

**FACTORS ASSOCIATED WITH INTENTION TO
RETIRE AMONG THE GRADUATE TEACHERS IN
LARUT, MATANG AND SELAMA. PERAK**

A project paper submitted to the Graduate School in partial
fulfillment of the requirements for the degree
Master of Science (Management),
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by

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ABSTRAK

*Sejak akhir-akhir ini perangkaan menunjukkan telah wujud peningkatan dalam kecenderungan untuk bersara **awal** di kalangan guru-guru siswazah. Walaupun keadaan ini tidak mendesak dan masih **terkawal**, jika tidak dibendung ia mungkin akan menjejaskan perkhidmatan pendidikan **pada** masa akan datang.*

*Kajian ini bertujuan untuk **menyelidik sama ada** wujud hubungan yang signifikan di antara kecenderungan untuk bersara **dengan kepuasan kerja, ketegangan kerja, persepsi ketidaksaksamaan, peluang menajukan diri dan komitmen organisasi**. Manakala faktor demografi seperti **umur, jantina dan gaji** digunakan untuk mengkaji **sama ada ia** menyederhanakan hubungan di antara pembolehubah bersandar dengan pembolehubah **bebas**. 242 **orang** responden yang terdiri daripada guru-guru siswazah daripada 17 sekolah di daerah Larut **Matang dan Selama** Perak digunakan untuk menjawab 33 **soalan** yang telah dibentuk. Ujian **awal** untuk menguji kesahan **soalan** mendapati bahawa **soalselidik ini** mempunyai **reliabiliti** mengikut **skala** pengukuran Alpha Cronbach (0.8178). Data-data dianalisis dengan menggunakan 'software' SPSS version 7.5.*

*Walaupun kajian-kajian yang **lalu turut** menggunakan pembolehubah yang **sama seperti** yang digunakan di **dalam** kajian ini tetapi tiada satupun kajian yang*

telah **dilakukan ke atas** guru siswazah terutamanya **di** daerah yang **lebih kecil**. Kajian ini mendapati **empat** daripada **lima** pembolehubah bebas mempunyai **hubungan yang signifikan dengan keupasan kerja**. Keupasan kerja dan komitmen organisasi mempunyai **hubungan negatif yang signifikan** manakala **ketegangan kerja dan penguang unfuk memajukan diri didapati mempunyai hubungan positif yang signifikan dengan kecenderungan untuk bersara**. Ini bermakna **jika tahap keupasan kerja dan komitmen organisasi seseorang guru itu rendah** manakala **fahap ketegangan kerja dan peluang** untuk memajukan **diri di fempat lain tinggi** dia **mungkin mempunyai tendensi untuk meninggalkan lapangan keguruan**. **Umur, janfina dan gaji tidak menyederhanakan hubungan di antara pembolehubah bersandar dengan pembolehubah bebas**. Namun **begitu** terdapat **perbezaan yang signifikan di antara kecenderungan untuk bersara dengan kumpulan gaji guru-guru**. Mereka yang menerima **gaji rendah lebih cenderung untuk mencari pekerjaan lain**. Keupasan kerja merupakan **peramal utama bagi kecenderungan untuk berhenti kerja**. **Kelima-lima pembolehubah ini secara signifikan hanya menerangkan 70.07% daripada varians dalam kecenderungan untuk bersara**. Ini bermakna terdapat **bayak lagi faktor lain yang harus dipertimbangkan**. Sungguhpun **begitu hubungan yang signifikan fefap wujud di antara kecenderungan untuk bersara dengan lima pembolehubah bebas tersebut**. Oleh yang demikian **cadangan telah dibuat** agar Kementerian Pendidikan **dapat melakukan sesuatu untuk mengafasi masalah ini**.

ABSTRACT

*Lately, statistic indicates that tendency to opt for early retirement among **the** graduate school teachers has increased. Although the situation is **still** under control this trend could be a cause of concern given the decrease in interest among the youth may effect the teaching organization in future.*

*This study which investigates factors **associated** with intention to rehire among the graduate teachers in 17 secondary school in the district of **Larut Matang** and Selama of **Perak**, ventured to established whether intention to rehire is significant/y related to job satisfaction, work stress, perceived inequities, advancement opportunities and organizational commitment. Age, gender and salary were used as the demographic factors in investigating whether they moderate the five independent variables. The sample consisted of 242 graduate **teachers** from 77 secondary schools in the district. A self-constructed **33-items** questionnaires were used for data collection to measure the variables. A pilot test was carried out to ensure **the** validity and reliability of the instrument (Cronbach's $\text{Alpha} = 0.8178$). Statistical Packages for Social Science' (**SPSS**) software version 7.5 were used to analyze the data.*

Previous studies on intention to rehire had included **all the** independent variables, however no study employing such a model has been done on graduate teachers especially in a smaller district. The findings of this study support some **but** not all of the **relationships** hypothesized. Job satisfaction and organizational commitment were found to have a significant negative associations with teachers' intention to rehire. Advancement opportunities and work stress were found to be positively **correlated** but perceived inequities was not significantly correlated to intention to rehire. **Intention** to rehire among the teachers tend to increase with increased work stress, lower job satisfaction, less **opportunities** for advancement and lower organizational commitments. Age and gender and salary did not appear to moderate the relationship between intention to rehire with the five independent variables, **but** there was a significant different intention to rehire among **the** various salary group. There is a tendency for teachers who receive less salary **to opt** for early retirement. Job Satisfaction appear to be the best predictor for intention to rehire. **All** the five variables significantly explained only **10.01%** of the dependent variable, meaning there are **still** other factors that has **to** taken into account. Since **there** was a significant association between intention **to** rehire with the independent variables, recommendation has been made so that certain measures can be made by the Ministry of Education in order **to** retain **the** graduate **teachers** in the service.

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To

Ayah, Almarhum Hj Sutan Tahrudin & Bonda, Almarhumah Siti Rasimah

Al Fatihah

and to my wife:

Intan Azlina bt. Abdullah

My children:

Herzy Firdaus

Hani Fazlin

Hafizul Fahmy

Hanif Faizal

Haris Fitri

and to my brothers and sisters

IT IS TO YOU I DEDICATE THIS SUCCESS

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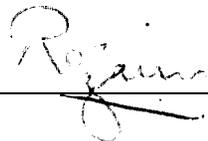
**Factors Associated With Intention To Retire Among The
Graduate Teachers In Larut, Matang And Selama District
Of Perak**

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CHAPTER ONE

INTRODUCTION

The Ministry of Education is the biggest family among the Malaysian Civil service. To date the ministry boasts an establishment strength of about 280,000 teachers (Jurnal Wawasan Pendidikan, 1996). Out of that 58% or 162,400 are graduate teachers (7th Malaysian Plan Report, 1996). According to the statistics issued by the Ministry of Education, Malaysia, lately the intentions for early retirement among teachers who has been in service for more than **10** years have increased tremendously. Majority of those involved are teacher with a degree qualification. The number is not small for those who has concluded their scholarship contract to opt for other jobs that are totally different from the teaching profession. There are even teachers who are still under contract, but left the mandatory service by refunding the amount set by the government (**Noran, Ahmad** Mahidzan, 1990). Although the number keeps increasing from to time, in term of percentage it is still below 15%. Most of them have quit teaching by joining the legal services, politics, private sectors, administration, management, journalism, executive officers and some are self employed. Their achievements in exploring the new sectors have generated the motto: "those who can, do: those who can't, teach".

1.1. Problem Statement

Although the biggest numbers of government servant in the Malaysian Civil Service are teachers, their numbers are directly proportional to the increasing number of students and schools. Until now several measures have been taken by government to attract the interest of qualified youngsters to join the teaching profession. One of them is to offer diploma course in the Teacher Training Colleges. Unfortunately not many of them show interest and sadly the numbers of graduate teacher who are in service more than ten years, and who opted to retire early have increased. This is due to the fact that their friends who are working in other sectors receive more pay than them.

The booming economic situation, additional work load, lack of advancement opportunities were cited by the teachers as the main contributing factor to a declining rate of recruitment of trainee teachers each year. Other factors that drive them to opt for early retirement are promotion opportunities which are limited, and lost of interest.

This study tries to find answers to the questions as to why there are tendencies among the graduate teachers to opt for early retirement. The study is essential because if the phenomenon is not controlled, all efforts taken by the government such as conducting in service courses, and giving scholarship to those who are interested to further their

studies would be wasted. The teachers, apart from teaching, have supported knowledge to enable the nation to concentrate on social and economic development and provide the right ambiance for the country's industrialization process. In order to be effective in its role, a sufficient and highly dedicated personnel are required **vis-a-vis** on the assessment of its threat. Shortage of teachers would directly effect the efficiency and effectiveness of teaching organizations. Hopefully this finding would help as a guide for the government to take steps to avoid these phenomenon. Looking on the trend, there is no doubt it create a cause for concern for the Human Resource Department in the Education Ministry. If this trend is to continue, the ministry will face a severe shortage of teaching staff in the secondary schools in future.

According to the data issued by the Ministry of Education (EPRD), in 1980, 256 teachers had opted for early retirement and more than 6000 applications have been rejected. In 1984, 483 teachers have opted for optional retirement, 12,000 teachers applied, (refer to table 1). The table shows the increase in percentage. It is easily understood why more teachers have applied to leave the teaching profession. Job satisfaction, lack of promotional opportunities, and lost of interest are some of the factors that contribute, besides that some teachers had been offered with better job and with better pay and others want to start a new career while in a "marketable age". Themes which emerged as reasons for leaving teaching include a various categories of teacher burnout, the desire for a coherent philosophy of education, and the need for personal

growth. Recently the civil Service Department has issued a circular (June 9, 1997) that denied the so called overtime allowance allocated for teachers stating that that the workload of the teachers are not as heavy as the other government civil servants. This has disappointed the teachers in general.

Table 1.1

Numbers of Teacher Who Quit Teaching. 1980-1984

Year	I School				Total
	Primary		Secondary		%
	No.	Percentage	No	Percentage	
1980	112	0.15	144	0.30	0.21
1981	150	0.19	150	0.29	0.23
1982	198	0.25	162	0.30	0.27
1983	216	0.26	177	0.32	0.29
1984	303	0.36	180	0.32	0.35

Source :EPRD Ministry of Education

This study addressed the issue of factors associated with the intention to retire among graduate teachers in the secondary school. Undertaking this study was deemed urgent in view of the rising demand and aspirations of teachers for early retirement. In the Malaysian Civil Service, the mandatory retirement age is 55 years. However, a civil servant could opt to retire early at the age of 50 for men and 45 for women until a new system was introduced on April 12, 1991, whereby a civil servant is entitled to opt for early retirement upon reaching the age of 40 irrespective of gender (Public Services Department Circular, April 12, 1991). However if a civil servant were to opt for early retirement upon

reaching the age of 40 he or she may only start to enjoy the retirement benefits such as gratuity and pension at the age of 50 for men and 45 for women.

In Malaysia, all government civil servants including school teachers are usually entitled for the pensionable service scheme after **10** years of continuous service. Only those who were emplaced in the pensionable service scheme, could only then be entitled for the gratuity and pension for life after retirement. Nevertheless if one were to quit the government service before reaching the age of 40, she or he is considered had resigned from the service and would not be eligible for any retirement benefits.

Since the inception of the new system on April 12, 1991, more and more school teachers in Malaysia have expressed their intention to opt for early retirement before reaching the mandatory retirement age of 55. According to the statements released by Datuk Maphor Baba, the Director of Teacher Training Division of The Education Ministry, a total of 7,000 teacher applied for optional retirement in the year 1995. In 1996, the numbers have increased to 12,000, The figure is alarming, considering the fact that the ministry is facing a shortage of teachers both in the primary and secondary school. When the 7th Malaysian Plan (7th Malaysian Plan Reports, 1996) was implemented (**1996-2000**), the enrollment of students in the secondary school is expected to increase by 25% (i.e. from 1.5 million in 1995 to 2 million students in the year 2000).

This figure has caused fear to the ministry, in order to arrest the situation, the ministry decided to freeze the application for optional retirement by teachers except those with health reasons (Ministry Of Education Circular, January 1, 1994). The shortage of staffs in the teaching profession and the emergency measures taken by the government show the unrest in our schools. Stopping teachers from optional retirement is only a temporary measure to check the large number of teachers leaving the profession.

The lost of experienced and competent teachers is significant in term of lost of investment in training, disruption to students studies and replacement procedures. Indirect costs include the effect on the morale and productivity of teaching, thus depleting the vitality of teaching profession. Public perceptions indicate that the ministry cannot simply allow teachers to retire early when there is a need for such experienced hands. As a corollary this condition calls for caution in approval of applications for optional retirement. A crucial point to consider in the maintenance of quality standards for education.

The problem attendant to optional retirement is two-pronged: political and socio-economic (Mok, 1995). The first bear implication to national interest that is quality education is provided by experienced teachers while the latter bears implications to teachers who resign, i.e. they have to forget their gratuity and pension accrued from civil service participation. In view of these problem, this study would deemed timely in examining the factors associated with intention to retire early among graduate teachers

(Category: **DG3**). Since it is not possible to make a retrospective study as to get in touch with those who had already retired prior to the freeze on optional retirement is difficult and takes time, a predictive study will be carried out instead.

Looking at the previous studies, factors that influence the intention to leave appear to converge around the following essential elements such as characteristics of the individual, organization, and the job itself which contribute to effective responses to the job like job satisfaction and Organizational commitment (Mobley **et.al.**, 1979; Steers & Mowday, 1981).

According to a study by **Cottrell (1982)**, both internal and external pressures continue to undermine job satisfaction of teachers, as a result many teachers were affected by a syndrome popularly called 'burnout or stress', which is the progressive loss of idealism, energy and purpose experienced by people in the service profession as a result of the conditions of their works.

To date, not many studies have been done on the issue concerning local teachers, only two studies could be traced so far. The first one was done by a local daily, 'The Star' entitled "Teachers' Optional Retirement (Dec. 18, 1994) and a study on "Factors Associated With Intention to Retire Among Secondary Teachers In George Town, Penang" conducted by Mok Kam Fatt (**M.Sc.** Thesis, 1995). On the research done by 'The Star', 335

teacher-readers responded and 98% were in favor of optional retirement, They indicated a number of reason why teachers prefer to quit than to stay. Among the main reasons cited were:

- Excessive work load
- Unnecessary paper work
- Stress
- Low job satisfaction
- Low wages
- Poor working conditions
- No promotional prospects
- Lack of commitment
- Dissatisfaction over the New Remuneration System (SSB)

The latter, found that based on the study done in George Town, Penang, intention to leave among secondary teachers is positively and significantly related to work stress and perceive inequities and is significantly but negatively related with job satisfaction, organizational commitment and advancement opportunities. Nevertheless this study was only carried out in a city, he suggested that replication of the study of this nature can be carried out in primary or secondary school in rural areas, in order or investigate the different factor associated with intention to retire in the different school settings. From these polls, variable assumed to be more related to intention to retire early were specifically identified. These variables were measured in this study and their relationships to early retirement intention were assessed.

