and what were their ranking in terms of significance and importance.
3. How the selected industries in India were similar or dissimilar with attrition problem?
4. How employee attrition has been viewed in the light of demographic profile of employees in selected industries?
5. What factors did motivate employees to stay in an organization and suggest strategies for employee retention?

3.3 OBJECTIVES AND PURPOSE OF THE STUDY

The present study has attempted to determine the status of employee attrition in services sector in India .The specific objectives of the study were to explore the attrition problem through following points:

1. To identify and rank the factors of employee perception about attrition in services sector companies in Delhi & NCR.

2. How employee attrition has been viewed in the light of demographic profile of employees in services sector

3. To compare factors of attrition for selected industries i.e IT & ITES, Banking, Insurance and Telecommunications in Delhi & NCR

4. To find out what factors motivate employees to stay in an organization and suggest strategies for employee retention.

In the light of the problem stated above and objectives taken for the study, the topic of the study has been broadly entitled as follows: “Attrition in Service sector including IT & ITES sector in Delhi & NCR” is justified.

3.4 SIGNIFICANCE OF THE STUDY

The study carried out has got much significance for following theoretical and practical concerns.

3.4.1 Theoretical concerns:

- Theoretically, the present study seeks to explore the factors of employee attrition in services sector and has compared the impact of attrition factors for selected four industries i.e IT & ITES, Banking, Insurance and Telecommunications.
- The findings of the study may reveal a distinct new pattern of relationship between different variables and may thus help in finding hidden facts related to attrition problem.
- The study has viewd the employee attrition factors in light of demographic variables.Since not much research has been done in India in the field of employee attrition related to services sector , this research might have a significant contibtion in the exsisting body of knowledge.

3.4.2 Practical concern:

- The results of the study will enable the practicing managers of Indian services sector companies to focus on various internal and external factors influencing attrition problem.
- The results may help certain companies to reduce their employee attrition and increase retention.
- The findings of study may help to understand the merits and demerits of employee attrition in the light of demographic variables.It will help Indian HR managers to draft their HR policies which promote retention and reduce attrition.

3.5 SCOPE OF THE STUDY

The research problem has got jurisdiction in HR area and focused on employee attrition for services sector in India. This research has focused on employee's perception about their employer and attempted to find out reason for employee attrition in different industries and ways to retain them.The study has limited scope and included services sector industries particularly banking, insurance, telecommunications and IT & ITES sector of Delhi NCR region. The findings of this research would be beneficial for HR mnagers for whom retention of talented employees is challenge in Today's competitive environment.The study will provide new insights abuot the problem under study and suggestions for same to improve the employee retention.

3.6 RESEARCH DESIGN

Research design involves a series of rational decision-making choices. The research design was devised following a number of the researcher's decisions associated with the purpose of the study (exploratory, descriptive, hypothesis testing), where the study would be conducted (i.e., the study setting), the type of study it should be (type of investigation), the extent to which the researcher manipulated and controlled the study (extent of researcher interference), the temporal aspects of the study (time horizon),the level at which the data would be analysed (unit of analysis), sampling design (the type of sample to be used), how the data would be collected (data collection methods),how variables would be measured (measurement), and how they would be analysed to test the hypotheses (data analysis). In other words, the research design is the step aimed at designing the research study in such a way that the essential data can be gathered and analysed to arrive at a solution (Sekaran 2003).

This research has used exploratory and descriptive research design to answer the objectives of study.The primary objective of exploratory research design is to provide insights into and an understanding of the problem confronting the researcher. In case of this research, factosr of attrition for service sector employees are not known and it is one of objective of study. So, according to Malhotra (2006) it is an exploratory study. It has been tested how the factors are having impact on demographic variables so descriptive research design also has been used.

3.6.1 Sampling Design Process

Sampling design process involves following four steps

3.6.1.1 Target Population

As the present study has concerned with services sector in India. In this research only organized and modern service has been taken as it is clear that productivity and contribution of modern services found to me more as comparison to unorganized or traditional services and moreover it is difficult to collect the data for unorganized sector. Four sub sector of modern services i.e Banking, Insurance, Telecommunication and IT & ITES industry have been taken for study. In the first chapter researcher has explained the background of services sector and particularly these four industries. Male and female employees working in service sector private companies in Delhi NCR region have been considered for target group population.

3.6.1.2 Sampling Frame

In this research companies listed in Fundoodata.com, a private sector company which deals in providing data of different sectors of companies in India have been considered as sampling frame. There are 154 companies in banking, insurance, telecommunicationa and IT &ITES sector which employes more than 500 employees in Delhi and NCR region. (I.e **Table 3.1** mentioned in the appendix B).Out of 154 companies there are 44 companies in Delhi, 47 in Noida and 63 in Gurgaon region .

3.6.1.3 Sampling Technique and Sample Size

Non random quota sampling has been used in this research. Quota sampling may be viewed as a two stage restricted judgment sampling .First stage consists of developing control category or quota .In second stage sample elements are selected based on convenience or judgment. In this study 20 compnies have been selected based on the percentage. There has been 154 companies as per sampling frame which employ more than 500 employees in Delhi & NCR , out of which 56% are IT&Ites companies , 7 % are banking, 5 % insrance and 32 % telecommunications companies .Researcher has taken 11 IT&ITES companies, 2 banking , 1 insurance and 6 telecommunication companies and 30 employees from each company are further asked to fill questionnaire. Total sample size of the study has been kept 600

Below are the given lists of companies:

Table no 3.2: List of companies selected for survey

S.no	Name of company	Location
1	ZTE Telecom India pvt ltd	Gurgaon
2	Adobe Systems India Pvt Ltd	Noida
3	Genpact	Gurgaon
4	HCL Technologies Ltd	Noida
5	Sapient	Gurgaon
6	Agilent Technologies International pvt ltd	Gurgaon
7	Birls soft ltd	Noida
8	CMC ltd	New Delhi
9	JIL information Technology ltd	Noida
10	NagarroSoftware pvt ltd	Gurgaon
11	IBM India	Gurgaon
12	Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd	Gurgaon
13	ICICIBank	Gurgaon
14	HDHC Bank	Delhi
15	ZTE Telecom India pvt ltd	Gurgaon
16	Bharti Airtel Ltd (Group HQ)	Gurgaon
17	Huawei Telecommunications India Co. Pvt Ltd	Gurgaon
18	Nokia Siemens Networks Pvt Ltd	Gurgaon
19	Spice Communications Ltd (Idea Cellular)	Noida
20	STMicroelectronics Pvt Ltd	Greater Noida

3.7 COLLECTION OF DATA

Measured data for a management research are obtained in three ways: administrating a standard instrument already developed, administrating a specially designed instrument and extracting already measured data from records.The data for present study has been collected through administrating a specially designed instrument from the employees who are working in selected 20 companies of banking, insurance, telecommunications and IT & ITES in Delhi and NCR. The researcher made planned and unplanned several visits to the selected industries and requested employees to fill the questionnaire and has collected the data.The researcher designed the questionnaire in google dive and mailed this to some employees and collected the data. Online collection of data proved to be environment friendly and made the data recording faster.Only 10 respondents replied to online questionnaire.

Table 3.3: Demographic profile of respomdents

Particulars	Fequency	Percentage
1) Gender		
1) Male	432	**72**
2) Female	168	28
11) Marital Status		
1) Single	297	49.5
2) Married	303	50.5

111) Age		
1) 21-30	411	68.5
2) 31-40	168	28
3) 41-50	18	3
4) > 50	3	0.5
iv) Income		
1) < Rs 25,000	204	34
2)Rs 25,000-Rs 50,000	246	41
3) Rs 51,000-Rs 75,000	84	14
4) > Rs75,000	66	11
v) Experience in job		
1) < 5 years	366	61
2) 5-10 years	189	31.5
3)11-15 years	30	5
4) >15 years	15	2.5
v) Edcation		
1) Graduate (BA,BSc,BCom,BCA)	156	26
2) Post Graduate (MA,MSc,MCom, MCA)	129	21.5

3) Professional (B-Tech,/MBBA, PGDBM,/M-Tech)	315	52.5
vi) Occupation (Hierarchy)		
1) Junior management	201	33.5
2) Middle management	282	47
3) Senior management	27	4.5
vi) Industry		
1) IT & ITES	330	55
2) Banking	60	10
3) Insurance	30	5
4) Telecommunications	180	30

3.8 QUESTIONNAIRE

3.8.1 Design

The standardized questionnaire as shown in Appendix A, has been constructed in a way that it translated the research objectives into specific 51 questions and thus enabled the researcher to obtain necessary data to explore the perception of employees about reasons for employee attrition.The content, context and face validity validity of the questionnaire was tested by showing it to the five experts of HR specialization in academics and in corporate sector. In order to accomplish the research purpose each question was framed to reveal the answer, which

accurately and completely reflected the perceptions of respondents.Five point Likert scale has been used in the questionnaire and respondents were asked to give their opinions for each question. Qestionnaire has embodied the scale close ended form of questions. Following considerations were made to construct the effective structured questionnaire:

- The language and writing style of the questionnaire has been kept simple, converstional, concise, appropriate and in accordance with intellectual level of targeted respondents of selected industries.
- The questions were consistent with the respondent's exsisting level of information.
- The research objectives and frame of reference have been defined beforehand, including the questionnaire's context of time, budget, manpower, intrusion and privacy.
- Unneeded questions are an expense to the researcher and an unwelcome imposition on the respondents.So, due care has been given to avoid unneeded questionsfrom the questionnaire.

- The types of scale close ended questions have been found fit in the statistical data analysis techniques available and in research goals.

- Many people may not prefer to answer personal or intimate questions. For this reason, questions about age, income, marital status, etc. have been generally placed at the end of the questionnaire. This way, even if the respondent wanted to refuse to answer these "personal" questions, he/she already answered the research questions.

3.8.2 Editing

The researcher has ensured the editing of questionnaire on following parameters (a) Compleleness (b) Consistency (c) Uniformity (d) appropriateness of response.The discripencies in the questionnaire has been checked and clarified through correspondence with the respondent.

3.8.3 Coding & Tabulation

Codes have been assigned to the options given in the dempgraphic part and in the scale close ended statements of the questionnaire.

Table 3.4: Coding for demographic profile

Particlars	Code
1) Gender	
1) Male	**1**
2) Female	**2**
11) Marital Status	
1) Single	1
2) Married	2
111) Age	
1) 21-30	1
2) 31-40	2
3) 41-50	3
4) > 50	4
iv) Income	
1) < Rs 25,000	1
2)Rs 25,000-Rs 50,000	2
3) Rs 51,000-Rs 75,000	3
4) > Rs75,000	4
v) Experience in job	
1) < 5 years	1
2) 5-10 years	2
3)11-15 years	3
4) >15 years	4

v) Edcation

1) Graduate (BA,BSc,BCom,BCA)	1
2) Post Graduate (MA,MSc,MCom, MCA)	2
	3
3) Professional (B-Tech,/MBBA, PGDBM,/M-Tech)	

vi) Occupation (Hierarchy)

1) Junior management	1
2) Middle management	2
3) Senior management	3

v) Industry

1) IT & ITES	1
2) Banking	2
3) Insurance	3
4) Telecommunications	4

The 5 point likert scale has been used for framing close ended questions in the questionnaire and these codes have been assigned i.e for Strongly Agree =5,Agree=4,Neither agree nor disagree =3,Disagree=2,Strongly disagree=1.

3.8.4 Pre-Testing and Reliability of the Instrument

The pilot survey was done on 100 respondents working for banking, insurance, telecommunications and IT & ITES sector in Delhi and NCR region. The pre- testing enabled the researcher whether it accomplished the research objectives and met the criteria of respondent's orientation in all its aspects.

Table 3. 5 : Reliability Statistics for pilot study

Cronbach's Alpha	N of Items	Sample size
.881	51	100

This research used the most popular test of inter-item consistency reliability that is the Cronbach's coefficient alpha (Cronbach 1951; Nunnally 1979; Peter 1979; Sekaran 2000). This is a test of the consistency of respondents' answers to all the items in a measure. To the degree that items are independent measures of the same concept, they will be correlated with one another (Sekaran 2000). Table 3.4 presents the Cronbach's coefficient alpha for the pilot study with 51 cases. According to Sekaran (2000), reliabilities less than 0.6 are considered to be poor, those in the 0.7 range, acceptable, and those over 0.8 good. The closer the reliability coefficient gets to 1.0, the better. In other words, the generally agreed upon lower limit for Cronbach's alpha is 0.70 (Peter 1979; Robinson, Shaver & Wrightsman 1991a, 1991b), but this may decrease to 0.60 in exploratory research (Robinson, Shaver & Wrightsman 1991a).

3.9 TECHNIQUES OF DATA ANALYSIS

The techniques of data analysis used in this research included the following: (a) Factor analysis (b) Hypothesis testing using various tests like One Way Anova and z-test etc (c) Discriptive statistics (d) Graphical presentations

3.9.1 Factor Analysis

Factor analysis have been used for data reduction and summarization .In research there may be a large number of variables, most of which are correlated and must be reduced to a manageable level. Relationships among sets of variables are examined and represented in terms of a few underlying factors.Factor analysis is an interdependence technique whose primary objective is to define the underlying structure among variables in the analysis. It provides the tools for

analyzing the structure of the interrelationships (correlations) among large no of variables (eg. Questionnaire response) by defining sets of variables that are highly interrelated known as factors. These factors are highly intercorrelated and assumed to represent dimensions within data.

3.9.2 Hypothesis Testing

A statement that explains or makes generalizations about a set of facts or principles, usually forming a basis for possible experiments to confirm its viability.A hypothesis is an assumed results or suggested explanation for an observed relationship about a relationship among several variables. When formulating a hypothesis, it is important not to try to "prove" that the hypothesis is true. Instead, one should seek to find evidence that it is not true. In other words, one can never accept a hypothesis; instead one fails to reject the null hypothesis. Nity one hypothesis have been framed and statistically tested to prove the objectives of research by using two statistical tools i.e 1- Independent sample t –test and One way anova.

3.9.2.1 Independent Sample z- test

The Independent z-test has been used to determine whether there exist significant differences between the means of two independent (unrelated) groups.

3.9.2.2 One- way Anova

The one-way analysis of variance (ANOVA) has been used to determine whether there exist significant differences between the means of two or more independent (unrelated) groups (Malhotra, 2009). This test has been applied to check whether there exists significant difference between factors of employee attrition and selected four industries i.e IT& ITES, Banking, Insurance and Telecommunications.Means scores of all four industries have been compared for thirteen factors of employee attrition.

3.9.3 Descriptive statistics

Descriptive statistics is the discipline of quantitatively describing the main features of a collection of information. Descriptive analysis has been used to present information like means of scores of respondents and standard error etc about the data in the analysis.

3.9.4 Graphical Represantation

Graphical representation has been used in some part of research analysis to provide a insight of information.

3.10 LIMITATIONS OF THE STUDY

The limitations are those characteristics of design or methodology that impacted or influenced the application or interpretation of the results of study. They are the constraints on generalizability and utility of findings that are the result of the ways in which researcher chose to design the study or the method used to establish internal and external validity.The shortcomings of the research have been stated below:

3.10.1 Lack of Indepth Approach

The present study may be criticized on the ground of lack of indepth approach because to find out the reasons of employee attrition researcher has taken the opinions of employees who have been working in the services sector companies, however indepth reasons of attrition should be collected and obtained from those employees who have left the organizations.Due to difficulty of data collection in this regard research has got limitation and lack the possibilities of accurateness. Future researchers can take into considerations of the opinions of employees who have left the organizations.

3.10.2 Small Sample Size

For any kind of research accuracy of the findings of responses depend on size of sample , more will be the size of samle , more will be the probability of accuracy of findings.The present study may be criticized on the ground of small sample size taken for this research .

3.10.3 Limited Resources

Despite due care has been taken by researcher there has been a limitation of resources i.e time, money and efforts used for conducting this research. All work has been done by the one individual i.e researcher therefore there might occur chances of mistakes in the research.

Chapter-4

FINDINGS AND ANALYSIS OF DATA

Chapter-4

FINDINGS AND ANALYSIS OF DATA

In the current chapter, the results of the data analysis and findings with respect to objectives of research have been presented.Imortant and relevant information has been presented using graphs and tables. Hypothesis have been formulated and tested with statistical tools.

4.1 RELIABILITY STATISTICS FOR INTER-ITEM CONSISTENCY

Inter-item consistency reliability i.e Cronbach's coefficient alpha found to be .914 (Table 4.1) after final data collection from 600 employees, this is a test of the consistency of respondents' answers to all the items in a measure.Cronbach's alpha will generally increase as the intercorrelations among test items increase and is thus known as an internal consistency estimate of reliability of test scores. According to Sekaran (2000), reliabilities less than 0.6 are considered to be poor, those in the 0.7 range, acceptable, and those over 0.8 good.

