

## Mediating Role of Work Engagement on the Relationship Between Psychological Contract and Turnover Intention of Insurance Agents in Batticaloa District

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### Abstract

**Purpose:** Sri Lankan insurance companies are competing to gain an edge over other financial sectors as well as to achieve their business goals. The aim of this study is to identify the impact of psychological contracts on the turnover Intention of Insurance agents in Batticaloa District with the mediating role of work engagement in an attempt to fill the knowledge gap observed in this study area to some extent.

**Design/methodology/approach:** The primary data were gathered from 184 employees from selected ten insurance companies based on a stratified random sampling method through self-reported questionnaires and a five-point Likert scale was assigned to measure the variables. The collected data were analyzed by using univariate, bivariate, and multivariate techniques in SPSS 22.0 version software.

**Findings:** Based on the findings of the study, it can be concluded that psychological contract, work engagement, and turnover intention are at a moderate level, high level, and low level respectively. The results indicate that there is a significant and moderate negative relationship between turnover intention, psychological contract, a significant and moderate positive relationship between psychological contract and work engagement and a is a significant and strong negative relationship between work engagement and turnover intention. Also, work engagement does not mediate the relationship between the psychological contract and turnover intention.

**Implications:** The study can positively contribute as a strategy-level document in formulating human resource policies in insurance companies. Therefore, the findings of this study are important in relation to promoting work engagement when designing an organization.

**Keywords:** *Psychological Contract, Turnover Intention, Work Engagement*

## 1. Introduction

In today's worldwide competitive job environment, characterized by fast technological change, enhanced client demands for products and services, and a higher awareness of environmental issues, organizations can only retain a competitive edge when optimizing their human resources. Hiring good people is hard in the face of globalization and increasing labor mobility and maintaining them can be even tougher. It is not enough to hire and train workers to meet the immediate needs of an organization; they also need to be successfully nurtured, supported, and retained, with the loss of core talent becoming the sore point of many companies. It is important to retain skilled people because it affects the competitiveness of businesses and determines the success that could ultimately bring business to new heights. Loyalty, productivity, and commitment are at stake in a healthy employment relationship; qualities that are not enhanced by rejection. Employers are responsible for ensuring that employee capacity is effectively utilized and that employee contributions are acknowledged in terms of promotions, wage increases, etc.

Once these needs have been met, job satisfaction will accompany them as research has shown that job satisfaction cannot occur without favorable contributing variables, whether externally or internally (Bal & Kooij, 2011). On the other side, the worker also has a reciprocal obligation towards the employer, since the psychological contract (PC) is a component of the concept of social exchange, which argues for mutuality and fairness in the exchange agreement (Blau, 1964). The PC is not a formal contractual employment agreement as needed by common law, but it covers a broad variety of expectations, responsibilities, and responsibilities. (Chambel & Castanheira, 2012). Because employment is assumed to be the core of working relationships and becomes the core of this structure, the psychological contract could be affected by the agreement of psychology.

An increase in psychological; contract satisfaction relates to increasing the commitments of staff and creating motivation among them. Meanwhile, favorable behaviors and attention to company outcomes result from large mental and subjective states in the person (Chang, Hsu, Liou, & Tsai, 2013).

It is obvious from the literature that the turnover of employees means the loss of abilities which is an expensive exercise in the employment relationship for all stakeholders. The cost consequences of drawing up retention plans are significant factors. Katcher and Snyder (2007) indicate that the

economic expenses connected with turnover included loss of productivity; while positions remained vacant, fresh recruitment, recruitment, and training of fresh staff were produced.

Sri Lanka's insurance industry has witnessed a strong growth inclination over the past few years on the back of growing insurance awareness, a rise in per capita income, and economic growth. Moreover, the industry is expected to touch the pinnacle of success in the coming years with ever-growing life insurance penetration, the emergence of online insurance services, and rising foreign investment in the industry. As insurance companies strive to remain competitive, they are being forced to rethink the way they engage their human capital.

