

Employee cross-training as a tool for addressing employee loyalty and business environment uncertainties

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Abstract

The topic of employee loyalty has been investigated by many researchers in the past, and its importance to the success of organizations cannot be ignored as talent competition continues globally. The competition for talent among organizations has soared so that in modern-day human resource management, employees are treated more like internal customers to the organization, and organization branding as a good workplace has been tremendously on the rise.

The business environment within which organizations operate has also seen tremendous changes, industries where monopolistic market structures exist are facing fierce competition from innovative entrants. Technological changes, new regulations, pandemics, and unstable global diplomatic relations affecting logistics and materials sourcing, are all a source of constant dynamic changes that threaten the existence of businesses and create conditions that threaten job security around the world.

The scope of this thesis is to investigate the business environmental awareness of employees, their understanding of the threats or opportunities that business environment uncertainties hold, and their feeling of preparedness or lack of preparedness to continue in employment. This thesis further seeks to investigate employee's understanding of the role or effectiveness of cross-training as a tool that can be used by their organization to improve their ability to survive the threats of unemployment caused by business uncertainties and whether the availability of such training would make them have a good attitude towards their employment relationships and stay longer with the same employer even if there are available alternative employment opportunities.

Language: English

Key Words: Employee Loyalty, Cross-training, Business Environment, Employee Training, Job Security and Business Uncertainties.

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1 Introduction

This thesis focuses on explaining the key benefits of employee cross-training as a tool that can be used to stimulate employee loyalty to the employer and as a helpful tool in addressing challenges associated with business environment uncertainty.

In the early days before modern industrialization, the world population was low, most of the people then were mainly peasants who worked on their family farms to produce food for their families (Kranzberg, 2003). The motivation that sustained loyalty in these people to remain committed to their farms was the necessity to feed their families in the face of challenges such as floods, low rains, or destruction of crops by wild animals (Kranzberg, 2003).

In the middle of the twentieth century, the knowledge age sprung up, knowledge age is also known as the information age (Pyöriä, 2006, p. 55), it was marked by a shift from traditional industries to modern-day developments that we have in education, energy, communication, transport, entertainment, and trade.

Organizations and businesses could now employ workers and formal employment rapidly became a normal phenomenon. There were however only a few organizations that could provide employment, unemployment rates were so high that in the USA for example, the unemployment rate between 1930 to 1939 was rarely below 20% (Bureau of labor statistics, 1975) opportunities compared to the rising population. The few organizations therefore had a huge pool of people willing to work and therefore employees could be replaced as often as the employer felt necessary. During this period, employee loyalty was not so necessary, employee loyalty is expressed in the employee's intention to stay with the organization for a long time even when receiving offers for more attractive salaries from other organizations. (Tam, 2021).

According to Work Institute, an organization that monitors employment relationships in the USA, about three in every four American workers who leave their jobs do so voluntarily. According to the report, twenty-seven of every one hundred workers quit their employment (Work Institute , 2020). The majority of those who quit their jobs did so to take up employment in other organizations.

The report also revealed the intensive war for talent among employers fighting to win or keep the talents on their payroll.

When an employee quits employment, there are costs involved. Turnover costs have been estimated to exceed six hundred and thirty billion US dollars annually in the US market alone, in addition to the expenses that organizations have to incur in meeting the costs of employee turnover, it is also worth noting that turnover greatly affects productivity since in certain instances replacing the persons who quit requires training of new employees to take up the vacant position, this is time-consuming and also has effects on the quality of the initial output during training. The employees who are left behind often are affected by the departure of their colleagues, a situation that can influence the decision of those left behind if they can decide on their continued stay in the organization (Work Institute , 2020).

The Work Institute report also investigated the top reasons why employees quit their employer, at the very top is career development. No employee wants to be in the same position with the same set of skills for the rest of their life, employees who were interviewed according to the report, indicated that their reason for quitting was to find better opportunities to enrich their skill set. This puts training at the center of any strategy to lower the continuously rising voluntary employee turnover events (Work Institute , 2020, s. 13) and gain the loyalty and willingness of employees to commit to their employer for the longest term possible.

It is therefore fundamental for organizations to be able to put in place the best strategies that can help the organization acquire and retain employees, for the organization to be able to benefit from the many advantages of low employee turnover, such as efficiency, increased organizational memory, avoiding termination costs, etc as already explained in the discussed reports by Work Institute.

1.1 Problem Statement

The study of employee cross-training, its effectiveness and benefits has been done by several researchers globally. Vasanthi, and Basariya in the year 2018, conducted research titled 'Employee cross training and its impact on employee performance' (Basariya, 2018). The two scholars' main objectives in their study, were to determine the methods that are used in cross-training and whether the methods used can achieve the training objectives,

they also wanted to find out the actual benefits of cross-training, and their final objective was to determine the impact of cross-training on the employees' performance. Another notable research investigating employee cross-training was conducted by Jordi and David. In their study titled 'Calibrating Cross-Training to Meet Demand Mix Variation and Employee Absence (Jordi Olivella, 2015), the two scholars wanted to determine the effectiveness of cross-training in creating production flexibility or production agility with human resources categorized as the most critical resource. One important similarity among the sampled research papers is the alignment of the studies toward understanding the effectiveness of employee cross-training and their performance output. In my considered view, the researchers have laid down a great foundation for understanding the place of cross-training in improving the performance of employees, the existing gap in my view, is whether cross-training will make the employee want to stay with the employer even if there are job offers open to the employee from other organizations. Even if organizations can improve the performance of employees through cross-training, but the employees remain interested in seeking employment outside the organization, the organization will keep incurring costs of training employees who end up in the hands of its competitors making the costs of such employee turnover more expensive compared to if no cross-training had been done at all. Training of any kind is an investment; it is fair to imagine that the organization offering the training opportunity to its employees is making a significant investment which should in the later days give back beneficial returns of a financial nature or otherwise when the objectives are met. The influence of cross-training on employees' loyalty to employers is therefore an important gap that needs to be investigated so that organizations intending to invest in cross-training of their employees can do so with added confidence if it turns out that such training can indeed improve employee loyalty and much longer commitment to the employment relationship.

It is also notable from the previous research papers that the investigations have not focused on the business environment and how cross-training of employees can be used to address some of the challenges that result from the dynamic nature of the business environment. On 10th April 2020, Finnair, the Finnish national carrier reported on its official website that it had reduced its operation capacity by 90% due to the prevailing COVID-19 pandemic at that time (Finnair, 2020). In the same communication, the airline stated that it had entered into a cooperation agreement with Mehilainen, a private healthcare services

provider, to allow Finnair employees to work for the hospital as nurses, as the need for nurses increased across Finland due to the high numbers of COVID infections (Finnair, 2020). This is a clear example of how a multi-skilled employee can overcome a major disruption in the business environment. Such an employee can have the confidence of fitting into the uncertain future as demonstrated by the Finnair case. It is against this background, that this research will want to go beyond the needs of an organization to improve performance to investigate the effectiveness of cross-training if such training is structured to consider the personal development goals of the employee, the organizational goals, and the prevailing business environment circumstances. This is a research gap that does exist looking at the previous studies on this topic and which this thesis will seek to investigate and lay a strong foundation for future studies on the same.

1.2 Thesis Background

Organizations are regarded as organisms, this is because the people who work in organizations, the employees, are living organisms or simply human beings (Morgan, 2006). The spectacular similarity among all living organisms is that they have needs. Need to survive, need for security, etc. The needs that organisms have, influence their decisions in their constant endeavour to satisfy those needs.

One of the most important decisions that employees make during their work life, is the decision to quit or continue their employment relationship with their employer. While the most important task of any human resource department of any organization is to acquire and keep qualified employees within the organization, the global turnover statistics are still showing that this retention desire has never been achieved just yet.

A report by Gloat, an institution that assesses work situation in the USA showed that in the year 2021, 48.1% of employees were actively searching for new employment opportunities, while 65% of employees naturally believe that there are better opportunities outside their current organization. Majority of the interviewed employees indicated that there were much better prospects for career growth and development outside their current organization (Gloat, 2021).

The report also showed that 63% of employees are interested in being considered for new opportunities within their current organizations and at the same time 54% of those interviewed believe that their employer does not care about their future interests and growth! (Gloat, 2021).

In the Finnish labor market, employee retention is a critical necessity that organizations must pull all stops to achieve if the statistics available are anything to go by. The Finnish Institute for Health has indicated that the share of 65-year-olds in the population will increase from 22% to 26% in the year 2030 and 29% by 2060 (Finnish Institute for health and welfare THL, 2023). With the declining birth rate within the Finnish population (Statistics Finland , 2023), it is projected that labor shortage will be a major problem within the Finnish economy. These statistics indicate a shrinking labor supply which makes retention of employees a top priority since getting a replacement can be both expensive and difficult to come by especially when a very highly skilled employee leaves an

organization. The graph below shows the population projections between 1870-2022 by Statistics Finland.

Population and population projection by age group, 1870-2022

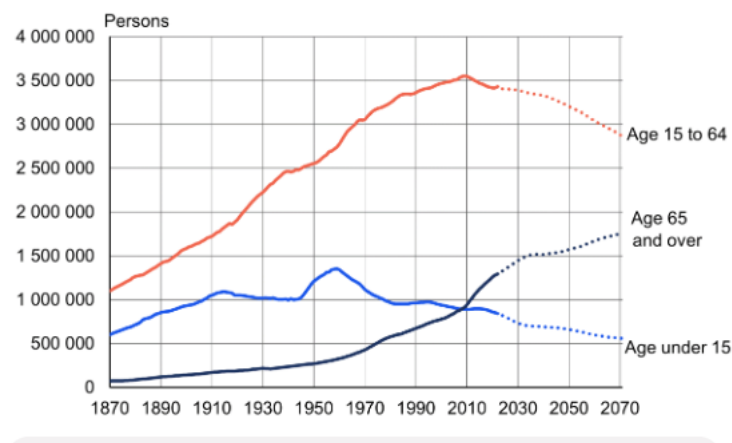


Figure 1 Population projection by age group (Statistics Finland)

From the graph, it is possible to see that since the year 2010, while the population of young people has been declining, that of older citizens approaching their retirement date is increasing steadily, this leads to a shrinking supply of labor with the consequence that even if the organization was willing to hire individuals, it might be difficult to find people to hire and where they are available, the law of limited supply against high demand will make it expensive to hire individuals due to the competition that will naturally set in when supply falls below the market demand.

The critical need for employee retention in Finland is further supported by statistical data from Cedefop Europe. According to the organization, employment opportunities are projected to grow in Finland with new job openings expected to occur as shown in the table below (Cedefop Europe, 2023).

Future needs (total job openings) by occupation in Finland in 2022-2035

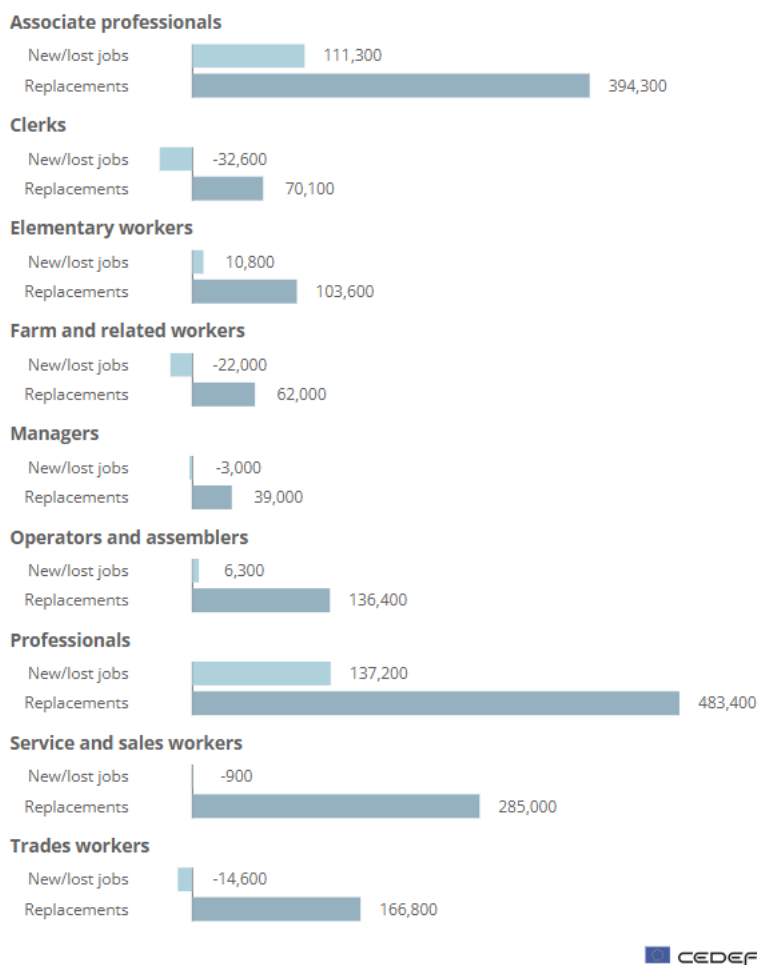


Figure 2 Total job openings in Finland (Statistics Finland)

With these projections in mind and the declining population growth rate, it is not difficult to notice that a spike in competition for available talent should generally be expected. In such circumstances, employees are likely to have more leeway in choosing who or which organizations to work for and the most difficult task will be for organizations to meet the demands of the employees to be able to stay. Organizations must, therefore, focus on retaining the workforce they already have while also putting in place necessary branding that would appeal to potential employees to want to join the organization and limit employee turnover.

Researchers have tried to categorize causes of high employee turnover into Work-related factors such as job satisfaction, individual factors such as age and education, and finally external factors such as the unemployment rate, etc. (Abdullah, 2021).

There is no doubt that before an employee submits their resignation note to the employer, the actual resignation (personal disconnection from the employer's future) may have taken place months or years before the employer is informed. A resignation note is just the formal final event that informs the employer of his or her 'unsuitability' in the future of the employee. If employers can interrupt the resignation process from the inception point, there is a likelihood that employee turnover can be minimized.

In his doctoral research, Edwin Amah Ph. outlined that job satisfaction has a positive relation with employee turnover events (Amah, 2018) and while a majority of employers wrongly believe that employee pay is the sole motivation that employees are looking out for, Victoria Lee has demonstrated that the greatest contributor to job satisfaction to an employee is the availability of opportunity for future advancement (Blackstone, 2019). Employees want to be confident that they belong to the future of their organization and that whatever happens, they will not be sacrificed at the altar of cost saving but rather given the opportunity to grow and achieve their dreams.

Unleashing the human element at work, research done by Gallup Inc. emphasizes the importance and resilience of human capital during covid-19 global pandemic. Gallup recognizes that a decline in employee engagement, demand for workplace flexibility, and volatility of the job market are some of the factors currently putting pressure on organizations to be mindful of the 'human element' at work. Organizations must move from the routine duty of paying salaries to listening to the personal goals and growth concerns of the employees. Gallup emphasizes that the future of work begins with showing the employees that they are valued and needed by the organization not just today and tomorrow but also in the unforeseeable future (Gallup, 2022).