Table 4.1: Reliability Statistics

Cronbach's Alpha	N of Items	Sample size
.914	51	600

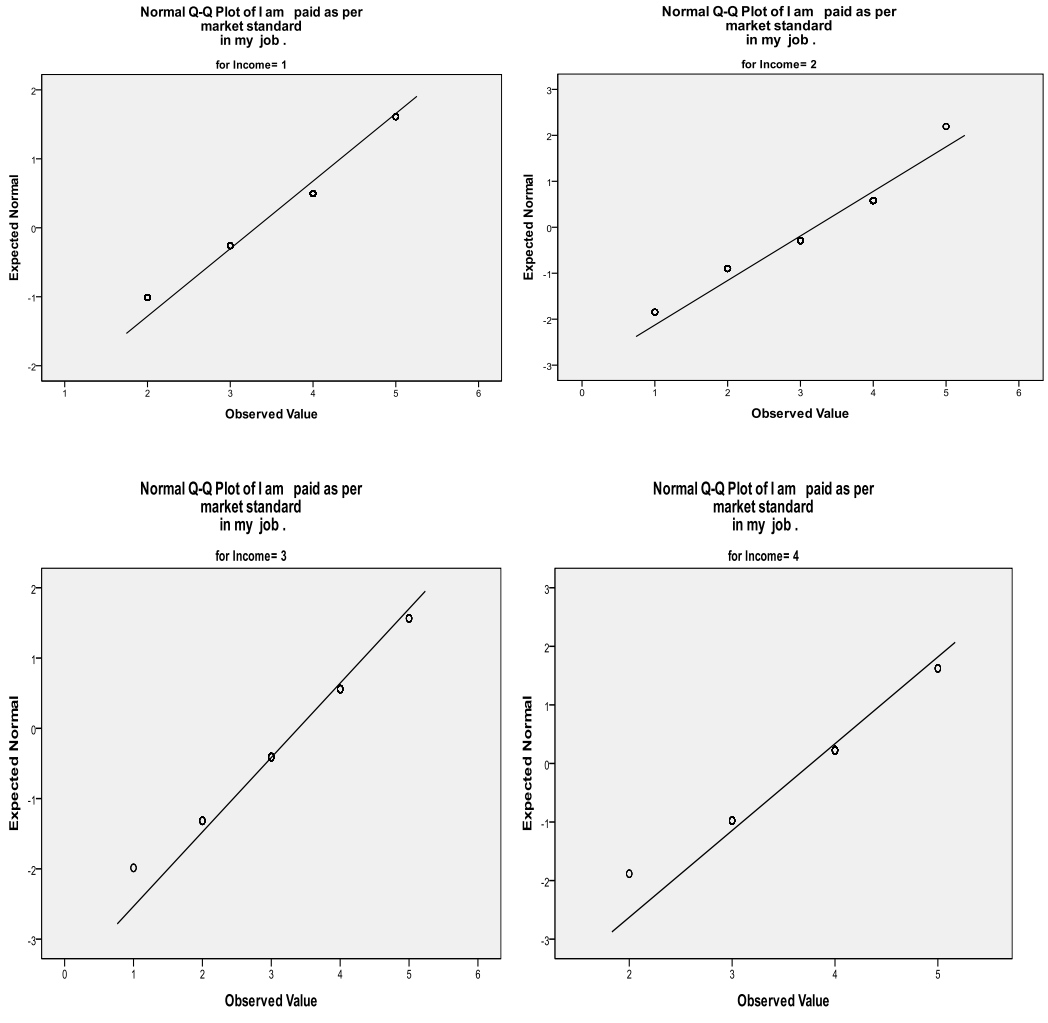
4.2 TEST OF NORMALITY

An assessment of the normality of data is a prerequisite for many statistical tests because normal data is an underlying assumption in parametric testing. There are two main methods of assessing normality: graphically and numerically. The approaches can be divided into two main themes: relying on statistical tests or visual inspection. Statistical tests have the advantage of making an objective judgement of normality, but are disadvantaged by sometimes not being sensitive enough at low sample sizes or overly sensitive to large sample sizes. As such, some statisticians prefer to use their experience to make a subjective judgement about the data from plots/graphs. Graphical interpretation has the advantage of allowing good judgement to assess normality in situations when numerical tests might be over or under sensitive, but graphical methods do lack objectThere are four methods or tests available to check the normality of data

through SPSS i.e Kolmogorov-Smirnov Test and Shapiro-Wilk Test (K-S Test), Skewness and Kurtosis, Histograms and Normal Q-Q Plots. (Testing for Normality using SPSS)

To check the normality of data Q-Q plot grapg has been observed between dependant variable i.e one statement (I am poaid as per market standard)and independent variable i.e income group (where 1= < Rs 25,000) ,2=Rs 25,000-Rs 50,000 ,3= Rs 51,000-Rs 75,000 and 4= > Rs75,000). It has been cleared that values are liying near to the line, so data is normally distributed.

Fig 4.1: Q-Q- Graph between one dependent variable (response) Vs Income group (where 1= < Rs 25,000) ,2=Rs 25,000-Rs 50,000 ,3= Rs 51,000-Rs 75,000 and 4= > Rs75,000)



According to theory of Central Limit Theorem if N > 30 then data is normally distributed (Bajpai, 2012).So it can be assumed through this theorem that data is normally distributed.

4.3 IDENTIFICATION AND RANKING OF EMPLOYEE ATTRITION FACTORS

Factor analysis has been used for data reduction and summarization .It has been used to identify and rank the employee attrition factors in terms of importance. Below is given the results for same.

Table 4.2: Table KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.813
Bartlett's Test of Sphericity	Approx. Chi-Square	5474.199
	df	1275
	Sig.	.000

4.3.1 Kaiser-Meyer-Olkin: measure of a sampling adequacy has been used to compare the magnitudes of the observed correlation coefficients in relation to the magnitudes of the partial correlation coefficients. It predicts if data are likely to factor well, based on correlation and partial correlation. Large KMO values are good.Since the value of KMO has been observed 0.813, we can say data is well correlated. The thumb rule is nearer the value towards 1 higher is degree of correlation.

4.3.2 Bartlett's test of sphericity: has been used to test the hypothesis that correlation matrix is an identity matrix(all diagonal terms are one and all off-diagonal terms are zero) .If SIGNIFICANCE (less than .05) then hypothesis should be accepted and observed value of significance is .000. i.e

All items are perfectly correlated with themselves (one) and have some level of correlation with other items.

From the Rotated component matrix mentioned in the appendix, 11 factors have been extracted and named from **Table 4.3 a** (mentioned in appendix B) and presented in Table 4.3b .From the Total variance explained box it can be concluded that 69.378 % of data is used during rotation and 30.73 % of data is lost during rotation .

Table 4.3 b : Rotated component Matrix of 11 factors

S.no	Name of factors	Statements	Loading	Variance
1	**Highly perceived value for job**	I would strongly recommend this job to my friends and relatives.	.781	12.132 **%**
		I am generally satisfied with the kind of work I do on this job.	.741	
		I am satisfied with the variety of activities my job offers.	.695	
		All things being equal, I will choose my present job again.	.670	
		I love to come to my job every day.	.565	
		I feel proud about my work.	.538	
		The work allotted to me is interesting.	.528	
		The overall work culture promotes happiness among the employees.	.525	
		I feel self motivated in my job.	.520	
		I_experience joy in my ork.	.512	
2	**Unsupportive Organization Culture**	People in my organization have left due to non cooperative work behavior of colleagues.	.833	7.598%
		People in my organization have left due to unfavorable work culture.	.816	
		People in my organization have left due to the behavior of their Boss with them.	.776	
		People in my organization have left due to the lack of a comfortable working culture	.725	
		People in my organization have left due to improper promotion policies.	.705	
		People in my organization have left due to unnecessarily work pressre of the boss.	.646	

3	**Job Security**	I am satisfied with the security my job provides to me.	.746	6.792%
		There is a job security in my job.	.718	
		I am satisfied with the freedom I have to do what I want on my job.	.593	
		I fee equality in job	.512	
4	**Growth opportunities**	There is ample opportunities available for internal promotions in my company.	.766	5.907%
		I am sure of career growth in my company	.725	
		There is empowerment in my job role	.504	
5	**Working Environment**	I am satisfied with the environment of my organization.	.728	4.954%
		There is effective supervision in my job.	.544	
		There is transparent and open communication in my compny.	.525	
6	**Compensation**	I am paid as per market standard in my job .	.893	4.342%
		I am satisfied with the pay I receive for my job.	.881	
7	**Adequate Job targets**	My company promotes team work.	.659	4.290%
		There are appropriate targets set by company for my job.	.553	
		My job targets are easily achievable.	.514	
8	**Role stagnation**	My role is stagnant in job	.766	3.928%
		My job is monotonous in nature.	.675	
9	**Work life balance**	There is a work life balance between my job and personal life.	.774	3.464%
10	**Job Stress**	There is stress in my job.	.779	3.405%
11	**Learning opportunities**	There is an opportunity to develop multiple skills in my job.	.682	3.356%
		My company provides adequate training and learning opportunities related to my job.	.542	

4.4 OPINION OF GENDER FOR EMPLOYEE ATTRITION FACTORS

Below mentioned following 11 hypotheses have been framed to know the opinions of different gender i.e male and female for 11 factors of employee attrition. It has been tested whether there exists significant difference between independent variable and dependent variables. Independent sample z-test been applied to check whether there exists a significant difference between the mean scores of two categories.

4.4.1 **Independent sample z-test**

The Independent sample z-test has been used to determine whether there exist significant differences between the means of two independent (unrelated) groups.This test has been applied to check whether there exists significant difference between factors of employee attrition and dempgraphic variables of poplation i.e gender, marital stats, age , income , experience and occupation (hierarchy of employees) .Means scores of all demographic variables have been compared for thirteen factors of employee attrition to check significant difference.

4.4.1.1 Decision Rule for z-test: When the Significance value of Levene's test is less than 0.05 it indicates that the assumption of Homogenity of Variance is violated, then z –value for equal variance not assumed to be considered and when Significance value of Levene's test is greater than 0.05, then then z –value for equal variance assumed is considered to check significant difference between two variables.

When the significance value of z test is less than 0.05 (p value < 0 .05 at 95% level of significance), Null hypothesis is rejected and it can be concluded that there is a significant difference exists. When the significance value of z test is greater than 0.05 (p value > 0 .05 at 95% level of significance), Null hypothesis is accepted and there is no significant difference exisits

Hypothesis 1.

Null Hypothesis (H0): Male and female employees perceived same value for job

Alternative hypothesis (H1):Male and female employees have different perceived value for job.

Table 4.4: z- test for highly perceived value for job Vs gender

		Levene's Test for Equality of Variances		z-test for Equality of Means				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Highly perceived value for job	Equal variances assumed	.023	**.880**	-.291	598	**.771**	-.176	.603
	Equal variances not assumed			-.295	313.681	.768	-.176	.594

Table 4.4 shows that significance value of Levene's test is .880 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .771 (> 0.05) which means there exists no significant difference between male and female employees for the factor i.e highly perceived value for job and so null hypothesis is accepted.

Hypothesis 2.

Null Hypothesis (H0) : Male and female employees think same for unsupportive organizational culture.

Alternative hypothesis (H1): Male and female employees differently think for unsupportive organizational Culture.

Table 4.5: z- test for unsupportive organizational cultre Vs gender

	Levene's Test for Equality of Variances		z-test for Equality of Means				
	F	**Sig.**	**z**	**df**	**Sig. (2-tailed)**	**Mean Difference**	**Std. Error Difference**

Un supportive Organizational culture	Equal variances assumed	2.373	.124	2.063	598	.040	.917	.444
	Equal variances not assumed			1.996	285.354	.047	.917	.459

Table 4.5 shows that significance value of Levene's test is .124 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .040 (< 0.05) which means there exists significant difference Between male and female employees for the factor i.e unsupportive organizational culture and so null hypothesis is rejected.

Table 4.6 : Discriptive for Unsupportive organizational culture vs gender

	Gender	**Mean**	**Std. Deviation**	**Std. Error Mean**
Unsupportive organizational culture	1	18.17	4.783	.230
	2	17.25	5.150	.397

Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree. Hence higher mean score indicates mores for that factor. It has been observed from table 4.6 that males scored highest (M=18.17± 4.7), which indicates males perceive there is unsupportive organizational culture in their companies as comparison to females (M=17.25±5.1)

Hypothesis 3.

Null Hypothesis (H0) : Male and female employees have no difference perception for job security

Alternative hypothesis (H1): Male and female employees have different perception for job security.

Table 4.7 : z- test for Job security Vs gender

		Levene's Test for Equality of Variances		**z-test for Equality of Means**				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Job security	Equal variances assumed	.663	**.416**	-.449	598	**.654**	-.129	.287
	Equal variances not assumed			-.464	326.722	.643	-.129	.278

Table 4.7 shows that significance value of Levene's test is .416 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .654 (> 0.05) which means there exists no significant difference between male and female employees for the factor i.e Job security and so null hypothesis is accepted.

Hypothesis 4.

Null Hypothesis (H0) :Male and female employees have same perception for Growth Opportunities in their companies.

Alternative hypothesis (H1): Male and female employees have different perception for Growth opportunities in their companies.

Table 4.8 : z- test for Growth opportunities Vs gender

		Levene's Test for Equality of Variances		z-test for Equality of Means				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Growth opportunities	Equal variances assumed	.086	**.770**	.408	598	**.684**	.084	.207
	Equal variances not assumed			.406	301.813	.685	.084	.208

Table 4.8 shows that significance value of Levene's test is .770 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .684 (> 0.05) which means there exists no significant difference between male and female employees for the factor i.e Growth opportunities and so null hypothesis is accepted.

Hypothesis 5.

Null Hypothesis (H0):Male and female employees have same perception for working environmen in their companies.

Alternative hypothesis (H1): Male and female employees have different perception for Working environmen in their companies.

Table 4.9 : z- test for Working environment Vs gender

	Levene's Test for Equality of Variances		z-test for Equality of Means				
	F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference

Working environment	Equal variances assumed	7.063	**.008**	2.409	598	.016	.387	.161
	Equal variances not assumed			2.309	280.075	**.022**	.387	.168

Table 4.9 shows that significance value of Levene's test is .008 which is less than 0.05. So, homogeneity of variance condition is violated and significane value for z-test (2-tailed) i.e p value is.022 (< 0.05) which means there exists significant difference between male and female employees for the factor i.e working environment and so null hypothesis is rejected.

Table 4.10: Discriptive for working environment vs gender

	Gender	**Mean**	**Std. Deviation**	**Std. Error Mean**
Working environment	1	11.58	1.716	.083
	2	11.20	1.890	.146

Descriptive Statistics has been used to see means of scores for two groups and it has been observed from Table 4.10 that male scored highest (M=11.58±1.7), which indicates male feel there is good working environment in their companies as comparison to females (M=11.20±1.8)

Hypothesis 6.

Null Hypothesis (H0): Male and female employees think they get same compensation in their companies.

Alternative hypothesis (H1): Male and female employees think they get different Compensation in their companies.

Table 4.11: z- test for Compensation Vs gender

		Levene's Test for Equality of Variances		z-test for Equality of Means				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Compensation	Equal variances assumed	7.335	**.007**	-.797	598	.426	-.142	.178
	Equal variances not assumed			-.835	336.554	**.404**	-.142	.170

Table 4.11 shows that significance value of Levene's test is .007 which is less than 0.05. So, homogeneity of variance condition is violated and significane value for z-test (2-tailed) i.e p value is .404 (> 0.05) which means there exists no significant difference between male and female employees for the factor i.e compensation and so null hypothesis is accepted.

Hypothesis7.

Null Hypothesis (H0): Male and female employees thinkt same for adequate job targets in their companies

Alternative hypothesis (H1): Male and female employees think different for adequate job targets in their Companies.

Table 4.12: z- test for 13 Adequate Job targets Vs gender

	Levene's Test for Equality of Variances		z-test for Equality of Means				
	F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference

Adequate Job targets	Equal variances assumed	.742	**.389**	-.310	598	**.757**	-.057	.182
	Equal variances not assumed			-.321	327.385	.748	-.057	.176

Table 4.12 shows that significance value of Levene's test is.389 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .757 (> 0.05) which means there exists no significant difference between male and female employees for the factor i.e adequate Job targets and so null hypothesis is accepted.

Hypothesis 8.

Null Hypothesis (H0): Male and female employees think same for role stagnation in their companies

Alternative hypothesis (H1): Male and female employees think differently for role stagnation in their companies.

Table 4.13 : z- test for Role stagnation Vs gender

		Levene's Test for Equality of Variances		**z-test for Equality of Means**				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Role stagnation	Equal variances assumed	.197	**.657**	-.163	598	**.870**	-.025	.152
	Equal variances not assumed			-.170	329.078	.865	-.025	.146

Table 4.13 shows that significance value of Levene's test is .657 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .870 (> 0.05) which means there exists no significant difference between male and female employees for the factor i.e role stagnation and so null hypothesis is accepted.

Hypothesis 9.

Null Hypothesis (H0): Male and female employees think same for work life balance in their companies.

Alternative hypothesis (H1): Male and female employees think differently for work life Balance in their companies.

Table 4.14: z- test for Work life balance Vs gender

		Levene's Test for Equality of Variances		**z-test for Equality of Means**				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Work life balance	Equal variances assumed	.346	**.556**	2.272	598	**.023**	-.192	.085
	Equal variances not assumed			2.223	291.404	.027	-.192	.087

Table 4.14 shows that significance value of Levene's test is .556 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-ailed) i.e p value is .023 (< 0.05) which means there exists significant difference between male and female employees for the factor i.e work life balance and so null hypothesis is rejected.

Table 4.15: Discriptive for Work life balance vs gender

	Gender	Mean	Std. Deviation	Std. Error Mean
Work life balance	1	**3.36**	.919	.044
	2	**3.55**	.965	.074

Descriptive Statistics has been used to see means of scores for two groups and it has been observed from Table 4.15 that females scored highest (M=3.55±0.96), which indicates female feel there is a good work life balance in their companies as comparison to males (M=3.36±0.91)

Hypothesis 10.

Null Hypothesis (H0): Male and female employees think sme for job stress their companies.

Alternative hypothesis (H1): Male and female employees think differently for job stress their companies.

Table 4.16: z- test for Job stress Vs gender

		Levene's Test for Equality of Variances		**z-test for Equality of Means**				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Job stress	Equal variances assumed	1.423	**.233**	.158	598	**.875**	.015	.094
	Equal variances not assumed			.162	318.915	.872	.015	.092

Table 4.16 shows that significance value of Levene's test is .233 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-ailed) i.e p value is .875 (> 0.05) which means there exists no significant difference between male and female employees for the factor i.e job stress and so null hypothesis is accepted..

Hypothesis 11.

Null Hypothesis (H0): Male and female employees have same learning opportunities in their companies.

Alternative hypothesis (H1): Male and female employees have different learning opportunities in their companies.

Table 4.17 : z- test for Learning opportunities Vs age

		Levene's Test for Equality of Variances		**z-test for Equality of Means**				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Learning opportunities	Equal variances assumed	.409	**.523**	-.475	598	**.635**	-.063	.132
	Equal variances not assumed			-.469	297.441	.639	-.063	.133

Table 4.17 shows that significance value of Levene's test is .523 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-ailed) i.e p value is .635 (>

0.05) which means there exists no significant difference between male and female employees for the factor i.e learning opportunities and so null hypothesis is accepted..

4.5 OPINION OF EMPLOYEES BASED UPON MARITAL STATUS FOR EMPLOYEE ATTRITION FACTORS

Below mentioned following 11 hypotheses have been framed to know the opinions of employees based upon marital status i.e single and married for 11 factors of employee attrition. It has been tested whether there exists significant difference between independent variable and dependent variables. Independent sample z-test been applied to check whether there exists a significant difference between the mean scores of two categories.

Hypothesis 12.

