Relationship Dynamics of Burnout, Turnover Intentions and Workplace Incivility Perceptions

Muhammad Adeel Anjum¹, Anjum Parvez², Ammarah Ahmed³

Abstract

Building upon the relational perspective of employee attitudes and behaviors, we built and tested a causal model to demonstrate the relationship dynamics of burnout, turnover intentions and workplace incivility perceptions. A sample of 237 professionals from 6 major telecom companies participated in this cross-sectional study. A self-reported questionnaire was administered to gauge participants’ perceptions regarding burnout, turnover intentions and workplace incivility. This study concludes that the perceptions of burnout, through workplace incivility, provoke turnover intentions. This finding is a significant addition to existing body of literature on burnout, turnover intentions and workplace incivility.

Keywords: Burnout, turnover intentions, workplace incivility, relationship.

1. Introduction

Bill Gates, the founder and owner of Microsoft is known for his comment “the most valuable asset of my company creeps out of it every night”. In this comment, he regarded ‘people’ as assets. According to him, employees have become the most valuable resource for organizations. This notion is congruent with the assumptions of ‘resource based view-RBV’ which emphasizes the significance of human resources for achieving and sustaining competitive advantage (Barney,
Therefore, retaining this most valuable, but perhaps vulnerable resource has become need of the hour. Results of a large survey conducted in Australia show that organizational performance, by and large, depends upon retention practices of organizations (Holand, Sheehan, & Cieri, 2007). That is why organizations strive very hard to retain their capable employees. However, despite efforts, employees walk-out from the organizations. This withdrawal, either voluntary or involuntary, is generally referred to as ‘employee turnover’. Classically, turnover was conceptualized as a ratio of gone and present employees (Price, 1977). However, in recent times, it is regarded as ‘employee quits’ from organizations. These quits or withdrawals are a normal and routine phenomenon. But, the situation becomes alarming and detrimental when employees’ withdrawals suddenly increase. Researchers have reported many detrimental effects of high turnover and have labeled these as direct and indirect costs. The expenditures incurred on new hires in the form of recruitment, selection and training are the direct costs of high turnover (Staw, 1980). Whereas, low morale, loss of social capital and pressure on existing employees are the indirect costs of high turnover (Dess & Shaw, 2001).

To avoid such costs, a deep understanding of ‘turnover’ is essential. Turnover is a behavior which is instigated by an attitude, called ‘turnover intentions (TI)’ (Mobley, 1982). Turnover intentions represent a compelling psychological desire to leave current organization in quest of new one (Jacobs & Roodt, 2007; Shaw, Duffy, Johnson, & Lockhart, 2005; Tett & Meyer, 1993). There are numerous determinants of TI, however, a worth mentioning factor that triggers turnover intentions is burnout (Cropanzano, Rupp, & Byrne, 2003; Kim & Stoner, 2008), which can be defined as a combined experience of the feelings of: i) emotional exhaustion, ii) cynicism or depersonalization and iii) diminished personal accomplishment (Maslach & Leiter, 2008). The first facet of burnout, that is, emotional exhaustion refers to the feelings of being overreached and depleted of emotional and physical resources; whereas, cynicism and diminished personal accomplishment can be conceptualized as undesirable response to job and its elements/aspects and adverse self-evaluations respectively (Maslach & Leiter, 2008).

Though, various researchers (Cropanzano et al., 2003; Caza & Cortina, 2007; Huang, Chung & Lin, 2003; Kern & Grandey, 2009; Kim & Stoner, 2008; Lim
Muhammad Adeel Anjum, Anjum Parvez, Ammarah Ahmed & Cortina, 2005; Podsakoff, LePine, & LePine, 2007; Rahim & Cosby, 2009; Reio & Ghosh, 2009; Spence-Laschinger, Leiter, Day, & Gilin, 2009) have examined the relationships of burnout, turnover intentions and incivility from different perspectives, but an aspect of this relationship still remains unexplored. That is, the mediating effect of workplace incivility on the relationship between burnout and turnover intentions. Researchers theorize workplace incivility as a social process having detrimental consequences (Holm, Torkelson, & Bäckström, 2015). Andersson and Pearson (1999), have explained how workplace incivility manifests itself as a reciprocal social process. According to them, ‘the negative spiral of workplace incivility’ is a building block of an inimical work environment where negativities are nurtured. This justifies the mediating role of workplace incivility. Therefore, it can be assumed that workplace incivility would mediate the relationship of burnout and turnover intentions. However, this notion has not yet been tested. Given this, the prime objective of this study is to fill this gap by building and testing a causal model that exhibits the interplay of burnout, turnover intentions and workplace incivility.

