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The Impact of Non-Statutory Benefits on Employee Retention in the German Manufacturing Industry

Thomas Erbach

Supervised by Dr Xiaoling Hu and Dr Haseeb Shabbir

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Declaration

I declare that the work in this assessment was carried out in accordance with the regulations of the University of Gloucestershire and is original except where indicated by specific reference in the text. No part of the thesis has been submitted as part of any other academic award. The thesis has not been presented to any other education institution in the United Kingdom or overseas.

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Abstract

The manufacturing industry in Germany is currently facing a labour shortage. Accordingly, retaining skilled employees (and managers, in particular, due to their strategic importance) is a key task for human resources (HR) managers to ensure that their organisations can operate successfully. While compensation is a major element in employee retention, its availability is limited and should therefore be employed strategically. Despite the fact that the non-statutory variety makes up approximately 15% of the overall compensation in Germany, there is a paucity of studies investigating how non-statutory benefits impact retention. This especially concerns the influence of non-statutory benefits and their diversification on job satisfaction, motivation, and retention. This research aims to provide companies with more comprehensive knowledge about how to balance compensation packages and increase retention.

The methodological approach of this thesis is grounded in post-positivism, which acknowledges both quantitative and qualitative approaches, but affords greater importance to the former. In order to investigate the above-stated issue, the researcher designed a questionnaire and collected responses from 381 participants via the online platform SurveyMonkey. The researcher then analysed the questionnaire responses using factor and regression analyses.

The results from the analyses support the role of non-statutory benefits in terms of the organisational goal of retention. However, their large impact on improving job satisfaction and motivation indicates the existence of additional relevant factors that determine turnover intentions. Therefore, compensation policies can certainly be optimised through focusing on the relevant non-statutory benefits, due to their being one part of the puzzle of understanding the determinants of job satisfaction, motivation, and turnover intentions.

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List of Abbreviations

AI	Accident coverage
C&B	Compensation and benefits
CA	Childcare assistance
Car	Company car
CET	Cognitive evaluation theory
CFA	Confirmatory factor analysis
DT	Digital technology
EDU	Educational opportunities
EFA	Exploratory factor analysis
FLEX	Flexible working hours
HOE	Equipment for home office
HR	Human resources
HRM	Human resources management
IL	Intention to leave
JD-R	Job-Demands-Resources
JS	Job satisfaction
JSS	Job Satisfaction Survey a
KMO	Kaiser-Mayer-Olkin Measure of Sampling Adequacy
LI	Life insurance coverage
M	Motivation
MB	Meals & beverages
MQ	Motivation Questionnaire
NSB	Non-statutory benefits
OI	Other insurance
PEN	Company-provided pension
Q	Question
R^2	R-squared value
SC	Share compensation
SDT	Self-determination theory

SEM	Structural equation modelling
TC	Total cash
TI	Turnover intention
WH	Working from home

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1. Introduction

The manufacturing industry in Germany is experiencing a shortage of skilled labour, forcing companies to engage in strategies to retain such employees as managers (Martin, 2015; Brucker Juricic et al., 2021). Compensation is key to retaining employees in such a challenging environment, and non-statutory benefits are a major component of employees' total compensation packages (Armstrong & Taylor, 2020). Despite this, there is a lack of research examining the relationship between non-statutory benefits and employee retention within the manufacturing industry in Germany. Accordingly, this research aims to provide companies with more comprehensive knowledge on how to balance compensation packages and increase retention. This is addressed by first reviewing the existing literature, before analysing the results of a questionnaire. Finally, the findings are summarised, and theoretical and practical contributions discussed.

This chapter first provides the research context of the impact of non-statutory benefits on employee retention for the German manufacturing industry – from which the problem statement is derived. Once done, the research aim, objective and questions are delineated, followed by a description of the methodological approach. Finally, this chapter outlines the structure of the thesis.

1.1 Research Context

The successful growth of companies requires a qualified workforce and employees committed to organisational success (Hongal & Kinange, 2020). This is especially relevant to knowledge-based industries (Renaud et al., 2015), where qualified employees are widely considered to be a key organisational resource and critical for long-term success (Cruceru & Sima, 2010). 'The work life of the individual is no longer tied to an individual organization' (Cooper-Hakim & Viswesvaran, 2005, p. 241), meaning that the role of employee retention is therefore of paramount importance.

Employee retention is a pressing concern for companies and HR managers, particular in today's highly-competitive environment. Retention's strategic objective is to maintain the right employees who can help the organisation to grow and achieve a competitive advantage over its rivals (Sandhya & Kumar, 2014). Companies invest in employee development to benefit from the improvement of their capabilities. Such an investment in knowledge and skills may subsequently be returned via an improvement in employee productivity and effectiveness (Rahman & Nas, 2013). As such, organisations highly prioritise employee retention as the investment would otherwise provide no significant return.

The relevance of talent retention as an HR task (Smilansky, 2007; Hanif & Shao, 2013), especially in knowledge-based industries, is further complicated by the current demographic developments and observable changes to labour markets (Walter et al., 2013). Demographic changes are likely to create new challenges for Germany in the coming years. Indeed, its population will become older and there will be fewer people of working age. These changes are likely to significantly impact Germany’s labour market (Wilke, 2019).

Besides demographics, a change in attitudes towards work and employer commitment can also be observed, likely due to generational changes. For example, members of Generation Y are commonly characterised as requiring much more purpose and work–life balance in their employment than former generations (Ötken & Erben, 2013). Such requirements consequently pose challenges to employers and leadership staff regarding the optimal methods to retain employees (Parment, 2013). Generally speaking, this same issue has been found for members of Generation Z (those born after 2000), who will increasingly populate firms in the upcoming years (Ozkan & Solmaz, 2015). Such generation differences are particularly salient in terms of the relevance of benefits offered to employees and their impact on retention (Dulebohn et al., 2009). While the base salary still has the same value for Generation Z as for other generations, the value for a company car is lower among employees of this generation (Vatanparast & Adamaschek, 2018).

Benefits can be understood as part of the total compensation offered to employees. However, in contrast to cash payments, non-cash benefits typically include such elements as company pensions, insurance provisions, and food and beverages (Armstrong & Taylor, 2020; Johnson, 1983). Due to these benefits being offered voluntarily by employers, it is common to refer to them as ‘non-statutory’ or ‘fringe benefits’. Non-statutory benefits have a rather long history and date back to the 18th century, when employers in Pennsylvania began to offer benefits to their employees (Marsh & Kleiner, 1998). The typical intention for the provision of voluntary benefits is grounded in the concept of labour welfare (Carson, 2005; Sivarethinamohan, 2010). While non-statutory benefits have been explored in the context of personnel research in recent years (e.g., Herzberg, 1968; Ahmad & Scott, 2015; Artz, 2010), such studies have not been particularly directed towards the issue of retention.

Aside from competitive compensation policies, a number of additional factors have been found to be relevant for retaining employees, such as job satisfaction or motivation (Susniene & Vanagas, 2006). Job satisfaction can here be understood as the extent to which people like their job. It can be argued that the concept of job satisfaction is relatively complex due to the existence of many contributing factors (Artz, 2010; Abraham, 2012). Motivation can be distinguished in terms of intrinsic and extrinsic motivation, and constitutes another complex construct which describes the drive towards some specific action or behaviour (Hung et al., 2011).

The research on motivation has been profoundly shaped by the work of Maslow (1943), as well as by many other theories explaining the occurrence of this phenomenon, such as Theory X and Theory Y (Carson, 2005), Goal Theory of Motivation (Locke, 1978), Expectancy Theory (Vroom, 1964), Equity Theory (Adams, 1965), Two-Factor Theory (Herzberg, 1968), and Self-Determination Theory (SDT; Deci and Ryan, 1985). However, studies published after 2000, such as the Job-Demands-Resources (JD-R) model (Demerouti & Bakker, 2011) and Goal Setting Theory 2.0 (Locke & Latham, 2006), have further developed the understanding of motivational origins. The Two-Factor Theory (Herzberg, 1968), SDT (Deci and Ryan, 1985), Equity Theory (Adams, 1965), and Expectancy Theory (Vroom, 1995) ought to be mentioned in relation to job satisfaction. These are the fundamental works used in this thesis for both job satisfaction and employee motivation. Consequently, when aiming to evaluate the role of non-statutory benefits on employee retention, no analysis can provide sufficient conclusions without also considering the impact of other relevant factors, such as motivation or job satisfaction.

Moreover, attitudes regarding benefits can be substantially different across employees as particular benefits do not provide equal utility for every employee (Carraher, 2011). This is due to how the value of particular types of non-statutory benefits can depend on employees' unique characteristics (Goergen & Rennebog, 2011). Similarly, while child-related benefits have been shown to increase commitment towards an organisation (Mulvaney, 2014), it could be argued that such benefits are predominantly favoured by employees for whom they are practical.

1.2 Problem Statement

In light of the above, it is important to examine the role of non-statutory benefits towards employee retention. On the one hand, employee retention is an important strategic goal for organisations (Sandhya & Kumar, 2014), while, on the other, non-statutory benefits account for a significant portion of employee compensation (Armstrong & Taylor, 2020). Despite this, there is a lack of research into the relationship between the two, especially in the German manufacturing industry. However, given the potential influence of other factors, such as job satisfaction or motivation, analysing the role of non-statutory benefits becomes a more challenging task. Generally speaking, non-statutory benefits refer to the design of remuneration schemes, which can be structured in various ways (Armstrong & Murlis, 2007). However, due to the role of the compensation system on organisational success in retaining employees, the design of such reward initiatives to foster performance is regarded as one of the most important functions of HR. A deeper understanding of the relationship between non-statutory benefits and employee retention could thus benefit companies by serving as a prerequisite to advising management in reward scheme implementation (Armstrong & Taylor, 2020).

This research seeks to address this gap. Firstly, the literature on employee retention, job satisfaction, motivation, and non-statutory benefits is reviewed and a theoretical framework developed. In order to test the hypothesis of this theoretical framework, the results of a questionnaire are analysed in relation to the stated hypothesis. Hence, this thesis can make valuable contributions to how HR managers improve the retention of qualified employees in their organisations through the application of well-structured portfolios of non-statutory benefits that provide personal high value to the beneficiaries.

To the best of the researcher’s knowledge, this key issue cannot be found within current academic research, particularly in terms of the German manufacturing industry. For example, previous studies have not necessarily distinguished whether a particular benefit is of a mandatory or a non-statutory nature, as in the case of health insurance research (e.g., Dulebohn et al., 2009). Moreover, studies have typically not evaluated employees’ personal circumstantial characteristics, thus neglecting the roles that the diversification of different benefits can provide (e.g., Zou, 1997).

While the theme of non-statutory benefits and their relation to retention is of a general concern, this thesis focuses more specifically on the distinct settings within a particular industry and employee group. Retention is indeed relevant to the German manufacturing industry, which is facing a shortage of skilled labour (Nienaber, 2018; Brucker Juricic et al., 2021). This is particularly important in the context of organisations, which desperately need to retain talented engineers in order to meet the challenges emerging from Industry 4.0 (Whysall et al., 2019). This situation forces companies to develop strategies to retain employees (Deng et al., 2021) and especially managers because of their strategic influence (Sanders, 2011). Compensation, of which non-statutory benefits form a significant part, is one tactic that significantly increases employee retention (Renaud et al., 2015), meaning that they ought to be more intensively considered by companies as a general part of their compensation schemes (Landry et al., 2017).

Consequently, the above-highlighted research gaps have led to a lack of understanding of the topic. As such, the research attempt of this thesis is thus well suited to providing a novel and valuable contribution towards understanding the design of compensation schemes (which include non-statutory benefits) by considering their specific impact on employee retention. By simultaneously taking into account the constructs of job satisfaction and motivation, a fuller understanding of the role of non-statutory benefits on retention becomes possible.

1.3 Research Aim, Research Questions, and Research Objectives

This study investigates the influence of non-statutory benefits on manager satisfaction and motivation, as well as their effect on employees (and, specifically, manager) retention in the German manufacturing industry. Filling this research gap would provide companies with more comprehensive knowledge about how to balance and structure compensation packages so as to optimally align managers' benefit preferences and companies' willingness to provide them. This, in turn, has the potential to increase retention, and thus help companies prevent costly staffing procedures and their associated expenses. Generally speaking, there is a paucity of studies investigating how non-statutory benefits and retention correlate with each other. The role that non-statutory benefits can play in the retention of managers in the German manufacturing industry is thus a particularly worthwhile research subject for further consideration.

In consideration of the above problem statement, it would be worth highlighting certain key areas that require additional research. To provide a specific focus, this thesis evaluates the retention of managers, which differs from the retention of employees who do not hold leadership positions. It is particularly important to retain managers as they fulfil key roles in strategy implementation and communication. Managers can be considered as providing a key link between their subordinates and a firm's executive management (Rensburg et al., 2014). As such, the retention role of non-statutory benefits differs between managers and other employee groups. Consequently, by focusing only on managers from a particular industry within Germany, this thesis can expect to have a higher degree of reliability in its analysis. In this regard, it should be noted that empirical research on the role of benefits in the compensation policies of firms has often been conducted with a similar focus on a select group of professionals within a particular industry and country. Examples include the role of family benefits on turnover intentions for construction workers in China (Liu et al., 2020) or the role of benefits in recruiting employees for the hospitality industry in the United States (Jolly et al., 2020).

This will be achieved through the following research questions:

1. Which types of non-statutory benefits are commonly provided for managers in the German manufacturing industry?
2. How do managers evaluate the non-statutory benefits provided according to their personal needs and in relation to comparable compensation policies of competing firms?
3. How are non-statutory benefits related to job satisfaction and motivation?
4. What impacts do non-statutory benefits have on employee retention, and do job satisfaction and motivation have a mediating effect on this relationship?
5. Which practical conclusions towards optimising compensation policies through non-statutory benefits can be derived and which theoretical contributions can be identified?

Therefore, the research objectives can be stated as follows:

1. To analyse the impact of the adaption of non-statutory benefits packages of companies in the German manufacturing sector to the different needs of industry managers.
2. To evaluate the relationship between non-statutory benefits and retention, as well as motivation and job satisfaction as mediating variables for managers from the German manufacturing industry.
3. To assess the diversification of non-statutory benefits, and strive for solutions for improvement and increased alignment on the needs of the managers.
4. To develop practical recommendations for companies in the German manufacturing industry on how to retain managers through non-statutory benefits.

1.4 Methodological Approach

The methodological approach of this thesis is grounded in post-positivism, which tends to give more weight to the value of objective reality (empirical evidence) than to subjective reality (Giddings & Grant, 2006), while acknowledging both. Within this mixed-methods approach, the quantitative side provides the objective part of reality (through testing the hypotheses), while the qualitative component accounts for the subjective reality (through developing the questionnaire).

The researcher developed the questionnaire based on the research aims inspired by findings from the existing literature, as well as from the input, suggestions, and feedback received from the HR experts during the quantitative exploratory phase of the questionnaire development. A pre-test was conducted with 10 participants – either HR or manufacturing industry managers – who were asked to complete the questionnaire, followed by a short interview with the researcher. The suggestions from the exploratory phase and the pre-test contributed to the design of the final questionnaire used in the survey.

Afterwards, the final questionnaire was sent out to possible participants to gather quantitative data. The data used in this approach were derived from an online survey of eligible participants (i.e., managers working in the German manufacturing industry). A total of 419 participants participated in the survey, of which 381 met the inclusion criteria. The survey was conducted from 2 April to 15 June 2021, using the online platform SurveyMonkey.

The data gathered through the survey were used to provide answers to the research questions and objectives, which refer to the relationship of non-statutory benefits on job satisfaction, employee motivation, and employee retention (listed in Section 1.3). As retention refers to the policies or practices that a company implements in order to reduce fluctuation levels (Anitha, 2016), it cannot be measured directly. Therefore, the approach focused on the determination of intention to leave at the employee level. In so doing, it was possible to determine a company's need for activities to improve retention, which could then be assessed through the evaluation of specific variations of non-statutory benefits while considering their impact on job satisfaction and motivation, and then as mediating factors between non-statutory benefits and retention.

The data analysis involved different methods for analysing quantitative survey data. This included methods for assessing the reliability of the variables, such as Cronbach's alpha (Ahmad & Scott, 2015; Cronbach, 1943; Mafini & Dlodlo, 2014), the Kaiser-Mayer-Olkin Measure of Sampling Adequacy, Bartlett's Test of Sphericity (Yong & Pearce, 2013), factor analysis (Hedderich & Sachs, 2018), and multicollinearity (Daoud, 2017). The hypotheses were then assessed with a multiple regression analysis, which has been frequently used in similar studies (Abraham, 2012; Yong & Pearce, 2013).

1.5 Structure of the Thesis

The remainder of the thesis is structured as follows. Chapter 2 details a thorough literature review on non-statutory benefits, as well as on the constructs of employee retention, job satisfaction, and motivation. The literature review particularly highlights the role of non-statutory benefits as part of the entire compensation system. Chapter 2 also formulates a taxonomy of the elements of non-statutory benefits, which currently appears absent from the existing literature. After evaluating the literature on the main determinants of employee retention, the rationale for an analysis in the German manufacturing industry is discussed in greater detail. From the literature review, the hypotheses and the theoretical framework for further analysis are derived.

Chapter 3 then explains the decision behind the research philosophy and methodology employed. Based on a philosophical evaluation of the research paradigms, the post-positivist approach was selected as the most applicable approach for this thesis, especially due to its mixed-methods approach with a string focus on quantitative methods for the analysis of survey data (Giddings & Grant, 2006). After having derived this theoretical stance, the foundations, as well as the approach to the survey development, data collection, data preparation, and data analysis are mentioned. Furthermore, the chapter discusses the limitations regarding the data and survey, as well as the associated ethical issues.

Chapter 4 begins with the descriptive statistics and a short evaluation of the data gathered. The analysis methods include those listed in the preceding paragraph such as Cronbach alpha, the Kaiser-Mayer-Olkin Measure of Sampling Adequacy, Bartlett’s Test of Sphericity, factor analysis, multicollinearity testing (VIF), and finally regression analysis.

The results are then discussed in Chapter 5. The chapter also discusses the importance, impact, and diversification of non-statutory benefits on job satisfaction and motivation. Based on this step, the impact of the design of non-statutory benefits to employee retention is discussed, taking into account the mediating roles of job satisfaction and motivation instead of only considering non-statutory benefit design and employee retention in isolation.

Finally, Chapter 6 concludes the thesis. The chapter summarises the findings and presents the study’s limitations. Moreover, the practical and managerial contributions are shown, which serve to provide valuable inputs to practitioners. Furthermore, the theoretical contributions are intended to motivate further academic research based on the findings from the thesis.

2. Literature Review, and Development of Theoretical Framework and Hypotheses

This chapter presents the results from the literature review. After outlining the methodological approach, the chapter then turns to a detailed discussion of the concept of employee retention. Furthermore, the literature review focuses on job satisfaction and employee motivation as key determinates of employee retention and non-statutory benefits. Once done, an assessment on non-statutory benefits and their current use as part of practical reward systems is conducted. Building on these foundations, the researcher then discusses the relationships of the central aspects of non-statutory benefits to employee retention for managers within the German manufacturing industry. On the basis of these discussions, the theoretical framework and the hypotheses are developed.

2.1 Methodological Approach to the Literature Review

This review, using relevant scientific databases, identifies the fundamental core of the relevant literature. Accordingly, relevant journal articles and other sources deemed as important for this research were identified in a structured manner. This was structured to first define search terms based on the research objectives and questions, and search blocks (i.e., non-statutory benefits and job satisfaction). Next, the researcher searched for articles, books, and further publications using the search terms and blocks. Afterwards, identified publications were reviewed and either selected or dismissed based on their content. The goal of such a planned and systematic research of the relevant literature was to bolster the quality of the literature review. As such, the high quality of the review can be determined through the rigorous search process performed. In this sense, the selection process of the literature aimed to contribute to the literature review's ability to 'reconstruct the giant of accumulated knowledge in a specific domain' (Brocke et al., 2009, p.1).

Here, the aim was to ensure the exhaustiveness of the review in order to provide a foundation that can be trusted by any who wish to use this thesis as a relevant source or as inspiration for further research to be conducted from its list of recommendations. This type of literature search fundamentally requires a strong focus on the extant research gaps, whereby a careful distinction is pursued so that a differentiated view on employee groups with the corporate hierarchy can be taken.

To conduct such a review in as systematic a manner as possible, relevant search terms needed first to be defined (Garcia-Penalvo, 2022). Based on the research objectives and questions, major search terms were identified: ‘non-statutory benefits’, ‘diversification of benefits’, job satisfaction’, and ‘motivation’ and ‘retention’. Following an initial review, further search terms were included as they were used synonymously of in similar contexts as those mentioned above. These included: ‘fringe benefits’, ‘employee benefits’, ‘employee retention’, ‘turnover’, ‘turnover rate’, ‘job satisfaction’, and ‘motivation’. These search terms were also combined, such as ‘non-statutory benefits’ and ‘employee retention’.

The researcher conducted this search using such scientific databases as ProQuest, Emerald Insight, JSTOR, Wiley Online Library, or Business Source Complete (EBSCO). In addition, the research was also conducted within Google Scholar and the library of the University of Mainz. As the search results yielded several thousand potential sources, some were excluded so as to narrow down the results into a level manageable for further review, while providing a focus on the specific topic relating to the research aim of this study. First, the scope was narrowed to search subjects on human resource literature or research on organisational contexts. Further exclusion process criteria related to the publication dates or, in selected cases, citation frequency. The number of citations shown in some of the mentioned databases can indicate a paper’s relevance, with higher relevance given to more frequently cited papers.

The search results obtained were selected and initially ordered based on an assessment of their relevance to the topic. Afterwards, the researcher skimmed through the findings in order to identify which studies to specifically include. This was mainly done by evaluating the abstracts, as these can usually provide important information regarding the potential high relevance to the research context. Next, the remaining literature was processed in greater detail, and only those sources were included that showed a valuable balance and depth of the analysis, and provided relevant insights. The applied approach can thus be characterised as explanatory and interpretive, which tends to be the case for literature reviews on organisations and management (Denyer & Tranfield, 2009).

Subsequently, the selected sources were used to identify the key authors and concepts. Additional sources were then gathered, analysed, and, if found to be suitable, integrated into the literature review. These relevant, critical sources were found among the narrowed scope. Further sources were found via a backward search performed using the bibliography in selected articles or through the 'cited by' function, which provides other publications that have cited a specific study.

This process generated a list of publications related to the diversification of benefits, the relevance of benefits to managers, job satisfaction and motivation in relation to non-statutory benefits and retention, or other information on pay systems in the context of the German manufacturing sector. Accordingly, the research was able to assess whether each publication could add some insights to the research task.

2.2 The Concept of Employee Retention

This section explores the depiction of employee retention in the relevant academic literature. The aim is to provide a deeper understanding of this key concept that is highly relevant to HR practices in general (Sandhya & Kumar, 2014), and for the current study more specifically. Therefore, the definition and meaning of employee retention, including its importance to organisations, as well as the role of human resource management (HRM) in fostering employee retention, is here emphasised.

2.2.1 Employee retention and employee turnover

Employee retention can be understood as consisting of a variety of policies and practices that aim keep employees at a company or organisation for a long period of time (Anitha, 2016). As such, its aim is to reduce employee turnover, which refers to the rotation of workers within the labour market (Anitha, 2016).

This rotation occurs between firms, jobs, and occupations for actively engaged employees. However, rotation can also exist in the context of individuals who rotate between the states of employment and unemployment (Abbasi & Hollman, 2000). Employee turnover is often considered to be pervasive and costly across a diverse set of organisations of different types and sizes, and the cause of both highly visible and hidden costs (Abbasi & Hollman, 2000). Accordingly, retaining high-quality and experienced employees is crucial for organisations striving for long-term success (Cruceru & Sima, 2010).

Strongly related to the issue of retention and its importance for organisations is the concept of talent management, which emerged in the late 1990s and was proposed by the advisory firm McKinsey under the phrase ‘the war for talent’, meaning that the organisations with the best employees will achieve competitive success (Armstrong & Taylor, 2020). As the concepts of retention and turnover have been mentioned in their relation to whether employees stay with an organisation or rotate across different places and functions in the labour market, it must be emphasised that the rate of retention is not necessarily equal to the inverse of the turnover rate. Rather, as identified by to Waldman and Arora (2004), the retention rate for a given company is related to what an organisation wants in the context of turnover, especially when considering highly-skilled employees. Given this understanding in the sense of an alignment to qualitative needs in HR management, the importance of employee retention must be understood not as trying to keep every employee within the organisation, but rather only the most talented and important to its long-term goals and success (Waldman & Arora, 2004).

Similarly, Smilansky (2007) stated that the main objective is to improve the availability, skills, and use of the exceptionally high-potential employees who positively impact business development and performance, while employees who do not fit these attributes might consider making way for others. Consequently, companies tend to be more inclined to measure, and subsequently consider, the retention rate rather than turnover, as the former measures what is desirable compared to what is undesirable (Waldman & Arora, 2004). Therefore, retention management is highly related to talent management, which is another fundamental task of HR management (Smilansky, 2007; Hanif & Shao, 2013).

HR management plays a vital role in winning the war for talent and retaining it within organisations (Farndale, 2010). In this regard, strong HR management is paramount for any organisation to achieve success, increase performance, save costs, and be able to manage necessary changes at the organisational level (Fragouli, 2014). Accordingly, due to its benefits, the issue of retaining important employees is fundamental to HR departments (Fragouli, 2014). As such, techniques for managing and retaining talent by HR management are considered integral to achieving organisational goals (Hanif & Shao, 2013).

2.2.2 Determinants of retention

A fundamental requirement for talent management is the clear evaluation of employee performance and the retention of critical talent (Ashton & Morton, 2005). However, problems of information asymmetry may lead to companies not being sufficiently able to clearly identify and monitor their employees' performance. To mitigate or prevent such problems, studies have proposed the role of incentivised compensation in the form of bonus offerings (e.g., Sigler, 1999). Indeed, Carraher (2011) mentioned that pay is important for employee attraction, while benefits are considered more pertinent for employee retention. Nevertheless, pay is not to be neglected, especially when considered with respect to timing. Specifically, by loading compensation towards later points in time, firms can more easily bind employees to them (Jensen & Morrisey, 2001).

Besides the potential problems of finding appropriate ways to identify talented employees and making them a target for beneficial retention efforts, flaws in corporate talent management systems can contribute to employees' inherent value remaining untapped. Kumar (2013) argued that talent management considers human interactions in a rather transactional way, as 'quid pro quo relationships between wages and services, omitting any role for non-monetary influence on this relationship' (p. 17). An example of this may be found in the failure of performance assessments in organisations today, which are being criticised for their inability to identify talent, while often encouraging low-risk and self-protective behaviour, whereas organisations prompting their employees to be more innovative and entrepreneurial may instead reap greater rewards (Paranjape et al., 2006).

Such inappropriate and rigid organisational characteristics, as outlined by Kumar (2013), can therefore contribute to the initial problem of talent identification itself. An inappropriately designed system of non-statutory benefits can additionally be claimed as another impediment that may contribute to the problem itself. Understanding the preferences and needs of employees can help provide a more personalised form of compensation and incentive systems, similar to the practice of personalising customer interactions in the age of digitalisation and data management (Calo, 2013).

Furthermore, creating effective and efficient retention programmes can be aided by understanding what motivates key employees to seek alternate positions. Compensation policies, including non-statutory benefits, are certainly major causes for employee retention rates, but a conducive work environment where employees feel valued and able to perform meaningful work is also highly important (Martel, 2003). This aspect of non-monetary influences has been found to be generally lacking in conventional talent management approaches (Kamau, 2020). As previously mentioned, this is a result of human relations usually being viewed as a purely transactional nature, where only the exchange of wages into services is regarded as relevant (Reder, 2015). Such a naive view on human behaviour in talent management is detrimental to organisations, as it fails to consider other issues of vital importance (Kumar, 2013). Therefore, financial rewards and recognition are vital to the success and advancement of organisations' retention programmes because they both show employees that their efforts are important and appreciated. Consequently, a reward system that includes financial and non-financial elements can generally be characterised as having important impacts on employee retention.

Employee retention is by no means a straightforward topic. There are various reasons for why employees choose to leave or remain in organisations. Job satisfaction and motivation have been cited as key influential factors (e.g., Artz, 2010; Abraham, 2012; Hung et al., 2011; Hsieh & Chen, 2011). The following concepts also play key roles in the context of the impact of non-statutory benefits to retention.

Employees’ turnover intentions are negatively correlated to the degree of organisational identification. This means that, for employees showing a high degree of organisational identification, measures undertaken (e.g., within talent management to increase organisational support) are generally less relevant when compared to less-identified individuals (Avanzi et al., 2014). Identification towards organisations is based on social identity theory, which is defined as part of the self-concept of an individual related to knowledge and/or social group memberships in conjunction with the significance and value that such membership provides (Avanzi et al., 2014; Tajfel & Turner, 2004; Ashforth & Mael, 1989).