Consequently, the purpose of this research is to concentrate on the effect of psychological contracts on the turnover intention of Insurance agents in the Batticaloa district with the mediating role of work engagement. The basic reason for undertaking This study is due to the reality that businesses are increasingly losing significant abilities that eventually have detrimental impacts not only on organizations' performance and international competitiveness but also on the employment relationship.

The following represents how the current paper continues. The first component includes a literature review, followed by the formulation of hypotheses and a conceptual model. The approach is described next, followed by the results, discussion, and conclusion. Finally, stated conclusions and recommendations have been discussed.

## **2. Literature Review**

### **2.1 Turnover intention**

Today, companies work in a highly competitive environment in the world of globalization, where they face various challenges in order to remain competitive in the market. One of the greatest problems facing the businesses is retention of workers. Organizational turnover rates are increasing in most research, turnover intention is used rather than actual turnover, as the turnover intention is the essential backdrop to actual turnover (the behavior) (Iqbal, Ehsan, Rizwan & Noreen, 2014). Therefore, the purpose of turnover is a measure of whether employees of a company or organization intend to leave their positions.

It is argued that turnover intent is the last step in the decision-making process of workers before they actually leave the company (Mobley, 1982) and a measure of the emotional commitment of

an employee to the organization (Zhao et al., 2007). The real turnover is explicit, whereas the purpose of turnover is implied. The desire of workers to leave their jobs does not always lead to actual turnover (Perez, 2008). Studies done by Chen, Ployhart, Thomas, Anderson, and Bliese (2011); and Valentine, Godkin, Fleischman, and Kidwell (2011), found that turnover intention has the most impact on organizational effectiveness. The desire of workers to leave their jobs does not always lead to actual turnover (Perez, 2008). Bester (2012) concluded that turnover is a self-determined decision based on issues that cannot be resolved and therefore the last move is to quit. Bothma (2011) observed that workers never want to leave their current work environment, but their only choice is to leave because companies are unable to properly address their concerns. In addition, Agarwal, Ferrat, and De (2007); Bellou (2008); and Martin and Roodt (2008) found that the aim for turnover is growing when there are plenty of openings in the job market.

## 2.2 Psychological contract

To scholars, the psychological contract offers another opportunity to re-examine the fundamental aspect of organizational life, the relationship between employee and employer. Kotter (1973) defined the psychological contract as "an implicit contract between the individual and an organization that determines what each person wants to give and receive from each other in the relationship. According to Rousseau (1989), a psychological contract is a reciprocal obligation that occurs at the partnership level (e.g. dyadic, inter-organizational). Smithson and Lewis (2003) see the psychological contract as expanding the principle in economics, which is the theory of social contracts. Conway and Briner (2009) further identified that the informal agreement, which can be viewed as a psychological contract, offers the structure and support required by each party to fulfill a normal need for dependence and the need to be able to compromise over time on this dependency.

Rousseau (1995) suggested two key features that would help to differentiate common psychological contract forms: duration and conditions for performance. Such characteristics underlie the structure of the Psychological Contract Inventory (PCI) of Rousseau (2000). Timeframe refers to the temporal dimension of the labor relationship (i.e., short-term vs. long-term) and defines the expected length of the contract. Conditions for success apply to the relation between work incentives and performance demands (i.e. low vs. highly defined performance–reward contingencies). In these two dimensions, psychological contracts vary to produce four different forms: transactional, interpersonal, stable and transitional.

**Figure 2. 1: Types of Psychological Contract**

		Performance Terms	
		Low	High
Duration	Short term	Transactional	Transitional
	Long term	Balanced	Relational

The first two forms of contract are widespread in employment relations.

**Transactional contract** refers to a short-term transfer of extreme monetary or economic benefits and contributions

**Relational contract** refers to a long-term arrangement without specific contingencies of performance – reward. In essence, a relational contract involves a mutually satisfactory relationship with open-ended arrangements that include both socio-emotional and economic terms.