Null Hypothesis (H0): Single and married employees have same perceived Value for job.

Alternative hypothesis (H1):Single and married employees have different perceived value for job.

Table 4.18 shows that significance value of Levene's test is .002 which is less than 0.05. So, homogeneity of variance condition is violated and significane value for z-test (2-tailed) i.e p value is .544 (> 0.05) which means there exists no significant difference between Single and married employees for the factor i.e highly perceived value for job and so null hypothesis is accepted.

Table 4.18: z- test for 11 factors Vs marital status

		Levene's Test for Equality of Variances		z-test for Equality of Means				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Highly perceived value	Equal variances assumed	9.929	.002	.607	598	.544	.329	.542

for job	Equal variances not assumed			.606	580.280	.544	.329	.542
Unsupportive Organizational culture	Equal variances assumed	3.899	**.049**	2.505	598	.012	.998	.398
	Equal variances not assumed			2.503	587.356	**.013**	.998	.399
Job security	Equal variances assumed	2.318	.128	-.568	598	.570	-.147	.258
	Equal variances not assumed			-.568	596.668	.570	-.147	.258
Growth opportunities	Equal variances assumed	3.359	.067	.326	598	.745	.061	.186
	Equal variances not assumed			.325	585.956	.745	.061	.186
Working environment	Equal variances assumed	3.573	**.059**	3.624	598	**.000**	.520	.143
	Equal variances not assumed			3.629	589.492	.000	.520	.143
Compensation	Equal variances assumed	.318	.573	1.551	598	.121	.248	.160
	Equal variances not assumed			1.551	597.788	.121	.248	.160
Adequate Job targets	Equal variances assumed	2.596	.108	1.268	598	.205	.207	.164
	Equal variances not assumed			1.266	583.835	.206	.207	.164

Role stagnation	Equal variances assumed	6.802	**.009**	2.230	598	.026	.303	.136
	Equal variances not assumed			2.227	585.533	**.026**	.303	.136
Work life balance	Equal variances assumed	2.790	.095	-1.596	598	.111	-.122	.076
	Equal variances not assumed			-1.595	594.847	.111	-.122	.076
Job stress	Equal variances assumed	6.114	.014	.526	598	.599	.045	.085
	Equal variances not assumed			.526	583.294	.599	.045	.085
Learning opportunities	Equal variances assumed	.011	.918	-1.299	598	.194	-.153	.118
	Equal variances not assumed			-1.299	597.431	.195	-.153	.118

Table 4.19 Discriptive for 11 factors vs marital status

	M.status	**Mean**	**Std. Deviation**	**Std. Error Mean**
Highly perceived value for job	1	36.11	7.133	.414
	2	35.78	6.101	.351
Unspportive Organizational culture	1	18.41	5.155	.299
	2	17.42	4.594	.264
Job security	1	14.10	3.052	.177
	2	14.25	3.265	.188
Growth	1	10.56	2.413	.140

opportunities	2	10.50	2.131	.122
Working environment	1	11.74	1.627	.094
	2	11.22	1.873	.108
Compensation	1	6.51	1.954	.113
	2	6.26	1.956	.112
Adequate Job targets	1	11.47	2.137	.124
	2	11.27	1.864	.107
Role stagnation	1	6.78	1.764	.102
	2	6.48	1.554	.089
Work life balance	1	3.35	.958	.056
	2	3.48	.909	.052
Job stress	1	3.75	1.106	.064
	2	3.70	.962	.055
Learning Opportunities	1	7.25	1.454	.084
	2	7.41	1.439	.083

Hypothesis 13.

Null Hypothesis (H0): Single and married employees have same perception for unsupportive organizational culture.

Alternative hypothesis (H1):Single and married employees have different perception for unsupportive organizational culture.

Table 4.18 shows that significance value of Levene's test is .04 which is less than 0.05. So, homogeneity of variance condition is violated and significane value for z-test (2-tailed) i.e p value is.013 (< 0.05) which means there exists significant difference between single and married employees for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores for two groups and it has been observed from Table 4.19 that single scored highest (M=18.41±5.1), which indicates single employees have perception that there is unsupportive organization culture in their companies as comparison to married (M=17.42±4.5)

Hypothesis 14.

Null Hypothesis (H0): Single and married employees have same perception for Job security in their companies.

Alternative hypothesis (H1): Single and married employees have different perception for Job security in their companies.

Table 4.18 shows that significance value of Levene's test is .128 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .570 (> 0.05) which means there exists no significant difference between single and married employees for the factor and so null hypothesis is accepted.

Hypothesis 15.

Null Hypothesis (H0): Single and married employees have same perception for Growth opportnites in their companies.

Alternative hypothesis (H1): Single and married employees have different perception for Growth opportnites in their companies.

Table 4.18 shows that significance value of Levene's test is .067 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .745 (> 0.05) which means there exists no significant difference between single and married employees for the factor and so null hypothesis is accepted.

Hypothesis 16.

Null Hypothesis (H0): Single and married employees have same perception for Working environment in their companies.

Alternative hypothesis (H1): Single and married employees have different perception for Working environment in their companies.

Table 4.18 shows that significance value of Levene's test is .059 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .000 (< 0.05) which means there exists significant difference between single and married employees for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores for two groups and it has been observed from table 4.19 that single employees scored highest (M=11.74±1.6), which indicates single employees found to have good working environment in their companies as comparison to married (M=11.22±1.8)

Hypothesis 17.

Null Hypothesis (H0): Single and married employees get same compensation in their companies

Alternative hypothesis (H1): Single and married employees get different compensation in their companies

Table 4.18 shows that significance value of Levene's test is .573 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .121 (> 0.05) which means there exists no significant difference between single and married employees for the factor and so null hypothesis is rejected.

Hypothesis 18.

Null Hypothesis (H0): Single and married employees get same adequate job targets in their companies.

Alternative hypothesis (H1): Single and married employees get different adequate Job targets in their companies.

Table 4.18 shows that significance value of Levene's test is .108 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .205 (> 0.05) which means there exists no significant difference between single and married employees for the factor and so null hypothesis is rejected.

Hypothesis 19.

Null Hypothesis (H0): Single and married employees have same viewpoint for role stagnation in their companies.

Alternative hypothesis (H1): Single and married employees have different viewpoint for role stagnation in their companies.

Table 4.18 shows that significance value of Levene's test is .009 which is less than 0.05. So, homogeneity of variance condition is violated and significane value for z-test (2-tailed) i.e p value is.026 (< 0.05) which means there exists significant difference between single and married employees for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores for two groups and it has been observed from Table 4.19 that single scored highest (M=6.78±1.7), which indicates single employees feel there is role stagnation in their companies as comparison to married (M=6.48±1.5)

Hypothesis 20.

Null Hypothesis (H0): Single and married employees have same work life balance in their companies.

Alternative hypothesis (H1): Single and married employees have different Work life balance in their companies.

Table 4.18 shows that significance value of Levene's test is .095 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .111 (> 0.05) which means there exists no significant difference between single and married employees for the factor and so null hypothesis is rejected.

Hypothesis 21.

Null Hypothesis (H0): Single and married employees have same opinion for job stress in their companies.

Alternative hypothesis (H1): Single and married employees have different opinion for job stress in their companies.

Table 4.18 shows that significance value of Levene's test is .014 which is less than 0.05. So, homogeneity of variance condition is violated and significane value for z-test (2-tailed) i.e p value is.599 (> 0.05) which means there exists no significant difference between single and married employees for the factor and so null hypothesis isccepted.

Hypothesis 22.

Null Hypothesis (H0): Single and married employees have same learning Opportunities in their companies.

Alternative hypothesis (H1): Single and married employees have different learning opportunities in their companies.

Table 4.18 shows that significance value of Levene's test is .918 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .194 (>

0.05) which means there exists no significant difference between single and married employees for the factor and so null hypothesis is accepted.

4.6 OPINION OF DIFFERENT AGE GROUP EMPLOYEES FOR EMPLOYEE ATTRITION FACTORS

Below mentioned following 11 hypotheses have been framed to know the opinions of employees based upon age group i.e employees between age group 21 to 30 and 31-40 for 11 factors of employee attrition. It has been tested whether there exists significant difference between independent variable and dependent variables. Independent sample z-test been applied to check whether there exists a significant difference between the mean scores of two categories.

Hypothesis 23.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 have same perceived value for job.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 have different perceived value for job.

Table 4.20 shows that significance value of Levene's test is .016 which is less than 0.05. So, homogeneity of variance condition is violated and significane value for z-test (2-tailed) i.e p value is.187 (> 0.05) which means there exists no significant difference between age group 21 to 30 and 31-40 for the factor and so null hypothesis is accepted.

Table 4.20: z- test for 11 factors Vs Age

		Levene's Test for Equality of Variances		z-test for Equality of Means				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Highly perceived value for job	Equal variances assumed	5.889	.016	-1.194	577	.233	-.730	.611
	Equal variances not assumed			-1.322	393.269	.187	-.730	.552
Unsupportive Organizational culture	Equal variances assumed	10.770	.001	1.731	577	.084	.779	.450
	Equal variances not assumed			1.905	387.892	.057	.779	.409
Job security	Equal variances assumed	3.966	.047	.159	577	.874	.046	.290
	Equal variances not assumed			.152	282.378	.879	.046	.303
Growth opportunities	Equal variances assumed	.291	.590	-1.167	577	.244	-.245	.210
	Equal variances not assumed			-1.214	338.619	.226	-.245	.202
Working environment	Equal variances assumed	.566	.452	.984	577	.326	.161	.164
	Equal variances not assumed			1.013	331.122	.312	.161	.159

Compensation	Equal variances assumed	.861	.354	-1.543	577	.123	-.279	.181
	Equal variances not assumed			-1.573	323.735	.117	-.279	.178
Adequate Job targets	Equal variances assumed	1.737	.188	-.847	577	.397	-.158	.186
	Equal variances not assumed			-.905	360.729	.366	-.158	.174
Role stagnation	Equal variances assumed	1.825	.177	2.237	577	.026	.341	.152
	Equal variances not assumed			2.241	311.269	.026	.341	.152
Work life balance	Equal variances assumed	.007	.934	-.613	577	.540	-.052	.085
	Equal variances not assumed			-.607	303.803	.544	-.052	.086
Job stress	Equal variances assumed	5.278	.022	-2.876	577	.004	-.272	.094
	Equal variances not assumed			-3.023	347.130	.003	-.272	.090
Learning opportunities	Equal variances assumed	1.801	.180	.354	577	.724	.047	.132
	Equal variances not assumed			.340	286.360	.734	.047	.137

Table 4.21: Descriptive for 11 factors Vs Age

	Age	Mean	Std. Deviation	Std. Error Mean
Highly perceived value for job	1	35.59	7.087	.350
	2	36.32	5.543	.428
Unsupportive Organizational culture	1	18.19	5.203	.257
	2	17.41	4.126	.318
Job security	1	14.15	3.058	.151
	2	14.11	3.410	.263
Growth opportunities	1	10.42	2.348	.116
	2	10.66	2.138	.165
Working environment	1	11.52	1.823	.090
	2	11.36	1.700	.131
Compensation	1	6.29	2.003	.099
	2	6.57	1.913	.148
Adequate Job targets	1	11.31	2.118	.104
	2	11.46	1.808	.139
Role stagnation	1	6.75	1.667	.082
	2	6.41	1.661	.128
Work life balance	1	3.39	.924	.046
	2	3.45	.946	.073
Job stress	1	3.66	1.065	.053
	2	3.93	.945	.073
Learning Opportunities	1	7.35	1.403	.069
	2	7.30	1.539	.119

Hypothesis 24.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 have same perception for unsupportive organizational culture.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 have different perception for unsupportive organizational culture.

Table 4.20 shows that significance value of Levene's test is .001 which is less than 0.05. So, homogeneity of variance condition is violated and significane value for z-test (2-tailed) i.e p value is.057 (> 0.05) which means there exists no significant difference between age group 21 to 30 and 31-40 for the factor and so null hypothesis is accepted.

Hypothesis 25.

Null Hypothesis (H0 Employees between age group 21 to 30 and 31-40 have same perception for Job security in their companies.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 have different perception for Job security in their companies.

Table 4.20 shows that significance value of Levene's test is .047 which is less than 0.05. So, homogeneity of variance condition is violated and significane value for z-test (2-tailed) i.e p value is.879 (> 0.05) which means there exists no significant difference between age group 21 to 30 and 31-40 for the factor and so null hypothesis is accepted.

Hypothesis 26.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 have same perception for Growth opportnites in their companies.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 have different perception for Growth opportnites in their companies.

Table 4.20 shows that significance value of Levene's test is .590 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .244(> 0.05) which means there exists no significant difference between age group 21 to 30 and 31-40 for the factor and so null hypothesis is accepted.

Hypothesis 27.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 have same perception for working environment in their companies.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 have different perception for working environment in their companies.

Table 4.20 shows that significance value of Levene's test is .452 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .326(> 0.05) which means there exists no significant difference between age group 21 to 30 and 31-40 for the factor and so null hypothesis is accepted.

Hypothesis 28.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 get same compensation in their companies.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 get different compensation in their companies.

Table 4.20 shows that significance value of Levene's test is .354 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .123(> 0.05) which means there exists no significant difference between age group 21 to 30 and 31-40 for the factor and so null hypothesis is accepted.

Hypothesis 29.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 get same adequate job targets in their companies.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 get different adequate job targets in their companies.

Table 4.20 shows that significance value of Levene's test is .188 which is greater than 0.05. So, homogeneity of variance sustains and significane value for z-test (2-tailed) i.e p value is .357(>

0.05) which means there exists no significant difference between age group 21 to 30 and 31-40 for the factor and so null hypothesis is accepted.

Hypothesis 30.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 have same viewpoint for role stagnation in their companies.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 have different viewpoint for role stagnation in their companies.

Table 4.20 shows that significance value of Levene's test is .177 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .026 (< 0.05) which means there exists significant difference between employees who have age between 21 to 30 and those who have age between 31-40 for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4. 21 that employees between age group 21 to 30 scored highest (M=6.75± 1.6) ,which indicates feelings among young employees regarding role stagnation is highest as comparison to older employees i.e age group 31-40 (M=6.41±1.66)

Hypothesis 31.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 have same work life balance in their companies.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 have different work life balance in their companies.

Table 4.20 shows that significance value of Levene's test is .934 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .540 (> 0.05) which means there exists no significant difference between employees who have age

between 21 to 30 and those who have age between 31-40 for the factor and so null hypothesis is accepted.

Hypothesis 32.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 have same viewpoint for job stress in their companies.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 have different viewpoint for job stress in their companies.

Table 4.20 shows that significance value of Levene's test is.022 which is less than 0.05. So, homogeneity of variance condition is violated and significance value for z-test (2-tailed) i.e p value is.003 (< 0.05) which means there exists significant difference between age group 21 to 30 and 31-40 for the factor and so null hypothesis is rejected. Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.21 that employee between age group 31-40 scored highest (M=3.93± 0.9) , which indicates feelings among older employees regarding job stress is highest as comparison to young employees 31-40 (M=3.66±1.0)

Hypothesis 33.

Null Hypothesis (H0): Employees between age group 21 to 30 and 31-40 have same learning opportunities in their companies.

Alternative hypothesis (H1): Employees between age group 21 to 30 and 31-40 have different learning opportunities in their companies.

Table 4.20 shows that significance value of Levene's test is .180 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .724 (> 0.05) which means there exists no significant difference between employees who have age between 21 to 30 and those who have age between 31-40 for the factor and so null hypothesis is accepted.

4.7 OPINION OF EMPLOYEES BELONGING TO DIFFERENT INCOME GROUP FOR EMPLOYEE ATTRITION FACTORS

Below mentioned following 11 hypotheses have been framed to know the opinions of employees belonging to different income group for 11 factors of employee attrition. Two group have been compared i.e less than Rs 25000 and Rs 25000-Rs 50000 . It has been tested whether there exists significant difference between independent variable and dependent variables. Independent sample z-test been applied to check whether there exists a significant difference between the mean scores of two categories.

Hypothesis 34.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have have same perceived value for job.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different perceived value for job.

Table 4.22: z- test for 11 factors Vs income

		Levene's Test for Equality of Variances		**z-test for Equality of Means**				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Highly perceived value for job	Equal variances assumed	3.136	.077	2.763	448	.006	1.675	.606
	Equal variances not assumed			2.715	392.921	.007	1.675	.617

Unsupportive Organizational culture	Equal variances assumed	.198	.657	2.253	448	.025	1.066	.473
	Equal variances not assumed			2.248	428.972	.025	1.066	.474
Job security	Equal variances assumed	.000	.998	-.655	448	.513	-.195	.298
	Equal variances not assumed			-.656	433.694	.512	-.195	.298
Growth opportunities	Equal variances assumed	1.357	.245	1.956	448	.051	.398	.204
	Equal variances not assumed			1.945	423.008	.052	.398	.205
Working environment	Equal variances assumed	.097	.755	2.498	448	.013	.399	.160
	Equal variances not assumed			2.520	444.078	.012	.399	.158
Compensation	Equal variances assumed	3.284	.071	1.207	448	.228	.226	.187
	Equal variances not assumed			1.200	423.003	.231	.226	.188
Adequate	Equal variances assumed	.752	.386	-.458	448	.647	-.088	.192

Job targets	Equal variances not assumed			-.456	421.891	.649	-.088	.194
Role stagnation	Equal variances assumed	2.671	.103	1.836	448	.067	.287	.156
	Equal variances not assumed			1.855	445.514	.064	.287	.155
Work life balance	Equal variances assumed	5.164	.024	-.797	448	.426	-.069	.086
	Equal variances not assumed			-.788	408.824	.431	-.069	.087
Job stress	Equal variances assumed	8.126	.005	-2.141	448	.033	-.214	.100
	Equal variances not assumed			-2.111	402.024	.035	-.214	.101
Learning opportunities	Equal variances assumed	2.512	.114	2.091	448	.037	.280	.134
	Equal variances not assumed			2.116	446.472	.035	.280	.132

Table 4.23 :Descriptive for 11 factors Vs Income

	Income	**Mean**	**Std. Deviation**	**Std. Error Mean**
Highly perceived value for job	1	36.88	7.048	.493
	2	35.21	5.811	.370

Unsupportive Organizational culture	1	19.03	5.059	.354
	2	17.96	4.945	.315
Job security	1	13.93	3.139	.220
	2	14.12	3.159	.201
Growth opportunities	1	10.69	2.217	.155
	2	10.29	2.097	.134
Working environment	1	11.84	1.600	.112
	2	11.44	1.757	.112
Compensation	1	6.32	2.037	.143
	2	6.10	1.927	.123
Adequate Job targets	1	11.41	2.100	.147
	2	11.50	1.975	.126
Role stagnation	1	6.90	1.549	.108
	2	6.61	1.734	.111
Work life balance	1	3.38	.973	.068
	2	3.45	.859	.055
Job stress	1	3.60	1.142	.080
	2	3.82	.979	.062
Learning opportunities	1	7.43	1.313	.092
	2	7.15	1.494	.095

Table 4.22 shows that significance value of Levene's test is .077 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .006 (< 0.05) which means there exists significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.23 that employees who have income less than Rs 25000 scored highest (M=36.88±

7.0), which indicates they perceive high value for job as comparison to employees who have income between Rs 25000-Rs 50000 (M=35.21±5.8)

Hypothesis 35.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same perception for unsupportive organizational culture.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different perception for unsupportive organizational culture.