Moreover, the role of social exchange theory has been proposed as relevant to explaining aspects of employees’ turnover intentions. The theory focuses on the scope of quality exchanged between employees and the organisation (Avanzi et al., 2014). As such, it has been used to explain that employee perceptions of development perspectives within the firm and the quality of the employee–supervisor relationship are negatively related to turnover intentions, especially for high-performing employees (Rahman & Nas, 2013; Biron & Boon, 2013). Social exchange theory has also been found to be relevant when considered in conjunction with social identity theory. This is because, when there is a lower degree of organisational support required from the individual (as in cases of high levels of organisational identification), the employee’s long-term relationship with the organisation may suffer if unfairness and low levels of respect towards employees are prevalent (Avanzi et al., 2014). According to Avanzi et al. (2014), a relatively pronounced neglect of employee needs by an organisation can be evaluated as unsustainable in the long run. Harden et al. (2018) developed a model to investigate how social exchange theory influences the relationship between turnover intentions, organisational commitment, and different constructs of importance for IT employees (e.g., retention). They found that, within the framework of social exchange theory, an employee’s perception of the rewards as fair is positively related with organisational commitment and intention to leave. The study of Harden et al. (2018) and social exchange theory outline the relationship between compensation perceived as fair by the employee and their intention to leave as investigated in this study. This research focuses on non-statutory benefits as a major component of total compensation (Armstrong & Taylor, 2020). Unlike cash compensation, which allows employees to buy whatever they want, voluntary non-statutory benefits cannot be chosen and may thus be valued differently by employees (e.g., a company car will certainly be valued differently by someone with a driver's licence than by a non-driver) and cannot be easily exchanged into other goods or services as can cash compensation. Therefore, this paper examines the relationship of non-statutory benefits and their evaluation by employees on the employees' intention to leave the company.

Furthermore, the concept of retention and turnover in HRM can be delineated between its psychological and behavioural/physical aspects. Coyne and Ong (2007) defined turnover intention based on three dimensions: (a) If an employee often thinks of leaving an organisation, (b) if an employee believes in a high likelihood of looking for another job next year, and (c) when an employee has already decided which organisation they identify with and for whom they would like to work. A closer look at the three aspects reveals that (a) is a psychological aspect due to its being a thought process. Accordingly, turnover intention begins as a cognitive process. After all, it is something that starts in the mind because is triggered by certain factors, both monetary and non-monetary (Steil et al., 2019). However, turnover intention transcends a mere cognitive process as it also contains behavioural elements, such as the employee's beliefs about leaving their current organisation in the near future and the more favourable conditions of one they seek to join (Steil et al., 2019). Furthermore, the behavioural aspect of the concept of turnover intention is referred to as intention to leave (Steil et al., 2019). Research has shown that job satisfaction is the most direct and common predictor of this intention (Coomber & Barriball, 2007). Job dissatisfaction can be triggered by such factors as pay, job market, training, work environment, work context, and individual characteristics and preferences, which in turn initiates both the cognitive and behavioural aspects of turnover intention, thus becoming the intention to leave

(Coomber & Barriball, 2007). This claim is supported by studies using different methodological approaches and statistical analysis techniques to demonstrate the association between the intention to leave and the work environment (Anand & Vohra, 2020; Cho et al., 2009; Li et al., 2010; Shalley et al., 2000). Some of these studies (e.g., Shalley et al., 2000) used regression analyses to demonstrate a possible causal relationship between the intention to leave and the work environment. Intention to leave occurs when the cognitive processing is accompanied by behavioural activation, such as actively seeking another job while considering the type of organisation desired (Steil et al., 2019).

The opposite of the intention to leave is the intention to stay. Therefore, the intention to stay is also a cognitive and behavioural function because it involves such thought processes as having a plan in mind to work in the current workplace for as long as possible and the absence of thoughts about finding alternate employment in the near future (Chew & Chan, 2008). Chew and Chan (2008) demonstrated that the intention to stay was directly associated with remuneration, recognition, job training, and career/professional development opportunities. As in the case of intention to leave, the relationship between the intention to stay and the various variables mentioned above could be mediated by job satisfaction, whereby aspects such as job training, remuneration, and recognition at work result in higher levels of job satisfaction, consequently triggering an intention to stay in the current organisation (Brown et al., 2012). Depending on the circumstances, both intentions to leave and stay can be desirable and undesirable. For example, the retention strategy of most organisations is to retain key skilled and talented employees (Ghosh et al., 2013). Therefore, the intention of such employees to stay is a positive outcome for the organisation. On the other hand, for less skilled and low-performing employees, their intention to leave may be considered beneficial for the organisation. Since the intentions to stay and leave are opposite concepts, they are mostly predicted by the same factors, such as organisational commitment, job satisfaction, employee motivation, and satisfaction with pay (Cho et al., 2009; McCarthy et al., 2007; Islam & Alam, 2014).

The intentions to leave and stay are considered the most significant predictors of turnover intention and employee retention. This claim is supported by studies that have shown that the factors that promote employee retention are also the strongest predictors of intentions to stay or leave, such as wage satisfaction, job promotions, and job satisfaction/dissatisfaction (Steil et al., 2019). As such, most researchers have not directly addressed the factors influencing retention, but have instead focused on the intentions to leave and stay as the main indicators of retention (Steil et al., 2020). For instance, the retention factor measurement scale measures retention factors and intention to leave in a single instrument, which signifies the proximity of the two concepts, despite their slight differences (Dhanpat et al., 2018). Dhanpat et al. (2018) also illustrated that retention factors, such as compensation, job characteristics, opportunities for training and development, supervisor support, career opportunities, and work–life balance, were strongly associated with the measure of intention to leave. The (retention factor measurement) scale has the intention to leave as one of its dimensions. In general, the ability of HR managers to identify factors that could be triggering an intention to leave among skilled and talented employees, and then having the awareness of their intention to leave, can influence their promotion of retention.

Overall, there are several reasons for including the construct of intention to leave in this paper. Firstly, it is a strong predictor of actual turnover (Coomber & Barriball, 2007). Therefore, as actual turnover was not measured in this study due to feasibility issues, using the construct of intention to leave can provide important insights into the extent to which non-statutory benefits influence actual turnover among managers in German manufacturing firms. Second, examining the factors that influence employees’ intention to leave can provide a more complete understanding of the attitudes and beliefs that shape employees’ decisions to stay or leave (Anand & Vohra, 2020; Cho et al., 2009; Li et al., 2010; Shalley et al., 2000). Examining intention to leave can also help identify potential problems in talent management systems that may contribute to high turnover rates (Coomber & Barriball, 2007; Anand & Vohra, 2020; Cho et al., 2009; Li et al., 2010; Shalley et al., 2000). Therefore, the inclusion of intention to leave as a construct in this thesis provides valuable insights into employee retention in the German manufacturing industry and may help organisations develop effective retention strategies.

2.3 Job Satisfaction

Job satisfaction describes the extent to which employees like the work they are doing (Hardigan, 2001). Hence, the more that individual needs and values are being met, or personal characteristics are being considered within the work environment, the greater the level of job satisfaction (Abraham, 2012). As such, job satisfaction can be understood as a concept with numerous influential determinants or contributing, relevant factors (Artz, 2010; Abraham, 2012). However, the notion of job satisfaction must be distinguished from the more global concept of organisational commitment, as the former places a greater focus on the specific task environment, whereas the latter more broadly concerns having a generally positive response towards the entire organisation (Mowday & Steers, 1979). However, organisational commitment can predict the perceived valence of job satisfaction (Yung Chou & Pearson, 2012) and thus the two can be considered to be linked in that job satisfaction positively affects organisational commitment (Nurjanah et al., 2020). While organisational commitment is considered an extension of job satisfaction, this concept attempts to understand employees’ dedication to the entire organisation, and job satisfaction can be defined as the employees’ attitude towards their jobs (Lumley et al., 2011).

Compensation, which includes non-statutory benefits with monetary value, is positively related to employee retention (Martel, 2003). Nevertheless, the influence of rewards in the form of payments or employee benefits has been argued to be one of the determinants of job satisfaction (Carraher, 2011; Artz, 2010). In this respect, it must be mentioned that, despite benefits and wages usually being considered as substitutes, there are different tax implications, which tend to make benefit offerings more attractive from the viewpoint of the employee and hence, benefits can positively affect job satisfaction (Gutiérrez-i-Puigarnau & Van Ommeren, 2011). Furthermore, as a result of differences between employees’ characteristics and personal circumstances, benefits offered are evaluated individually and may diverge to a material extent across employees. For example, if employees are forced to substitute wages for non-statutory benefits, a negative impact on job satisfaction is possible if the benefits do not meet particular employee preferences (Artz, 2010). For instance, the provision of health insurance, which has been found to be in high demand with older workers willing to trade wages against this kind of benefit (Jensen & Morrisey, 2001), may be considered less attractive for younger workers. Therefore, this could imply that, if younger employees were not offered an alternative, their job satisfaction could suffer as a result. This is supported by Artz (2010), who proposed that the mix or diversification of non-statutory benefits provided impacts job satisfaction.

The consideration of compensation towards job satisfaction cannot be made in isolation, as the factors that determine job satisfaction must be analysed holistically. For example, Parsons and Broadbridge (2006) showed that, for a group of UK shop managers, despite low satisfaction with pay levels, status, or working conditions, overall job satisfaction could be improved through positive work relations and the perception of meaningful work. These results are similar to those of Kim et al. (2016), who showed a positive relation between corporate social responsibility and internal marketing activities, such as employee benefits (welfare system) or management support to organisational commitment. Therefore, the effect of non-statutory benefits may be negatively outweighed or positively reinforced by other important determinants of job satisfaction (Farnsworth, 2019). These other factors that contribute to job satisfaction have been found to include intrinsic factors, such as providing a high degree of autonomy or creating good teamwork (Spector, 1986; Parsons & Broadbridge, 2006). As such, a less competitive compensation package may be offset by other factors, meaning that high employee job satisfaction could then be observed, and vice versa.

Job dissatisfaction can carry negative consequences to the organisation. For example, if employees are not given adequate prospects of career development or if there is no satisfaction with the compensation offered, employee or job dissatisfaction may spread, resulting in higher turnover rates (Rensburg et al., 2014; Carraher, 2011). Job dissatisfaction may also be caused by other factors, such as conflicts within one's role in the organisation where work schedules and travel requirements conflict with other personal responsibilities (Boles et al., 1997). Moreover, a behaviour that shows resignation or job avoidance may also reflect dissatisfaction with the job, and possibly lead to turnover. As most individuals must balance their life between work and family, conflicts in meeting the demands of both can occur. If such work–family conflicts occur due to organisational policies, job satisfaction suffers as a result (Kossek & Ozeki, 1998). However, similar to the results of Parsons and Broadbridge (2006) on UK shop managers, Alegre and Cladera (2009) found that the negative aspects of a poor work–life balance can be outweighed by high levels of teamwork, and strong organisational commitment and identification, which then subsequently improves job satisfaction.

However, it must be cautioned that job satisfaction is not simply the opposite of job dissatisfaction. Despite being semantic opposites, there are different factors at work that are relevant to individual behaviours. As such, job satisfaction and job dissatisfaction must be distinguished (Herzberg, 1968).

One theory that offers a clear delineation between the two is Herzberg's Two-Factor Theory, which states that job satisfaction and job dissatisfaction are influenced by the same factors that can be categorised into two broad groups, namely hygiene factors and motivators (Herzberg, 2008). Examples of hygiene factors include salary, working conditions, and job security, whereas motivators include recognition, achievement, and personal growth (Herzberg, 2008). Herzberg (2008) further stated that hygiene factors block job dissatisfaction, whereas motivators are necessary for job satisfaction. Therefore, the theory clearly distinguishes between the two. Herzberg's (2008) Two-Factor Theory has been tested and validated in various industry contexts, such as education (Ong et al., 2020) and the retail sector (Tan & Waheed, 2011). These studies demonstrated that hygiene factors can prevent job dissatisfaction, but do not necessarily contribute to job satisfaction, thereby showing the necessity of the motivator factors.

Aside from Herzberg's Two-Factor Theory, another relevant theory that can explain and explore job satisfaction and dissatisfaction in an organisational setting is the SDT. SDT was authored by Deci and Ryan (1985) to show that human behaviour concerning motivation and job satisfaction is influenced by three psychological needs: autonomy, competence, and relatedness. The authors defined autonomy as an aspect of the need to control and choose one's actions; competence concerns feeling capable and effective in one's actions; and relatedness refers to the need to feel a sense of community and belonging in the workplace (Deci & Ryan, 1985). In support of this, Skaalvik and Skaalvik (2014) found that self-efficacy and autonomy were significant predictors of job satisfaction among Norwegian teachers. A perception of autonomy occurs when an individual perceives that they can control the way in which they work, including deciding their own methods, procedures, pace, and efforts (Wong & Laschinger, 2012). Autonomy is productive to personal growth and well-being in the workplace when employees can not only perform their work independently and in the manner they choose, but also have the required competence and self-efficacy perceptions to that job or task. It is important to be cautious about linking some of the three psychological needs of the SDT to job satisfaction as previous studies (e.g., Renyut et al., 2017; Arifin, 2014) have not found support for the relation between competence and job satisfaction. For example, a study using a sample of government office employees found that job satisfaction mediated the relationship between employee competence and performance (Renyut et al., 2017). Such findings imply that competence may not directly influence job satisfaction. This claim is supported by another study that found that competence positively, but insignificantly, influenced teacher job satisfaction (Arifin, 2014). Finally, Brunelle and Fortin (2021) recently showed that relatedness could directly influence job satisfaction depending on the working arrangement, meaning it is a significant predictor of job satisfaction if the employees are working remotely, but a non-significant factor when employees are regularly on site. Therefore, SDT is a relevant theory to explaining and exploring job satisfaction in employees. However, as per Renyut et al. (2017) and Arifin (2014), much caution is needed to avoid overgeneralising causation between relationships where they do not exist, especially in the case of competence and job satisfaction.

Equity Theory (Adams, 1965) has been widely used in examining the concept of job satisfaction (i.e. Griffeth & Gaertner, 2001; Kollmann, 2019). Equity Theory (Adams, 1965) can provide important insights into job satisfaction/dissatisfaction and the factors influencing them. The theory suggests that employees compare their inputs, such as efforts and skills, and outputs, including pay and recognition, with those of others. Whenever employees perceive the ratio as equal, job satisfaction occurs, but whenever they consider it to be unequal, job dissatisfaction arises (Miner, 2005). However, in Adams's original work, she made no mention of the relationship between perceived equity and job satisfaction, but rather indicated that perceived equity can enhance job motivation. In contrast, perceived inequality can lead to job disaffection or demotivation (Adams, 1965). However, the authors provided several instances within social exchanges where individuals that perceived deprivation of justice and equity expressed dissatisfaction with the social aspect in which they were involved (Adams, 1965). Accordingly, it can also be hypothesised that, since the social exchange medium in an organisational setting is the job itself, perceptions of inequity within the job can result in job dissatisfaction. Griffeth and Gaertner (2001) supported this claim, finding that the perceived equality in the supervisor's control of the workplace strongly influenced job satisfaction. The employees who perceived their supervisors to be treating all staff equally were more likely to experience job satisfaction. In contrast, those who perceived the opposite were more likely to experience job dissatisfaction (Griffeth & Gaertner, 2001), thus demonstrating Equity Theory's direct link to job satisfaction. Furthermore, the study of Kollmann et al. (2019) combined Equity Theory to explore factors influencing job satisfaction in older and younger populations. The authors found that, if older people perceived as being over-rewarded, they were likely to develop job dissatisfaction but not when being under-rewarded, on the contrary, younger people were likely to experience job dissatisfaction if they perceived as being under-rewarded but not when over-rewarded (Kollmann et al., 2019). Generally speaking, it can be concluded that Equity Theory also plays an important role in explaining job satisfaction and dissatisfaction in the workplace related to employee perceptions of remuneration.

Finally, as with SDT, Vroom's Expectancy Theory is also relevant to job satisfaction (and employee motivation). The theory states that individuals are motivated to complete tasks in which they expect positive outcomes, such as rewards and promotions (Vroom, 1995). Since the theory's publication, various researchers have reworked it to form derived models that can be used to explain job satisfaction. For example, the earliest model of job satisfaction derived from Expectancy Theory argued that individuals are likely to experience job satisfaction if they perceive the job as instrumental in achieving outcomes that matter to them (Mitchell, 1974). Thus, if an individual perceives that their job plays no significant role in achieving these personally-important outcomes, they are more likely to develop job dissatisfaction. Using perspectives from Expectancy Theory, Park and Kim (2017) showed that reward-based performance perception was a significant predictor of employee job satisfaction. The researchers also provided meaningful insights into the amalgamation between Expectancy Theory and Equity Theory, despite not explicitly discussing the latter in their article. Particularly, they demonstrated that work performance resulted in increased job satisfaction when employees perceived justice and equal treatment in their work units. Such findings imply the need to consider multiple theoretical perspectives in a balanced manner when addressing job satisfaction and dissatisfaction strategies in the workplace.

In summary, all four of the above-mentioned theories (the Two-Factor Theory, SDT, Equity Theory, and Expectancy Theory) were used to form the theoretical basis of this thesis. This was primarily due to their support for different types of non-statutory benefits, as discussed at the end of Section 2.4 and in detail during the development of the taxonomy in Section 2.5.2.

2.4 Employee Motivation

Motivation refers to specific reasons for performing a certain action or displaying a particular behaviour (Hung et al., 2011). Prior research has distinguished motivation into either: a) Intrinsic motivation, that comes from within an individual; and b) extrinsic motivation, that comes from without and is related to achieving something other than the work in question (Hung et al., 2011). To achieve a state of motivation among a group of employees is challenging, as there are a variety of desires and needs in play, as well as differences in the perceptions of fairness and equity. These aspects are highly relevant in the workplace, as they fundamentally drive employee behaviour (Hsieh & Chen, 2011).

This distinction of motivation showcases two different views of human nature, which has underlain the research on motivation that began in the mid-20th century. The first view assumes that individuals are willing to work for internally-stimulated reasons and for their own sake, while acknowledging that social and monetary benefits still play their role. The second view, however, relies on the basis of lazy or work-shy employees who need motivation from externally-stimulating forces. Such an approach generally echoes a Tayloristic view of human nature (Basset-Jones & Lloyd, 2005).

Maslow’s (1943) work has been of fundamental importance to the research and theory building of motivation. Indeed, Maslow (1943) developed a hierarchy of needs or goals that must be met to maximise the potential for individual development. These five needs are physiological, security, affiliation, esteem, and self-actualisation. The relationship between these needs is not mutually exclusive and employees are generally characterised as meeting some needs, but not others. There are clear implications to management and leadership, especially in the consideration of practices and programmes to satisfy unmet needs in order to increase employee motivation (Maslow, 1943; Ramlall, 2004). As wages, salaries, and most non-statutory benefits generally belong to the category of security (Ramlall, 2004), which is the second layer of the hierarchy (and thus a most basic one), the role of non-statutory benefits might also be interpreted as being fundamental to motivation. However, as there is no differentiation between these types of rewards, Maslow’s theory does not adequality explain the role of diversification of reward elements, or even diversification amongst non-statutory benefits. Specifically, questions persist in the case of non-statutory benefits that belong to the upper areas of Maslow’s hierarchy of needs. Nevertheless, Maslow’s hierarchy can be applied to distinguish and rank certain categories of benefits as they refer to specific needs, such as safety or self-actualisation, although it provides no guidance within the hierarchy clusters. Wahba and Bridwell's (1976) much-cited critique on the lack of empirical support for Maslow's hierarchy confirms the assessment that a more thorough view on the role of non-statutory benefits on employee motivation is required.

Inside the workplace, the distinction between these two different reasons for motivation is relevant as managers may have diverging perceptions. This has been made prominent by Douglas McGregor, whose ideas led to the introduction of Theory X and Theory Y. In essence, Theory X claims that individuals generally dislike work and try to avoid it. As such, people lack ambition and are unwilling to assume responsibility for their own sake (Carson, 2005). Such an understanding is strongly related to the agency costs occurring within a principal–agent relationship, where the principal (employer) in a contractual relationship (e.g., a work contract) is disadvantaged due to asymmetric information between the parties and the agent's opportunistic behaviour of maximising their own interests through using the firm's resources (Jensen & Meckling, 1976; Yermack, 2006). Therefore, the principal is required to incentivise the agent (worker) by providing stimuli in the form of rewards. However, it seems evident that an excessive consumption of benefits, or work-related perks, by managers does not enhance company performance as it incurs more costs than advantages (Marino & Zabojnik, 2008). Besides mitigating the principal–agent problem via incentive pay, the problems of talent employee retention may also be targeted by issues related to job satisfaction, such as increases in autonomy and pleasant work conditions by assigning meaningful work (Sigler, 1999). In some cases, the agency problem can be notably absent, as strong intrinsic motivation can drive managers towards behaviour favourable to the organization (Sigler, 1999).

Theory Y, on the other hand, assumes that employees like their work and are willing to seek responsibility, showing both self-control and direction. As such, this approach has been key to the relationship management literature of the last half of the 20th century (Carson, 2005). It seems evident that Theory Y shows strong characteristics of a behaviour similar to that observed in cases of high degrees of organisational identification. Accordingly, it would be reasonable to conclude that an employer's need to provide financial benefits is somehow less relevant in these cases. However, as rewards could be anything that maintain, or even strengthen, the firm–employee relationship, they can also be interpreted as having an extrinsic and intrinsic motivational nature (Hsieh & Chen, 2011). Non-statutory benefits can be provided to an employee, for example, in the form of personal development, which increases intrinsic motivation (Pang & Lee, 2013), or a company car, which has extrinsic motivation (Georgiana-Florina et al., 2022).

As mentioned in the preceding section in relation to the differentiation between job satisfaction and job dissatisfaction, the Two-Factor Theory can be used to assess employee motivation. Key to this theory is the clear separation of factors relevant to either job satisfaction or job dissatisfaction. These include the so-called 'hygiene factors' that are relevant for job satisfaction, which comprise elements of the work environment, such as administrative policies, leadership, or relationships inside the company. The second set of factors come under the description of 'motivators', which affect job satisfaction. Motivators are related to the assumption of Theory Y and the concept of intrinsic motivation. Fundamental elements of motivators include achievement, recognition, responsibility, and the work itself (Herzberg, 1968; Carson, 2005; Sachau, 2007). Specifically, changes have been detected in the importance of specific elements of hygiene and motivator factors, such as the decline in the value attached to money and recognition (Bassett-Jones & Lloyd, 2005).

Vroom (1964) made a powerful critique of Herzberg's Two-Factor Theory by claiming that, as a result of ego defensive behaviour, individuals are more likely to attribute sources of job dissatisfaction to the work environment, whereas sources of job satisfaction tend to be claimed as a result of personal capabilities and achievement (Bassett-Jones & Lloyd, 2005). Within the Expectancy Theory, Vroom (1964) assumed that the choices an individual makes among alternative actions are related to the psychological events that occur contemporaneously with behaviour. This means that the conscious choices individuals make are deeply grounded in psychological processes, such as perceptions, beliefs, or attitudes. Expectancy Theory differentiates between the three mental components of valence, instrumentality, and expectancy. Valence considers the aspect of an affective and emotional orientation towards outcomes. Instrumentality, on the other hand, is the belief linking one outcome to another (e.g., performance level). Finally, expectancy describes the strength of people's beliefs on whether a specific outcome is even possible (Vroom, 1964; Ramlall, 2004). As such, Expectancy Theory is highly relevant to the research on work motivation and has served as a research tool for a variety of subjects on work motivation (van Eerde & Thierry, 1996).

The mental components within Expectancy Theory show that the motivation to act in a certain way generally depends on the understanding of the possibility of achieving certain outcomes and the emotional component of behaviour-driving valence. Non-statutory benefits may affect this aspect of valence in order to entice employees to take a positive emotional view on outcomes and performance. Similar to this orientation towards outcomes is the element of goal setting, which has been ascribed an important role for motivating employees in Locke's Goal Setting Theory of Motivation (Basset-Jones & Lloyd, 2005; Locke, 1978). If employees are consciously goal-directed, they have some sense of purposefulness due to this being an individual act of choice. As such, employees' actions are directed towards a goal as both an end and means to achieve it (Locke, 1978). However, goals must be specific, measurable, attainable, and tangible in order to foster commitment to organisational goals and achieve the performance required (Muchiri, 2011). It could thus be argued that organisations can, to some extent, shape or enhance the conditions for intrinsic motivation to occur, as in the case of adequate goal setting.

While other factors are also deemed important, the focus on goal setting in order to motivate employees in a managerial context is highly useful in a practical sense. Indeed, not only is it the most direct approach to take (as goals are fundamental as regulators for employee actions), but it is also very easy to modify in comparison to other influential factors (Locke, 1978). If people are working towards a commonly-shared objective, it is likely that commitment and trust will follow. This ideally triggers an understanding of a mutually-perceived and shared sense of accountability and achievement by all of the employees involved (Muchiri, 2011). Ideally, considering that employees have their own goals and needs (Maslow, 1943), an organisational policy characterised by an alignment of organisational and personal goals is likely to succeed. However, as these goals may stand partially in conflict – for instance, in relation to the value of allocated benefits – a trade-off between organisational and personal goals is always present to some extent as a full alignment is, understandably, unobtainable (Arieli et al., 2020).

Furthermore, although the above-mentioned theories of motivation remain relevant today, their applicability needs to be carefully reconsidered since they were developed many years ago. For example, Vroom’s Expectancy Theory was developed in the 1960s, meaning that its applicability in the modern world needs to be weighed against more recent research findings due to many changes having occurred since its inception, including the introduction of teleworking and remote employment. Maslow’s theory even dates back to the 1940s. In this thesis, the conceptualisation of employee motivation places a greater emphasis on more recent theories, such as SDT and Equity Theory. As mentioned in Section 2.3 on job satisfaction, Deci and Ryan (1985) demonstrated that the basic psychological needs of employees in a workplace include autonomy, competence, and relatedness (forming part of SDT). When these psychological needs are met, employees are likely to be motivated to complete their tasks, which can subsequently trigger job satisfaction. However, employees will become demotivated if these are not met (Deci & Ryan, 2012). Therefore, SDT strongly criticises McGregor’s (1960) notion in Theory X that employees need to be controlled and directed since it limits their autonomy, which may lead to demotivation. Instead, SDT supports McGregor’s (1960) Theory Y, which states that employees are self-motivated, and seek out challenges and opportunities in a self-directed manner. The main limitation of SDT is that it assumes that every autonomous, competent employee with a sense of relatedness will be motivated, which is not always the case, as motivation profiles of amotivation have been found in previous research (Howard et al., 2016). However, for those employees who respond to the state of their psychological needs (autonomy, competence, and relatedness), research has shown that they are likely to have better work performance, job satisfaction, and engagement due to their motivation (Howard et al., 2016; Moran et al., 2012).

SDT was developed from the Cognitive Evaluation Theory (CET), which initially received significant scholarly attention. However, the simple dichotomy between intrinsic and extrinsic motivation made it challenging to apply in practice (Gagné & Deci, 2005). The main value added by SDT is that it helps to differentiate the various types of extrinsic motivators, thus transcending the conceptual offering of CET (Gagné & Deci, 2005). Unlike intrinsic motivation, its extrinsic variety requires the existence of some form of instrumentality between the activity (e.g., job task) and some separable consequences, such as rewards, so that satisfaction comes from the latter rather than the former, which is well conceptualised in the later developments of Vroom’s Expectancy Theory (Chiang & Jang, 2008). CET is much like SDT in its propositions in that it states that an individual’s intrinsic motivation can be influenced by such extrinsic motivators as rewards, including non-statutory benefits (Ryan et al., 1983). Particularly, the theory states that an individual’s perception of their level of autonomy and competence will influence their intrinsic motivation (Deci et al., 1975). If individuals perceive their autonomy and competence as high, they will likely be motivated to perform a given task. However, suppose an individual perceives that extrinsic motivators or external pressure are somehow controlling or directing their autonomy. In such a case, they would likely lose their intrinsic motivation to perform a certain job task (Rummel & Feinberg, 1988). Although studies have proven the existence of the phenomenon described by CET theorists, its existence is only within restricted parameters (Rummel & Feinberg, 1988). Therefore, the main implication of this theory, in combination with SDT, is that employers should be careful that, when giving such rewards as non-statutory benefits to employees, they do so strictly to motivate them rather than as an opportunity to exert more control over their work performance. Another limitation of the theory is that it is not fully in tandem with other well-established theories, such as Vroom’s Expectancy Theory. For instance, from the perspective of Vroom’s Expectancy Theory, one would argue that individuals need to be autonomous and competent in their work performance, since it is precisely here that they have adequate control over how they can manipulate the instrumentality of their job tasks to optimise valence. However, such a notion has not been established in previous research. Most researchers have instead preferred to view SDT and CET as theories of intrinsic motivation, and Vroom's Expectancy Theory as a conceptualisation of external motivation (Savolainen, 2018). This approach is also assumed in this thesis.