How then can organizations demonstrate to employees that they are valued and highly needed in the future of the organization? Palwasha researched to determine the effectiveness of employee training on employee retention, the research revealed that training and development had a significant positive relationship with employee retention (Palwasha, 2018). This finding is consistent with another research conducted by Choi and Dickson (Palwasha, 2018) on a similar topic. It can therefore be concluded that if organizations show interest in developing their employees through training and development, this encourages employees to commit to the employer, a situation that will

promote their long stay with the organization. It is against this background that this research will focus on seeking to establish the relationship between cross-training and the motivation to commit longer stay with the organization.

1.3 Objectives of Study

The main objective of this thesis is to uncover the place of employee cross-training in stimulating the loyalty of employees to their employer. This research will deviate from previous studies that have laid the foundation for the importance or significance of cross-training in improving employee performance, to investigate the emotional outcome of administering such training. This research will try to lay a strong foundation that will hopefully guide the development and administration of cross-training, as a cooperation between employer and employee in a way that ensures significant and mutual benefits to both parties. As a conclusion part of this research, recommendations will be made based on the outcome of the surveys done that will hopefully guide future investigations on the same topic. This thesis will also make actionable recommendations regarding the future of cross-training based on the analysis of collected data from the research. To arrive at these objectives, the following target goals have been identified to help guide the research to the main objective.

- To describe the relationship between employee cross-training and employee loyalty
- To explore the general attitude of employees towards cross-training
- To describe how organizations can structure cross-training to address employee anxiety arising from uncertainties of the business environment.

Finally, it is the expectation of this research, that the results of the survey will trigger passion and conviction from decision-makers at all levels of organizations, to encourage the implementation of cross-training activities in line with the recommendations of this research as the surest way to address the monster of the ever-growing rate of voluntary employee turnover.

1.4 Research Design

This research is a deductive, quantitative research survey carried out through a questionnaire. Many strategies can be implemented when completing research of this nature, examples are case studies, experiments, action research, etc (Saunders, 2007). Research survey has been chosen due to its cost-effectiveness when conducted through questionnaires as is the case in this thesis (Saunders, 2007), surveys are also very effective where a quantitative collection of data is aimed as is the case in this research.

The deductive research approach according to Collis and Hussey (2003) as cited by (Saunders, 2007, s. 117) involves relying on established laws and existing theories as the basis of explanation, predicting the occurrence of the phenomena, and therefore allowing them to be controlled. In the case of this research, the theory of motivation as advanced by (Maslow, 1954) is the basis of this research. According to Maslow, sources of motivation can be classified into physiological needs, safety needs, sense of belongingness and love needs, esteem needs, and the need for self-actualization (Maslow, 1954, ss. 80-93).

This research therefore makes use of the advancements by Maslow to propose that an individual's employment life, reflects very much the hierarchy of human needs which according to Maslow is also the basis of human motivation.

The figure below shows the hierarchy of needs as established by (Maslow, 1954)

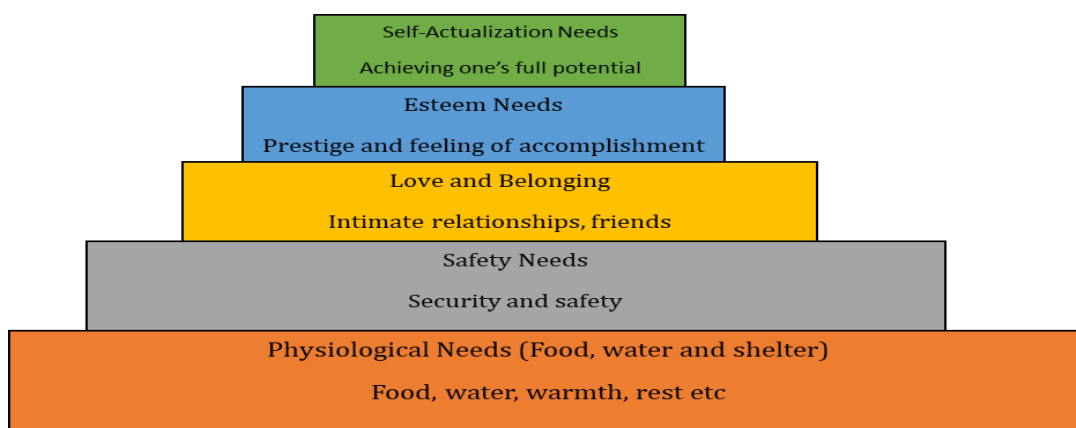
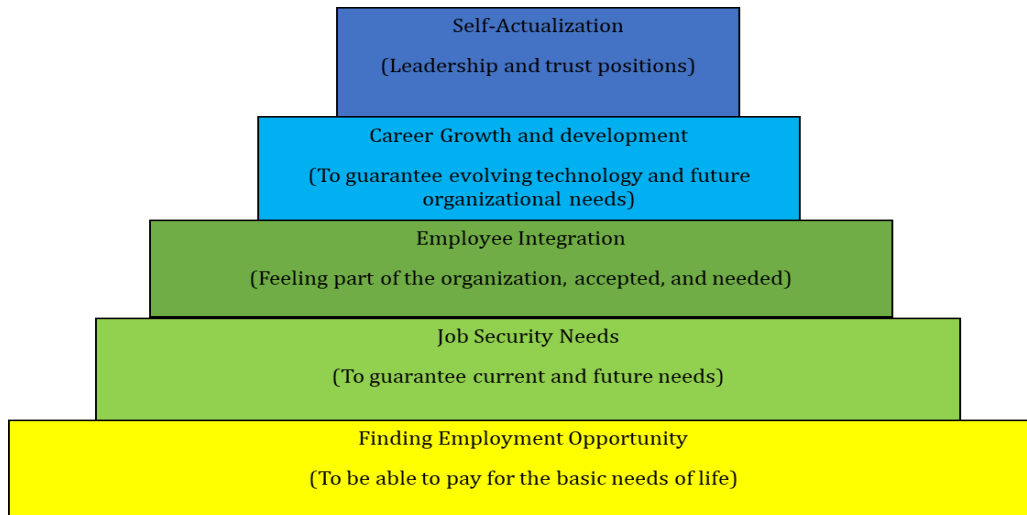


Figure 3 Hierarchy of human needs (Maslow, 1954)

Physiological needs represent the basic needs of humans, they are closely followed by safety needs, then need for love or belongingness, esteem needs and finally self-actualization.

Reflecting Maslow's hierarchy of human needs into a typical employment-life of an individual as proposed by this thesis will result in a figure represented below.

Figure 4 proposed hierarchy of needs in career development



According to the proposed hierarchy, when an individual is unemployed, their most urgent needs comparable to the psychological need in Maslow's hierarchy of needs is the need to find employment.

Once an individual finds employment, the need to feel job security, then employment integration which relates to feeling as part of the organization, eventually the individual wants to have some career development which includes promotion and eventually, when enough growth has occurred, the individual wants to be trusted into positions of trust by state or organizations as a mark of self-actualization.

This thesis proposes that training and development play the central role throughout this ladder as already explained in the previous chapters. It is the proposal of this research, that to achieve sustainable job security in the face of dynamic technological changes and other dynamic factors that affect the business environment from time to time and reduce employees' anxiety about the uncertainties ahead, training employees is key to helping them catch up with the evolving technology to avoid redundancy and layoffs. As will be discussed in the literature review, human beings possess types of motivation behaviour known as emergency reactions (Vernon, 1969), it is the proposal of this thesis, that the volatile nature of the business environment poses an employment risk that employees are always looking to develop countermeasures against. This thesis proposes that emergency

reaction contributes significantly to employee turnover decisions as they try to secure their incomes in a volatile business environment. While environmental volatility is considered a source of stimulation, this thesis proposes that employees are looking up to their employers in a psychological contract-like relationship, to create enabling conditions to develop themselves enough to secure themselves from the risks posed by volatile business environments such as redundancy, layoff, reduced worktime, etc and where the psychological contract is breached in an employee's determination, their turnover intentions increase.

For purposes of completing this research, the following list of hypotheses has been proposed for testing to determine their validity or invalidity.

- Employee cross-training has a positive relationship with employee loyalty.
- A volatile business environment increases employees' demand for training needs.
- A volatile business environment increases employee turnover intentions.

The hypotheses will be tested and checked against the results of the previous studies reviewed in the next sections.

2 Literature Review

In this section, an in-depth analysis of previous studies on similar topics will be considered with the intention to summarize and evaluate existing knowledge on the research topic, identify any knowledge gaps that this thesis can be able to fill in, and outline the major developments that have been achieved on the research topic by previous researchers.

2.1 Impact of employee development (Vnoučková, 2018)

Among researchers who have endeavoured to increase knowledge in achieving employee loyalty through employee development are Hana Urbancová and Lucie Vnoučková. The two carried out research titled “IMPACT OF EMPLOYEE DEVELOPMENT IN AGRICULTURAL COMPANIES ON COMMITMENT, LOYALTY, AND PERFORMANCE” whose aim is to evaluate the possibility of using employee development strategies to influence employee loyalty, commitment, and performance (Vnoučková, 2018).

The research conducted in the year 2018, involved sending out survey questions to 680 companies involved in the production of agricultural products in the Czech Republic. A response rate of 14.8% was achieved resulting in at least 101 companies returning their responses. The questionnaires were directed to the company management and not the entire employee population at the companies (Vnoučková, 2018).

The results of the survey showed that employee development significantly affects the trust between employees and their supervisors, and their motivation and significantly improves their retention levels.

2.1.1 Key concerns arising from the survey (Vnoučková, 2018)

While this research highlights the importance of training and development, it does not show the type of training being offered by the surveyed organizations and whether the employees in the surveyed organizations participate in decisions regarding what kind of training they would like to have. The response rate in this survey seems to be very low, it might be possible that if more companies participated in the survey, the outcome may have been different. This research focused on finding out how many companies would favor employee development, and, the results, showed that about 32% of the surveyed

companies valued this practice. While this is an important finding, there is no supporting data from the companies that favor employee development to show quantitatively how this practice has impacted employee turnover events, loyalty, or commitment. In this survey (Vnoučková, 2018) the respondents have been the top management of the companies, their responses may therefore be assumed to be the policy statements of the organizations they represent, to get a clear picture, it might be necessary to get the direct views of the people affected by the company policies who are the employees. This is one research gap that remains open from this previous study and that should be closed by getting direct views and feelings of the employees towards their company-championed training and development.

2.2 Employee loyalty and employee turnover (Yousaf, 2020)

The topic of workers' loyalty and its effects on employee turnover has also been researched by a group of researchers and published in the international journal *Academic Research of Business*. In the research titled *Factors Affecting Job Satisfaction, implication of Employee Loyalty and employee turnover* (Yousaf, 2020), the researchers recognized the role of job satisfaction as a key driver in producing loyalty and controlling employee turnover. In their research, they targeted three key factors that according to their hypothesis, would influence the level of loyalty and employee turnover intentions. These three factors included job rewards, job empowerment, and job clarity.

Rewards according to the research have been considered as compensation that employees expect from the employer which may include monetary and non-monetary benefits. The research has relied on proposals by Kinicki and Kreitner (2003) as cited by (Yousaf, 2020), that employees become more productive and satisfied when they receive rewards for their efforts. The results of the research showed that rewards contribute at least 30% of job satisfaction. While this finding is an important one, it has been challenged by a theorist and industrial psychologist Fredrick Herzberg, in his research, Fredrick has outlined that in employee satisfaction, there are two sets of satisfaction factors. He describes these factors as performance maintainers and motivators. Maintainers according to Fredrick (Grensing-Pophal, 1991, s. 7) are those factors that would cause worker dissatisfaction and poor performance when they fall below a certain level and yet, these same factors would not contribute to increased performance even if they are increased beyond the optimum level.

One of the key factors that Fredrick describes as a performance maintainer and not a motivator is salary, which forms part of the rewards described in the research (Yousaf, 2020). Similar results have also been achieved by Victoria Lee in her research that demonstrated emphatically that employee salary is by no means a source of motivation (Blackstone, 2019). I tend to agree more with Fredrick in this aspect that salary cannot be treated as a source of motivation even though it is a necessity to maintaining employment relationships, this is because if for example, we have an employee whose skills are becoming obsolete, even if we increase the salary of such an employee and give more benefits, it is practically impossible that these benefits will enhance his acquisition of new skills and build his morale towards a job that is increasingly becoming independent of his skills. I however believe that higher rewards attached to the acquisition of new skills could arouse the motivation in an employee to learn the new skills to get the promised reward.

The research (Yousaf, 2020) also had interesting results on the impact of job empowerment on employee loyalty and turnover. Job empowerment according to the research is described as motivating employees to take responsibility in decision-making without the involvement of the senior management staff. Ishrat's research relied on the assertions by Worlein (2010) and Mushipe (2011) as cited by (Yousaf, 2020), both researchers had observed that empowering employees to make certain decisions within the organization would contribute to their motivation, commitment, and a feeling of being valued by the management (Yousaf, 2020, s. 11). However, the results of the research by (Yousaf, 2020) showed that there is no significant relationship between job empowerment and job satisfaction. While these findings are consistent with the ideologies of Douglas Mc-Gregor, I believe that this is an area that still needs further research in light of the more dynamic business environment in which organizations operate today and consideration of what else would be necessary to improve the capacity of the employee to accept such responsibilities that include making independent decisions. Douglas McGregor in his theory X came up with certain thoughts about what an ordinary employee looks like. Among many postulations formed by theory X, Douglas proposes that employees need control and direction to perform well (Grensing-Pophal, 1991, s. 11). In my view, if employees need direction and control to perform well, the process of giving those directions and control in my view would fall squarely within the purview of structured training to arm the employee with the set of skills, attitude, and understanding of the actions needed from them. I, therefore, agree

with the findings of Worlein (2010) and Mushipe (2011) that job empowerment will likely result in increased motivation, but I suggest that for individuals to exploit the full potential of what job empowerment offers, they need to be equipped with the necessary skills, attitude, and understanding of what is expected of them. In my view, therefore, while job empowerment is necessary, it can only be effective if preceded by effective training and development of those expected to be empowered.

On the third factor, job clarity as advanced by (Yousaf, 2020) their research, was discovered to have the highest contribution to employee satisfaction according to the research findings rating it at 51% among the three tested factors. Job clarity according to (Yousaf, 2020) relates to clarity of description of tasks, such as when and where the best role of an employee will start and end (Yousaf, 2020, s. 5). This finding is inconsistent with theory Y which outlines that employees should be treated as if they use a high degree of imagination, ingenuity, and creativity. I hold the view that assigning roles in the context advanced by (Yousaf, 2020) would contribute to higher levels of boredom as such level of clarity insinuated in the research would be only possible in very repetitive tasks where employees' imagination and creativity are least required to achieve the required output.

2.3 Importance of Employee Training (Bergman, 1995)

Bergan and Terri prepared a very robust report on the importance of training employees by looking at several organizations in the USA that embraced employee training against those that did not have any training programs. In their report they outline several interesting findings, the two researchers found that employee training would result in quality management, flexible production lines also known as production agility, elimination of quality inspectors, improvement of workers' communication skills, increased motivation among workers, willingness to take more responsibilities, ability to work independently, ability to work in teams, increased confidence among workers, improved company loyalty, increased self-esteem, and enhanced job satisfaction.