1.2. Research Objective

In view of the prevalent crisis, the main objective of this study was:

1. To investigate and identify factors associated with intention to retire early among the graduate teachers (GD3 category) in the secondary

schools in The Larut **Matang** and Selama district. Specially, this study aimed to determine whether intention to retire early is related to:

- Job satisfaction
- Work stress
- Perceived inequities,
- Organizational commitment
- Advancement opportunities

and the moderating effect of some personal demographic characteristics on the relationship between intention to retire and the five independent variables.

2. To provide a recommendations to the relevant bodies on how to overcome or remedy the problems.

1.3. Research Question

To attain the research objective, this study sought to provide answers to the following research questions:

1. Is intention to retire significantly related to:
 - (i) Job satisfaction
 - (ii) Work stress,
 - (iii) Perceive inequities,
 - (iv) Advancement opportunities
 - (v) Organizational commitment

2. Will the variance in intention to retire be significantly explained by Job satisfaction, Work stress, Perceive inequities, Advancement opportunities and Organizational commitment?

3. Is personal demographic factors such **as**:

- (i) gender (ii) age (iii) salary (iv) Tenure

significantly moderate the relationship between intention retire and:

- (i) Job satisfaction
- (ii) Work stress
- (iii) Perceive inequities
- (iv) Advancement opportunities
- (v) Organizational commitment

1.4. Research Hypotheses

Ha, : Intention to retire is significantly related to job satisfaction

Ho, : Intention to retire is not significantly related to job satisfaction

Ha, : Intention to retire is significantly related to work stress

Ho, : Intention to retire is not significantly related to Work Stress

Ha, : Intention to retire is significantly related to perceived inequities

Ho, : Intention to retire is not significantly related to perceived inequities

Ha, : Intention to retire is significantly related to organizational
commitment.

Ho, : Intention to retire is not significantly related to organizational
commitment.

Ha, : Intention to retire is significantly related to advancement
opportunities.

Ho₅: intention to retire is not significantly related to advancement opportunities.

Ha₅: The variance in intention to retire will significantly be explained by job satisfaction, work stress, perceived inequities, organizational commitment and advancement opportunities.

Ho₆: The variance in intention to retire will not significantly be explained by job satisfaction, work stress, perceived inequities, organizational commitment and advancement opportunities.

Ha₆: There are significant differences in intention to retire among teachers of various salary rates.

Ho₇: There are no significant differences in intention to retire among teachers of various salary rates.

Ha₇: There are significant differences in intention to retire among teachers of various age groups.

Ho₈: There are no significant differences in intention to retire early among teachers of various age groups.

Ha₈: There are significant differences in intention to retire early between male and female teachers.

Ho₉: There are no significant differences in intention to retire early between male and female teachers,

Ha₁₀ Gender, age and salary significantly moderate the relationship between intention to retire and job satisfaction, work stress, perceived inequities, organizational commitment and advancement opportunities.

Ha₁₀ Gender, age and salary do not significantly moderate the relationship between intention to retire and job satisfaction, work stress, perceived inequities, organizational commitment and advancement opportunities.

1.5. Significance of Study

The primary focus of this study was to provide empirical basis to gain insights into those factors, as suggested by the literatures, which are correlated with intention to retire early. Such an insight may help the formulation of management intervention scheme to encourage graduate teachers to remain productively engaged in the profession until retirement period. This study would also bears implications to researchers, academic community, selection procedures, human resource development and policy formulation by the Education Ministry and the Public Services Department.

This study may lead to the identification of new areas for further research regarding intention to retire early among teachers and employees of other public and government sectors,

1.6. Delimitation of The Study

The study is delimited by the following:

1.6.1. Generalizability of the Study

The sources of information and finding of this study were limited to the secondary schools in Larut, **Matang** and Selama district of Perak during the 1997 academic year. It was carried out during the fifth year of the implementation of the New Remuneration System (SSB) and during the fourth year after the freeze on optional retirement for teachers by the Ministry of Education.

1.6.2. Resources

The Funding source for this study was limited to the financial assistance incorporated in the scholarship provided by the Education Ministry and therefore did not permit the inclusion of a broader population base. Similarly, the allowable time for this research is limited to three months only.

CHAPTER TWO

CONCEPTUAL FRAMEWORK

Introduction

The problem of employee turnover has continued to plague the education organization in recent years despite an increase in investigations into factors affecting such behaviour. With a few exceptions, attitudinal studies of turnover have focused on the construct of job satisfaction as predictor of tenure. A moderate and consistent relationship has generally been found across various samples between greater job satisfaction and the propensity to remain with the organization (Boulian, 1994).

There has been considerable research concern with providing an understanding of the complex problem of turnover and employees intention to leave (or retire early in the context of this study) their organizations. Most of these, attempted to determine what cause the employee to leave their jobs. Studies on nurses, for instance, have shown several successful attempts to understand this process (e.g. Lane, Matthew's & Presthold, 1988; Price & Muller, 1981). On The local scene Zulkiple (1997) on his study on intention to leave among the non-commissioned officers (NCO) in the Malaysian army, had sighted several conclusions on the issue of job turnover among the NCO. His study found

that measures of job satisfaction such as job challenge, adequacy of income and chance of promotion are correlated with intention to leave.

2.1. Definition of Terms

Intention To Retire:

Parnes & Nestel (1984), stated that retirement, at one extreme, implies the permanent cessation at some reasonably advanced age of all labor market activities, on the other, it simply implies the termination of a job at a pensionable age even if the individual takes another job involving as many hours of work. Intention to retire refers to an individual's perceived probability of staying in an employing organization or terminating employment,

Job Satisfaction:

Vroom (1964), defined job satisfaction as the affective orientation on the part of individuals toward work roles which they are presently occupying. Harder (1985), considers job satisfaction as the degree to which an employee is aware of a pleasurable or positive emotional state resulting from appraisal of one's job or job experience. It is used as the attitude set of an individual regarding his or her feelings toward the organization or the work as a whole.

Work Stress:

is a dynamic condition in which an individual is confronted with an opportunity, constrain, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important. (Robbins, 1996). Kyriacou & Sutcliffe (1978) define work stress as a condition of negative effects resulting from aspects of teacher's job which are perceived by the teacher as a treat to his psychological or physical well-being.

Perceived Inequity:

Adams (1965), in his Equity Theory has conceptualized fairness by stating that employees determine their perception of fairness in the work place by comparing their input or outcomes ratio to those of their coworkers. This is called distributive justice, and it addresses employees concern about fairness of managerial decisions relative to the distribution of outcome such as pay. This can relate dissatisfaction. By introducing concept of a *personal* standard comparison, discrepancy theories of pay satisfaction can explain the modest strength of relationship between actual salary and pay satisfaction (Goodman, 1974; Heneman, 1985; Lawler, 1971). According to such theories, individual employees compare their actual salary against one or more personal standard of comparison, such as what they deserve, want, or see others receiving. Pay satisfaction is determined by the discrepancy between actual salary and these standard (Rice & Phillips, 1990).

Organizational Commitment:

Mowdays, Steers & Portes defined organizational Commitment as the relative strength of an individual's identification with and involvement in a particular organization or profession. Three factors that characterized it are (a). A strong belief in and acceptance of the organization's goal and values. (b). A willingness to exert considerable effort on behalf of the organization. (c). A strong desire to maintain membership in the organization, **Reyes & Imber (1992)** defined commitment as loyalty to the organization. A committed teacher identifies closely with school and involved in the affairs of the organization. This means that their involvement go beyond personal interest,

Advancement Opportunities:

Mottaz (1986) refers advancement opportunities as the extent to which the job provide opportunities for promotion while **Gattiker & Larwood (1988)** regards advancement or promotion as changes in status within an organization and are important events in the careers of most people.

2.2. RELATED LITERATURE REVIEW**2.2.1. Job Turnover.**

Employee job turnover is essentially an individual behavioral phenomenon. Quitting or turnover is a form of withdrawal behavior.

Definition of withdrawal includes any behavior that could indicate a significant personnel retreat, detachment, or removal from an organization. Behavior on the other hand is a direct outcome of behavioral intention (Spendolini, 1985).

Similarly to the study of nurses' intention to leave their profession, the theoretical framework chosen for this research is the theory of reason action by Adjen & Fishbein (1980). This theory assumes that people use available information in a rationale way to arrive at a behavioral decision such as leaving a profession. Specifically, the process is viewed as a hierarchical sequence leading from believe, through attitudes and social norms, to intentions, and finally to behavior. According to the theory, a person's intention to perform a specific behavior is the immediate determinant of the behavior. From the theory, intention is determine by two constructs, the individual's personal attitude and perceptions toward social influence or normative pressure to perform (or not perform) the behavior.

Drawing on the theoretical work of Mobley (1977), Locke (1976), and March & Simon (1958), one of the primary consequences of job dissatisfaction is to stimulate thoughts of quitting, leading to evaluation of the expected utility of search, intention to search, evaluation of alternatives, intention to quit, and finally the withdrawal decision and behavior (e.g., staying or leaving).

Porter and Steers (1973) suggested that 'expressed intention to leave' may represent the next logical step after experiencing dissatisfaction in the withdrawal process.

Mobley (1977) proposed a set of possible intermediate step in the withdrawal decision process (especially, the decision to quit a job) which represented in figure 1 below. Those models sought to identify key variable to suggest the relationship among those variables in the leaving process. Many studies had focused on such factors as job satisfaction, job commitment and job characteristic or job facets as the main variable that influence employees' intention to leave (Cohen, 1993; Spector & Jex, 1991; Klenkel-Hamel & Mathiew, 1990; Steers & Mowdays, 1981). **McFarlane (1985)**, through a research on employee at Western University, showed that organizational commitment and job satisfaction accounted for the greatest variance in intention to remain in the organization.

A number of studies have examined the relationship between job satisfaction and the propensity to remain in the organization. Angle and Perry (1981) found that job satisfaction was strongly associated with intention to leave. The work of Bedeian and Armenkis (1991) also supported the conclusion.

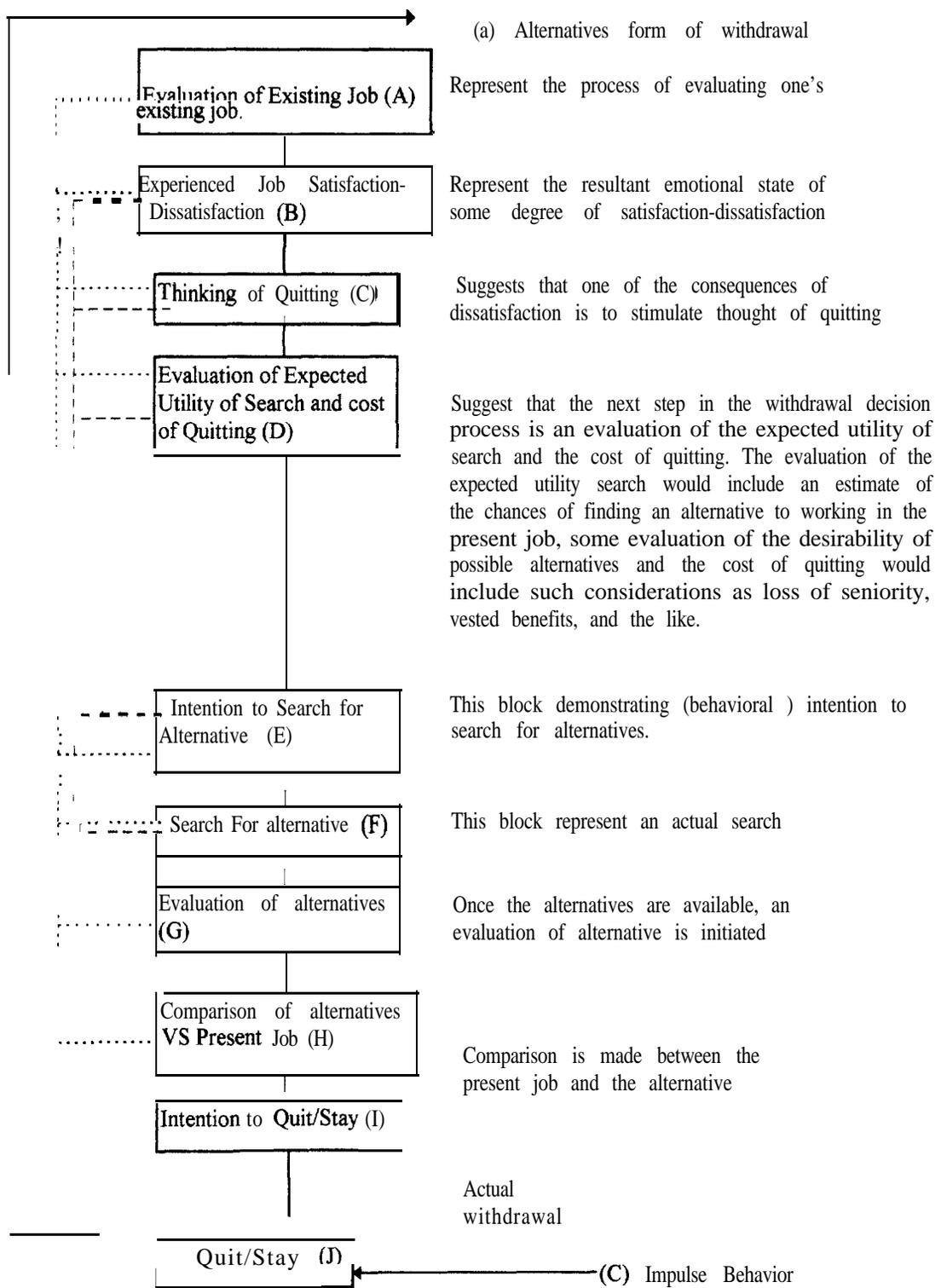


Figure 1. The employee Turnover Decision Process (Mobley, 1977)

Wiener and Vardi (1980) uses the propensity to remain in the organization as a measure of organizational attachment. They concluded that attachment was related to job commitment and organizational commitment, though organizational commitment showed stronger association. Other studies have also shown significant relationship between organizational commitment and the intention to leave/stay (Stumpf & Hartman, 1984; Ferris & Aranya, 1983; O'Reilly & Caldwell, 1980).

It is apparent from the literature that both Job satisfaction and commitment are constantly related to intention to leave/stay and to turnover. However, various indicators of measuring job satisfaction, work commitment and job characteristics were used.

2.2.2. Intention To Retire

Many questions have been asked on why there are more and more teachers have opted for early retirement upon reaching the age of 40. Probably most of them are contemplating of a career change at this career stage of their lives. The versatility of teacher training curriculum and their teaching experiences through the years helps to pave the way for a career change. Stark et al., (1981) stated that a study conducted by the University of Michigan on persons who had received teaching certificates from that university between 1964 and 1976 found that those who were prepared for teaching but finally not going into the teaching

profession are finding better use of their skills in jobs with brighter advancement prospects and higher salaries than teaching. Beard & Mcgahey (1983) believed that teaching involves many talents and skills that have implication outside the field of education, Teachers generally exhibit high levels of verbal and analytical skills. They are also conscientious, dependable, imaginative, perceptive, independent, responsible and mature. Teachers have strong interpersonal relation skills that can motivate, counsel, coordinate, discipline, manage and consult. All the skills will aid them in any career they choose.

