

**JOB EMBEDDEDNESS FACTORS RETAINING STAFF FOR  
OVER TEN YEARS AND EFFECTS ON YOUNG GENERATION  
EMPLOYMENT**



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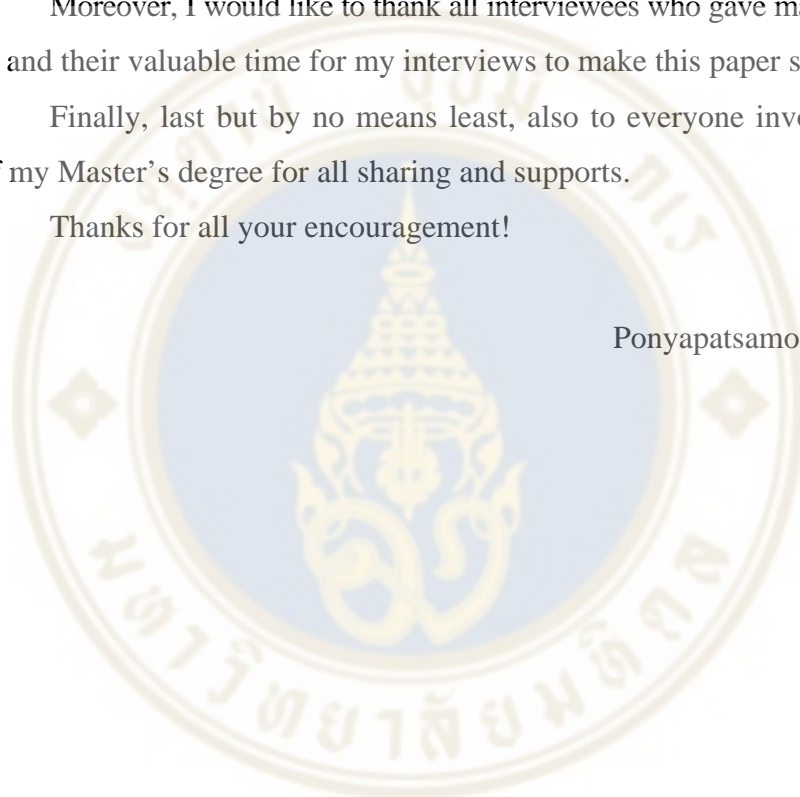
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## **JOB EMBEDDEDNESS FACTORS RETAINING STAFF FOR OVER TEN YEARS AND EFFECTS ON YOUNG GENERATION EMPLOYMENT**

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M.M. (MARKETING AND MANAGEMENT)

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### **ABSTRACT**

The purpose of this research is to find the key factors which affect to job embedding behaviors and effects on younger generation employment at a private insurance company. The data collection is conducted by literature review and qualitative method.

The results of this research are presented by three aspects that influence the job embedding behaviors: Fit, Link, and Sacrifice. The findings show that the influencing factors affect differently between senior and junior employees regarding job embedding behaviors and turnover decisions.

The outcomes of job embedding are variously different among the senior and junior employees according to individual's preferences for both work and non-work concerns. Work and life balance plays a big role for both generation employees. However, it tends to impact more on the seniors due to personal attachments such as family pressures and responsibilities. On the other hand for the juniors, work and life balance is also important, but this group tends to prioritize work concerns due to their requirements such as individual's interests, skill development, and career advancement.

**KEY WORDS:** Job Embeddedness, Generation X, Generation Y, Generational Differences, Employee Retention

24 pages

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## **CHAPTER I**

### **INTRODUCTION**

Insurance industry is one of the most complex businesses that most people may find it difficult to understand; therefore, they pay little attention and interest to it. This type of business requires specialists who thoroughly understand the technical work. Only few people find it challenging to work for insurance business. Because of this, there is a lack of insurance specialist available in the labor market. Therefore, it is crucial to retain current experienced staff as well as seeking skillful new staff to fulfill turnover occurrences.

The competition to retain experts or key staff is intense. The company may need to spend a lot of time and money keeping these key people to stay. However, a number of people decide to stay or leave for their own reasons that might not be related to work. Some people might stay or leave because of personal sense of fit/un-fit to their works or communities, or unexpected events and shocks. Many companies try to retain those people when over time it could become their job-embedding behaviors for longevity employment.

Job embeddedness is a powerful tool that helps retain staff at a company for an extension of employment period. It comprises three main aspects, contributing the job embedding behavior: Fit, Link, and Sacrifice for both work and non-work reasons. Job embedding factors are affected by individual preferences and external influencers. In addition, job-embedding behaviors can be influenced according to age. This paper will refer to a current situation of a private insurance company. There are obvious differences among employees, between seniors and juniors which will also be analyzed in this paper.

The purpose of this research is to investigate the factors that encourage employees to work for the same company for over ten years and the effects on the company and young generation employment (which could be a future problem after senior staff retirement). In order to investigate the factors, the researcher adopted a study of Mitchell

and Lee (2001). The study introduced that job embeddedness has incorporated on- and off-the-job factors that consist of three components: Fit, Links, and Sacrifice that potentially affect employee retention.

This paper analyzed the causes of long employee retention and effects on young generation employment at the company. The majority of staff are senior staff, whereas the number of junior staff is significantly low. Therefore, there could be some reasons behind turnover intention of most of younger staff after a few years working at the company. And what would be recommendations to effectively retain the junior staff as a future generation workforce after retirement of the senior staff.