Equity Theory is also relevant to motivation. As discussed earlier, the theory states that employees are likely to develop job motivation when they perceive equal treatment in the workplace. The Equity Theory of motivation was first developed in the 1960s, but still holds relevance in the field of HRM. It is integrated with Expectancy Theory, Goal Setting Theory, and Reinforcement Theory in most organisational settings to create motivational models (Bassett-Jones & Lloyd, 2005). From the perspective of employee motivation, Equity Theory suggests that, if employees perceive inequity in the workplace, such as in benefits and pay, they will likely unleash a reactive response in order to restore equity, such as terminating their employment (Al-Zawahreh & Al-Madi, 2012; Disley et al., 2009). Depending on the severity of the perceived inequity, the employee may also react by reducing their work input, thereby indicating demotivation (Al-Zawahreh & Al-Madi, 2012). Therefore, whereas Vroom's Expectancy Theory provides insights into how individuals become motivated by perceiving beneficial outcomes based on their efforts, Equity Theory adds to this notion by indicating that individuals will continue to compare their inputs and outputs with others to remain motivated (Rajiah & Bhargava, 2021).

All of the theories discussed so far were published in the 20th century. As such, it is also important to focus on more recent theories of motivation, such as the Job-Demands-Resources (JD-R) model (published in the early 2000s) and the Goal-Setting Theory 2.0, which is an update of the previous version discussed earlier in this sub-section. The JD-R model gained prominence in the article published by Bakker and Demerouti (2007), which summarised various studies that had investigated the validity of the model as an HRM tool. Since then, many studies have investigated the validity of the model in explaining employee motivation in different contexts (Bakker & Demerouti, 2017; Hämmig, 2019). According to the model, there are two main factors that influence employee motivation: job demands and job resources. Examples of job demands include work pressure, role ambiguity, and emotional demands, which can detrimentally impact motivation by leading to such issues as sleep problems, impaired health, and exhaustion (Bakker & Demerouti, 2007). Examples of job resources include autonomy, social support, and performance feedback, which can stimulate employee motivation by increasing work engagement and organisational commitment, as well as enhancing job-related learning (Bakker & Demerouti, 2007). The validity of the JD-R model in predicting employee motivation and related outcomes, such as turnover and intention to leave, has been demonstrated in previous studies (Bakker et al., 2003; Brauchli et al., 2015). In the context of non-statutory benefits for managers in the manufacturing sector, it can be argued that they are critical job resources that can directly contribute to the well-being of employees and thereby increase their job performance. At the same time, it can be hypothesised that they may help to buffer the negative impact of job demands on employees' job performance. However, no study has yet demonstrated the extent to which non-statutory benefits as a job resource can improve employees' job performance.

Finally, although Goal-Setting Theory has already been mentioned above, it is also imperative to discuss some of its recent developments in Goal-Setting Theory 2.0 and its relevance in the context of non-statutory benefits for managers in the manufacturing sector. As mentioned above, Goal-Setting Theory 1.0 was developed in the 1960s, and argued that setting individual and challenging goals can positively contribute to individual performance and motivation (Locke, 1968). Goal-Setting Theory 2.0 has expanded this scope to include factors that support and enhance the effectiveness of goal setting beyond specificity and challenge. Goal-Setting Theory 2.0 was not introduced in a single study. Instead, it evolved in various studies (published throughout the 2000s) that examined the multiple factors that influence the effectiveness of goal setting in improving employee motivation, as well as to setting challenging and individual goals. In other words, the second version of the theory acknowledges the multiple factors that influence the effectiveness of specific and challenging goals, such as task complexity, goal commitment, goal clarity, feedback quality, and task strategies (Locke & Latham, 2006). The theory's evolution from its first incarnation (in the 1960s) is primarily due to the ever-changing and increasingly complex work environment (Fried & Slowik, 2004). Researchers have come to realise that other factors, such as goal attainability, also play a role in the theory's effectiveness in predicting employee motivation and job satisfaction. In the context of non-statutory benefits for managers in the manufacturing industry, Goal Theory 2.0 may provide more accurate insights than Goal Theory 1.0 because it can help explain how non-statutory benefits contribute to goal clarity and goal commitment, some of the factors that have been linked to the effectiveness of difficult and challenging goals on employee performance. For example, when managers perceive that the organisation values their contributions and provides desirable benefits, this increases their commitment to achieving organisational goals. In turn, higher goal commitment can increase motivation and job satisfaction, as managers feel a greater sense of responsibility and involvement in their work. However, it is worth noting that claim is hypothetical, as no study has examined the application of Goal Setting Theory 2.0 in the context of non-statutory benefits or similar constructs in any industry. Consequently, Goal Setting Theory 2.0 was not included in further research.

Two-Factor Theory, SDT, Equity Theory, and Expectancy Theory are included in this research. Previous research has provided evidence that the Two-Factor Theory (Katenova et al., 2013), SDT (Hu et al. 2022), Equity Theory (Miner, 2005), and Expectancy Theory (Magnan & St-Onge, 2005) have a positive relationship with non-statutory benefits. Furthermore, these theories form the theoretical basis of this thesis as they both support and explain how the different categories of the taxonomy of non-statutory benefits lead to employee job satisfaction and/or motivation (discussed in greater detail in Section 2.5.2). Table 1 shows which theory supports the different categories of the taxonomy:

Table 1: Overview of categories of non-statutory benefits whose provision is supported by the mentioned theories on employee motivation and job satisfaction.

Category according to taxonomy	Supported by
Non-financial Perks & Corporate Gifts	Two-Factor Theory
Flexibility Benefits	Two-Factor Theory
Employee Growth Benefits	Self-Determination Theory and Two Factor Theory
Childcare & Family Benefits	Self-Determination Theory and Equity Theory
Security & Coverage Benefits	Two-Factor Theory
Monetary Benefits (other than cash)	Expectancy Theory

Source: Own presentation.

The other theories discussed above, namely Locke's Goal-Setting Theory of Motivation (Locke, 1978), as well as Goal Setting Theory 2.0 (Locke & Latham, 2006), Maslow's Hierarchy of Needs (Maslow, 1943), JD-R (Bakker & Demerouti, 2007) and Theories X and Y (Carson, 2005) were not used in this thesis. Maslow's (1943) hierarchy has been criticised for not recognising that people come from different cultural and social backgrounds, as well as for focusing exclusively on Americans (Cooke et al., 2005). This research focuses on Germany and the target group, as outlined in Section 2.5.4, has a different welfare state to that of Maslow's (1943) study Furthermore, Maslow's work has not been empirically tested (Greene & Burke, 2007), which has led to a number of criticisms (Neher, 1991; Geller, 1982). Therefore, it was deemed unsuitable for Maslow's theory to form part of the basis for the interaction between non-statutory benefits and motivation in this research. Locke's Goal-Setting theory of motivation suggests that reward is important for goal setting, as employees are willing to exert effort to achieve a goal when the incentive is higher (Lee, 1988). However, due to no direct link having been found between reward and increased motivation, this theory is not included in this research. Furthermore, the researcher's practical experience has shown that salary increases and bonus payments are usually linked to the achievement of employee goals, but this is hardly feasible or common practice for non-statutory benefits. While McGregor’s (1960) Theory X is certainly applicable to employees with unattractive jobs (Attas & De-Shalit, 2004), this research focuses on managers, who do not fit into this category. For Theory Y, on the other hand, the need for an employer to provide financial benefits is somehow less relevant, which is contrary to the idea of providing non-statutory benefits for increasing employee motivation. For the JD-R model, only a limited number of empirical studies have investigated the relationship between non-statutory benefits and work engagement in the model’s scope (Kulikowski & Sedlak, 2020). Indeed, according to Nthebe et al. (2016), fringe benefits are not significantly associated with work engagement in this model. Furthermore, Hulkko-Nyman et al. (2012) did not fully support the relationship between fringe benefits and work engagement (Kulikowski1 & Sedlak, 2017). Therefore, although the JD-R provides insights into the relationship between fringe benefits and motivation, it was deemed unsuited to this research due to the lack of supporting studies.

2.5 Non-statutory Benefits as Part of the Entire Compensation Package

The following sections provide an in-depth overview on non-statutory benefits and their components. This includes the definition and understanding of the concept in the academic literature and in current business practice. Furthermore, an attempt is made to provide a taxonomy of non-statutory benefits and an assessment on their diversification. It should be noted that such a taxonomy should attempt to include all potential non-statutory benefits, even if, in some countries, these types of benefits are of a statutory nature (e.g., in the cases of no mandatory public health insurance). Finally, objective and subjective elements of non-statutory benefits are discussed, as well as their impact, which highly depend on the institutional arrangements and personal evaluations in the specific environment.

2.5.1 Definition and understanding of non-statutory benefits

Non-statutory benefits as part of the overall compensation package within a reward system should be differentiated from any forms of cash payments (Armstrong & Taylor, 2020). Non-statutory benefits are occasionally referred to as ‘fringe benefits’ within the literature (e.g., Herzberg, 1968; Johnson, 1983; Ahmad & Scott, 2015; Artz, 2010). Johnson (1983), for example, mentioned fringe benefits in the hotel industry, where employees often receive free meals and accommodation. Non-statutory benefits can be referred to as ‘*Freiwillige Nebenleistungen*’ (‘voluntary benefits’) in German (Birkner, 2015).

When a literature search is performed, non-statutory benefits refer to the welfare schemes offered to employees for motivation and retention, but which are not legally obligated (Chaubey & Rawat, 2016; Kakaire, 2021). The majority of the results focused on non-statutory welfare schemes. For example, Chaubey and Rawat (2016) provided a list of statutory and non-statutory benefits offered to employees by small-scale manufacturing businesses in India. Examples of these included housing facilities, transportation facilities, medical facilities, maternity benefits, recreational facilities, canteen facilities, social insurance facilities, and insurance coverage against workplace accidents (Chaubey & Rawat, 2016). From the list provided, the first characteristic of non-statutory benefits that can be deduced is that they are usually non-monetary and not legally obligated. Kakaire (2021) studied non-statutory benefits offered to academic staff in private universities in Uganda. He defined them as those welfare schemes voluntarily provided by organisations to promote the welfare of the employees within and without the organisation as a way of motivating and retaining them. The main non-statutory benefits mentioned by Kakaire (2021) included housing and personal loan facilities. Chaubey and Rawat (2016) and Kakaire (2021) conducted their studies in India and Uganda, respectively. Hence, their findings cannot be generalised to the German manufacturing sector. However, their implied definition of non-statutory benefits provides significant insights into the definition and understanding of non-statutory benefits.

Furthering the understanding of non-statutory benefits also requires differentiating them from cash payments, bonuses, allowances, and other reward elements. According to the UK's Chartered Institute of Personnel and Development (CPID, 2022), employee benefits, either statutory or non-statutory, are non-monetary as they are intended to promote employee wellbeing. In the UK, common benefits include pension, holidays, time off, healthcare and risk benefits, company cars and car allowances, and such other benefits as subsidised staff canteens, Christmas parties, nap rooms, relaxation apps, paid conferences, and concierge services. The CIPD (2022) further added that, although certain benefits, like pension, holidays, time off, and healthcare and risk benefits are statutory, companies often offer them in excess of what is required in order to promote employee commitment, motivation, and retention. These suggestions were also echoed by Kakaire (2021), who indicated that academic staff in private Ugandan universities are offered extra services on top of statutory requirements, such as better housing conditions than the law might require. Therefore, it can be said that, although non-statutory benefits may have financial implications for companies, they are usually not in the form of cash rewards. However, under certain circumstances, some employers may prefer to provide cash to employees so that they can purchase those benefits themselves, but this may carry such downsides as employees making poor choices or ultimately spending more on such benefits than if the employer had purchased them on their behalf (CIPD, 2022). Even if they are provided in cash, they differ from cash rewards and bonuses in that they are provided as an allowance in lieu of a non-statutory benefit, as in the case of a car allowance because it is advantageous to the organisation (i.e., less administration) or to the employee (i.e., unable to drive).

As a subgroup of total employee benefits, the non-statutory variety can contain a multitude of different provisions provided by employees. These include pension schemes, insurance coverage, or other holiday or leave arrangements (Armstrong & Taylor, 2020). Other non-statutory benefits relate more to work–life balance, flexible work schemes, home offices, or benefits in the form of providing a transition phase to retirement (Birkner, 2015; Willis Towers Watson, 2015).

Moreover, discounts for meals or other products can also be offered by the employing company (Birkner, 2015). There has been a growing interest in family-friendly fringe benefits in the form of flexible sick leave and childcare provisions (Baughman et al., 2003). As such, non-statutory benefits are assumed to relate to the current needs of employees.

Benefits can either be provided on a voluntary basis or be legally mandated. As such, benefits may comprise legally-specified benefits in the form of social security, where employers and employees are obligated to pay their respective contributions (Marsh & Kleiner, 1998, Lindner-Lohmann et al., 2016), or minimum holiday entitlements on the basis of holiday legislation (these are solely financed by employers). In contrast to these mandatory benefits that are potentially specific to jurisdiction, non-mandatory benefits are under the sole influence of employers.

The emphasis on the role of human factors with a correspondent need of benefit's provision of welfare work dates back to the beginning of the 20th century (Carson, 2005). Employee benefits have had a long history. Early forms of such benefits offered by companies in the US date back to the late-18th century, when the first profit-sharing plan was established in Pennsylvania, which was later followed by private pensions plans and other insurance schemes (Marsh & Kleiner, 1998). These attempts were influenced by legislative measures, concretely the Social Security Act of 1935 in the US (Marsh & Kleiner, 1998), which affected the voluntary aspect of the benefits offered and created a social insurance programme for paying retired workers an income after their retirement at the age of 65 (Quadagno, 1984).

Herzberg (1968) argued that industries provided more welfare benefits to employees than the state, describing the measures undertaken by the industry as dispensing of 'cradle-to-the-grave succor' (p. 6). Indeed, the idea of welfare or welfare capitalism, which describes the provision of benefits to employees by employers, has been central in the field of HR, whereas the majority of industrialised nations have structured their welfare systems around the concept of state provision (Dulebohn et al., 2009). It is therefore plausible to assume that benefits offered by firms may be evaluated differently depending on the country analysed, specifically regarding the type of its welfare system.

Against this background, employee benefits can generally be understood under the concept of labour welfare, which describes the establishment of different standards and provisions to ensure the satisfaction, well-being, and development of human resources (Carson, 2005). Facilities that are provided under the umbrella of labour welfare include such issues as healthcare services, job security, and education (Sivarethinamohan, 2010).

Further research has shown that benefits offered to employees are not static in nature, but are rather subject to change by outside forces, such as societal developments which alter the preferences and tastes of different age cohorts (Dulebohn et al., 2009; Chillakuri & Vanka, 2020). For example, mobile forms of communication provide new interactional opportunities, which can then impact the design of non-statutory benefits (Willis Towers Watson, 2015). Further to these changes in preferences, outside events can also alter the importance of non-statutory benefits. This is particularly evident for the case of the COVID-19 pandemic that began in early 2020 (RKI, 2020) and which has had a fundamental impact on work organisation. Employees were effectively required to work remotely from home due to government-imposed lockdowns. Besides the increasing role of technology and remote work, workers were additionally strained by temporary home-schooling needs as a result of policy actions taken to address the pandemic (Bartsch et al., 2020; Lavanchy, 2020; Watson et al., 2020). Consequently, the COVID-19 pandemic significantly impacted the issue of non-statutory benefits. Home-office or flexible work arrangements supported by digital technology – which were previously considered as non-statutory benefits, especially by employees with children – have become the norm, at least in the short term. Nevertheless, it remains to be seen whether long-term structural changes will result from this experience.

Welfare in the form of non-statutory benefits constitutes a specific kind of compensation, with welfare measures being implemented by employers for a variety of reasons. Foremost among these has been the view that the welfare provided to employees is a form of investment in order to increase both output and efficiency among the workforce (Sivarethinamohan, 2010). Sivarethinamohan (2010) stressed that such measures were implemented to increase employee loyalty, reduce absenteeism and turnover, and foster improved relationships and firm image. Employee benefits can, therefore, be understood as a strategic business investment. When designed and implemented effectively, employee benefit programmes can deliver high returns for employers and employees alike (Leopold, 2010). To provide such returns, non-statutory benefit programmes must make a difference to the firm and at least cover the costs incurred (Okumbe, 2001). However, in current practice, most firms are not pursuing an overall designed strategy for the provision of non-statutory benefits (Birkner, 2015; Clemens et al., 2018). There are also other advantages to employers, such as in terms of group discount savings or tax advantages (Willis Towers Watson, 2015).

Employee non-statutory benefit programmes entail satisfying the actual individual needs of the workers, as well as convincing these employees to offer their services in order to meet the needs of both themselves and the company (Okumbe, 2001). Therefore, benefits should be consistent with both compensation goals and the firm’s strategic achievements. The value of the benefits offered should be accountable and provisions should be made for proper financing (Okumbe, 2001). These requirements raise questions over the optimal design of non-statutory benefit programmes. However, most non-statutory benefit plans do not allow employees’ options to select the most useful or personally-valuable types (Kasper et al., 2012).

It can therefore be argued that, from an employee perspective, the allocation of non-statutory benefits is not optimally implemented in common practice due to workers being unable to select the benefits which would most suit them. Rather, non-statutory benefits are often given on a take-it-or-leave-it basis – except for pension schemes, where contributions are usually compulsory (Cole, 2002).

As different hierarchies exist within firms, the design of compensation can differ due to their respective levels. As such, a differentiation can be made due to individual aspects based on either the performance or the provision of benefits as indirect financial compensation (Werner & Tosi, 1995). However, such differences only matter for those benefits which are not provided by the aforementioned one-size-fits-all approach. Nevertheless, it seems plausible that some benefits, e.g., company cars or other higher-level benefits, are not applied equally towards all employees. As mentioned, such differentiation is absent from the literature reviewed. Heywood et al. (2002) highlighted that compensation is occasionally structured towards a stronger inclusion of fringe benefits as a substitute to wages. This can be relevant in such sectors as public services, where it can be considered better to not overstretch the total compensation paid to employees (Reder, 2015). Zou’s (1997) agency model based on moral hazard not only states the role of non-statutory benefits as a substitute for cash salaries, but also the role of enhancing employee productivity.

Reward systems – on which organisational culture heavily depend – are clear statements of the values and beliefs of organisations (Kerr & Slocum, 1987). Due to the high degree of interrelation between employee behaviour, organisational culture, and reward systems, an analysis of the formal compensation systems cannot be clearly separated from cultural influences (Bushardt et al., 2007). For example, cultures with long-term orientations can have different perspectives on such issues as life insurance. Indeed, cultures with a long-term orientation value life insurance more highly than those with a short-term orientation (Park & Lemaire, 2011). Cravens and Oliver (2000) investigated the influence of culture on pension schemes, and evaluated how the culture orientation of different countries influence employers’ provision of pensions. They found culture to significantly influence pensions, particularly in terms of employer contributions (Cravens & Oliver, 2000). Employees in individualistic cultures with low levels of power distance tend to be more attracted to flexible benefits programmes than those in collectivistic cultures with high levels of power distance (who tend to refuse flexible programmes). In low power distance countries, it is expected that healthcare provision would be similar for all different employees, independent of their hierarchical level, whereas the opposite is true for high power distance countries (Hempel, 1998). Therefore, cultural differences force multinationals to design their benefit policies in accordance with the expectations of the employees in different countries. A one-size-fits-all approach for different countries – particularly those with different cultural alignments – would not be rational for such international companies (Hempel, 1998). Therefore, the choice to limit this study to one country (Germany) was factual in nature.

There are a variety of other relevant issues in connection to non-statutory benefits. These include the role of employee attitudes towards non-statutory benefits in general and as per their individual perspectives. Another issue that is strongly related to attitudes is the topic of the evaluation of non-statutory benefits, e.g., in relation to total compensation or from the perspective of individual utility. Moreover, questions related to awareness and pay communication should not be neglected, as these show interesting and relevant aspects to the central aspect of employee retention. As the issues mentioned closely relate to total compensation, these formed part of the current literature review.

2.5.2 A taxonomy of the elements of non-statutory benefits

Based on the above definition and understanding of non-statutory benefits, a taxonomy of these benefits can potentially be derived. Although benefits have previously been categorised, the construction of such a taxonomy in this thesis may be the first of its kind as no existing one was identified within the literature review.

However, to the best of the researcher's knowledge, no publication addressing a taxonomy for specific non-statutory benefits in Germany has previously been provided. Moreover, as nothing particularly relevant was identified in the literature review, the researcher performed a keyword search in May 2021 in the Google Scholar database, using the keywords 'non-statutory benefits Germany taxonomy' and 'fringe benefits Germany taxonomy'. Practical overviews on employee benefits in Germany have tended to focus on expatriates seeking to work in Germany and provide a general overview on mostly mandatory benefits. These have tended to be provided by institutions that cater to expatriates (Welcome Center Germany, n.d.) or by law firms, such as DLA Piper (Kremp, 2022).

Non-statutory benefits as a specific type of employee compensation is also categorical in nature, as mentioned by Artz (2010) in regard to his empirical estimation model on fringe benefits and job satisfaction. As non-statutory benefits can include a variety of different forms, Dulebohn et al. (2009) distinguished between them by mentioning three different types of employee benefits. These include company pensions, healthcare, and work–family arrangements. However, it should be noted that their research was conducted in a US context and must therefore be considered specific to the country’s institutional arrangements – in particular concerning the American welfare system. It cannot be understood as complete, or as equally relevant and transferable to other countries.

Another attempt to classify non-statutory benefits was performed by Dencker et al. (2007). The authors focused on three basic areas where fringe benefits can be applied. These include preventive programmes that typically focus on the health of employees or on safeguarding their income, programmes targeted towards leisure activities (including cultural, sports, and holiday contributions), and housing benefits (e.g., the provision or improvement of housing conditions). Similar to Dulebohn et al.’s (2009) category, it could be stated that the relevance of the categories provided by Dencker et al. (2007) would differ across countries due to different institutional arrangements and other specifics (addressed in greater detail in Section2.5.6 below). An example of such potential differences in the evaluation of certain types of benefits is the large importance attached by Chinese workers to the provision of free housing by their employers (Kasper et al., 2012).

Contrary to the examples mentioned above, other authors, such as Mabaso and Dlabami (2017) or Artz (2010), have provided no groundwork towards a taxonomy of benefits or any other form of categorisation in their empirical studies on the impact of benefits on job satisfaction. However, Mabaso and Dlabami (2017) pointed to the distinction between guaranteed employment benefits, such as retirement benefits that are typically part of the total remuneration package, and other benefits of a more personalised or customised nature (e.g., relocation benefits or tuition reimbursements). This distinction shows that benefits can be understood either as individual or systems of rewards. The former are awarded to specific employees and are typically based on their achieved performance or handed out in the recruiting procedure (as in the case of the aforementioned relocation benefits).

Performance linked to individual rewards typically include promotions, the sharing of profits, and other performance-based compensation (Mabaso & Dlabami, 2017). System rewards, on the other hand, are provided to all employees as a result of their association. These rewards include specific insurance types and other perks, such as reduced club memberships or subsidised meals in cafeterias (Bushardt et al., 2007). In this understanding, non-statutory benefits can be defined as system rewards, where the specific one-size-fits-all approach can be clearly recognised. Here, it can be assumed that the importance of individual rewards to an employee depends on their assessment of the likelihood to obtain such an individual reward. As such, questions of motivation and engagement should be considered important.

A classification of employee benefits can further be found when examining financial reporting. The international accounting standard IAS 19 provides the financial accounting rules for different kinds of employee benefits, which are assigned by the standard setting body according to their classification. Generally, within a report by the international network of public accounting, tax, consulting, and business advisory firms BDO (2016), three types of benefits can be distinguished, which are then subdivided into more classes. The three main types include a) short-term employee benefits, b) other long-term employee benefits, and c) post-employment benefits. Post-employment benefits refer to pensions paid, which are sub-divided into the variations of the defined contribution and benefit pension plan. Moreover, other long-term employee benefits are generally related to long-term obligations in the form of pension payments after termination of service rendered. Consequently, only the short-term employee benefits are characterised by non-pension related benefits, such as leave payments (BDO, 2016).

Accordingly, the financial accounting classification of employee benefits is heavily skewed towards the theme of pensions due to the need to provide adequate financial accounting for compliance reasons, whereas present benefits are mostly recognised as expenses or liabilities with shorter provision durations then pensions. Due to the importance of company pensions in Germany, pension accounting must be treated as highly relevant. However, the IAS 19 also provides guidance on other benefits, such as life insurance policies or healthcare payments for employees and pensioners alike (Müller & Saile, 2018). Concerning a taxonomy of non-statutory benefits, financial accounting classification does not provide much guidance other than pointing to the long-term focus of pension benefits and the intertemporal choice that employees face regarding company pensions, as well as to some potentially long-term health services and other insurance benefits.

Total rewards can further be distinguished between financial and non-financial rewards. This is another category used within a taxonomy. Financial rewards are also described as transactional rewards or total remuneration, while non-financial rewards can be referred to as relational or intrinsic (Haider, 2015). Whereas financial rewards are described as encompassing such elements as base pay and employee benefits, their non-financial variety include elements relating to recognition, job design, growth and development opportunities, work experience, achievement, and the specific work environment, among others (Armstrong & Taylor, 2020). In Towers Watson's (2015) model of total rewards, financial rewards consist of pay and benefits, and are categorised as transactional, whereas learning, development, and the work environment are understood as relational and intangible elements of total rewards. Benefits, together with the work environment, are related to a communal dimension, while pay, learning, and development relate to the individual employee (Armstrong & Taylor, 2020). This categorisation of total rewards into a financial and non-financial realm shows that parts of the non-statutory benefits (i.e., the provision of a work–life balance or a company car) are related to several aspects of the dimensions of total reward, thus complicating the task of benefit distinction.

The taxonomy of non-statutory benefits developed in this thesis was derived from individual items, or examples of non-statutory benefits. These individual items were assigned a total of six different classes, or categories. The taxonomy is shown below in Table 2. Both the authors and examples of a particular type of non-statutory benefit are also listed. It worth noting that the definitions of individual elements of the non-statutory benefits taxonomy is based on the CIPD's (2022) descriptions of organisational benefits and the frequency of mentions in the literature. Therefore, it is possible that some of the non-statutory benefits listed as specific examples under a given category are derived purely from the literature and unavailable under CIPD (2022) list. Moreover, for a specific example of a non-statutory benefit to be included under a given category, it must have been frequently mentioned in the literature. The CIPD (2022) only provides further backup to support its commonness in workplaces in most European countries (e.g., Germany, the UK). Therefore, if a non-statutory benefit is only mentioned by the CIPD (2022), but not backed up in the literature with a link to publications, it was excluded from the list. This decision was taken on the assumption that there would be micro or even major differences in the non-statutory benefits landscapes in the UK and other countries, particular Germany. In other words, although the CIPD (2022) is one of the most advanced HR development organisations in the world, its listing of employee benefits is mostly drawn from organisational contexts in the UK, meaning that it may not be fully applicable in the German context. Moreover, although the CIPD (2022) does not differentiate between statutory and non-statutory benefits, it is easier to differentiate between them based on other sources. Hence, the elements of statutory benefits in the German manufacturing sector are described in Section 3.3.2.1.1 so as to offer such a distinction.

Table 2: Taxonomy of non-statutory benefits

Classes and examples of non-statutory benefits	**Selected Literature:**
a) Non-financial Perks & Corporate Gifts	
Company car, or other mobility or commuting-related fringe benefits	Kasper et al. (2012); Ahmad and Scott (2015); Nijland and Dijst, (2015)
Home office equipment	Marino and Zabojnik (2008)
Free or subsidised meals and beverages	Kasper et al. (2012); Marino and Zabojnik (2008); Ahmad and Scott (2015)
Other perks (e.g. vouchers, gym, selected subsidies, and gifts)	Mabaso and Dlamini (2017); Kasper et al. (2012); Ahmad and Scott (2015)
b) Flexibility Benefits	

Classes and examples of non-statutory benefits	**Selected Literature:**
Home office option and flexible leave	Dulebohn et al. (2009); Baughman et al., (2003); Kasper et al. (2012); Artz (2010); Pregnolato et al. (2017)
Sabbaticals	BDO (2016); Johnson (1983); Walter et al. (2013)
c) Employee Growth Benefits	
Educational opportunities for professional development	Kasper et al. (2012); Walter et al. (2013); Pregnolato et al. (2017)
Educational opportunities for personal development	Marino and Zabojnik (2008); Pregnolato et al. (2017)
d) Childcare & Family Benefits	
Childcare and family assistance that exceed statutory provisions	Dulebohn et al. (2009); Baughman et al. (2003); Artz (2010)
e) Security & Coverage Benefits	
Company pensions	Dulebohn et al. (2009); Mabaso and Dlamini (2017); Artz (2010); Pregnolato et al. (2017)
Life insurance coverage and savings plans	Müller and Saile (2018); Mabaso and Dlamini (2017)
Coverage of other risks exceeding mandatory coverage under social security provisions	Dulebohn et al. (2009); Müller and Saile (2018); Kasper et al. (2012); Artz (2010)
f) Monetary Benefits (other than cash)	
Employee participating options (e.g., stock options or profit-sharing agreements)	Artz (2010); Pregnolato et al. (2017)

Source: Own presentation.