In a qualitative study on teachers by Cotrell (1982), it was reported that public school teachers in the United State were becoming dissatisfied with their jobs. Some general issues surrounding public education and the expectation which teachers must live up to were examined. The study focused on the reaction of teachers to pressure and the elements of job dissatisfaction. In fact, schools have traditionally been expected to impart knowledge, inculcate values and socialize the young. The Task of juggling these three functions in a society now characterized by a weakening of other familiar institutions, like the family, is clearly not an easy one. Teachers said that the public is holding schools responsible for things beyond their control, asking them to fulfill roles from social worker to baby-sitter to instructors. At the same time that expectations on teachers have intensified, public respect for teachers has plummeted. This is a paradoxical situation resulting in considerable teacher stress and burnout. The NEA research as cited by Cottrell (1980) reported that

teachers feel that their low salaries are in away, a reflection of their community's respect for them, and this perception decreases their job satisfaction. They feel overworked, unappreciated and underpaid.

Although general strike in Malaysia is considered as a 'wild cat' strike and is banned by the government, the mass rally of 4,000 teachers on February 11, 1995 at the Civic Center in Petaling **Jaya**, organized by The National Union Of Teaching Profession (NUTP) as reported by the Sun Magazine (June 18, 1995) indicates that there is a crisis in the teaching profession. In the gathering, pent-up frustrations have been unleashed, emotions have run high and teachers have made it clear that they want radical changes to redeem their profession from the crisis it is now facing. A memorandum providing details of their grievances of the 245,000 strong teaching force then and their proposals to lift the teaching profession out of the doldrums was **summed** to the Ministry of Education. Among those mentioned was excessive workload of teachers, lack of fringe benefits like car loan, the unfairness of the New Remuneration System (**SSB**) and the limited opportunities for promotion.

Sergiovanni & Carver (1980) applied Herzberg's Hygiene Factor Theory to an education setting and found that achievement, recognition and responsibility were predominantly the satisfiers while interpersonal relation, supervision, school policy and administrative practices were the **dissatisfiers**. **Maslow's** Hierarchy of Needs Model was applied to an

education setting in Sweeney's (1980) study which revealed order needs of secondary school teachers were unfulfilled.

In the study of 325 senior government employees by Rush et al. (1995), it was found that pressure, for change was linked to stress, dissatisfaction and intention to leave. Studies by Ayree et al. (1994) and Rosin & Korabik (1995) showed that commitment and satisfaction were important predictors of turnover. **Mallam's** (1994) study showed that generalized dissatisfaction with condition of service, particularly pay and promotion is perceived as influential in faculty turnover.

2.2.3. Job Satisfaction and Intention to Retire

The term job satisfaction refers to an individual's general attitude toward his or her job. A person with a high level of job satisfaction holds positive attitudes toward the job; a person who is dissatisfied with his or her holds negative attitude about the job. When people speak of employee attitude, more often than not they mean job satisfaction. In fact, the two are frequently used interchangeably (Robbins, 1996). Job satisfaction has been a subject of concern for many researchers in business, industry **and** education. Job satisfaction or affective orientation on the part of individual toward work roles which they are presently occupying (Vroom, 1964), has been the focus of numerous studies during the past three decades. According to Larson & Mitchell, (1987) we all have many different job-related attitudes. Our attitudes about our supervisor, our

pay, the organization, safety program, our specific job and the like. These job-related attitudes influence one's evaluative feelings about one's job. Job satisfaction, as a summary attitude about one's job, is a good reflection of this feeling. According to Larson & Mitchell (1987), there are two reasons why it is important to understand job satisfaction and the factors that effect it. First, from the organization's point of view, satisfaction can influence a number of important job behavior, including tardiness, absenteeism, and turnover. Second, satisfaction is an important job outcome.

Teachers' job satisfaction may serve to influence their morale, motivation and general willingness to maximize their teaching potential (Schulz et al., 1988). This is due to the fact that job satisfaction is the pleasure or emotional state resulting from the appraisal of one's job or job experience (Locke, 1976).

According to Mobley (1982), the relationship between job satisfaction and turnover, although not particularly strong is consistent. Dissatisfied employees are more likely to leave than satisfied ones. The fact that the relationship is not strong does not suggest that satisfaction should not be measured. It does suggest that measures of satisfaction must be combined with other measures to effectively predict and understand turnover. There is undoubtedly a consistent negative relationship between job satisfaction and turnover. Studies by Mobley (1982), Cotton & Tuttle (1986), Rosin & Korabik (1991), Zeffane (1993), Mok Kam Fatt

(1995), and Zulkiple (1997) clearly showed that the lower job satisfaction, the greater the probability of turnover is. Although this relationship is consistent, the correlations are rarely stronger than -0.4. Thus we need to use variable other than job satisfaction to predict individual-level turnover.

In education field, findings indicated that the more satisfied teacher were less likely to leave teaching (Borg & Riding, 1991; Litt & Turk, 1985; Kyriacou & Sutcliffe, 1979). Mok Kam fatt (1995) in his studies in Georgetown of Penang found the similar answers.

Most studies have found that burnout is clearly associated with reduced job satisfaction (Maslach & Jackson, 1984; Wolphin, Burke & Gereenglass, 1991; Kyriacou & Sutcliffe, 1979 and Borg & Riding 1991) reported a high negative correlation between job satisfaction and stress for teachers, whereas Jamal (1990) reported the same result for nurses. Hartman et al. (1985) reported that job satisfaction is related with organizational commitment, turnover and personal factors,

2.2.4. Work Stress and Intention to Retire

Work stress or job stress can be viewed as an individual's reaction to work environment characteristics that appear threatening to that individual. It indicates a poor fit between the individual ability and the work environment in which either excessive demand are made from the

individual, or the individual is not fully equipped to handle a particular situation (French, 1963).

According to Schultz & Schultz (1994), the effect of work stress that results from overwork can be in the condition called burnout (Cherniss, 1980). Employees suffering from burnout become less energetic and less interested in their jobs. They are emotionally exhausted, apathetic, depress, irritable and bored. They tend to find fault with all aspects of their work environment, including co-workers and react negatively to the suggestions of others. The quality of their work deteriorates but not but not necessarily the quality. An analysis of longitudinal data collected on the teachers and school administrator in Canada found that burnout was responsible for reduced job satisfaction (Wolpin et al., 1991). A study by Tutteman & Punch (1990) in Western Australia confirmed that teaching is associated with stress levels well above those found in the general population. In New Zealand Manthel & Gilmore (1994) found that teacher stress has indeed increased and should be a cause of concern among teacher group and education administrator. In a survey of stress among primary school teachers in Malta, Borg & Riding (1991) found that 32.6% rated being a teacher either very stressful or extremely stressful.

Siti Fatimah Awang (1993) also confirmed that teaching is associated with stress. In her finding she spotted that there exists a positive relationship between time management and the level of stress experienced by secondary school principal. The research that was done

in secondary schools in Kedah and **Perlis** also found that the level of stress increased if a teacher teaches in smaller school, this is probably due to the additional workloads because there is always a shortage of graduate teachers in the rural school.

Most studies have found that desired or intended turnover was significantly related to burnout (**Jamal**, 1990; **Siti Fatimah**, 1993; Mok Kam **Fatt**, 1995; Schuler, 1980; Maslach & Jackson, 1984). Among teachers, it was found that intention to leave was positively related with job stress (Borg & Riding, 1991, Kyriacou & **Sutcliffe**, 1979).

2.2.5. Perceived Inequities and Intention to Retire

J. Stacy Adam, in his Equity Theory as quoted from **Robbins (1996)**, advance the notion that motivation is influenced by one's perception of how equitably or fairly he is treated at work. He proposed that in any work environment, people assess their input (that is how much effort they put into the work) and their out comes (how much reward they received for the work). They calculate, perhaps unconsciously, the ratio of outcome and mentally compare it with what they believe are the ratios with co-workers. If they think they are getting less than other people, the felling of tension or inequity that results motivates them to act or to do something to create a state of equity. If people perceived that they are receiving the same ratio of reward-to-effort that others are receiving, then a state of equity exists.

It seems intuitively correct to state that if people believe they are being treated fairly in comparison to others, in accordance with expectations, then they will be motivated to maintain their level of job performance. If they think that they are being treated unfairly, then they will try to reduce that inequity by voluntary turnover.

Lawler (1971) used equity, social comparison, and discrepancy theory to develop a multivariate model of determinants of pay satisfaction. The model suggests that pay satisfaction is a function of two perceptions:

- The amount of pay a person feels he should receive
- The amount of pay a person feels he does receive

The model predicts that a person who feels he has a relatively high personal job input, a more demanding job, lower non monetary outcome, and higher past earnings will feel that he should receive a relatively high level of pay. Also, holding perceived amount of pay received constant, the higher the perceived amount of pay that should be received, the lower the level of pay satisfaction.

Summer & Hendrix (1991) found that pay equity perception have an impact on turnover, but necessary on job performance. The impact on turnover, however was indirect, through its influence on pay satisfaction, job satisfaction, organizational commitment and intention to leave.

Rhodes & Steers (1981) found a positive association between perceived

pay equity and organizational commitment. Perceived inequities was found to be negatively related to job satisfaction (Wall & Nolan, 1986). Witt & Nye (1992) found that perceived fairness of pay accounts for a significant amount of the variance in job satisfaction. Gender has been found to influence equity perceptions (Major & Forcey, 1995; Summers & DeCotiis, 1988). In an investigation of the determinants of pay by Berkowitz et al. (1987), small but significant effects were found for age and educational level.

2.2.6. Organizational Commitment and Intention to Leave.

Organizational commitment can be defined as

- An effective attachment to the organization (feeling of loyalty and pride).
- An internalization of the goals and the values of the organization (McFarlane, 1985).

A number of researchers have suggested that commitment can be classified into two categories: behavioral commitment and attitudinal commitment (Tokunaga & Staw, 1983; Mowday et al.) However the concept of commitment as an attitudinal or behavior phenomenon remains controversial (Mowday, Porter, & Steer, 1982).

It is a normal practice for the management to expect their employees to be fully committed to the organization. Research suggests that high organizational commitment among employees result in not only better performance but lower turnover and reduced absenteeism and tardiness. On a broader scale, organizational commitment can result in lower employee mobility.

Organizational commitment, in terms refers to the degree to which an individual internalizes organizational values and goals and feels a sense of loyalty to the workplace. This type of commitment reflects an alignment between individual and organizational needs and values, thereby resulting in a strong unity of purpose among workers and work groups (Kushman, 1992). Katz & Kahn (1978) considered organizational commitment as an intrinsic motivation factor where the internalization of organizational values represent a more powerful source of employee motivation than rule compliance or extrinsic rewards but is a **self-sustaining** once it is achieved.

Several reasons account for the importance of organizational commitment, they are:

- Highly committed employees may perform better than less committed employees (Jauch et al., 1978).
- Organizational commitment is often a better predictor of turnover than is job satisfaction (**Mowday**, Steer & Porter, 1982).

- Organizational commitment can be used as an indicator of the effectiveness of an organization (Steers, 1977).

The idea that organizational commitment is in some way related to employee turnover has received considerable attention in recent years. Progress in documenting organizational commitment as a correlate of withdrawal process variables is evident from the **meta** -analyses of the research linking these concepts. Organizational commitment was found to be highly significant and negatively correlated to turnover (**Cotton & Tuttle, 1986**), Mathieu and Zajac (1990) reported strong negative effect between organizational commitment and intention to search for job alternatives and intention to retire. Study on intention to retire among women managers indicated that those with low organizational has a greater intention to retire (Rosin & Korabik, 1991)

For teachers, organizational commitment is defined as a psychological identification of individual teachers with their school goals and values, the desire to maintain membership in the organization, and the willingness to go beyond issues of personal interest. Reyes (1990) stated that the commitment will positively influence the performance of both students and teachers.

Kushman (1992) stressed that organization commitment is positively related to job satisfaction while Yusuff Hanifah (1981) found that Older workers tend to have higher levels of organizational commitment

compared to the younger ones. In term of gender he stated that female workers show higher organizational commitment compares to the males. It was also said that more educated workers tend lower levels of commitment (Angle & Perry, 1981; Fukami & Larson, 1984; Morris & Sherman, 1981).

Employees report low level of commitment when job produces stress (Fukami & Larson, 1984; Morris & Sherman, 1981). Turnover is the major behavioral outcome consistently with low level of organizational commitment (Angle & Perry, 1981; Porter et al.; Steers, 1977). The evident suggests negative effects on organizational performance in the form of higher turnover and absenteeism. However, when Khusman (1992) study the teachers commitment on 750 teachers from 63 schools, it was found that organizational commitment was not related to teacher turnover as expected.

2.2.7. Opportunities for Advancement and Intention to Retire

In employing organizations rewards are in the form of salary increases, bonuses, promotions and transfer to positions providing greater opportunities for advancement. To maintain employee initiative and morale, these changes in status cannot depend on a supervisor's whim or personal bias but must be based on a systematic evaluation of employee worth. Performance appraisals provide the foundation for these career decisions and also help to identify those employees with

talent for contributing to the organization's growth and expansion. Schultz & Schultz (1994), hold the opinion that senior people should be given the first opportunity for promotion, but they should be qualified for that promotion on the basis of their skills, not solely because of length of service.

Teaching is often described as the only profession in which individual does about the same thing, has about the same authority, influence, and professional status the first or second year of teaching as one does after 25 or 30 years in the classroom. (Coker & Tassell, 1992). Considering performance, most professions offer such career incentives as promotions, responsibilities, higher salaries, and increased opportunities in the decision making process. Such an agreement tends to separate members of the profession based on their abilities. However, teachers are faced with a one-stop organizational structure, career responsibilities and expectations are the same regardless of ability, performance or seniority. If teachers increase their career opportunities in any significant way, they must leave the classroom for administrative or supervisory positions. Such a system encourages the most ambitious, competent and brightest teachers to leave the activities they do best to gain career benefits (Coker & Tassell, 1992).

Lowther & Chopman's (1984) study showed that teachers suffer from a "job-lock-in" situation, both horizontally and vertically, when compared with other occupations. Horizontally, there was a lack of available equivalent positions outside the organization, low control by the

employee over job assignment policies and practices, static organization and little opportunity for the teacher to modify a presently disliked situation by a change in job assignment. On the vertical axis, teachers are denied the opportunities for promotion resulting from outstanding performance as in the case of other occupations.

According to Porter & Steers (1973) lack of promotional opportunities is a primary stated reason for withdrawal. Cotton & Tuttle (1986) had also shown that there exists negative correlation between satisfaction with promotion and turnover, but only at lower level. Miller & Wheeler (1992) found that, for both men and women, opportunities for promotion were significant predictor of intention to leave.

2.2.8. Personal Demographic And Intention To Leave

Personal demographic variable which demonstrate strong concordance that they are related to turnover include age, tenure and education level. Meta-analysis for these variables produce highly significant results. Age and tenure are consistently and negatively associated with turnover. Younger employees have a higher probability of leaving (Mobley, 1982).

There was neither a strong nor consistent relationship between educational level and turnover in the literature (Mobley et al., 1979), but on the other hand Cotton & Tuttle (1986) found that educational level are positively correlated with turnover.