## **CHAPTER II**

### **LITERATURE REVIEW**

This chapter reviewed the literature on job embeddedness and differences between the two main staff generations of the senior and junior that affect work attitudes, values and preferences. These variables are highly interrelated and have an effect on the company's current situations. In this chapter, each factor is examined independently as a basis of the study. The analysis focuses on the behaviors and values of the two main generations, which may have different motivators that influence their job embeddedness.

One of the factors that make people stay in the same company for a long time is job embeddedness. To understand more about the influencers of long employee retention, this literature review focuses on components of job embeddedness.

#### **2.1 Definition of Job Embeddedness**

According to Mitchell and Lee (2001), job embeddedness theory combines clusters of influencers that encourage employees to remain in a job. People can be embedded in a job for many reasons both work and non-work factors. It comprises three dimensions: Fit, Links, and Sacrifice according to employee's preferences.

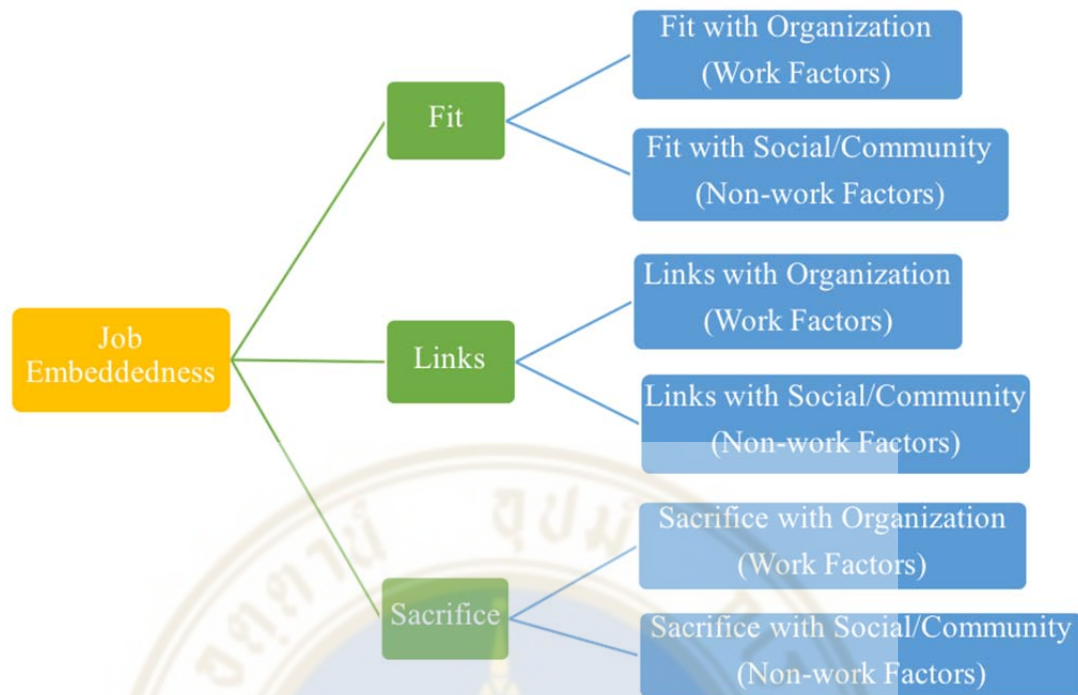
1. Fit means an employee's personal values, career goals and plans, skills and abilities that fit the organization culture and demand of his/her immediate job. It also includes the fit in terms of the community and surrounding environment, beliefs, and other activities that contribute to the fit and compatibility. As Mitchell and Lee (2001) suggested that "the more individuals fit with their jobs, coworkers, and larger corporate cultures, the lower the turnover." Thus, job embeddedness assumes that the better the fit, the higher chance an employee will feel professionally and personally tied to the organization. The fit with off-the-job factors is also important. Each individual has his/her own recreational lifestyles and personal responsibilities to bear. If the job allows

them to fulfill their needs or provide flexibility to their life balance, the higher tendency they will be embedded to the jobs rather than challenging uncertainty of a new job.

2. Links refer to the connections between a person and other people, groups, organizations both on-the-job and off-the-job relationships such as family attachment, community, co-workers, social environment, economy, and friends. For example, for on-the-job aspect, workplace community could keep an employee to a job due to a feeling as a part of the community, whereas feeling of isolation or no linkage could lead to employee's voluntary turnover. Moreover, non-work links can also influence employees. For example, family or relative attachments could cause family pressures that may an employee to stay with an organization according to the burdens or responsibilities for the cost of living which does not allow him/her to leave without restraint. Other types of links could also establish through hobbies, community activities, and financial web that may embed an employee to a job. Therefore, the greater number of links, the more an employee would stay in a job (Mitchell et al., 2001).

3. Sacrifice is defined as the cost or loss of opportunities if an employee leaves his/her job. The sacrifice is related to benefits received from the job such as personal losses (e.g., losing personal relationship with friends, convenient location, exercise facilities, life usualness), job stability, job advancement opportunity, and financial incentives that tied to longevity (e.g., retention bonuses, retirement funds, stock options). Besides the personal losses and financial benefits, community attachment also involves an employee's decision. The more positive community attachment, the more difficult for an employee to leave the job. Off-the-job factors are also important for an employee's decision. All the losses that an employee has to give up related to personal preferences and lifestyles such as time flexibility for their recreational activities, nearby convenient places, and any demands of life that the current job can fulfill. The more an employee will have to give up when quitting his/her job, the more difficult it will be to resign.