2. Hypotheses and Research Model

2.1. Burnout, turnover intentions and workplace incivility

The concept of burnout was introduced by Maslach and Jackson in 1981 to describe a human phenomenon that arises due to dealing and interacting with emotionally demanding people. This phenomenon actually embodies the feelings of: emotional fatigue, cynicism and adverse self-evaluation (Maslach & Jackson, 1981). Burnout adversely affects: i) the individual who experience it, ii) the organizations where burned out people work and iii) those with whom these burned-out individual interact (Maslach & Jackson, 1981). Hence, the consequences of burnout are pervasive. Burnout diminishes mental and physical vigor of experiencing subjects (Eker & Anber, 2008), causes mental and physical fatigue, sleeplessness, and family issues and may also lead to extensive consumption of drugs and liquors (Maslach & Jackson, 1981). Burnout diminishes productivity and efficiency of individuals which in turn affect the levels of their satisfaction with jobs, and commitment with organizations (Chong & Monroe, 2015). A continuous state of being burned out may also result in early retirements or resignations (Spreitzer, et al., 2012).
The theoretical framework of burnout presented by Demerouti, Bakker, Nachreiner, and Schaufeli (2001) advocates that burnout is a significant mediator of the relationships between several important attitudinal outcomes. Among them, is turnover intention. Arnold and Feldman (1982) outline five categories of factors that influence turnover intentions. These include: macroeconomic factors (labor market conditions, economic development), business factors (salaries, firm size, environment and business management), individual's work related attitudes (commitment, satisfaction, stress etc.), demographic factors or personal characteristics (age, sex, education, experience etc.) and other individual characteristics that do not relate to work such as family size, family and spouse responsibilities etc. The theoretical framework of burnout suggested by Demerouti et al., (2001) and findings of Arnold and Feldman (1982) have both been empirically supported by many researchers (Huang et al., 2003; Kim & Stoner, 2008; Rahim & Cosby, 2016). These studies conclude that a positive association exists between burnout and turnover intentions. More importantly, burnout has been reported as a critical determinant of turnover intentions (Halbesleben & Buckley, 2004; Podsakoff et al., 2007). Hence, we also propose that:

H1: A significant positive association exists between burnout and turnover intentions.

Considering the aim of this study, we also assume a positive relationship between burnout and workplace incivility. We build this assumption on the findings of existing body of research and general observations. Spence-Laschinger et al. (2009), in their study on nurses, found emotional exhaustion and cynicism (two dimensions of burnout) positively related with incivility. Rahim and Cosby (2016) also reported similar findings. Findings of these studies reveal a very interesting insight about the interrelationship of burnout and incivility. That is, the experience of being burned-out leads to incivility and vice versa. For instance, individuals undergoing the state of burnout can show a variety of uncivil behaviors (yelling, shouting, belittling and even abusing others at work). On the flipside, a constant experience of uncivil behaviors may also cause feeling of burnout. Hence, we assume that:

H2: A significant positive association exists between burnout and workplace incivility.
2.2. Workplace incivility and turnover intentions

Unlike other negative and intense work related behaviors such as: aggression and harassment; incivility is a “low-intensity deviant behavior with ambiguous intent to harm the target, in violation of workplace norms for mutual respect” (Andersson & Pearson, 1999, p. 457). Characteristically, uncivil behaviors are rude and disrespectful in nature. For instance, shouting on others in shared working place, discounting the opinions of peers, social exclusion of colleagues from organizational or some social events, posing veiled threats, curt responses and use of demeaning language are uncivil behaviors (Reich & Hershcovis, 2015). Despite of relatively mild nature, incivility can have startling impacts on the targets. Some of the outcomes of workplace incivility include: anxiety and depression (Cortina, Magley, Williams, & Langout, 2001), well-being (Pearson, Andersson & Porath, 2005), workplace conflicts (Andersson & Pearson, 1999), deteriorated general & mental health, decreased job satisfaction (Lim, Cortina & Magley, 2008), rumination, mood swings, shame, guilt & sleeplessness (Yamada, 2000) and counterproductive work behaviors (Bibi, Karim & Din, 2013).