**Balanced contract-** Combines open-ended interpersonal focus with well-specified performance-reward contingencies transactional characteristics. In work contexts, transactional, contractual, and structured contracts are essential types of psychological contracts.

**Transitional arrangements-** Nevertheless, it represents a deterioration or lack of agreement between the parties as observed in volatile situations such as radical change or reduction of responsibilities between the parties being reduced or non-existent. Since transitional agreements do not reflect either party's commitment and do not constitute a true psychological contract, this type has been omitted from their analysis of both Hong Kong and the United States, they used the same research items and found evidence in both countries of the three types of psychological contract.

### **2.3 Work Engagement**

Work engagement is defined as a positive and complete emotional and intellectual state related to work, which is correlated with persistence and dispersion (Li and Ling, 2007; Aldabbas et al., 2021). Saks (2006) sees job engagement as an interconnected system consisting of physical, emotional, psychological and mental components through which the individual achieves a professional duty.

Work engagement is described by Blanch and Aluja (2009) as a positive, gratifying motivational state of job-related well-being. Employees who are engaged in their work identify with it and exhibit high levels of vigour, dedication, and a profound sense of absorption in it (Timms et al., 2015). The third component of work engagement, dedication, is characterized by a strong psychological attachment to one's work, combined with a sense of passion and a sense of being challenged by the job (Schaufeli, Salanova, et al., 2002).

## 2.4 Psychological Contract and Turnover Intention

According to the resource conservation theory, a breach of the transactional psychological contract and the relational psychological contract could result in the loss of an employee's financial and psychological assets. To be able to ease the pressure, the worker needs to acquire certain resources by means of other channels to compensate for the loss of economic and emotional resources. If an employee experiences a significant loss of economic and emotional resources as a consequence of an infringement of the psychological contract, the employee will have the intent and behaviour of withdrawing. Tumley and Feldman (2000) discovered a positive relationship between breach of psychological contract and employee turnover intention and dereliction of duty.

In a study on the infringement of organizational management psychological contract, Wei Feng (2004) found that the breach of psychological contract has a direct impact on employees' EVLN (Exit, Voice, Loyalty, Neglect). This demonstrates that there is a negative association between psychological contract and turnover intention.

Relationships among the constructs of behavioural and attitudinal changes occur in employees when they feel that their psychological contract is breached (Kickul & Lester, 2001). It can lead to employees exhibiting deviant behaviors in the workplace. When employees extend their full support but their obligations are not fulfilled by organizations, then they feel betrayed. Studies have suggested that psychological contract breach is significantly and positively related to the employees' turnover intention (Haq et al., 2011; Zhao et al., 2007). Thus, the following hypothesis is formulated on the basis of the above literature evidence:

*H<sub>1</sub>: There is a significant relationship between Psychological Contract and Turnover Intention.*

## 2.5 Psychological Contract and Work Engagement

Social Theory of Exchange (SET) implies that when a person enters into an employment relationship, he recognizes not only economic benefits (e.g. pay) but also socio-economic benefits such as respect and care (Mael & Ashforth, 1992). The theory's core belief is that the relationship slowly builds trust, loyalty, and devotion to one another. And that relationship continues until the laws of trade remain with both parties. It refers to the relationship of giving and taking, meaning that one person's action has an influence on another's response (Cropanzano & Mitchell, 2005). From the above discussion, therefore, it is inferred that psychological contracts are also a form of social exchange between organizations and employees. Therefore, when employees feel that their psychological contract is fulfilled, it leads to a higher commitment to work.