In summary, job embeddedness is the result of on- and off-the-job factors that keep people in their current jobs for a long time. People are embedded to their jobs by three dimensions that can be classified into six sub-dimensions as shown in the following diagram;



**Figure 2.1 Three Aspects of Job Embeddedness**

Source: Holtom and O’Neill (2004)

Job embeddedness potentially retains employee’s longevity to stay for an extensive period. It could also maintain senior employees with the organization which forms a certain way of organizational traditions and socialization. This may have a big impact on organizational community and environment that can lead to some consequences on younger generation employment. This paper will be further analyzed how the job embeddedness affects the organization and young generation employment.

## 2.2 Differences between Generation X and Generation Y

According to Meredith & Schewe, 1994; Ryder, 1965 (as cited in Ting, H., Lim, T., de Run, E., Koh, H. and Sahdan, M., 2018), the Generation Cohort Theory explains the changes across generations that a group of individuals born at the same period of time will share similar experiences according to surrounding events during their late adolescent and early adulthood years. Similar to Strauss and Howe (1991) (as cited in Ting, et al., 2018), it is suggested that “cohort’s values and attitudes are shaped and

determined by their attachment of external events when the cohort members come of age”. These factors have a significant effect on their lifestyles and permanently tend to stay with them. Therefore, experiences of historical and social events they have encountered would contribute to their beliefs, values, and lifestyles which distinguish one generation cohort from another, according to different times and surrounding events.

The differences between senior staff (majority of staff) and junior staff (minority of staff) may potentially have a significant impact on staff employment which might be an effect of different attitudes and work values between the two generations and how the organizational tradition and socialization have been formed. Each generation has different characteristics and abilities that could affect work attitudes, values, and preferences.

### **2.2.1 Definition of Generation X**

Generation X are people who were born in 1965–1980. Synonyms for Generation X include Slackers, Xers, Generation Next, Postboomers, the Shadow Generation, Generation 2000, the MTV Generation, and the Thirteeners, to reference the thirteenth generation in America since its founding. Generation X is a cohort with small family sizes comparing to Baby Boomers’. It consists of members who have diminished outlooks, feelings of estrangement, simplicity, skepticism, conservatism and impassiveness (Sirias, Karp, & Brotherton, 2007; (as cited in Ware, 2013)).

This generation cohort can be considered as being flexible, more at ease with information and technology, self-sufficient problem solvers, adaptive to change and value-added providers than Baby boomers. They mostly started working in their teenage with economic and political atmosphere that influenced these individuals’ work values and attitudes. This group grew up with less parental involvement and guidance in the same time with more technology development started in this age. Thus, they were more tech-savvy for the first generation for IT knowledge. They were the first generation of latchkey kids and were seen as more self-determined than earlier or subsequent generations (Dolezalek, 2007; Tulgan, 1996) (as cited in Ware, 2013). This has contributed higher-tempered, more pressure-tolerant, self-responsibility and family attachment according to latchkey lifestyle in young age. For work values and attitudes of Gen X people, they would rather choose a lower paying occupation if it offers the ability to provide for a

better-quality of work-life balance (Glass, 2007). Moreover, career stability has a great value to this cohort, according to the historical economic crisis and family attachment that forms the generation's values and attitudes toward jobs, financial stability, and security. Cole (2002) also suggested that "Generation X tends to be more pessimistic and look for self-fulfillment outside of their work role, looking for fulfillment with the organization and family."

### **2.2.2 Definition of Generation Y**

The term, Generation Y, was first adopted in 1993 by Advertising Age as the last generation to be born entirely in the twentieth century. This generation is born in 1981-1999. Generation Y is also known as Echo Boomers, the Millennium Generation, Generation Next, the Net Generation and Generation Why?.

According to Montana and Petit (2008), Generation Y is a generation that has seen their parents experience job sufferings such as loss of jobs after years of loyalty to specific organizations, which potentially causes a significant impact on their job loyalty to decrease. There are most likely to change jobs at least five times, compared to their counterparts who change jobs three times on average.

This cohort has different attitudes, values, and lifestyles from their parents' age. The economic and environment has been much developed than the former age which affects better welfare and more successful hardworking parents. Thus, Gen Y has been raised with care and nurture. This group has higher education, more self-confident, independent, and better self-adjustment. Besides, since technology has been developed, Gen Y people are much more tech-savvy and attached to the technology. They are more comfortable with it, knowing how to shorten the learning curve and solve problems by using collaboration tools. In regard to work, this generation tend to prefer working as a group with brainstorming and express their opinions. Gen Y tends to engage in a community as part of work-life balance. Furthermore, they also prefer to be supported by others. With fast and convenient age, this group is likely to be low-tempered and not sticking in a job for a long period of time due to seeking more challenges and excitement to fulfill their needs and preferences.