Almost every individual experiences some form of uncivil behaviors within the organizations. So we are focusing the individual's experience of incivility rather overall incivility that stems from the organization. So, when an individual experiences uncivil behaviors, it becomes difficult for him/her to control situations. This eventually creates anxiety and makes victims distressed (Cortina et al., 2001). The targets or victims of incivility, in order to get rid of anxiety and distress, may decide to leave the organization (Cortina et al., 2001; Karim, Bibi, Rehman, & Khan, 2015; Lim et al., 2008; Pearson et al., 2000; Reio & Ghosh, 2009). Therefore, we also expect that;

H3: A significant positive relationship exists between workplace Incivility perceptions and turnover intentions

Based on the hypothesized links among burnout, turnover intentions and incivility; we also assume that workplace incivility perceptions would manifest itself in the relationship between burnout and intentions to leave. Karim et al., (2015), have modeled and tested the mediating role of workplace incivility. Their study reveals that, one way through which emotional intelligence has an effect on different work related outcomes (job satisfaction, organizational commitment,
turnover intentions and counterproductive work behaviors) is through the perceptions of incivility victimization. Despite its defining characteristic of ‘being low intensity deviant behavior’, it does have strong detrimental effects on work related outcomes.

But the question which needs to be addressed here is, ‘how’ and ‘why’ incivility has such strong negative outcomes. Some theoretical perspectives provide answers to this fundamental question. Firstly, the risk management model (Leiter, 2013) suggests that every organization has a social environment having emotional and rational qualities. According to Leiter, the organizational relationships are built rationally implying that employees are usually uncertain about how their workplace relationships will develop further, that is why, they donot respond to workplace incivility properly. As they may perceive that responding to incivility can increase the risk of deteriorating their professional relationships. Alongside, when employees feel as socially excluded within their organizations, then the basic norms of: belongingness, autonomy and efficacy are violated. This violation poses a serious threat of ‘ambiguous social identity’ of employees at workplaces. Both, the increased risk/uncertainty and ambiguous social identity carry strong negative emotional effects (Leiter, 2013).

Secondly, the disempowerment theory presented by Kane and Montgomery (1998) provides some explanations on how workplace incivility instigates negative outcomes. This theory assumes that any act of incivility, no matter how trivial, is strongly perceived. Employees interpret such uncivil behaviors as acts to undermine their dignity and respect thereby leading to several negative outcomes. In sum, the risk management model and disempowerment theory both connote that workplace incivility as an important instigator of detrimental outcomes. However, another noteworthy perspective that best answers the question that ‘how workplace incivility causes negative outcomes’ is of Andresson and Pearson (1999). According to them, workplace incivility is subtle in nature but its has spiraling effects. They assert that “the growth/escalation of the negative spiral of incivility aggravates negative behaviors”. In other words, the incivility spiral nurtures a wide variety of inimical but nuanced behaviors. Else, it can also be assert that incivility has the power to perpetuate quality of behaviors. Hence, this conceptualization leads us to hypothesize that incivility has both, direct and indirect effects. Therefore, we assume that;
H₄: Workplace Incivility perceptions would significantly mediate the relationship between burnout and turnover intentions.

The arguments stated in preceding paragraphs are represented in the form of following schematic diagram (Figure 1);

![Figure 1: Research Model: Relationship Dynamics of Burnout, Turnover Intentions and Workplace Incivility Perceptions](image)