The theory of social exchange describes the positive relationship between the fulfillment of psychological contracts and job commitment. According to this people are driven by expectations when engaged in contact with others. When each party reiteratively reciprocates the act of another party, reciprocal obligations are created. It is concluded from the above discussion that the employer acts accordingly by reciprocating this fulfillment in the form of positive work attitudes and job habits as workers believe that their commitments are fulfilled. On the basis of the above argument following hypothesis was formulated;

*H<sub>2</sub>: There is a significant relationship between Psychological Contract and Work Engagement.*

## 2.6 Work Engagement and Employee Turnover Intention

Prior studies including Alfes et al. (2013) have indicated that engaged employees tend to have less intention to turnover. Although, several prior studies have measured. According to Saks (2006), work engagement can be conceptualized as an antecedent of intention to turnover. Engaged employees are so occupied with positive energy that they actively and persistently immerse themselves in their work leaving little time and space for negative thoughts such as leaving the organization. Empirically, a number of research studies have found work engagement to be positively associated with intent to remain with one's organization (Harter et al. 2002, Schaufeli & Bakker 2004). More recently, De Lange et al. (2008) found that low work engagement predicted an actual transfer to another company. This result was reaffirmed in Van Schalkwyk et al.'s (2010) study where it was found that work engagement negatively influences intention to turnover. Therefore, this study has formulated the following hypothesis to test the stated relationship;

*H<sub>3</sub>: There is a significant relationship between Work Engagement and Turnover Intention.*

## 2.7 Mediating Role of Work Engagement between Psychological Contract and Turnover Intention

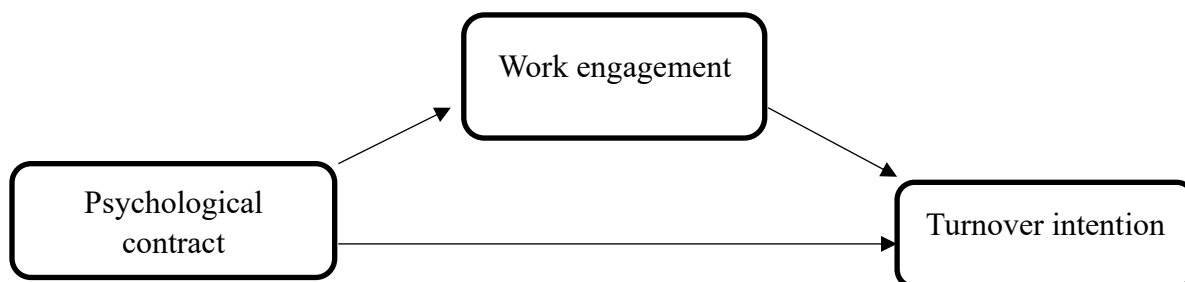
According to Lapointe, Vandenberghe, and Boudrias (2013) and other researchers, affective commitment served as a mediator in the interaction between workers' turnover intention and the psychological contract. As a result, the psychological contract can have a direct impact on staff retention while also having an indirect impact through some mediating variables (such as organizational commitment).

According to the findings of Sheehan et al. (2019), the association between satisfying the psychological contract of financial incentives and work-life balance on turnover intention is not mediated by employee engagement. In contrast to the study's findings (Bhatnagar & Biswas, 2012), employee involvement proved to have a mediation impact. Previous research has found that feelings of attachment influence the association between the fulfillment of psychological contract elements and turnover intention, with high attachment responses reducing turnover intention (Bal et al, 2013). Since there are contradictory findings on the mediating role of employee engagement, the following hypothesis was formulated to further test it empirically;

*H<sub>4</sub>: Work Engagement mediates the relationship between Psychological Contract and Turnover Intention.*

## 3. Conceptual Framework

Based on the theoretical background and review of the previous literature, for this study, a conceptual framework was developed to examine the impact of psychological contract on turnover intention with the mediating role of work engagement.



*(Source: Developed for the study purpose)*



#### 4. Method

The purpose of this study is to explore the impact of psychological contracts on turnover intention through work engagement. The research philosophy of this study is positivism because the researcher assumes the role of an objective analysis, statistical analysis, and interpretations of the collected data. This study has followed a deductive approach as it involves the development of a theory that is subjected to hypothesis testing. In this study develop the hypothesis and test the hypothesis through the collection of quantitative data.