Table 4.22 shows that significance value of Levene's test is .657 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .025 (< 0.05) which means there exists significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.23 that employees who have income less than Rs 25000 scored highest (M=19.03±5.0), which indicates they feel more unsupportive organizational culture as comparison to employees who have income between Rs 25000-Rs 50000 (M=17.96±4.9)

Hypothesis 36.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same perception for Job security in their companies.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different perception for Job security in their companies.

Table 4.22 shows that significance value of Levene's test is .998 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .513 (> 0.05) which means there exists no significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is accepted.

Hypothesis 37.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same perception for Growth opportnites in their companies.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different perception for Growth opportnites in their companies.

Table 4.22 shows that significance value of Levene's test is .245 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .051 (> 0.05) which means there exists no significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is accepted.

Hypothesis 38.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same perception for working environment in their companies.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different perception for Working environment in their companies.

Significance value of Levene's test observed from table 4.22 is.755 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .013 (< 0.05) which means there exists significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.23 that employees who have income less than Rs 25000 scored highest (M=11.84±1.6), which indicates they feel good Working environment as comparison to employees who have income between Rs 25000-Rs 50000 (M=11.44±1.7)

Hypothesis 39.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same viewpoint regarding compensation in their companies.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different viewpoint regarding compensation in their companies.

Table 4.22 shows that significance value of Levene's test is .071 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .228 (> 0.05) which means there exists no significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is accepted.

Hypothesis 40.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same adequate job targets in their companies.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different adequate job targets in their companies.

Table 4.22 shows that significance value of Levene's test is .386 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .647 (> 0.05) which means there exists no significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is accepted

Hypothesis 41.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same viewpoint for role stagnation in their companies.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different viewpoint for role stagnation in their companies.

Table 4.22 shows that significance value of Levene's test is .103 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .067 (> 0.05) which means there exists no significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is accepted

Hypothesis 42.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same work life balance in their companies.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different work life balance in their companies.

Table 4.22 shows that significance value of Levene's test is.024 which is less than 0.05. So, homogeneity of variance condition is violated and significance value for z-test (2-tailed) i.e p value is.431 (> 0.05)which means there exists no significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is accepted

Hypothesis 43.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same viewpoint for job stress in their companies.

Alternative hypothesis (H1): Employees belonging to income group less than 25000 and Rs 25000-Rs 50000 have different viewpoint for job stress in their companies.

Table 4.22 shows that significance value of Levene's test is .005 which is less than 0.05. So, homogeneity of variance condition is violated and significance value for z-test (2-tailed) i.e p value is .035 (< 0.05) which means there exists significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.23 that employees who have income between Rs 25000-Rs

50000 scored highest (M=3.82±0.9) which indicates they feel more stressed as comparison to employees who have income less than Rs 25000 (M=3.60±1.1)

Hypothesis 44.

Null Hypothesis (H0): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have same learning opportunities in their companies.

Alternative hypothesis (H1): Employees belonging to income group less than Rs 25000 and Rs 25000-Rs 50000 have different learning opportunities in their companies.

Table 4.22 shows that significance value of Levene's test is.114 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .037 (< 0.05) which means there exists significant difference between employees who have income less than Rs 25000 and those who have between Rs 25000-Rs 50000 for the factors and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.23 that employees who have income less than Rs 25000 scored highest (M=7.43±1.3), which indicates they feel company is providing good learning opportunities to them as comparison to employees who have income between Rs 25000-Rs 50000 (M=7.15±1.4)

4.8 OPINION OF EMPLOYEES BASED UPON THEIR WORK EXPERIENCE FOR EMPLOYEE ATTRITION FACTORS

Folowing 11 hypotheses have been framed to know the opinions of employees having different woring experience for 11 factors of employee attrition.Two group have been compared i.e employees having less than 5 years experience and and 5-10 experience .It has been tested whether there exists significant difference between independent variable and dependent variables. Independent sample z-test been applied to check whether there exists a significant difference between the mean scores of two categories.

Hypothesis 45.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 have same perceived value for job.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10 have different perceived value for job.

Table 4.24 shows that significance value of Levene's test is .038 which is less than 0.05. So, homogeneity of variance condition is violated and significance value for z-test (2-tailed) i.e p value is.025 (< 0.05) which means there exists significant difference between employees who have less than 5 years experience and 5-10 years of experience for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.25 that emplyees who have less than 5 years experience scored highest (M=36.19± 6.8), which indicates they perceive high value for job as comparison to employees who have 5-10 years of experience (M=34.89±6.2)

Table 4.24: z- test for 11 factors Vs experiance

		Levene's Test for Equality of Variances		**z-test for Equality of Means**				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Highly perceived value for job	Equal variances assumed	4.338	.038	2.190	553	.029	1.300	.593
	Equal variances not assumed			2.256	412.344	.025	1.300	.576

Unsupportive Organizational culture	Equal variances assumed	14.376	.000	5.386	553	.000	2.340	.434
	Equal variances not assumed			5.850	474.051	.000	2.340	.400
Job security	Equal variances assumed	3.176	.075	-.351	553	.725	-.099	.281
	Equal variances not assumed			-.337	340.121	.736	-.099	.293
Growth opportunities	Equal variances assumed	2.810	.094	1.346	553	.179	.273	.203
	Equal variances not assumed			1.384	410.347	.167	.273	.197
Working environment	Equal variances assumed	5.021	.025	3.304	553	.001	.514	.156
	Equal variances not assumed			3.089	317.512	.002	.514	.167
Compensation	Equal variances assumed	3.370	.067	1.170	553	.242	.206	.176
	Equal variances not assumed			1.133	347.886	.258	.206	.181
Adequate Job targets	Equal variances assumed	2.267	.133	-.238	553	.812	-.043	.180

	Equal variances not assumed			-.246	416.534	.806	-.043	.174
Role stagnation	Equal variances assumed	10.224	.001	5.159	553	.000	.752	.146
	Equal variances not assumed			5.352	420.498	.000	.752	.141
Work life balance	Equal variances assumed	.362	.547	-.900	553	.368	-.074	.082
	Equal variances not assumed			-.905	385.396	.366	-.074	.082
Job stress	Equal variances assumed	2.943	.087	2.437	553	.015	.223	.091
	Equal variances not assumed			2.508	411.473	.013	.223	.089
Learning opportunities	Equal variances assumed	.052	.820	-.423	553	.672	-.054	.127
	Equal variances not assumed			-.434	407.496	.665	-.054	.124

Table 4.25: Descriptive for 11 factors Vs Experience

	Experience	Mean	Std. Deviation	Std. Error Mean
Highly perceived value for job	1	36.19	6.825	.357
	2	34.89	6.220	.452
Unsupportive Organizational culture	1	18.70	5.228	.273
	2	16.37	4.016	.292
Job security	1	14.14	2.991	.156
	2	14.24	3.402	.247
Growth opportunities	1	10.61	2.331	.122
	2	10.33	2.136	.155
Working environment	1	11.70	1.600	.084
	2	11.19	1.980	.144
Compensation	1	6.48	1.890	.099
	2	6.27	2.093	.152
Adequate Job targets	1	11.40	2.078	.109
	2	11.44	1.872	.136
Role stagnation	1	6.94	1.688	.088
	2	6.19	1.504	.109
Work life balance	1	3.42	.923	.048
	2	3.49	.909	.066
Job stress	1	3.76	1.050	.055
	2	3.54	.959	.070
Learning opportunities	1	7.31	1.451	.076
	2	7.37	1.340	.098

Hypothesis 46.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 have same perception for unsupportive organizational culture.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10 have different perception for unsupportive organizational culture.

Table 4.24 shows that significance value of Levene's test is .000 which is less than 0.05. So, homogeneity of variance condition is violated and significance value for z-test (2-tailed) i.e p value is.000 (< 0.05) which means there exists significant difference between employees who have less than 5 years experience and 5-10 years of experience for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.25 that employees who have less than 5 years experience scored highest (M=18.70± 5.2), which indicates they perceive unsupportive organizational culture in their company as comparison to employees who have 5-10 years of experience (M=16.37±4.0)

Hypothesis 47.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 have same perception for Job security in their companies.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10 have different perception for Job security in their companies.

Table 4.24 shows that significance value of Levene's test is .075 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .736 (> 0.05) which means there exists no significant difference between employees belonging to experience group less than 5 years and 5-10 years for the factor and so null hypothesis is accepted

Hypothesis 48.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 have same perception for Growth opportnites in their companies.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10have different perception for Growth opportnites in their companies.

Table 4.24 shows that significance value of Levene's test is .094 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .179 (> 0.05) which means there exists no significant difference between employees belonging to experience group less than 5 years and 5-10 years for the factor and so null hypothesis is accepted

Hypothesis 49.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 have same perception for working environment in their companies.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10 have different perception for working environment in their companies.

Table 4.24 shows that significance value of Levene's test is .025 which is less than 0.05. So, homogeneity of variance condition is violated and significance value for z-test (2-tailed) i.e p value is.002 (< 0.05) which means there exists significant difference between employees who have less than 5 years experience and 5-10 years of experience for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.25 that employees who have less than 5 years experience scored highest (M=11.70± 1.6), which indicates they perceive good Working environment in their company as comparison to employees who have 5-10 years of experience (M=11.19±1.9)

Hypothesis 50.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 have same viewpoint with regard to satisfaction of compensation in their companies.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10 have different viewpoint with regard to satisfaction of compensation in their companies.

Table 4.24 shows that significance value of Levene's test is .067 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .242 (> 0.05) which means there exists no significant difference between employees belonging to experience group less than 5 years and 5-10 years for the factor and so null hypothesis is accepted

Hypothesis 51.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 get same adequate job targets in their companies.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10 get different adequate job targets in their companies.

Table 4.24 shows that significance value of Levene's test is .133 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .812 (> 0.05) which means there exists no significant difference between employees belonging to experience group less than 5 years and 5-10 years for the factor and so null hypothesis is accepted

Hypothesis 52.

Null Hypothesis (H0):Employees belonging to experience group less than 5 years and 5-10 have same viewpoint for role stagnation in their companies.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 Years and 5-10have different viewpoint for role stagnation in their companies.

Table 4.24 shows that significance value of Levene's test is is .001 which is less than 0.05. So, homogeneity of variance condition is violated and significance value for z-test (2-tailed) i.e p value is.000 (< 0.05) which means there exists significant difference between employees who have less than 5 years experience and 5-10 years of experience for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence

higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.25 that employees who have less than 5 years experience scored highest (M=6.94± 1.6), which indicates they perceive role stagnation in their company as comparison to employees who have 5-10 years of experience (M=6.19±1.5)

Hypothesis 53.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 have same work life balance in their companies.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10 have different work life balance in their companies.

Table 4.24 shows that significance value of Levene's test is .547 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .368 (> 0.05) which means there exists no significant difference between employees belonging to experience group less than 5 years and 5-10 years for the factor and so null hypothesis is accepted.

Hypothesis 54.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 have same viewpoint for job stress in their companies.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10 have different viewpoint for job stress in their companies.

Table 4.24 shows that significance value of Levene's test is.087 which is greater than 0.05 So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .015 (< 0.05) which means there exists significant difference between employees who have less than 5 years experience and 5-10 years of experience for the factor and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.25 that employees who have have less than 5 years experience scored highest (M=3.76±1.0) which

indicates they feel more stressed as comparison to employees who have 5-10 years of experience (M=3.54±0.9)

Hypothesis 55.

Null Hypothesis (H0): Employees belonging to experience group less than 5 years and 5-10 have same learning opportunities in their companies.

Alternative hypothesis (H1): Employees belonging to experience group less than 5 years and 5-10 have different learning opportunities in their companies.

Table 4.24 shows that significance value of Levene's test is .820 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .672 (> 0.05) which means there exists no significant difference between employees belonging to experience group less than 5 years and 5-10 years for the factor and so null hypothesis is accepted.

4.9 OPINION OF EMPLOYEES BASED UPON THEIR OCCUPATION (HIERARCHY) FOR EMPLOYEE ATTRITION FACTORS

Folowing 11 hypotheses have been framed to know the opinions of employees Based upon their ocpation i.e hierarchy for 11 factors of employee attrition.Two group have been compared i.e Junior and senior management .It has been tested whether there exists significant difference between independent variable and dependent variables. Independent sample z-test been applied to check whether there exists a significant difference between the mean scores of two categories.

Hypothesis 56.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same perceived value for job.

Alternative hypothesis (H1): Employees belonging to Junior and senior anagement have ifferent perceived value for job.

Table 4.26 shows that significance value of Levene's test is .608 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .555 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

Table 4.26: z- test for 13 factors Vs occupation

		Levene's Test for Equality of Variances		z-test for Equality of Means				
		F	Sig.	z	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Highly perceived value for job	Equal variances assumed	.264	.608	.590	571	.555	.330	.559
	Equal variances not assumed			.589	546.030	.556	.330	.560
Unsupportive Organizational culture	Equal variances assumed	.001	.981	2.728	571	.007	1.110	.407
	Equal variances not assumed			2.727	569.942	.007	1.110	.407
Job security	Equal variances assumed	.608	.436	-1.007	571	.314	-.267	.265
	Equal variances not assumed			-1.005	558.164	.315	-.267	.266
Growth opportunities	Equal variances assumed	.499	.480	-1.282	571	.201	-.246	.192
	Equal variances not assumed			-1.280	564.994	.201	-.246	.192

Working environment	Equal variances assumed	3.177	.075	1.652	571	.099	.247	.150
	Equal variances not assumed			1.646	537.867	.100	.247	.150
Compensation	Equal variances assumed	1.013	.315	-.640	571	.522	-.106	.165
	Equal variances not assumed			-.640	570.452	.522	-.106	.165
Adequate Job targets	Equal variances assumed	.864	.353	.925	571	.355	.157	.169
	Equal variances not assumed			.923	555.374	.356	.157	.170
Role stagnation	Equal variances assumed	4.744	.030	.766	571	.444	.104	.136
	Equal variances not assumed			.767	568.795	.443	.104	.136
Work life balance	Equal variances assumed	15.678	.000	1.188	571	.235	.092	.077
	Equal variances not assumed			1.183	536.270	.237	.092	.077
Job stress	Equal variances assumed	.005	.941	.952	571	.341	.083	.087
	Equal variances not assumed			.952	570.471	.341	.083	.087
Learning opportunities	Equal variances assumed	.210	.647	.983	571	.326	.116	.119

	Equal variances not assumed			.984	569.564	.326	.116	.118

Table 4.27: Descriptive for 11 factors Vs occupation

	Occupation	Mean	Std. Deviation	Std. Error Mean
Highly perceived value for job	1	36.00	6.053	.355
	2	35.67	7.283	.434
Unsupportive Organizational culture	1	18.56	4.842	.284
	2	17.45	4.898	.292
Job security	1	14.03	2.977	.175
	2	14.30	3.360	.200
Growth opportunities	1	10.36	2.211	.130
	2	10.61	2.375	.141
Working environment	1	11.59	1.587	.093
	2	11.34	1.980	.118
Compensation	1	6.32	1.980	.116
	2	6.43	1.979	.118
Adequate Job targets	1	11.42	1.886	.111
	2	11.27	2.163	.129
Role stagnation	1	6.74	1.698	.100
	2	6.64	1.545	.092
Work life balance	1	3.46	.814	.048
	2	3.37	1.023	.061
Job stress	1	3.74	1.040	.061
	2	3.66	1.039	.062
Learning opportunities	1	7.35	1.474	.086
	2	7.23	1.358	.081

Hypothesis 57.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same perception for unsupportive organizational culture.

Alternative hypothesis (H1): Employees belonging to Junior and senior anagement have different perception for unsupportive organizational culture.

Table 4.26 shows that significance value of Levene's test is 0.981 which is greater than 0.05 So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .007 (< 0.05) which means there exists significant difference between Junior and senior management employees for the factors and so null hypothesis is rejected. Descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.27 that junior employees scored highest (M=18.56±4.8) which indicates they feel unsupportive organizational culture in their organization as comparison to senior employees (M=17.45±4.8)

Hypothesis 58.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same perception for Job security in their companies.

Alternative hypothesis (H1): Employees belonging to Junior and senior management have different perception for Job security in their companies.

Table 4.26 shows that significance value of Levene's test is .436 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .314 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

Hypothesis 59.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same perception for Growth opportnites in their companies.

Alternative hypothesis (H1): Employees belonging to Junior and senior management have different perception for Growth opportnites in their companies.

Table 4.26 shows that significance value of Levene's test is .480 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .201 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

Hypothesis 60.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same perception for working environment in their companies.

Alternative hypothesis (H1): Employees belonging to Junior and senior management have different perception for working environment in their companies.

Table 4.26 shows that significance value of Levene's test is .075 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .099 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

Hypothesis 61.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same viewpoint with regard to satisfaction of compensation in their companies.

Alternative hypothesis (H1): Employees belonging to Junior and senior management have different viewpoint with regard to satisfaction of compensation in their companies.

Table 4.26 shows that significance value of Levene's test is .315 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .522 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

Hypothesis 62.

Null Hypothesis (H0): Employees belonging to Junior and senior management get same adequate job targets in their companies.

Alternative hypothesis (H1): Employees belonging to Junior and senior management get different adequate job targets in their companies.