3. Methodology
3.1. Design, sample and procedure

The aim of present study is twofold: i) to model and ii) to examine the interplay of burnout, workplace incivility and turnover intentions. Causal design is best suited for such investigations (Saunders, Lewis & Thornhill, 2009), hence, this study is causal in nature. We delimited this study to the telecom companies operating in Quetta, Pakistan. At present, 06 telecommunication companies are operating in Quetta. Adhering to the ethical standards laid down in 6th edition of APA manual, the identities of these companies are concealed. Data collection process for this study was started by approaching the heads of HR/personnel divisions/departments of telecom companies for requesting the permission of data collection and for the provision of "employees' list" in each company. After seeking the permission and employees' lists from each company, an exhaustive population frame was prepared. This was done by merging the employees' lists of 06 telecom companies into one master list having all requisite details (employee ID, name, designation, location/branch/department etc.). This master list revealed that these companies employ a total of 275 white collar employees (excluding the support staff such as sweepers, peons and guards etc). Out of 275,
223 were front level managers, 37 were middle level managers and 15 were top level managers. These 275 individuals were all approachable. Therefore, a census was conducted to collect data. Each of the elements on master list was approached and given a self-administered questionnaire to respond. Every respondent was thoroughly briefed about the aim of the study and was informed that his/her participation in this study was purely voluntary and that they can withdraw their participation at any time during data collection. 237 respondents voluntarily opted to participate in this study which indicates a response rate of almost 86%. However, this notably high response rate is just by chance and does not imply use of any coercions during data collection process. Out of 237 respondents, 179 were male (75.5%) and 58 were female (28.5%). Majority of them (n=155) were lying in the age range of 21-30 years with an average experience range of 1-10 years (n=180) having graduate degrees (n=119).

### 3.2. Measures

#### 3.2.1 Burnout

Respondents' perceptions of burnout were measured by using the short version of burnout measure (BMS-10) developed and validated by Malach-Pines (2005). It is a 10 items scale with a 7 point response scale (1 = never, 2 = almost never, 3 = rarely, 4 = sometimes, 5 = often, 6 = very often and 7 = always). Respondents were requested to express their opinions/perceptions regarding “How do they feel about their job” and rate the items like “Tired”, Disappointed with people” and “I have had it” etc. The reliability coefficient of this scale in present study was “$\alpha = .844$” which verifies that scale is reliable.

#### 3.2.2 Turnover intentions

Respondents’ perceptions regarding turnover intentions were gauged with the help of 03 items developed by Mobley and colleagues (1978). The items on scale appear like “I often think about quitting my present job” etc. with a five response choices (5 = strongly agree, 4= agree, 3= neutral, 2 = disagree, 1 = strongly disagree). The possible score range of these 03 items is 3-15. A score of 03 implies no intentions to quit while score equals or near to the upper bound value (i.e: 15) indicates a higher degree of turnover intentions. The reported value of reliability coefficient of turnover intentions scale in present study was “$\alpha = .836$” showing a higher internal consistency.
3.2.3 Workplace incivility

Respondents’ perceptions about the prevalence and magnitude of workplace incivility were gauged by using a 07 items scale of Cortina et al., (2001). This scale asks respondents to recall and rate the situations which were stated as question statements. These situations appeared as “Paid little attention to your statements or showed little interest in your opinions” and “put you down or was condescending to you”. Each item statement was followed by 5 response options very rarely (1) to always (5). Lower scores on the scale indicate lower levels of workplace incivility and higher scores on the scale indicate higher levels of workplace incivility. Reliability coefficient of workplace incivility scale was “$\alpha = .820$” implying sufficient consistency.

4. Results

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>SD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>Skewness</th>
<th>Kurtosis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burnout</td>
<td>3.0096</td>
<td>0.9980</td>
<td>1</td>
<td></td>
<td></td>
<td>0.679</td>
<td>0.138</td>
</tr>
<tr>
<td>TI</td>
<td>2.5879</td>
<td>1.1108</td>
<td>.492**</td>
<td>1</td>
<td></td>
<td>0.469</td>
<td>-0.856</td>
</tr>
<tr>
<td>Incivility</td>
<td>2.4479</td>
<td>0.8006</td>
<td>.615**</td>
<td>.466**</td>
<td>1</td>
<td>0.454</td>
<td>-.031</td>
</tr>
</tbody>
</table>

N = 237, ** = p < 0.01

Descriptive statistics of major study variables and correlation analysis is summarized in table 1. Skewness and kurtosis values of all study variables lie within the acceptable range of ± 2 which implies that these variables are normally distributed. Whereas, the composite mean values of each variable indicate their magnitude which is minimum. As hypothesized, a significant positive association exists between burnout, turnover intentions and incivility \( burnout \& turnover intentions (r = .492, p < 0.01), burnout and incivility (r = .615, p < 0.01), turnover intentions and incivility (r = .466, p < 0.01) \). Based on these evidences, we accept hypothesis 1, 2 and 3 and conclude that burnout, turnover intentions and incivility are positively associated with each other.