The above taxonomy considers six different classes of non-statutory benefits: a) non-financial perks and corporate gifts; b) flexibility benefits; c) employee growth benefits; d) childcare and family benefits; e) security and coverage; and f) monetary benefits other than cash. This taxonomy can be used to assign individual items of non-statutory benefits to a specific class. It can also consider differences between countries or jurisdictions, especially in terms of mandatory social security provisions. This is because only such benefits are included which exceed either the mandatory or legally obligations companies must provide their employees. This means that, for example, such family-related benefits as paid maternity leave are only considered non-statutory benefits if they exceed any existing mandatory provision. If an employer grants more time for maternity leave than what is legally required, such extra time is considered a non-statutory benefit. The rationale for including each of the six categories, as well as those which often fit into them, is provided in the next paragraphs.

The first category comprises non-financial perks and corporate gifts. As mentioned earlier, no study has yet provided a comprehensive taxonomy of non-statutory benefits. This absence forced the researcher to synthesise the literature and develop the taxonomy from scratch. The formation of a given category was based on the narrative synthesis approach (Popay et al., 2006), whereby patterns regarding similarities and differences between studies were explored from the perspective of the meanings attached to various non-statutory benefits mentioned therein. The first category derived was ‘non-financial perks and corporate gifts’. Based on the studies that supported the formation of this category, they can be defined as non-statutory benefits that are mostly non-financial in nature, but can also be provided in the form of cash benefits, with the aim of making the employee comfortable to work in the company, such as through effective and efficient commuting/transport (Kasper et al., 2012; Ahmad & Scott, 2015; Nijland & Dijst, 2015) or health enhancement benefits (e.g., gym, or eye care vouchers) (CIPD, 2022; Kasper et al., 2012; Marino & Zabojnik, 2008; Ahmad & Scott, 2015). In other words, they are non-statutory benefits offered by the company to facilitate mobility or enhance employee health so as to optimise their motivation and job performance for the purpose of maximising their comfort when executing their job performance. The inclusion of non-statutory benefits under this category was supported by the Two-Factor Theory, which states that hygiene factors, such as salary, working conditions, and company policies, can improve motivation and job satisfaction (Herzberg, 2008). Accordingly, it was assumed that non-financial perks and corporate gifts are hygiene factors of motivation and job satisfaction, which can directly influence employee retention by impacting the intention to remain in or leave the organisation. The comfort such benefits offer to managerial personnel can make them feel at ease when performing their work, which can result in other psychological states, such as feelings of enhanced security and well-being, thus directly influencing the intention to stay or leave (Adeola, 2017). It should be noted that the examples provided below do not include all available non-statutory benefits, but rather those which are frequently cited and serve as an example for each category of the taxonomy.

According to the CIPD (2022), a company car is one of the most common corporate gifts provided to employees in recognition of job status (e.g., manager or director) or if an employee needs it based on the nature of their job tasks (e.g., sales employees or technical services). However, it is worth noting that there could be other commuting solutions that are non-statutory and not necessarily non-financial. For example, under certain circumstances and organisational arrangements, an employee that uses their own car instead of one provided by the company can be compensated non-statutorily through cash allowances (CIPD, 2022). While these are financial, they still fall under this category when compared to the other five. Therefore, the CIPD’s (2022) approach has denounced the earlier claim that one of the characteristics of non-statutory benefits is that they are mostly non-financial, though not purely financial. In other words, the earlier claim is based on the general observation in the literature, namely that cars are more frequently mentioned in the literature than non-statutory car allowances (Armstrong & Taylor, 2020), as well as for most companies and organisations in Germany. Regardless of whether financial or non-financial, if a benefit is non-statutorily and voluntarily provided to employees, it can be considered a non-statutory benefit.

Other non-financial perks and corporate gifts common within German companies include free or subsidised meals and beverages. However, it is worth noting that this non-statutory benefit is not recognised by the CIPD (2022) in its definition of the various types of benefits. Instead, it was derived from the literature, where it was frequently mentioned (Ahmad & Scott, 2015; Birkner, 2015; Bushardt et al., 2007). The provision of free or subsidised meals in a given company can be influenced by many contextual factors. For example, free meals are commonly offered to employees in the hotel industry (Johnson, 1983). Therefore, the picture could be significantly different in the German manufacturing industry. Apart from providing adequate work equipment to their employees, employers can go the extra mile to provide state-of-the-art home office equipment so as to facilitate and optimise their employees' productivity and performance (Marino & Zabojnik, 2008). Such equipment can include digital technology to support remote working.

Finally, there are other less-frequently mentioned non-financial perks and corporate gifts, such as vouchers, gym memberships, and other selected subsidies and gifts that fall under this category. For instance, the CIPD (2022) indicated that some of the health benefits provided to employees in most UK organisations include eye care vouchers, free flu vaccinations, financial support for employees who must self-isolate (e.g., during the COVID-19 pandemic), occupational sick pay, and programmes to encourage physical fitness. In this instance, the CIPD (2022) concurred with previous studies showing that these perks and gifts fall can be categorised as non-statutory benefits (Mabaso & Dlamini, 2017; Kasper et al., 2012; Ahmad & Scott, 2015). While these benefits are less frequently mentioned in the literature – possible due to their being offered more infrequently – they were also considered for inclusion because they fall under the broader category of non-financial perks and corporate gifts. They are not purely non-financial because some financial benefits are provided, such as financial assistance to self-isolating employees due to a health crisis or pandemic.

The second category in the taxonomy is ‘flexibility benefits’. Flexibility benefits were regarded as those included in company policies with the intention of providing flexible working conditions for managerial employees. As stated previously, flexible working conditions relate to hygiene factors of motivation. Thus, the inclusion of non-statutory benefits under the category of flexibility benefits is also supported by the Two-Factor Theory of motivation (Herzberg, 1968; Herzberg, 2008). Flexibility benefits were deduced by the nature of benefits (either financial or non-financial) and whether they facilitate the employer to execute their job performance flexibly. This category was also recognised by the CIPD (2022), who hinted at financial and non-financial benefits intended to enhance flexible working conditions, benefiting both the employee and the employer/organisation. For purpose of clarity, it is important to distinguish between flexible benefit plans and flexibility benefits. The former refers to company policies that allow employees to vary their benefits to meet their specific needs (CIPD, 2022). Therefore, they are entirely distinct from flexibility benefits in terms of meaning and scope.

Some of the commonly mentioned flexibility benefits identified in the literature include flexible working hours and working from home. Digital technology offered to support flexible working conditions can also be placed within this category, especially in the context of the COVID-19 pandemic where employees were facilitated with digitally-supported flexible working conditions (Bartsch et al., 2020; Lavanchy, 2020; Watson et al., 2020). However, for the avoidance of doubt, not all digital technologies provided to employees are intended to support flexible working conditions. In this study, digital technologies were included in the survey questionnaire as an independent item due to its wide scope which could not fit into a single category. Flexible working hours refer to when employees or employers can vary their start and end times to suit personal needs and preferences, as is often the case with parents with very young children (Baughman et al., 2003; Lester et al., 2021). Often, flexible working hours can be achieved in ways that benefit both the employer and employee through the provision of a home office option. This option can be executed to meet the specific needs and preferences of employees (Aczel et al., 2021; Ozkan & Solmaz, 2015).

For example, during the pandemic, some employees were vulnerable to contracting COVID-19, and thus preferred to work from home. As such, employers would finance flexible working conditions to meet specific health needs and the situation. Such an arrangement can benefit both the employer and employee, especially if the employee is desirable for retention due to their having demonstrated optimal competency and performance demonstrated. The employer would not lose that opportunity for productivity, while the employee would reduce their chances of contracting the virus. There are several other ways in which flexible working conditions can be provided, but these have mostly been pinpointed in the literature as those mentioned above.

The third category is ‘employee growth benefits’. They refer to the educational opportunities provided to employees by the employer to enhance their personal and professional growth (Kasper et al., 2012; Marino & Zabojnik, 2008; Pregnolato et al., 2017; Walter et al., 2013). Although benefits that fall under this category are conspicuously not mentioned by the CIPD (2022), they are frequently referred to in the literature, thus meeting the inclusion criteria. Furthermore, this category was considered for inclusion (including in the questionnaire) because it supported the tenets of the previously-critiqued SDT. Therefore, aside from the Two-Factor Theory, SDT was used to inform the interpretations of the findings of this study in later chapters. Education opportunities for personal and professional development enhance the three dimensions of employee growth outlined in SDT, namely competence, autonomy, and relatedness. As mentioned earlier, SDT states that employees become motivated and satisfied with their jobs if they perceive themselves to be competent to autonomously perform their work within a framework of organisational identity, including how they make decisions, the pace at which they work, and the efforts they exert (Deci & Ryan, 1985; Wong & Laschinger, 2012).

The fourth category is ‘childcare and family benefits’. According to the CIPD (2022), childcare and family benefits are mostly useful to employees on the lowest incomes within an organisation. However, some studies have regarded them as beneficial to any employee, including managers, with dependable children (Artz, 2010). Besides, childcare and family benefits were both recognised by the CIPD (2022) and also frequently mentioned in the literature (Dulebohn et al., 2009; Baughman et al., 2003). They are financial or non-financial childcare and family assistance programmes that exceed statutory or legal provisions. Further to their support in the literature (e.g., CIPD, 2022), this category of benefits was included in this study because it can be supported by two theories of motivation and job satisfaction, namely SDT and the Equity Theory of motivation. The provision of childcare and family assistance by employees by exceeding statutory expectations can help employees meet their family responsibilities, leading to a greater sense of autonomy and relatedness, and ultimately furthering motivation and engagement (Deci & Ryan, 1985). The provision of childcare and family assistance can also help employees meet work–life balance demands, which can potentially reduce perceived inequities, leading to greater motivation and job satisfaction in support of the Equity Theory of motivation (Miner, 2005). Additionally, apart from the Two-Factor Theory and SDT, the Equity Theory of motivation also provided a basis for interpreting the findings of this study.

The fifth category includes ‘security and coverage benefits’, comprising company pensions (Dulebohn et al., 2009; Mabaso & Dlamini, 2017; Artz, 2010; Pregnolato et al., 2017), life insurance coverage and savings plans (Müller & Saile, 2018; Mabaso & Dlamini, 2017), and the coverage of other non-mandatory risks under social security provisions (Dulebohn et al., 2009; Müller & Saile, 2018; Kasper et al., 2012; Artz, 2010). Further to their frequent mention in the literature, these security and coverage benefits are supported by the Two-Factor Theory, whereby they are evidently hygiene factors (Herzberg, 2008). Therefore, while the presence of such factors as company pensions, life insurance coverage, and other non-mandatory coverage of risks may not necessarily contribute to job satisfaction, their absence can lead to job dissatisfaction (Herzberg, 2008).

The final category includes monetary benefits other than cash, such as allowing employees to participate in stock options or profit-sharing arrangements in particular (Artz, 2010; Pregnolato et al., 2017). The main rationale for their inclusion is their frequent mention in the relevant literature (Artz, 2010; Pregnolato et al., 2017). Furthermore, they are well captured under the tenets of the Expectancy Theory of Motivation because stock options and profit-sharing arrangements provide a direct link between an individual's efforts and potential for financial rewards (Vroom, 1995). More specifically, manufacturing managers can expect heightened performance, which can lead to better stock prices and higher profit margins as a form of financial reward for their efforts. Therefore, it was crucial to include this category because of its relevance in the literature and support from Expectancy Theory.

In sum, although the CIPD (2022) provided some guidance on various non-statutory benefits, it is worth noting that it was limited in its categorisation of statutory and non-statutory benefits. It discusses all types of employee benefits in conjunction, with no explicit categorisation. However, a closer look reveals that it identifies those which are and are not statutory. The category of benefits explicitly supported by the CIPD (2022) includes non-financial benefits and corporate gifts. Despite the fact the CIPD (2022) provided some examples, such as gyms and exercise plans, further examples were exhausted in the literature review. The CIPD (2022) also supported the availability of flexibility benefits in most UK organisations, which are not legally required, but did not provide specific examples. More specific examples were therefore sought in the literature. The CIPD (2022) also recognised the importance of childcare and family benefits, but most considered them to be statutory. However, a comprehensive review of the literature revealed that such benefits may sometimes be provided beyond the statutory requirements. The additional statutory childcare and family benefits were considered to be non-statutory in this study. Finally, although the CIPD (2022) mentioned the availability of pension benefits for UK employees, they categorised them as statutory. However, a comprehensive literature review identified more examples of non-statutory security and protection plans. The literature also revealed that some organisations offer pension benefits that go beyond statutory requirements. Therefore, although the CIPD (2022) was used as a guide, it was supplemented by an extensive literature review, which highlighted a wider range of non-statutory benefits. It must be said that the Reward Management Survey 2022

(CIPD, 2022) listed more than the mentioned benefits. However, not all were statutory or could be adapted to the German manufacturing industry.

Thus, the taxonomy in Table 2 can aid the understanding of where several types of non-statutory benefits can be applied. As such, it provides a more concise view on benefits as a whole. It also helps understand this study’s presumption that non-statutory benefits (or even classes) are potentially of different value to each employee, depending on the specific personal situation (e.g., relevance of child and family care or different risk-aversion preferences regarding coverage) and environmental context (i.e., country). However, it must also be mentioned that the boundaries between each of the benefit classes cannot be assigned with absolute precision, due to there clearly being some overlap. For example, non-financial perks cannot always be clearly distinguished from monetary benefits. Moreover, flexibly benefits (e.g., sabbaticals) also have characteristics of professional and personal growth benefits. As such, it would be helpful to gather the most prominent feature of a single type of non-statutory benefit and use this exact feature in the assignment to a particular class of non-statutory benefit.

Consequently, an operationalisation was conducted to develop a more accurate list of non-statutory benefits for managers in the manufacturing industry in Germany (see Sections 3.3.2.1 and 3.3.2.1.1).

2.5.3 Diversification of non-statutory benefits

A reward system generally combines financial and non-financial rewards (Armstrong & Taylor, 2020). Broadly speaking, reward systems can be understood as including everything the employee perceives as having value resulting from their employment (Hsieh & Chen, 2011). Each part within such a reward system is consequently similar to an item within a portfolio context, where a value can be assigned to each component. Furthermore, due to the existence of these multiple parts of compensation, the diversifying nature must be mentioned, with each compensation part providing its share of value to each employee.

As mentioned above, reward systems are of fundamental importance to organisational goals. In this respect, pay decisions can also be understood as strategic in nature. This raises questions on the effective design of compensation schemes, including pay level, pay form, and pay mix (Rabin, 1994). Reward systems are intended to both increase organisation performance and define what forms of compensation should be meted out to employees. Compensation, in this sense, can encompass bonuses, salary increases, stock awards, promotions, perquisites, and other elements. The reward systems of large corporations are usually characterised by the diversity with which they are implemented in different divisions (Kerr & Slocum, 1987).

The relevance of benefits is far from a new phenomenon. Herzberg (1968) mentioned that fringe benefits accounted for approximately 25% of wages. More recently, Degner and Rohamm-Bolz (2015) found that non-statutory benefits account for 15% of the overall compensation in German companies. This relatively high share in the total mix clearly shows benefits' high status as part of overall remuneration packages (Armstrong & Taylor, 2020). In addition, Dale-Olsen (2006) observed a positive correlation between wages and non-statutory benefits. Given the heavy weight of non-statutory or fringe benefits in the entire compensation package, while also acknowledging that such benefits cannot be traded or exchanged as monetary wages, the issue of diversification of benefits becomes even more relevant.

As stated earlier, the importance ascribed to benefits is not equal among employees, but rather depends upon their particular characteristics. This raises questions on the need for diversification, especially when the provision of such benefits is used as a strategic measure for the achievement of organisational goals (e.g., employee retention) and when they constitute a large part of the total compensation package. These distinctions of employee characteristics may also be related to the hierarchical role of the employee – particularly whether they hold a managerial position or not. Accordingly, this section provides an overview of the literature on the diversification of non-statutory benefits and discusses its specific role in relation to managers.

As attitudes towards benefits may not be perceived equally among employees (Carraher, 2011), questions on the reasons for such differences must be considered. It would be reasonable to assume that such differences in attitudes or ascribed importance can relate to a variety of factors, such as differences in welfare systems across countries or individual risk aversion in relation to healthcare provision. In addition, there are also different tax treatments to mention (Dulebohn et al., 2009; Jensen & Morrisey, 2001). Regarding pensions offered as a type of non-statutory benefit, their value not only increases in line with company performance, but also with the number of years of service (Goergen & Rennebog, 2011). Therefore, a stronger bonding of employees is possible if compensation is loaded towards the later years of employment (Jensen & Morrisey, 2001).

Furthermore, in the case of work–family benefits, it is plausible to assume that employees or managers with a need for such benefits will more keenly desire them. Mulvaney (2004) noted that the availability of arrangements, such as leave programmes in connection with family requirements, child-related benefits, or family stress management programmes, can enhance organisational commitment (Mulvaney, 2014). Organisational commitment can be understood as commitment-related behaviour, whereby the employee forgoes alternative options by choosing a course of action or positive attitude in favour of the organisation. Such attitudinal commitment is largely expressed through favourable beliefs and opinions about the organisation, where the employee essentially attaches themselves to the organisation while simultaneously holding a strong desire to maintain their membership (Mowday & Steers, 1979). Consequently, the diversification, or the individual mix, of non-statutory benefits potentially relates to important organisational commitment aspects and thus shapes individual’s attitude to the firm (Mowday & Steers, 1979).

Organisational commitment can be conceptualised in several ways. At this stage, the concept of affective commitment must be mentioned. This refers to the emotional attachment towards the organisation or to its identification and involvement (Allen & Meyer, 1990). Such organisational commitment seems relevant for questions on organisational rewards. Hofstede et al. (2005) found a difference regarding organisational commitment between collectivist and individualist countries, with the former having a higher degree of commitment.

Therefore, national culture not only influences management styles and decision making, but also employees' commitment to their organisations (Jaramillo, 2005). For organisational commitment, there are differences both between and among national cultures. Ashton and Felstead (1999) showed the commitment of employees working for a modern organisation to be higher than that of employees in a traditional one. This supports the notion that differences in organisational cultures affect the attitude of employees. In their study, non-financial parts of the reward system were given differing levels of importance depending on the organisation in question. Furthermore, there is also some evidence on the role of different kinds of fringe benefits on organisational commitment. For instance, Ahmad and Scott (2015) showed that, for managers of hotels in Malaysia, the provision of relocations allowances, social and sports facilities, and other services had the highest correlation to affective organisational commitment compared to other forms. This shows the significant effect that non-statutory benefits can have on employees and their commitment to organisations.

It must be stated that non-statutory benefits are diverse and manifold, while attitudes towards such a mix are dependent on specific country welfare systems, cultural characteristics, and individual circumstances. These specifics must be considered when evaluating the role of diversification as indirect aspects influencing employee retention. It is worth emphasising here that institutional arrangements (e.g., regarding a potentially substituting effect of social security with some types of benefits) should also be considered due to their impact on the diversification of all parts of the compensation system. Given that the impact of such factors as age or tenure, risk aversion, or other characteristics related to personal circumstances can be useful for distinguishing subjective and objective elements of non-statutory benefits, the following section sheds light on how subjective and objective elements shape the value of different types of non-statutory benefits from the viewpoint of a single employee.

2.5.4 Objective and subjective elements of non-statutory benefits, and the role of statutory benefits

This section discusses the evaluation of non-statutory benefits, which is relevant from the viewpoint of an employee given their unique personal situation and specific preferences, as well as the institutional arrangements of their place of work (e.g., country-specific issues). These dimensions can be distinguished as objective and subjective elements of non-statutory benefits.

Objective elements refer to the impact of the unique characteristics that exist with respect to country-specific institutions or labour market conditions (Artz, 2010). Differences include how pensions are typically provided and their impact on job satisfaction. Artz (2010) mentioned pensions in the US, where employees tend to regard pensions or healthcare arrangements as highly important components of benefits packages, whereas other countries provide such services via public arrangements. Consequently, differences in these environmental conditions likely influence the perceived value of non-statutory benefits.

Subjective evaluations, on the other hand, are unique to each employee, given their situation, preferences, or personal characteristics. This subjective component has been somewhat lacking in previous studies. An example of this problem is found in the research of Artz (2010), where such benefits as parental leave or childcare benefits are not uniquely evaluated in relation to their relevance to the employee – although the relevant variables were also applied to certain parts of the entire population. This shows that there has been no direct attribution of the respective benefits to any kind of subjective valuation. Extending the theme of childcare benefits, their evaluation may be highly dependent on the number of children and their respective ages (Gutiérrez-i-Puigarnau & Van Ommeren, 2011). It is also potentially relevant to the extent to which an employee is privately engaged in childcare activities, as the role of the other parent, the existence of other family members, or the environmental conditions and options (e.g., the availability of private or public childcare) must also be considered (Baughman et al., 2003). It can therefore be argued that the subjective evaluation should form a large part of the optimisation of a non-statutory benefit programme. Otherwise, employers risk that the money spent on such programmes would be sub-optimally allocated. Overall, it must be expected that employees' personal characteristics play a large role in the utility level derived from non-statutory benefits.

The literature shows the existence of differences in the individual evaluation of benefits due to personal preferences, thus calling the notion of benefits as a substitute to wages into question. For example, older workers are particularly interested in benefits related to insurance and pensions (Kramer, 1995). Bellenger et al.'s (1984) study on the reward preferences of sales managers showed differences between age groups in relation to the evaluation of benefits. Concretely, younger workers seemed more interested in opportunities for personal growth, while older workers favoured job security measures. While the measures taken by firms may not have technically all referred to non-statutory benefits, these examples support the notion that personal characteristics impact attitudes towards benefits. While the substitutional effect of wages and benefits may not necessarily vanish, the personal subjective evaluation certainly differs, thus calling for more customised reward systems to be established if they include non-statutory benefits.

Subjective preferences can be assessed through various criteria. Pregnolato et al. (2017) and Dencker et al. (2007) mentioned that the age cohort or life experience of specific groups of employees may be determinants of preferences, which subsequently impact the personal evaluation of fringe benefits. Similar groups may share similar preferences, and vice versa. This point was emphasised by Dulebohn et al. (2009), who stressed differences in preferences towards fringe benefits among members of different generations. As members of Generation Z must now be dealt with more frequently by recruiters, a fine-tuned approach to catering to their needs is becoming a more urgent requirement (Chillakuri & Vanka, 2020). For Generation Z, the value of a company car is significantly lower than that of other generations (Vatanparast & Adamaschek, 2018). On the other hand, personal development is more important if organisations wish to retain Generation Z employees (Aruna & Anitha, 2015). Therefore, organisations must consider tailoring their benefits to the requirement of different generations if they want to meet their expectations.

However, in some cases, specific conditions can also lead to a blurring of objective and subjective elements, as both can potentially impact the value of a specific benefit from the viewpoint of the employee. This can significantly impact employee retention, thus highlighting the importance of designing a non-statutory benefits programme which adequately addresses differences in environmental conditions. For example, the provision of free housing for Chinese workers massively reduces staff turnover as the option to use this form of accommodation vanishes upon the termination of one's employment (Kasper et al., 2012).

It is furthermore noticeable that many studies on non-statutory benefits do not clearly distinguish between different groups of employees. For example, Artz (2010) used such variables as education or union membership (in terms of promotion, etc.) to distinguish different employees in his sample. As a result, these kinds of approaches that aggregate employees of a firm within one population may run the risk of neglecting subjective evaluation differences. This can be said to be especially relevant for employee groups regarding their role within the organisation. Indeed, as differences between managers and lower-level employees certainly exist, there may well be similar differences in preferences between age groups, family status, or other demographics. Targeting specific groups of employees with suitable strategies for offering non-statutory benefits is relevant to firms because employees on a higher rung of the corporate ladder are of more value (Dube et al., 2010), thus increasing the importance of employee retention still further.

It is therefore relevant to not evaluate non-statutory in isolation, but rather in relation to existing statutory benefits, such as social security, provided these benefits can be at least partially substituted with non-statutory benefits. Another issue which must be mentioned in relation to statutory benefits is whether they are mandatory or voluntary. If a certain type of benefit is mandatory (e.g., health insurance in Germany), similar benefits from employers may not provide much value, such as in cases of risk coverage through insurance. Even in cases where benefits from employers are much higher than statutory benefits, the full impact is unlikely to manifest because only the difference of the benefit level of the employer to the benefit level of the statutory benefit can be argued to provide a kind of additional added value to the employee.

This problem of a missing customisation of non-statutory benefits towards the needs and requirements of individual employees, or across different kinds of employee groups, can be mentioned under the disruption of the one-size-fits-all approach (Willis Towers Watson, 2015). It would seem that, for the most part, companies are not planning to change this approach, which they could do by providing more flexible opportunities for employees to choose from in order to provide more personalised non-statutory benefits (Birkner, 2015). Such an attitude must be criticised given the overall importance of non-statutory benefits as a strategic investment and the different requirements of workers in relation towards them (Jensen & Morrisey, 2001).

Overall, whether statutory or non-statutory, employee benefits form a critical part of the psychological contract that defines the employer–employee relationship (Lucero & Allen, 1994); a psychological contract refers to the expectations each party has of the other, and, when such expectations fall short or are exceeded, the employees may act in ways that are dysfunctional to their employers (Herriot et al., 1997). For example, if employers reduce non-statutory benefits that used to exist (e.g., closing the subsidised canteen), employees may become dysfunctional, including losing their motivation, experiencing job dissatisfaction, and developing an intention to leave (Lucero & Allen, 1994). Therefore, it is important that, when employers initiate non-statutory benefits, they consider future reductions as much as is possible because psychological contract fulfilment is a crucial aspect of employee motivation and organisational commitment (Parzefall & Hakanen, 2010). Doing so can prevent employees from developing unfavourable work attitudes and, consequently, organisational performance (Lee & Liu, 2009). Employee non-statutory benefits should be carefully planned, including considering their short- and long-term financial implications as a way of planning long-term human resource retention.

2.5.5 The effect of diversification of non-statutory benefits

The need for a diversification of non-statutory benefits was extensively discussed in Section 2.5.3. The review of the relevant literature has clearly indicated the need for not considering non-statutory benefits in isolation. It is thus fundamentally important to evaluate their diversification in order to assess the impact of non-statutory benefits on the turnover decisions of employees. The diversification effect is evident when considering the importance of a single item of a non-statutory benefit in the perception of a particular employee. It must be claimed that the existence (or non-existence) of personal characteristics or the unique situation has a high impact on the relevance of a particular type of non-statutory benefit. For example, managers with adult children typically have no need for childcare support, and very highly paid managers may not be interested in receiving small-scale financial support for meals. It is consequently fundamental to assess the personal subjective evaluation of a particular type of benefit offered. Only such an evaluation can give a sufficiently reliable indication on its impact.

It can furthermore be expected that the value that employees attribute to non-statutory benefits may change over time. The literature also differentiates between a static and a dynamic view of benefits. Furthermore, a unique evaluation of benefits is found to be dependent on cultural aspects (Carraher, 2011). By considering the subjective assessment, it can be argued that a proper diversification of non-statutory benefits becomes possible, which in turn benefits companies in their attempt to optimise their compensation policies in a cost-effective way (Gaver, 1995). Thus, an identification of employees' needs can help increase firms' strategic value (Irick, 2004).

The satisfaction with benefits offered – termed 'benefit satisfaction' in the relevant literature – may also depend on the knowledge of the cost of such benefits (Balkin, 1993). Such knowledge can foster the feeling of a stronger sense of equity amongst employees, leading to more favourable attitudes towards the organisation (Heshizer, 1994). This highlights the role of transparency and communication, which also extends to the communication of the actual benefits offered. Therefore, creating and raising employee awareness of non-statutory benefits is a significant component of HRM. For non-statutory benefits to have a major effect on their evaluation, they should be well researched, and the information about them should be clearly stated and communicated to all workers (Irick, 2004).

In addition to the self-importance of a particular type of non-statutory benefit, the conceptual framework further entails an evaluation of the non-statutory benefits offered in comparison to other offers. Such a view can also be used by employers to better align the company's offered non-statutory benefits not only with employee preferences, but also in the context of competition in the compensation policies, which is relevant in the labour market for qualified employees in the manufacturing industry (Rajnai & Kocsis, 2017).

2.5.6 The potential role of statutory benefits in the form of social security claims

It could be argued that the importance given to various kinds of non-statutory benefits is dependent on the specific conditions of the contemporary business environment. For example, evidence has been found that, within the US, medical insurance coverage as a form of non-statutory benefit is attractive and evaluated by employees as a substitute to wages (Amuedo-Dorantes & Mach, 2003). In this regard, Jensen and Morrisey (2001) claimed that, for Americans, employers constitute the principal source of healthcare insurance provision. However, it should be noted that their claim is not entirely up to date with the current situation in the US, as privately-financed health insurance exceeded employment-based health insurance plans in 2018 and 2019, and government plans now cover a third of the US population (Statista, 2020). Jensen and Morrisey's (2001) claim points towards a key issue that must be considered in the discussion on the relevance of non-statutory benefits: the role of statutory benefits.