There was no simple pattern emerging on the relationship between gender of the employee and turnover (Mobley et al., 1979). Nevertheless recent finding revealed that male workers are more likely to leave than their females counterpart (Stumpf & Dawley, 1991). Anyway researchers like Cotton & Tuttle, (1986); Miller & Wheeler (1992) and Burke (1995) found that women are more likely to leave than men. In the study by Weisberg & Kirschenbaum (1993), result established that women had greater rates of actual turnover than men, but no differences were found in the intent to leave.

2.2.9. Conclusion (Summary of The Related Literature)

These reviews are characterized by their recognition of the multiple determinants of turnover and the need for integrative conceptual models for better understanding of turnover process. In fact, the various determinants of turnover are interrelated. The decision to withdraw from an organization is strongly related to how much the actual job fulfills the desired expectations of a prospective employee in areas such as nature of the work, supervisory style, work relation, size of organization, pay satisfaction and promotional opportunities. The variable identified in this study that associated with intention to retire are job satisfaction, work stress or burnout, perceived inequities, organizational commitment and opportunities for advancement, which lead to the conceptual framework as shown in figure 2.2 on page 40.

As far as personal demographic factors are concerned, age and tenure were consistently and negatively associated with turnover. Since tenure is directly proportional to age for teachers in this study, only age was considered for the data analysis. Other personal factors included gender and salary rate. In this study demographic factors are taken as moderating variable.

2.3.1. Operational Definition

The following definitions are used as reference throughout this research:

Intention to retire - include the thought of leaving the teaching profession before reaching their retirement age of 55 . Intention to retire is measured based on thoughts of quitting, search for alternative jobs, and a possibility of securing a better job.

Job Satisfaction - Refers to an affective orientation on the part of the individual teacher toward work roles which they are presently occupying. It also refers to teacher's satisfaction with the nature of the teaching work, working conditions and the students' performance.

Work Stress - Refers to a state of physical, emotional and mental exhaustion caused by long-term involvement in situations that are emotionally demanding. The emotional demands are caused by very high expectations on the individual.

Perceived Inequity - refer to teacher's perception of his/her pay being too low compared with someone of the same qualification working in the private sector. It also refers to the dissatisfaction over the way the performance appraisal is carried out under the New Remuneration System (SSB). He may feel that he deserves a higher pay rise compared with the other fellow colleagues owing to the amount of effort he puts into the work.

Organizational Commitment- Organizational Commitment, as used in this study, covered items that measured:

- (i) An effective attachment to the organization.
- (ii) The strength of linkage of teacher to his school such as loyalty.
- (iii) Involvement, even at the expense of extra time for the sake of the school and his students.

Advancement Opportunities - Refers to a teacher's perceived scope for promotion, that is assuming greater responsibility and authority in return for higher pay, benefits and privileges.

Teacher - refer to one who holds a diploma or a degree in education from a university or a teaching certificate from a teacher training college and is officially appointed by the Ministry of Education to carry out teaching duty in a government school.

Gender- Refer to person's sex (male or female).

Age- The number of years lived. (Age of the last birthday)

Salary - refer to a fix regular payment calculated on annual basis but being paid monthly by an employer to the employee.

Detail of the questionnaire items used are listed in appendix C on page

103

2. 4. Research Model.

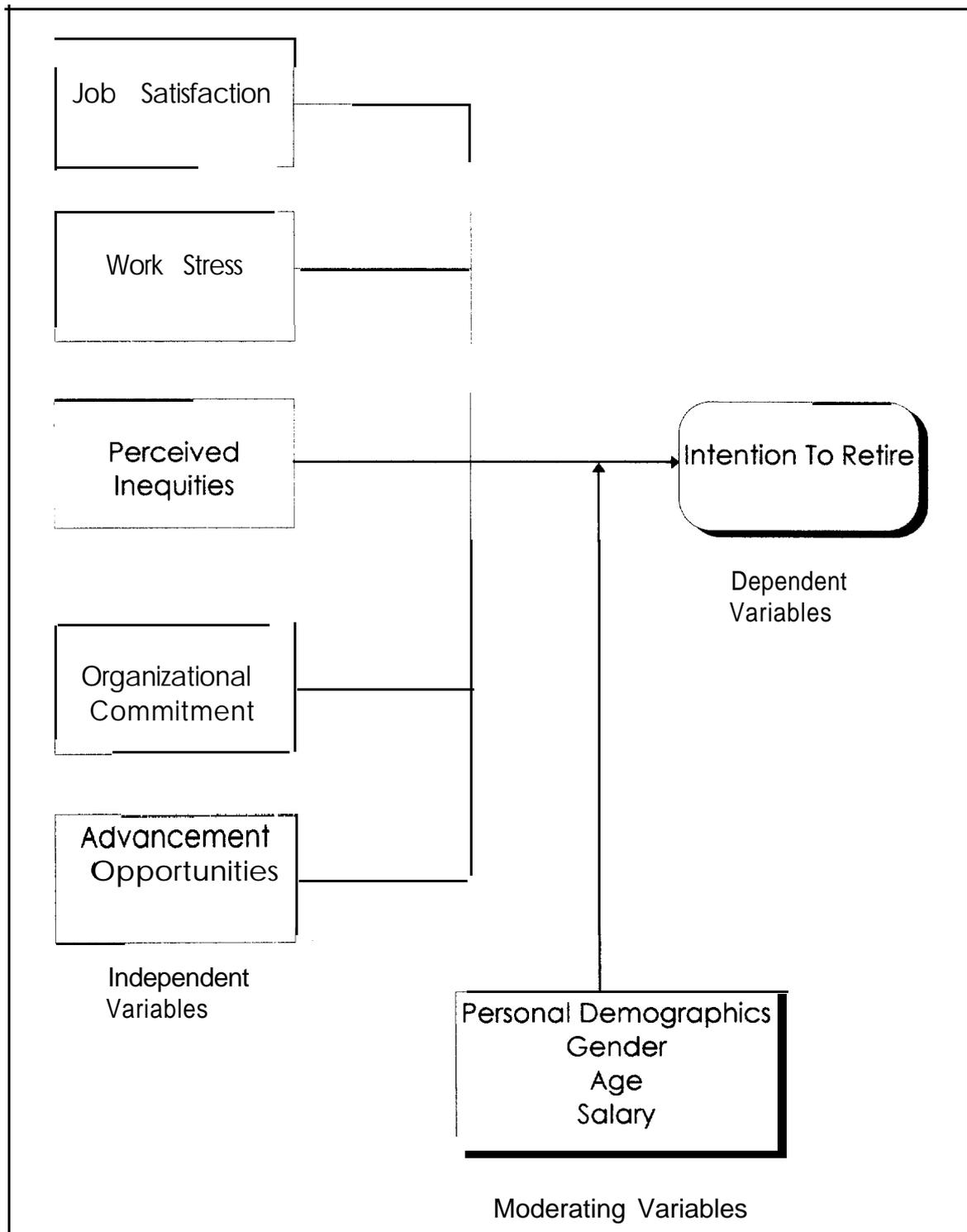


Figure 2.2 : Schematic Diagram Of The Research Model
Showing The relationship Between Intention to Retire and Factors Which Contribute.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

Introduction

The purpose of this study was to analyze and to investigate the relationship between intention to retire (ITR) with job satisfaction (JS), work stress (WS), perceived inequities (PI), organization commitment (OC) and advancement opportunities (AO) and selected personal demographic factors (Gender, Salary range, and age) among the graduate secondary teachers in Larut, **Matang** and Selama district of Perak Darul Ridzuan. The study looked into the relationships of the five independent variable, jointly or singly, on intention retire, The study would also investigate three personal demographic characteristic of the graduate teachers along gender, age and salary to determine whether they moderate the relationships between intention to retire and the five independent variables.

The teacher-respondents consisted of :

- 100 (41.3%) female teachers
- 142 (58.7%) male teachers.
- 58 (24.0 %) are between the age of **35-40** years.
- 164 (67.8 %) are between the age of 41-45 years.
- 18 (7.4 %) are between the age of **46-** 50 years.
- 2 (0.8 %) are between the age of 50-54 years.

- 13 (5.3 %) receive monthly salary between **RM1000- RM1,500**
- 73 (31.8 %) receive monthly salary between **RM1,501-RM2,000**
- 119 (49.2 %) receive monthly salary between **RM2,001-RM2,500**
- 33 (13.6.5 %) receive monthly salaries over **RM2,500**

3.1. Research Model.

Schematic diagram of the Research Model showing the relationship between Intention to retire and factors which contribute (Job satisfaction, Work Stress Perceived, Inequities Organizational Commitment Advancement Opportunities) and the moderating variable (gender, age and salary) are shown in figure 2.2 on page 40.

3.2. Source of Data

3.2.1. Unit of Analysis And Population Frame

The unit of analyze for this study is the individual graduate teacher. The population frame for study is the 605 enlisted teachers as of June 1997, teaching in the government secondary schools in the district of Larut, **Matang** and Selama. Appendix 'A' on page 101 shows the distribution of teachers in 17 secondary schools in the district of Larut, **Matang** and Selama, Perak.

3.2.2. Sample and Sampling Techniques.

To select teachers in the target sample, a stratified systematic random sampling technique was used. This sampling technique was suggested by Sekaran (1992) as it is one of the most efficient techniques. It is a good choice when differentiated information is needed regarding various strata within the population known to differ in their parameter. This sampling design was used since the objective of the study was the generalizability of the finding to the whole population (Sekaran, 1992).

In summary, stratified random sampling involves stratifying the elements along meaningful lines and taking proportionate and disproportionate sample from the strata. This sampling design is more efficient than the simple random sampling design because, for the same sample size, we get more representatives from each important segment of the population and obtain more valuable and differentiated information with respect to each group (Sekaran, 1992).

To constitute the sample, 242 respondents were drawn from 605 graduate secondary school teachers from 17 schools in the district. According to Krejcie & Morgan (1976) for the population of 650 a sample of 242 would be sufficient to represent a valid study on the population (refer to Appendix B). Purposive sampling was used where only teachers between the age of 35 and 54 years old were identified to constitute the sample. This was based on

the assumption that intention to retire early seldom involves those below 35 years of age as they are not yet eligible for the pensionable scheme of service, and those beyond 54 were ready for mandatory retirement in a year's time.

The distribution of sample is shown in table 3.1 below.

Table 3.1

Distribution of sample of Graduate Secondary School Teachers in the district of Larut Matang and Selama.

No	School	Male	Female	Total
1.	S.M. Dr. Burhanuddin	10	14	24
2.	SM. Sungai Bayor	5	7	12
3.	S.M. Simpang	7	9	16
4.	S.M. Kamunting	7	11	18
5.	S.M. Redang Panjang	5	7	12
6.	S.M. King Edward VII	10	12	22
7.	S.M. Treacher Methodist	8	10	18
8.	S.M.Seri Kota	7	9	16
9.	S.M. Darul Ridzuan	5	9	14
10.	S.M. Dato' Kamaruddin	5	7	12
11.	SM. Dato' Haji Hussein	6	8	14
12.	S.M. Tat Beng	5	7	12
13.	SM. Tengku Meteri	6	10	16
14.	S.M. Batu Lapan	7	9	16
15.	S.M. Jelai	9	15	24
16.	S.M.Taman Tasek	4	6	10
17.	S.M. Bukit Jana	5	7	12
Total		100	142	242

The procedure for selecting the subject is as follows:

1. Graduate government secondary school teachers with the DG3 category were obtained and used as population frame.
2. The sample n was drawn only on teachers between the age of 35 to 54 years.

3.3. Data Collection Techniques.

3.3.1. Questionnaires.

Data were collected through questionnaires. Sekaran (1992) describes the questionnaires as one of the most common methods of collecting data when a large number of people are to be reached. A questionnaire consisting of 34 items was constructed for this study designed based on related review of literature and the background of the respondents. Some of the questionnaires was adapted from those constructed by Mok Kam Fatt (1995). The questionnaires were administered personally to 242 teachers. The responses obtained were entered directly into the computer. The first 4 items in Section A concerned the teachers' profile and gathered personal demographic information regarding:

1. Gender
2. Salary Range
3. Age
4. Tenure (Number of years in teaching service)

Section B consisted of 30 items to measure the five independent variables as follows:

- JS- Job Satisfaction
- WS- Work Stress
- PI- Perceived inequity
- OC- Organizational Commitment
- AO- Opportunities for advancement

and the dependent variable, Intention to retire (ITR).

The respondents were required to rate their responses on a six-point Likert scale to determine the extent of their agreement or disagreement to a given statement. The response options are:

1. Strongly disagree
2. Disagree
3. Slightly Disagree
4. Slightly Agree
5. Agree
6. Strongly agree

The detail of the number of questionnaire items used to measure the variables are shown in table 3.2

Table 3.2.

Questionnaire Items.

Variables	Item no.	Total
1. Job Satisfaction	1-5	5
2. Work Stress	6-10	5
3. Perceived inequities	11-15	5
4. Organizational Commitment	16-20	5
5. Opportunities for advancement	21-25	5
6. Intention to Retire	26-30	5
Total		30

The questionnaires adapted are listed as follows:

- Job Satisfaction items were adapted from Dunnette et al.'s. Factors for Job Satisfaction (1966)
- Job Stress items were adapted from the Stress questionnaire by Maslach & Jackson (1986).

- Perceived inequity and intention to retire items were adapted from Mok Kam Fatt, (1995).
- Organizational Commitment items were adapted from Organizational Commitment Questionnaire by **Mowday**, Porter and Steers (1982).
- Opportunities for advancement items were adapted from Job Description Index by Smith et al. (1965) and were modified to suit with the teaching profession.

Item associated with each variable are listed in Appendix C.

3.4. Validation of Instruments

Although the questionnaires used were adapted from other sources (Dunnette et al., 1966; Maslach & Jackson, 1986; Mok Kam **Fatt**, 1995; **Mowday**, Porter and Steers, 1982; Smith et al. 1965) and had been tested, since some of the questionnaires had been modified, a pilot study was conducted in order to determine the validity and reliability of the instruments.

The reliability of the instrument was tested using Cronbach's Alpha. According to Sekaran (1992) Cronbach's Alpha is a reliability coefficient that reflects how well the responses of related items in a set are positively correlated to one another. The closer Cronbach's Alpha is to 1, the higher the internal consistency reliability.

A pilot test was carried out in Sekolah Menengah Jelai, Batu Kurau Perak. A random sample of 30 was taken among teachers above 34 years of age. Data from the pilot study showed that the instrument was reliable with Cronbach's Alpha value of 0.8178. Details of the reliability coefficients measured are shown in table 5 below.

Table 3.3 : Reliability Coefficient

Items	Variables	Reliability Coefficient Cronbach's Alpha
1-5	Job Satisfaction	0.8122
6-10	Work Stress	0.7775
11-15	Perceived inequities	0.7841
16-20	Organizational Commitment	0.7984
21-25	Opportunities for advancement	0.7922
26-30	Intention to Retire	0.7878
Total		0.8178

3.5. Data Analysis Techniques

3.5.1. Descriptive statistics.

Data using Statistical Packages for Social Science' (SPSS) program version 7.5 were analyzed employing descriptive statistics including mean, standard deviation, frequency and percentage were used to analyze the respondents' profile along gender, age, salary and responses.