To demonstrate the differences and connections between the two generations the comparison can be summarized as table below;

**Table 2.1 Comparison between Gen X and Y**

	<b>Assumption of Rationality</b>	<b>Work Behaviors</b>	<b>Expectations</b>	<b>Values and Attitudes</b>
Generation X	<ul style="list-style-type: none"> <li>- seniority of the group</li> <li>- high expertise</li> <li>- prefer routine</li> <li>- settle down their lives</li> <li>- want to maximize financial gain</li> </ul>	<ul style="list-style-type: none"> <li>- closer to retirement</li> <li>- need stability and security</li> <li>- command-oriented</li> <li>- work in traditional ways</li> </ul>	<ul style="list-style-type: none"> <li>- expect to retire with financial stability</li> <li>- expect to be valued</li> <li>- expect to be ordered and informed</li> <li>- want to be treated properly</li> </ul>	<ul style="list-style-type: none"> <li>- prefer face to face interactions</li> <li>- if the job is good enough, I will do it</li> <li>- advancement is a reward not an entitlement</li> </ul>
Generation Y	<ul style="list-style-type: none"> <li>- young and energetic</li> <li>- prefer to learn new things</li> <li>- less loyal to one organization</li> <li>- want to maximize financial gain</li> </ul>	<ul style="list-style-type: none"> <li>- questionable and doubtful</li> <li>- acceptable to different opinions</li> <li>- work in more conventional ways</li> </ul>	<ul style="list-style-type: none"> <li>- expect opportunities for growth</li> <li>- expect to be valued</li> <li>- prefer supports and feedbacks</li> <li>- competitive for opportunities</li> </ul>	<ul style="list-style-type: none"> <li>- alternative forms of communication</li> <li>- expecting rewards for good works</li> <li>- need advancement opportunities</li> </ul>

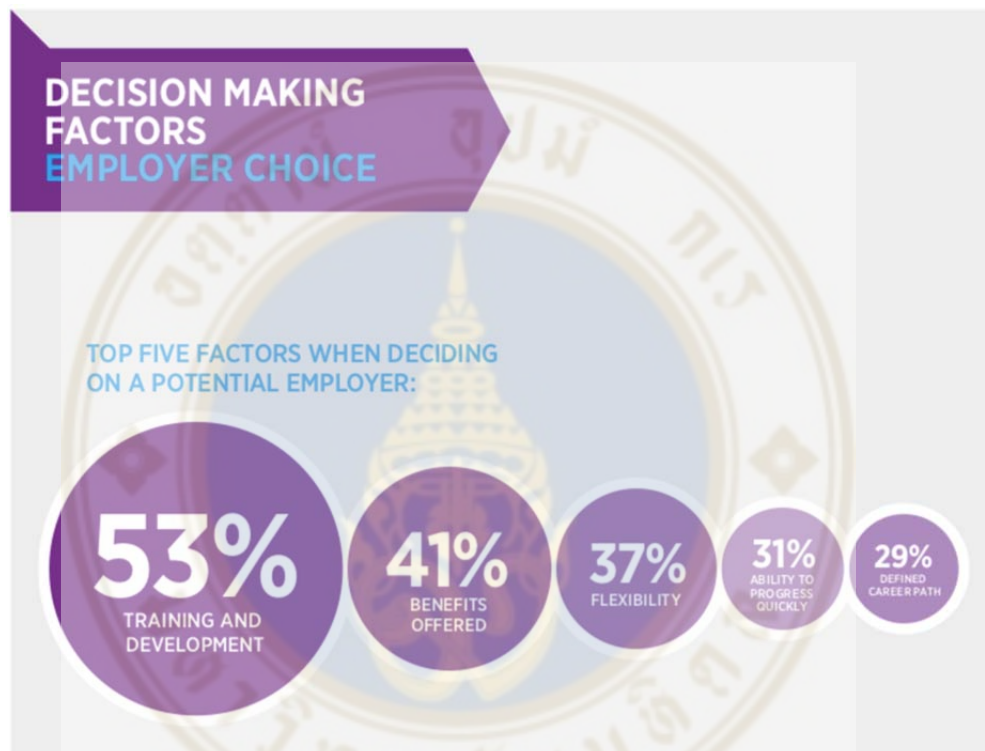
### 2.3 Generation Y and Job Embeddedness

As the next generation workforce, Gen Y is vital to retain because the older generation is leaving and retiring. According to Bambacas & Kulik (2013), both generations X and Y prefer work and life balance related to their job embeddedness. Each generation has different values. Gen Y is more sociable, ambitious, curious, technology savvy and easily bored. This is one of the main problems for the organization to retain the Gen Y who is younger and skillful. This group is information hungry and do things fast and multitasking. Moreover, as socially sensitive they are more likely to perceive collaborative decision making as attractive rather than isolate working. Thus, social awareness is more important to this generation than the former one. They also value work and life balance and tend to change tremendously if they think their jobs do not fit their needs. Moreover, this generation has more sense of entrepreneurial spirit and enjoy the challenge of new



opportunities. Furthermore, they also value skill development and expertise. It is crucial for an organization to retain them as they are more job mobility in searching for job advancement as one of their career motivations. (Aydogmus C., 2016).