The research strategy of this study is a survey because a survey enables the researcher to collect a huge amount of data from a sizeable target population. The target population consists of 398 employees of ten selected insurance companies in the Batticaloa district. Ten insurance companies were selected based on the ratings offered by Fitch Rating (Pvt) Ltd. In order to achieve and validate the research objectives, this research has used a stratified random sampling method where 199 employees are chosen proportionately from each insurance company. Each single employee is considered as a respondent to this study. The details about the study population and sample size are given in Appendix 1.

Accordingly, in order to collect the primary data 199 questionnaires were distributed among the sample, and out of those 184 valid questionnaires were received from respondents. Collected data were analyzed using SPSS version 22.0, where, bivariate Pearson correlation analysis was used to identify the relationships among the variables, and the mediating effect was investigated by multi-step regression analysis of Barron and Kenny (1986).

##### 4.1 Measures

Items used in the survey to measure the variables of interest in this study were adopted from the previous literature. Psychological contract was measured with, twenty-nine question items adopted from a prior empirical study by Rousseau (2000). Similarly, Work engagement was measured with nine question items developed by Schaufeli and Bakker (2004). A study by Bluedorn (1982) was employed to measure the Turnover Intention of employees where four question items have been adopted. This study has used a Likert scale ranging from 1 to 5 where 1 indicates “strongly disagree” and 5 indicates “strongly agree”, with the mean score indicating the variable.

Hence, this study has established the reliability of the instrument to ensure that measures are error-free. Thus, Cronbach’s Alpha coefficient was used to measure internal consistency. According to

George and Mallery (2003), Cronbach's alpha value of 0.70 or higher is considered acceptable. Based on the analysis, the reliability value for the psychological contract is 0.814 (excellent), work engagement is 0.708 (good) and turnover intention is 0.707 (good). Here all variables have Cronbach's alpha value above 0.7. Therefore, all items considered in this study are able to be reliable, which suggests that the internal reliability of the instrument for satisfactory.

## 5. Findings and Discussion

### 5.1 Descriptive Statistics

In order to achieve objective one of this study, a univariate descriptive analysis was performed where mean and standard deviation were calculated.

**Table 1: Descriptive Statistics**

Dimension	Mean	Decision Attribute	Std. Deviation
Balanced dimension	4.0245	High Level	0.36304
Relational dimension	3.9891	High Level	0.42229
Transactional dimension	1.9247	Low level	0.38655
<b>Psychological contract</b>	<b>3.3128</b>	<b>Moderate level</b>	<b>0.27212</b>
<b>Work engagement</b>	<b>4.0199</b>	<b>High</b>	<b>0.43872</b>
<b>Turnover intention</b>	<b>1.8315</b>	<b>Low Level</b>	<b>0.48489</b>

(Source: Survey Data)

Table 1 shows the mean and standard deviation of psychological contracts and its dimensions, work engagement, and turnover intention. The variable psychological contract includes three dimensions namely, Balanced Dimension, Relational Dimension, and Transactional Dimension. The mean values of those dimensions are 4.0245, 3.9891, and 1.9247 with the standard deviation of 0.36304, 0.42229, and 0.38655 respectively. The mean value of the overall psychological contract is 3.31 with a standard deviation of 0.271 which indicates psychological contract displays at a moderate level. Further, among the three dimensions higher mean value is indicated by balanced and a lower mean value is indicated by transactional dimension. Similarly, the mean value of work engagement is 4.0199 where the standard deviation is 0.4387 indicating that employees have a high level of work engagement. In contrast, turnover intention has a mean value of 1.8315 with a 0.4848 standard deviation, which shows the turnover intention of employees is at a low level.