3.5.2. Inferential Statistics

inferential statistical techniques such as multiple regression analysis, correlation analysis, Independent sample T-test and analysis of variance (ANOVA) were used for hypothesis testing.

1. Multiple Regression Model

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \mathcal{E}$$

where Y = Intention To retire (ITR)

X_1 = Job Satisfaction (JS)

X_2 = Work Stress (WS)

X_3 = Perceived Inequities (PI)

X_4 = Organizational Commitment (OC)

X_5 = Opportunities for advancement (AO)

β_0 = Constant

β_i = Regression Coefficients, $i = 1, 2, 3, 4, 5$

\mathcal{E} = error term

The multiple regression model assumes that the dependent variable Y is related to the five independent variables X_1, X_2, X_3, X_4, X_5 . It was also assumed that the independent variables were independent of one another. In multiple regression, there is a measure of the proportion of explained variability called the coefficient of multiple **determination**, which is denoted

by R^2 . This also explains the percentage of the independent variables to the dependent variable (variance),

Multiple Correlation Model.

A correlation analysis often accompanies the regression analysis to shed light on the strength and direction of the relation. In modeling multiple correlation two assumptions are made. The first assumption states that all variables are random variables. The second concerns the probability distribution that characterizes all the variables in the analysis. In multiple correlation, it is assumed that all the variables behave according to a multivariate normal distribution. The consequence of such a distribution is that each pair of variables will have a bivariate distribution. Because each pair of variables in correlation analysis has a bivariate normal distribution in theory. There will be a correlation coefficient to measure the association between them.

3.5.3. Criteria for Decision

This study used the 0.05 level of significance ($p < 0.05$). This level is most preferred among social science researchers. In order to reject the H_0 , the relationship must be at least significant at $p < 0.05$ and the coefficient value must be at least $t > 0.30$ (Salkind, 1997). In terms of strength of correlation, we can interpret the correlation following the table below:

Table 3.4.

Absolute Coefficient Value between	Qualitative Description
0.80 to 1	Very strong relationship
0.61 to 0.80	Strong
0.31 to 0.60	Moderately Strong
0.21 to 0.30	Weak
0.00 to 0.20	Very Weak

source: 'Interpreting the Correlation Coefficient' in **Salkind**, Neil J. (1997). *Exploring Research*, New-Jersey USA: Prentice-Hall Inc.

3.6. Statistical Tool

Table 3.5

No	Item Analysis	Statistical Tools
1	To investigate the relationship between ITR with JS, WS, PI, OC and AO	Pearson Correlation analysis and Multiple regression analysis
2.	To investigate the moderating effect of personal demographic characteristic along gender, age, salary on the relationship between ITR and JS, WS, PI, OC and AO	Multiple Regression analysis & Pearson Correlation Analysis
3..	To investigate the difference in ITR between male and female teachers.	Independent sample T-test
4	To investigate the difference in ITR among teachers of various age group.	ANOVA
5	To investigate the difference in ITR among teachers of various salary rates.	ANOVA
6	To investigate the best predictor for ITR	Stepwise Regression Analysis

CHAPTER FOUR

RESEARCH FINDINGS

Introduction

This chapter presents the major result and findings based on the tests of hypotheses. The findings are stated in terms of directions, strengths and level of significant observed. The main objective of this study was to investigate the relationships between Intention to retire (ITR) with work stress (WS), perceived inequities (PI), organizational commitment (OC), and advancement opportunities (AO) among the graduate secondary school teachers in Larut, **Matang** and Selama (LMS) district of Perak. The study also looked into the relationships of the 5 independent variables with intention to retire, while the 3 demographic characteristics along gender, age and salary were investigated to determine whether they moderate the relationship between ITR with JS, WS, PI, **OC**, and AO. Part one present the profile of respondents, part two discusses the respond pattern while part three discusses the result of hypothesis testing and findings.

4.1. Profile of Respondents

Reports of the findings begins with explanation of profile of respondents, In order to get the data, 250 questionnaires were distributed at random to the graduate teachers in 17 secondary schools in LMS. Out of 250 questionnaires distributed, 242 responses were useful. 8 respondents were considered spurious as 2 are below the age of 34 years and 6 are above 54 years old. This based on the assumption that intention to retire seldom involves teachers who are below the age of 35 as they are not yet confirmed into the pensionable scheme while those who are more than 54 years old were ready for the mandatory retirement by reaching 55. All samples are assumed normally distributed. Table 4.1 shows the details of the frequency distributions based on the demographic characteristic of the respondents. Of the 242 teacher-respondents, the sample shows that the number male graduate teachers are more than the female teachers. 142 (57.8%) are male and 100 (41.3%) are female teachers, In term of age 164 (67.8%) respondents are between the age8 of 41-45 years old, 58 (24%) respondents are between the age of 34-40, 18 (7.4%) between the age of 46-50 years and only 2 (0.8%) are between the age of 51-54 years old. In term of salary 119 (49.2%) respondents received the monthly salary between **RM2,001 to RM2,500.7(31.8%)** received the monthly salary between **RM1 ,501-RM2,000**, 13 (5.3%) received between **RM1500-1,500** and 33 (13.6%) received above RM2500.

Table 4.1

Frequency Distribution Based on Demographic Variable

Demographic variable	Relative		Cumulative	
	Frequency	%	Frequency	%
A. Gender				
1. Male	142	58.7	142	58.7
2. Female	100	41.3	242	100.0
B. Age Group				
1. 35-40	58	24.0	58	24.0
2. 41-45	164	67.8	222	91.7
3. 46-50	18	7.4	240	99.2
4. 51-54	2	0.8	242	100.0
C. Monthly Salary Group				
1. 1,000 -1,500	13	5.3	13	5.3
2. 1,501-2,000	77	31.8	90	37.2
3. 2,001-2,500	119	49.2	209	86.4
4. above 2,500	33	13.6	242	100.0

4.2. Response Pattern

Each variable contains 5 items that represented questionnaires related to the respective variables (JS, WS, OC, **PIAO** and ITR). In measuring job satisfaction 5 items were used. Based on table 4.2. below respondents gave a positive indication on job satisfaction with median 4 and mode of 5 (agree). Majority of the respondents (35.06%) satisfied with their job, where 11.4% (strongly agree), 35.06% (agree) and 26.04% (slightly agree). It can be concluded that teachers are generally satisfied with their job with the mean of 4.16 and Standard Deviation of 0.460.

Table 4.2.

Frequency Distribution of Research Variables for Job Satisfaction

Job Satisfaction Items	SD	D	SLA	SLA	A	SA	Total
	1	2	3	4	5	6	
1. sense of accomplishment		27 112%	38 15.7%	71 29.3%	86 35.5%	20 8.3%	242 100%
2. teaching career is as good	6 2.5%	42 17.4%	48 19.8%	52 21.5%	75 31.0%	19 7.9%	242 100%
3. utilize fullest abilities.	5 2.1%	20 8.3%	25 10.3%	60 24.8%	92 38.0%	40 16.5%	242 100%
4. students appreciate.	4 1.7%	14 5.8%	23 9.5%	82 33.9%	84 34.7%	34 14.0%	242 100%
5. satisfied with condition	8 3.3%	37 15.3%	29 12.0%	51 21.1%	88 36.4%	29 12.0%	242 100%

Legend: SD -Strongly Disagree. SLD-Slightly Disagree. D-Disagree.
SLA -Slightly Agree A -Agree SA -Strongly agree

For work stress, it was reported that most of the respondents gave indication that they experienced work stress (mode 4 slightly agree) at their schools, mean is 3.74 and the Std. Deviation of 0.478. 35.1% agreed that they feel exhausted, 33.1% slightly agree that the demands from school were overwhelming and 25.6% agreed that they were burdened with too much responsibilities without authorities. Table 4.3 below shows the frequency distribution for work stress.

Table 4.3.

Frequency Distribution of Research Variable for Work Stress

Work Stress item	SD 1	D 2	SLA 3	SLA 4	A 5	S A 6	total
6. Fatigued	48 19.8%	63 26.0%	47 19.4%	46 19%	34 14.0%	4 1.7%	242 100%
7. Exhausted	5 2.1%	15 6.2%	26 10.7%	72 29.8%	85 35.1%	39 16.1%	242 100%
8. Tension	6 2.5%	49 20.2%	24 9.9%	80 33.1%	53 21.9%	30 12.4%	242 100%
9. Demand	6 2.5%	52 21.5%	46 19.0%	70 28.9%	45 18.6%	23 9.5%	242 100%
10. Too much responsibilities	6 2.5%	35 14.5%	53 21.9%	60 24.8%	62 25.6%	26 10.7%	242 100%

Legend: SD -Strongly Disagree. SLD-Slightly Disagree. D -Disagree.
SLA -Slightly Agree A -Agree SA -Strongly agree

The response pattern for perceived inequities shows that most of the respondents (Item 12, 13, 14 and 15) agree that inequities exist among school teachers. The mean for PI is 3.94 and Std. Deviation of 0.233. On a statement that the policy in appraisal performance is fair 37.2% gave indication that they strongly disagree. 32.6% agreed that the salary is not commensurate with the workload while 34.3% strongly objected the statement that they can live comfortably with the salary . 52.5% strongly agreed that the New Remuneration System (SSB) is not appropriate. Lastly, 60.3% strongly agreed that their former classmates who work in the private sectors are financially much better off now.

Table 4.4.

Frequency Distribution of Research Variable for Perceived Inequities

Perceived Inequities items.	SD	A	SLD	SLA	A	SA	Total
11. performance appraisal is fair	90 37.2%	63 26.0%	38 15.7%	19 7.9%	26 10.7%	6 2.5%	242 100%
12. Salary is not commensurate with the work load.	1 0.4%	30 12.4%	22 9.1%	45 18.6%	79 32.6%	64 26.6%	242 100%
13. SSB is not appropriate for the teaching profession.	10 4.1%	9 3.7%	11 4.5%	21 8.7%	64 26.4%	127 52.5%	242 100%
14. Can live comfortably with my salary	83 34.3%	82 33.9%	29 12.0%	29 12.0%	11 4.5%	8 3.3%	242 100%
15. My former classmates who did not become teachers are financially much better off now.	3 1.2%	1 0.4%	4 1.7%	12 5.0%	76 31.4%	146 60.3%	242 100%

Legend: SD -Strongly Disagree. SLD-Slightly Disagree. D -Disagree.
SLA -Slightly Agree A -Agree SA -Strongly agree

Descriptive statement for organizational commitment indicates rather high agreement on commitment (mean =4.23 and mode of 5 agree). A high score for organizational commitment was reported. As reflected by table 4.5. the respondents spoke with certainly agree (median and mean =5) when queried on item like still choose to go into teaching, proud teaching in the school, teaching would make me happy and willing to help the school successful. 37.2% strongly agree with the statement that teaching is still a noble profession. For items on advancement opportunities as high score was reported concerning the advancement opportunities for teachers are limited (48.3% strongly agree. Median 5 and Mode =6). 2 questionnaires indicated mode of 2 (disagree) on item like promotion policy is fair and opportunities to

be promoted as 'master teacher' is very low. 26% did not agree that teaching is a "dead end" job. Table 4.6 shows details of the response pattern.

Table 4.5.

Frequency Distribution of Research Variable for Organizational Commitment

Organizational Commitment Items.	SD 1	D 2	SLA 3	SLA 4	A 5	SA 6	total
16. Noble profession.	2 .8%	14 5.8%	26 10.7%	34 14%	76 31.9%	90 37.7%	242 100%
17. Still choose to go into teaching.	37 15.5%	49 20.2%	33 13.6%	34 14.0%	62 25.6%	27 11.1%	242 100%
18. Proud teaching in the school.	16 6.6%	36 14.9%	43 17.8%	57 23.6%	71 29.3%	19 7.9%	242 100%
19. Teaching would make me happy.	1 0.4%	12 5.0%	20 8.3%	61 25.2%	97 40.1%	51 21.0%	242 100%
20. Willing to put in a great deal of effort to help the school successful.	1 0.4%	21 8.7%	30 12.4%	57 23.6%	94 38.8%	39 16.1%	242 100%

Legends: SD -Strongly Disagree. SLD-Slightly Disagree. D -Disagree.
SLA -Slightly Agree A -Agree SA -Strongly agree

The response pattern for intention to retire shows that the mean score of intention to retire is 3.78 and the standard deviation = 0.302. These indicate an inclination of respondents toward intention to retire, i.e. 78.7% is likely to opt for early retirement. Further analysis in table 4.6 on component items of intention to retire revealed a similar response pattern.

Table 4.6.

Frequency Distribution of Research Variable for Advancement Opportunities

Advancement Opportunities Items	SD 1	D 2	SLA 3	SLA 4	A 5	SA 6	total
21. I feel that as a teacher I am not “getting ahead” in life	2 0.8%	24 9.9%	19 7.9%	51 21.1%	93 38.4%	53 21.9%	242 100%
22. Promotion opportunity for teachers is very limited	1 0.4%	2 0.8%	7 2.9%	23 9.59%	92 38.0%	117 48.3%	242 100%
23. Promotion policy in my school is always fair	51 21.1%	56 23.1%	52 21.5%	40 16.5%	36 14.9%	7 2.9%	242 100%
24. The opportunity for me to be promoted to “master teacher”) is very low.	81 33.5%	96 39.7%	39 16.1%	13 5.4%	9 3.7%	4 1.7%	242 100%
25. I feel that teaching is a “dead end” job.	29 12%	39 16.1%	63 26%	52 21.5%	45 18.6%	14 5.8%	242 100%

Legends: SD -Strongly Disagree. SLD-Slightly Disagree. D -Disagree. D -Disagree.
SLA -Slightly Agree A -Agree SA -Strongly agree

Table 4.7.

Frequency Distribution of Research Variable for Intention To retire

Intention To retire items	SD 1	D 2	SLA 3	SLA 4	A 5	SA 6	total
26. I would like to stay on teaching reaching the retirement age of 55.	22 9.1%	41 16.9%	31 12.8%	44 18.2%	91 37.6%	13 5.4%	242 100%
27. I may change my career in a few years time.	6 2.5%	59 24.4%	69 28.5%	44 18.2%	53 21.9%	11 4.5%	242 100%
28. I may opt for early retirement	2 0.8%	32 13.2%	34 14%	84 34.7%	64 26.4%	26 10.7%	242 100%
29. I can orientates my self easily in another new job.	1 0.4%	3 1.2%	16 6.6%	52 21.5%	128 52.9%	42 17.4%	242 100%
30. I would have adequate financial resources to retire early.	20 8.3%	63 26%	44 18.2%	57 23.6%	41 16.9%	17 7%	242 100%

4.2.1.Measures of central Tendencies and Dispersion

By using the 'Condesriptive' statement, statistics such as means, standard deviation and variance were obtained for the independent and dependent variables. All variables have been tapped on a six-point scale. The result of the computer output (appendix G) revealed that the mean for work stress is slightly high (a little higher than the average • 3.74 on a six- point scale.), as also the mean of perceived inequities (3.78). Job satisfaction, organizational commitment and advancement opportunities are perceived as somewhat enriched (2.16, 2.23 and 2.24 respectively on a six-point scale). The mean of 3.78 on a six-point scale for Intention to retire indicates that most respondents are quite bent on leaving (**i.e.** ITR is slightly high). The minimum of 2 indicates that there was no one who really do not intend to leave at all, and the maximum of 5 indicates that some are seriously considering leaving. For the major part, however, respondents are firm on neither staying or leaving.