From research of Hey Recruiting Experts Worldwide on Gen Y and The World of Work suggests that there are five factors for Gen Y when deciding on a potential employer as shown in following figure;



**Figure 2.2 Gen Y's Decision Making Factors on Employer Choice**

Source: Hey Recruiting Experts Worldwide

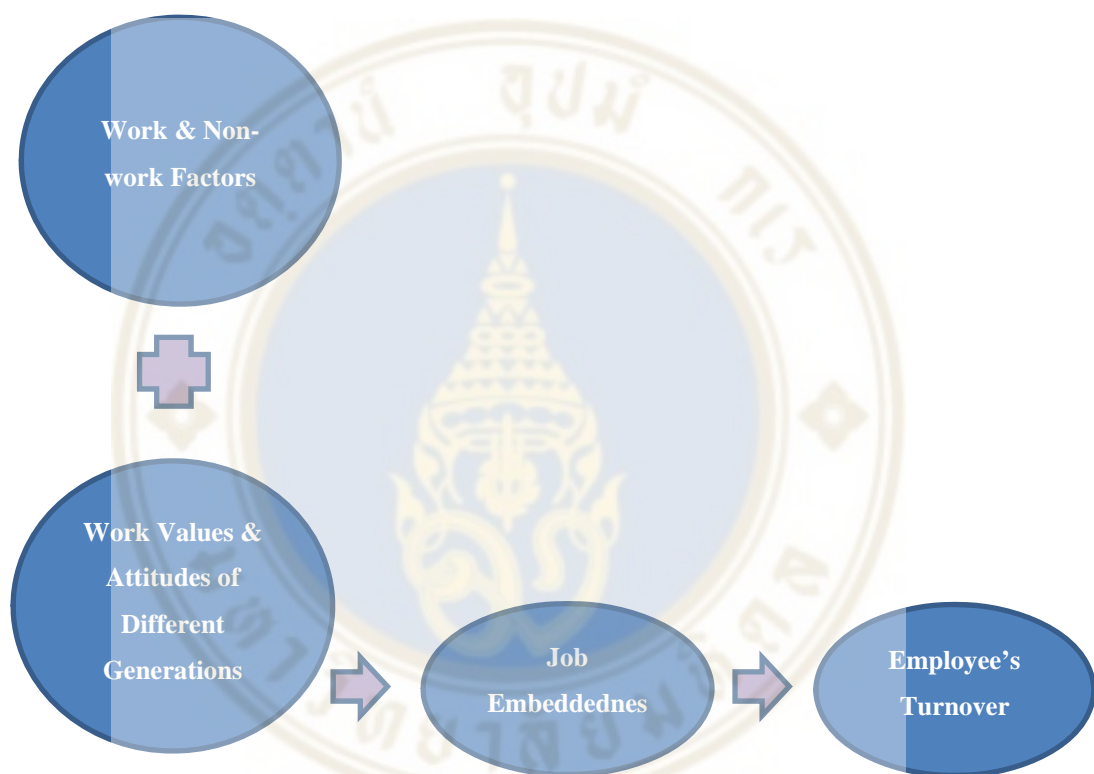
From the figure, Gen Y is a seeker for skill development, benefits offered, flexibility, speed and advancement from the job. In order for the organization to retain young employees, there would be some key factors to emphasize and pay more attention.

#### Conclusion

There are several factors causing high and low job embeddedness. The causes can be from work and non-work factors, work and personal values and attitudes, working environment, and difference of each generation. From the literature review, it can be assumed that job embeddedness is able to retain long-staying staff and form organizational

tradition and socialization which may affect turnover of different generation employment in terms of job embeddedness rates, corporate environment, and different values and attitudes. Thus, this paper will analyze the causes of job embeddedness of senior staff at a private insurance company and the reasons behind the different turnover rates between senior staff (very low rate) and junior staff (pretty high rate).

For the assumption, it can be predicted that there might be the chain from causes of job embeddedness to employee's turnover as displayed in the following figure;



**Figure 2.3 Research Model on Job Embeddedness**

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

#### **3.1 Interview Method**

An objective of this paper is to investigate the causes of job embeddedness of staff at a private insurance company and effects on young generation employment. After the literature review, the information earned from the review mostly are theoretical facts for the causes of job embeddedness by Mitchell and Lee (2001), and the differences between generation X and Y as cited in Ting, et al. (2018). Thus, in this research, the adopted method to collect data is a semi-structured interview by asking a set of open-ended questions regarding the topic. The interviews are conducted in conversational way and vary between participants depending on each individual's answers. The interviews are designed to find out the reasons or factors of their current behaviors. The semi-structured interview method provides flexibility to answering 'why' questions to go deep down the root causes.

#### **3.2 Sample Selection**

For this research, the participants include 7 employees of the selected private insurance company from various departments and positions. The age range is from 40s to 20s years old Thai participants who are senior and junior staff and classified into 3 senior staff and another 4 junior staff to observe their personal and work attitudes toward their current work situations. All of the interviewees have been working at the company at least 1 to 29 years in operational levels. The interviewees are familiar with their works and company culture for giving their insight answers. The list of interviewees is shown in the following table;

Table of Interviewee List:

**Table 3.1 List of Interviewees**

Code	Position	Nationality	Experience (Year)	Age	Gender
A	Auditor	Thai	10	40	Female
B	Legal Officer	Thai	8	38	Female
C	Auditor	Thai	29	49	Male
D	Risk Mgt. Officer	Thai	1.5	24	Female
E	Investment Support	Thai	3	28	Female
F	Legal Officer	Thai	2	24	Female
G	Business Unit Officer	Thai	3	27	Female

### 3.3 Data Collection

The interview questions are open-ended questions classified in to 5 sections: 4 background questions, 5 job embeddedness questions (regarding Fit), 5 job embeddedness questions (regarding Link), 5 job embeddedness questions (regarding Sacrifice), and 4 work attitude questions as shown in the table below.