In hypothesis 4 we claimed that incivility would serve as a mediator of the relationship between burnout and turnover intentions. Generally, mediation analysis is conducted by following Baron and Kenny’s (1986) or Sobel’s test (Sobel, 1982). However, scholars (Preacher & Hayes, 2004, 2008) have noted
some shortcomings of this method. For instance, Baron and Keney’s method does not specify whether or not the indirect effects differ from zero. Keeping this limitation in view, we conducted the non-parametric bootstrapping method (with 1000 resamples) of mediation analysis (Preacher & Hayes, 2004). For this, SPSS macro of Preacher and Hayes (2008) was used. When employed, this macro calculated four paths (a, b, c, & c'). The detailed description of these paths is given in Table 2.

### Table 2: Mediation Analysis

<table>
<thead>
<tr>
<th>Description of paths</th>
<th>Coeff.</th>
<th>SE</th>
</tr>
</thead>
<tbody>
<tr>
<td>‘a’ Effects of burnout on workplace incivility</td>
<td>.4931**</td>
<td>.0413</td>
</tr>
<tr>
<td>‘b’ Direct effects of workplace incivility on turnover intentions</td>
<td>.3651**</td>
<td>.0972</td>
</tr>
<tr>
<td>‘c’ Total effects of burnout on turnover intentions</td>
<td>.5475**</td>
<td>.0632</td>
</tr>
<tr>
<td>‘c’ Direct effects of burnout on turnover intentions</td>
<td>.3675**</td>
<td>.0780</td>
</tr>
</tbody>
</table>

**Model Summary:** $R^2 = .2851, \Delta R^2 = .2790, F = 46.655, p < 0.01$

**Bootstrap Results for indirect effects (BO on TI through WI)**

<table>
<thead>
<tr>
<th>Data</th>
<th>Boot</th>
<th>Bias</th>
<th>SE</th>
<th>Bias Corrected 95% CI</th>
<th>Percentile 95% CI</th>
</tr>
</thead>
<tbody>
<tr>
<td>.1800</td>
<td>.1792</td>
<td>-.0009</td>
<td>.0535</td>
<td>.0806, .2959</td>
<td>.0782, .2898</td>
</tr>
</tbody>
</table>

**Note:** ** = p < 0.05, BO = Burnout, TI = Turnover Intentions, WE = Workplace Incivility.

As shown in Table 2, it is evident that burnout is a significant predictor of workplace incivility-‘path a’ (Coeff. = .4931, SE = .0413, p < 0.05) and turnover intentions-‘path c’ (Coeff. = .5475, SE = .0972, p < 0.05). Results also show that workplace incivility can also significantly predict turnover intentions (Coeff. = .5475, SE = .0632, p < 0.05). Bootstrap method with 1000 samples verifies the significance of indirect effects through workplace incivility (boot = .1792, SE = .0535, Bias Corrected 95% Confidence Interval = .0806, .2959 and Percentile 95% Confidence Interval = .0782, .2898). And the overall indirect effect “path a*path b” was 0.1800 (.4931*.3651 = 0.1800). Though the methodological literature on mediation calls for distinguishing mediation results as either ‘complete/full’ or ‘partial mediation, however, we did not discuss these terms as Hayes (2012, p. 162) notes that such terms have no substantial meanings. For him, the results of mediation to be significant, the indirect effects must be different from zero. And it is evident from results (Table 2) that the 95% confidence intervals (L = .0781,
U = .2898) of indirect effect donot include zero which verifies the mediation effect. Hence, we conclude that workplace incivility has significantly mediated the positive relationship of burnout and turnover intentions.