The variance for perceived inequities, advance opportunities and organizational commitment is very small indicating that most of the respondents were very close to the mean of variables above. How ever the variance for job satisfaction and work stress is very high indicating that these particular respondents were close to the maximum value.

In sum, the perceived inequities, advancement opportunities and organizational are rather average while there are strong in Job satisfaction and Work stress, and there is neither a strong intention to stay with the organization nor a strong intention to retire.

4.3. Major Findings and Hypotheses Testing

Research question 1.

Is intention to retire significantly related to (i) Job satisfaction, (ii) Work stress, (iii) Perceived inequities (iv) Advance Opportunities (v) Organizational Commitment?

In answering research question 1, 5 hypotheses were developed. Empirical evidence was generated which shows that out of five, 4 namely Job satisfaction, work stress, Advance Opportunities and Organizational Commitment are significantly related to intention to retire while Perceived Inequities is not significantly related. Result of the correlation test between intention to retire with job satisfaction, work stress, advancement opportunities and organizational commitment are shown in table 4.8. The correlation analysis conducted that intention to retire is negatively related job satisfaction and organizational commitment but positively related to work stress and advancement opportunities. All the relationships are weak.

Table 4.8.**Pearson Correlation Coefficients of ITR (n=242)**

Independent Variable	Correlation Coefficient (r)	Significance (P)
JS	-0.361	0.000**
WS	0.173	0.007**
PI	-0.023	0.717
AO	-0.307	0.001**
o.c	-0.371	0.008**

**Sig. at $p < 0.01$

Legend: ITR: Intention to retire JS: Job Satisfaction WS: Work Stress PI: Perceived Inequities AO: Advancement Opportunities OC: Organizational Commitment

Hypothesis 1

Ho₁ : intention to retire is not significantly related to job satisfaction

Ho₁ is rejected. Based on the result from Pearson correlation shown in table 4.8, empirical evidence was generated to substantiate that intention to retire among the graduate secondary school teachers is significant but negatively related to Job satisfaction ($r = -0.361$, $p < 0.01$). This suggests that there is a negative relationship between intention to retire and job satisfaction which mean that the tendency of the teachers to retire is high if job satisfaction is low.

Hypothesis 2

Ho₂ : Intention to retire is not significantly related to Work Stress

The correlation analysis conducted revealed that intention to retire among graduate school teachers is positively and significantly related to work stress ($r=0.173$, $p < 0.01$) This means that Ho₂ is rejected and there is a

relationship between intention to retire and work stress anyway the relationship is weak.

Hypothesis 3

Ho,: Intention to retire is not significantly related to perceived inequities

Result from the Pearson correlation test shows that Ho, cannot be rejected. An empirical evidence was generated to substantiate that ITR is not significantly related to Perceived inequities ($r = -0.023$, $p > 0.05$). This mean that Ho, is accepted and there is no relationship between the two variables.

Hypothesis 4

Ho,,: Intention to retire is not significantly related to organizational commitment.

As shown in table 4.8 Ho, is rejected. There is a significant relationship between intention to retire and organizational commitment ($p < 0.01$). The observed relationship is negative and moderate ($r = -3.171$) The relationship indicates that the higher the organizational commitment the lower is the intention to retire. As compare to job satisfaction, this result showed that organizational commitment was a stronger factor in influencing intention to retire among graduate teachers,

Hypothesis 5

Ho,: Intention to retire is not significantly related to advancement opportunities.

Statistical result shows that Ho, is rejected .**Table** 4.8. shows that intention to retire is significantly related to advancement opportunities ($r = 0.307$ and $p < 0.01$)

Research Question 2

Will the variance in intention to retire be explained significantly by job satisfaction, work stress, perceived inequities, advancement opportunities and organizational commitment. To get the answer a null hypothesis (Ho,) was generated and Table 4.9. reflects the detail.

Table 4.9.

Multiple regression Coefficient of ITR

Independent Variables	Regression Coefficients	Significance
Job Satisfaction	-0.1926	0.009**
Work Stress	0.0552	0.416
Perceived Inequities	-0.0240	0.699
Advancement Opportunities	0.1545	0.016**
Organization Commitment	-0.0493	0.479
Multiple R = 0.3 1753		F Value = 5.29250
R Square = 0.10082		D.F. = 5
Adjusted R Square = 0.08177		Sig. F = 0.0001
**Sig. at $p < 0.01$		*Sig. at $p < 0.05$

Hypothesis 6

Ho, The 5 independent variables along job satisfaction, work stress, perceived inequities, organizational commitment and advancement opportunities will not significantly explained the variance in intention to retire.

To test this hypothesis, a multiple regression analysis was done. The result of regressing the five independent variables against intention to retire can be seen in table 4.9. The multiple R (0.318) is the correlation of the five independent variables with the dependent variables after all the intercorrelations among the five independent variables are taken into account. The R Square (0.101) is the square of multiple R . The degree of freedom is 5. The F statistic produced (**$F=5.2929$**) is significant at the 0.00001 level. This means that 10 percent of the variance (R -Square) in intention to retire has been significantly explained by the five independent variables. Thus, hypothesis 6 is substantiated. The five variables significantly explained 10.0% of the variance in intention to retire (R square = 0.10082, $F = 5.293$, $p < 0.01$. 90 % are explained by other factors

Research Question 3

Are there any significant different in intention to retire among teachers of various salary rates, various age and among male and female teachers?

Three hypotheses were generated in this research. These call for the use of Analysis of variance (**ANOVA**) for Hypothesis 7 and 8 and Independent Sample T-Test for hypothesis 9.

Hypothesis 7

Ho,: There are no significant differences in intention to retire among teachers of various salary rates.

The finding revealed that the total variation in the dependent variable, intention to retire, is 2193.619 which is derived from two sources. **Between-**group variation, or that which is explained by the independent variable salary is 107.756. Within-group variation, or that which cannot be explained is 2085.863. In this case, $F = 4.0984$. This F value is significant at the 0.01 level. This implies that hypothesis 7 is substantiated. That is, there are significant differences in intention to retire among teachers of various salary group, and the null hypothesis can be rejected.

To determine among which groups the true differences lies, the Scheffe Multiple Range test was performed for the purpose, the result which are shown in table 4.10. shows that the mean of intention to retire of the third group (RM **1,500-RM** 2,000) and the fourth group (RM **2,001-** RM 2,500) are significantly different where the mean is 20.15 for the second group, the

third group is 17.97 and the fourth group is 19.31. The mean for group one and group two was not significantly different.

Hypothesis 8

Ho,: There are no significant differences in intention to retire early among teachers of various age groups.

The result of ANOVA shown in table 4.10 do not indicate any significant differences in intention to retire among the 4 groups of age ($F=1.8969$, $p >0.05$). Thus hypothesis 8 was not substantiated and Ho, was accepted.

Table 4.10.

Result of ANOVA Between Intention To Retire and Salary rate and Age.

Variable		Sum of Square	DF	Mean Square	F	Sig.F
Salary Rate	Between group	107.7564	3	35.918	4.0984	0.0073
	within group	2085.863	238	8.7641		
	total	2193.619	241			
Age	Between group		3	0.6830	1.8969	1.308
	within group	2.0490	239	0.3601		
	total	85.6958	242			
		87.7448				

Hypothesis 9

Ho,: There will be no significant different in male and female in intention to retire.

To test the null hypothesis, Independent sample T-test was used to determine Ho,

As can be seen in table 4.1 1. the observed t value for this hypothesis is 2.18 with the degree of freedom (total sample size minus two) equal to 240. The Levene's Test for Equality of Variance shows that $F < 3.0$ and $p > 0.05$. Thus, H_0 , cannot be rejected, so there is no significant different in intention to retire among the male and the female teachers.

Table 4.11. T-Test for Independent sample of Gender

T-Test for Equality of Means

Variiances	T-value	df	2-tail Sig	SE of Diff	95% CI for diff
Equal	2.18	240	.030	.391	(.084, 1.623)
Unequal	2.15	202.0 1	.033	.396	(.072, 1.635)

Levene's Test for Equality of Variances: $F=.309$ $p=.579$

Hypothesis 10

$H_{a,,,}$ Gender, age and salary do not significantly moderate the relationship

between intention to retire and job satisfaction, work stress , perceived inequities, organizational commitment and advancement opportunities.

The null hypothesis that gender, age and salary do not significantly moderate the relationship between intention to retire and job satisfaction, work stress, perceived inequities, organizational commitment and advancement opportunities was not substantiated. The demographic characteristics along gender, salary and age did not appear to moderate the relationship between intention to retire and the five independent variables. Therefore $H_{0,,}$ cannot be rejected.

The three demographic characteristics significantly explained only 2.48% of the variance in intention to retire (R square = 0.02475, F= **0.2.01346**, $p > 0.05$). The demographic characteristics also jointly explained 7.29% of Job satisfaction, 9.62% Work stress, 8.50% Perceived inequities, 8.43% Advancement opportunities and 5.34% organizational commitments.

Gender was found to be positively but weakly related with Perceived inequities, Job satisfaction and Organizational Commitments but negatively related to work stress, Age was bound to strongly but negatively related to organizational commitments, perceived inequities advancement opportunities Salary was found to be positively but weakly correlated with organizational commitment and advancement but weakly and negatively correlated to job stress and perceived inequities, Appendix F shows details of the findings.

4.4. Best Predictor for Intention to Retire

Job satisfaction emerged as the best predictor for intention to retire (beta= **-.261**, $p < 0.01$) The negative beta value tends to indicate that intention to retire increases with lower job satisfaction. All the other independent variables except perceived inequities appear significant predictor for intention to retire. Table 4.12 shows that intention to retire increases with increased work stress but decreases with opportunities for advancement and stronger commitment to the organization.

Table 4.12.**Summary of Stepwise Regression Analysis for Intention to Retire**

Variables	Regression Coefficient (β)	Sig. F
Job Satisfaction	-0.261	0.000* *
Advancement opportunities	-0.133	0.008**
Work Stress	0.123	0.618
Organizational Commitment	-0.041	0.035

** Sig. at $p < 0.01$

4.5. Summary of The Hypotheses Tested

Result of all hypotheses analyzed on the basis of identifying their correlation and differences of influence between variables are summarized in table 4.13 below.

Table 4.13.**Summary of Result on Hypotheses Tested**

Null Hypotheses	Result
Ho ₁ : Intention to retire is not significantly related to job satisfaction	Reject Ho
Ho ₂ : Intention to retire is not significantly related to Work Stress	Reject Ho
Ho ₃ : Intention to retire is not significantly related to perceived inequities	Accept Ho
Ho ₄ : Intention to retire is not significantly related to organizational commitment	Reject Ho

Ho, Intention to retire is not significantly related to advancement opportunities.	Reject Ho
Ho, The 5 independent variables along job satisfaction, work stress, perceived inequities, organizational commitment and advancement opportunities will not significantly explained the variance in intention to retire	Reject Ho
Ho,: There are no significant differences in intention to retire among teachers of various salary rates.	Reject Ho
Ho,: There are no significant differences in intention to retire early among teachers of various age groups.	Accept Ho
Ho,: There will be no significant different in male and female in intention to retire.	Accept Ho
Ha₁₀ Gender, age and salary do not significantly moderate the relationship between intention to retire and job satisfaction, work stress, perceived inequities, organizational commitment and advancement opportunities.	Accept Ho

In summary, analyses conducted showed that there are weak but significant and negative correlation between the independent variables of job satisfaction and organizational commitment with the dependent variable of intention to leave.

Significant relationship were also found between the independent variables of work stress and advancement opportunities all correlation are weak and suggesting that if a high degree of advancement opportunities for he teachers in this study then the intention to retire may be low. If a high degree of work stress were experienced by the teachers or who are burnt out will tend to opt for early retirement. Job satisfaction has been found to have the highest correlation followed by advancement opportunities and

work stress. However independent variable of perceived inequities are found to be not significantly correlated with intention to retire.

An exploratory analyses conducted to test the significant difference in intention to retire among demographic variable along gender, salary and age are reported to be not significant. **ANOVA** test for age suggested no significant difference. An Independent Sample T-Test conducted to test difference among the male and female shows no significance. While Pearson correlation test on age and gender also suggest no significant relationship exist on intention to retire among the graduate teachers. Nevertheless **ANOVA** test conducted on salary group shows a significant difference. The Scheffe Multiple Range test was performed for the purpose, The test revealed that the mean of intention to retire of the third group (RM 1,500-RM 2,000) and the fourth group (RM 2,001- RM 2,500) are significantly different.

On test to determine the moderating variables; gender, salary and age did not appear to moderate the relationships between intention to retire and the five independent variables.

CHAPTER FIVE

DISCUSSIONS, SUMMARY AND RECOMMENDATIONS

Introduction

This chapter discusses the findings in chapter 4 and provides a summary of the study. Discussion will focus on providing answers to the research questions.

5.1. Discussion

Relationship between intention to retire and the five independent variables namely job satisfaction, work stress, perceived inequities, advancement opportunities and organizational commitments.

Intention to retire and job satisfaction

This study attempted to establish empirical evidence to show that exists significant relationship ($r \neq 0$) between intention to retire and job satisfaction. The findings in this study, further supporting contemporary theories, showed that job satisfaction is significantly and negatively correlated with intention to retire ($r = -0.261, p = 0.000$). The result

implies that that the graduate teachers' intention to retire is somewhat related to the level of job satisfaction. Teachers who have lower job satisfaction levels reported appreciable levels in their intention to retire. This indicate that intention to retire among graduate school teachers increases with lower sense of accomplishment, perception that teaching as a job does not meet their expectations, inability to maximize abilities, and dissatisfaction with the working condition at the work place.

Teachers with incidence of high intention to retire appear to be those who perceive that their capabilities are under-utilized and would actually venture in other more challenging professions. Similarly those who portray the feeling of being disillusioned in the profession expressed that teaching as a career does not meet their expectations. Teachers who are not satisfied with the working condition at work place, low sense of accomplishment and incongruency of expectation and organization realities and those who feel that their student did not appreciate their effort to educate them have high **incidences** of intention to retire. The findings related to the finding of Schulz et al. (1988) who stated that job satisfaction may serve to influence their morale, motivation and general willingness to maximize their teaching potential. This finding also supports Locke, (1976) who found the same result from his findings.

The findings is consistent with the findings of many other studies on job satisfaction which reported that less satisfied workers are more likely to quit than the more satisfied counterparts. (Klenkel **Hamel & Mathieu**, 1990; Lance, 1988 and Stumpf **& Hartman**, 1984). A study done by Mak (1995) and Zulkiple, (1997) also revealed the same findings.