The central argument on the role of statutory benefits is that they can be potential substitutes to their non-statutory counterparts, and must therefore be considered by employers. For a better understanding of benefits related to health insurance, pension coverage, and accident insurance, the key provisions in the

German social security system are provided in Table 3 in order to serve as background material for the interpretation of the empirical data.

The existing social security insurance system in Germany covers the areas of health, nursing care, pensions, unemployment, and accident insurance. Contributions to this system are typically provided equally by the employer and the employee. An exception is accident insurance coverage, which is entirely funded by the employer (GTAI, 2022). Some key characteristics of the individual elements of the social security system in Germany are provided below in Table 3:

Table 3: Key characteristics of the elements of the German social security system and their relation to this study

Type of coverage	Characteristics and Relation to this Study
Health insurance	Compulsory insurance type in the federal health insurance system; if a wage threshold of 64,350 EUR in 2022 is exceeded, private health insurance can be chosen (Von Ulmenstein et al., 2022). Due to compulsory coverage, employer coverage is not beneficial. However, it might also be pertinent to provide additional non-statutory benefits.
Nursing care insurance	Essentially integrated in health insurance provision and of a compulsory nature. Not relevant in the research context.
Pension insurance	Compulsory insurance type with a contribution of 18.6% in 2022, which is equally shared between employer and employee. Employer pensions as a form of non-statutory benefits provide additional value in the form of added coverage.
Accident insurance	Statutory insurance for workplace-related accidents, solely financed by the employer. Potential for additional coverage exists.
Unemployed insurance	Compulsory insurance type. Not relevant in the research context.

Source: Own presentation based on GTAI (2022).

Given the key characteristics of the German social security system, one could argue that the country's statutory social insurance system potentially provides a relatively pronounced substitute to some key non-statutory benefits. In particular, health insurance – which is frequently mentioned in the literature (e.g., Jensen & Morrisey, 2001; Artz, 2010; Dulebohn et al., 2009) – is of relatively minor or even no importance. However, there may still be space for the provision of health-related non-statutory benefits from employers.

Pension benefits are also covered in the German system. Employer pensions provide for additional coverage, which is particularly regarded as relevant for employees with relatively large compensation packages. For employees, company pensions may help contribute to financing a certain lifestyle in retirement as the later pay-out of the state-provided pension is limited. Generally speaking, company pensions appear to play a large role in the general German system. In fact, company pensions (called '*betriebliche Altersvorsorge*') are mentioned as one of the three key pillars in the entire pension system, alongside private and public ones (Clemens & Förstemann, 2015).

2.5.7 The importance of non-statutory benefits in the German manufacturing environment

The rationale for the study largely stems from the importance of employee retention in the German manufacturing industry, due especially to the current economic climate and the shortage of skilled labour in the industry – despite employment in this sector being at a record high (Martin, 2015; Brucker Juricic et al., 2021). Not only is the need to recruit and retain skilled labour of high importance for the industry, but the sector itself could be argued to be at the core of the German economy, and even the EU as a whole (Behun et al., 2018). According to the World Bank's (2022) World Development Indicators, the manufacturing industry accounts for 18.2% of Germany's GDP. This share of the overall GDP is nearly twice as much as the second and third largest economies in Europe, with manufacturing in France and the UK accounting for 9.4% and 8.7%, respectively. This shows not only the importance of skilled labour for the industry itself, but its significance for the entire German economy. Companies are struggling to fill vacancies and find suitable candidates willing to commit on a long-term basis. Solutions are currently being sought to increase the labour market participation rate of women and immigrants, as well as to attract skilled workers from abroad or expand vocational training (Buchenau & Speckt, 2018; Brucker Juricic et al., 2021). The labour market shortage in this sector is characterised by a lack of engineers and specialists in information technology, which is especially problematic considering the increase in digitalised technologies as part of Industry 4.0. Universities are not providing a sufficient pool of qualified graduates and many qualified workers are scheduled to become pensioners, thus dropping out of the labour pool available to manufacturers (Deng et al., 2021).

It would seem unquestionable to state that retaining qualified employees in such an environment is crucial to businesses in general and the German manufacturing industry in particular. However, it is not only specialists that are needed. Middle managers are also highly valuable due to their role in strategy implementation and increasing organisational effectiveness (Sanders, 2011). As such, the role of non-statutory benefits on the retention of managers in the manufacturing sector is worth of further investigation. The results of current studies may not only shed some light on the overall theory on non-statutory benefits, but could also provide industry practitioners with valuable advice for implementing them within their HRM practices. As this study investigates the influence of non-statutory benefits on employee satisfaction and motivation as determinants of employee retention, knowledge from these fields are of practical use in the German manufacturing industry. The results could also potentially apply to other sectors in the German economy, especially as the impact of statutory benefits in the form of the German social security system is similar. Internationally, some adjustments may well be required when transferring the results due to marked differences in social security systems. This is particularly relevant to the US context, where personal healthcare is a key consideration in personal consumption opportunities (Delavande & Rohwedder, 2010). Given the German system of social security with its included healthcare opportunities, no such negative impact of health risks can be said to exist.

2.6 The Variables of Managers and the German Manufacturing Industry in this Research

In order to more comprehensively understand the application of the theoretical framework, the concept of ‘manager’ must first be defined. In the general literature on personnel management, individuals working within an organisation are distinguished into employees and managers. Within personnel management, managers are referred to as leaders in contrast to employees that do not lead others (Holtbrügge, 2018). In Germany, the term manager can be attributed to the legal construct of ‘*Leitender Angestellter*’, according to §5(3) of the Works Constitution Act (*Betriebsverfassungsgesetz*), a part of the labour law aimed at protecting employees within organisations. Here, managers are defined in contrast to employees by: a) Having the right to hire or fire staff, b) being an authorised officer (*Prokura*), and c) having the authority for decision making while generally not being bound by instructions (Holtbrügge, 2018).

However, this narrow definition shows a manager to be generally free from instructions, which can be questioned within the context of corporate hierarchies. Indeed, middle managers in particular are bound by the decisions made by higher-ranking management personnel (Welge et al., 2017). Consequently, there are different types of managers that can be considered under this term. Further to the personnel management aspect, the work of many managers is also grounded in expertise and knowledge (Rosenstiel et al., 2014).

It should further be noted that existing studies on managers have tended not to define the term (e.g., Abraham, 2012; Fragouli, 2014). Moreover, similar terms, such as ‘managerial workers’ (Dulebohn et al., 2009), can also be found in the literature on employee benefits. This seems to suggest that previous studies have used a relatively broad understanding of the term. This is also the case in this thesis, where ‘managers’ has the following, relatively broad, definition: ‘Managers’ refers not only to those in top or middle management with personnel leadership authority, but also to employees with distinguished expert roles, which can also be considered in the context of management tasks.

It is critical to note that the theoretical framework of this study is particularly geared towards the requirements for retaining managers in the German manufacturing industry. Moreover, said industry is here defined and classified according to the International Standard of Industrial Classification (ISIC) of all economic activities, Rev. 4 of the United Nations (United Nations, 2008).

2.7 Development of the Hypotheses and Conceptual Framework

The literature review has shown that reward systems can be highly relevant to companies due to their impact on job satisfaction, motivation, and retention (or intention to leave). Given this finding in relation to the research objective, it seems highly relevant to consider the role of non-statutory (or fringe) benefits within compensation systems in terms of such HR goals as retention. Zou (1997) provided an agency model based on a moral hazard assumption that explicitly considers the role of fringe benefits as an incentive instrument. The author showed that the provision of non-statutory benefits is regarded as an important tool for incentivisation, and rewarding employees and managers alike. Such benefits can enhance productivity and work as a salary substitute (Zou, 1997).

This idea of non-statutory benefits substitution is integral to economic theory (Jensen & Morrisey, 2001; Zou 1997), which argues that employers pay workers the exact amount of what they are worth, where an increase in one kind of reward may be compensated by a respective decrease in another (Woodbury, 1983). This has also been described as the theory of compensating differentials (Jensen & Morrisey, 2001). Empirically, it has been shown that, for older workers, such compensating wage differentials can indeed be observed in the case of health insurance benefits, where older workers accept lower wages to receive benefits in the form of insurance coverage (Jensen & Morrisey, 2001; Anderson, 2015). The employer’s purchasing power over the insurance company when negotiating multiple contracts can lead to a price advantage and even a lower wage differential for employees. Another example shows that firms that offer childcare benefits and flexible scheduling policies can partially offset these additional costs by paying lower entry-level wages than comparable competitors (Baughman et al., 2003). These studies have outlined the need to not only further investigate non-statutory benefits, but also their diversification (Artz, 2010; Gaver, 1995).

Based on the literature review, non-statutory benefits can impact both job satisfaction, employee motivation, and retention (Carraher, 2011; Artz, 2010, Parsons & Broadbridge, 2006). Moreover, the literature review showed job satisfaction and employee motivation are predictors of intentions to leave (Coomber & Barriball, 2007). The following sections develop the hypotheses based on the literature review.

2.7.1 Development of H1

Hypothesis 1 (H1) was developed based on Expectancy Theory, which states that employees' motivation to complete a given task is likely to be high if they expect rewards and other positive outcomes, such as non-statutory benefits (Vroom, 1995). As such, employees would be well-motivated in their work due to their perception of it as instrumental to their non-statutory benefits. Moreover, concerning valence, the previous sections of this literature review highlighted the value of non-statutory benefits to employees. H1 was also partially derived from Herzberg's (2008) Two-Factor Theory, whereby non-statutory benefits can be considered a hygiene factor that blocks job dissatisfaction. As a result, the measure of job satisfaction is likely to increase. Based on these notions, H1a was derived as follows:

H1a: *The provision of several different types of non-statutory benefits positively influences job satisfaction and employee motivation.*

H1 refers to the employer's act of providing non-statutory benefits. However, due to the existence of many types of such benefits,[1] H1 must not only consider the influence of each individual non-statutory benefit on job satisfaction

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[1] The taxonomy developed in this thesis (see Section 2.5.2) provides a useful overview on many types of non-statutory benefits.

and motivation, but also specifically consider the extent to which they are provided – i.e., the total number of benefits as a measure for the magnitude of the provision. Therefore, in the data analysis, the influence of all included non-statutory benefits' (see Section 3.3.2.1.1) on the dependent variables was tested first, followed by the influence of the increased number of non-statutory benefits which are outlined in H1b:

H1b: *The provision of a greater number of non-statutory benefits positively influences job satisfaction and employee motivation.*

2.7.2 Development of H2

While H1 examines whether the provision of non-statutory benefits impacts employee satisfaction and motivation, it does not explore optimisation through providing a mix of non-statutory benefits. Solely considering the act of provision would neglect differences in terms of personal evaluation or situational characteristics, which could lead to sub-optimal and incomplete conclusions. Therefore, the researcher deemed the consideration of the diversification of non-statutory benefits as beneficial to evaluating the different attitudes towards specific benefits identified within the literature (Carraher, 2011). The diversification of non-statutory benefits can refer to many perceptions, such as the assumption that certain benefits, such as childcare benefits, are more (or even exclusively) valued by employees with child dependents. As stated in H2, below, a positive relationship is assumed between a diversified mix of non-statutory benefits and the constructs of job satisfaction and employee motivation.

H2 was derived from Vroom's (1995) Expectancy Theory, particularly from the idea of valence, which refers to the perceived value of benefits. Diversifying benefits to fit the specific needs of individual employees is likely to increase their perception as being of a high value due to their meeting specific or individual needs. Therefore, employees are likely to be more motivated in their work if they can expect to achieve these valuable benefits. Regarding job satisfaction, Equity Theory states that employees are likely to experience job satisfaction if they perceive equal treatment in the organisation (Adams, 1965). Diversifying non-statutory benefits can help promote employees’ perception of equal treatment. For example, providing the same non-statutory benefits to employees with and without children can create a perception of inequality, because one side would perceive them as useful while the other side would not. Consequently, they may develop dissatisfaction and demotivation with their jobs. The two sub hypothesis of H2 are stated below:

H2a: *The diversification of non-statutory benefits in line with the offerings of the competition is expected to positively contribute to job satisfaction and employee motivation.*

H2b: *The diversification of non-statutory benefits in line with the personal preference of employees is expected to positively contribute to job satisfaction and employee motivation.*

2.7.3 Development of H3

As mentioned previously, employee turnover is typically associated with organisational impediments towards success and competitiveness (Armstrong & Taylor, 2020). Policies for employee retention are consequently employed to prevent high turnover rates of talented employees (Anitha, 2016; Hanif & Shao, 2013). It can be assumed that compensation policies play an important and supportive role in employee retention, which can also include the provision of non-statutory benefits. Nevertheless, the impact of non-statutory benefits cannot be evaluated in isolation, as prior research has shown that there are many other equally-contributing factors to turnover intentions (or lack thereof) (Martel, 2003; Rahman & Nas, 2013; Biron & Boon, 2013). Consequently, this thesis evaluates the impact of the provision of non-statutory benefits on retention by simultaneously considering the mediating impacts of job satisfaction and employee motivation.

More particularly, H3 was derived from the literature investigating the role of job satisfaction and employee motivation in developing the intention to leave or stay. Research has shown that job satisfaction and employee motivation are the most direct and common predictors of these intentions (Coomber & Barriball, 2007). In connection to H1, non-statutory benefits can contribute to job satisfaction and employee motivation, which may, in turn, influence turnover intention. Since turnover intention is a construct of employee retention, it can thus be hypothesised that job satisfaction and employee motivation mediate the relationship between non-statutory benefits and employee retention. Moreover, based on Expectancy Theory and Two-Factor Theory, the provision of non-statutory benefits showed that expected rewards and outcome (valence), as well as the elimination of hygiene factors, can increase motivation or block job dissatisfaction. Since previous studies have shown that job satisfaction and employee motivation are the most immediate predictors of employees' intention to stay or leave (Coomber & Barriball, 2007), it can be hypothesised that job satisfaction and employee motivation mediate the relationship between the provision of employee non-statutory benefits and employee retention. Accordingly, H3 was developed, again with two sub hypotheses as described below:

H 3a: *The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the provision of several different types of non-statutory benefits, makes employees less willing to leave their employer, thus positively influencing employee retention.*

H 3b: *The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the provision of a greater number of non-statutory benefits, makes employees less willing to leave their employer, thus positively influencing employee retention.*

As with H1, the influence of the several different types of non-statutory benefits on employee retention with job satisfaction and motivation as mediators were tested first, followed by the influence of the total number of non-statutory benefits.

2.7.4 Development of H4

As with H2, it can be assumed that the diversification of non-statutory benefits further contributes to their positive influence. As such, diversification is expected to lead to a stronger impact on employee retention.

Specifically, H4 was derived from Expectancy Theory, which states that diversification creates more value for the expected outcomes for employees, thus leading to higher motivation in their work (Vroom, 1995). Furthermore, as mentioned for H2, Equity Theory shows that equal treatment in regard to non-statutory benefits and their diversification leads to job satisfaction and employee motivation. Accordingly, H4a and H4b was developed:

H4a: *The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the diversification of non-statutory benefits in line with the offerings of the competition, provides an additional incentive for employees to be less willing to leave their employer, thus positively influencing employee retention.*

H4b: *The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the diversification of non-statutory benefits in line with the personal preference of the employee provides an additional incentive for employees to be less willing to leave their employer, thus positively influencing employee retention.*

2.7.5 Development of H5

The impact of non-statutory benefits cannot be assessed in isolation, as previous research has shown that there are many other factors that contribute equally to turnover intentions (Martel, 2003; Rahman & Nas, 2013; Biron & Boon, 2013). However, there is also evidence of a direct relationship between non-statutory benefits and retention. Osibanjo et al (2014) found that non-statutory benefits not only affect employee satisfaction, but also have a direct impact on turnover intentions. Furthermore, Ahmad (2015) tested the impact of different types of non-statutory benefits and found that they had an impact on employee retention. Therefore, for H5, it can be hypothesised that there is also a direct relationship between non-statutory benefits and retention and based on the theories outlined for H3, these two sub-hypotheses can be stated for H5:

H5a: *The provision of several different types of non-statutory benefits, makes employees less willing to leave their employer, thus have a direct positive influence on employee retention.*

H5b: *The provision of a greater number of non-statutory benefits, makes employees less willing to leave their employer, thus have a direct positive influence on employee retention.*

2.7.6 Development of H6

In the context of H5, this research aims to investigate the direct effect between the provision of non-statutory benefits and employee retention, but for H5 in line with H2 and H4, therefore between the diversification of non-statutory benefits and employee retention. Therefore, H6 will examine the diversification of non-statutory benefits and their competitiveness with those offered by competing organisations and with the personal preferences of employees. These two sub-hypotheses aim to investigate this:

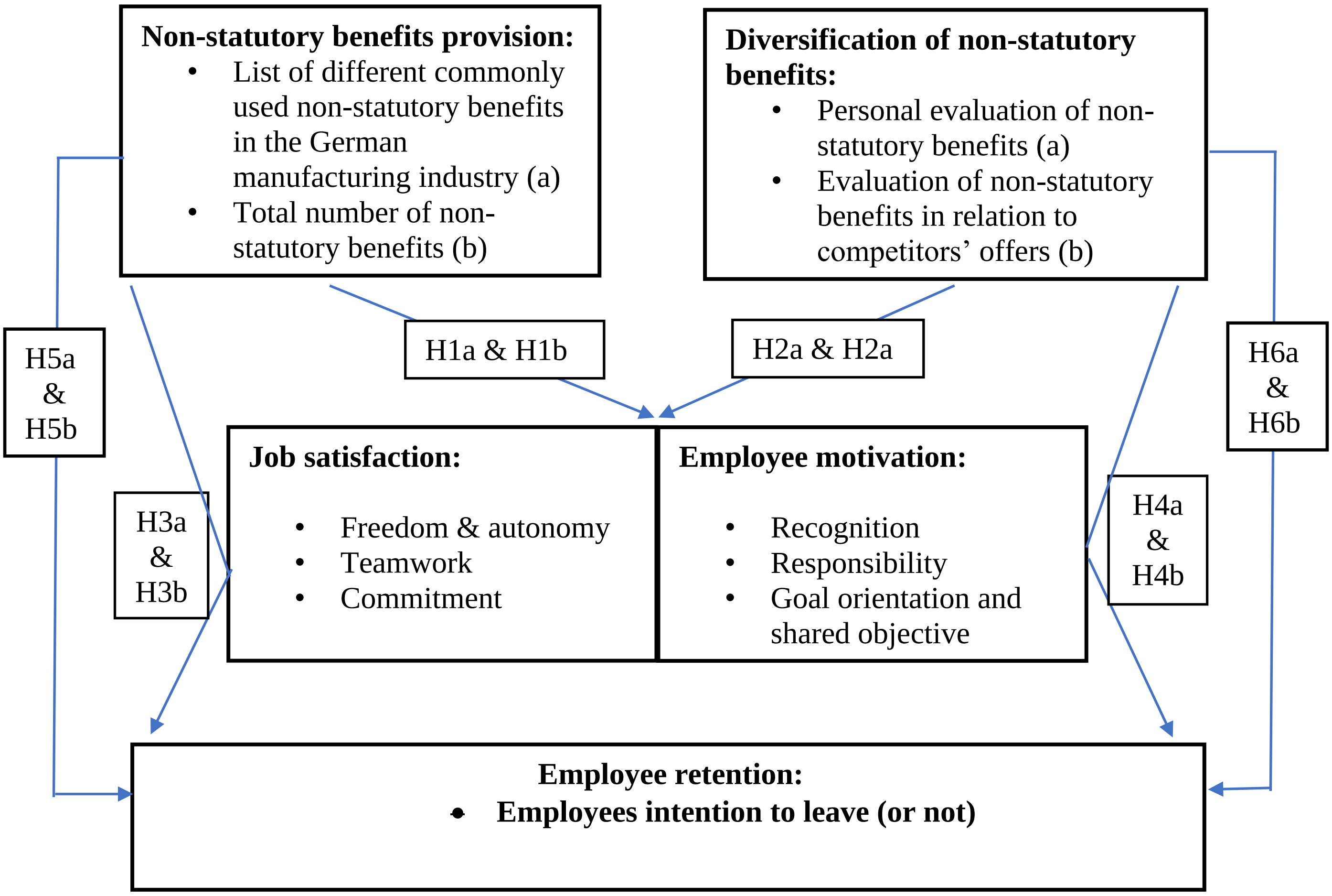
H6a: *The diversification of non-statutory benefits in line with the offerings of the competition, provides an additional incentive for employees to be less willing to leave their employer, thus have a direct positive influence on employee retention.*

H6b: *The diversification of non-statutory benefits in line with the personal preference of the employee provides an additional incentive for employees to be less willing to leave their employer, thus have a direct positive influence on employee retention.*

2.7.7 Development of the conceptual framework

The assumed relationships between the above hypotheses can be summarised into a conceptual framework. A conceptual framework facilitates the relationship between variables in relation to the framework of the research content. Accordingly, the researcher can organise the connections between ideas and clarify the concept of the study (Leshem & Trafford, 2007). The conceptual framework for this research is shown in Figure 1, which depicts the key relationships from the hypotheses. These also include the items used to measure the constructs so that they can serve as indicators for analytical purposes. Figure 1 is a conceptual representation of the conceptual framework used in this study.

Figure 1: Conceptual framework for the thesis



Source: own presentation

Figure 1 displays the hypotheses as arrows showing the relation between different variables. H1 represents the relationship between non-statutory benefits and job satisfaction, and employee motivation. H2 represents the relationship between the diversification of non-statutory benefits and job satisfaction and employee motivation. These are measured separately, each with a separate instrument (discussed further in Chapter 3). Moreover, the two arrows pointing from the box holding the variables of employee motivation and job satisfaction towards the box for employee retention represent H3 and H4, respectively. The mediational role of job satisfaction and employee motivation are included when analysing the relationship between non-statutory benefits and intention to leave. There are also H5 and H6, which examine the relationship between non-statutory benefits and retention in the same way as H3 and H4, but test the direct relationship without the mediating variable.

Furthermore, all hypotheses have been distinguished between a and b. H1a, H3a, and H5a examine the provision of several different types of non-statutory benefits, while H1b, H3b and H5b include the total (greater) number of non-statutory benefits provided. Further, H2, H4, and H6 focus on the diversification of non-statutory benefits. H2a, H4a and H6a focus on non-statutory benefits evaluated in comparison with the offer of the competition, while H2b, H4b and H6b examine the personal preferences of the participants on non-statutory benefits.

This conceptual framework was designed to answer the research questions. The first asks what types of non-statutory benefits are commonly provided to managers in the manufacturing industry, and is answered within the box in the upper left (‘non-statutory benefits provision’). Second, managers should evaluate the non-statutory benefits that are provided according to their personal needs and in relation to comparable compensation policies of competing firms, as captured in the box on the upper right (‘Diversification of non-statutory benefits’.) Next, the research questions intend to investigate the relationship between the non-statutory benefits listed and their diversification on job satisfaction and motivation, which is indicated by the arrows showing H1a, H1b, H2a and H2b. Furthermore, the research questions intend to investigate not only the influence on job satisfaction and motivation, but also on retention. However, the fourth research question includes the mediating role of job satisfaction and motivation between non-statutory benefits and their diversification and on retention. The arrows associated with H3a, H3b. H4a and H4b indicate the relationship between these variables, including the mediation role of job satisfaction and employee motivation, as the arrows pass through both. In addition, there are the arrows associated with H5 and H6 (both with a and b), which, in contrast to H3 and H4, do not include the mediating effect but the direct effect of non-statutory benefits on retention. The final research question concerns the development of practical and theoretical conclusions, which are based on the analysis of the developed hypotheses.

3. Research Approach and Research Methodology

This chapter critically discusses and justifies the research methodology chosen on the basis of its suitability for resolving the research problem. The applicable research paradigms are first discussed, after which the survey development, data collection, preparation, and analysis are presented. In addition, the limitations regarding the data and research methodology are reflected upon, and the ethical issues are discussed.

3.1 Research Paradigms and Methodological Choice

Many research paradigms can be used in academic research, making it a requirement for the researcher to select the most appropriate one. The justification of the research paradigm will therefore be shown below.

3.1.1 Fundamentals of research paradigms and research philosophy

The term 'paradigm' derives from the Ancient Greek for 'pattern' (Reed, 2009). In academic research, the term refers to the perspective, thinking, or worldview of the researcher. Moreover, existing schools of thought and shared beliefs equally form part of the term. These characteristics can impact the interpretation of the researcher's data (Kivunja & Kuyini, 2017). Furthermore, existing explicit and implicit assumptions made by the researcher are thought to be connected with any social science approach on which researchers target their subject (Burrell & Morgan, 1979). This understanding of a paradigm is comparable to the term 'research philosophy', which refers to the 'system of beliefs and assumptions about the development of knowledge and the nature of that knowledge in relation to research' (Saunders et al., 2016, p. 726).

In order to understand how non-statutory benefits can influence employee retention, their influence on job satisfaction, and motivation (i.e., as the mediating variables impacting employee retention) must first be assessed. Engaging in empirical research on these assumed relationships first requires a reflection, evaluation, and choice on the most applicable research paradigm so that a suitable methodological approach can be selected (e.g., regarding the question of whether to use a quantitative, qualitative, or mixed-methods approach).

Therefore, the concepts of research paradigm and research philosophy are often used synonymously. Specifically, regarding the philosophical assumptions in empirical research, a number of different concepts must be mentioned. These include, for example, ontology, axiology, or epistemology. These impact the researcher's choice of design. Generally speaking, these philosophical assumptions are subject to change and are generally evolving (Creswell, 2013). The key characteristics of the above three assumptions are characterised in the following.

Ontology refers to the nature of reality and the understanding of what can be known. In the context of organisation research, the nature of reality can refer to the study of related elements, such as employees or managers (Lincoln & Guba, 2013). An ontological approach essentially embraces the idea that multiple realities exist (Creswell, 2013).

Axiology refers to the ethical dimension of academic research. It contains questions of moral character, such as what is right or wrong behaviour in the context of the research being undertaken (Kivunja & Kuyini, 2017). The role of values and ethics is not exclusively reserved for the researcher's perspective, but also to those of the participants. Depending on which values are present, the axiology dimension can potentially influence the choice of data collection techniques or other judgements in the research process (Hill, 1984). The ethical perspective in this thesis is acknowledged and evaluated in Section 3.5. However, there were no general concerns regarding the role of axiology in the current research process.

Finally, the concept of epistemology refers to the relationship between the research and the research subject. For example, by spending time with research subjects, the insider knowledge of the researcher changes, while the distance between the observer and the observed decreases (Creswell, 2013). Epistemology also refers to knowledge, truth, and reality, as well as how knowledge can be acquired and communicated to others (Kivunja & Kuyini, 2017). Given multiple dimensions in understanding a complex subject (as in business and management research), different types of data can possibly be included and used, such as numerical and quantifiable data, but also textual data, including narratives or other stories (Hofer, 2004).

3.1.2 Rationale for the research paradigm in this thesis

Given the fundamentals from the preceding subsection on the topic of research paradigms and research philosophy, the researcher evaluated the rationale for a decision on a useful research paradigm for this thesis. A short discussion on the type of research approach is also included in the following.

According to Saunders et al. (2016), positivism is one of the typically-employed philosophies in business and management research, alongside constructivism (the constructivist paradigm is also called the interpretivist paradigm (Kivunja & Kuyini, 2017)), post-modernism, pragmatism, and critical realism. Furthermore, post-positivism must be mentioned as an emerging research philosophy (Clark, 1998). Positivism (often linked to quantitative research) refers to a highly-structured, value-free procedure of obtaining causal relationships or predictions that can be generalised (Yang et al., 2008). It is consequently considered a useful research paradigm for studies based on quantitative analytical methods that use data to draw conclusions. This includes, for example, hypothesis testing or other statistical methods (Kivunja & Kuyini, 2017). Given the contextual, and therefore potentially changing, nature (e.g., regarding generational preferences) that is typical in the field of personnel research (Dulebohn, et al., 2009; Chillakuri & Vanka, 2020), it must be questioned whether 'law-like generalizations can be made across contexts' (Kivunja & Kuyini, 2017, p. 31) within this field. This is particularly relevant for the topic of non-statutory benefits and their impact on the HR goal of employee retention. Consequently, conclusions derived from data by numerical methods must be critically assessed regarding their usefulness and suitability given the observed changes in labour market characteristics (i.e., changing employee attitudes). This critique is evident when considering insights from studies performed in contexts similar to that of Alegre and Cladera (2009), who studied a

Spanish firm. The authors warned that their results could be subject to restrictions on generalisability. Given the sole focus on the German manufacturing industry, a similar caution must be voiced here. Nevertheless, positivism provides a neutral and value-free scientific approach that can be based on large samples of quantitative data in order to derive causal explanations (Manjikian, 2013). Given the criticism that positivism cannot provide sufficient insights into the conditions underlying a particular phenomenon due to its focus on causal evidence (Bhaskar, 2008), it is important to reflect on the derived results and critically evaluate the conditions to which they may be subject. Great care must be taken on the part of the researcher to not overemphasise the generalisation of the results.