Table 4.26 shows that significance value of Levene's test is .353 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .355 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

Hypothesis 63.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same viewpoint for role stagnation in their companies.

Alternative hypothesis (H1): Employees belonging to Junior and senior management have different viewpoint for role stagnation in their companies.

Table 4.26 shows that significance value of Levene's test is .030 which is less than 0.05. So, homogeneity of variance condition is violated and significance value for z-test (2-tailed) i.e p value is.443 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

Hypothesis 64.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same work life balance in their companies.

Alternative hypothesis (H1): Employees belonging to Junior and senior management have different work life balance in their companies.

Table 4.26 shows that significance value of Levene's test is .000 which is less than 0.05. So, homogeneity of variance condition is violated and significance value for z-test (2-tailed) i.e p value is.235 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

Hypothesis 65.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same viewpoint for job stress in their companies.

Alternative hypothesis (H1): Employees belonging to Junior and senior management have different viewpoint for job stress in their companies.

Table 4.26 shows that significance value of Levene's test is .941which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .341 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

Hypothesis 66.

Null Hypothesis (H0): Employees belonging to Junior and senior management have same learning opportunities in their companies.

Alternative hypothesis (H1): Employees belonging to Junior and senior management Have different learning opportunities in their companies.

Table 4.26 shows that significance value of Levene's test is .647 which is greater than 0.05. So, homogeneity of variance sustains and significance value for z-test (2-tailed) i.e p value is .326 (> 0.05) which means there exists no significant difference between employees belonging to Junior and senior management for the factor and so null hypothesis is accepted.

4.10 OPINION OF EMPLOYEES OF SELECTED DIFFERENT FOUR INDUSTRIES FOR EMPLOYEE ATTRITION FACTORS

Folowing 11 hypotheses have been framed to know the opinions of employees of selected different four industries i.e IT & ITES, Banking, Insurance and Telecommunications for 11 factors of employee attrition. The one-way analysis of variance (ANOVA) has been applied to check difference in the opinions of employees working in four industries.

4.10.1 One way Annova

The one-way analysis of variance (ANOVA) has been used to determine whether there exist significant differences between the means of two or more independent (unrelated) groups (Malhotra, 2009). Data has to pass from six assumptions mentioned below that are required for a one-way ANOVA to give a valid result.

Assumption-1 Dependent variable should be measured at the interval or ratio level (i.eThey are continuous).

2-Independent variable should consist of two or more categorical, independent groups.

3 You should have independence of observations, which means that there is no relationship between the observations in each group or between the groups themselves.

4 There should be no significant outliers. Outliers are simply single data points Within your data that do not follow the usual pattern .

5 Dependent variable should be approximately normally distributed for each category of the independent variable

6 There need to be homogeneity of variances. It can be tested by SPSS using Levene's test for homogeneity of variances. (One-way ANOVA in SPSS, 2014)

4.10.2 Decision Rule for Anova: One of the assumptions of the One way ANOVA is the Homogenity of Variance, which is measured by Levene's test. When the Significance value of Levene's test is less than 0.05 it indicates that the assumption of Homogenity of Variance is violated and F-test may give misleading results here. In this case, Welch test is used, Else When the Significance value of Levene's test is greater than 0.05 F-values will be seen for the analysis. When the significance value of Welch test is less than 0.05(p value < 0 .05at 95% level of significance), Null hypothesis is rejected. When the Null Hypothesis is rejected, Post Hoc analysis will be used for further ascertaining which groups differ among their mean score. There are different methods for Post hoc analysis.When assumption of Homogenity of Variance sustains, Tukey HSD method is used and when this assumption is violated Games- Howel method is used. If sig value (p value) observed in Games –Howel is < .05 then it means there is a significant difference exsits between pairs of group. If sig value (p value) is > .05 then it means there is no significant difference exsits and hence hypothesis accepted.

Hypothesis 67.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications have same perceived value for job.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications have different perceived value for job.

For ascertaining whether significant difference exists between perception of employees of four different Industries i.e IT & ITES, Banking, Insurance and Telecommunications for the factor i.e perceived value for job. One way ANOVA has been used to compare the means of score of selected four industries for the factor. Table 4.28 shows that assumption of Homogeneity of Variance is violated for given the factor as Significance value of Levene's test is .000 which is less than 0.05. So, Welch test has been used. Value of Welch test (p value)is .000(< 0.05) . Null hypothesis is rejected. When the Null Hypothesis is rejected, Games –Howel Post Hoc analysis has been be used for further ascertaining which groups differ among their mean score.When we see the Post hoc table 4.29 of Highly perceived value for job for four industries (where 1-IT& ITES, 2-Banking, 3-Insurance and 4-Telecommunications). It has been found that while comparing the pairs of two industries, IT & ITES and telecommunications industry employees and Banking and insurance industry employees have significant difference on the factor of highly perceived value for job. From Table 4.30 descriptive Statistics has been used to see means of scores where the scale contained statements which have been rated from 1-Strognly disagree to 5-Strongly agree .Hence higher mean score indicates mores importance for that particular factor. Telecommunications companies employee score highest (M=38.18±4.9), which indicates employees of telecommunications perceive high value about their job followed by banking (M=36.69±6.0), IT& ITES (M=35.00±6.9) and insurance (M=34.33±7.4)

Table 4.28: ANOVA between 11 factors vs Industries

	Test of Homogeneity		ANOVA		Robust Tests of Equality of Means (Welch)	
Factor	Levene Statistic	Sig.	F	Sig.	Statistic	Sig.
Highly perceived value for job	8.058	.000	10.409	.000	12.148	.000
Unsupportive Organizational culture	3.448	.016	13.138	.000	14.299	.000
Job security	3.542	.014	5.743	.001	5.825	.001
Growth opportunities	7.296	.000	10.486	.000	9.367	.000
Working environment	4.833	.002	7.292	.000	7.315	.000
Compensation	5.891	.001	9.707	.000	11.147	.000
Adequate Job targets	6.092	.000	4.343	.005	5.372	.001
Role stagnation	3.583	.014	11.043	.000	10.458	.000
Work life balance	18.177	.000	4.700	.003	4.858	.003
Job stress	8.688	.000	16.958	.000	19.726	.000
Learning opportunities	5.434	.001	10.259	.000	9.343	.000

Table 4.29: Post -Hoc multiple comparisons for 11 attrition factors vs industries

Variable	Test	(I) Industry	(J) Industry	Mean Difference (I-J)	Std. Error	Sig.
Highly perceived	Games-	1	2	-1.686	.748	.111
			3	.673	.810	.840

value for job	Howell		4	-3.182*	.708	**.000**
		2	1	1.686	.748	.111
			3	2.359*	.760	**.011**
			4	-1.496	.651	.101
		3	1	-.673	.810	.840
			2	-2.359*	.760	**.011**
			4	-3.855*	.721	**.000**
		4	1	3.182*	.708	**.000**
			2	1.496	.651	.101
			3	3.855*	.721	.000
Unsupportive Organizational culture	Games-Howell	**1**	2	-2.297*	.552	**.000**
			3	-2.813*	.502	**.000**
			4	-3.140*	.568	**.000**
		2	1	2.297*	.552	**.000**
			3	-.516	.541	.776
			4	-.843	.602	.500
		3	1	2.813*	.502	**.000**
			2	.516	.541	.776
			4	-.327	.557	.936
		4	1	3.140*	.568	**.000**
			2	.843	.602	.500
			3	.327	.557	.936
Job security	Games-Howell	1	2	-.627	.373	.335
			3	.584	.352	.349
			4	-.707	.322	.126
		2	1	.627	.373	.335
			3	1.211*	.387	**.010**
			4	-.080	.359	.996
		3	1	-.584	.352	.349
			2	-1.211*	.387	**.010**
			4	-1.291*	.338	**.001**
		4	1	.707	.322	.126
			2	.080	.359	.996
			3	1.291*	.338	**.001**
Growth opportunities	Games-Howell	**1**	2	-.897*	.247	**.002**
			3	.369	.239	.414
			4	-.626*	.225	.029
		2	1	.897*	.247	**.002**
			3	1.266*	.280	**.000**
			4	.270	.268	.744
		3	1	-.369	.239	.414
			2	-1.266*	.280	**.000**

			4	-.995*	.260	**.001**
		4	1	.626*	.225	.029
			2	-.270	.268	.744
			3	.995*	.260	**.001**
Working environment	Games-Howell	**1**	**2**	-.901*	.212	**.000**
			3	-.267	.217	.608
			4	-.508	.220	.099
		2	1	.901*	.212	**.000**
			3	.634*	.181	.003
			4	.393	.185	.147
		3	1	.267	.217	.608
			2	-.634*	.181	.003
			4	-.241	.191	.587
		4	1	.508	.220	.099
			2	-.393	.185	.147
			3	.241	.191	.587
Compensation	Games-Howell	**1**	2	-.474	.225	.153
			3	-.542	.227	.082
			4	-1.228*	.217	**.000**
		2	1	.474	.225	.153
			3	-.068	.222	.990
			4	-.754*	.211	**.002**
		3	1	.542	.227	.082
			2	.068	.222	.990
			4	-.686*	.214	**.008**
		4	**1**	1.228*	.217	**.000**
			2	.754*	.211	**.002**
			3	.686*	.214	**.008**
Adequate Job targets	Games-Howell	1	2	.027	.240	.999
			3	.418	.245	.320
			4	-.418	.222	.238
		2	1	-.027	.240	.999
			3	.391	.231	.328
			4	-.446	.206	.138
		3	1	-.418	.245	.320
			2	-.391	.231	.328
			4	-.836*	.211	**.001**
		4	1	.418	.222	.238

			2	.446	.206	.138
			3	.836*	.211	**.001**
Role stagnation	Games-Howell	**1**	**2**	-.999*	.191	**.000**
			3	-.815*	.182	**.000**
			4	-.483	.211	.103
		2	**1**	.999*	.191	**.000**
			3	.185	.168	.690
			4	.516*	.199	.048
		3	**1**	.815*	.182	**.000**
			2	-.185	.168	.690
			4	.332	.190	.304
		4	1	.483	.211	.103
			2	-.516*	.199	.048
			3	-.332	.190	.304
Work life balance	Games-Howell	**1**	**2**	.325*	.106	**.013**
			3	.271	.105	.052
			4	.035	.088	.979
		2	**1**	-.325*	.106	**.013**
			3	-.054	.119	.969
			4	-.291*	.104	**.028**
		3	1	-.271	.105	.052
			2	.054	.119	.969
			4	-.236	.103	.104
		4	1	-.035	.088	.979
			2	.291*	.104	**.028**
			3	.236	.103	.104
Job stress	Games-Howell	**1**	**2**	-.778*	.104	**.000**
			3	-.355*	.119	**.016**
			4	-.586*	.118	**.000**
		2	**1**	.778*	.104	**.000**
			3	.424*	.111	**.001**
			4	.192	.111	.310
		3	**1**	.355*	.119	**.016**
			2	-.424*	.111	**.001**
			4	-.232	.125	.247
		4	**1**	.586*	.118	**.000**
			2	-.192	.111	.310
			3	.232	.125	.247
	Games-	**1**	2	.071	.153	.967
			3	.782*	.156	**.000**
			4	.168	.155	.700
		2	1	-.071	.153	.967
			3	.711*	.170	**.000**

Learning opportunities	Howell		4	.098	.170	.939
		3	**1**	-.782*	.156	**.000**
			2	-.711*	.170	**.000**
			4	-.614*	.172	**.002**
		4	1	-.168	.155	.700
			2	-.098	.170	.939
			3	.614*	.172	.002
			2	-.083	.150	.945
			3	.286	.144	.192

Table 4.30: Descriptive for 11 attrition factors vs industries

		Mean	Std. Deviation	Std. Error	Minimum	Maximum
Highly perceived value for job	1	35.00	6.914	.564	14	46
	2	36.69	6.074	.491	12	46
	3	34.33	7.455	.580	14	47
	4	38.18	4.914	.428	27	49
	Total	35.95	6.628	.271	12	49
Unsupportive Organizational Culture	1	15.86	4.456	.364	6	28
	2	18.16	5.136	.415	8	27
	3	18.67	4.449	.346	6	29
	4	19.00	5.005	.436	9	30
	Total	17.91	4.901	.200	6	30
Job security	1	14.02	2.918	.238	4	19
	2	14.65	3.548	.287	5	20
	3	13.44	3.334	.260	4	19
	4	14.73	2.481	.216	8	19
	Total	14.18	3.159	.129	4	20
Growth opportunities	1	10.26	1.736	.142	6	14
	2	11.16	2.508	.203	3	15
	3	9.89	2.477	.193	3	15
	4	10.89	2.010	.175	6	15
	Total	10.53	2.273	.093	3	15
Working environment	1	11.06	2.109	.172	3	15
	2	11.96	1.526	.123	7	15
	3	11.33	1.701	.132	6	15
	4	11.57	1.578	.137	6	14
	Total	11.48	1.773	.072	3	15
Compensation	1	5.84	1.990	.162	2	10

	2	6.31	1.921	.155	3	10
	3	6.38	2.038	.159	2	10
	4	7.07	1.649	.144	3	10
	Total	6.38	1.958	.080	2	10
Adequate Job targets	1	11.40	2.198	.179	5	15
	2	11.37	1.976	.160	6	15
	3	10.98	2.134	.166	4	15
	4	11.82	1.502	.131	8	15
	Total	11.37	2.005	.082	4	15
Role stagnation	1	6.04	1.760	.144	3	9
	2	7.04	1.551	.125	3	10
	3	6.85	1.437	.112	3	9
	4	6.52	1.771	.154	2	10
	Total	6.63	1.667	.068	2	10
Work life Balance	1	3.58	.780	.064	2	5
	2	3.25	1.048	.085	1	5
	3	3.31	1.080	.084	1	5
	4	3.55	.692	.060	2	5
	Total	3.42	.935	.038	1	5
Job stress	1	3.30	.968	.079	1	5
	2	4.08	.839	.068	2	5
	3	3.65	1.135	.088	1	5
	4	3.89	1.009	.088	1	5
	Total	3.73	1.035	.042	1	5
Learning Opportunities	1	7.60	1.187	.097	5	10
	2	7.53	1.465	.118	3	10
	3	6.82	1.567	.122	3	10
	4	7.43	1.394	.121	3	10
	Total	7.33	1.447	.059	3	10

Hypothesis 68.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think same about unsupportive organizational culture in their companies.

Alternative hypothesis (H1):Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think differently about unsupportive organizational culture in their companies.

Significance value of Levene's test observed from table 4.28 is .016 which is less than 0.05. So, Welch test has been used. Value of Welch test, p= .000 (< 0.05) .So, null hypothesis is rejected. When the Null Hypothesis is rejected, Post Hoc analysis has been be used for further ascertaining which groups differ among their mean score.When we see the Post hoc table 4.29 of Unsupportive Organizational culture for four industries . It has been found that IT & ITES industry employees significantly differ with Banking, Insurance and Telecommunications industry employees on the factor of Unsupportive Organizational culture.Hence higher mean score indicates mores importance for that particular factor. It has been observed from Table 4.30 that employees of Telecommunications scored highest (M=19±5.0) ,which indicates employees of telecommunications perceive there is unsupportive organizational culture followed by insurance (M=18.67±4.4) , banking (M=18.16±5.1) and , IT& ITES (M=15.86±4.4) sector employees.

Hypothesis 69.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking , Insurance and Telecommunications think same about job security in their companies.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think differently about job security in their companies.

Significance value of Levene's test observed from table 4.28 is .014 which is less than 0.05 . So, Welch test has been used. Value of Welch test p= .001(< 0.05).Null hypothesis is rejected and Post Hoc analysis has been be used for further ascertaining which groups differ among their mean score.When we see the Post hoc table 4.29 It has been found that there exists significant difference between Banking and Insurance sector companies and Insurance and telecommunications sector companies on job security on the factor of job security.It has been observed from Table 4.30 that employees of Telecommunications scored highest (M=14.73±2.4), which indicates employees of telecommunications perceive more job security in their companies

followed by banking (M=14.65±3.5) , IT& ITES (M=14.02±2.9) and insurance (M=13.44±3.3) sector employees.

Hypothesis 70.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think same about growth opportunities in their companies.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think differently about growth opportunities in their companies.

Significance value of Levene's test observed from table 4.28 is.000 which is less than 0.05 . So, Welch test has been used. Value of Welch test p= .000 (< 0.05). Null hypothesis is rejected and Post Hoc analysis has been be used for further ascertaining which groups differ among their mean score.When we see the Post hoc table 4.29.It has been found that there exists significant difference between pairs of IT &ITES and Banking sector companies , Banking and Insurance , Insurance and telecommunications sector companies on the factor of Growth opportunities.It has been observed from Table 4.30 that employees of Banking scored highest (M=11.16±2.5), which indicates employees of Banking perceive there are maximum growth opportunities in their companies followed by Telecommunications (M=10.89±2.0) , IT& ITES (M=10.26±1.7) and insurance (M=9.89±2.4) sector companies.

Hypothesis 71.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think same about working environment in their companies.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think differently about working environment in their companies.

Significance value of Levene's test observed from table 4.28 is .002 which is less than 0.05 . So, Welch test has been used. Value of Welch test is p= .000 (< 0.05) .Null hypotheses is rejected and Post Hoc analysis has been be used for further ascertaining which groups differ among their mean score.When we see the Post hoc table 4.29.It has been found that there exists significant

difference between pairs of IT &ITES and Banking sector companies on the factor of Working environment.It has been observed from Table 4.30 that employees of Banking scored highest (M=11.96±1.5), which indicates employees of Banking perceive there is a good Working environment in their companies followed by Telecommunications (M=11.57±1.5),Insurance (M=11.33±1.7) and IT& ITES (M=11.06±2.1) sector companies.

Hypothesis 72.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think same about compensation in their companies.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think differently about compensation in their companies.

Significance value of Levene's test observed from table 4.28 is .001 which is less than 0.05 . So, Welch test has been used. Value of Welch test is p .000(< 0.05) . Null hypothesis is rejected and Post Hoc analysis has been be used for further ascertaining which groups differ among their mean score. When we see the Post hoc table 4.29 of Compensation for four industries.It has been found that there exists significant difference between Telecommunication sector with all three industries i.e IT &ITES, Banking and Insurance sector companies on the factor of Compensation.It has been observed from Table 4.30 that employees of Telecommunications scored highest (M=7.07±1.6) which indicates employees of Telecommunications perceive that they are provided good Compensation in their companies followed by Insurance (M=6.38±2.0) , Banking (M=6.31±1.9) and IT& ITES (M=5.84±1.9) sector companies.