## 5.2 Correlation Analysis

Correlation analysis was used to find out the relationship between independent variables, mediation variable, and dependent variable which is related to research objective two where the Pearson Correlation coefficient was calculated for each pair. Table 2 shows the correlation coefficient values.

**Table 2: Correlation Matrix**

Relationship	Pearson Correlation coefficient	Decision
Psychological Contract and Turnover intention	-0.341**	Significant moderate negative
Psychological contract and Work engagement	0.404**	Significant moderate positive
Work engagement and Turnover intention	-0.766**	Significant strong negative
** <i>. Correlation is significant at the 0.01 level (2-tailed).</i>		

*(Source: Survey Data)*

The results of the analysis show that the correlation coefficient between psychological contract and turnover intention is -0.341 significant at 0.01 level, indicating a significant and moderate negative relationship between those variables. On the other hand, the correlation coefficient between psychological contract and work engagement is 0.404 revealing a significant moderate positive relationship between those two variables. Further, work engagement and turnover intention show a significantly strong negative relationship as the correlation coefficient value is -0.766 which is significant at 0.01 level.

## 5.3 Mediation Analysis

To achieve the third objective of identifying whether work engagement mediates the relationship between psychological contract and turnover intention, Baron and Kenny's (1986) four-step mediational processes were used in which several regression analyses are conducted and the significance of the coefficient is examined at each step.

**Table 3: Mediation Analysis**

Step	Path	Independent Variable	Dependent Variable	R <sup>2</sup>	B	Sig.	F-Statistic
1	c	Psychological contract	Turnover intention	0.116	-0.607	0.000	23.903
2	a	Psychological contract	Work engagement	0.163	0.652	0.000	35.523
3	b	Work engagement	Turnover intention	0.587	-0.847	0.000	258.678
4	c'	Psychological contract	Turnover intention	0.588	-0.066	0.477	129.244
		Work engagement			-0.830	0.000	

*(Source: Survey Data)*

Step 1 shows that 11.6 % of the variation in the turnover intention is explained by the psychological contract and on average, if one unit goes up on the psychological contract, the turnover intention will be reduced by 0.607 units. Thus, step 1 concludes that psychological contract significantly and negatively affects turnover intention and the first condition necessary for the mediation is satisfied.

Step 2 indicates that 16.3% of the variation in work engagement is explained by psychological contract and if psychological contract increased by one unit work engagement would increase by 0.652 units. Thus, step 2 concludes that the psychological contract significantly and positively affects work engagement and the second condition necessary for the mediation is satisfied.

Step 3 reveals that 58.7 % of the variation in the turnover intention is explained by work engagement and on average, if one unit goes up on the work engagement, the turnover intention will decline by -0.847 units. Thus, step 3 concludes that work engagement significantly and negatively affects turnover intention. Thus, step three concludes employee green behaviour significantly and positively predicts sustainability performance and the third condition necessary for the mediation is satisfied.

Step 4 shows that 58.8% of the variation in turnover intention is explained by psychological contract and work engagement. However, the p-value for work engagement is 0.000 indicating significance at a 5% level of significance and the psychological contract has a p-value of 0.477

which is greater than 0.05, therefore the psychological contract is not significant at a 5% significance level.

Finally, the result of this study shows that work engagement does not mediate the relationship between the psychological contract and turnover intention. Because the psychological contract is not significant when work engagement is controlled in the relationship.

## **6. Conclusions**

The first objective of this study is to find out the existing level of psychological contract, work engagement, and turnover intention in insurance agents in ten selected insurance companies in Batticaloa. The existing level of the psychological contract is moderate level, work engagement is high level, and turnover intention is low level.