Post-positivism recognises the weaknesses or limitations of positivism in the construction of knowledge through research (Clark, 1998). As mentioned above, positivism assumes an objective reality that can be observed and measured (Giddings & Grant, 2006). Therefore, it also assumes a fully objective reality. In contrast, post-positivism acknowledges that objective knowledge is achievable through rigorous research methods, but maintains that complete objectivity is impossible (Karatas-Ozkan et al., 2014). In this respect, post-positivism values empirical evidence and scientific inquiry, while also acknowledging the existence of subjective realities that may influence this empirical evidence and inquiry. For example, even in well-controlled experiments, the researcher's relationship with participants and other stakeholders may influence how participants respond to a questionnaire (Miyazaki & Taylor, 2008). Therefore, the best way to achieve rigorous research methods is to identify, acknowledge, and control for potential sources of bias as much as possible (Giddings & Grant, 2006). Accordingly, post-positivism recommends the use of a mixed-methods approach. In this regard, the quantitative component provides the objective part of reality, while qualitative methods account for the subjective aspect. It should be mentioned that the importance of qualitative methods has increased over time due to their ability to provide deep and rich understandings of the topics in question (Gelo, 2008). However, researchers applying mixed-methods may use qualitative data to generate hypotheses or questionnaires and quantitative methods for the surveys to test and validate them (Kaplan, 2015, Ricci et al., 2019). Therefore, a post-positivist approach acknowledges the existence of both realities (Giddings & Grant, 2006).

Constructivism can be conceived of as an alternative to positivism. However, constructivism is not particularly well-suited for the context of the current study. This is due to the highly-pronounced subjective elements of the research context and the heavy reliance on qualitative, interpretive research (Creswell, 2013). Constructivism requires an in-depth evaluation and a careful attempt to understand the viewpoints of the subjects (Kivunja & Kuyini, 2017). This was not possible in this case as it would have required the researcher to interview each participant in great detail so as to determine how non-statutory benefits influence their willingness to stay with their current company. Consequently, constructivism was not chosen as a research paradigm.

Furthermore, post-modernism and pragmatism also appeared unsuitable. Indeed, due to its highly value-related characteristics, post-modernism heavily relies on interpretation, particular requires a radically-reflexive and narrative-related type of research, and is largely based on qualitative methods of data analysis. This typically applies to investigations of anomalies or situations described by silences or absences (Saunders et al., 2016). This in turn made post-modernism unsuitable for this thesis due to its aim to a provide a neutral view on causal relations found on the basis of quantitative survey data.

Similar to post-modernism, the researcher rejected pragmatism due to its sole focus on practical use. Within pragmatism, theoretical contributions can be mentioned generally as not particularly relevant if they do not enable pragmatic and immediately-applicable knowledge. In stark contrast to positivism or post-positivism, pragmatism assumes that real truth behind observable phenomena cannot be uncovered. The main focus of pragmatic research is the workability of the findings and the identification of the most useful insights for understanding a particular situation (Kivunja & Kuyini, 2017). However, it must be mentioned that the approach in this thesis shares some characteristic of pragmatism, as its results enable (German manufacturing) firms to practically optimise their compensation policies in the realm of non-statutory benefits design. This can be understood as pragmatism, which is characterised as having many forms (Creswell, 2013). Given that the aim is also to provide value to practitioners, some type of pragmatism is therefore present. However, this mainly relates to the use of the findings and their subsequent application, but not to the philosophical understandings of pragmatism in terms of the epistemological and ontological dimension.

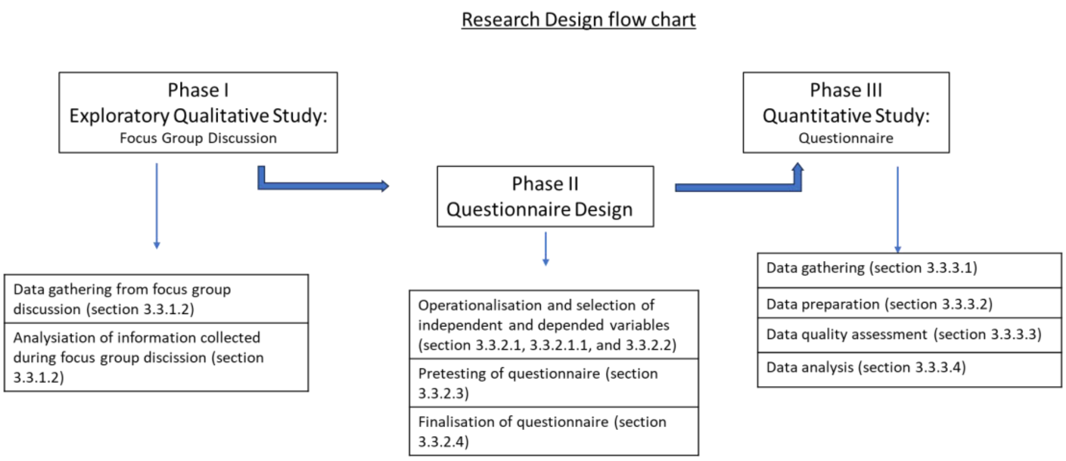
The critical realist paradigm focuses on explaining what can be seen and observed, based on the underlying structures of reality which cause and shape the observable events. It is based on objective structures and causal mechanisms, while acknowledging historically-transient situations and explanations (Mingers, 2004). This is particularly applicable to social groups or corporate agents (i.e., employees), who are central to reshaping social outcomes (Reed, 2009). Critical realism ascribes significance to the undertaking of multi-level studies that are geared towards individuals or organisations, citing their capacity to influence the researcher's understanding or interpretation of the research phenomenon (Reed, 2009). Key to this type of research paradigm is the notion of viewing the social world as potentially being subject to change (Kivunja & Kuyini, 2017), which may apply to the topic of non-statutory benefits in the very long-term (i.e., decades) due to fundamental changes in the labour market, but which must be questioned due to the potentially-stable relationships found over the course of years of observations or across waves of data gathered by HR researchers (Artz, 2010).

Given the characteristics of the above research paradigms, the researcher considered post-positivism to be the most appropriate for this study. The following arguments support the choice of post-positivism: First, post-positivism allows for hypothesis testing within a mixed-methods approach (Giddings & Grant, 2006). Second, this research paradigm enables the integration of qualitative and quantitative approaches. For example, qualitative methods, such an explorative phase in the development of the questionnaire of this research, can provide deeper insights into employees' experiences and perceptions of non-statutory benefits and job satisfaction and motivation. The research network to HR practitioners allows for qualitative data collection for the development of the questionnaire. Third, post-positivism also allows the researcher to use a quantitative method after the qualitatively-generated questionnaire (Lund, 2012). Hence, the four stated hypotheses of this study can be tested by collecting objective quantitative data on non-statutory benefits, job satisfaction, and employee retention, thereby allowing for statistical analysis and hypothesis testing. Therefore, this paradigm allows for the testing of the four hypotheses outlined in Section 2.7.

3.2 Research Design and Data Collection Methods

Below, the process and procedures on the research design and data collection are described and critically evaluated in order to provide assurance to the quality and reliability of the data collected. The development of the questionnaire is described along with the logic behind its structure as well as the gathering and analysis of the data. Figure 2 shows a flow diagram outlining the research design process of this study.

Figure 2: Flow diagram of the research design



Source: Own presentation

The choice of the post-positivist approach as the research paradigm opened up more choices of potential research designs (Giddings & Grant, 2006). These were quantitative, qualitative, or mixed methods research designs, which can be characterised as follows (Saunders et al., 2016):

- *Quantitative research* investigates the relationship between variables, which are measured numerically, and then analysed by applying a range of techniques for statistical analysis.
- *Qualitative research* studies the perspectives of the participants using a variety of data collection techniques and analyses to develop a conceptual framework and theoretical contributions.
- *Mixed methods* combines quantitative and qualitative techniques. This combination can be concurrent, sequential exploratory, sequential explanatory, or sequential multi-phased.

Generally speaking, the available methods that can be used in practical research designs is evolving with new opportunities gaining relevance. Indeed, the digitisation of many areas has generated a major trend of including digital data in social sciences and using it as primary data. For example, digital data from social media is often being gathered for analyses (Brooker et al., 2016; Huang, 2017; Stirling, 2016). Similarly, new technologies, such as big data analysis, provide rapidly developing opportunities for data analysis. It should be noted that is has not been firmly determined whether the use of digital data belongs to the qualitative or quantitative approach. In some cases, the borders between these methods can become blurred (Baur & Blasius, 2019). While the researcher did not use such data for the empirical research in this thesis, it is worth mentioning that some researchers have investigated some of the constructs used in this thesis by using digital data in their analyses. An example of this includes the voicing of work-related themes through Twitter, which can also be used in the analysis of job satisfaction and job dissatisfaction (Conway et al., 2019; van Zoonen et al., 2016). It is generally expected that digital data and digital methods will become more prevalent in the social sciences with mainstream research methods becoming increasingly supplemented and extended through their use (Snee et al., 2016).

The researcher selected a mixed-methods (sequential explorative) approach for the current study. A mixed methods approach combines both quantitative and qualitative elements. This enables more complex and also sequential analysis procedures, where information is selected in several stages, such by considering the results from a preceding stage (Leech et al., 2010). A qualitative approach is typically used in cases where there is a lack of knowledge on the phenomenon. Based on the results of such qualitative research undertakings, new hypotheses and theories can be formulated (Antwi & Hamza, 2015) or as in this research a questionnaire can be generated for further quantitative research (Lund, 2012). As displayed on Figure 2, qualitative research was applied in phase I (explorative quantitative study) and phase II (questionnaire design) for the development and validation of the questionnaire. However, it should be noted that elements of quantitative methods were also used in Phase II.

Such a questionnaire entailed using data gathered via a survey which was then subject to a statistical analysis to test the hypothesis. Such hypothesis testing (see phase III in Figure 2), through which theories are confirmed or rejected, is a key characteristic of a quantitative approach (Antwi & Hamza, 2015). Key to the quantitative research approach is numerically measuring the examination of relationships between variables by applying graphical and statistical approaches (Kelle, 2006). Figure 2 outlines the different phases of the research design, from the focus group discussion in phase I up to the data analysis in phase III. The implementation of those phases will be described in the following sections.

3.3 Survey questionnaire development and analysis

The purpose of a questionnaire in a mixed-method approach is to test and validated the previously started hypothesis (Ricci, 2019). When creating a survey, researchers facing a situation where no indicator to measure and test the stated hypothesis are available what forces them to operationalize a survey while using existing concepts as indicator (Valli, 2017). Since the questionnaire was created from scratch, it is imperative to highlight the rationales of the way the variables were operationalised. The variables captured in the question, apart from the demographic and general information about the participants, include (a) non-statutory benefits, (b) diversification of non-statutory benefits, (c) job satisfaction, (d) employee motivation, and (e) intention to leave. The operationalisation of each variable is justified below. Further, it should be mentioned that beside a thorough literature review the operationalisation of the variables is also based on the input of different HR experts. The development of the questionnaire included a qualitative exploratory phase (phase I) and the questionnaire design phase (phase II). The findings of the literature review combined with this input of HR experts, founded the bases of the survey of this research.

The following sections will outline how the questionnaire was design, assessed, distributed, and analysed. The survey questionnaire contained a total of 20 questions, some of which contained further sub-questions. Furthermore, Question 17 (Q17) should not technically be characterised as a question but more of a topic area as it includes a total number of six questions that refer to the constructs of job satisfaction (Qs 17.1 to 17.3) and employee motivation (Qs 17.4 to 17.6). The survey includes questions used to gather the respondents' demographic and descriptive information. Moreover, some of these questions served to test for eligibility criteria as only managers working in the German manufacturing industry were to be included. To adhere to the research ethics and boost the response rate, an accompanying cover letter was sent with the questionnaire.

When designing a questionnaire, the questions can be taken or adapted from another or developed by the researcher (Saunders, 2010). Table 4 shows which questions were adopted or adapted (and from where), which questions were developed by the researcher, and which were based on a combination of both. It should be noted that the final questionnaire presented in Table 9 was developed as described in the following sections but, for the sake of clarity, the final questions are provided in the following table.

Table 4: Overview of questions being developed or adapted or adopted

Question	adopted/ adapted/ developed	Adopted/ adapted from or developed by
Q1: Are you currently employed in the manufacturing industry in Germany?	Developed	Developed by researcher

Q2: What is your gender?	Adapted	Adapted from literature (Toker, 2011; Lewis et al., 2001) and confirmed by HR experts
Q3: What is your marital status?	Adapted	Adapted from literature (Toker, 2011; Lewis et al., 2001) and confirmed by HR experts
Q4: How old are you?	Adapted	Adapted from literature (Toker, 2011; Lewis et al., 2001) and confirmed by HR experts
Q5: How long have you worked for your current employer?	Adapted	Adapted from literature (Toker, 2011; Lewis et al., 2001) and confirmed by HR experts
Q6: Do you consider yourself to work in a managerial position at the moment?	Developed	Developed by researcher together with HR experts
Q7: In which part of the manufacturing industry are you working? If more than one is applicable, please select what you consider to be the core business of your organisation.	Adapted	Adapted from the ISIC of all economic activities, Rev. 4 (United Nations, 2008).
Q8: At which level would you rank your current job?	Developed	Developed by researcher together with HR experts
Q9: In which division or department are you working? If you work in more than one division or department, please select the one that you have spent the most time working in lately.	Developed	Developed by researcher together with HR experts
Q10: How many children do you have?	Developed and adapted	Developed with experts and adapted from literature (Artz, 2010)
Q11: How do you organise childcare for while you are at work? (more than one choice is possible)	Developed and adapted	Developed with experts and adapted from literature (Artz, 2010)
Q12: How many people are employed at your organisation worldwide?	Developed and adapted	Developed with experts and adapted from literature (Larson & Morris, 2014)
Q13: Where is the headquarters of your company?	Developed and adapted	Developed with experts and adapted from literature (Benson, 2006)

Q14: Which types of non-statutory benefits does your employer offer you and how do you evaluate your non-statutory benefits compared to those that other employers typically offer?	Adapted from literature and verified by HR experts	Developed by researcher following literature review and verified by group of experts
Q15: Evaluate your total cash (base salary plus bonus payment) compared to what you assume other companies offer.	Developed	Developed by researcher following the pre-test
Q16: Please evaluate the following non-statutory benefits and your subjective importance attached to them, irrespective of whether these are offered to you in your current position.	Adapted from literature and verified by HR experts	Developed by researcher following literature review and verified by group of experts
Adapted, and developed and verified by experts	Adapted from literature and verified by HR experts	Adapted from the JSS and verified by group of experts
Q17.2: In my team, the level of teamwork is in line with my expectations.	Adapted from literature and verified by HR experts	Adapted from the JSS and verified by group of experts
Q17.3: I am committed to my employer.	Adapted from literature and verified by HR experts	Adapted from the JSS and verified by group of experts
Q17.4: I get sufficient recognition from my superior for the work that I do.	Adapted from literature and verified by HR experts	Adapted from the MQ and verified by group of experts
Q17.5: I have the level of responsibility that is typical for my job, and I can exercise it.	Adapted from literature and verified by HR experts	Adapted from the Motivation Questionnaire (MQ) and verified by group of experts
Q17.6: In our company, we have a shared objective that we strive to achieve.	Adapted from literature and verified by HR experts	Adapted from the MQ and verified by group of experts

Q18: Have you considered leaving your employer in the past?	Adapted from literature and verified by HR experts	Adapted from Spector et al. (1988) and Huselid (1995) and verified by group of experts
Q19: Are you currently seeking an alternative to your position with another employer?	Adapted from literature and verified by HR experts	Adapted from Spector et al. (1988) and Huselid (1995) and verified by group of experts
Q20: If there is anything else you want to share about the survey, you can do below.	Developed	Developed by researcher for general comments.

Source: Own presentation.

The following sections will explain in detail how the single questions or sub areas were developed or adapted and verified.

3.3.1 Phase I: Explorative phase of the questionnaire development

An explorative phase for developing the questionnaire – and, later, also a pre-test – was conducted in order to ensure its adequate construction for serving as instrument for obtaining high-quality and relevant data. It should also be noted that three of the participants not only helped to evaluate the draft questionnaire, but also participated in its development during the exploratory quantitative phase of this research. Hence, there was a focus group of three participants for developing the questionnaire and a pre-test involving 10 participants (including the aforementioned 3).

3.3.1.1 Group of participants

A group of 10 participants with an extensive knowledge of non-statutory benefits and/or the manufacturing industry were included in this research. This group was essential in the development, drafting, pre-testing, and finalisation of the questionnaire. Table 5 outlines the extensive experience of all participants.

Table 5: List of experience of participants

No	Job Tile	Years of experience in C&B/ HR	Years of experience in the manufacturing industry	Years of experience as manager in manufacturing	Further Comments
1	Director Global Human Resources at a truck supplier	21	25	21	Highly experienced HR manager in the manufacturing industry. This experience includes developing retention and reward strategies for managers and negotiating various reward elements (including non-statutory benefits) with working councils and trade unions.
2	Programme Manager in a pharmaceutical/	n/a	5	5	Managerial experience in a

	chemical company				manufacturing company.
3	Head of Investor Relations in the automotive industry	n/a	16	10	Extensive experience of managing a department in two different manufacturing companies.
4	Manager in the operations department of a car supplier	n/a	24	17	A highly experienced manager, with over 20 years' work experience and over 15 years in management positions. In addition, the possession of a doctorate guaranteed experience in research and, questionnaire design for a quantitative thesis.
5	Head of Sales in the automotive industry	n/a	31	22	A highly experienced manager leading a

					large team in the manufacturing industry. It should be mentioned that he was also very experienced in negotiating remuneration packages with or for his employees.
6	Manager Compensation & Benefits in an industrial company	12	8	8	Extensive experience in dealing with compensation and benefits in general. He spent many years as a C&B consultant and has subsequently been heading the C&B department of two manufacturing companies.
7	Logistic Manager in a mechanical	n/a	18	7	He also has extensive experience in the industry as a

	engineering company				manager in various companies. His responsibilities include leading a team of several other managers.
8	Manager Global Compensation & Benefits	12	7	7	He is the Head of Compensation & Benefits for a large international company and has previously worked as a C&B consultant. He has also published multiple articles on the subject of C&B.
9	HR Manager Organisational Development at a mechanical engineering company	11	5	5	Started working as a C&B consultant and then held management positions in two different manufacturing companies responsible for

					Compensation & Benefits.
10	Marketing Manager at a machine manufacturer	n/a	15	10	She has extensive experience in a managerial position in a manufacturing company. In addition to her practical experience, she has an excellent understanding of research as a result of her doctorate in business administration.

Source: Own presentation.

This group of participants has a combined 154 years of experience in the manufacturing industry, including 112 years in management positions. In addition, four are proven experts in HR and specific compensation and benefits, with a combined 56 years of work experience in this area. The 10 participants' unique and excellent knowledge of the manufacturing industry and non-statutory benefits was key to the development and design of the questionnaire.

3.3.1.2 Exploratory phase for developing the questionnaire

The previous section has shown the participants' rich knowledge of the research topic. It should be noted that Experts 1, 6, and 8 were particularly instrumental in the development of this questionnaire as they not only had a deep knowledge of the industry, but also a keen understanding of HR and C&B management. As this research aims to fill a research gap – i.e., the lack of previous studies on the relationship between non-statutory benefits (or their diversification) and job satisfaction, employee motivation and retention in the manufacturing industry in Germany – a questionnaire had to be developed (Valli, 2017).

Throughout the development of the questionnaire, the researcher was in contact with the above-mentioned experts, who had extensive practical knowledge of the topic. This contact had been either at work (when the experts had been the researcher's colleagues at different times), at meetings to discuss this research, at occasional meetings, or when the researcher had contacted them to ask for feedback. At the beginning of the questionnaire's formation, the researcher invited Experts 1, 6, and 8 to discuss its development for the explorative phase (Phase I). The purpose of Phase I was to collect data based on discussions with the focus group and to analyse this information to create the questionnaire. According to Hennink et al. (2019), the number of participants for a focus group can range widely from two to 40. However, as in this study, other research based on mixed methods has used focus groups of three (Jones & Bubb, 2021; Schulz, 2016; Brent, 2019).

For the creation of the questionnaire, the first task was to ensure the exclusive participation of managers in the manufacturing industry. The researcher suggested to the experts to add Questions 1 and 6[2] to ensure that no one would complete the questionnaire who did not form part of this desired sample. This was supported by them, nonetheless, Expert 1 added the question of whether the participant was in a tariff grading level or not, as most managers either lead employees or are non-tariff employees, respectively, on one of the highest tariff grades. Question 8 was therefore developed and added to the questionnaire. The researcher discussed adding a sub-industry (Q7) to the questionnaire in order to include an additional check that the participant was actually employed in the manufacturing industry. It was agreed that such a question would increase the

[2] The different questions had been finally sorted after the questionnaire was finalised.

likelihood of having only the relevant employees. Hence, Questions 1, 6, 7, and 8 were added to the questionnaire to ensure the right participants.

The next goal was to capture general information about the participants for further analysis and check for their distribution. The goal of this research is to create a practical and theoretical contribution that can be used by HR managers. All of the experts agreed that, in particular, further information about the age, gender, marital status, tenure, as well as the department and the size of the organisation, would add valuable information for HR managers. Therefore, Questions 2–5, 9, 12, and 13 were added to the questionnaire. It should be noted these questions were also part of questionnaires capturing similar variables as in this research (Toker, 2011, Lewis, 2001, Larson & Morris, 2014, Benson, 2006). Additionally, Expert 6 addressed the need to not only ask for the marital status of a participants, but further whether there are children in the household and how their care is managed. Therefore, the researcher also discussed this with the other experts, who confirmed that this information would enrich the research (i.e., to know if employees with or without children would differently evaluate certain non-statutory benefits, such as home offices or flexibility). Those questions had also been included into the study of Artz (201), who investigated the relationship between fringe benefits and job satisfaction. Moreover, Expert 1 added that the foster of other family members is becoming increasingly important. Therefore, including this option was also discussed. The other two agreed on this topic’s importance for certain employees, but questioned the value added for HR managers. So as to not overstretch the extent of the questionnaire, the researcher and the experts agreed not to add this option. Furthermore, there was consensus over asking for the size of the participants’ employers and locations of their headquarters. Following the discussion with the experts, the first 13 questions were drafted and later included into the pre-test. The next task was to develop a list of non-statutory benefits to include, as well as measures for job satisfaction, employee motivation, and intention to leave.

The discussions with the experts confirmed what the literature review had shown, namely that there is an extensive list of non-statutory benefits that could be included in the questionnaire. In addition to a list of non-statutory benefits, the discussion with the group about how to measure job satisfaction, motivation, and retention was essential to the development of the questionnaire. The experts and the researchers agreed on the need for additional questions asking whether the participants were eligible for the non-statutory benefits selected, how the participants would evaluate them personally and compared to the competition (as per the research questions), to measure their job satisfaction and motivation, and ask for their intention to leave. As the group could not decide on how to measure these variables, the researcher suggested presenting existing literature on them and discussing their operationalisation in the next phase.

In sum, it can be said that Phase I brought a great deal of practical knowledge to the questionnaire due to the extensive know-how. This, combined with the adaptations from existing questionnaires, provided this research with a unique design, which was based not only on the current literature, but could draw on the vast knowledge of these practitioners. Following the discussion with the focus group, the variables and questions for measuring the different variables were also scrutinised with the experts.

3.3.2 Phase II: Operationalisation of the variables and pre-testing

Based on the discussion with the focus group in Phase I, the framework conditions of the questionnaire were defined. Hence, 13 questions were defined so as to ensure the participation of the right participants, to check for their distribution, and to run a more in-depth analysis. The next step involved operationalising the variables to measure the hypotheses. Hypotheses, as stated in this research, are based on the pairing of different independent and dependent variables (Andrade, 2021). Therefore, great care must be taken when operationalising the variables as this requires a consideration of their reliability and validity (Andrade, 2021). Taherdoost (2017) explained that a first step to validating a variable is an exhaustive literature review to extract items. While this was done in this research, the literature review revealed an extensive list of non-statutory benefits, and measures for job satisfaction, motivation, and intention to leave for the variables. A focus group is a further option to develop and validate a questionnaire (Shen et. al, 1999). Hence, to validate the operationalised variables within the questionnaire, the researcher discussed the outcome of the literature review with the experts.

3.3.2.1 Operationalisation of the independent variables

This paper focuses on non-statutory benefits' effect on employee retention in the German manufacturing industry. Therefore, the primary independent variable was non-statutory benefits. It is worth mentioning that the operationalisation of this construct or variable has differed significantly in previous studies. For example, Kakaire (2021) operationalised non-statutory benefits by focusing only on personal loans and housing facilities, thus treating the two non-statutory benefits as separate independent variables. Each variable was measured using a series of statements requiring the participants to rate them on a scale of 'strongly disagree' to 'agree'. For example, in the construct of personal loan facilities, the author captured six questions, each rated on said scale. For example, one of the questions asked participants to rate how easily one can access a loan in this institution (Kakaire, 2021). The author then provided an aggregate total score on this variable, which was then used to measure its impact on employee motivation. It is also worth mentioning that the author's operationalisation of the constructs of non-statutory benefits was derived from the literature. This approach is similar to that used by Abuor (2014), who also focused on non-teaching staff in African higher-learning public institutions. They pointed out the following non-statutory benefits as independent variables: payment for time not worked, employee services, health benefits, and security benefits. Abuor (2014) conducted a comprehensive literature review to identify the non-statutory benefits applicable to their research context. Therefore, it is evident that no standardised or validated scale can be used to measure non-statutory benefits as research variables.

Similarly, this study's operationalisation of non-statutory benefits was derived from a comprehensive literature review. The main difference in operationalisation between this study and previous research (e.g., Abuor, 2014; Kakaire, 2021) is the number of non-statutory benefits that form independent variables and an additional quantitative explorative phase as part of the development of the questionnaire. Whereas Kakaire (2021) focused on two and

Abuor (2014) on four, this study focused on the 13 non-statutory benefits identified in the subsequent section. The 13 non-statutory benefits are listed under Questions 14 and 16 of the questionnaire shown in Table 6. A significantly higher number of non-statutory benefits were used in this study because they were identified in the literature and seemed directly relevant to the German manufacturing industry.

Whereas Kakaire (2021) provided a list of evaluative questions to be rated under each non-statutory benefit, in this study, the construct or variable of non-statutory benefits was measured as the total number of non-statutory benefits offered in the manager's organisation. The rationale for choosing this approach is that the 13 non-statutory variables identified are distinct and independent, as defined in the literature review. In other words, each of the 13 measures a unique and distinctive aspect of non-statutory benefits. Moreover, each statutory variable was stated in a straightforward manner, e.g., company car, implying that each participant would interpret a given non-statutory variable consistently. However, this approach was subjected to further testing to ensure its being a valid and reliable measure of the construct of non-statutory benefits. The main limitation of this operationalisation is that some non-statutory benefits may be more important than others. Therefore, simply counting may not accurately capture their impact of diversification on job satisfaction, motivation, and employee retention. Even so, this approach was simple in its operationalisation in that it could also compare the quantity of non-statutory benefits between participants or their respective organisations. This limitation was addressed by forming the second independent variable, the diversification of non-statutory benefits, as justified below.

The second independent variable was the diversification of non-statutory benefits, whose inclusion was informed by findings in the literature review and the greater emphasis on diversification from such bodies as the CIPD (2022). The operationalisation of this variable was derived from Artz (2010), who argued that non-statutory benefits perceived by employees as not beneficial to them may be detrimental to job satisfaction. Accordingly, the author advocated for meeting employees' specific needs and desires. When their needs and desires are met through certain non-statutory benefits, employees can be willing to exchange more of their wages for such benefits (Artz, 2010). Although the author did not provide specific ways to diversify non-statutory benefits, they offered critical insights into how this variable can be operationalised. In this study, Qs 14 and 16 were used to measure the variable of diversification of non-statutory benefits. In Q14, the participants were asked to evaluate each of the 13 non-statutory benefits in their organisation compared to what is typically offered by other organisations. This formulation was based on the foundations of the Equity Theory of motivation, whereby employees may lose motivation if they perceive unfairness in the organisation, which, in that case, can include comparisons with other organisations offering similar benefits (Adams, 1965). Q14 was structured uniquely in that the participants were first required to indicate whether their organisation offered a non-statutory benefit. As in the study of Harris and Fink (1994), where participants had to compare the non-statutory benefits provided to them, the participants were asked to evaluate their non-statutory benefits on a scale of ‘worse’, ‘equal’, and ‘better’ if offered.