Their research further sampled certain companies that had successfully implemented training programs with statistics showing that Fortune Motorola Inc. for example was able to make gains of 30 USD for every 1 USD spent on training within three years. The company reported that by spending 120 million USD to train its employees, it was able to cut costs

by 3.3 billion USD not by firing employees but by training them to simplify processes and reduce waste. This means that sales per employee doubled within five years and profits increased by at least 47% (Bergman, 1995, s. 2). Similar results were reported by other organizations such as Otto Engineering Inc. among others (Bergman, 1995).

These findings are clear evidence of the need to enhance employee development through training for organizations to benefit from the mentioned potentials.

2.4 Summary of key literature review findings

Through the sampled research papers on the topic of loyalty and employee turnover, it is easy to recognize the importance of employee turnover as a subject of research and a reality phenomenon that organizations large and small are faced with. It is also easy to identify the relevance of loyalty and job satisfaction in achieving desirable employee turnover intentions. The common issue that comes up through the sampled papers is the need for training of employees as supported by the findings of (Bergman, 1995) and (Vnoučková, 2018). While the research (Yousaf, 2020) focused on winning loyalty through job clarity, job empowerment, and rewards, it has been demonstrated by earlier researchers as already explained that rewards are only necessary to maintain employment relationship but it has minimal effects on loyalty, job clarity on the other hand remains a subject of debate since the context of clarity advanced in the sampled research are inconsistent with other findings and basic expectation of using creativity and innovation in places of work.

While all the sampled papers bring to the fore the need for loyalty, lower employee turnover, and job satisfaction, none of the sampled papers considered the dynamic business environment that organizations operate in and how that dynamic nature of the environment is likely to influence employees' loyalty to an employer. Further, none of the sampled papers demonstrated that respondents had been directly asked if training and development offered by an organization would directly influence their decision to stay in an employment relationship.

In his book *Human Motivation*, M.D. Vernon, outlines that, human beings possess types of motivation behaviour called emergency reactions (Vernon, 1969, s. 49). He explains that these behaviours are inherent in humans and develop already at the childhood stage. These

motivational behaviours according to Vernon are a response to external stimulations and not psychological conditions (Vernon, 1969). Typical examples of emergency-motivated behaviours include avoidance or flight and fighting in an endeavour to defend oneself from the consequences of the perceived danger (Vernon, 1969). The reaction to emergency conditions is dependent on one's age, intelligence, personality, and most importantly, previous experiences (Vernon, 1969). If there is widespread layoff of employees within an economy due to some technological advancement rendering some skills redundant, this is a case of impending danger that employees would like to deal with before they are consumed into the layoff, if there is widespread shutdown of organizations such as seen during the COVID-19 pandemic, this is an example of emergency that employees would like to deal with before themselves are endangered by the shutdown.

This research thesis will therefore build on the outcome of the sampled papers and seek to introduce the business environment variable into the study. The dynamic nature of the business environment often creates situations that are unprecedented, unique, and dangerous to the continuity of organizations and employment relationships. This thesis will therefore seek to understand whether employees consider the uncertainties of the business environment surrounding organizations as a factor that would influence their decision to take training and improve their loyalty and intentions to stay in an employment relationship.

3 Theoretical considerations of key concepts

In this chapter, key concepts of the thesis are discussed based on established knowledge and available academic authorities in respective topics. Key concepts that will be reviewed include the importance of human resource management, training, employee cross-training, business environment, job security, and psychological contract, employee loyalty and turnover, and human motivation.

3.1 Origin of human resource management and key roles in the organization

An organization of any type requires some basic factors of production for it to give a valuable output in the form of processed products or services. One of the factors of production which is inevitably present in any organization is the human capital. As a factor of production, its proper utilization and management cannot be ignored. It is necessary to remember, that the quality of the service or product of any organization, is a direct representation of the competence, creativity, and innovativeness of the human capital behind the design and production of that service or product. The journey to establishing a human resource management department in organizations has been long and tedious. Pre-industrial revolution, little or no attention was paid to human resource management, the foundation of work-life in factories was driven by the need for absolute discipline (Stredwick, 2005) and cost controls. Cost controls were particularly popular in the 20th century as organizations went large on a downsizing mission to cut costs (Torrington, 2008). It was not until social reformers like Shaftesbury and Robert Owen raised concerns about the unhealthy exploitation of factory workers by their employers that few society elites began to think that if employees were given better treatment, training, and motivation, their performance might improve (Stredwick, 2005). This imagination led to further events happening. Some employers began to introduce the position of welfare officers in their organizations to look after the affairs of workers, this gave birth to a union known as the Workers Welfare Association (WWA) in 1913 (Stredwick, 2005). Over the next many years after the formation of WWA, lots of other events took place in endeavors to improve the welfare of workers, the WWA went through several name changes, and by the year 2000, WWA was eventually a chartered organization and was branded as Chartered Institute of Personnel Development CIPD (Stredwick, 2005). It is intriguing that the words 'Personnel

Development' was chosen to be part of the association's name, but we dig deeper into this in the later sections of the research.

Within organizations, it is now common to find a personnel management department with varying responsibilities depending on the size of the organization. Learning institutions around the world have also endeavoured to develop academic courses to train professionals in the handling of the responsibilities of a personnel manager or specialist. While personnel management has been described to be workforce-centred (Torrington, 2008) directing efforts towards employee-related issues such as recruitment, arranging payments of salaries and wages, and acting as a link between the organization's management and the employees, a much more resource-centred variant of personnel management known as human resource management has emerged (Torrington, 2008). According to Derek, human resource management is a development that has characterized personnel management throughout its revolution. While personnel management focuses on handling the affairs of employees, human resource management pays more attention to the resource needs of the management to gain a competitive advantage.

The main roles of human resource management include recruitment and selection, training and development, performance management, reward management, and human resource planning (Ndebele, 2019).

3.2 Training

It is already discussed in the previous section that one key role of human resource management is recruitment and selection. It is normally expected that when an organization puts up a job advertisement, one of the key sections of such advertisement is the expected qualifications from the potential applicant. It is also widely known that different job vacancies require varying sets of skills, experience, and qualifications, this is easily noticeable by looking at major job boards like LinkedIn, Simply Hired, and Glassdoor among many others.

If organizations require a certain set of skills and experience from prospective employees, someone may wonder if training is then relevant in an organization setup, why not go back to the market, and hire the skills they need at every given time? To understand training and why it is relevant in an organization, we must begin by defining training. Training has been

defined as a planned process to modify attitude, knowledge, or skill behaviour through a learning experience to achieve effective performance in an activity or range of activities (Mousa Masadeh).

It is important to remember that organizations operate in an increasingly globalized market where new technological innovations surface every other time and from time to time, these innovations create major disruptions and operational shifts whenever they occur. Being able to develop and make efficient use of a new technology ahead of the competitors is the only way that organizations can retain their competitive position and therefore grow and prosper (Torrington, 2008). Training is therefore very important to organizations as it is the path through which organizations can gain adaptability to adjust to changes and unexpected circumstances in their environment. The role of training in an organization is well captured by Armstrong in his three specific objectives of training. The three Armstrong objectives of learning are (Torrington, 2008, s. 375):

- To develop the competence of employees and improve their performance.
- To help people grow within the organization so that, as far as possible, its future needs of human resources can be met from within the organization.
- To reduce the learning time for employees starting in new positions, transfer, or promotions and ensure that they become fully competent as quickly and economically as possible.

It is also important to acknowledge that technological advancements in every industry often render some old practices and processes obsolete, the only way that organizations can adapt to such changes will be through training of their workforce.

3.3 Job Insecurity

While we all work hard in our professions to be able to be the best in whatever we are assigned to do, there are certain changes beyond the control of individual employees, that are never possible to anticipate at the onset of the employment relationship. It is events like this, that bring to the fore discussions about job security and lately psychological contracts between the employer and the employee.

According to Greenhalgh and Rosenblatt, job insecurity is a perception of powerlessness to maintain a desired continuity in a threatened job situation (Sora, 2010). In the year 2010, Beatriz, Amparo, and Maria carried out a research survey titled *The Consequence of Job Insecurity for Employees*. Their research aimed to clarify the influence of job insecurity on employees' attitudes and intentions to leave their employer (Sora, 2010). The finding of their research confirmed that indeed job insecurity adversely affects job satisfaction, organizational commitment, and increased intention to leave. In their research, they also alluded to important factors that could moderate the perception of job insecurity within a population. The two factors are of most interest to this research, the two factors are employability and job dependence. According to the Confederation of British Industry, employability is the possession by an individual, of the qualities and competencies required to meet the changing needs of employers and customers and thereby help to realize his or her aspirations and potential in work (Lindsay, 2005). In 1997, the Ministry of Treasury of the United Kingdom defined employability as the development of skills and adaptable workforces, in which all those capable of work, are encouraged to develop skills, knowledge, and technology adaptability to enable them to enter and remain in employment throughout their working lives (Lindsay, 2005). (Sora, 2010) suggested that employees without alternative sources of income would be more sensitive to job insecurity as a threat to their source of income, in such circumstances, the reaction may be quick and adverse, this applies to individuals who live from paycheque to paycheque. In Finland for example research conducted by the Consumers Union of Finland revealed that nearly half of Finnish households live from paycheque to paycheque, a research answered by over 1000 respondents from across Finland showed that not more than 15% of the respondents could cope with any circumstances that lead to increase of household expenditure of 500 euros (Yle news , 2022). If the research by the Consumer Union is anything to go by, it paints the extent of job dependence in Finland as very high, and such a situation combined with any instance of low employability can result in extreme sensitivity to job insecurity where an individual is just constantly looking for a new job. The same circumstance applies to employees with a low chance of getting another employment opportunity in other words, low employability due to factors such as age, new inventions that render their skills obsolete, and prevailing redundancy of roles in the organization making the job market more squeezed this group of employees may want to react to the slightest evidence of job insecurity by finding a solution to their impending lay-off. These findings from (Sora, 2010)

are a testimony that organizations must come up with modalities of enhancing the employability of their workforce or rather their flexibility and agility as this certainly will lower their anxiety and ultimately improve their commitment to the organization with the consequence of very low employee turnover.

3.4 Psychological Contract

Closely related to job insecurity is the psychology contract, which has gathered a lot of research interest within the field of organizational research and human resource management. Several researchers have attempted to explain what psychological contract is about over the years. Rousseau and Wade described it as a set of beliefs that an individual holds regarding promises made, accepted, and relied upon between themselves and others (Rousseau, 2000). The two went further to explain that because the psychological contract is a representation of how individuals interpret promises, both parties in the same employment relationship might have completely different views regarding specific terms based on each person's interpretation. Guest in 1996 defined a psychological contract as being concerned with assumptions, expectations, promises, and mutual obligations. It creates attitudes and emotions, which form and govern behavior (Rousseau, 2000). These set of beliefs or expectations only become contractual when the holder of the belief, believes that he or she owes another person for this purpose his or her employer certain contributions e.g. hard work, loyalty, sacrifice, and in return, the employer owes him or her certain inducements such as good pay, job security, etc (Savarimuthu, 2017). According to Rousseau and Bardwell, some employees might feel that the organization is failing to meet its obligations and view their expectations as not being realized, they argue that this could affect employee's overall loyalty and performance (Savarimuthu, 2017). This argument gives great credence to the need for organizations to devote time and resources to try and understand the expectations of their workers and try to address them as much as possible if a cohesive environment of trust and commitment is to be maintained.

3.5 Employee Loyalty

In the words of Fredrick Reichheld, loyalty is the gold standard for measuring the quality of relationships. True loyalty endures through the best of times and the worst of times, it melds mutual interest into shared goals (Reichheld, 2001). Loyalty is the outcome of

satisfaction (Aziri, 2011) the more a person is satisfied with their job, the more their loyalty. Scarpello describes satisfaction as the harmony between rewards offered by the work environment and the desire for these rewards by the individual (Küskü, 2001). According to Hoppock however, satisfaction is any combination of psychological, physiological, and environmental circumstances that cause a person to say I am satisfied with my job! (Aziri, 2011). In a world of competition and impulsive business environment dynamics, the organization and its leaders can focus so much on profits and simply forget about the organization's relationship with employees in pursuit of profits, as a result, employees have occasionally found themselves being sacrificed at the altar of cost-cutting.

A survey on human resource planning by Barack in 1994 in the USA found a substantial dominance of 'quick fix' and reactive management trends being applied often on the people side (Stredwick, 2005). Managing human resources requires balancing between meeting the human aspirations of the people and meeting the strategic financial needs of the business (Torrington, 2008). Where the act of balancing is not observed, certain consequences are bound to come into play.

National Aeronautics and Space Administration (NASA) reduced its staff size from 39,000 people to 19,000 in pursuit of cost-cutting. This certainly achieved short-term goals for the organization by cutting down the organization's budget by 40%. The organization outsourced maintenance and safety responsibilities to Boeing and the company's safety culture quickly deteriorated to being reactive rather than proactive. In the year 2003, a space shuttle crashed leading to an inquiry that condemned the cost-cutting strategy at NASA which according to the inquiry did not consider the standard safety requirements (Torrington, 2008).

We must always remember, that as much as businesses are there to make profits and increase the value of shareholders' investment, the employees are human beings with dreams and ambitions they are trying to achieve (Morgan, 2006). When under their watch certain actions are taken which leave them in crisis, they certainly begin re-evaluating their value in the organization and how much they can trust the management to put their interest ahead of short-term goals, certainly when employees feel that they cannot trust the management to act in the best of their interest, this will influence their commitment to the organization.

To understand the key factors influencing employees' satisfaction and consequent loyalty, certain satisfaction dimensions of an employee within an organization have been suggested as follows.

- Management satisfaction, involves employee's feeling that the management is accessible, that employees' suggestions are taken into account in major decisions, and that the management shows necessary concerns for employee's problems and needs (Küskü, 2001) similar suggestions have been voiced by researchers such as Wall and Payne 19997, Hackman and Oldham 1975.
- Colleague satisfaction. It is worth noting that humans are social beings and as such more often, their actions are influenced by the people around them. Researchers have emphasized that the success and interest shown in work by an employee's colleagues are very likely to influence such an employee's commitment (Küskü, 2001).
- Job satisfaction. This relates to the actual job being done by the employee (Küskü, 2001). Jobs must be analyzed so that the job itself will spur interest in the worker.
- Physical environment. This plays a very key role in the satisfaction of an employee. If the physical environment creates challenges for the worker, e.g. inadequate work resources, or uncontrolled pollution that puts the health of the worker at risk, these certainly will contribute to the level of satisfaction that a worker would have in such a workplace.

At the height of its instability, AEHN, an American care hospital instituted changes in its human resource management, changes that have now been adopted by researchers such as Shafer (Reicheld, 2001). The changes touch on five key areas which are central to human resource management. Promoting personal growth involves encouraging employees to take seriously their growth and contribution to the development ideas of the organization, the management also implemented the provision of commensurate returns, other than financial benefits, the organization took great recognition of the importance of recognizing individual success and celebrating achievements. The management also took steps in establishing and embedding core values into all their operations and communications, this is something that helps every member of the staff to be able to predict what is required of

them and predict how the other persons are likely to act. To further their management goals, they also instituted steps in contextual clarity, this helps get the staff to know why actions are being taken in specific ways so that each employee clearly understands the vision and mission of the organization. Last but not least, the organization took steps towards work enrichment which is done to achieve flexibility, staff members are moved around to do varying kinds of tasks as a way to empower them, create social networks, and embed seamless patient care in the organization (Stredwick, 2005, s. 20).