Hypothesis 73.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think same about adequate job trgets in their companies.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think differently about adequate job targets in their companies.

Significance value of Levene's test observed from table 4.28 is .000 which is less than 0.05. So, Welch test has been used. Value of Welch test is p= .001(< 0.05). Null hypothesis is rejected

and Post Hoc analysis has been used for further ascertaining which groups differ among their mean score.When we see the Post hoc table 4.29 of Job targets for four industries .It has been found that there exists significant difference between pairs of Insurance and Telecommunications sector companies on the factor of Job targets.It has been observed from Table 4.30 that employees of Telecommunications scored highest (M=11.82±1.5), which indicates employees of Telecommunications perceive there are high adequate Job targets in their companies followed by IT& ITES (M=11.40±2.1),Banking (M=11.37±1.9) and Insurance (M=10.98±2.1) sector companies.

Hypothesis 74.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think same about role stagnation in their companies.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking , Insurance and Telecommunications think differently about role stagnation in their companies.

Significance value of Levene's test observed from table 4.28 is .014 which is less than 0.05 . So, Welch test has been used. Value of Welch test is p= .000(< 0.05).Null hypothesis is rejected and Post Hoc analysis has been be used for further ascertaining which groups differ among their mean score. When we see the Post hoc table 4.29 of Role stagnation for four industries.It has been found that IT &ITES companies significantly differ with Banking and Insurance sector companies on the factor of Role Stagnation**.**It has been observed from Table 4.30 that employees of Banking scored highest (M=7.04± 1.55), which indicates employees of Banking perceive there is a role stagnation in their companies followed by Insurance (M=6.85±1.4), Telecommunications (M=6.52±1.7) and IT& ITES (M=6.04±1.7) sector companies.

Hypothesis 75.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think same about work life balance in their companies.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think differently about work life balance in their companies.

Significance value of Levene's test observed from table 4.28 is .000 which is less than 0.05 . So, Welch test has been used. Value of Welch test is p= .003(< 0.05).Null hypothesis is rejectedand Post Hoc analysis has been be used for further ascertaining which groups differ among their mean score.When we see the Post hoc table 4.29 of Work life balance for four industries.It has been found that there exists significant difference between pairs of IT &ITES and Banking, Telecommunications and Banking on the factor of Work life balance.It has been observed from Table 4.30 that employees of IT& ITES scored highest (M=3.58±0.7), which indicates employees of IT& ITES perceive there is a Work life balance in their companies followed by Telecommunications (M=3.55±0.6),Insurance (M=3.31±1.0) and Banking (M=3.25±1.0) sector companies.

Hypothesis 76.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think same about job stress in their companies.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think differently about job stress in their companies.

Significance value of Levene's test observed from table 4.28 is .000 which is less than 0.05 . So, Welch test has been used. Value of Welch test is p=.000 (< 0.05).Null hypothesis is rejected and Post Hoc analysis has been be used for further ascertaining which groups differ among their mean score.When we see the Post hoc table 4.29 of Job stress for four industries.It has been found that IT &ITES companies significantly differ with Banking , Insurance and Telecommunications sector companies and There is a significantly difference between Banking and Insurance sector companies on the factor of Job stress.It has been observed from Table 4.30 that employees of Banking scored highest (M=4.08 ±.89), which indicates employees of Banking perceive high Job stress in their companies followed by Telecommunications (M=3.89± 1.0), Insurance (M=3.65±1.1) and IT& ITES (M=3.30±.96) sector companies.

Hypothesis 77.

Null Hypothesis (H0): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think same about learning opportunities in their companies.

Alternative hypothesis (H1): Employees of four industries i.e IT & ITES, Banking, Insurance and Telecommunications think differently about learning opportunities in their companies.

Significance value of Levene's test observed from table 4.28 is .001 which is less than 0.05 . So, Welch test has been used. Value of Welch test is p=.000 (< 0.05).Null hypothesis is rejected and Post Hoc analysis has been used for further ascertaining which groups differ among their mean score.When we see the Post hoc table 4.29 of Job stress for four industries.It has been found that Insurance companies significantly differ with IT &ITES, Banking and Telecommunications sector companies and Banking and Insurance have significant difference on the factor of Learning opportunities.It has been observed from Table 4.30 that employees of IT& ITES scored highest (M=7.60±1.1), which indicates employees of IT& ITES perceive they are provided learning opportunities in their companies followed by Banking (M=7.53±1.4) , Telecommunications (M=7.43±1.3) and Insurance (M=6.82±1.5) sector companies.

Chapter-5

INTERPRETATION OF FINDINGS, CONCLUSION, LIMITATIONS &

SUGGESTIONS

Chapter-5

INTERPRETATION OF FINDINGS, CONCLUSION, LIMITATIONS & SUGGESTIONS

In chapter 4, the findings and data analysis with regard to objectives of research have been presented. This chapter relates to interpretations of the findings, conclusion, limitations and suggestions of the study.

5.1 INTERPRETATIONS OF FINDINGS –OPINIONS OF EMPLOYEES FOR EMPLOYEE ATTRITION IN SERVICES SECTOR

Following thirteen variables have been identified through factor analysis which explained 70 % of the employee attrition in services sector in Delhi and NCR.

5.1.1 Highly Perceived value for job

Statistically this factor has explained 12.13 % weightage in employee perception for attrition.Employees perception for joy in work, feeling proud about their job, varieties of activities job offers, self motivation for doing job and interesting work make them to have high perceived vale for job.Those employees who have highly perceived value for their job likely to have less employee attrition.

5.1.2 Unsupportive Organization Culture

This factor has explained 7.5 % weightage in employee perception for attrition .It means employee's perception about organizational culture found to be important reason for leaving the job.Those employees who feel unsupportive organizational culture in their companies likely to have high employee attrition.

5.1.3 Job Security

This factor has explained 6.7 % weightage in employee perception for attrition .It means employee's perception about job security found to be important reason for leaving the job.Those employees who feel insecure on their job likely to have high employee attrition.

5.1.4 Growth opportunities

This factor has explained 5.9 % weightage in employee perception for attrition.It means employees perception about growth opportunities found to be important reason to remain in the job.Those employees who feel they have frowth opportunities on their job likely to have less employee attrition.

5.1.5 Working Environment

This factor has explained 4.9 % weightage in employee perception for attrition.It means employees perception about working environment found to be important reason to remain in the job.Those employees who feel they have good working environment in their job likely to have less employee attrition.

5.1.6 Compensation

Compensation offered by employer has explained 4.3 % weightage in employee perception for attrition.It means employees perception about compensation received from their employer found to be important reason to remain in the job.Those employees who feel they get good compensation in their job likely to have less employee attrition.

5.1.7 Adequate Job Targets

Job targets set by employer has explained 4.2 % weightage in employee perception for attrition.It means employees perception about job targets found to be important reason to remain in the job.Those employees who feel they have adequate job targets in their job likely to have less employee attrition.

5.1.8 Role Stagnation

Employee's role stagnation in the companies has explained 3.9% weightage in employee perception for attrition.It means employees perception about role stagnation found to be important reason to remain in the job.Those employees who feel they have role stagnation in their job likely to have high employee attrition.

5.1.9 Work Life Balance

Work life balance found to explained 3.4 % weightage in employee perception for attrition.It means employees perception about work life balance have a impact on their stay in their job. .Those employees who feel they have good work life balance in their job likely to exibhit less high employee attrition.

5.1.10 Job Stress

This factor has explained 3.4 % weightage in employee perception for attrition.It means employees perception job stress found to be important reason to remain in the job.Those employees who feel they have job stress in their job likely to have high employee attrition.

5.1.11 Learning Opportunities

This factor has explained 3.3 % weightage in employee perception for attrition.It means employees perception regarding learning opportnities found to be important reason to remain in the job.Those employees who feel they get learning opportunities in their job likely to have less employee attrition.

5.2 INTERPRETATIONS OF FINDINGS – OPINONS OF EMPLOYEES FOR ATTRITION FACTORS BASED UPON DEMOGRAPHIC VARIABLES

Following findings have been observed with regard to demographic variables of employee population in services sector in Delhi and NCR.

5.2.1 Opinion of Gender

In Indian services sector female employees found to have good work life balance in their companies as comparison to males employees .Females employees found to maintain balance between their job and home .Male employees found to believe good working environment in their companies as comparison to females however perceive there is high unsupportive organizational culture .Male employees found to believe that their collegues do not support them.

5.2.2 Opinion Based on Marital Status

In Indian services sector single employees have perception that there is unsupportive organization culture and role stagnation in their companies as comparison to married employees. However Single employees found to have good working environment in their companies as comparison to married .They believe effective supervision in the job and found to have open communication and transparency in the job.

5.2.3 Opinion of Different Age Group Employees

Feelings among young employees in Indian services sector regarding role stagnation found to be highest as comparison to older employees. However older employees feel more job stress in comparison to younger employees

5.2.4 Opinion of Different Income Group Employees

In Indian services sector, it has been observed that rise in income found to be inversely proportional to perceived value for job, working environment and learning opportunities as the employees who have income less than Rs 25000 found to score highest mean for perceived value for job, working environment and learning opportunities in comparison to employees who have income between Rs 25000-Rs 50000. Those employees who are paid less found to have highy perceived value for job, good working environment, and effective supervision and believe their companies provide them good lerning opportunities.

However rise in income found to be inversely proportional to job stress and unsupportive organizational culture as the employees who have income less than Rs 25000 found to score highest mean for job stress and unsupportive organizational culture in comparison to employees who have income between Rs 25000-Rs 50000. Those employees who are paid less found to have high job stress and believe unsupportive organizational culture in their companies.

5.2.5 Opinion of Different Working Experience Group Employees

It has been observed that rise in experience found to be inversely proportional to perceived value for job , working environment and learning opportunities as the employees who have less

than 5 years experience found to score high for these factors in comparison to employees who have 5-10 years of experience.However , rise in experience found to be inversely proportional to unsupportive organizational culture , role stagnation and job stress as the employees who have less than 5 years experience found to score high on these factors in comparison to employees who have 5-10 years of experience.

5.2.6 Opinion of Employees Having Different Hierarchy

It has been observed that junior employees scored highest on unsupportive organizational culture which indicates they have perception of unsupportive organizational culture in their companies as comparison to senior employees.

5.3 INTERPRETATIONS OF FINDINGS – OPINION OF EMPLOYEES OF SELECTED FOUR INDUSTRIES i.e IT & ITES, BANKING, INSURANCE AND TELECOMMUNICATIONS FOR FACTORS OF EMPLOYEE ATTRITION

5.3.1 IT & ITES

Indian IT& ITES sector employees perceive there is a good work life balance and they are provided adequate job targets and learning opportunities in their companies.However they perceive that they are not provided good compensation by their employer and scored less on working environment . They feel that effective supervision is not there on their job and there is less open communication and transparency in companies in comparison to other sector companies i.e banking, insurance and telecommunications.

5.3.2 Banking

Indian banking sector employees have scored high for perceive high value about their job, growth opportunities, job security, working environment in their companies. Employees of Banking scored high on role stagnation and job stress in their companies. Work life balance has been observed low in banking sector employees.

5.3.3 Insurance: Indain insuance sector employees perceive low value about their job, unsupportive organizational culture, high job targets and job insecurity in their companies. They feel they are provides less growth and lerning opportunities in their job.

5.3.4 Telecommunications

Indian telecommunications sector employees have scored high on perceived value about their job, adequate job targets , good compensation, job security in their companies.However they perceive there is unsupportive organizational culture in their companies.They believe their collegues and superiors do not cooperate on the job.

5.4 CONCLUSION

In services sector of Indian economy particularly in Delhi and NCR, employees working in the companies found to give importance to factors like Highly Perceived value for job, Unsupportive Organization Culture, Job Security, Growth opportunities, Working Environment, Compensation, Job targets, Job targets, Role stagnation, Work life balance, Job Stress and Learning opportunities with rergard to attrition

- In Indian services sector companies perceived value for job matter a lot to them. Employees perception for joy in work, feeling proud about their job ,varieties of activities job offers, self motivation for doing job and interesting work make them to have high perceived value for job .This perception varies from one individual to another and considered as personal variable . It has been found perceived value for job has been one of important factor which make the employees to stay on job.
- Unsupportive organization culture found to be one of significant reason for Indian services sector employees to be unhappy and cause them think to leave job. It includes non cooperation of collegues for work, strained relations with immediate superior, improper promotion policis etc which cause the employees to look for change.
- In Indian services sector companies job security is considered to be one of important reason to stay on job for employees. Those employees who feel insecure on their job likely to have high employee attrition.
- Growth opportunities provided by employer in terms of career growth, internal promotions and empowerment in job role is one of significant factor which can motivate employees to stay on job and those employees who feel they have growth opportunities on their job likely to have less employee attrition.
- Working environment of companies which includes opportunity to interact with others and effective supervision plays an important role to make the employees stay on their job .Those employees who feel they have good working environment in their job likely to have less employee attrition.

- Compensation offered by employer to the employees is one of significant motivator for them to stay on their job .Those employees who feel they get good compensation in their job likely to have less employee attrition.
- High job targets set by employer lead to dissatisfaction and stress among employees and they might leave the companies for this reason.
- Employee's perception regarding role stagnation and their momotonous nature of job for long time make them to look for change of job. Employees who feel they have role stagnation in their job likely to have high employee attrition.
- Employees consider work life balance a main factor on job so that they can maintain a balance between their home and work .Those employees who feel they have good work life balance in their job likely to exibhit less employee attrition.
- Those employees who feel they have job stress in their job likely to have high employee attrition.
- Employees in services sector do look for the employer who provides the lerning opportnities to develop multiple skills on job and those employees who feel they get learning opportunities in their job likely to have less employee attrition.
- Female employees found to have good work life balance in their companies as comparison to males employees.They maintain balance between their job and home.Male employees found to believe good working environment in their companies as comparison to females however perceive there is high unsupportive organizational culture.They found to believe that their collegues do not support them.
- Single employees found to have perception that there is unsupportive organization culture and role stagnation in their companies as comparison to married employees. However Single employees found to have good working environment in their companies as comparison to married .They believe effective supervision in the job and found to believe job provides the opportunities to interct with others.
- Feelings among young employees regarding role stagnation and job stress found to be highest as comparison to older employees.

- Rise in income found to be inversely proportional to job stress and unsupportive organizational culture .Those employees who are paid less found to have high job stress and believe unsupportive organizational culture in their companies.
- It has been observed that rise in experience found to be inversely proportional to perceived value for job , working environment and learning opportunities as the employees who have less experience found to score high for these factors in comparison to employees who have high experience.However , rise in experience found to be inversely proportional to unsupportive organizational culture , role stagnation and job stress as the employees who have less years of work experience found to score high on these factors in comparison to employees who have high years of experience.
- Junior employees in services sector scored highest on unsupportive organizational culture which indicates they have perception of unsupportive organizational culture in their companies as comparison to senior employees.
- In comparison, employees of IT& ITES found to have good work life balance in their companies followed by Telecommunications, Insurance and Banking sector employees.
- Employees of IT& ITES perceive they have been provided good learning opportunities in their companies followed by Banking, Telecommunications and Insurance sector companies in comparison.
- Indian IT &ITES sector employees perceive that there are adequate job targets in their companies and scored less on compensation and working environment .It means they perceive that they are not provided good compensation in their companies and working environment is not good .They feel that effective supervision is not there in companies and they get less opportnities to interact with others in comparison to other sector companies i.e banking, insrance and telecommunications.
- Indian banking employees found to score less on work life balance and adequate job targets in their companies.

- Indian insrance sector employees perceive low value about their job, high job targets set by employer, job insecurity and unsupportive organizational culture in their companies.
- Employees of telecommunications perceive high value about their job followed by banking, IT& ITES and insurance sector employees in comparison.
- In comparison, Indian telecommunications sector employees perceive more job security in their companies followed by banking, IT& ITES and insurance sector employees.
- Indian Telecommunications sector employees perceive that they have been provided good compensation and job security in their companies.
- In comparison, Indian telecommunications sector employees perceive hoghly unsupportive organizational culture in their companies followed by insurance, banking and IT& ITES sector employees.
- Employees of Telecommunications perceive there are adequate job targets in their companies followed by IT& ITES, Banking and Insurance sector companies in comparison.

5.5 SUGGESTIONS

Based on findings of research , following suggestions can be made to business organizations working in Indian services sector including IT & ITES and future researchers who have interest in this area.

5.5.1 FOR BUSINESS ORGANIZATIONS

- Companies should hire married persons if selection has to be done from both single and married applicants as the single employees found to have high feeling of unspportive organizational culture and role stagnation on their jobs.
- Companies should delegate job targets adequately to their employees so that they do not feel stressed.
- Supportive organizational culture should be encouraged and developed in the companies by adopting transparency in work place.
- Employees complain about role stagnation on their job, companies can overcome this problem by empowering employees for their responsibilities.
- IT & ITES sector companies should offer compensation to its employees at par with industry and focus should be on improving working conditions.
- Indian insurance companies should design adequate job targets for employees which are attainable for them. Majority of employees felt unrealistic job targets.
- Indian banking sector companies should employ adequate number of staff in branches and five days working should be implemented in banking sector so maintain work life balance of employees.
- In telecommunications sector companies, supportive organizational culture should be encouraged by the employer.

5.5.2 FOR RESEARCHERS

- The present research has taken into consideration of volunteer employee attrition factors and not cover the aspects of involunteer employee attrition, future researchers can take into account these issues and can add new dimensions in research work.

- In the present study researcher has study only four industries of services sector, Future researchers can select some more industries and can give better and broad viewpoints and trends regarding attrition problems.
- The future researchers can establish a model for the factors of attrition reveled by present study.
- Future research can be done to check the impact of attrition factors on employee performance nd a relationship can be tested between productivity of working employees and factors of attrition.

BIBLIOGRAPHY

BIBLIOGRAPHY

Adhikari, A. (2009). Factors Affecting Employee Attrition : A Multiple Regression Approach. ICFAI Jornal of Management & Research , 3 (5), 38-43.

Anantharaja, A. (2009). Cases of Attrition in BPO companies:Study of a mid size organization in India. The IUP journal of management Research , 8 (2), 13-27.