The second dimension of the independent variable, diversification of non-statutory benefits, was captured in Q16. This question was framed to capture insights into whether the non-statutory benefits provided by the organisations were diverse, that is, able to meet employees’ specific desires and needs. For example, in Q14, a participant might indicate that a car is not provided in their organisation and hence has no opportunity to evaluate the non-statutory benefits currently not offered, but they need or desire them. Therefore, they were asked to evaluate the importance they attached to each of the 13 non-statutory benefits, regardless of whether they were offered. For each non-statutory benefit, as in the study of Artz (2010), the rating scale ranged from ‘not important at all’ (1) to ‘very important’ (5). Overall, the operationalisation of the diversification of non-statutory benefits can be described as logical and theoretically grounded. However, this construct, like non-statutory benefits, also needed to be tested for validity and reliability to affirm it, as elaborated upon later in this paper.

3.3.2.1.1 Non-statutory benefits included as independent variables into this research

This section discusses the non-statutory benefits that were used as variables for the study. It also discusses how and why these were included. This discussion is necessary because, although the developed taxonomy can be used as a guide for the identification and subsequent empirical measurement of non-statutory benefits in the specific research setting, it cannot, nor should not, be applied indiscriminately within the framework, as it is of a general, context-independent nature. As such, the developed taxonomy shows a categorisation of non-statutory benefits for the purpose of classification, whereas empirical research requires a careful selection of items to be considered for a particular research endeavour. In this thesis, the researcher selected certain benefits to be used in the questionnaire. The following paragraphs are intended to explain why these non-statutory benefits were chosen.

As no research has yet used a list of non-statutory benefits for manufacturing managers in Germany, a primary task of this study was to develop such a list. As outlined in the problem statement, this thesis should make valuable contributions to how HR managers can improve the retention of skilled employees. Thus, the list of non-statutory benefits should include elements familiar to an HR manager working in Germany, or responsible for a subsidiary in Germany.

As in Kakaire (2021) and Abuor (2014), this study derived a list of benefits to be investigated from the literature. Furthermore, this list was discussed with three HR experts in a qualitative exploratory manner to ensure that it matched the pattern mentioned in the previous paragraph. As one of the leading HR experts in Germany, Arne Prieß has published several papers, books, and articles on various HR topics. He distributed a list of typical non-statutory benefits in Germany (Haufe, n.d.), which was chosen as the basis for this research. This list of non-statutory benefits was compared with the available literature on non-statutory benefits and discussed with the HR experts. The aim was to ensure that the list included all common non-statutory benefits in the manufacturing sector in Germany. In order to achieve this goal, the researcher and the three HR experts agreed that the list should contain a minimum of 10 and a maximum of 15 elements. As stated, the goal was to include approximately 400 participants in the survey. To achieve a high number, a survey should be less than 20 minutes and its variables shout not be extensive (Rolstad et al., 2011). The researcher showed this list of 28 non-statutory benefits to the experts. They agreed which items would provide valuable insights for HR managers and which should be omitted so as to decrease its length. Table 6 also provides a justification for this and is followed by an explanation of why certain non-statutory benefits listed by Prieß (Haufe, n.d.) were not included. For the sake of completeness, it should be mentioned that only those non-statutory benefits were included that could be offered to a broad range of, or even all, managers in the manufacturing sector in Germany. When collecting accurate data from participants, the design of the questionnaire must prevent, or at least minimise, design bias (Choi & Pak, 2005). Therefore, it was important to ensure that only those non-statutory benefits were included that were offered by organisations under the same conditions.

Table 6: The non-statutory benefits included in this study and their definitions

Element of non-statutory benefit	**Definition**	**Reason for inclusion in the questionnaire**
1 Company car	In this study, company cars are used to represent mobility, which includes vehicles given to employees on a temporary basis (to be returned to the company when they leave the organisation) or financial compensation (car allowance) offered by the company to the employee instead of providing a company car (Kasper et al., 2015; Nijland & Dijst, 2015).	Considered potentially relevant for managers in Germany; also potentially more relevant than other lower value mobility benefits (Gutiérrez-i-Puigarnau & Van Ommeren, 2011). All experts agreed that a company car is highly relevant for managers in Germany and, according to their experience, leads to the largest amount of discussion if not included in the total remuneration package of managers.

Element of non-statutory benefit	Definition	Reason for inclusion in the questionnaire
2 Working from home office	This refers to the possibility for a manager to work remotely from home or another location outside the company's physical office space (Dulebohn et al., 2009; Baughman et al., 2003; Kasper et al., 2012; Artz, 2010; Pregnolato et al., 2017).	Frequently mentioned in the literature (e.g., Aczel et al., 2021; Ozkan & Solmaz, 2015). Due to the COVID-19 pandemic, all experts mentioned the high relevance of this benefit for their organisation. Two of the experts outlined that the home office option is currently mentioned as a higher priority for managers than salary increases.
3 Equipment for home office	This refers to the necessary tools, technology, and equipment that a manager needs to work effectively from a remote location. This equipment may include a computer, laptop or tablet, printer, phone, headset, and other necessary peripherals, such as a keyboard, mouse, and external monitor. It may also include reimbursement for the manager to purchase their own equipment (Marino & Zabojnik, 2008).	Providing cost savings if home office option is offered. Regarding this option, all HR professionals agreed that it is currently becoming increasingly important for managers. Therefore, the inclusion of this benefit was expected to provide interesting results for HR managers who are currently discussing it, but have limited data with which to make a decision on whether or not to offer such equipment.
4 State-of-the-art digital equipment provided for home office (digital technology)	This refers to the most advanced and up-to-date digital tools and technology that a manager needs to perform their duties in the office, and	Relevance is assumed because it provides better working conditions in the home office. The same justification as for the

Element of non-statutory benefit	Definition	Reason for inclusion in the questionnaire
	especially remotely, which may include high-end laptops, advanced software programs, high-speed internet access, and other specialised hardware and software that is required for the manager's job function (i.e., to improve workflow) (Marino & Zabojnik, 2008).	previous element was given by the experts.
5 Flexible working hours	A manager's ability to vary their work schedule to better suit their personal needs or preferences, which includes the ability to start and finish work at different times, adjust the length and frequency of breaks, and work different hours on different days (Birkner, 2015).	Similar to the home office option, flexible working hours are often cited in the literature (e.g., Baughman et al., 2003; Lester et al., 2021) and are potentially relevant where there are dependent children, but also to allow for a more flexible lifestyle. This was also confirmed by all the experts.
6 Free or subsidised meals and beverages (meals and beverages)	The provision of food and drink to managers at no or reduced cost, which includes food and drink provided during working hours, such as breakfast, lunch, and snacks, or outside working hours, such as dinners or social events (Ahmad & Scott, 2015; Birkner, 2015; Bushardt et al., 2007; Kasper et al., 2012; Marino & Zabojnik, 2008).	It makes work more convenient and demonstrates appreciation (Yousaf et al., 2014). In the discussions, all mentioned that this is a common non-statutory benefit for managers in Germany and is highly appreciated. Therefore, there was a consensus to include this element in the research.

Element of non-statutory benefit	Definition	Reason for inclusion in the questionnaire
7 Company-provided pensions	A retirement plan provided by the company to its employees, which may include guaranteeing a certain amount of retirement income based on their length of service and earnings history, or contributing a certain amount of money to an account that is invested on behalf of the employee, the balance of which is received upon retirement (Dulebohn et al., 2009; Mabaso & Dlamini, 2017; Artz, 2010; Pregnolato et al., 2017).	This is a much-cited element (Armstrong & Taylor, 2020; Artz, 2010), but must also be considered in the context of the social security system. This element was described as one of the costliest non-statutory benefits, with an additional burden on the organisation in terms of calculation and provisioning. However, all experts agreed that they were unsure whether employees value this element of total remuneration in line with the cost it imposes on the organisation, as it is not directly participatory for employees. Thus, the experts expected interesting findings.
8 Childcare assistance	The support provided by the company to help managers with the costs and logistics of childcare, such as subsidies or reimbursements for childcare expenses, on-site childcare facilities, or flexible work arrangements that allow managers to manage their work schedule around their childcare needs beyond what is required by law (Dulebohn et al.,	Relevant for individuals with dependent children (Artz, 2010). All experts agreed to include it in the questionnaire as they expected important information for HR managers in Germany on whether or not to offer this benefit, and particularly on how employees with no children in need of care would evaluate this.

Element of non-statutory benefit	Definition	Reason for inclusion in the questionnaire
	2009; Baughman et al., 2003; Artz, 2010).	
9 Educational opportunities for personal and professional development (educational opportunities)	The provision of programmes and resources that enable managers to improve their knowledge, skills and competencies. This may include formal training programmes, tuition reimbursement for courses or degrees, conferences or workshops, or other forms of learning and development opportunities (Marino & Zabojnik, 2008; Pregnolato et al., 2017).	Assumed to be highly relevant for managers due to their position in the company hierarchy, it also captures sabbaticals or other similar non-statutory benefits (Pregnolato et al., 2017). All experts agreed that this element is of high relevance to managers in particular. On the other hand, Expert 8 mentioned that his experience also showed that some managers refuse training as they see it as an additional burden on their already-busy working day. However, he agreed that this element should be further explored.
10 Accident coverage in excess of statutory coverage (accident coverage)	The provision of additional insurance coverage that goes beyond the minimum requirements set by government regulations. It is designed to provide financial protection to managers in the event of an accident or injury that occurs while they are at work or independently, whether at work or not (Dulebohn et al., 2009; Müller & Saile, 2018;	Potentially relevant, but dependent on risk aversion and risk probability. For this non-statutory benefit, there was a common view that it is widely provided in the German manufacturing sector, but all had doubts about its positive relationship with job satisfaction, employee motivation, and employee intentions to leave or stay. Therefore, important insights into cost saving

Element of non-statutory benefit	Definition	Reason for inclusion in the questionnaire
	Kasper et al., 2012; Artz, 2010).	opportunities were expected by all.
11 Life insurance coverage	An insurance policy that pays a sum of money to the designated beneficiaries upon the death of the insured person, and is intended to provide financial protection to the manager's family or other dependents in the event of the manager's death (Müller & Saile, 2018; Mabaso & Dlamini, 2017).	Frequently mentioned in the literature (Müller & Saile, 2018; Mabaso & Dlabami, 2017) and of potential relevance, but also dependent on the personal situation and unique characteristics of the manager. For life insurance, the same option was available among the experts as for accident coverage. Therefore, it was also included in the questionnaire.
12 Other insurance types	Additional insurance coverage that may be provided by the company as a non-statutory benefit to managers, such as health, dental, disability, death, travel, and liability insurance (Bushardt et al., 2007; Chaubey & Rawat, 2016; Jensen & Morrisey, 2001; Marsh & Kleiner, 1998).	To capture the potential influence of other types of insurance than those mentioned so far. The researcher and the experts agreed that there was an extended list of additional non-statutory insurance types, which had also been outlined by Prieß (Haufe, n.d.). This included health insurance over and above the statutory requirements, dental insurance over and above the statutory requirements, liability insurance, death benefits, and disability insurance. Expert 1 suggested that these different insurances should be included under one item

Element of non-statutory benefit	Definition	Reason for inclusion in the questionnaire
		in the questionnaire. The researcher discussed this idea with the others, who agreed that this would be a feasible approach.
13 Options for employee participation on stock development or on companies' profits (share compensation)	The provision of opportunities for managers to invest with advantages in the firm or receive a share of the firm's profits through stock options or profit-sharing plans (Artz, 2010; Pregnolato et al., 2017).	Item allows for the inclusion of monetary items that are not part of normal compensation. It can also be assumed to be highly relevant in the case of managers. As it was mentioned in previous studies (Artz, 2010; Pregnalato), it was discussed with the experts. Experts 1 and 8 agreed to include it in the questionnaire, while Expert 6 admitted that it could yield interesting findings after an initial hesitation. However, as all agreed that it would provide valuable insights for HR managers, it was included.

Source: Own presentation.

Table 7 provides an overview of non-statutory benefits listed by Prieß (Haufe, nd), which were not included into this research. However, the table describes the justification for their exclusion. First, it should be mentioned that (very) limited support for their inclusion was found during the literature review. Second, the experts agreed their investigation would bring no or little further value for HR managers. Furthermore, the three experts confirm that the definitions given are clearly understandable and that there should therefore be a uniform understanding among the participants.

Table 7: Non-statutory benefits not included in this study

Element of non-statutory benefit	**Reasons for exclusion from the questionnaire**
Parking	Usually, employees with a company car also have a privileged parking space. Furthermore, Expert 1 explained that this fringe benefit is common for companies in rural areas and often difficult to implement in urban ones. Therefore, it was not included as the conditions and prices could vary considerably between organisations.
Voucher cards under tax allowances	There is a lack of studies mentioning this in the context of non-statutory benefits. The experts felt that there was an extensive list of items that could fall under this definition. As there was no common understanding of which items were meant, and not all items could be listed in order not to exceed the length of the questionnaire. Therefore, the item was excluded.
Subscriptions of trade journals	There is a lack of research mentioning this in the context of non-statutory benefits. Moreover, the researcher and the experts considered this to be a non-statutory benefit that should not be included in the research, as managers reading these magazines provide a

	greater benefit to the organisation than to the managers themselves.
Annual ticket for the German train system (1st or 2nd class) / Job Ticket	This was not included for two reasons. Firstly, it is lacking from the literature, and secondly, the experts mentioned that the target group of this research is managers, who usually receive a company car for mobility purposes.
Generous travel and expenses policy	There is largely absent from the literature in the context of non-statutory benefits. Furthermore, the researcher and the experts considered this to be a non-statutory benefit that should not be included in the research as they did not see any major value for HR managers.
Combination of business and leisure travel	All of the experts mentioned that this is only a non-statutory benefit if, for example, an employee travels back on the following Sunday instead of Friday (when the meeting ended), and the flight on Sunday is more expensive and the company bears the extra cost. This extra cost must be taxed as a benefit in kind, which is an administrative burden for the company. Therefore, all agreed that this fringe benefit is granted in individual cases, but is not known to be a widespread policy. This element was therefore not included.

Discounts on own products	The manufacturing industry includes a wide range of companies. Some produce products that are highly attractive to all employees, while others produce goods that cannot be sold to employees (e.g., automotive suppliers who can only sell their products to original equipment manufacturers). As this element cannot be offered by all organisations, it was not included in the questionnaire.
Use of sports facilities	The experts and researcher believed that this non-statutory benefit cannot be offered to employees by all organisations, as large organisations are more likely to have this type of facility than small or medium-sized enterprises. Therefore, it was not included.
Assumption of credit card charges	There is a lack of literature mentioning this in the context of non-statutory benefits. Furthermore, the researcher and experts considered this to be a non-statutory benefit that should not be included in the research as they did not see any major value for HR managers.
Financial and investment counselling	There is a lack of studies mentioning this in the context of non-statutory benefits. Furthermore, the researcher and experts considered this to be a non-statutory benefit that should not be included in the

	research as they saw no major value for HR managers.
Tax, social, and legal advice	There is a lack of research mentioning this in the context of non-statutory benefits. Furthermore, the researcher and experts considered this to be a non-statutory benefit that should not be included in the research as they did not see any major value for HR managers.
Educational contributions for children	There is mostly absent from the literature in the context of non-statutory benefits. Furthermore, the researcher and experts considered this to be a non-statutory benefit that should not be included in the research as they saw major value for HR managers.

Source: Own presentation.

Having presented the rationale of inclusion and non-inclusion of various of non-statutory benefits, 13 non-statutory benefits were identified and included in the questionnaire as independent variables.

3.3.2.2 Operationalisation of the dependent variables

Whereas the quantity of non-statutory benefits in each organisation and their diversification to meet employees' individual desires and needs formed the independent variables, the dependent variables consisted of job satisfaction, motivation, and intention to leave (as a measure of employee retention). Job satisfaction and employee motivation were captured in Q17 of the questionnaire (see Table 4, above). There are numerous scales measuring job satisfaction. One such scale is the Job Satisfaction Survey (JSS) (Hancer & George; 2003), which has been validated in various organisational settings and countries (De Sousa

Sabbagha et al., 2018; Mehmood et al., 2016; Ali, 2008). However, the JSS was not used in measuring job satisfaction and employee motivation due to the concern that its 36 questions would have made the questionnaire too long to answer given the busy nature of managers' positions. Other surveys, such as the Minnesota Satisfaction Questionnaire (MSQ), which has also been used in numerous studies (i.e., Abugre, 2014; Martins & Proenca, 2012), has 100 items and the short version still consists of 20 questions (Hancer & George; 2003). Therefore, had the JSS or MSQ been included in their entirety, the participants may have experienced fatigue due to survey burden, which can subsequently lead to a demotivation to complete the questionnaire – especially if time is limited from the participant side (Rolstad et al., 2011). Instead, three questions were adopted to measure job satisfaction, which aligns with previous research (e.g., Joshi et al., 2015; Jung & Tak, 2008; Idris et al., 2011). Indeed, Idris et al.'s (2011) three items measuring job satisfaction were based on the Job Content Questionnaire. Further, Joshi et al. (2015) also adapted a three-item measurement from an existing questionnaire, the Michigan Organizational Assessment Questionnaire. For the current survey, the first three items (17.1 to 17.3) in Q17 measuring job satisfaction were based on the literature review and the JSS, as it has also been used in other studies when measuring job satisfaction and intention to leave (Harrington et al., 2001).

The first item, 'In my job, I get the freedom and autonomy that I deserve' was derived from SDT, which emphasises the importance of freedom and autonomy in motivating employees and increasing their job satisfaction (Deci & Ryan, 1985; Skaalvik & Skaalvik, 2014). The JSS includes two questions about participants' freedom and authority ('My efforts to do a good job are seldom blocked by red tape' and 'any of our rules and procedures make doing a good job difficult' (Watson et al., 2008, p. 8)), from which the question for this study was adapted. The item also links explicitly to the category of flexibility benefits, such as a home office and home office equipment.

The second item, 'In my team, the level of teamwork is in line with my expectations', was included as one of the measures of job satisfaction because previous work has acknowledged that high levels of teamwork can outweigh the negative effects brought about by a poor work–life balance (Alegre & Cladera, 2009). Teamwork is also considered one of the constructs that influence employees' job satisfaction (Spector, 1986; Parsons & Broadbridge, 2006). Furthermore, the second item was derived from the Two-Factor Theory as teamwork is considered a hygienic factor whose absence can increase job dissatisfaction (Herzberg, 2008). This item was considered equivalent to the 'co-workers' domain of the JSS, as outlined by Watson et al. (2008), which included four questions focusing on the quality of relationships with co-workers (Watson et al., 2008).

Finally, the third item, 'I am committed to my employer', focused on employee commitment due to its being on the constructs found to reveal employees' job satisfaction attitudes (Spector, 1986; Parsons & Broadbridge, 2006). Besides, this item is well supported by Vroom's Expectancy Theory, which states that individuals are motivated by their belief that their effort will lead to performance, performance will lead to outcomes, and outcomes will lead to rewards (Vroom, 1995). This item was adapted from two items in the JSS that ask for the nature of work: 'I feel a sense of pride in doing my job' and 'My job is enjoyable' (Watson et al., 2008). These terms were discussed with the experts, who all suggested not limiting them to the job itself, but including also the participants' commitment to their employers. As the JSS is rated on a 5-point Likert scale (Watson et al., 2008) it was also applied to this study.

On the other hand, the last three items of Q17 were used to measure employee motivation. The rationale for using fewer items was outlined above for job satisfaction and is supported by other studies, such as Sankey and Machin (2014) and Bureau et al. (2018), both of whom used three items to measure employee motivation. The items used by Sankey and Machin (2014) were adapted from the 16-item Situational Motivation Scale, while Bureau et al. (2018) selected three from the subscale of the Motivation at Work Scale. Similarly, three items were also selected for the present study. Specifically, the three items on employee motivation were adapted from the Motivation Questionnaire (MQ), albeit with different wording. The Motivation Questionnaire was also used by Quintela (2002) and Sahir (2018), who also investigated the influence on motiovation and intention to leave.

The first item (17.4), ‘I receive sufficient recognition from my manager for the work I do’, was chosen because of its focus on employee recognition, which has been found to be indicative of employee motivation in the workplace. Moreover, Herzberg (2008) posited that recognition is one of the motivators according to the Two-Factor Theory. Further to being theoretically grounded, this study sought to determine whether the presence or absence of non-statutory benefits can influence how employees perceive their level of recognition in their respective workplaces. The MQ includes an item called ‘recognition’ (Roos & Van Eeden, 2008).

The second item (17.5), ‘I have the level of responsibility that is typical for my job, and I can exercise it’ was included as one of the items measuring employee motivation, because responsibility is considered to be one of the factors that characterise job motivation (Herzberg, 1968; Carson, 2005; Sachau, 2007). In addition to recognition, responsibility is also perceived as one of the motivators according to the Two-Factor Theory. Responsibility, as an indicator of motivation, is also supported by SDT, which emphasises the importance of autonomy, competence, and relatedness in motivating employees (Rigby & Ryan, 2018). The purpose of this study was to determine whether the presence or absence of non-statutory benefits can influence employees’ perceptions of their responsibility at work. It must be noted that the item of responsibility in the MQ uses the wording ‘power’, however, the stated meaning of this item (‘being in charge, exercising control, having responsibility for people and resources’ (Olusegun, 2012, p. 38)) supports the use and consensus of this item.

Finally, the third item (17.6), ‘In our company, we have a common goal that we strive to achieve’, represents goal setting, which is also well supported in the literature as one of the most important direct influences on employee motivation (Basset-Jones & Lloyd, 2005; Locke, 1978). Therefore, it was also important to examine whether non-statutory benefits had any effect on employee motivation from the perspective of the Expectancy Theory, as it expects employees to be motivated and to contribute when they believe they are working towards the achievement of a certain goal (Honore, 2009). This item was also derived from the item ‘achievement’ from the MQ (Roos & Van Eeden, 2008).

In general, no validated instruments were used to measure job satisfaction and employee motivation. All three items were selected from validated instruments or theories. As the MQ uses a 5-point Likert scale (Wong et al., 2008), it was also adapted to this research. Hence, sub-areas 4–6 of Q17 were ranked on a 5-point Likert scale too.

Finally, Qs18 and 19 were used to measure employee retention. Section 2.2.2 outlined the rationale behind using intention to leave instead of other measures of retention or turnover. Q18 asked, ‘Have you ever considered leaving your employer?’ The choice of a single item to measure intention to leave was also due to this study seeking to achieve a high response rate and definitive answers. This approach was used by Huselid (1995). While emphasising that a low turnover rate is a desirable outcome for an organisation, Huselid (1995) measured intention to leave using a single question. There is also the much-cited author Paul Spector who also used a single item to measure intention to leave (Spector et al., 1988). Tett and Mayer (1993) concluded that a single item scale is most commonly used to measure turnover intention.

The main limitation of Q18 is that it only measures past, rather than current of future, intention to leave. It has been recommended to focus on past, current, and future intentions to leave when measuring this construct (Lazzari et al., 2022). To address this limitation, Q19 was added which focused on current intentions to leave by asking, ‘Are you currently looking for an alternative to your position with another employer?’ Similar to Spector et al. (1998), the researcher did not give participants the option of answering this question as an existing or non-existing condition, but instead provided different options to express the level of current intention to change jobs. They were four possible answers, of which two capture the behavioural aspect of intention to leave (‘I have already applied for a position with another employer (respectively with a recruitment agency)’ and ‘I have concrete plans to seek a new job’) as both options involve more than a cognitive element of intention to leave.

Future intention to leave the organisation was not captured in this study because it is a prospective construct and can change at any time in the future. Hence, it is believed that focusing on exploring the participants' past and current intention to leave can provide important insights into employee retention.

3.3.2.3 Pre-testing of the questionnaire

A pre-test generally involves a procedure that aims to evaluate a (draft) questionnaire, or parts of it, before its use in practice. Pre-testing aims to improve the questionnaire and must be mentioned as a necessary condition before performing the main survey. Pre-testing gathers information which can be used to assess the understandability of the questions or identify any potential problems. Moreover, it helps optimise the instrument, and gives an indication on how survey participants respond in terms of their feelings or with respect to how their general interest or well-being is impacted. Furthermore, any technical, timing, or sequencing issues can be identified or investigated if required (Porst, 2014).

In HR research that uses surveys, pre-testing is a common procedure that is performed by letting various persons, such as academics or industry practitioners, voice their opinions on the questionnaire draft in order to optimise data collection (Avanzi et al., 2014; Carraher, 2011).

There are multiple ways to perform a pre-test. These include mainly pre-tests within the field, cognitive approaches, and other procedures (Häder, 2019). Not all available pre-test methods can be successfully applied to evaluate a survey among managers from a particular field. The intention was thus not to provide further explanation on existing approaches other than on expert evaluation, which was selected as the most useful approach for the current context. Expert evaluations or interviews constitute one way to evaluate the data collection instrument (for examples, see Kim et al., 2016; Avanzi et al., 2014). Typically, the experts are asked to complete the questionnaire, and then give their impression and evaluation on particular areas. This serves to evaluate the quality of the instrument, which can then be improved on the basis of the feedback provided by the experts (Häder, 2019; Porst, 2014).

In this study, expert interviews were conducted to evaluate the questionnaire. These included the previously outlined 10 experts who worked in various leadership positions in different industries. Therefore, the experts mostly belonged to the group of managers themselves, as the final questionnaire's target group. Moreover, by mixing managers from the manufacturing industry with HR experts, a broader range of expertise can be expected, thus enhancing the quality of the feedback. Therefore, the inclusion of these types of experts constitutes a proper approach to leveraging the quality of the final questionnaire through implementing their valuable remarks. The pre-test interviews were conducted in German. The summaries of those 10 interviews translated into English can be found in Appendix 3 and the pre-adjustment draft of the questionnaire is shown in Appendix 4.

The draft questionnaire was generally well evaluated by the experts. The questionnaire was assessed as being generally understandable and clear. Some suggested adjustments to the wording or streamlining the introduction by clearly and concisely describing the focus of the study (Interviewee 3). These remarks were assessed and some of the wording was adjusted in order to improve the understandability of the questionnaire. Understandability also refers to a common understanding of the meaning or definition of some of the terms used. Generally speaking, the experts involved in the pre-test had a shared perception of what is meant by such terms as 'industry' or 'manager'.

In addition to a commonly-shared evaluation of the understandability of the questions among the experts, confidentiality was similarly assessed. The experts generally agreed that there were no indications that the confidentiality of the data would be breached or that the participants would have an insufficient level of trust in their privacy. However, it was mentioned that some participants may wish for more information as to how their personal data would be treated (Interviewee 7). For the purpose of keeping the questionnaire as short as possible and as the majority had no concerns, no changes were implemented on this issue as there were no further indications that potential participants would not sufficiently trust the level of security for their personal data.

The suggestions were evaluated carefully based on the purpose of the research. The main issues identified as potentially requiring adaptation are discussed below.

There was a common understanding of the terms ‘manager’ and ‘manufacturing industry’ among the interviewees. Furthermore, they all had no problem deciding whether or not they worked in manufacturing. Regarding the questions that captured gender, age, marital status, department, and hierarchical level, there were no concerns or suggestions for change from the interviewees. For the question on how children are cared for, one interviewee suggested adding an option (childminder). Moreover, one interviewee suggested additional options for the size ranges of the organisation, and one suggested an additional question asking whether the organisation was a private equity firm or family-run (Interviewee 2).

The comprehensiveness of non-statutory benefits was then discussed, and the common understanding of the interviewees was noted. However, the suggestions to include additional types of non-statutory benefits clearly demonstrated the challenge of having an exhaustive list of potential benefits. During the pre-test, the following non-statutory benefits were mentioned as worthy of inclusion in the questionnaire:

Table 8: Non-statutory benefits mentioned during the pre-test

Non-statutory benefit mentioned	Times it was mentioned	Interviewee who mentioned it
Commuting allowance	1	No 1
Christmas gift bags	1	No 1
Company doctor	1	No 3
Job ticket	2	Nos 8 and 9
Possibility to accumulate holidays	1	No 5
Lifetime account	1	No 5

Special working time models	1	No 6
Medical check-ups	1	No 8
company benefits programme	1	No 9

Source: Own presentation.

In addition, Interviewee 5 mentioned all non-statutory benefits that offer tax savings and can be deducted from gross salary as being of interest.

The inclusion of additional non-statutory benefits was rejected for two reasons. One of the reasons why not all interview suggestions were implemented in is that there was no unanimous agreement or overwhelming support among the test participants for their inclusion, leading to the decision to retain the original design without these specific additions. No non-statutory benefit was mentioned more than twice, and there was no consensus to change the questions on gender, age, marital status, department and hierarchical level, childcare facilities, or size of the organisation. According to Polkinghorne (2007), validity depends on consensus within a group. This validity, as described by Lincoln and Guba (1985), is only achieved when there is consensus within the community (in this case, the pre-test group). As there were mainly no deviations from the draft questionnaire and a maximum of two interviewees suggested adding one non-statutory benefit (Job Ticket), there was a consensus on the non-statutory benefits derived from the literature review and validated in this pre-test. For Q17 and its sub areas, as well as Qs18 and 19, there was a consensus and thus no urge for any changes.