As expected, this study revealed that when an organization is able to fulfill the individual needs then that individual will be more inclined to exhibit positive attitudes that is higher job satisfaction level and thus reduced his intention to retire. The result of this finding supported the finding done by Larson **& Mitchell** (1987) which stated that one's job, is a good reflection of this feeling. According to Larson and Mitchell satisfaction can influence a number of important job behavior, including tardiness, absenteeism, and turn over beside that is an important job outcome.

The implications of these findings is that, it is important for the Ministry of Education to capitalize on those factors which enrich or heighten levels of job satisfaction to reduce intention to retire which eventually will lead to quitting the profession. As a solution, instead of letting them go the government can deploy those who feel unutilized and capable teachers elsewhere. For example the government send can them to serve in the higher learning institution or in Institut Aminuddin Baki (IAB) as lecturers. This is essential because negative job behavior together with turnover

intention could prove to be very costly to the teaching profession, especially if the number of graduate teachers in this country is critical.

Intention to retire and work stress

This study supported several other studies that revealed significant relationship between intention to retire and work stress (French, 1963; Schultz & Schultz, 1994; Cherniss, 1980). The findings showed that a weak positive relationship was observed between intention to retire and work stress of respondents ($r = 0.173, p < 0.01$). This means that teachers who experience high stress at work or who are burnout will tend to opt for early retirement. This tend to indicate that intention to retire increases with increased work stress experienced by the teachers which include feeling fatigued and exhausted at the end of the day due to a great deal of tension under their superiors, overwhelming demands from school and too much responsibilities to carry out without authority from the principal. This is similar to the finding of Siti Fatimah Awang (1993) who confirmed that teaching is associated with stress which would lead to the feeling of intention to leave. This finding also support an analysis of longitudinal data collected on the teachers and school administrator in Canada found that burnout was responsible for reduced job satisfaction (Wolpin et al., 1991). Besides that this finding also cohere with the finding of Tutterman & Punch (1990), Manthel and Gilmore (1994).

In fact most studies have found that desired or intended turnover was significantly related to work stress which has a similar pattern to this finding that intention to retire was positively related with job stress (Mak, 1995; Schuler, 1980; **Jamal**, 1990; Borg & Riding, 1991 and Kyriacou & Sutchliff, 1979).

Intention to retire and perceived inequities

Intention to retire and perceived inequities was found to have a very weak and negative relationship. It was also found not to be significant ($r = -0.023$, $p > 0.05$) The Null hypothesis was accepted. A close examination on 5 items shows out of five only two items correlated to intention to retire that is performance appraisal is not fair and salary is not commensurate with the work load. This tends to indicate that high intention to retire among graduate teachers are related with perception of unfair policy in performance appraisal for annual salary increment and salary not commensurate with the work output. This is not surprise as is hard for the teacher with low salary to keep up with the rising cost of living. As expected this study revealed that when an organization is unable to fulfill the individual need especially when it comes to matters concerning money then the individual will be more inclined to exhibit positive attitude toward leaving the organization. This also imply that intention to retire are related

with the perception that salaries are too low compared with the amount of time and effort spent teaching in the classroom, preparing lesson notes, marking of books and examination scripts extra-curricular activities and other extra administrative duty instructed by their superiors. This finding supports Parasuraman and Futrell (1983) who reported the same findings between income and intention to leave. Satisfaction with pay is no doubt an important element in determining the intention to retire or stay as **Lawler** (1981) stated that fairness in pay is a motivating factor for employees to remain in the organization. The finding done by Mathieu and Zajac (1990) who reported that the amount of pay received relates to self pride strongly support the above researchers hence it has a similarity with these findings. However, the finding concerning The New Remuneration System (SSB) is not appropriately applied to the teaching profession is contrary to previous studies by Mok Kam Fatt (1995). There is no significant correlation between intention to retire and The New Remuneration System. It looked as if the NRS does not has any effect on intention to retire among the graduate teachers in smaller town and rural areas compare to study done by Mok Kam Fatt in George Town in Pulau Pinang. The difference indicated that teachers in the rural area have different perception about The New Remuneration System.

Intention to Retire and Organizational Commitment

The finding shows that organizational commitment is negatively and significantly correlated to intention to retire. Moderate relationship was observed between the two variables. ($r = -0.371$, $p < 0.01$). This finding is consistent with many previous studies (Kushman, 1992; Katz & Kahn, 1978; Angle & Perry, 1981; Fukami & Larson, 1984; Mok, 1995, Zulkiple, 1997; Morris & Sherman 1981). The result indicates that teachers with high intention to retire includes those who is no longer believe that teaching is a noble profession. The finding also reflects that teachers who do not feel proud to be identified with the school will not choose to be a teacher again if they were given another choice. Beside that the finding also revealed that teachers who did not feel happy even the work contributes greatly to society and those who are not willing to put extra effort than normally expected has a higher intention to retire. The result also revealed that organizational commitment had a stronger relationship with intention to retire as compared to job satisfaction. This is consistent with the finding of Mok (1995), Zulkiple (1997), Cotton & Turtle (1986), Mathieu & Zajac (1990), Rosin & Korabik (1991) that organizational commitment had stronger relationship with intention to retire compared to job satisfaction. **The** finding implied that improving investment dimension such as a better pension plan, fringe benefit and better housing allowances as well as facilities such as computer and car loan may decrease the individual's

propensity to retire early. Thus the value of long term attachment to an organization is seen necessary through some crucial act on the part of the government as suggested above.

intention to Retire and Advancement Opportunities

The relationship observed between these two variables was found to be moderated and negative significant ($r = -0.371, p < 0.01$). This indicates that teachers who perceive low prospects for promotion in the teaching profession tend to have higher intention to opt for early retirement. This finding supports the finding done by Coker & Tassell (1992), Porter & Steers (1973) and Miller & Wheeler (1992) which stated that most professions offer career incentives as promotion, if not the employee might turn over to other occupations that they feel can satisfy them in term of promotions.

A close observation of five items on advancement opportunities showed a significant and negative correlation with intention to retire. The findings revealed that teachers who feel that teaching is a 'dead-end' job and that they are not getting ahead in life expressed higher intention to opt for early retirement. Most of the teachers agreed that limited promotion opportunities and the opportunities are unfair would had frustrated them, hence would lead them to consider for early retirement. This result also

support Lowther Chopman's (1984) study which showed that teacher suffer from a "job-lock-in" situation, both horizontally and vertically, when compared with other occupations. Horizontally, where there was a lack of available equivalent position outside the organization, low control by the employee over job assignment policies and practices, static organization and little opportunity for the teacher to modify a presently disliked situation by a change in job assignment. On the axis, teacher are denied the opportunities for promotion resulting from outstanding performance as in the case of other occupations. This does not surprise us because as the biggest member among the Malaysian Civil Service with a total of 280,000 teachers where 162,400 (58%) are graduate teachers, the government could not cater the place for promotion for most of her graduate employees.

Relationship Between Intention To Retire and Demographic Factors

The relationship **between** intention to retire and the three demographic factors was not significant. The result from the finding supported a couple of other findings done by earlier researchers **that** no significant relationship between age and intention to retire (Weisberg, 1994; Lane, Mathews & Presthold, 1988; Cannings, 1988 and Arnold and Feldman, 1982). However Zuraikat (**1988**), Wilson, (1991) and Mok (1995) found otherwise. The other demographic factor such as gender indicated a similar result. The

non significant correlation reported on age towards intention to leave could be possibly due to the fact that age does not count much on intention to retire. What is most important whether someone is satisfied with the job or not. The findings contradict with the study done by Mobley, (1982) who said that age and tenure are consistently and negatively associated with turnover. Younger employees have probability of leaving. Mobley et al., (1982) also found that gender of employees and turnover did not correlate.

Nevertheless a significant relationship was observed between intention to retire and salary. However it was found to be very weakly correlated and therefore the impact can be said very minimal. The finding revealed that teachers with salaries between RM 1500 -RM 2000 appeared to show higher intention to retire. The finding implied that satisfaction with pay played an important role in determining one's intention to retire or quit the organization especially where money is concerned. In this case graduate teachers would certainly feel the difference if they compare their salary to their friends with the same qualification who work in the private sectors.

The three demographic factors were found did not significantly moderate the relationship between intention to retire and the five independent variables. This finding supports the study done by Mok Kam Fatt (1995) but was not relevant to the finding done by Mobley (1982).

In conclusion, empirical evidence shows that there is no significant difference in intention to retire with age and gender but it shows a significant difference in salary rate. The three demographic factors did not significantly moderate the relationship between intention to retire and the five independent variables.

5.2. Best Predictor For Intention To Retire

Of all the variables, Job satisfaction and advancement opportunities appear to be the predictor for intention to retire however job satisfaction emerged as the best predictor (beta = **-.261**, $p < 0.01$). As mentioned before, job satisfaction plays as an important factor in determining the employee's decision whether to stay or quit the organization. This tends to explain why job satisfaction is one of the most studied aspects of industrial psychology so that from 1976, there were 3,350 articles and dissertations on job satisfaction (Mok Kam Fatt, 1995, cited in Harder, 1985). This tends to indicate that teachers who have high intention to retire are those who perceived that their capabilities as teachers are under-utilized, having feelings of disillusionment with the profession. This also showed that they are not satisfied with the working condition, have a low sense of accomplishment and incongruity of expectation and organizational realities.

5.3. Implications and Recommendations to Researchers and Practitioners

This study bears implications to the policy maker especially the Ministry of Education, researchers and the academic in general. This study was also aimed to provide a recommendation to the relevant bodies on how to overcome or remedy the problems.

5.3.1. Policy Maker and Relevant bodies

There is a need for the policy makers or the relevant bodies to define the existing rationale of the teaching profession in the country. The teachers' role are extremely important to guide the nation in order to achieve Vision 2020. In spite of that we can still hear complains and voices of teachers who feel that they are neglected in terms of perceived inequities, advancement opportunities as well as job satisfaction. Something has to be done because based from the finding something is wrong somewhere. Generally teachers are not satisfied. This suggests that selection and recruitment procedures of teachers at Ministry level, colleges and universities, performance appraisal and promotional procedures need to be reassessed and amended. The Ministry of Education in particular should provide more incentives for the graduate teachers to stay in the teaching profession rather than implementing rules to prevent them from leaving the

organization. At the very least, this could strengthen the organization with a strong team of dedicated, determined and committed teachers who are fully satisfied with their job. Hence this could help the government in the realization of Vision 2020. To remedy these problems, this study would like to suggest the following recommendation.

1. Voices of the (National Union of Teaching Profession (NUTP) who represents 68% of the teachers nation wide **must** not be neglected. The government should consider the memorandum sent by them which calls for the NRS (SSB) to be reviewed and replace by other scheme appropriate to the teaching profession in order to make the system more equitable.

2. Recommendation can be made to the government to adjust the salary scheme more often so that teachers can cope with the rising cost of living but this may not be the answer. Beside revising salary rate from time to time the government should provide an avenue to deploy teachers elsewhere where it suit the them. The Ministry of Education can have an **MoU** with the Institution of Higher learning where they can go hand in hand to cope with this problem. Beside helping each other to solve encountered problems like shortage of manpower they can help the objective to make Malaysia as a system.

3. On the intermediate term, a more conducive employment environment and compensation mix can **actually** bring certain advantages to the organization in the form of employee loyalty and a lift of productivity. It is high time for the government to introduce allowances and benefits to the graduate teachers such as allowances for overtime, facilities for car and computer loan.
4. Annual performance appraisal for salary increment should be undertaken by a panel in the school heads by the school principal and officials from the District Education Office .**This** may help to eliminate biases and dissatisfaction among teachers.
5. To ensure significant and more effective and efficient school management, a dual promotion ladder is suggested. This would enable teachers who have desire and inclined to be school administrator and those who wish to remain in the class room have equal chance of opportunities advancement. For example the ministry can increase the number of 'Master teachers'. Posts like Head of Department for Subjects, Sport Secretary and Library Master which are now exist only at school level should be recognized by the department **and** be given a special grade scheme.
6. To satisfy the employees the government could create opportunities for promotion for the graduate teachers if a new policy is amended and an implementation is made that primary school are to be headed by

graduate head masters, so are their senior assistants. These would definitely provide new opportunities for the graduate teachers to be promoted.

5.3.2. Researchers and Academicians.

The major contribution of this study to the research community, given the specific situation within the teaching environment, was that four out of five independent variables were found to be significantly related to intention to retire. Although this concurs to previous studies on the relationship between intention to retire toward job satisfaction, work stress, organizational commitment and advancement opportunities, this study however revealed that perceived inequities and demographic factors did not create significant differences on intention to retire. The study showed that the independent variable and the demographic factors accounted for only 10% of the variance in intention to retire, thus this means 90% of the variance is explained by other factors. Therefore, other variables can be considered in future research in intention to retire among the graduate teachers in order to generate new frame work for the studies.

5.4. Future research

This study suggests several future research opportunities. First the study can be carried out in the primary schools in the urban areas or rural areas in order to find the difference,

Secondly, more replicative studies on intention to retire should be conducted in terms of deployment of manpower as the country is suffering from acute professionals and skill manpower shortage especially in other field like the Police Force, Fire and Rescue Department and in Medical department such as doctors and nurses. Perhaps a model which attempts to serve as an early warning devices about a potential high turnover need to be explored. If pay and promotion are indeed the main reasons there is a need for the relevant bodies to formulate certain step to ensure that their employees can remain loyal to the organization.

5.5. Summary

The purpose of this study was to investigate factors associated with intention to retire among the graduate secondary school teachers in Larut, **Matang** and Selama district of Perak. The sample consisted of 242 graduate school teachers from 17 secondary schools in the district. A **self-**constructed 33-items questionnaires were used for data collection to

measure the variables. A pilot test was carried out to ensure the validity and reliability of the instrument (Cronbach's Alpha = 0.8178).

The finding of this study support some but not all of the relationships hypothesized. Job satisfaction and organizational commitment were found to have a significant negative associations with teachers' intention to retire. Advancement opportunities and work stress were found to be positively correlated but perceived inequities was not significantly correlated to intention to retire. Intention to retire among the teachers tent to increase with increased work stress, lower job satisfaction, less opportunities for advancement and lower organizational commitments.

Age and gender did not appear to moderate the relationship between intention to retire with the five independent variables, but there was a significant different intention to retire among the various salary group. There is a tendency for teachers who receive less salary to opt for early retirement. Job Satisfaction appear to the best predictor for intention to retire.

Since there was a significant association **between** intention to retire with the independent variables, certain measures must be taken by the Ministry of Education in order to retain the graduate teachers in the service. It is very important for the relevant bodies to implement programme and policies

that provide a more challenging works, improve level of supervision, develop a stronger 'esprit de corps' and most importantly, to provide adequate pay and a clear career growth patter in the organization. This would ensure the teachers to remain loyal to this noblest profession in order to help the country to achieve vision 2020.