5. Discussion

The prime objective of this study was to explore the relationship dynamics of burnout, turnover intentions and workplace incivility. Four major hypotheses were articulated to test the relationship dynamics of stated variables. All the hypothesized notions received enough empirical support to be accepted. Hypothesis one claims for a positive association between burnout and turnover intentions. In line with the results of prior scholarships (Huang, Chuang & Lin, 2003; Rahim & Cosby, 2016; Spence Laschinger et al., 2009), burnout was found positively associated with turnover intentions and workplace incivility. It is due to the fact that burnout is that psychological state in which people become emotionally exhausted and cynic and start evaluating themselves adversely. In turn, these negative feelings give birth to certain negative attitudes and behaviors. Among these, mental fatigue is worth mentioning. This diminished mental vigor or the mental fatigue leads to withdrawal behaviors (Spreitzer, et al., 2012). In other words, it can be said that burned out people are mentally fatigued due to which they think of quitting their current jobs and start searching new work avenues. Therefore, we recommend that the concerns at telecommunication companies should mitigate the antecedent conditions that may trigger turnover intentions amongst the staff. Alongside, the experience of being burned out, as highlighted by this study, also deteriorates the congeniality of interpersonal relationships at work. Existence of a positive association between burnout and incivility verifies this.

Our second hypothesis claimed the same and results supported it. Incivility, as noted by Andersson and Pearson (1999), encompasses the violation of workplace norms of mutual respect which resultantly cause several detrimental problems such as: anxiety and depression (Cortina et al., 2001), impaired well-being (Pearson, Andersson & Porath, 2005), escalated workplace conflicts (Andersson & Pearson, 1999), waned general & mental health (Lim et al., 2008), rumination, mood swings, shame, guilt, sleeplessness (Yamada, 2000) and counterproductive work behaviors (Bibi et al., 2013). However, this study brings forward another consequence of incivility, that is, ‘turnover intentions’. This
finding proved $H_3$ which states that incivility is positively related with turnover intentions. This implies that uncivil behaviors can affect the attitudes of targets. In other words, uncivil behaviors, instill the intent among targets to leave their current employer (Andersson & Porath, 2000; Reio & Ghosh, 2009). Hence, it is suggested to control the magnitude of uncivil behaviors so that the negative attitudes may be controlled.

Hypothesis 4 stated that incivility would mediate the relationship between burnout and turnover intentions. It is a well-established fact that mediators are the mechanism through which one variable impacts the other. Therefore, these variables are to be taken into account while one is interested to determine the impacts of one variable on another. Results show that incivility partially mediated the relationship between burnout and turnover intentions. This finding suggests that it is the subjective feeling or perception of the targets of incivility that manifests itself between the experience of being burned out and turnover intentions. The explanation for this mediating effect is the fact that incivility is that malicious situation which have been proven significant in explaining the relationship among various work related attitudes and behaviors (Holm et al., 2015; Karim et al., 2015). The mediating effect of workplace incivility, as proved by this study, are in line with the risk management model (Leiter, 2013) and assumptions of ‘incivility spiral’ by Andersson and Pearson (1999) and disempowerment theory (Kane & Montgomery, 1998). According to risk management model, targets perceive workplace incivility as a ‘threat’ to their social identities and this threat thus causes a negative affect which further leads to several negative attitudinal and behavioral consequences (such as turnover intentions and turnover). Whereas, the view point of Andersson and Pearson (1999) is that workplace incivility fosters certain inimicalities within work settings. As proven in this study, the prevalence and expereinece of workplace incivility not only causes pernicious outcomes in form of turnover intentions, but also serves as a mechanism through which burut causes turnover intentions. Similarly, the dysempowerment theory (Kane & Montgomery, 1998) explains that employees perceive even very minor acts of incivility very strongly and under such states of minds negative attitudes and behaviors are exhibited as a reaction.
Findings of this study are subject to certain limitations. First of all, this study was delimited to telecom companies and the yielded results are based on the opinions of telecom professionals. Hence, the results may not be generalized to other sectors. Therefore, we recommend replication of same study in other sectors as well. Second, the cross sectional nature of this study limits the direction of causality. Future researchers may adopt a longitudinal design to confirm the direction of causality. Self-reporting is another potential issue. Respondents may provide false information by committing over or under rating the phenomenon. Thus, we recommend 360 degree approach of data collection. A long side, this study offers certain theoretical and practical implications. Results of this study are a significant addition to the existing body of literature on burnout, turnover intentions and incivility. Readers may advance their knowledge on underlying dynamics of said variables. In addition, the practitioners at telecom companies are recommended to undertake initiatives by which employees can learn how to get rid of burnout and how to curtail the magnitude of incivility. This study also highlights the needs for establishing a congenial environment and anti-mistreatment policies as a retention strategy.

References