Anantharaja, A. (2009). Causes of Attrition in BPO Companies:Study of a mid size Organization in India. (13-27, Ed.) The IUP Journal of Management Research , VIII (11).

Annual reports-Telecommnication (TRAI). (2013, october sunday). Retrieved october sunday, 2013,from ww.trai.gov.in: http://www.trai.gov.in/WriteReadData/Miscelleneus/Document/201301150318386780062Annual%20Report%20English%202012.pdf

Armstrong, M. A. (2006). Handbook of Human Resource Management Practice (Vol. 10th Edition). New Delhi: Kogan Page India.

Atanu, A. (2009). Factors affecting employee attrition:A mltiple regression approach. The ICFAIAN Jornal of management research , 3 (5), 38-44.

Bajpai, D. N. (2012). Bsiness Statistics. Pearsons Eduction .

Balkin, D. B. (1992). Managing employee separations with the reward system. The Executive , 6 (4), 64-71.

Banking sector in India. (2013, october sunday). Retrieved october sunday, 2013, from www.ibef.org.in: http://www.ibef.org/industry/banking-india.aspx

Barad, D. K. (2009). Attrition analysis in pharmacetical industy of Gujrat. http:// ssrn.com/abstract=2105986 .

Baral, R., & Bhargava, S. (2010). Work-family enrichment as a mediator between organizational interventions for work-life balance and job outcomes. Journal of Managerial Psychology , 25 (3), 274-300.

Barney, J., & Wright, P. (1998). On becoming a strategic partner : the role of human resources in gaining competitive advantage. Human Resource Management , 37, 31-46.

Benton, F., Rosen, E. D., & Peters, J. L. (1982, Augst). National Survey of Correctional Institution Employee Attrition. National Survey of Correctional Institution Employee Attrition . USA: NCJRS.

Bhatnagar, J. (2003). A need for a paradigim shift in HR for knowledge workers. Management and Labour Studies , 28 (3).

Bhatnagar, J. (2007). Talent management strategy of employee engagement in Indian ITES emloyees:Key to retention. Emerald group publishing ltd, http//:site.ebrary/id/10211679?ppg=101 , 26 (6).

Bisht, D. S., & Singh, L. K. (2012). Understanding Antecedents to Attrition for Employees with varying levels of Experience in Indian Software Indstry. Global Bsiness and Management Research:An International Journal , 4 (1), 99-111.

Bliss, W. G. (2008). COST OF EMPLOYEE TURNOVER. Retrieved December Thursday, 2013, from www.isquare.com: http://www.isquare.com/turnover.cfm

Boudreau, J., & Ramstad, P. (2007). Beyond HR: The new science of Human Capital. Harward Business Review .

Boxall, P., Macky, K., & Rasmussen, E. (2003). Labour Turnover and Retentionin New Zealand: The causes and consequences of leaving and staying with Employers. Asia pacific journal of Human resources@sagepublications .

Budhwar, P. S., Varma, A., Malhotra, N., & Mukherjee, A. (2009). Insights into the Indian Call centre Industy:can internal marketing help tackle high employee turnover? Jornal of Service Marketing , 23 (5), 351-362.

Budhwar, P. S., Verma, A., Singh, V., & Dhar, R. (2006). HRM systems of Indian call centres :an exploratory study. The international journal of human resource management , 17 (5), 881-897.

Cairncross, F. (2000). "Inside the machine :survey of e-management". The Economist , 11 (11), p. 6.

Cameron, K. S., Freeman, S. J., & Mishra, A. K. (1991). Best Practices in white -collor downsizing: managing contradictions. Academy of management Executive , 5 (3), 57-73.

Cappelli, P. (2000, Febrary). A Market -Driven aproach to retaining talent. The Magazine (2000), pp. 103-112.

Challenger, Gray & Christmas, Inc. (2013, November Sunday). Retrieved November Sunday, 2013, from www.challengergray.com: http://www.challengergray.com/press/PressRelease.aspx?PressUid=292

Chawla, V., & Guda, S. (2010). Individual spiritality at Work and its Relationship with job satisfaction , Propensity to leave and Job Commitment :An exploratory stdy among Sales Professionals. Journal of Human Values , 16 (2), 157-167.

Chendroyaperumal, D. C., & Bhuvanadevi, N. (2010). http://ssrn.com/abstract=1605128. Retrieved May Thursday, 2013, from http://ssrn.com: http://ssrn.com/abstract=1605128

Chowdhury, M. S. (2007). Enhancing motivation and work performance of the salespeole: the impact of supervisors, behaviour. African journal of business management , 1 (9), 238-243.

Clark, W. (2006). Difference Between Functional & Dysfunctional Employee Turnover. Retrieved December Tuesday, 2013, from www.ehow.com: http://www.ehow.com/info_8154593_difference-functional-dysfunctional-employee-turnover.html

Cooper, C. (1998). "The Changing nature of Work". Community Work and Family , 1 (3), 313-7.

Cote, D. (2013, June). Honeywell's CEO on How He Avoided Layoffs. Harward Business Review , 43-46.

Cottini, E., & Kato, T. (2009). Adverse workplace conditions, High-Involvement work practices and labor turnover:Evidence from Danish Linked Employer-employee data. The Institute for study of Labour(IZA) discussion paper no 4587 , 1-35.

Covey, S. M., & Merrill, R. R. (2008). The speed of Trust. London: Poctek books.

Cronbach, L. J. (1951). "Coefficient alpha and the internal structure of test". Psychometrika , 31, 6-93.

Crotty, M. (1998). The foundations of social research : meaning and perspective in the research process. Sage publications ltd.

Dash, M., Singh, A., Vivekanand, & Roy, S. (2009). Motivating and Hygiene factors with respect to retention and attrition in Indian ITcompanies. http:// ssrn.com/abstract=2192368 .

Dash, M., Singh, A., Vivekanand, & Roy, S. (2009, May Monday). Motivating and Hygine factors with respect to retention and attrition in Indian IT companies. Social science Research Network(SSRN) . Bangalore, India: http:// www.ssrn.com/abstract=2192368.

DeWitt, R. (1998). "Firms, indstry, and strategy influenceson choice of downsizing approach". Strategic Management Jornal , 19, 59-79.

Eckley, R. S. (1966, July-August). Company Action To Stablize Employment. Harward Business Review , 51-61.

F.Casico, W., & W.Bourdeau, J. (2008). Investing in People-The Impact of Human Resource Initiatives. USA: Pearson Education Inc.

Finnegan, R. P. (2010). Rethinking Retention in Good Times and Bad. Nicholas Brealey Publishing.

Flegley, S. (2006). 2006 Talent Management Survey Report, SHRM Research . Alexendria VA.

Garg, S., & jain, S. (2011). Mapping career Aspirations to control Attrition:A study of leading Mlti National BPO in India. Dias Technology Review , 8 (2), 28-35.

Ghosh, K., & Sahney, S. (2011). Impact of organizational sociotechnical system onmanagerial retention -A general linear modeling approach. Journal of modeling in Management , 33-59.

Gittins, J. (2013, February). The importance of retention. Retrieved December Thursday, 2013, from www.lamontjones.co.uk: http://www.lamontjones.co.uk/the-importance-of-retention/

Grebner.S., S., N.K., F., L.L.Gt., S., & and Elfering, A. (2003). "Working conditions, well being and job related attitudes among call centre agents". Europian Journal of Work and Organizational Psychology , 12 (4), 341-65.

Gupta, S. S. (2010, May). Employee Attrition and Reteention:Exploring the Dimensions in the Urban centric BPO indstry. Ph.D Thesis . Noida, Utter Pradesh.

Hewlett, S. A., & Luce, C. B. (2006, December). Extreme Jobs- The Dangerous Allure of the 70-Hour Workweek. Harward Business Review , 49-59.

Hom, P., & Griffeth, R. (1995). Employee Turnover.

http://inside-employees-mind.mercer.com/home. (2011). (Mercer) Retrieved December Sunday, 2013, from Inside-employees' minds India Findings: http://inside-employees-mind.mercer.com/referencecontent.htm?idContent=1426030

Huseild, M. (1995). The impact of human resource management practices on turnover , productivity and corporate financial performance. Academy of management Journal , 38, 635-72.

Hussey, J., & Hussey, R. (1997). Business research:a practical guide for undergraduate and postgraduate students. Macmillan Publishers Limited , Basingstoke ,Hamsphire.

Islam, M. S. (2011). Quality of work life :An insight of causes of Attrition in Insurance Sector in India. International Conference on Management (pp. 32-352). Kolkata: MSIT.

IT & ITES Industry in India. (2013, october sunday). Retrieved october sunday, 2013, from www.ibef.org.in: http://www.ibef.org/industry/information-technology-india.aspx

Jacobs, E. (2012, December). Executive Brief:Tracking Trends in Employee Turnover. SHRM .

Jaggi, R. (2010). India Inc. Facing Attrition at 30 per cent in H1. Assocham, Researcg Bureau. New Delhi: Asocham.

Jauhari, H., & Singh, S. (2013). Perceived Diversity climate and employee's organizational Lolyality. Equality ,Diversity and Inclusion :An International Journal ,Emerald Group puplishing ltd , 32 (3), 262-276.

Kangan, M. (1948). The cost of labour turnover :A review of the literature. Personnel Practice Blletin , 4, 12-27.

Kanwar, Y., Singh, A., & Kodawani, A. (2009). work-Life Balance and Burnout as Predictators of Job Satisfaction in the IT-ITES Industry. Vision-The Journal of Business perspective , 13 (2), 1-12.

Kanwar, Y., Singh, A., & Kodawani, A. (2009). Work-Life balance and burnout as predictators of job satisfaction in the IT-ITES industry. Vision-The journal , 13 (2).

Kazemzadeh, R., & Bashiri, M. (2005). "Determining of critical factors on employee satisfaction -a case study of a financial institute ". IEEE International proceedings of Engineering Management conference, 1, pp. 16-20.

Kokemuller, N. (2007). Negative Effects of Turnover. Retrieved December Thursday, 2013, from http://smallbusiness.chron.com: http://smallbusiness.chron.com/negative-effects-turnover-18531.html

Kozlowskiat, WJS.,Chao,G.T.,Smith,E.M. and Hedlund. (1993). Organizational downsizing strategies, interventions , and research implications. International Review of Industrial and Organizational Psychology , 8, 263-317.

Lang, J. M. (2008). Human Resources in India:Retaining and Motivating Staff in Lufthansa Subsidiary. Compensation & Benefits Review@sagepblications , 40 (56), 56-62.

Lepak, D. P., & Snell, S. A. (2002). Examining the Human Resource Architecture:The Relationships Among Human Capital,Employment, and Human Resource Configurations. Journal of Management , 28 (4), 517-543.

List of companies . (2013, July 9th). Retrieved July Tuesday, 2013, from www.fundoodata.com: http://www.fundoodata.com/products/advance_search_results.php?company_name=&address=&key_executive=&email_sfrom=&email_sto=&criteria=1&city_id[]=0&state_id[]=&region_id=1&new_industry_id[]=2&new_industry_id[]=19&new_industry_id[]=28&new_sindustry_id[]=40&

List of companies in Banking, Insurance, IT & ITES ,Telecommunication in Delhi NCR having more than 500 employees. (2013, july July 10th, Wednesday). Retrieved july Wednesday, 2013, from www.fundoodata.com: http://www.fundoodata.com

list of insurance companies. (2013, october Sunday). Retrieved october Sunday, 2013, from www.financialservices.gov.in: http://financialservices.gov.in/insurance/ListofGeneralInsuranceCompanies.asp?pageid=3

List Of Public Sector Banks, RRBs, Private Sector Banks And Foreign Banks. (2013, October Snday). Retrieved October Snday, 2013, from www.financialservices.gov.in: http://financialservices.gov.in/banking/ListofPrivateSectorBanks.asp?pageid=1

lovelock, C., Wirtz, J., & Chatterjee, J. (2007). Services Marketing , People, Technology , Strategy-A South Asian Perspective. Pearson Education.

Maertz, C. J., & Campion, M. (1998). 25 years of voluntary turnover research:A review and critique. International review of industrial and organizational psychology , 3, 49-81.

Malhotra, D. N. (2006). Marketing Reserch-an applied orientation (6th ed.). Pearson Education Ltd.

Malik, M. I., Ahmad, A., & Hssain, S. (2010). How downsizing affects the job satisfaction and life satisfaction of layoff survivors. African journal of business management , 4 (16), 3564-3570.

March, J., & Simon, H. (1958). Organizations. New York:Wiley.

Martin, J., & Schmidt, C. (2010). How To KeepYour Top Talent. Harward Bsiness Review , 54-61.

Mayhew, R. (1985). Employee Turnover Vs Attrition. Retrieved November Sunday, 2013, from www.smallbusiness.chron.com: http://smallbusiness.chron.com/employee-turnover-vs-attrition-15846.html

Meaning of Attrition in English. (2013, October Thursday). Retrieved october Thursday, 2013, from http://slovar-vocab.com: http://slovar-vocab.com/english/websters-unabridged-vocab/attrition-7918884.html

Milkulic, I., Simunic, A., & Nicolic, M. (2013). Attitudes toward work and the organization in the context of a bonus reward system. Advances in Business related scientific research journal , 4 (1).

Morrow, I. (2003). "Review on :W.F.Cascio, Responsible Restructuring :Creative and profitable Alternatives to Layoffs". Personal Psychology , 56, 788-91.

Nadim, A. G., & Khan, M. A. (2013). The Moderating role of Employee on the relationship of determinants of job satisfaction and job satisfaction itself. 11 (2), 1-12.

NASSCOM Newsline (2008a)- IT-BPO Sector -Overview. (2008, December 26). Retrieved from www.nasscom.in: www.nasscom.in/Nasscom/templates/NormalPage.aspx?id=54612

Nelson, D. N. (2012). Make More Money By Making Yor Employees Happy. MindLab Publishing .

Nunnally, J. (1979). Psychometric theory. McGraw-Hill, New York.

One-way ANOVA in SPSS. (2014, February Sunday). Retrieved Febrary Sunday, 2014, from https://statistics.laerd.com: https://statistics.laerd.com/spss-tutorials/one-way-anova-using-spss-statistics.php

Osborn-Jones, T. (2001). Managing Talent:Exploring the new Psychological contract. Henley Management college ,Henley -on -Thames.

P, J. J., & Radhakrishnan, R. (2012, December). Emloyee Attrition :Marketing of financial products. SCMS Journal of Indian Management , 65-74.

Padala, D. (2010). Employees' job satisfaction in electronics corporation of India Ltd,Hyderabad. Prerana .

Peter, J. (1979). 'Reliability: a review of psychometric basics and recent marketing practices'. Journal of Marketing Research , 16, 6-7.

Phillips, J. J., & Connell, A. O. (2003). Managing Employee Retention-A strategic accountability approach. Butterworth-Heinemann.

Price, J. (1977). The study of Turnover. Ames: Lowa University Press.

Qureshi, M. I., Sadia Arif, R. A., Lodhi, D., Dr.Imran, N., & Khalid, Z. (2012). Job Stress,Workload,Environment and Employees Turnover Intentions: Destiny or Choice. Archives Des .

Rao, M. (2009). Is ctting development and training in a recession a good idea? Looking at the IT and ITeS sector in India. Development and Learning In Organizations , 23 (5), 7-9.

Rigby, D. (2002). Look Before You Lay Off (Downsizing ina downturn can do more harm than good). Harward Bsiness Review , 20-22.

Robinson, J., Shaver, P., & Wrightsman, L. (1991a). Criteria for scale selection and evaluation In Measures of personality and social psychological attitudes. San Diego, CA, Academic press.

Saini, P., & Roy, S. (2013). Attrition in insurance sector -A study of Tied channel in West Delhi region. International Journal of Research , 3 (1), 10-14.

Sanakk. (2013, January). Attrition-Analysis. Retrieved December Thursday, 2013, from www.studymode.com: http://www.studymode.com/essays/Attrition-Analysis-1357355.html

Sapovadia, D., & Patel, M. S. (2012). Business ethics & Employee Trnover:CAFÉ Matrix. SCMS Journal of Indian Management .

Sekaran, U. (2000). Research methods for business: A skill-building approach. 3 edn,John Wiley & Sons Inc.

Shacklock, K., & Brunetto, Y. (2011). A model of older workers' intentions to continue working. Personal Review , 40 (2), 252-274.

Sharma, R., & Jyoti, J. (2006). "Job satisfaction among school teachers". IIMB Management Review , 18 (4), 349-63.

Shaw, J., Gupta, N., & Delery, J. (2005). Alternative conceptualizations of the relationship between volntary turnover and organizational performance. Academy of Management Journal , 48, 50-68.

Sheaffer, Z., Carmeli, A., Steiner-Revivo, M., & Zionit, S. (2009). Downsizing strategies and organizational performance:a longitudinal stdy. Management Decision , 47 (6), 950-974.

Siebert, W. S., Zubanov, N., & Chevalier, A. (2006). Labour Turnover and Labour Prodctivity in a Retail Organization. The Institute for study of Labour(IZA) discussion paper no 2322 .

Siong, Z., M.B., M., D., K. .., & Firth, M. (2006). "Predicting intentions to qit in the call centre industry:does the retail model fit?". Journal of Management Psychology , 21 (3), 231-243.

Sirota, D., & D. Wolfson, A. (2009, May). Pragmatic Aproach To People Problems. Harward Business Review , 120-128.

Sonnentag.S, Frese.M., W.C, L., D.R., Kilmoski, & J.R(Eds). (2003). "Stress In Organizations" in Borman,. Comprehensive handbook of Psychology, Industrial and Organizational Psychology , 12.

Srivastava, P., & Bhatnagar, J. (2008). Talent acquisition due diligence leading to high employee engagement : case of Motorola India MDB. Industrial and commercial Training , 40 (5), 253-260.

Tahernejad, A., Ghorban, Z. S., & Tahernejad, H. (2013). How Employee's satisfaction affects quality and profitability in service industry.A case of Malaysian major shopping centres. Advances in Business , 4 (1), 13-25.

Teratanavat, R., & Kleiner, B. H. (2005). The difference between termination and layoff. Management Research Review , 28 (11/12), 3-13.