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APPENDIX 'A'

Distribution of population of Graduate Secondary School
Teachers in the district of Larut **Matang** and Selama as of June 1997
(Source: PPD Larut **Matang** and Selama)

No	School	Male	Female	Total population
1.	S.M. Dr. Burhanuddin	16	19	35
2.	SM. Sungai Bayor	13	14	27
3.	S.M. Simpang	20	28	44
4.	S.M. Kamunting	16	19	35
5.	S.M. Redang Panjang	11	7	18
6.	SM. King Edward VII	32	34	66
7.	SM. Treacher Methodist	5	34	39
8.	S.M.Seri Kota	12	15	27
9.	S.M. Darul Ridzuan	13	19	32
10.	S.M. Dato' Kamaruddin	26	39	65
11.	S.M. Dato' Haji Hussein	15	28	43
12.	SM. Tat Beng	11	14	25
13.	S.M. Tengku Meteri	24	29	53
14.	S.M. Batu Lapan	7	15	22
15.	SM. Jelai	9	10	19
16.	S.M.Taman Tasek	12	11	23
17.	SM. Bukit Jana	10	18	28
Total		252	353	605

APPENDIX 'B'

Table for Determining Sample Size from a Given Population

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	220	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	360	155	1600	310
35	32	270	159	1300	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	370
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Source: Krajce & Morgan (1976)

APPENDIX C

The Details of the number of questionnaire items used to measure the variables

Job Satisfaction
<ol style="list-style-type: none"> 1. I feel my work gives me a great sense of accomplishment, 2. The teaching career is as good as what I have wished for before I took up teaching. 3. I feel that teaching allows me to utilize my fullest abilities. 4. I believe that my students appreciate what I do for them. 5. I am satisfied with the working conditions of a teacher.
Work Stress items
<ol style="list-style-type: none"> 6. I feel fatigued when I have to leave for another teaching day at school. 7. I feel exhausted at the end of a teaching day at school. 8. I feel that working under my superiors-creates a great deal of tension in me. 9. I often feel that the demand from the school on me are overwhelming. 10. I feel that I am given too much- responsibility without adequate authority to carry it out.
Perceived Inequities items
<ol style="list-style-type: none"> 11. Policy in performance appraisal for salary increment in my school is always fair. 12. I feel that my salary is not commensurate with the work I do. 13. I feel that the SSB is not appropriate for the teaching profession. 14. As a teacher, I can live comfortably with my salary. 15. I realized that most of my former classmates who did not become teachers are financially much better off now.
Organizational Commitment Items
<ol style="list-style-type: none"> 16. I still believe that teaching is a very noble profession. 17. I am proud to let people in the community know that I am teaching in this school. 18. I think that I would- still choose to go into teaching , if I could start my profession all over again.

19. To know that my work makes a great contribution to the good of society would make me happy.
20. I am willing to put in a great deal of effort beyond that normally expected in order to help my school **successful**.

Advancement Opportunities

Refers to a teacher's perceived scope for promotion, that is assuming greater responsibility and authority in return for higher pay, benefits and privileges.

The questionnaires used in the variable are:

21. J. **feel that as a teacher I am not "getting ahead" in life**

22. Promotion opportunity for teachers is very limited

23. **Promotion policy in my school is always fair**

24. The opportunity for me to be promoted to "master teacher" (guru **cermerlang**) is very low.

25. I feel that teaching is a "dead end" job.

Intention To retire

26. Being a noble profession, I would like to stay on teaching until reaching the retirement age of 55.
27. After considering everything in depth, it is **very** possible that I may change my career in a **few** years time.
28. It is very likely that I may opt for early retirement when the Ministry **lifts** the freeze on optional retirement for teachers.
29. If I were to quit teaching, I think I can orientates my self easily in another new job.
30. I would have adequate financial resources to retire within the next few years.

APPENDIX D**RELIABILITY ANALYSIS - SCALE
(A L P H A) CRONBACH**

Statistics for	Mean	Variance	Std Dev	N of Variables
SCALE	22.1000	25.0154	5.0015	5

Reliability	Coefficients		
N of-cases =	30.0	N of Items =	5
Alpha =	.8178		

APPENDIX 'E'

Correlations

Descriptive Statistics

	Mean	Std Deviation	N
Intention to Retire	18.90	3.02	242
Job Satisfaction	20.80	4.60	242
Perceived Inequities	19.64	2.33	242
work stress	18.70	4.78	242
Organizational Commitment	21.14	3.04	242
Advancement Opportunities	21.19	3.07	242

APPENDIX 'F'

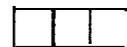
Correlations

		Intention to Retire	Job Satisfaction	Perceived Inequities	work stress	Organizational Commitment	Advancement Opportunities
Pearson Correlation	Intention to Retire	1.000	-.361**	-.023	.173**	-.371**	-.307*
	Job Satisfaction	-.361**	1.000	-.030	-.379**	.450**	-.168*
	Perceived Inequities	-.023	-.030	1.000	.010	.068	-.015
	work stress	.173**	-.379**	.010	1.000	-.194**	.227
	Organizational Commitment	-.371**	.450**	.000	-.194**	1.000	-.148*
	Advancement Opportunities	-.307**	-.168**	-.015	.227**	-.148*	1.000
	Sig. (2-tailed)	Intention to Retire		.000	.717	.007	.008
Job Satisfaction		.000		.646	.000	.000	.009
Perceived Inequities		.717	.646		.871	.293	.817
work stress		.007	.000	.871		.002	.000
Organizational Commitment		.008	.000	.293	.002		.021
Advancement Opportunities		.001	.009	.817	.000	.021	
salary			.084	.080	-.007	-.220	-.126
		.210	.170	.909	.974	.974	.152
Age		.058	.058	.090	-.002	-.162	.235
		.362	.364	.160	.974	.010	.021
Gender		.139	.239	.126	-.172	.211	.234
		.030	.000	.050	.007	.001	.121
Demograp		.016	.072	.085	-.096	-.053	.031
		.805	.252	.186	.132	.409	.114

** Correlation is significant at the 0.01 level (2-

* Correlation is significant at the 0.05 level (2-

APPENDIX 'G'



SOAL SELIDIK

Tuan/Puan,

Sukacita sekiranya **tuan/puan** dapat menyertai sebagai seorang responden dalam kajian yang dijalankan untuk menyelidik persepsi guru-guru terhadap profesion perguruan.

Sila jawab **soalan** dengan seberapa ikhlas dan terus terang. Segala maklumat yang **tuan/puan** berikan adalah dianggap **sulit** dan ianya hanya akan digunakan untuk *tujuan penyelidikan sahaja*.

Kerjasama **tuan/puan** amat bemiilai dan **pasti memberi** sumbangan yang bermakna dalam penyelidikan ini. Terima kasih.

Saya Yang Benar,

(Mohd Fikry B. Sutan Tahrudin)

**Sekolah Siswazah
Universiti Utara Malaysia
Sintok, Kedah Darulaman**

BAHAGIAN B

Semua item dalam bahagian ini adalah berkenaan dengan perasaan **anda** tentang kerjaya **anda** sekarang. Sila nyatakan setakat manakah **anda** bersetuju atau tidak bersetuju dengan setiap item berikut dengan membulatkan nombor skala yang sepadan dengan respon **anda**.

	TIDAK SETUJU			SETUJU		
	4mat Tidak Setuju	Tidak setuju	Sedikit Tidak setuju	Sedikit Setuju	Setuju amat setuju	6
1. Saya berasa puashati dengan tahap pencapaian kerjaya saya	1	2	3	4	5	6
2. Kerjaya guru adalah sebaik seperti apa yang saya hasratkan sebelum menjadi seorang guru.....	1	2	3	4	5	6
3. Saya berasa mengajar membolehkan saya menggunakan kebolehan saya dengan sepenuhnya.. . .	1	2	3	4	5	6
4. Saya percaya pelajar-pelajar saya menghargai apa yang saya lakukan untuk mereka.....	1	2	3	4	5	6
5. Saya cukup puas hati dengan keadaan tempat kerja saya	1	2	3	4	5	6
6. Saya berasa tidak bersemangat meninggalkan rumah untuk pergi ke sekolah.....	1	2	3	4	5	6
7. Saya berasa letih dan lesu selepas sehari suntuk mengajar disekolah.. ,	1	2	3	4	5	6
8. Saya berasa bekerja di bawah pihak atasan di sekolah banyakmenimbulkan ketegangan (stress). ,	1	2	3	4	5	6
9. Saya sentiasa dikuasai rasa gelisah yang kerana tekanan kerja di sekolah	1	2	3	4	5	6
10. Saya berasa telah dibebankan dengan banyak kerja perkeranian.. ,	1	2	3	4	5	6
11. Dasar penilaian prestasi untuk pergerakan gaji adalah adil..	1	2	3	4	5	6
12. Saya berasa gaji saya tidak setara dengantanggung jawab yang dipikul oleh saya	1	2	3	4	5	6

	TIDAK SETUJU			SETUJU		
	that Tidak Setuju	Tidak setuju	Sedikit tidak setuju	Sedikit Setuju	Setuju	Amat Setuju
13. Saya rasa SSB tidak sesuai untuk profesion perguruan.....	1	2	3	4	5	6
14. Sebagai seorang guru, saya boleh hidup selesa dan mewah dengan gaji saya.....	1	2	3	4	5	6
15. Saya sedar bahawa rakan-rakan saya yang tidak menjadi guru tapi bekerja di sektor swasta lebih mewah daripada saya..	1	2	3	4	5	6
16. Saya masih percaya bahawa perguruan adalah profesion yang mulia.....	1	2	3	4	5	6
17. Saya fikir saya masih akan memilih profesion perguruan sekiranya diberi pilihan sekali lagi	1	2	3	4	5	6
18. Saya bangga sekiranya orang ramai tahu yang saya ialah seorang guru.....	1	2	3	4	5	6
19. Saya gembira kerana saya sedar kerjaya saya banyak memberi sumbangan kepada masyarakat.....	1	2	3	4	5	6
20. Kesedaran bahawa kerjaya saya yang begitu banyak memberi sumbangan demi kebaikan masyarakat mengembirakan saya.....	1	2	3	4	5	6
21. Saya berasa sebagai se-orang guru , peluang untuk memajukan diri dalam kerjaya amatlah terhad.....	1	2	3	4	5	6
22. Peluang kenaikan pangkat untuk guru-guru adalah amat terhad.....	1	2	3	4	5	6
23. Dasar kenaikan pangkat di kalangan guru-guru adalah adil.....	1	2	3	4	5	6
24. Peluang untuk saya dinaikkan pangkat ke guru pakar (guru cemerlang) adalah agak tipis.....	1	2	3	4	5	6

	TIDAK SETUJU			SETUJU		
	Amat Tidak Setuju	tidak setuju	sedikit tidak setuju	Sedikit Setuju	Amat Setuju	
25. Saya merasa perguruan adalah sejenis pekerjaan yang menuju ke "jalan mat?".....	1	2	3	4	5	6
27. Sekiranya saya berhenti mengajar, saya fikir saya sanggup mengorientasikan diri dengan mudah dalam kerja baru yang lain.	1	2	3	4	5	6
28. Setelah mempertimbangkan dengan sedalam-dalamnya, saya mungkin menukar kerjaya dalam tempoh beberapa tahun lagi	1	2	3	4	5	6
29. Saya mungkin memohon untuk bersara awal apabila kementerian menarik balik pembekuan ke atas permohonan bersara awal untuk guru.	1	2	3	4	5	6
30. Saya berkemampuan dari segi kewangan untuk bersara dalam tempoh beberapa tahun lagi	1	2	3	4	5	6



BAHAGIAN PERANCANGAN DAN
PENYELIDIKAN PENDIDIKAN,
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Ruj. Tuan: KP(BPPP)13/15
Ruj. Kamjid.48(643)
Tarikh: 13 Ogos 1997.

En. Fikry b. Sutan Taharuddin.
No.32, Lrg. 10, Tmn. Bkt. Mas,
34000 Taiping,
Perak.

Tuan.

**Kebenaran Bagi Menjalankan Kajian Ke Sekolah-Sekolah,
Jabatan-Jabatan Dan Institusi-Institusi Di Bawah
Kementerian Pendidikan Malaysia**

Adalah saya diarah untuk memaklumkan bahawa permohonan tuan untuk menjalankan kajian mengenai

"Kecenderungan Untuk Bersara Awal Dari Perkhidmatan Pendidikan Di
Kalangan Guru-Guru Sek.Men DG 3. Satu Kajian Kes Di Daerah Larut, Matang dan
Selama".

diluluskan.

2. Kelulusan ini adalah berdasarkan kepada hanya apa yang terkandung di dalam cadangan penyelidikan yang tuan kemukakan ke Bahagian ini. **Kebenaran bagi menggunakan sampel kajian perlu dinerolehi dari uada Ketua Bahagian/Pengarah Pendidikan Negeri yang berkenaan.**

3. Tuan juga dikehendaki menghantar senaskhah hasil kajian tuan ke Bahagian ini sebaik sahaja selesai kelak.

Sekian.

" BERKHIDMAT UNTUK NEGARA "

" CINTAILAH BAHASA KITA "

Saya yang menurut perintah,

(DR. ABD. KARIM B. MD. NOR)

b.p. Pengarah Perancangan dan Penyelidikan Pendidikan,
b.p. Pendaftar Besar Sekolah-Sekolah dan Guru-Guru,
Kementerian Pendidikan Malaysia.



ek / 1 / 1 / 1 / 1

UUM/SS/T-13/1

04 Mei 1997

EPRD Kementerian Pendidikan
Kuala Lumpur

Tuan,

PENYELIDIKAN LATIHAN ILMIAH

Adalah disahkan bahawa mereka ialah pelajar **siswazah** program Sarjana **UUM/IAB** di Universiti ini:

<u>Nama</u>	<u>No. Kad Pengenalan</u>	<u>No. Matrik</u>
1. Azli b. Abdul Ani	5827960	80370
✓ 2. Hashim b. Harun	6127183	80373
✓ 3. Md. Nayan b. Othman	5763385	80383
✓ 4. Mohd. Fikry b. Sutan Tahrudin	4752583	80384
✓ 5. Mohd. Lotpi b. Razali	7429496	80386
✓ 6. Mohd. Nabzrim b. Mohd. Nayan	5944994	80389
7. Ismail b. Othman	A0099056	80376
✓ 8. Mohamad Hussin b. Mat Rashid	6863919	80388

Mereka perlu mengutip **serta** mengumpul **data/maklumat** daripada berbagai sumber yang **telah** dikenalpasti untuk membolehkan mereka memenuhi keperluan penyelidikan latihan ilmiah.

Sehubungan itu, kami **amat** berbesar **hati** sekiranya pihak **tuan/puan** dapat **memberi** kerjasama dan bantuan kepada mereka dalam usaha tersebut.

Sekian, terima kasih.

(RAMLAH CHEK)

b.p. Dekan

s.k. Fail Pelajar



Perpustakaan

UUM-PERIP (RUJ) R-2

29 Julai 1997

*Ketua Pustakawan
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Minden
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Tuan,

RUJUKAN DI PERPUSTAKAAN USM

Sukucita sekiranya tuan dapat membenarkan pelajar Universiti Utara Malaysia yang namanya tersebut di bawah untuk membuat rujukan serta menggunakan kemudahan di Perpustakaan tuan.

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Sekian, terima kasih di atas kerjasama pihak tuan.

'ILMU, BUDI, BAKTI'

'CINTAILAH BAHASA KITA'

Saya yang memurut perintah,


(ZALEHA L. SALEH)
*Pustakawan
Bahagian Rujukan dan Perkhidmatan Maklumat
b.p. Naib Canselor*