3.6 Employee Turnover

According to Mobley (1982), as cited by (Griffeth, 1995, s. 4), employee turnover is the voluntary cessation of membership in an organization by an individual who receives monetary compensation for participating in that organization. There are three types of employee turnover namely, voluntary which is initiated by the employee, which is initiated by the employer, and statutory and natural causes such as death (Mobley, 1982). Mobley further mentions that employee turnover is related to the present satisfaction and future expectations and evaluation of jobs within and outside the organization (Mobley, 1982, s. 67)

Employee turnover results in certain costs to the organization. Such costs include replacement costs and training costs, production losses associated with the new replacement not having the same level of performance at the beginning of their assignment as the employee who just quit his or her position, lost business opportunities especially where highly skilled persons quit on their organizations impairing ongoing projects, increased administrative burden and costs of handling the recruitments and training of new employee and finally employee demoralization (Griffeth, 1995). Other costs that may not even be possible to measure include potential damage to the company's reputation if turnover becomes so endemic that the company becomes popular for replacement recruitment every other month, even more disturbing, is when the organization's customers have to adjust to dealing with new company representatives with whom they have not established any slight working or business relationship every other year (Grensing-Pophal, 1991).

Price (1977) also observed as cited by (Mobley, 1982), that turnover can also result in disruption of social and communication patterns especially where the departing employee has been playing a key role within the organization. Additionally, turnover can also result in declining morale among workers left behind, when an employee quits, this communicates to the employees left behind that there are alternatives out there, and this can result in a declining attitude among the remaining employees as was observed by Straw (1980) and cited by (Mobley, 1982).

Because of the importance of turnover management both to the organization and the employees, Mobley suggests that to effectively manage employee turnover, certain important steps must be taken into account, which include: integrating individual, organizational, and environmental perspectives, recognizing both the positive and negative potential or consequences of turnover, basing strategies for dealing with turnover on economic cost data, employee perception, attitudinal and behavioral data, recognizing that turnover, with its multiple causes and consequences, is an ongoing process and not static event (Mobley, 1982).

Human beings are social beings, and as already mentioned, employees leaving an employer have the potential to influence those left behind to start thinking about alternative opportunities out there. As a result of increasing turnover events, Mobley (1977) observed that this can result in individuals who previously were not seeking alternative jobs to begin doing so (Mobley, 1982, s. 21). It is therefore clear from the mentioned arguments that turnover can lower morale and increase intentions of other employees to leave which in other words, reducing their loyalty to their current employer!

These findings are an important insight into human resource management within an organization if the domino-like effect is to be avoided.

3.7 Employee Motivation

The people who work in organizations are human beings and like every organism that they are, they have needs, dreams, and ideas that they work so hard to achieve (Morgan, 2006). Human beings have a general tendency to abstract, classify, see similarities and differences, and in general, to pay selective attention to reality and to shuffle and reshuffle it by human interests, needs, wishes, and fears (Maslow, 1954, s. 7). It is these set of human interests,

needs, wishes, and fears that must be responsible for powering the motivation of human beings. Motivation has been defined as a set of drives that move individuals to do what they do (Pepitone, 1999). Motivation has also been thought of as an internal force that arouses, regulates, and sustains all our more important actions (Vernon, 1969).

Abraham Maslow widely considered as the father of motivation theory has attempted to classify sources of motivation into physiological needs, safety needs, belonging and love needs, esteem needs, and the need for self-actualization (Maslow, 1954, ss. 80-93). This is to say, that according to Abraham, human beings are motivated first by basic needs such as food, shelter, and clothes, so every human being will put some considerable effort into achieving them as life entirely depends on having these basic needs. Beyond basic needs, humans need some assurance of their safety. According to Lydia Banks, safety needs mean protection from harm, which may require security systems, good laws, and law enforcement (Banks, 1997). Beyond safety needs comes a sense of belonging which includes companionship, belonging to groups or teams where one can feel accepted, and finally self-actualization needs which according to (Banks, 1997) can be met through education, decision-making power, and control over one's life and ability to produce desired output.

Certain theories have been advanced to explain employee motivation, one such theory is known as the Japanese management style or simply theory Z, according to theory Z the success of the organization can be traced to a strong company philosophy, a distinct corporate culture, long-range staff development and a consensus decision making (Grensing-Pophal, 1991). Another researcher Fredrick Herzberg investigated maintainers and motivation factors in an organization, according to Fredrick, salary, job security, company policies, and administration if not maintained at optimum level, can easily result in job dissatisfaction and on the contrary attempting to increase them will not provide additional job satisfaction (Grensing-Pophal, 1991, s. 7), he found out that to increase performance and job satisfaction, organizations needed to turn to motivation factors which he listed as allowing employees to take new responsibilities through learning, recognition of achievement and creating opportunity for employee career advancement (Grensing-Pophal, 1991). Both theory Z advanced by Ouchi and the advancements by Fredrick are in agreement on the importance of employee training and development and directly answer to the safety needs as outlined by Maslow because as technology changes and certain skills

become redundant, the only sure way to guarantee an employee future in employment is undoubtedly additional training to make such employee employable not just today but also in the future, the two researchers also seem to agree on the advancement of the employee and letting them achieve far beyond their current status, this is totally in agreement with the self-actualization needs as advanced by Abraham Maslow and supported by Gawali, who opines that it is against human nature to remain static, performing same duties and tasks day in day out without any opportunity for change in routine, lateral or forward advancement (Gawali, 2009).

A study by Watson Wyatt Worldwide, where 1600 respondents of different job levels were surveyed in Canada further highlighted the priorities of employees about what motivates them and encourages their commitment to their organization. In that survey, five key factors were identified to drive employees' commitment to their organization, top among them is employer awareness of people issues and the issues that the employees wanted the employer to be aware of include; recruitment and retention procedures, valuing diversity, providing job security for good work, recognizing the need to balance work and family responsibilities, providing flexible working hours, and preparing people to work in a changing environment (Grensing-Pophal, 1991, s. 27). These findings are very consistent by the proposals by Abraham Maslow in his attempt to classify motivation factors.

If we interrogate the classification of human needs in the context of employment relationships, it will be possible to understand what motivates employees. In Abraham's classification, safety needs, belongingness, and self-actualization are of most interest to this thesis. Safety needs which are referred to as human needs, are as important to employees when it comes to the sustainability of any employment relationship. As already described in the previous sections, according to Greenhalgh and Rosenblatt, job insecurity is a perception of powerlessness to maintain a desired continuity in a threatened job situation (Sora, 2010). If employment security is so low, this must be an issue of concern to an employee, just having a job is not enough, but the security of the job is just as important as having the job itself. When an employment relationship offers so little job security, it is obvious that the employee in such a relationship will be in a state of panic and looking to resolve the existing insecurity by either getting a more secure job or discussing improvements to the current contract with the employer. This argument has been advanced more clearly by Maslow (Maslow, 1954), who argues that a human being needs

to be in a state of equilibrium when the state of equilibrium is displaced by for example fear of losing a job due to weaker job security, it is obvious that the employee will initiate actions to address the state of in equilibrium

3.8 Employee Cross-Training

Cross-training is defined as a planned process to modify attitude, knowledge, skills, or behavior through learning experience to achieve effective performance in an activity or range of activities (Abushamsieh, December 204).

Cross-training is a mutually beneficial process for both the employee and the employer. By having a workforce that is cross-trained to handle several responsibilities, the production agility of the employer is highly improved. The employer can respond to spontaneous occurrences such as absence from work due to employee illness by deploying a reserve employee to take over the responsibilities of the absent employee, this ensures production continuity. When there is high demand for a particular product, the employer can deploy more employees into the production of that product to meet the demand without having to employ more workers who would need time for training and understanding the company processes.

It is against human nature to remain static, performing the same duties and tasks day in and day out without any opportunity for change in routine, lateral, or forward advancement (Gawali, 2009). An employee who is cross-trained enjoys more job security because their ability to be able to transition quickly from one task to another makes them change-ready, agile, and much needed by the organization.

3.9 Influence of cross-training on employee loyalty

To understand how cross-training can contribute to the loyalty of an employee to his or her employer, there is a need to understand that loyalty is an output of motivation. Motivation on the other hand is a product of satisfaction. An employee continuously assesses the work environment in his or her organization and evaluates how well the conditions resonate with his dreams and beliefs. When the conditions are optimum, the employee feels satisfied with his employment and he is motivated to continue with the same employer even if there are other open positions elsewhere (Tamás Bányai, 2019).

According to Gupta, motivation means inducement to act or move. In the context of an organization, it means the process of making subordinates act in a desired manner to achieve a certain organizational goal. (Kumar, 2019).

We must understand that the people who work in organizations are human beings with dreams and ambitions that they are trying to achieve (Morgan, 2006). When it becomes clear to them that those ambitions and dreams will not be achievable in their current location, they will not hesitate to move on to the next employer at the next available opportunity. Among the many factors that would influence employee turnover is job security. Employees want to be sure about the continuity of their employment and where the continuity cannot be guaranteed in the same organization, employees want to be at least confident that they have the skills which will enable them to land another job as soon as the end of their current contract is announced.

By cross-training employees, the employer is communicating directly to the employee, that should there be a need to close down the roles in which the employee is currently involved, the employer is preparing them for another role in the organization, this kind of action helps in improving employee satisfaction as they get their hand on different tasks and certainly motivate the employee to learn more skills to create organization dependency on him or her, the result of this is a sustained loyalty of the employee to the organization.

The need for job security is motivating the employee to take training on other jobs, the employer presents this opportunity to train on other jobs within the organization and as a result, loyalty to the employer is achieved as the employee now feels confident that their future is more guaranteed. This phenomenon has been made clearer through research conducted by Atiya Thabet Abuharris. In his research, Atiya was looking to establish the relationship between cross-training and the level of labor turnover in the hotel industry in Tripoli Libya. In his research, he was able to demonstrate statistically, that employees who are trained in multiple tasks, felt more secure in their employment relationships, and stayed longer with the employer (Abuharris, 2014).

3.10 Role of cross-training and challenges of uncertainty in business

According to Patil, the business environment is a combination of forces, situational factors, and actors that in one way or another influence the operation of the business in its form

and goals. (Patil, 2000). Wong and Ramanathan opined in their research, that while there may be many dimensions of defining what a business environment may be, two key issues will always stay the same. These two issues are the dynamism of the business environment and its often hostility (Patil, 2000) to the very organizations that operate in it. It is this dynamism and occasional hostility that give rise to what we call uncertainty in a business environment.

Larry G. Epstein defines uncertainty by comparing it to risk, he proposes that while risk refers to a situation where the perceived likelihood of events can be represented by a measure of probability, uncertainty refers to situations where the information available to the decision-maker, is too imprecise to be summarized by a probability of measure. (Epstein, 1998).

The forces that constitute the business environment are not static, they change unexpectedly and each time they change, they impact the businesses in one way or another.

In recent years, the world has experienced one of the most devastating interferences or disruptions caused by the emergence of covid-19 pandemic. The prevalence of the pandemic made the business environment challenging for some industries while creating new opportunities for other industries. It is safe to say that there are organizations whose income increased drastically during the pandemic while there are also organizations whose revenues slowed down and even closed because of the pandemic.

In the USA, the nation's agency of statistics (US Bureau of Statistics, 2022), announced that by May 2020, thirty-one million people had reported their employment status as either unemployed or temporarily laid off. Data from the agency showed that the largest cause of unemployment during the said period was COVID-19-related conditions which had rendered organizations incapable of continuing production.

As certain industries such as logistics industries struggled to adapt to the stringent conditions, some industries were in a boom, needed more employees, reported increased profits, etc.

In its economic survey report, the European Union issued one of the most interesting research projects on covid-19 impact on specific industries. To demonstrate that it was not all gloomy, a look at a few industries will put this into perspective.

First, we look at the chemicals industry. Europe is the second largest supplier of chemicals globally (European Commission, 2021). While the chemicals industry was affected by the slow logistical challenges, the recovery rate was extremely fast. With demands for cleaning detergents such as sanitizers and chemicals used in the manufacture of medicine, the chemical industry managed to recover fast compared to other industries such as tourism and air transport (European Commission, 2021).

In the textile industry, according to the European Union survey report, the textile and apparel industry was similarly affected by the disruptions in logistics and especially lockdowns in China which is a major supplier of materials used in the textile industry. This however was a short-lived problem as demand for masks increased from half a billion per year to twelve billion creating rapid employment opportunities for people with relevant skills to supply those masks and other associated towels (European Commission, 2021) that were needed during the pandemic crisis across the world.

This shows that different lines of businesses were differently affected by the pandemic. If we take, for example, an organization 'A' that deals in the production of engineering components used in medical engineering and at the same time producing components used in theatre lighting. It is easy to understand that during the pandemic when there was less need for theatre facilities and other kinds of gatherings, the demand for components used in lighting went down, but the need for components used in medical engineering certainly skyrocketed as more people needed medical attention throughout the world. If company 'A' had its employees cross-trained so that those who were involved in the production of lighting components also knew medical engineering components production, company A would not need to hire new employees to respond to the increased demand for its medical engineering components, it will also not need to lay-off any workers who have been previously working in the production of lighting components. Because the employees are cross-trained, company A will just move the human resource from where it is less needed to where it is most needed.

This scenario has been emphasized by research conducted by Jordi Olivella, and David Nembhard named Calibrating Cross-Training to Meet Demand Mix Variation and Employee Absence.

In their research, Hopp and Vanoyen demonstrated that cross-training workers can greatly improve production flexibility also known as production agility (Jordi Olivella, 2015). In their research they simulated influence of environmental influence on demand for products, depending on the prevailing situation within the business environment some uncertainties may occur, and as a result, the demand for some products may rise unexpectedly, when this occurs, organizations that have cross-trained their employees to handle multiple tasks will benefit from the extra capacity they have built through cross training to meet the needed demand.

3.11 Business Environment

While a business organization is an entity that is involved in the provision of goods, services, or both, business environment refers to the external factors that the business has no direct control over but which have a direct impact on the running or activities of the business entity (Indian Institute of Materials Management, 2009).

The business environment can be classified as internal or external, external environment can further be classified as micro or macro. The microenvironment is related to factors that have a direct impact on the business such as suppliers of materials, competitors, customers, etc. The macro-environment consists of prevailing economic factors, political situations or policies, technological factors, global changes, natural causes, and situations. The internal environment is mainly related to the entity's abilities in terms of finances, human resources, mission, and objectives (Indian Institute of Materials Management, 2009).

These factors collectively or individually can impact the business positively which is, by creating opportunities for the business to thrive or negatively is creating a crisis for the business to fail.

Businesses like organisms, operate within an environment to which they must constantly adapt for their optimum functioning. The ability of a business organization to grow depends

heavily on its ability through the persons responsible for its management to respond proactively and effectively to the environment's dynamic moves.