**Table 3.2 Interview Questions**

Finding Factor	Interview Question
Work Background Preferences	1. How long have you been working at this company?
	2. Why do you decide choosing this company?
	3. Does the company answer your reasons in question 2?
	4. What do you like about your job?
Job Embeddedness (Fit Aspect)	1. How do you feel about working environment and community here?
	2. Does your competency fit your current job? Or, does your job utilize your skills well?
	3. Do you like the company culture and its practices?
	4. Do you feel fit with this company; how do you feel and why?
	5. Does the current job offer the work and life balance requirement; how does it affect your working life and personal life?

**Table 3.2 Interview Questions (cont.)**

<b>Finding Factor</b>	<b>Interview Question</b>
Job Embeddedness (Link Aspect)	1. How many colleagues you closely interact regularly?
	2. Are you the head of your family? Or family attachment to take care of?
	3. Do your family members work outside the home?
	4. Do you own a house or carry any financial burden to responsible for?
	5. How far is your home to the workplace and what transportation you use?
Job Embeddedness (Sacrifice Aspect)	1. How do you plan for career advancement in your current job?
	2. Do you satisfice the offered benefits and what are those?
	3. Does leaving your current job and community here hard for you?
	4. What are things that you don't want to lose if leaving your job?
	5. Do you love your current job?
Work Attitudes	1. How is your good working day?
	2. Which one do you prefer between routine work and non-routine work, why?
	3. Which one do you prefer between a promotion with more pressure and responsibilities and your current familiarized work, why?
	4. How do you feel toward works of different generation (Gen X and Y)?

### 3.4 Data Analysis

By adopting a semi-structured interview method using a set of open-ended questions to answer individually based on their own preferences, the researcher use all of these questions and probing to further deeper to obtain participants' insightful answers. Each section of interview questions is verbally probing as sequent interview based on data from literature review. The answers are interpreted in separate sections and clustered into work and non-work factors for the results.

### **3.5 Conduct the Interview**

The interviews are conducted in person and conversational interviewing method. The discussions are taken places at the office or nearby places in private conditions for more relaxing and personal ambience. The duration is 20 – 40 minutes each, from introduction to the end. The questions are proceeded in probing method according to the participants' answers on the research topic in order to retrieve the deeper reasons to understand the participant's decisions. The final process is gathering and grouping the data and analyze and them by each section using the job embeddedness theory by Mitchell and Lee (2001). Then the data are summarized for further conclusion.

### **3.6 Summary**

The chosen method for this study is aimed at finding out the causes and reasons of the staff's decisions on employment retention and turnover between the two generations, senior and junior staff, of a private insurance company. The data are collected from both literature review and in-depth interview with a set of questions by using a probing technique. The interviewees include 7 employees, 3 senior staff and 4 junior staff. The interviews are conducted individually in private conditions and analyzed based on the theoretical research.

## **CHAPTER IV**

### **DATA ANALYSIS**

After conducting the interviews from the 7 sample interviewees, the results of the interview data finding are analyzed and grouped into work and non-work factors of job embeddedness for 3 aspects: Fit, Link, and Sacrifice. Staff's attitudes towards their current works of the two generations. From the interviews on job embeddedness for senior staff, Sacrifice aspect tends to be the most influencing factor that retain staff at the company, followed by Fit and Link, respectively. Regarding staff's attitudes towards the works, it is obvious for the difference between the senior and junior staff which has a great impact on their turnover decision-making. The results from the interviews are illustrated as follows;

#### **4.1 Results on 3 Aspects of Job Embeddedness**

##### **4.1.1 Fit Aspect**

Mitchell and Lee (2001) suggested that “the more individuals fit with their jobs, coworkers, and larger corporate cultures, the lower the turnover.” Thus, Fit means the immediate job match individual's skills, good inter-personal relationship, and corporate culture among employees. From the interviews, there are different fit levels between senior and junior participants. For the senior staff, they tend to be high fit with their current jobs both in terms of work and non-work factors. All participants (A, B, and C) said their competencies fit their work requirements and accumulated more expertise over time. Respondent A said, “I have been working here for 10 years. There are many things that I have learned and developed my skills over time for my current job. I have familiarized myself with work situations and atmosphere here that I feel more comfortable and fitter to stay”. Therefore, the way they work and deal with working processes have turned into their routines. From the in-person discussions, they felt more comfortable

and satisfied with their current situations. Respondent C also said, “I have been here since I graduated. I know in-depth details and nature of works here that I have become a specialist now. I am familiarized myself with it and I like where I am now. Moreover, it is not easy to move considering my age to learn all new things and details in a new job”. As a result, the majority of employee at the company is mostly senior who feel fit for their competencies and comfortable to stay. Therefore, this forms a certain way of corporate culture.