The second objective of this research is to find out the relationship among psychological contracts, work engagement, and turnover intention in ten selected insurance companies in Batticaloa. The Pearson correlation technique was applied to analyze the relationship among the variables. This study finds, there is a moderate negative relationship between psychological contract and Turnover intention. In contrast, there is a moderate positive relationship between psychological contract and Work engagement and there is a strong negative relationship between Work engagement and Turnover intention. Results obtained by the present study were validated by a number of previous research. Studies have suggested that psychological contract breach is significantly and positively related to the employees' turnover intention (Haq et al., 2011; Suazo, 2009; Umar & Ringim, 2015; Zhao et al., 2007). Further according to Kickul and Lester, 2001 relationships among the constructs of behavioral and attitudinal changes occur in employees when they feel that their psychological contract is breached. Also, the Social Theory of Exchange (SET), implies that when a person enters into an employment relationship, he recognizes not only economic benefits (e.g. pay) but also socio-economic benefits such as respect and care (Mael & Ashforth, 1992). Alfes et al. (2013) have also indicated that engaged employees tend to have less intention to turnover. According to Saks (2006), work engagement can be conceptualized as an antecedent of intention to turnover. Empirically, a number of research studies have found work engagement to be positively associated with intent to remain with one's organization (Harter et al. 2002, Schaufeli & Bakker 2004).

The third objective of this research is to explain the mediating effect of Work engagement in the Relationship between Psychological contract and Turnover intention in ten selected insurance companies in Batticaloa. The result of simple regression analysis indicated that psychological contract significantly and negatively affects to Turnover intention. Psychological contract significantly and positively affects Work engagement. Work engagement significantly and negatively affects Turnover intention.

The study by Scheaufeli and Bakker (2004) supports this, work engagement significantly mediates the relationship between job resources and turnover intention. Work engagement is inclusive of vigor, dedication and absorption, therefore, engaged employees feel energetic, enthusiastic and become highly engrossed in their work and organizational roles and are less likely to voluntarily change employment. Further, Turnley, Bolino, Lester and Bloodgood (2003), stated that higher psychological contract fulfillment leads to higher work engagement and lower turnover intention. But in contrast to that, the study has found that work engagement does not mediate the relationship between psychological contact and employee turnover intention.

## 7. Contributions and Recommendations

The 21st-century insurance company has been focusing on innovation, a competent workforce, an international reputation for customer benefits, and good policy systems. The experience and competent employees are essential to meet the current trends and to sustain in the market. However, the major challenge faced by human resource management is managing employee turnover. It is essential to understand the reason for employee turnover to develop the prevention mechanism as well as decision-making mismatch with the real reason for turnover leads to human resources management failures. In order to find the reason for employee turnover, this study focused on work engagement and psychological point of view. This study provides a signal to decision makers to develop to deal with finding efficient and productive ways to control the psychological contract as well as from the employees in order to reduce employee turnover.

This study proposes that decision-makers must prevent employees from being indirectly forced into performing jobs with extreme work demands. Specifically, there must be policies that prevent employees from being over-demanded and highly emotionally exhausted, as these employees cannot simply perform their best, thereby leaving the organization.

With the help of this understanding, the organization can reduce the turnover and prevent the negative consequences. So, the organization's strategy must focus on dealing the employee engagement and psychology. Hence, engagement and psychological attachment of the employees with the organization is necessary for the organization to retain a competent workforce and survive.

According to the above conclusions, the following recommendations can be given. The organization needs to provide proper psychological attachment training and support. It means employees who are psychologically attached must be involved in work activities during this time, and employees must not be thinking about work-related issues during this recovery process in order to reduce turnover intention.

Team managers have a crucial influence on the insurance agents so team managers and management practitioners need to avoid assigning intense work demands among employees because of the harmful implications on employee well-being.

The management regularly reviews workloads to ensure workers have sufficient resources (in terms of time, administrative support, or training) to cope. Workloads can be reviewed during team meetings, through an analysis with the team, or by undertaking worksite assessments.

Design jobs to be within workers, capabilities consider workers, skills, and abilities when allocating tasks, and provide training and skill development when needed. Because most abilities of the employees are caused to affect the psychological attachment positively the above listed action could be a way to increase the work engagement as well as reduce the employee's turnover.

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