The knowledge of the business environment within which an entity operates is valuable for many reasons. Knowledge of the environmental needs can help a firm improve its performance, detect new opportunities, and tap into them, identify threats (Gareth, 2006) and formulate new policies (Indian Institute of Materials Management, 2009)

To be able to succeed in the dynamic business environment, a business entity must constantly revise its SWOT analysis as circumstances change in the environment. This is the best way that an entity can better plan. Clear examples of factors that have created disruption and opportunities in recent days include COVID-19 which led to massive job losses across the globe but equally led to great business opportunities for organizations that were able to respond appropriately to the challenges created by the pandemic. The war in Ukraine has caused an energy crisis in Europe, increased food prices, and surging numbers of displaced persons seeking shelter and protection in European nations.

Whenever there is a positive or negative disruption in the business environment, the response from the business entity often requires change. Policy change, change in process, product change.

To implement change, business executives face a lot of challenges. Change however positive it is, may not be readily welcomed or accepted by everyone. Change often creates fear as people step into the unknown path. But change is necessary for the organization to remain dynamic (Darmawan, 2020).

According to Abraham, change is defined as a process that changes the direction of history or development and can influence the system or functionality of an organization (Darmawan, 2020). When an organization initiates a change process, the general hope or intention is that it will succeed, however, more often than not, this is never the case if the research by Balogun and Hailey is anything to go by, the two researchers concluded that the failure rate of the organizational process is at a record 70% (Darmawan, 2020, s. 49).

Chawla and Kelloway defined resistance to change as an attitude or behaviour of an individual who can frustrate the purpose or goals of the intended change process

(Darmawan, 2020). If resistance to change is not overcome by the organization, the planned change will fail, and the expected gains of that change will be lost.

People resist change because of many reasons but one principal reason is when they believe they can't effect that change (Hultman, 1998). Lack of ability stems from a lack of knowledge, skills, confidence, and the necessary resources (Hultman, 1998). This is where training comes in. When people are trained, they are more prepared to handle change, they are more confident about their abilities, and have a better understanding of why they need to do what they are being asked to do. According to Ahmad, the best way to overcome resistance to change is to involve those whose actions will be needed to effect change (Darmawan, 2020).

When uncertainties eventually occur in a business environment, the response from a business organization that seeks to counter the uncertainty often requires some changes to be implemented. This change may require reassigning duties, retraining, etc. An organization that engages in cross-training ahead of uncertainties will benefit from having a workforce that is always change-ready.

4 Methodology

For a long time, researchers have attempted to understand what motivates employees' loyalty, various suggestions have been put forward as analyzed in the literature review. Employee loyalty has, however, remained a subject of research as organizations continue to struggle with the menace of high employee turnover as outlined in the previous chapters. This thesis seeks to determine the usage of training and cross-training as a tool for achieving increased employee loyalty in the uncertain business environment in which organizations operate. The question this thesis is seeking to answer is: Can training or cross-training be used to lower employee turnover intentions? Is the volatile business environment a concern to employees when deciding their turnover intentions?

The development of this thesis is based on the positivism philosophy. Philosophy which means *love of wisdom* in Greek, is the contemplation or study of the most important questions in existence to promote illumination and understand a vision of the whole (Pojman, 1993). Positivism philosophy depends on observable social reality to generate an end of research that can be generalized as results attained through physical and natural science (Saunders, 2007). The social reality in the case of this thesis is the observable phenomenon of rising employee turnover among organizations across the world as mentioned in previous chapters and the volatile business environment that they operate in. In the Finnish economic situation, employee turnover is further complicated by the declining birth rate, and growing dependency ratio within the population which means that there will be fewer people available for recruitment compared to the expected rise in job opportunities as shown by (Finnish Institute for health and welfare THL, 2023) and (Statistics Finland, 2023), this means that organizations will find themselves in a space where they lack people to hire. When it is difficult to get the labor to hire, it can even be more expensive to lose one. Because the positivist approach to research requires that the researcher is external to the research undertaken in a sense that the researcher is not able to interfere with the data collection and objective analysis (Saunders, 2007), this thesis is conducted through survey questionnaires to give the respondents autonomy of response, ensure that all respondents receive the same set of questions and that the responses are dependent only on the respondent's thoughts and feelings about the specific questions on the questionnaire. The analysis and interpretation of the responses are guided by the standard methods as will be outlined in the next chapters.

4.1 Questionnaire Design and Implementation

A questionnaire is a series of predetermined questions that can be either self-administered, administered by mail, or asked by interviewers (Doug R. Berdie, 1986). The development of the questionnaire is based on one assumption, that the respondents will be both willing and able to give truthful answers to the questions asked (Doug R. Berdie, 1986). This assumption is considered in the development and administration of this survey.

For purposes of this thesis, research questions are delivered to the respondents' workplace by the researcher. The delivery and collection of the completed questionnaires are expected to take place on the same day.

This method of data collection has been chosen due to its cost-effectiveness over other methods such as telephone interviews, which would require additional resources to pay for telephone costs in addition to the amount of time necessary to carry out such interviews. Questionnaires also guarantee respondents' privacy because questionnaires are similar and there are no known ways that can be used to identify any respondents after the survey especially when personal unique details of the respondents are not requested and not included on the questionnaire as is the case in this research. For purposes of this survey, other than research questions, certain demographic data are collected as deemed necessary for purposes of result analysis. Such demographic information includes the age group of the respondents which will help the survey understand any variations that may be linked to respondents' age, gender information is also necessary for purposes of verifying if any significant variations can be linked to the respondents' gender.

4.2 Case Company, Significance of Seger Technologies in this Research

Seger Technologies is a company dealing in the manufacturing of sheet metal components in Uusikaupunki Finland (Seger Oy , 2023). Seger's customer base is widely spread across different industries such as power electronics where the company provides components such as electrical equipment frame parts, busbars, and important electrical component enclosures. Seger also provides structural enclosure materials, fasteners, and brackets used in the construction, heating, ventilation, and air conditioning (HVAC) industry (Seger Oy , 2023). To the automotive and transport industry, Seger provides body reinforcement and

support structures, and collision safety components among others, similar products are used in maritime and other industries where Seger is also a supplier.

Seger Technologies being a company having a mix or diverse customer base, makes it the best fit for this research. Supplying customers from different industries means that depending on the prevailing economic situation in the respective industry, demand from different customers will constantly vary depending on the dynamics of the economy. Demand variations on the customer side will therefore influence the production needs at the Seger factory. This means that Seger at one time or another, may need to deploy more resources both human and materials, in the production of a product whose demand has sharply risen due to the needs of the market, therefore, employees' agility must be of significant necessity to Seger company to enhance the organization's production agility. Seger therefore provides a perfect case to study and investigate employees' attitude and willingness to learn multiple skills needed by the organization.

It is also important to note, that different industries require different levels and types of certifications from their suppliers, Seger therefore being a company involved in the production and supply of mechanical parts to different industries must have the skills within its employee base and the certifications necessary to carry out the required tasks. This therefore places Seger as a perfect case study for this research. This research will seek to establish the willingness of employees to cross-train in multiple tasks and if such an opportunity to train will enhance their intention to stay with the organization.

Demand variations of different kinds of products depending on the circumstances of the business environment, are directly related to issues of business environment uncertainty. Seger offers an opportunity for this research, to understand if such variations may be a motivation to an employee to acquire numerous skills needed in the organization, to insulate themselves completely from any extreme demand variations such as which may lead to a complete shutdown of one type of production within the organization.

Seger employees are of varied ethnic backgrounds originating from different countries around the world. This multicultural background of the organization is important to this research, as it gives the research the much-needed potential to get responses that are a representation of views from diverse backgrounds in one place. It would be typically very expensive if each person was to be surveyed in their own country. The diversity of the

responses which may be based on respondents' own experiences, culture, age, gender, and training helps arrive at a conclusion that can be generalized over a wider population. Seger Technologies employs a total of 100 people at the Uusikaupunki factory, and a total of 70 people work on the factory floor as production workers. This research has targeted only the production workers in the factory. Of the 70 people involved in the production, a total of 50 responses were received giving a response rate of 71.42%, however, 15 responses were not properly filled. The respondents skipped most of the questions or marked multiple choices making it difficult to determine the intended choice. As a result of these errors, only 35 responses are admitted as accurately filled-in responses that can be analyzed. This gives a response rate of 50% as the final response rate from Seger Technologies (Seger Oy , 2023).

4.3 Case Company, Phogo Group LTD

Phogo Group Limited is a Kenyan registered company operating in the service and construction industry since 2018 with its operating headquarters in Nairobi Kenya. The company specializes in private security, road construction, residential development projects private security, and group tours business. The organization works more like a business broker within the industries of its operations (Phogo group LTD, 2023).

Phogo group is a fit for this research since it deals in more than one line of business that is affected differently depending on the prevailing market situation. Phogos' business activities in the tourism sector were adversely affected by government directives when compulsory closure of tourism activities within the country was ordered to control the spread of COVID-19 (Ministry of Health Kenya, 2023), this regulation meant that employees of the company involved in tourism services had no work, and unless they had alternative training to work in the other business lines of the employer, they would basically be laid off or dismissed completely. It is also important to note that tourism business remains a seasonal business throughout the year, there are seasons during which very little tourism activities happen within the industry and high seasons when there is more business for the operators like Phogo LTD, according to (Natural World Kenya Safaris, 2023), the months of January to March are regarded as high season it is possible therefore that during this season, Phogo's employees involved in tourism business are having more work at their disposal, April to May is a low season it is therefore expected that during this season there

is less work available within the industry and as such lay off or reassignments may be necessary for the company. October to mid-December is regarded as shoulder season during which the tourism business is beginning to rise as main holiday festivities draw closer and again it is expected that during this season more work becomes available for the companies in this tourism sector (Natural World Kenya Safaris, 2023). Phogo's private security business is mainly on the need-by-need basis, for example, on Phogo's Facebook page, the organization advertises to offer services to people holding events such as weddings and other kinds of gatherings that bring together large numbers of people (Phogo group LTD, 2023). By nature, weddings do not happen every day, it is therefore normal to expect that on some occasion, Phogo's workforce involved in the provision of services of that nature will either be laid off or involved in other services of the company where they have training. Another reason that makes Phogo LTD a fit organization for this study is its geographical location. The republic of Kenya where Phogo is located is a developing economy with very fluctuating unemployment rates over the years, a look at the unemployment rates as presented by Trading Economics shows that Kenya's unemployment rate varies significantly between 4,9% to 10% within 3 years (Trading Economics, 2023). This is a significant variation which may be because of market dynamics and uncertainties which may certainly be affecting the operations of organizations including Phogo LTD and therefore allowing this research to investigate if this unemployment situation contributes to the feelings and anxieties of the company's employees. Phogo has a total headcount of 60 permanently employed employees and regularly hires a temporary workforce depending on the availability of work especially in construction and its private security services. For purposes of this research, only permanently employed personnel of the Phogo group are considered. Among the permanently employed personnel, 43 responses were received giving a response rate of 71.67%.

4.4 Ethical Adherence

The European Commission has developed various guidelines that are to be followed by researchers when conducting any research within the territory of the union in a manner that promotes data security, ethical practices, and supporting research, as a tool for continuously innovating and developing knowledge. These guidelines are based on European explicit commitment to human rights (European Commission, 2013). Such guidelines include free and informed consent of the respondents, respect for private and family life, and protection of personal data which includes the requirement that any personal data collected must only be used for the purpose for which it was consented and collected.

For purposes of this research, prospective respondents have been informed of their right to choose to participate or not participate in this research, the purpose of this research will be explicitly explained to the respondents, and the questionnaires are designed to ensure that respondents remain anonymous therefore enhancing their data protection, unnecessary data to this research such as the name of the respondent, ethnicity, date of birth, job title, etc, will not be collected. Only necessary and relevant data to test the hypotheses in this research will be collected and all collected information will be used strictly to complete this thesis requirement and nothing else.

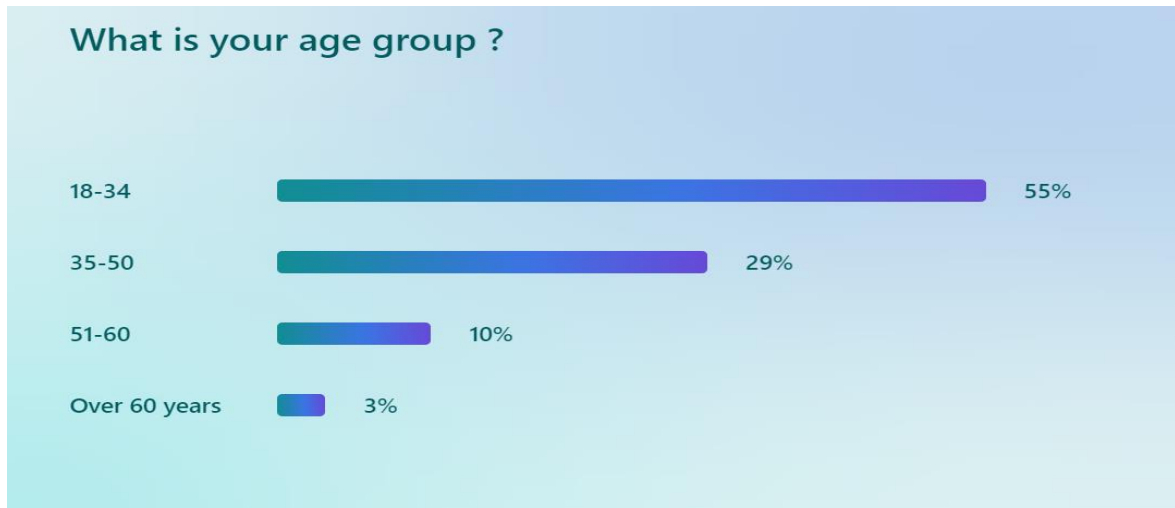
The respondents are also allowed to skip any questions that they feel no need to respond to. To further ensure voluntary participation and reduce any fear of coercion, in the case of Seger Oy, questionnaire papers will be in a central place within the production area where the employees can access them. The employees will be at liberty to collect and fill in the questionnaires on the required date, the filled in questionnaires will be dropped in the collection box stationed within the production area from where they will be collected by the researcher and not any line managers or employee of Seger Oy. This is to ensure that employees are guaranteed a feeling of confidentiality and that at no time during the process of receiving, filling, and returning the questionnaire sheet, responses cannot be accessed by any of the senior employees of the organization.

Finally, the researcher has prepared a research poster with details that include the researcher's contact information that any respondent can use to seek any clarification from the researcher.

5 Results

In this research, more than half of the respondents from both organizations are between the age of 18 years and 34 years of age. 30% of respondents are between the age of 35 years and 50 years old, 11% are between 51-60 years old and only 4% are over 60 years. The composition of the respondents by age is as shown below.

Figure 5 respondents by age



25 percent of respondents have been in the organization for over 10 years, this applies to Seger which has been in existence for that long period. 36% have been in their respective organizations for under 2 years, 23% percent have been in their respective organizations for under 5 years but over three years while another 16% have been in their organizations for between 6 to 10 years.