Test of Normality. (n.d.). Retrieved January Saturday, 2014, from https://statistics.laerd.com/spss-tutorials/testing-for-normality: https://statistics.laerd.com/spss-tutorials/testing-for-normality-using-spss-statistics.php

Testing for Normality using SPSS. (n.d.). Retrieved February Sunday, 2014, from https://statistics.laerd.com: https://statistics.laerd.com/features-owa.php

The Average Cost of Employee Turnover. (n.d.). Retrieved December Thursday, 2013, from http://lifeislikethat.hubpages.com: http://lifeislikethat.hubpages.com/hub/The-Average-Cost-of-Employee-Turnover

(2011). The Talent Acqusition Factbook@2011. Bersin & Associates.

Thite, M. (2010). All that Glitters is not Gold :Employee retention in offshored Indian information Technology enabled services. Jornal of Organizational Compting and Electronic Commerce , 20, 7-22.

Thite, M., & Russell, B. (2010). Work organization, human resource practices and employee retention in Indian call centers. Asia pacific journal of Human resources@sagepublications , 48 (3), 356-374.

Ton, Z., & Huckman, R. S. (2008). "Managing the impact of Employee Turnover on Performance:The Role of Process Conformance". Organizational Science , 19 (1), 36-68.

Truss, K., & Soane, E. (2010, March). Engaging The "Pole Vaulters" On Your Staff. Harward Business Review , 24.

WeiBo, Z., Kar, S., & Zhi, T. (2010). A critical review of employee turnover model(1938-2009) and development perspective of performance. African journal of business management , 4 (19), 4146-4158.

Wright, P. M., & McMahan, G. C. (1992). Theoretical Perspectives for Strategic Human Resource Management. Journal of Management , 18 (2), 295-320.

www.mbaskool.com/business-concepts/human-resources. (2013, November Snday). Retrieved November Sunday, 2013, from www.mbaskool.com: http://www.mbaskool.com/business-concepts/human-resources-hr-terms/1772-attrition.html

www.thefreedictionary.com/layoff. (n.d.). Retrieved December Wednesday, 2013, from www.thefreedictionary.com: http://www.thefreedictionary.com/layoff

Yin Ho, J. S., Gowne, A. G., & Loke, S.-P. (2010). Employee attrition in the Malaysian Service Indstry:Push and Pll Factors. The IP Journal of Organizational Behaviour , ix (1&2), 16-31.

Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2009). Services Marketing -Integrating Customer Focus Across the Firm. Mc Graw Hill International edition.

Appendix-A

QESTIONNAIRE

Please indicate how important are below mentioned statements on the scale (5-1) by(√) ticking the most appropriate option.

Sr. No.	Statements	Strongly Agree (5)	Agree (4)	Neither agree nor disagree (3)	Disagree (2)	Strongly disagree (1)
1	I am paid as per market standard in my job .					
2	I am satisfied with the pay I receive for my job.					
3	My company provides adequate training and learning opportunities related to my job.					
4	I will change the job if immediate gains in salary is offered by market.					
5	I am satisfied with number of casual and medical Leaves provided by company.					
6	There is ample opportunities available for internal promotions in my company.					
7	I am sure of career growth in my company.					
8	There is empowerment in my job role					
9	My job targets are easily achievable.					
10	My role is stagnant in job					
11	I experience joy in my work.					
12	The work allocated to me is comparable to my qualifications.					
13	There is an opportunity to develop multiple skills in my job.					
14	The work allotted to me is interesting.					
15	My job is monotonous in nature.					
16	There is a job security in my job.					

17	My job offers me the opportunity to share my knowledge with others.					
18	There is stress in my job.					
19	My superior behaves well with me in company.					
20	There is a work life balance between my job and personal life.					
21	My working hrs are regular					
22	My achievement are recognized in the organization.					
23	My company has compatible policies.					
24	There is effective supervision in my job.					
25	Office politics is largely existing in my company					
26	My colleagues support me in my job.					
27	There are appropriate targets set by company for my job.					
28	My company promotes team work.					
29	I perceived high value about my job.					
30	I feel proud about my work.					
31	I feel self motivated in my job.					
32	I feel equality in job					
33	There is autonomy in my job.					
34	Medical problem is main reason for attrition in my company.					
35	The layout and comfort in sitting arrangement leads to increase in satisfaction in job					

36	I love to come to my job every day.					
37	I would strongly recommend this job to my friends and relatives.					
38	All things being equal, I will choose my present job again.					
39	I am generally satisfied with the kind of work I do on this job.					
40	I am satisfied with the variety of activities my job offers.					
41	I am satisfied with the freedom I have to do what I want on my job.					
42	There is transparent and open communication in my compny.					
43	I am satisfied with the environment of my organization					
44	I am satisfied with the security my job provides to me.					
45	The overall work culture promotes happiness among the employees.					
46	People in my organization have left due to unfavorable work culture.					
47	People in my organization have left due to the behavior of their Boss with them.					
48	People in my organization have left due to non cooperative work behavior of colleagues.					
49	People in my organization have left due to improper promotion policies.					
50	People in my organization have left due to unnecessarily work pressre of the boss.					
51	People in my organization have left due to the lack of a comfortable working environment.					
Any suggestions to your employer :						

Demographic Profile

1	Gender	Male		5	Age	21-30	
		Female				31-40	
						41-50	
2	Marital Status	Single				>50	
		Married					
3	Income	< 25,000		6	Experience in job	< 5 yrs.	
		25,000 - 50,000				5 - 10 yrs.	
		51,000 - 75,000				11 - 15 yrs	
		>75,000				>15 yrs.	
4	Education	Graduate (BA,BSc,BCom, BCA)		7	Occupation (Hirearchy)	Junior management	
		Post Graduate (MA,MSc,MCom, MCA)				Middle management	
		Professional (B-Tech,/MBBA, PGDBM,M-Tech)				Senior management	

Personal Details (Optional)

Name ……Contact No. ……

Email id : …….

Appendix-B

Table 3.1 :List of companies in Banking, Insurance, IT & ITES ,Telecommunication in Delhi NCR having more than 500 employees, 2013

S.no	Name of company	Location
1	99 acres.com (Info Edge India)	Noida
2	ACME Cleantech Solutions Ltd	Gurgaon
3	Adobe Systems India Pvt Ltd	Noida
4	Agilent Technologies International Pvt Ltd	Gurgaon
5	Aircel Ltd	Gurgaon
6	Airserco Pvt Ltd	New Delhi
7	Alcatel Lucent India Ltd	Gurgaon
8	Allied Electronics & Magnetics Ltd (Amkette)	New Delhi
9	Amadeus India Pvt Ltd	New Delhi
10	American Express Banking Corporation	Gurgaon
11	Annik Technology Services Pvt Ltd	Gurgaon,
12	Apollo Munich Health Insurance Co Ltd	Gurgaon
13	AT&T Communication Services India Pvt Ltd	Gurgaon,

14	Atrenta India Pvt Ltd.	Noida
15	Aviva Life Insurance Company India Ltd	Gurgaon,
16	Beetel Teletech Ltd	Gurgaon,
17	Bharat IT Services Ltd	Noida,
18	Bharat Sanchar Nigam Ltd(BSNL)	Delhi
19	Bharti Airtel Ltd (Group HQ)	Gurgaon
20	Bharti Enterprises Ltd	Delhi
21	Bharti Infratel Ltd.	Gurgaon
22	BirlaSoft Ltd	Noida
23	Brightpoint India Pvt Ltd	New Delhi
24	C-Dot (Center For Development of Telematics)	New Delhi
25	Cadence Design Systems India Pvt Ltd	Noida
26	Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd	Gurgaon
27	CE Info Systems Pvt Ltd (Mapmyindia.com)	New Delhi
28	Clearpath Technology	New Delhi
29	CMC Ltd	New Delhi
30	CLT Technology Services India Pvt Ltd	Gurgaon
31	Continental Device India Ltd	Delhi
32	COWI India Pvt Ltd	Gurgaon
33	Cvent India Pvt Ltd	Gurgaon
34	Datamation Consultants Pvt Ltd	Delhi
35	Delhi State Co Op Bank Ltd	Delhi
36	DEN Networks Ltd	Delhi
37	Denave India Pvt Ltd	Noida
38	Department of Telecommunications (DOT)	Delhi
39	DLF Pramerica Life Insurance Company Ltd	Gurgaon
40	E-Meditek TPA Services Pvt Ltd	Gurgaon
41	ebusinessware India Pvt Ltd	Gurgaon
42	Ericsson India Pvt Ltd	Gurgaon

43	ESRI India(NIIT GIS Ltd)	Delhi
44	Essel Shyam Communication Ltd	Noida
45	Exicom Tele-Systems Ltd	Gurgaon
46	Fareportal India Pvt Ltd	Gurgaon
47	FCS Software Solutions Ltd	Noida
48	Fiserv India Pvt Ltd	Noida
49	Freescale Semiconductor India Pvt Ltd	Noida
50	Frontline NCR Business Solution Pvt Ltd	Delhi
51	Ganges Internationale Pvt. Ltd	Delhi
52	GETIT Infoservices Pvt Ltd (Tradeget.com)	Noida
53	Giesecke & Devrient India Pvt Ltd	Gurgaon
54	Global Logic India Pvt Ltd	Noida
55	ICICI Bank	Gurgaon
56	IBM India	Gurgaon
57	HCL Infosystems Ltd	Noida
58	HCL Technologies Ltd	Noida
59	Headstrong (A Genpact Company)	Noida
60	Hi-Tech e Soft (A Division of Hi-Tech Gears Ltd)	Gurgaon
61	Huawei Telecommunications India Co. Pvt Ltd	Gurgaon
62	IFFCO Tokio General Insurance Company Ltd	Gurgaon
63	IL&FS Technologies Ltd	Gurgaon
64	IndiaMART InterMESH Ltd	Noida
65	Indus Towers Ltd	Gurgaon
66	Info Edge (India) Ltd (Naukri.com)	Noida
67	Infocom Network Ltd(Tradeindia.com)	Delhi
68	Infogain India Pvt Ltd	Noida
69	Innovis Telecom Services Pvt Ltd	Gurgaon
70	InTarvo Technologies Ltd	Noida
71	InterGlobe Technolgies Pvt Ltd	Gurgaon

72	Intex Technologies India Ltd	Delhi
73	Iris Computers Ltd	Delhi
74	JIL Information Technology Ltd	Noida
75	JK Technosoft Ltd	Noida
76	Kangra Co-Operative Bank Ltd	Delhi
77	LG Electronics India Pvt Ltd	Greater Noida
78	Mahanagar Telephone Nigam Ltd (MTNL)	Delhi
79	Mahindra Comviva	Gurgaon
80	MakeMyTrip India Pvt Ltd	Gurgaon
81	Max Life Insurance Company Ltd	Gurgaon
82	MBD Group Of Companies	Delhi
83	Microclinic India Pvt Ltd	Delhi
84	Micromax Informatics Ltd	Gurgaon
85	Microsoft Corporation India Pvt Ltd	Gurgaon
86	Moser Baer India Ltd	Delhi
87	Mothersonsumi Infotech & Designs Ltd.	Noida
88	Motorola Solutions India Pvt Ltd	Gurgaon
89	Nagarro Software Pvt Ltd	Gurgaon
90	National Informatics Centre (NIC)	Delhi
91	National Informatics Centre Services Incorporated(NIC)	Delhi
92	NaviSite India Pvt Ltd	Gurgaon
93	NEC India Pvt. Ltd	Delhi
94	Newgen Software Technologies Ltd	Delhi
95	Genpact	Gurgaon
96	NIIT Technologies Ltd	Noida
97	Nokia India Pvt Ltd	Gurgaon
98	Nokia Siemens Networks Pvt Ltd	Gurgaon
99	Nucleus Software Exports Ltd	Noida
100	One97 Communications Pvt Ltd	Noida

101	101 Optiemus Infracom Ltd (Akanksha Cellular Ltd)	Delhi
102	Oracle India Pvt Ltd	Gurgaon
103	Oriental Bank Of Commerce	Gurgaon
104	Oriental Insurance Company Ltd	Delhi
105	PC Solutions Pvt Ltd	Delhi
106	PineLabs Pvt Ltd	Noida
107	Planet PCI Infotech Ltd	Gurgaon
108	Progressive Infotech Pvt Ltd	Noida
109	Axis Bank	Delhi
110	HDFCl Bank	Delhi
111	R Systems International Ltd	Noida
112	Railtel Corporation Of India Ltd	Gurgaon
113	Ricoh India Ltd	Delhi
114	RMSI Pvt Ltd	Noida
115	Rohde & Schwarz India Pvt Ltd	Delhi
116	Samsung India Electronics Ltd	Gurgaon
117	Samsung India-Software Engineering Lab	Noida
118	Sapient	Gurgaon
119	SDG Global Technology Center India	Noida
120	SDG Software India Pvt Ltd	Noida
121	SGS India Pvt Ltd	Gurgaon
122	Shyam Networks Ltd	Gurgaon
123	Shyam Telecom Ltd	Gurgaon
124	Siemens PLM Software	Gurgaon
125	Simmtronics Semiconductors Ltd	Delhi
126	Sistema Shyam TeleServices Ltd(MTS India)	Gurgaon
127	Smart Chip Ltd((A Sagem Orga Company)	Noida
128	Software Technology Parks Of India, Delhi	Delhi
129	Sopra India Pvt Ltd	Noida

130	Spice Communications Ltd (Idea Cellular)	Noida
131	Spice Digital Ltd	Noida
132	Spice Mobility Ltd	Noida
133	Steria Ltd (Xansa India Ltd)	Noida
134	STMicroelectronics Pvt Ltd	Greater Noida
135	Syscom Corporation Ltd	Noida
136	Sysnet Global Technologies Pvt Ltd	Delhi
137	Team Computers Pvt Ltd	Delhi
138	Telecommunications Consultants India Ltd	Delhi
139	Teracom Ltd	Noida
140	Times Internet Ltd (Indiatimes)	Gurgaon
141	Top Victory Investments Ltd	Gurgaon
142	Toshiba India Pvt Ltd	Gurgaon
143	Tower Vision India Pvt Ltd	Gurgaon
144	Trinity Insurance Brokers Pvt Ltd	Noida
145	Tulip Telecom Ltd	Delhi
146	Unitech Wireless Tamil Nadu Pvt Ltd (Uninor)	Gurgaon
147	Videocon Telecommunications Ltd	Gurgaon
148	Viom Networks Ltd	Gurgaon
149	Vipul MedCorp TPA Pvt Ltd	Gurgaon
150	Visesh Infotecnics Ltd	Delhi
151	Xavient Information Systems	Noida
152	Yatra Online Pvt Ltd	Gurgaon
153	Zephyr System Pvt Ltd	Noida
154	ZTE Telecom India Pvt Ltd	Gurgaon

Table 4.3 a : Rotated Component Matrix

	Component													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
I_would__strongly__recommend_this__job_to_my__friends_and__relat	.781													
I_am__generally__satisfied_with__the_kind_of_work__I_do_on_this_	.741													
I_am_satisfied__with_the_variety__of_activities__my_job_offers#	.695													
All_things__being_equal__I_will_choose__my_present__job_again#	.670													
I_love_to__come__to_my__job_every_day#	.565													
I__feel_proud__about__my_work#	.538													
The_work__allotted__to_me_is___interesting#	.528													
The_overall__work_culture__promotes__happiness__among_the__emplo	.525													
I_feel_self__motivated__in_my_job#	.520													
I_experience__joy_in__my_work#	.512													
My___working__hrs_are__regular_														

I__perceived___high_value__about__ _my__job#														
The_work__allocated__to_me_is__co mparable__to_my__qualifications														
People_in__my_organization__have_l eft_due__to_non_cooperative__w	.833													
People_in_my_organization_have_left _due_to_unfavorable_work_cult	.816													
People__in_my__organization_have__ left_due_to_the__behavior_of__	.776													
People_in_my__organization_have_le ft_due_to_the_lack_of_a_comfor	.725													
People_in_my__organization__have_l eft_due__to_improper__promotio	.705													
People _in _my _organization_ have _left_ due _to_ unnecessarily_ work _pressure.	.646													
People_in__my_organization__have_l eft_due__to_the_inconvenient__														
I_am__satisfied__with_the__security_ _my_job__provides_to_me#		.746												
There_is_a__job_security__in_my_jo b#		.718												
I_am_satisfied__with_the_freedom__I _have_to_do_what__I_want_on__		.593												
I__feel___equality__in_job		.512												
My___company_has__compatible__p olicies#														
The_layout__and_comfort__in_sitting ___arrangement___leads_to_inc														

There_is__autonomy__in__my__job#														
There_is_ample__opportunities__available_for__internal__promotio			.766											
I_am___sure_of__career_growth__in_my_company#			.725											
There_is__empowerment__in_my_job_role			.504											
My_achievement__are____recognized_in___the_organization#														
My_superior__behaves__well_with__me_in_company#														
I_am_satisfied__with_the__environment__of_my__organization#				.728										
There__is_effective__supervision__in_my__job#				.544										
There _is _transparent_ and _open communication_ in _my_ compny.				.525										
I_am___paid_as_per__market_standard__in_my__job_#					.893									
I_am_satisfied__with_the_pay__I_receive_for__my_job#					.881									
My_company_promotes_team_work#						.659								
There_are__appropriate__targets_set_by__company_for__my_job#						.553								
My_ job _targets_ are _easily _achievable.						.514								
My_colleagues__support__me_in__my_job#														
My__role__is_stagnant__in_job							.766							

My__job__is__monotonous__in_nature#								.675						
Medical_problem__is_main_reason__for_attrition__in_my_company#														
There_ is_ a_ work_ life _balance_ between _my_ job_ and _personal_ life.									.774					
There_is___stress_in_my_job#										.779				
There_is__an_opportunity__to_develop__multiple__skills_in_my_job											.682			
My_company__provides_adequate__training_and_learning__opportunit											.542			
I_am__satisfied__with__number__of_casual_and__medical_Leaves__pr												.647		
Office___politics_is__largely__existing__in_my_company												-.504		
I_will__change__the_job__if__immediate_gains__in_salary_is__offe													-.757	
My_job_offers__me_the__opportunity_to__share_my__knowledge__with														

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a Rotation converged in 53 iterations.

LIST OF PUBLICATIONS

1-"Employee Attrition in selected industries : ITES, Banking, Insurance and Telecommnication in Delhi & NCR" in International Journal of Trends in Human Resource Management , Volume 3, issue 3,March , 2014

2 "Employee Turnover in organized services sector in Delhi & NCR" in International Journal of Engineering and ManagementSciences (IJEMS) Vol .5(2), April 15, 2014