On the other hand, junior staff revealed that they were partly uncomfortable for both work and non-work factors. For work aspect, the junior staff are new and inexperienced who require more trainings and supports, especially for a complex insurance business. However, according to low turnover rate (long senior staff retention), most of the employees are capable of what they are doing. Few training programs are needed. As a result, most of trainings were performed verbally from older staff to the newer ones. Moreover, as regards of coworker environment, communication styles between the two generations were different. Senior staff, the majority, were expert at their work, and work more independently, while junior staff were newer and needed a lot of supports and communication. All young participants said that the seniors have low communication and supports. Sometimes, lack of communication made them uncomfortable to talk or ask for help. All respondents D, E, F, and G had similar responses that they were new and needed more skill enhancement. Respondent F said, “There are many difficult insurance and legal things that are beyond my potentials. I like those for challenging, but I need a lot of helps and supports. I have learned many things so far, but I am still looking for more scope rather than insurance business to develop my knowledge. I have a near future plan to move to seek for the better from another job”. In respect to the fit of competency, all junior participants said their jobs were partly fit their skills because they were just amateurs and needed to learn more about their work. Some of them (D and G) find advantageous to learn new things for skill development even though the jobs did not fit their skills or interests, while E and F also saw the good point but were unwillingly assigned and had voluntary turnover idea in the future if a better offer were available. For the corporate culture to junior staff’s perspectives reflected moderate satisfaction towards dress code, business hours, office setup, and employee benefits. The junior staff were satisfied with the working hours that allow them to spend their personal



lives. Respondent G said, “I am happy with the working hours that I can have time for off-work life, but besides the regard they were all moderate satisfactory to me for the works that partly fit my skills and interests. It is O.K. to work here for now, but in the long-run I wish to find something else that is more pleasant and preferable to my interests”. However, for working process and other operations, it was still traditional and slow. The participants expressed that there sometimes were many unnecessarily working steps such as paper documentation requirements regardless of electronic means. This unnecessary could delay the process. Respondent E said, “There are many paperwork steps that can be done by electronic means, but they still remain unnecessarily hardcopy steps that waste time and resources. Moreover, sometimes the works seem disorganized and repetitive. For example, some small approval requests are required both by email and paper form.”

The interviews showed that most of the young people were not fully fit with their current jobs. There are main reasons regarding individual competencies, interests, and requirements of skill development. Between the two generations, it was different in terms of Fit level among the senior and junior staff which could potentially turn to work retention for staff with higher levels of Fit, and voluntary turnover for staff with lower levels of Fit. The higher Fit level can lead to satisfaction and become embedded to their job over time.

#### **4.1.2 Link Aspect**

Link refers to both on- and off-the-job relationship such as co-workers, loyalty to supervisors, family attachment, economy, friends, and so on. Mitchell and Lee (2001) suggested that Link is an inter-personal relationship. The more link and good relationships, the more employee will commit to the company. From the interviews, the senior staff tend to have more link than the junior ones. The senior staff have been staying at the company for a long time and contributing more connections and inter-personal relationships than the junior staff. All of the senior participants gave the same responses that they were familiar with their co-workers and did not want to change their colleagues as they have already known one another well and familiarized themselves with working natures. Their current jobs have become their routine social environment. From the interviews, it was also noticeable that they did not want to take unnecessary risks of the unknown

job. Respondent A said, “I am comfortable and happy to work with my colleagues. I also like restaurants and places around such as banks, transportations, and convenience stores. The colleagues and places have become my familiarities”. Also, senior participants have their family attachments such as heads or members of families. They were responsible for financial burdens which did not allow them to change their jobs easily. Therefore, they have more responsibilities to remain in the current jobs. Respondent C said, “I am a head of my family. I need stability, so I do not want to face any uncertainties. Moreover, I have been working here for almost 30 years, so my salary and financial benefits are good to maintain further”.

On the other hand, for junior participants, it was obvious that Link levels were lower than senior staff for both work and non-work aspects. For social environment, no high linkage in workplace among workers was observed due to their short employment durations and low number of young colleagues. This group was not head of family and had few financial burdens to bear. Thus, there were low linkage for both work and non-work factors contribute to job embeddedness for linkage aspect. From the interviews, most junior participants (D, E, and F) expressed that they were quite isolated and rarely have non-work activities with co-workers which were against Gen Y’s preferences who enjoy social life and teamwork. Respondent D said, “I was shocked after started working here, they worked very independently and talk less. It is very quiet. I have been working here for over a year and have after-work activity with co-workers here only once, much less compared to my university friends at other companies”. Respondent G responded, “Despite the low communication environment, I am luckily for having cross-department friends to talk and share ideas. Otherwise, it would feel isolated when I have to stay here”. However, each individual had his/her individually reasons for stay such as working credibility for future job application, appropriate basic salary, suitable working hours, convenient location, good supervisors, and so on. All interviewees said the reasons were all upon short-term purposes and they have ideas to move in a few years for more experiences and advancements.

From the interviews, there was a clear different link level between the senior and junior staff. The linkage for seniors was higher than the juniors, and potentially led job embeddedness to the senior staff because of colleague relationships, familiarities, surrounding places, and individual attachments. On the other hand, for junior staff had

lower linkage for relationships or social at work, and few burdens or attachments. These linkages may not be strong enough to retain them within the company in long term.

#### **4.1.3 Sacrifice Aspect**

Sacrifice means the cost or loss of opportunity if an employee leaves his/her job. From the interviews, Sacrifice was mostly due to on-the-job benefits. For senior staff, they decided to stay here mostly for stabilities in terms of finance, convenience, comfort, usualness of both surrounding people and environment which accumulated over time. Participant A, B, and C expressed that the financial offers and returns such as provident fund had an impact on their decisions because the longer they stay, the higher returns they would get. Regarding their long employments, their accumulated earnings were high to retain them in their jobs. Respondent C said, "I currently have high sum of provident fund contributions and accrued benefits. Therefore, the more I stay, the higher benefit I would gain". Besides, moving to a new job is risky for instabilities and adjustments. All senior participants said that moving for an opportunity to grow was good, but at their ages and personal burdens, the stabilities especially for finance were much more important than uncertain career advancement.