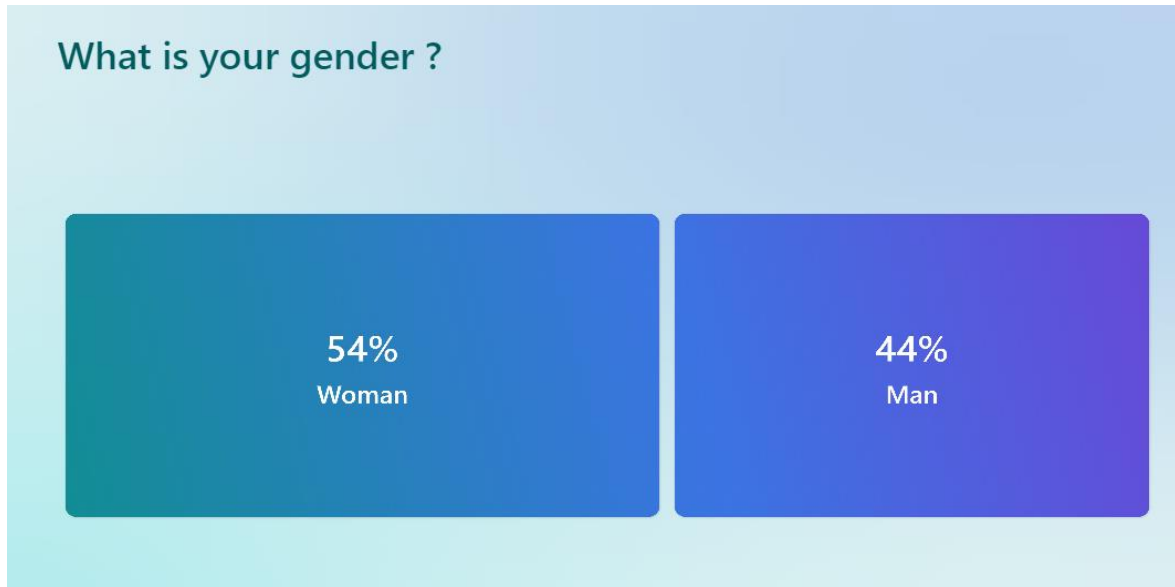
Figure 6 Respondents by years of employment



The percentages are based on the total responses received from both organizations.

In terms of gender, 54% of respondents identified themselves as women, 44% as men while 2% preferred not to disclose their gender.

Figure 7 Respondents by age from both organizations



5.1 Cross-tabulation Chi-square

Cross-tabulation is mainly used to investigate relationships between categorical variables which are nominal or ordinal (Smith, 2023). It is important to state that this research has been conducted using the Likert scale which is ordinal. The respondents are independent of each other and the feelings or ideas of one respondent cannot be thought of to have any significant influence on another respondent. To analyze the results of the research, responses from each company are first analyzed separately to test the hypotheses separately based on each organization, finally, the data is combined to determine if any changes will be witnessed in the overall results.

The following hypotheses have been constructed for testing.

1. H_1 Employee training increases employee loyalty.
2. H_2 Uncertain business environment increases employee anxiety.
3. H_3 Employee anxiety increases employees' need for training.

The proposed hypotheses will be tested separately for each set of respondents according to their organizations and then jointly to determine the overall objectives of the research thesis.

5.1.1 H₁ Seger Technologies

To test H₁, in the case of Seger oy, the variable 'training increases my loyalty' is cross-tabulated against the variable 'cross-trained'. The variable 'cross-trained' represents those respondents who indicated that they have been cross-trained. This tabulation therefore checks the opinion of those respondents concerning their loyalty and whether they consider it that being cross-trained has improved their loyalty to the organization or not. The results are as below.

Table 1 Cross-tabulation output

Chi-square test	Value	df	p-value
Pearson Chi-Square	0,2282	2	0,8922
Likelihood Ratio	0,2196	2	0,8960
Mantel-Haenszel (Linear-by-Linear)	0,1388	1	0,7095
3 cells (50%) with expected count < 5.			
The minimum expected count is 1.2.			

Measures of association			
Phi-squared		0,0065	
Phi		0,0807	
Cramer's V		0,0807	
Pearson's Contingency		0,0805	
Adjusted Pearson's Contingency		0,1138	
Pearson R		0,0639	

The Pearson R-value shows the direction of correlation between the two variables while the Pearson Chi-square shows whether there exists any statistical relationship between the two variables.

To test H₁, respondents were asked to state if cross-training increases their loyalty to the employer, respondents were also asked to indicate if they have participated in any cross-training activities. For the relationship to be significant, the Pearson Chi-square P-value should be equal to or less than 0,05. The Pearson R value shows the direction of the relationship whether it is positive or negative.

In the case of Seger, the results show that the Pearson Chi-square p-value is significantly higher than 0,05, it is 0,8922. This indicates that there is no significant relationship between being cross-trained and the loyalty that an employee would have to the employer. The Pearson R-value, however, shows that if there exists any slight relationship, it is such that training will increase loyalty. H_1 is therefore rejected in the case of Seger technology. The result is that there is a positive relationship between an employee being trained and an employee's loyalty to the employer, however, the relationship is not statistically significant.

5.1.2 H_2 Seger Technologies

To test H_2 the variable 'I have anxiety', is cross tabulated against the variable 'uncertainty causes me anxiety' The variable I have anxiety represents those respondents who indicated that they have experienced anxiety in their employment. While the variable 'uncertainty causes me anxiety' represents respondents who indicated that the cause of their anxiety is the uncertainty in the business environment. This tabulation therefore checks the opinion of those respondents having anxiety and their presumed cause of anxiety is the uncertainty in the business environment. The results are as below.

Table 2 Cross tabulation output

Chi-square test	Value	df	p-value			
Pearson Chi-Square	29,0478	16	0,0236			
Likelihood Ratio	28,2114	16	0,0298			
Mantel-Haenszel (Linear-by-Linear)	6,9633	1	0,0083			
25 cells (100%) with expected count < 5.						
The minimum expected count is 0.2857.						

Measures of association						
Phi-squared			0,8299			
Phi			0,9110			
Cramer's V			0,4555			
Pearson's Contingency			0,6734			
Adjusted Pearson's Contingency			0,7529			
Pearson R			0,4526			

In the case of H_2 , the results are as shown above. Cross tabulation is used to determine if environmental uncertainty contributes to the anxiety level among respondents who indicated that they have experienced anxiety at work.

The result shows that there exists a significant relationship between employee anxiety and uncertainty in the business environment. The Pearson chi-square value is 0,024 which is significantly less than the threshold of 0,05, in addition, the Pearson R-value shows a positive relationship to suggest that the more uncertain the business environment, the more anxiety the employee would have about their future of employment. An increase in uncertainty causes an increase in anxiety.

5.1.3 H₃ Seger Technologies

To test H₃ the variable 'I have anxiety' is cross tabulated against the variable 'Organizations should train employees. The variable 'I have anxiety' represents those respondents who indicated that they have anxiety about the future of their employment while the variable 'Organizations should train7' represents the opinions of employees who have anxiety and believe that organization should offer them training to reduce their anxiety over possible unemployment. This tabulation therefore checks the opinion of those respondents concerning their anxiety and whether they consider training to be a possible solution to it.

Table 3 Cross-tabulation output

Chi-square test	Value	df	p-value		
Pearson Chi-Square	24,7791	12	0,0159		
Likelihood Ratio	15,8623	12	0,1976		
Mantel-Haenszel (Linear-by-Linear)	0,0974	1	0,7550		
18 cells (90%) with expected count < 5.					
The minimum expected count is 0.0571.					
Measures of association					
Phi-squared		0,7080			
Phi		0,8414			
Cramer's V		0,4858			
Pearson's Contingency		0,6438			
Adjusted Pearson's Contingency		0,7434			
Pearson R		0,0535			

In the case of H₃ results show that there is a significant relationship between anxiety and the need for training by employees. The Pearson chi-squared value p is 0,016 which is significantly lower than the expected 0,05 for a relationship to exist. The Pearson R-value is equal to 0,0535 and therefore indicates a positive correlation between the two variables.

5.1.4 H₁ Phogo Group LTD

As in the case of Seger Oy, to test H₁, in the case of Phogo LTD, the variable ‘training increases my loyalty’ is cross-tabulated against the variable ‘cross-trained’. The variable ‘cross-trained’ represents those respondents who indicated that they have been cross-trained. This tabulation therefore checks the opinion of those respondents concerning their loyalty and whether they consider it that being cross-trained has improved their loyalty to the organization or not. The results are as below.

Table 4 Cross-tabulation output

Chi-square test	Value	df	p-value
Pearson Chi-Square	2,6628	3	0,4466
Likelihood Ratio	3,2019	3	0,3615
Mantel-Haenszel (Linear-by-Linear)	0,4656	1	0,4950
6 cells (75%) with expected count < 5.			
The minimum expected count is 0.6279.			

Measures of association			
Phi-squared		0,0619	
Phi		0,2488	
Cramer's V		0,2488	
Pearson's Contingency		0,2415	
Adjusted Pearson's Contingency		0,3415	
Pearson R		-0,1053	

In the case of the Phogo group, H₁ is also rejected, the Pearson chi-square value is 0,45 which is significantly higher than 0,05 which is the highest threshold allowed for any significant relationship to exist. Pearson R value shows however that the variables have a negative correlation.

5.1.5 H₂ Phogo Ltd

To test H₂ in the case of Phogo LTD, the variable ‘I have anxiety’, is cross-tabulated against the variable ‘uncertainty causes me anxiety’ The variable I have anxiety represents those respondents who indicated that they have experienced anxiety in their employment. While the variable ‘uncertainty causes me anxiety’ represents respondents who indicated that the cause of their anxiety is the uncertainty in the business environment. This tabulation

therefore checks the opinion of those respondents having anxiety and their presumed cause of anxiety is uncertainty of the business environment. The results are as below.

The tables below represent the values of the Pearson Chi-square value P and the Pearson R value of the two variables analyzed.

Table 5 Cross-tabulation output

Chi-square test	Value	df	p-value		
Pearson Chi-Square	30,2721	9	0,0004		
Likelihood Ratio	34,1850	9	8,2893E-5		
Mantel-Haenszel (Linear-by-Linear)	0,0111	1	0,9162		
12 cells (75%) with expected count < 5.					
The minimum expected count is 0.093.					

Measures of association					
Phi-squared			0,7040		
Phi			0,8390		
Cramer's V			0,4844		
Pearson's Contingency			0,6428		
Adjusted Pearson's Contingency			0,7422		
Pearson R			-0,0162		

The results show that there is a significant relationship between uncertainty and anxiety levels among Phogo employees, the Pearson Chi-square value p is 0,0004, which is significantly lower than the maximum p-value of 0,05 that is allowed for any statistical significance to exist between variables. The correlation value R is equal to -0,0162 showing that the two variables have a negative correlation. This negative correlation is directly opposite to that of Seger Oy where the hypothesis is accepted with a positive correlation. The cause of this difference is unknown, and the investigation of this variation is currently out of scope for this thesis research.

5.1.6 H₃ Phogo Ltd

To test H₃ for Phogo Ltd, the variable 'I have anxiety' is cross tabulated against the variable 'Organizations should train employees'. The variable 'I have anxiety' represents those respondents who indicated that they have anxiety about the future of their employment while the variable 'Organizations should train7' represents the opinions of employees who

have anxiety and believe that organization should offer them training to reduce their anxiety over possible unemployment. This tabulation therefore checks the opinion of those respondents concerning their anxiety and whether they consider training to be a possible solution to it.

The variable organizations should train also gives a glimpse of the existence of psychological contract as was explained in the theoretical concepts, this is because in most employment contracts, the obligation to train employees is not a popular written contract between employees and their employer. The results of the cross-tabulation are as shown below.

Table 6 Cross-tabulation output

Chi-square test	Value	df	p-value
Pearson Chi-Square	12,6371	9	0,1797
Likelihood Ratio	14,4644	9	0,1067
Mantel-Haenszel (Linear-by-Linear)	0,8487	1	0,3569
13 cells (81.25%) with expected count < 5.			
The minimum expected count is 0.093.			

Measures of association			
Phi-squared		0,2939	
Phi		0,5421	
Cramer's V		0,3130	
Pearson's Contingency		0,4766	
Adjusted Pearson's Contingency		0,5503	
Pearson R		-0,1422	

According to these results, H_3 is rejected for employees of Phogo Ltd. The Pearson chi-square value p is equal to 0,1797 which is much higher than the allowable maximum value of 0,05 for any significant statistical relationship to be inferred. The Pearson correlation value of -0,1422 shows that the relationship between the two variables is negative again contradicting the findings for Seger Oy.

After looking at the individual results for both Phogo and Seger Oy, , in the next section, the two sets of feedback received from the employees of the two organizations will be combined and analysed together to test the three hypotheses of the thesis as has been done in the separate cases above.

5.1.7 Combined results for H_1, H_2, H_3 for both organizations

As in the case of Seger Oy, and Phogo LTD, to test H_1 , for the combined data of both organizations, the two sets of data are combined and analyzed together just as has been done in the previous separate cases. The variable 'training increases my loyalty' is cross-tabulated against the variable 'cross-trained'. The variable 'cross-trained' represents those respondents who indicated from both organizations that they have been cross-trained. This tabulation therefore checks the opinion of those respondents concerning their loyalty and whether they consider it that being cross-trained has improved their loyalty to the organization or not. The results are as below.

Table 7 Cross-tabulation output

Chi-square test	Value	df	p-value		
Pearson Chi-Square	1,1721	3	0,7597		
Likelihood Ratio	1,1429	3	0,7667		
Mantel-Haenszel (Linear-by-Linear)	0,0614	1	0,8043		
3 cells (37.5%) with expected count < 5.					
The minimum expected count is 0.5769.					
Measures of association					
Phi-squared	0,0150				
Phi	0,1226				
Cramer's V	0,1226				
Pearson's Contingency	0,1217				
Adjusted Pearson's Contingency	0,1721				
Pearson R	-0,0282				

For H_1 a combination of data from both organizations produces similar results to when the two sets of data were analyzed separately in terms of statistical significance. H_1 is rejected because Pearson Chi-square p-value is 0,759 which is significantly higher than 0,05 which is the highest threshold allowed. The Pearson R-value is -0,0282 is an indication that the Pearson correlation between the two variables is negative. It is important to remember at this point that the Pearson correlation value R for Seger Oy is positive and the Pearson correlation value for Phogo is negative, the resultant value when the two sets of data is combined is negative, this can be expected because the number of respondents in the case of Phogo is also higher than that of Seger by 8 respondents which may influence the resultant correlation direction of the two sets of data.

To test H₂ in the case for the combined set of data, the variable 'I have anxiety', is cross tabulated against the variable 'uncertainty causes me anxiety'. The variable 'I have anxiety' represents those respondents from both organizations who indicated that they have experienced anxiety in their employment. While the variable 'uncertainty causes me anxiety' represents respondents from both organizations who indicated that the cause of their anxiety is the uncertainty in the business environment. This cross-tabulation therefore checks the opinion of those respondents having anxiety and their presumed cause of anxiety which is uncertainty of the business environment. The results are as below.

Table 8 Cross-tabulation output

Chi-square test	Value	df	p-value
Pearson Chi-Square	59,6011	16	6,1089E-7
Likelihood Ratio	46,7745	16	7,3835E-5
Mantel-Haenszel (Linear-by-Linear)	11,4930	1	0,0007

Measures of association			
Phi-squared		0,7641	
Phi		0,8741	
Cramer's V		0,4371	
Pearson's Contingency		0,6581	
Adjusted Pearson's Contingency		0,7358	
Pearson R		0,3863	

For H₂, the combined data shows that the second hypothesis is accepted. The Pearson Chi-square p-value is 6,1089E⁻⁷ which is significantly lower than the highest threshold of 0,05 allowed for any significant statistical relationship to be claimed, the Pearson correlation value of 0,3863 shows that the correlation between the two variables is in the positive direction which means that the more uncertainty in the business environment, the more anxiety that the workers in both organizations would have. It is important to remember that the correlation value for Phogo LTD is negative -0,01 while that of Seger is positive 0,4 the resultant value of the correlation is therefore positive.

To test H₃ for the combined data of both companies, the variable 'I have anxiety' is cross tabulated against the variable 'Organizations should train employees'. The variable 'I have anxiety' represents those respondents from both organizations who indicated that they have anxiety about the future of their employment while the variable 'Organizations should

train' represents the opinions of employees from both organizations who have anxiety and believe that organization should offer them training to reduce their anxiety over possible unemployment. This cross-tabulation therefore checks the opinion of those respondents concerning their anxiety and whether they consider training to be a possible solution to it.

The analyses of the combined feedback from both organizations for purposes of testing hypothesis H₃ gives the following results.

Table 9 Cross-tabulation output

Chi-square test	Value	df	p-value		
Pearson Chi-Square	24,7791	12	0,0159		
Likelihood Ratio	15,8623	12	0,1976		
Mantel-Haenszel (Linear-by-Linear)	0,0974	1	0,7550		
18 cells (90%) with expected count < 5.					
The minimum expected count is 0.0571.					

Measures of association					
Phi-squared	0,7080				
Phi	0,8414				
Cramer's V	0,4858				
Pearson's Contingency	0,6438				
Adjusted Pearson's Contingency	0,7434				
Pearson R	0,0535				

In the case of H₃, the result from the analysis shows that there is a strong relationship between anxiety and the need for training. The Pearson chi-squared p-value is 0,02 which is lower than the highest threshold value of 0,05. The Pearson R-value of 0,05 shows that the two variables have a positive correlation. It is important to remember that the correlation direction in case of Phogo LTD is negative while that of Seger Oy is positive and the resultant correlation is in the positive direction.

5.2 Discussion and Comparisons

This thesis research endeavoured to examine the relevance of cross-training as a tool for fostering employee loyalty in an employment relationship and especially to reduce turnover intentions among employees.

Table 10 Comparative results from Phogo and Seger

Hypothesis	Seger Oy	Photo LTD
Employee training increases employee loyalty.	Rejected Positive Correlation	Rejected Negative Correlation
An uncertain business environment increases employee anxiety.	Accepted Positive Correlation	Accepted Negative Correlation
Employee anxiety increases employee's need for training.	Accepted Positive Correlation	Rejected Negative Correlation

The results from the two organizations have shown that there is a significant relationship between the anxiety levels in employees and the uncertainty in the business environment. These results show that employees are attentive to the potential disruptions and challenges facing the organizations they work for and that these challenges influence their anxiety regarding the future of their employment. This finding is consistent with the general laws of human needs. According to (Maslow, 1954), human beings generally endeavor to achieve a position of equilibrium in their everyday life, the existence of factors that cause anxiety would generally set off the equilibrium, and when the equilibrium is set off, it is like a human being to react to the imbalance to correcting it. It is worth noting that while the

results from Phogo show that the relationship between anxiety and the business environment uncertainty is negative, the results from Seger show that the relationship is positive. This brings to question whether geographical location and prevailing conditions like high levels of unemployment in one economy as compared to the other or ease of changing jobs from one employer to another in case of sudden loss of business. While this was not within the scope of this research, it is certainly a revelation that can hopefully be investigated by future studies.

The research focused also on determining the nature of the relationship between cross-training and employee loyalty. The feedback analyzed from both organizations individually and collectively has proved that there is no significant relationship between cross-training and employee loyalty. Again, the analysis shows that while in one set of data, the relationship is negative, in another the existing insignificant relationship is positive. This research did not cover in its scope mechanisms to find out the likely cause of the differences. The differences could be related to individuals having different opinions about the security of their employment or the general circumstances within the environment where the business operates. Indeed, even if cross-training is offered by an organization, but all its business lines are facing an economic downturn because of instability in the economy, employees will still want to leave for another organization where they can find more secure jobs. Cross-training employees is an example of change that may often cause resistance among those expected to take the training. These are causes that may need further investigation to arrive at a more concrete reason for the differences.

Finally, on determination of the nature of the relationship between anxiety and the need for training among employees, results from Seger have shown that there is a strong positive relationship between employees that have anxiety and their increased need for training, this is very consistent again with emergency reactions as proposed by (Vernon, 1969). The analysis of the combined results from both Seger and Phogo indicates the existence of a significant relationship but in a negative direction. The negative direction is also clearly shown from the analysis of Phogo results where the hypothesis is rejected. Again the differences could be geographical or professional based, there could be a set of employees who when they feel anxious about their employment, will immediately believe that the solution is with another employer and not take any training at their current workplace, this argument is very consistent with the findings of (Gallup, 2022) . Gallup has reported that

over 50% of employees believe that there is a better opportunity outside their current employment, and this could explain the negative relationship between anxiety in employment and the need for training from the same employer. The difference that exists between results analysed for Phogo and Seger would however require further investigation to find a more concrete reason behind the differences observed.

5.3 Practical implications of the study

Organizations as (Gareth, 2006) describes them, are living organisms. The findings of this study, the variations notwithstanding point to a need for organizations to pay particular attention to creating a work environment that reassures employees of the security of their jobs. It is important to note that, while organizations are established to make profits for their owners, the employees working in the organizations also have dreams and goals they are seeking to achieve, anxiety over the future of their employment as established by this research should concern the organization's management who should put in place mechanisms to address such anxiety.

Several side effects of anxiety could include an impact on the quality of workmanship of the affected employee, self-withdrawal, and at worst potential mental health challenges. Organizations would do better when the employees are satisfied and genuinely happy about their work, this is a balance that organizations should seek to establish within the circumstances prevailing in their areas of operation.

5.4 Significance of the study in the context of the empirical data

From the literature review, the impact of employee development in agricultural companies on employee commitment, loyalty and performance was investigated by (Vnoučková, 2018). The results of this research by Vnouckova concluded that there is a significant statistical relationship between training employees and their retention rate. Studies by Vnouckova are also supported by (Palwasha, 2018) those who investigated the impact of training and development and supervisors' support on employee retention in academic institutions in Pakistan. The study (Vnoučková, 2018) focuses on improving the performance of employees which largely results in more benefits to the employer, the study then links employee loyalty to the trust that is created between the employee and

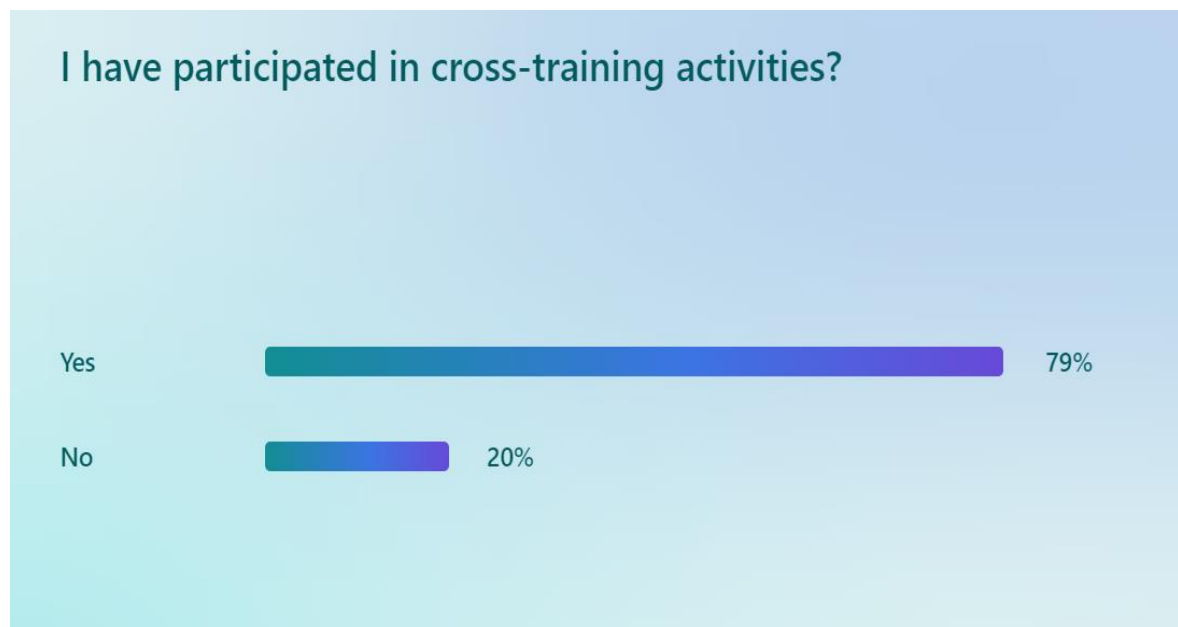
the employer because of improved performance. This linkage between performance and trust between employee and employer as advanced by (Vnoučková, 2018) is largely psychological and thus leads to the existence of some kind of psychological contract. The psychological contract created by this conclusion by Vnouckova is that an employee will hope that because his or her performance has improved because of training, the employer will trust him/her more. It should be remembered that according to (Rousseau, 2000) psychological contract is just a set of beliefs, and it is possible that even at the end of the training, both the employer and the employee may not have the same set of beliefs toward each other, the employee can believe the employer has granted more trust in an employee as a result of improved performance when the employer has not had any thought about the trust and even how it should influence the employer's decision to retain or dismiss the employee when need arises. The conclusions by (Vnoučková, 2018) cannot therefore be relied upon by an employee as it creates only an additional psychological contract with no substantive recourse if the psychological contract of trust is breached by the employer. The findings by (Vnoučková, 2018) are therefore challenged by the findings of this research that there is no significant statistical relationship between training and loyalty that would lead to a high retention rate. It is also important to note that (Vnoučková, 2018) did not take into account the element of business environment uncertainties, it is normal to imagine that, even if the employer equips his or her employees with skills to perform several tasks within his or her business, if the uncertainty in the business environment is such that the businesses of the employer are in direct threat of being closed down as a result of environmental uncertainties, it will be impossible to retain the employees even if the employer wanted to keep them, the employee's priority will be to find another employer who can provide employment not the one who is closing down.

Employee loyalty and employee turnover as investigated (Yousaf, 2020) concluded that to encourage employee retention, the employer needs to provide more rewards, improve job clarity, and increase job empowerment. While rewards, job clarity, and empowerment are not subjects of investigation for this research, it is important to note that rewards are associated with an employer's financial capabilities which can be linked to the prevailing economic environment. If the findings by Yousaf are anything to be relied upon, it can only be concluded that employees will lose loyalty if hard economic times affect the business environment of their employer, and the employer becomes unable to provide the rewards

promised to the employees. The use of rewards as a tool of loyalty has been challenged by Victoria Lee (Blackstone, 2019) and described by Frederick (Grensing-Pophal, 1991) as motivation maintainer and not a source of motivation. This research therefore creates a challenge for the research by (Yousaf, 2020) to include the element of a dynamic business environment to moderate the earlier findings as the findings advanced by his research, cannot stand in the face of a devastating economic downturn that forces an employer to reduce rewards as a cost-saving measure for the business while wanting to keep the same employees in employment for continuity of the business.

Finally, (Bergman, 1995) investigated the importance of employee training, the research concluded that there are many benefits of extending training support to employees, such benefits include increased motivation, improved production agility, willingness to take more responsibilities, ability to work independently among other findings. The study by (Bergman, 1995) are strongly supported by the findings of this study, the respondents feedback showed that a large majority of the respondents have had training at work as shown below.

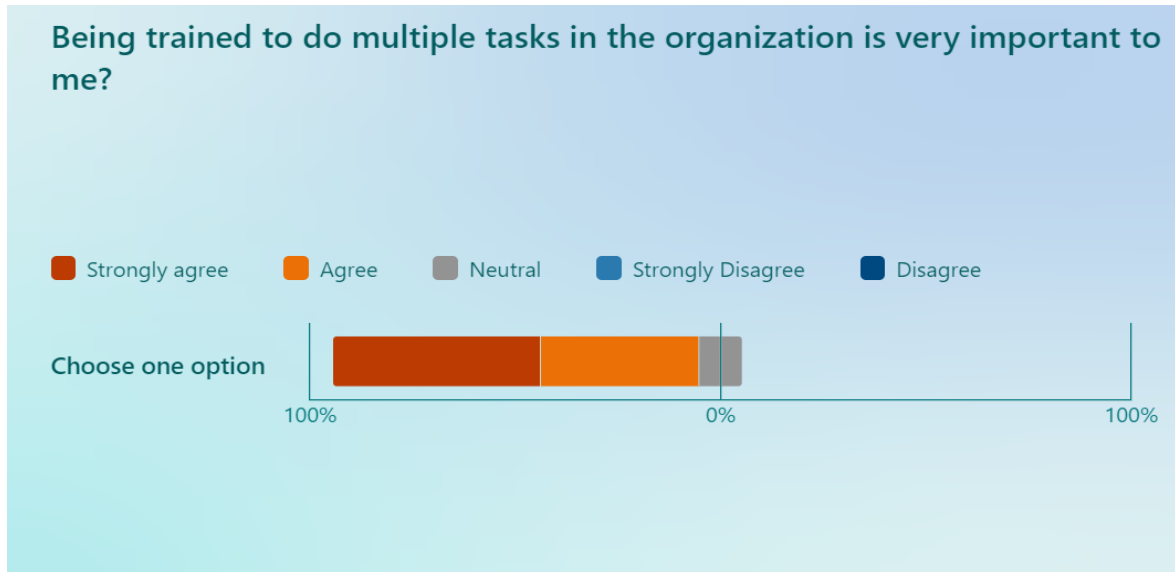
Figure 8 Percentage respondents' participation in cross-training



This is an indication that cross-training within the case organizations is a popular practice and that the respondents are therefore in a good position to share their experiences and expectations having undergone this process in their own organizations.

The respondents in this research further expressed in their feedback that indeed they support the idea of being trained to do multiple tasks at work.

Figure 9 Respondents opinion about cross-training



The feedback shows that not even one respondent is opposed to the idea of training which reaffirms the findings of (Bergman, 1995). As such this study confirms the findings of Bergman and aligns with the theories advanced.

5.4.1 Summary of research findings and empirical data

Based on the discussions on the significance of the research in the context of the available empirical data in the previous section, the table below summarises the findings of the previous research against the conclusions of this thesis research. The findings by (Vnoučková, 2018) , (Yousaf, 2020) are rejected by the findings of this thesis however the proposals by (Bergman, 1995) are supported by the research feedback.

Table 11 Summary of previous findings versus research findings

	(Vnoučková, 2018)	(Yousaf, 2020)	(Bergman, 1995)	Research Findings
	Training improves employee/employer	Rewards, Job clarity, and Job Empowerment	Employee Training encourages, motivation,	Training has no significant relationship

	trust resulting in low employee turnover	increase Employee retention	production agility, improved quality etc	with employee loyalty and retention
Current Research	Rejected/Challenged	Rejected/Challenged	Confirmed/in agreement	

The rejection or confirmation of the advancements of the previous researchers is limited to the analysis of feedback received for purposes of completing this thesis, further suggestions are made in the next sections that will help to further confirm or reject the findings of this research.