On the other hand, for junior staff, from the interviews there were not many benefits to sacrifice from the jobs. A good benefit working at the company was proper working hours that allow them to manage their personal lives. However, as young and eager to learn, all of them said that time was not a big factor. They were willing to work over time if needed. Respondent F said, "I like the proper working hours, but I also like challenges. I am willing to work hard or over-time". Another reason was that their current jobs benefited their profiles and to gain more expertise. However, they planned to work only for a short time before moving to future jobs. Respondent D said, "The company offered the insurance job opportunity that was rarely available for a novice who just graduated. I planned to stay for a few years to gain work experience and upgrade my profile. Then, I may move to a new job and continue my master's degree for my future plans". As a young employee, the stability was not a big concern compared to the seniors. Moreover, as entry level staff, the earnings are moderate and not attractive enough for a job embedding decision. Respondent G said, "My salary rate is a base level for new graduates that can get from any other companies, and the financial fund

is still very low to lose. Moreover, moving to a new job could possibly gain higher salary that is benefited by the former job experience”. All young participants preferred to seek more challenges, advancement, and skill development rather than staying at the same company for a long time if they do not see advancement and development benefits. Respondent G said, “There are some difficult tasks to learn. I am still having fun to work. However, I also have a plan for a new job in the near future because the current job offers few trainings and little chance to be promoted. Moving to a new job is faster and more challenging for new things.” Moreover, there were few young colleagues who could communicate and share ideas. Even though there were some good friends, working hours, convenient location, and moderate benefits, they were not strong enough to persuade the young people to be loyal to their current jobs. Therefore, they found that turnover decisions were not very hard to make compared to the senior staff.

To compare sacrifice aspect, the seniors clearly had more benefits to lose regarding the sacrifice factor. They did not prefer to lose their current jobs more than the junior staff. The seniors required stabilities and securities for a living, whereas juniors had only a few benefits to remain in the jobs. The juniors preferred career growth, learning and skill development, and more social interactions. Moreover, they are risk-takers, so they had lower concern to financial stabilities. As a result, there were few factors to lose and higher tendency to leave their current jobs than the senior staff.

## **CHAPTER V**

### **CONCLUSION AND RECOMMENDATION**

#### **5.1 Conclusion**

From the literature review and interviews regarding factors of job embeddedness, it can be summarized that the most important aspects for senior staff are Fit, Sacrifice, and Link respectively. They have been adjusted and settled down in their jobs according to their long durations of employment. This group values well-being for work and life balance for individual's preferences such as off-work time for personal life, family attachments, and personal businesses. In addition, for work side, the longer they remain in the jobs, the fitter they are in terms of competencies and workplace communities. Secondly, they value Sacrifice aspect due to the needs of stabilities, financial benefits, and familiarized workplace communities. Therefore, there are many things to sacrifice to leave the current jobs. On the other hand, the sacrifices increase job embeddedness behavior to maintain such benefits. Third, for Link aspect, the length of stay has formed a certain type of workplace community and environment. As a result, this senior group has high link levels for both work and non-work sides for their colleague relationships, family attachments, and financial requirements.

On the other side for junior staff, the most important aspects are Fit, Link, and Sacrifice respectively. They value more skill developments, career growth, and social concerns. They prioritize Fit aspect according to their interests and preferences regarding competencies and skill developments. Their current jobs are partially fit and serve their knowledge requirements. However, they have turnover ideas for more knowledge and advancement to serve individual's preferences. Secondly, the junior staff value social concerns regarding workplace community because they need high supports, communication, and teamwork. Conversely, the current workplace environments are low communication and high generation gap. As a result, the link level for junior staff is low. Moreover, this group has low personal attachments and burdens to responsible for the needs of stabilities and securities. Lastly, for Sacrifice aspect, this group of staff has low sacrifice

level due to moderate financial gains according to short employment durations, low co-worker relationships, and inexperience for competency fit and compatibility.

Limitation of this studies were the small number of interviewees and the time adjustment for interviews. Most of respondents were rarely available for 20-30 minutes interviews. The discussions were conducted in limited time and questions that might not capable to discuss the facts deeper for more insight. However, the findings can be interpreted as overall results and reasons behind the current workplace situations, regardless of insightful details of individuals.

## **5.2 Recommendation**

For the recommendations to retain junior staff as the next generation workforce after the senior retirement, the junior staff value Fit aspect especially for the work concerns. They are young and eager to learn and grow. Therefore, Human Resource Management could provide on-boarding orientation in order to make them familiar with the company and their jobs. Moreover, providing regular trainings could serve skill developments to resolve their lack of working experience and incompetency. This could increase fit level for the junior staff towards their current jobs.

For Link and Sacrifice aspects, team building activities could help to create and increase colleague relationships among team and across departments. This would raise link level for the junior staff. Moreover, it could become a strong relationship at work and discomfort to sacrifice to change jobs. In addition, assigning challenging tasks that match each individual could encourage the junior staff to remain in the jobs for knowledge and skill enhancement. Consequently, it would become their job embeddedness due to higher Fit, Link, and Sacrifice.

However, the changes take time and cooperation. Therefore, the staff cooperation is required. The trainings and team-building activities could contribute to better relationships among co-workers and narrow down the generation gap. The trainings can be either one-on-one or full-fledged training formats. In addition, trainings should be provided to all employees to refresh and keep them up-to-date at all time to effectively perform and achieve the corporate goals.

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