5.4.2 Limitations of the study and its validity

The sample size of the study would give a clearer outcome if the sample size was larger than used in this study. The main limitation therefore arises from the inability of the researcher to find such a large data sample that would provide more clarity of the findings.

The variations between the two sets of data would be very helpful in determining the role of geographical differences in influencing employees' thoughts around the questions of investigation and any other factor that might be contributing to the differences. Without clarity for the reasons behind the variations witnessed, a certain level of opaqueness arises which may make the results difficult to implement as the findings may require specific adjustments for specific regions, professions, or types of business depending on the reasons that are uncovered.

It is important to note that a significant number of cells in the chi-square table had less than expected counts which should be less than five (<5), this, therefore, puts into question the reliability of the results and whether the conclusions arrived at would be the same if the number of respondents significantly increased above the numbers included in the analysis. The validity can therefore only be authenticated more clearly when a larger sample size is included in the study for purposes of verifying the published results.

5.5 Conclusion

This thesis has provided a foundation upon which future researchers can build to further the investigations around employee loyalty to provide useful information that employers can implement to reduce the monster of employee turnover.

The result of the thesis has shown a significant number of correlations between the variables investigated; further studies should be considered with a larger sample size to reconfirm the findings published. The variations between the two sets of data have now opened a new front of investigations that ought to be considered to advance constructive knowledge around factors that may be responsible for such phenomenon as has been revealed through this analysis.

In conclusion, organizations must begin to pay close attention to the events affecting their businesses with a wider approach that includes mitigating such events in a manner that employees are not negatively impacted in a way that arouses anxiety about the future of their employment.

As this research has shown, employees care about the environment in which their organizations operate and the impact of changes within that environment contributes to their anxiety and need for training, organizations must endeavour to involve the employees in discussions that relate to their training. Training cost resources, where additional training will not produce the expected results, it is not economically sound for an organization to make any investment in such training as has been shown in the case of Phogo Ltd. By engaging employees in charting actions to improve work relations, employers are likely to benefit from the large pool of varying opinions and strike a balance that carries most employees on board.

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7 Appendix 1 List of Questionnaire Questions

1. What is your age group ?

- 18-34
- 35-50
- 51-60
- Over 60 years

2. What is your age group ?

- 18-34
- 35-50
- 51-60
- Over 60 years

3. How long have you been in employment ?

- 0-2 years
- 3- 5 years
- 6- 10 years
- over 10 years

4. What is your gender ?

- Woman
- Man
- Prefer not to say

5. Being trained to do multiple tasks in the organization is very important to me?

	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Choose one option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. Training me to learn more tasks will increase my loyalty to the company?

	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Choose one option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. How many different tasks am I able to do at my workplace ?

	1 task	2 tasks	3 tasks	4 tasks	over 4
choose one option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. I have participated in cross-training activities?

Yes

No

9. How do I rate this statement career development is very important to me?

	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
Choose one option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. I have experienced anxiety about the future of my employment?

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Choose one option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Organizations should support employees to acquire new skills ?

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Choose one option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. Business uncertainty and skills redundancy causes me anxiety regarding my future of employment?

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Choose one option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8 Appendix 2 Survey Feedback and coding

ID	Age	Employment	Gender	Gender	Training	Importance	Training increases	Number	Cross-Training	Career development	I have anxiety	Organization	Uncertainty	Why cause			
1	18-34	6-10 years	Man	1	Strongly agree	2	Strongly agree	2	over 4	4 Yes	1	Disagree	4	Agree	1	Agree	1
2	18-34	6-10 years	Man	1	Strongly agree	2	Strongly agree	2	over 4	4 Yes	1	Disagree	4	Agree	1	Agree	1
3	35-50	0-2 years	Man	1	Strongly agree	2	Strongly agree	2	over 4	4 Yes	1	Agree	1	Strongly agree	2	Strongly agree	2
4	18-34	0-2 years	Woman	2	Agree	1	Agree	1	2 tasks	2 No	2	Neutral	3	Agree	1	Neutral	3
5	18-34	3-5 years	Man	1	Agree	1	Agree	1	2 tasks	2 Yes	1	Strongly Ag	2	Strongly agree	2	Strongly agree	2
6	18-34	3-5 years	Woman	2	Strongly agree	2	Strongly agree	2	2 tasks	2 Yes	1	Agree	1	Strongly agree	2	Strongly agree	2
7	18-34	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	4 tasks	4 No	2	Neutral	3	Strongly agree	2	Strongly agree	2
8	18-34	3-5 years	Prefer not to	3	Agree	1	Disagree	4	2 tasks	2 Yes	1	Neutral	3	Agree	1	Agree	1
9	35-50	3-5 years	Man	1	Strongly agree	2	Strongly agree	2	2 tasks	2 Yes	1	Agree	1	Strongly agree	2	Agree	1
10	18-34	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	over 4	4 Yes	1	Neutral	3	Strongly agree	2	Strongly agree	2
11	18-34	0-2 years	Man	1	Strongly agree	2	Strongly agree	2	2 tasks	2 No	2	Agree	1	Strongly agree	2	Strongly agree	2
12	18-34	0-2 years	Man	1	Agree	1	Agree	1	2 tasks	2 No	2	Strongly Ag	2	Strongly agree	2	Strongly agree	2
13	18-34	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	2 tasks	2 Yes	1	Agree	1	Strongly agree	2	Strongly agree	2
14	35-50	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	over 4	4 Yes	1	Agree	1	Strongly agree	2	Strongly agree	2
15	18-34	0-2 years	Woman	2	Agree	1	Disagree	4	3 tasks	3 No	2	Agree	1	Agree	1	Strongly agree	2
16	18-34	3-5 years	Woman	2	Strongly agree	2	Strongly agree	2	over 4	4 Yes	1	Neutral	3	Neutral	3	Agree	1
17	35-50	0-2 years	Man	1	Agree	1	Agree	1	over 4	4 No	2	Neutral	3	Neutral	3	Strongly agree	2
18	18-34	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	2 tasks	2 Yes	1	Strongly Ag	2	Strongly agree	2	Strongly agree	2
19	18-34	0-2 years	Woman	2	Agree	1	Agree	1	2 tasks	2 Yes	1	Strongly Ag	2	Agree	1	Agree	1
20	18-34	0-2 years	Man	1	Agree	1	Agree	1	2 tasks	2 No	2	Strongly Ag	2	Agree	1	Agree	1
21	18-34	3-5 years	Man	1	Strongly agree	2	Agree	1	over 4	4 Yes	1	Agree	1	Neutral	3	Strongly agree	2
22	18-34	0-2 years	Man	1	Strongly agree	2	Strongly agree	2	2 tasks	2 Yes	1	Neutral	3	Strongly agree	2	Strongly agree	2
23	18-34	0-2 years	Woman	2	Agree	1	Strongly agree	2	3 tasks	3 Yes	1	Agree	1	Neutral	3	Agree	1
24	18-34	3-5 years	Woman	2	Agree	1	Disagree	4	2 tasks	2 Yes	1	Agree	1	Disagree	4	Strongly agree	2
25	18-34	3-5 years	Woman	2	Strongly agree	2	Strongly agree	2	2 tasks	2 Yes	1	Neutral	3	Agree	1	Strongly agree	2
26	18-34	0-2 years	Man	1	Agree	1	Strongly agree	2	1 task	1 Yes	1	Agree	1	Agree	1	Strongly agree	2

27	18-34	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	2 tasks	2 No	2	Disagree	4	Strongly agree	2	Strongly agree	2
28	18-34	3-5 years	Woman	2	Agree	1	Agree	1	3 tasks	3 Yes	1	Agree	1	Agree	1	Agree	1
29	35-50	3-5 years	Woman	2	Agree	1	Agree	1	2 tasks	2 Yes	1	Neutral	3	Neutral	3	Agree	1
30	18-34	3-5 years	Woman	2	Strongly agree	2	Neutral	3	3 tasks	3 Yes	1	Strongly Ag	2	Agree	1	Strongly agree	2
31	18-34	3-5 years	Man	1	Agree	1	Agree	1	3 tasks	3 Yes	1	Agree	1	Agree	1	Neutral	3
32	18-34	3-5 years	Man	1	Agree	1	Agree	1	4 tasks	4 Yes	1	Neutral	3	Agree	1	Strongly agree	2
33	35-50	0-2 years	Woman	2	Agree	1	Agree	1	over 4	4 Yes	1	Neutral	3	Agree	1	Strongly agree	2
34	18-34	3-5 years	Man	1	Strongly agree	2	Strongly agree	2	3 tasks	3 Yes	1	Agree	1	Strongly agree	2	Strongly agree	2
35	18-34	0-2 years	Woman	2	Agree	1	Agree	1	4 tasks	4 Yes	1	Strongly Ag	2	Agree	1	Strongly disagree	5
36	18-34	0-2 years	Man	1	Strongly agree	2	Strongly agree	2	3 tasks	3 Yes	1	Strongly Ag	2	Disagree	4	Strongly agree	2
37	35-50	3-5 years	Man	1	Strongly agree	2	Agree	1	4 tasks	4 Yes	1	Neutral	3	Strongly agree	2	Strongly agree	2
38	18-34	0-2 years	Woman	2	Agree	1	Agree	1	3 tasks	3 No	2	Neutral	3	Agree	1	Agree	1
39	18-34	0-2 years	Man	1	Strongly agree	2	Neutral	3	4 tasks	4 No	1	Agree	1	Agree	1	Strongly agree	2
40	18-34	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	over 4	4 Yes	1	Strongly Ag	2	Strongly agree	2	Strongly agree	2
41	18-34	0-2 years	Man	1	Strongly agree	2	Strongly agree	2	1 task	1 Yes	1	Agree	1	Strongly agree	2	Strongly agree	2
42	35-50	6-10 years	Man	1	Agree	1	Neutral	3	3 tasks	3 Yes	1	Agree	1	Neutral	3	Strongly agree	2
43	35-50	over 10 years	Woman	2	Agree	1	Agree	1	4 tasks	4 Yes	1	Agree	1	Disagree	4	Neutral	3
44	18-34	0-2 years	Woman	2	Neutral	3	Neutral	3	4 tasks	4 No	2	Neutral	3	Neutral	3	Neutral	3
45	35-50	over 10 years	Woman	2	Agree	1	Agree	1	over 4	4 Yes	1	Neutral	3	Neutral	3	Strongly agree	2
46	35-50	over 10 years	Man	1	Neutral	3	Neutral	3	3 tasks	3 Yes	1	Neutral	3	Neutral	3	Agree	1
47	18-34	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	1 task	1 Yes	1	Agree	1	Agree	1	Agree	1
48	35-50	6-10 years	Woman	2	Agree	1	Neutral	3	2 tasks	2 Yes	1	Neutral	3	Neutral	3	Agree	1
49	51-60	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	2 tasks	2 Yes	1	Neutral	3	Strongly agree	2	Strongly agree	2
50	51-60	over 10 years	Man	1	Strongly agree	2	Agree	1	over 4	4 Yes	1	Neutral	3	Neutral	3	Strongly agree	2
51	51-60	over 10 years	Man	1	Strongly agree	2	Agree	1	over 4	4 Yes	1	Neutral	3	Neutral	3	Strongly agree	2
52	51-60	over 10 years	Man	1	Strongly agree	2	Strongly agree	2	over 4	4 Yes	1	Agree	1	Agree	1	Strongly agree	2
53	35-50	6-10 years	Woman	2	Neutral	3	Agree	1	2 tasks	2 Yes	1	Neutral	3	Neutral	3	Strongly agree	2

57	18-34	3-5 years	Woman	2	Agree	1	Agree	1	2 tasks	2 Yes	1	Agree	1	Agree	1	Neutral	3
58	35-50	over 10 years	Man	1	Strongly agree	2	Agree	1	2 tasks	2 Yes	1	Agree	1	Agree	1	Strongly agree	2
59	35-50	6-10 years	Woman	2	Agree	1	Agree	1	4 tasks	4 Yes	1	Agree	1	Agree	1	Strongly agree	2
60	35-50	6-10 years	Woman	2	Agree	1	Neutral	3	3 tasks	3 Yes	1	Neutral	3	Agree	1	Neutral	3
61	35-50	over 10 years	Man	1	Neutral	3	Agree	1	2 tasks	2 No	2	Neutral	3	Neutral	3	Disagree	4
62	35-50	over 10 years	Man	1	Strongly agree	2	Strongly agree	2	over 4	4 Yes	1	Strongly Ag	2	Strongly agree	2	Disagree	4
63	51-60	over 10 years	Man	1	Agree	1	Agree	1	over 4	4 Yes	1	Agree	1	Neutral	3	Agree	1
64	35-50	over 10 years	Man	1	Agree	1	Neutral	3	over 4	4 Yes	1	Strongly Ag	2	Agree	1	Agree	1
65	51-60	over 10 years	Man	1	Agree	1	Strongly agree	2	over 4	4 Yes	1	Strongly Ag	2	Disagree	4	Strongly agree	2
66	Over 60 ye	over 10 years	Woman	2	Neutral	3	Agree	1	3 tasks	3 No	2	Agree	1	Agree	1	Strongly agree	2
67	51-60	6-10 years	Man	1	Neutral	3	Neutral	3	3 tasks	3 No	2	Neutral	3	Neutral	3	Neutral	3
68	35-50	over 10 years	Woman	2	Agree	1	Agree	1	2 tasks	2 Yes	1	Agree	1	Strongly disagree	5	Agree	1
69	18-34	6-10 years	Woman	2	Strongly agree	2	Strongly agree	2	3 tasks	3 Yes	1	Disagree	4	Disagree	4	Strongly disagree	5
70	18-34	3-5 years	Man	1	Strongly agree	2	Neutral	3	2 tasks	2 Yes	1	Agree	1	Neutral	3	Agree	1
71	Over 60 ye	over 10 years	Woman	2	Agree	1	Agree	1	over 4	4 Yes	1	Neutral	3	Agree	1	Agree	1
72	18-34	3-5 years	Woman	2	Strongly agree	2	Agree	1	3 tasks	3 Yes	1	Strongly Ag	2	Strongly disagree	5	Strongly agree	2
73	35-50	over 10 years	Woman	2	Neutral	3	Agree	1	1 task	1 No	2	Agree	1	Strongly disagree	5	Strongly disagree	5
74	Over 60 ye	over 10 years	Woman	2	Agree	1	Agree	1	2 tasks	2 Yes	1	Neutral	3	Disagree	4	Strongly agree	2
75	51-60	over 10 years	Man	1	Neutral	3	Neutral	3	3 tasks	3 Yes	1	Neutral	3	Disagree	4	Strongly disagree	5
76	35-50	over 10 years	Woman	2	Agree	1	Agree	1	4 tasks	4 Yes	1	Agree	1	Neutral	3	Strongly agree	2
77	18-34	0-2 years	Woman	2	Strongly agree	2	Strongly agree	2	1 task	1 No	2	Strongly Ag	2	Neutral	3	Strongly agree	2
78	18-34	3-5 years	Woman	2	Strongly agree	2	Agree	1	2 tasks	2 Yes	1	Strongly Ag	2	Neutral	3	Strongly agree	2

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