The other reason that some interview suggestions were not incorporated in the final questionnaire draft was the need to balance between comprehensiveness and practicality. For example, as shown in the previous section, there were suggestions to include numerous additional categories of non-statutory benefits. However, to avoid an excessively lengthy and burdensome questionnaire, it was decided to prioritise the most important and relevant types of benefits rather than including an exhaustive list. For practical reasons, the researcher aimed to keep the questionnaire as short as possible, allowing participants complete it in under 20 minutes (Rolstad et al., 2011). Furthermore, it has been recommended that the length of the questionnaire should not be prioritised at the expense of its content. Accordingly, only suggestions that lacked consensus between test participants were eliminated from the final version of the questionnaire. Therefore, the criteria that was used to assess whether a suggestion was important and relevant (e.g., additional types of non-statutory benefits) depended upon consensus between the participants.

Some interviewees pointed out that the number of non-statutory benefits that had already been included in the draft version of the questionnaire was sufficiently detailed (Interviewee 10).

It was also mentioned that questions regarding the comparison between employers and competitors' offerings may need further detail or explanation on the benchmark for comparison (Interview 6). Such a benchmark could not be provided as it would have required the identification of something like an industry standard on the provision of non-statutory benefits. Even if such a standard could be determined theoretically, it would show as what is typically offered on average. This would not have been a sound measure as the employee would compare their assessment to the particular situation currently being faced. In addition, it could also be argued that it would not even be necessary to have true knowledge on what the market is offering. It might be plausible to assume that an employee only needs to have an imagined idea of what is typical in the market. For example, if an employee is convinced that their non-statutory benefits are better than what other employers are providing, such a preconception, regardless of its accuracy, might be sufficient for preventing turnover intentions. As such, it is fair to assume that informational gaps may exist, so that the compensation policies of competing firms are not fully known to outsiders. Consequently, the benchmark used in the questionnaire for comparing non-statutory benefits can be regarded as useful and applicable.

Furthermore, Interviewee 8 outlined that total remuneration plays a significant role for the evaluation of the non-statutory benefits, particular if the total cash (base salary plus bonus payments) are perceived as worse or better compared to other organisations. This is in line with Artz (2010), who stated that most organisations substitute base pay and bonuses with non-statutory benefits to meet the diverse desires and needs of various employees. Therefore, it is important to control for base pay and bonus payments when evaluating the effect of diversification of non-statutory payments on employees. Since Q14 was derived from the Equity Theory, it was also important to formulate Q15 from the same theoretical perspective. Q15 for total cash (TC) had a maximum score of (better) and a minimum score of (worse) as outlined for Q14. Therefore, Q15 was added to the questionnaire due to the expectation that it would add interesting findings when further investigated.

3.3.2.4 Final questions and variables for the questionnaire

An overview of all the questions and variables included in the questionnaire is provided in Table 9. Relevant details are provided to show the rationale and purpose of each.

Table 9: Overview and justification of questions used in the survey questionnaire

Question(s)	Justification of question and purpose for analysis
Q1: Are you currently employed in the manufacturing industry in Germany?	Test whether to exclude respondent if the answer is no.
Q2: What is your gender?	Demographic question. The question was included to check if there was a distribution towards a particular group and to see if gender affected the relationship between the variables examined.
Q3: What is your marital status?	Demographic question included to check for a distribution towards a particular group and to see if marital status affected the relationship between the variables examined.
Q4: How old are you?	Demographic question included to check if there was a distribution towards a particular group and to see if age affected the relationship between the variables examined.

Question(s)	**Justification of question and purpose for analysis**
Q5: How long have you worked for your current employer?	The question was included to check whether there was a distribution towards a particular group and to see if tenure affected the relationship between the variables examined.
Q6: Do you consider yourself to work in a managerial position at the moment?	Test whether the respondent should be excluded; if the answer is no, the respondent is not included in the analysis.
Q7: In which part of the manufacturing industry are you working? If more than one is applicable, please select what you consider to be the core business of your organisation.	Check for potential concentration of sub-industries within the manufacturing in line with the sector classification in reference to the International Standard of Industrial Classification (ISIC) of all economic activities, Rev. 4 (United Nations, 2008). This also serves to cross check Q1 to ensure to only include employees from the manufacturing industry.
Q8: At which level would you rank your current job?	Evaluation of the hierarchy level of the manager within the organisation. Again, this is to cross check Q1, this time to ensure the participant is in a managerial position.
Q9: In which division or department are you working? If you work in more than one division or department, please select the one that you have spent the most time working in lately.	Question referring to function in the organisation whereby the answers can provide information on concentration of departments and possible responsibilities held by employees.
Q10: How many children do you have?	Child-related questions are used mainly for the evaluation of expected differences in the personal evaluation of certain benefits, such as childcare or flexible working arrangements. The question was
Q11: How do you organise childcare for while you are at work?	

Question(s)	Justification of question and purpose for analysis
	inserted to check whether there is a distribution towards a certain group.
Q12: How many people are employed at your organisation worldwide?	Descriptive information on the organisation for overall evaluation. The question was inserted to check whether there is a distribution towards a certain group.
Q13: Where is the headquarters of your company?	Descriptive information on the organisation for overall evaluation. The question was added to check for a distribution towards a certain group.
Q14: Which types of non-statutory benefits does your employer offer you and how do you evaluate your non-statutory benefits compared to those that other employers typically offer?	There are a total of 13 sub-questions for Q14 that refer to 13 different and specific types of benefits. These contain relevant non-statutory benefits in the compensation schemes of managers in the German manufacturing industry. This allows to identify if non-statutory benefits are offered to employees and how they evaluate them compared to offers from competitors. As with similar research (Kakaire, 2021; Abuor, 2014), a comprehensive literature review was conducted to identify the non-statutory benefits applicable to this research context. This study focused on 13 non-statutory benefits that were identified in the literature under the guidance of the previously-developed taxonomy and the input of the experts.
Q15: Evaluate your total cash (base salary plus bonus payment) compared to what you assume other companies offer.	This question was included to determine whether total cash affected the relationship between the variables examined.

Question(s)	Justification of question and purpose for analysis
Q16: Please evaluate the following non-statutory benefits and your subjective importance attached to them, irrespective of whether these are offered to you in your current position.	Q16 refers to the evaluation of 13 different types of non-statutory benefits from Q13 from the respondent's perspective in terms of their subjective importance. This also allows for the identification of personally important item for the participants.
Q17: Six sub-questions on job satisfaction and on motivation	Qs 17.1–17.3 refer to job satisfaction, while Qs 17.4–17.6 refer to employee motivation. To capture the perspectives of the participants as accurately as possible, three questions were adopted to measure job satisfaction (as in Hall et al., 2010; Jung & Tak, 2008; Idris et al., 2011) and three questions to measure employee motivation (Sankey & Machin, 2014; Bureau et al., 2018).
Q17.1: In my job, I get the freedom and autonomy that I deserve.	Item used for the construct of job satisfaction adapted from the existing literature (e.g., Spector, 1986; Parsons & Broadbridge, 2006) and derived from SDT. The item is also used in the JSS, with a focus on the work itself (Watson et al., 2008).
Q17.2: In my team, the level of teamwork is in line with my expectations.	Item used for the construct of job satisfaction based on the existing literature (e.g., Alegre & Cladera, 2009). The item was derived from Herzberg's (2008) Two-Factor Theory. This item was adapted from the 'co-workers' domain of the JSS (Watson et al., 2008).
Q17.3: I am committed to my employer.	Item used for the construct of job satisfaction based on the existing

Question(s)	Justification of question and purpose for analysis
	literature (e.g., Alegre & Cladera, 2009; Yung Chou & Pearson, 2012). The item is supported by Vroom's Expectancy Theory, and derived from the JSS items asking for pride and joy in the participants' work (Watson et al., 2008).
Q17.4: I get sufficient recognition from my superiors for the work that I do.	Item used for the construct of motivation based on the existing literature (e.g., Herzberg, 1968; Carson, 2005; Basset-Jones & Lloyd, 2005). Item recognition is one of the motivators according to the Two-Factor Theory (Herzberg, 2008). The MQ includes an item named 'recognition' (Roos & Van Eeden, 2008).
Q17.5: I have the level of responsibility that is typical for my job, and I can exercise it.	Item used for the construct of motivation based on the existing literature (e.g., Herzberg, 1968; Sachau, 2007). The item is supported by SDT and the Two-Factor Theory (Deci & Ryan, 1985; Herzberg, 2008). In the MQ, the wording 'power' is used (Roos & Van Eeden, 2008), and the stated meaning of this item supports the use and consensus of responsibility.
Q17.6: In our company, we have a shared objective that we strive to achieve.	Item used for the construct of motivation based on the existing literature that is also referred to as goal orientation (e.g., Basset-Jones & Lloyd, 2005; Locke, 1978). The item is well supported by the Expectancy Theory, and also derived from the item 'achievement' from the MQ (Roos & Van Eeden, 2008).

Question(s)	Justification of question and purpose for analysis
Q18: Have you considered leaving your employer in the past?	Indicator used for the intention (or its absence) for past intention to leave. A single item was used to measure intention to leave because the study aimed to achieve a high response rate. According to Tett and Mayer (1993), a single-item scale is most commonly used to measure intention to leave.
Q19: Are you currently seeking an alternative to your position with another employer?	Indicator used for the intention (or its absence) to currently leave. This research follows Lazzari et al. (2022) in that it not only focuses on the past, but also on current intentions to leave when measuring this construct. As H3 and H4 focus on the current intention to leave, the output of this question forms the foundation for the study's analysis.
Q20: If there is anything else you want to share about the survey, you can do below.	Open question that allows the expression of additional statements that can optionally be expressed by the respondents.

Source: Own presentation.

3.3.3 Phase III: Quantitative phase

Phase III defines the quantitative part of this research. Firstly, data were collected using an online survey. Once a sufficient number of participants had completed the questionnaire, the data were prepared for further analysis. This section outlines the procedures used for data analysis and discusses the assessment of the data's quality.

3.3.3.1 *Data gathering*

The below subsections describe the data gathering process, which was conducted via an online survey. The description includes a general discussion on the sampling method and the data collection procedure.

3.3.3.1.1 Sampling method

Given the restriction of not being able to consider data for every person belonging to the target group (i.e., managers from the German manufacturing industry), it was necessary to obtain a sample. The sample was used to provide generalised statistical information on the entire population, with the sample data reflecting its relevant characteristics. In order to serve such a purpose, the selected sample had to be sufficiently large and representative of the population from which it was drawn (Curwin et al., 2013). Sampling is a typical procedure in empirical research in social science due to the impracticability, or even impossibility, of investigating the entire population of interest, or due to budgetary or timing constraints (Curwin et al., 2013).

Sampling methods are generally distinguished into probability and non-probability sampling. The former is based on a randomly-performed procedure of selecting a member from a population, with each member having an equal chance of being selected. This can be called simple sampling. If certain groups do exist, the procedure can be adjusted, such as by using a systematically-designed weighting method or cluster sampling. Non-probability sampling includes quota, judgemental, snowball, and convenience sampling (Curwin et al., 2013).

Probability sampling was not used in this research due to the fact that a homogeneous group of individuals (managers in the German manufacturing industry) were included in the sample (Curwin et al., 2013). Moreover, the availability of a relatively large number of eligible respondents carried its own constraints. The researcher eventually decided upon convenience sampling, which is a method of non-probability sampling. With convenience sampling, respondents are selected from a conveniently available pool of possible participants (Stratton, 2021). While this method has been criticised as being prone to biases and influences outside of the researcher’s control (e.g., regarding higher inclusion rates of people more open to partaking in surveys), convenience sampling can provide a cost-effective way of gathering data drawn from respondents within a very specific and selective group, such as within organisations or divisions, including managers, that fulfil certain criteria (Curwin et al., 2013). Convenience sampling provided this thesis with a highly practical and useful approach for investigating the research questions.

It could be argued that limiting the target group to managers from the German manufacturing industry served to sufficiently protect against the risk of selection bias, which is a routine problem in non-probabilistic sampling as it cannot be assessed quantitatively (Curwin et al., 2013). Curwin et al. (2013) argued that selection bias occurs due to members of different populations having different likelihoods of being included. Managers, for instance, have direct internet access via devices provided by their employers (Marino & Zabojnik, 2008), which may not be the case for blue-collar workers. Furthermore, managers have different compensation packages. First, managers are free to negotiate their compensation and benefits with their employers, whereas this is typically done by unions for tariff employees (with the exception of employees in the upper tariff groups). Second, managers have higher salaries due to the mandated pay gap to the highest non-tariff salary ranges (Bispinck, 2007). On account of the strategic importance of managers for the organisation (Sanders, 2011), the researcher only selected this group. The researcher observed no obvious biases existing for this type of sampling or within the research context. However, the sample was certainly more representative for individuals more willing to participate in a survey and to voluntarily share information on the research topic. This could also have led to higher inclusion rates of people more open to such formats or individuals with fewer time constraints.

3.3.3.1.2 Collection of data

The data for the quantitative analysis were gathered via a survey. The survey procedure was conducted online through SurveyMonkey (www.surveymonkey.com). It was conducted from 2 April to 15 June 2021. Similar to other online platforms, SurveyMonkey is used for academic data gathering purposes and provides a fast, cost-effective, and reliable way of obtaining data from a group of participants (Bentley et al., 2017).

In order to make the data obtained via the survey fully usable, the eligibility of the survey participants had to be set. For this purpose, some filter questions were included in the survey form. If a participant did not fulfil the eligibility criteria of being in a management position and working within the German manufacturing industry, their responses were excluded and not used for the data analysis. This ensured sufficient care towards the requirement of only including data from the target group. With the aim of gathering roughly 400 answers from eligible participants, the data gathering process was terminated after this goal was closely reached. A total number of approximately 400 responses can be considered a satisfactory and suitable sample size which provides enough confidence in the data for meaningful analyses and drawing conclusions. Statistical inference on the population based on a sample can be performed for a very large population with a sample size of close to 400 observations, assuming a typical 5% margin of error (Taherdoost, 2017). The exact number for the sample size was provided by Saunders et al. (2016), with a total sample of 384 observations for a total population of at least 1 million. The total population was estimated based on official statistics for the year 2017, which claimed that there was a total of roughly 0.26 million managers in the German manufacturing industry (Bundesagentur für Arbeit, 2019), and thus clearly less than 1 million.

In order to find sufficient eligible and willing participants, the researcher applied a structured approach so that the questionnaire could be distributed to enough target respondents. For this process, the researcher constructed the following list of people from various areas:

- Managers working in the German manufacturing industry that the researcher knew either from work, private, or social contexts. These were asked of their interest in participating in the survey and to forward the questionnaire to other managers they knew.
- Managers working in the manufacturing industry who had a potentially large network and were also known to the researcher.

These managers were asked to answer the questions and whether they would further support the researcher's attempt to increase the distribution. Most of them shared the questionnaire with their large network of managers from the manufacturing industry.

- Recruiters active on LinkedIn and Xing, and those who had some connection to the researcher for the past couple of years, were also contacted and asked for their willingness to share the questionnaire with members from their network. Some proved to be most helpful and shared the questionnaire with the right group of people.
- Due to the researcher's own practical experience in the area of reward consultation, the researcher war fortunate to have excellent relations with many consultants in the area. From this network, a great level of support was provided by employees from five well-known HR consultancies. They shared the questionnaire with members from their professional or personal networks.
- Consultants outside of the areas of recruitment or reward consultancy were also contacted. Some of these were involved in manufacturing companies, meaning that the questionnaire was shared in their network with great success in many cases.
- Snowball sampling was employed, meaning that each participant was asked, either directly or at the end of the questionnaire, to share the questionnaire with their network. Snowball sampling is a commonly-used method of non-probability sampling as it helps to target a hidden population that the researcher could not address directly, and this population is more likely to answer the questions because of the recommendation of the previous participants (Johnson, 2014).

For gathering a sufficient number of participants, support was also provided by the German Association for Human Resource Management (*Deutsche Gesellschaft für Personalführung*). This association is focused on the personal exchange of experience from HR decision-makers and professionals within Germany, and includes approximately 4,000 individuals. The researcher had been part of this group for some years and participated in their meetings in the past. In order to facilitate its own aims, the association allowed the questionnaire to be shared with this large group of HR professionals, who then distributed it within their organisations or networks.

3.3.3.2 Data preparation

Through the survey, data from a total of 419 participants were gathered. These 419 participants only included those who answered Q1 in the affirmative (that is, that they work in the given industry as managers). Any who answered in the negative could not continue the questionnaire and were thus excluded. The data originated from the results of the questionnaire, which were obtained through the survey website application SurveyMonkey. The data were downloaded from the website in raw format and subsequently stored in a Microsoft Excel file. The data were slightly formatted with the variable names being manually adjusted for better handling in the analysis before being imported via RStudio to be analysed with the R programming language that was used in the thesis as the statistical analysis software program alongside IBM SPSS. However, SPSS was used for most of the analysis, while only the descriptive statistics were based on an outcome from RStudio. The code for RStudio that was applied to the data can be found in Appendix 5. The implemented outcome of the SPSS analysis can be found in Appendix 9. For data analysis purposes, some variables in the data were recoded so as not to manipulate, adjust, or transform the results, e.g., for the need of calculating reliability statistics. Any such changes are transparently disclosed and further explained in the discussion of the respective variable to which they apply or in Appendix 9.

Before having first imported the data into the statistical analysis program (RStudio and SPSS), the researcher re-evaluated the entire group of participants to verify their fit with the inclusion criteria. Participants had to be excluded based on their answers to Question 7 or 8. One main purpose of those two questions was to confirm whether the participants met the criteria of the target group. Namely, they might not be a manager in the manufacturing industry, or the researcher decided that their answers lacked the necessary quality. Consequently, 38 individuals were dropped from the dataset, leaving a total of 381 individuals in the data pool. This pool included only data from eligible individuals, given the necessary focus on managers from the German manufacturing industry.

Mochmann (2019) suggested that, in order to provide for a meaningful analysis within the realm of quantitative empirical research in social science, data must be evaluated with respect to both quantity and quality. Regarding the former, the total number of 381 individuals can be deemed sufficiently large for performing meaningful statistical analyses and potentially drawing significant conclusions. As pointed out in Section 3.3.3.1.2, a sample size of close to 400 is in line with a population of up to one million (for this research, the target group is clearly below this number) when using a 5% error margin under the assumption of a normal distribution (Taherdoost, 2017). The necessary sample size of a survey can generally be calculated for categorical data based on the following formula (Taherdoost, 2017):

N = (p (100-p)z^2)/ε^2,

where the parameters are defined as follows:

n	required sample size for the survey
p	percentage that some state or condition occurs
ε	percentage of maximum error required (e.g., 5% accepted)
z	corresponding value of confidence level required (e.g., 0.05 leads to a z value that equals 1.96 when normally distributed).

However, the formula used for determining a sufficient sample size (as in the above) must be applied with caution. As there is no strict guidance on the ideal sample size available, there is no one-size-fits-all solution to the problem. In general, the nature of the research and the applicable statistical analysis procedures prove to be highly relevant in determining the optimal sample size in any empirical research endeavours. Organisational research that is targeted to selected groups of employees, including specific manager types, are typically addressed via smaller sample sizes than other groups that are more numerous due to their very nature, such as ‘all’ employees (Memon et al., 2020).

The sample size considerations provided so far compare well with other studies on non-statutory or fringe benefits. These include, for example, the industry-related study of Ahmad and Scott (2015) or the study on academics by Mabaso and Dlamini (2017), both of which used much smaller samples (n = 104 and n = 279, respectively). However, it should be mentioned that the number of individuals included in the data for this thesis is much lower than other relevant research attempts, such as Artz (2010), who additionally evaluated some longitudinal data (n = 24,090). For practical reasons, such a large sample size could not be achieved for such a narrowly-defined sub-group of employees as managers in the German manufacturing industry.

Furthermore, a complete list of the variables used in the analysis is provided in Table 10. This includes a description of the variable and its corresponding numeric range. The numeric range shows the minimum and maximum values that are theoretically possible.

Table 10: Overview of variables with numeric range and description

Variable	Numeric Range	Description
Non-statutory benefits		
CAR	0 = no 1 = yes	Company car
WH		Working from home
HOE		Equipment for home office
DT		Digital technology
FLEX		Flexible working hours
MB		Meals and beverages
PEN		Company-provided pensions
CA		Childcare assistance
EDU		Educational opportunities
AI		Accident coverage
LI		Life insurances
OI		Other insurances
SC		Share compensation

Variable	Numeric Range	Description
NSB_Total	0 to 13	Total count of benefits (max 13 items)
Diversification of non-statutory benefits		
CAR.C	1 = better 2 = equal 3 = worse	Company car: compared to competition
WH.C		Working from home: compared to competition
HOE.C		Equipment for home office: compared to competition
DT.C		Digital technology: compared to competition
FLEX.C		Flexible working hours: compared to competition
MB.C		Meals and beverages: compared to competition
PEN.C		Company-provided pensions: compared to competition
CA.C		Childcare assistance: compared to competition
EDU.C		Educational opportunities: compared to competition
AI.C		Accident coverage: compared to competition
LI.C		Life insurances: compared to competition
OI.C		Other insurances: compared to competition
SC.C		Share compensation: compared to competition
CAR.P	1 = not at all important 2 = not important 3 = indifferent 4 = important 5 = very important	Company car
WH.P		Working from home: personal evaluation
HOE. P		Equipment for home office-: personal evaluation
DT. P		Digital technology: personal evaluation
FLEX.P		Flexible working hours: personal evaluation
MB. P		Meals and beverages: personal evaluation
PEN. P		Company-provided pensions: personal evaluation
CA. P		Childcare assistance: personal evaluation
EDU. P		Educational opportunities: personal evaluation
AI. P		Accident coverage: personal evaluation
LI. P		Life insurance: personal evaluation

Variable	Numeric Range	Description
OI. P		Other insurance: personal evaluation
SC. P		Share compensation: personal evaluation
Job satisfaction		
AUT	1 = not at all important 2 = not important 3 = indifferent 4 = important 5 = very important	Autonomy (Q 17.1: 'In my job, I get the freedom and autonomy that I deserve')
TEAM		Teamwork (Q 17.2: 'In my team, the level of teamwork is in line with my expectations')
COM		Commitment (Q 17.3: 'I am committed to my employer')
Employee motivation		
REC	1 = not at all important 2 = not important 3 = indifferent 4 = important 5 = very important	Recognition (Q: 17.4: 'I get sufficient recognition from my superior for the work that I do')
RESP		Responsibility (Q 17.5: 'I have the level of responsibility that is typical for my job and I can exercise it')
GOAL		Goals: (Q: 17.6: 'In our company, we have a shared objective that we strive to achieve')
Retention (Intention to leave (IL)		
IL.PAST	1 = no 2 = I have considered it in the past but not right now 3 = yes[3]	Variable for past turnover intention (Q 18), which is not bivariate but includes a value in the middle, where past turnover intentions are no longer relevant
IL	1 to 4	The degree of the current intention for changing jobs is derived from Q19, where a number of four total alternatives have been provided, which can be linked to behavioural aspect of intention to leave or this not existing
Other variables		
G	1= male 2= female 3= diverse	Gender variable taken from Q2
MARI	1 = Married 2 = Single	Marital status variable taken from Q3

[3] The scale was constructed so that the highest value implies the highest turnover intention.

Variable	Numeric Range	Description
	3 = Divorced 4 = Partnership 5 = Widowed	
AGE	1 (lowest bracket) to 6 (highest bracket)	Age (Q4) is represented in brackets to give a general tendency
TEN	1 (lowest bracket) to 5 (highest bracket)	Tenure (Q5) is considered in brackets, similar to age
KIDS	1 (zero) to 11 (more than ten)	Variable for the number of children (Q10)
SIZE	1 (lowest bracket) to 5 (highest bracket)	Variable for size of the organisation (Q12) measured within brackets and with an increasing scale
TC	1 = worse 2 = comparable 3 = better	Increasing scale for satisfaction with total cash (Q15). The option ('comparison not possible') is considered as a missing value as this answer cannot be numerically evaluated in the logic of the scale used in the analysis

Source: Own presentation.

3.3.3.3 Data quality assessment

The following sections show the procedures for an initial data quality assessment. These were performed in conjunction with an assessment of the impact of the non-response bias. After that, the work performed on reliability assessment and the examination of the validity is displayed. These assessments provide a precursor to any data analysis procedures so that a sufficient quality of the results can be assumed to exist.

3.3.3.3.1 Assessment of non-response bias

According to Mochmann (2019), a general low level of non-responses in the data contributes to a good assessment of data quality. Non-response refers to the problem that a particular element in the survey is missing, such as a missing value for a particular item (Häder, 2019). There are several reasons for non-responses in surveys and missing responses are also highly common (Groves & Peytcheva, 2008). The types of non-responses also depend upon the type of questionnaires conducted (Curwin et al., 2013). The researcher assessed non-response rates and the corresponding non-response bias in order to determine the likelihood of an impact on the results of the data analysis. Generally speaking, the share of non-response within a survey should be rather small. A value of less than 30% has been mentioned as acceptable (Bose, 2001). Reasons for non-responses typically include a person being unavailable, unwilling to answer a particular question, or not being able to contribute anything of value to a certain topic or question. Some of the reasons for non-response are due to certain limitations on the part of the participants. These can include outside circumstances or physical or mental limitations on the side of the survey participants (Hedderich & Sachs, 2018). Other than time-constraints, interruptions, or similar instances, most of the outside factors that contribute to non-responses were unapplicable to this thesis. Moreover, the researcher expected the participants' guarantees of anonymity to prevent potential issues of non-response bias.

Further to the assessment of non-response bias, other data quality assessments were also performed so as to ensure that the data were adequately assessed with applicable analytical methods. These included the reliability analysis via the Cronbach alpha statistic, which was calculated for the constructs to which it can be applied. A more thorough description of the reliability analysis is provided in next section 3.4.3.2, and the evaluation of validity is discussed in Section 3.3.3.3.3.

3.3.3.3.2 Reliability assessment

The reliability of the variables, or items, in forming the constructs in this thesis had to be addressed. In order to gauge the internal consistency, the researcher used Cronbach's alpha measure of internal consistency. Cronbach's alpha (Cronbach, 1943) aims to quantify the internal consistency of an instrument, independent from the distribution of its items. This helps assess the consistency of a set of ordinal scaled measures that are derived from several other items (Hedderich & Sachs, 2018). Cronbach's alpha has typically been employed in studies that are methodically comparable to this thesis (Ahmad & Scott, 2015; Mafini & Dlodlo, 2014).

Streiner (2003) provided ranges for the reliability of the Cronbach's alpha, with ranges of items over 0.6 considered acceptable. However, other authors have proposed higher values. For example, Dolbier et al. (2005) calculated a minimum value of 0.73 for the construct of job satisfaction to be accepted. Saunders et al. (2016) similarly proposed that values of at least 0.7 are required for this statistic to ensure that the scales derived from the survey questions indeed measure the same construct. Some authors have gone even further by claiming that values of 0.8 are required for item scores to be reliable (Häder, 2015).

Depending on the Cronbach's alpha values calculated for the items, additional methods may need to be applied. This can be the case for values below 0.7, which may signal a lower degree of reliability. In such cases, a factor analysis can be used to evaluate whether the items need to be assigned differently (Hedderich & Sachs, 2018). Even in cases where a relatively large level for the Cronbach alpha statistic has been calculated, a factor analysis is beneficial in cases where its results are used to eliminate items that do not show sufficient factor loadings (Häder, 2015). Factor analysis, and its application in this thesis, are covered in greater detail in Section 3.5.1.

3.3.3.3.3 Examination of validity

Further to the reliability assessment, validity was also evaluated. Whereas reliability refers to replication and consistency, validity concerns the appropriateness of the measures applied, as well as the accuracy of the results' analyses and generalisability (Saunders et al., 2016). Consequently, there are many aspects to broadly consider in terms of validity. Within empirical research using questionnaires (as is the case here), validity can be explained as whether one is actually measuring what one believes to be measuring (Curwin et al., 2013).

This is known as measurement validity. In addition to measurement validity, internal and external validity must also be assessed. Internal validity is assured if the research can demonstrate that a causal relationship between variables exists. In the case of quantitative surveys involving questions, such relationships can be quantitatively assessed (Delle Fave et al., 2011). For example, Dolbier et al. (2005) evaluated the validity of job satisfaction by calculating a significantly positive corelation of a single-item job satisfaction measure with a multiple-item measure. Other quantitative methods can involve factor or principal component analyses to assess the internal validity of the variables (Özpehlivan & Acar, 2015).

Finally, external validity refers to the ability to generalise the findings to other contexts or groups. External validity exists if the results that have been gained through the analysis of a particular sample can be used generally (Saunders et al., 2016). For example, in the context of this thesis, external validity would exist if the results for the German managers in the manufacturing industry can be transferred to other industries, country settings, or employee groups. It could be argued that external validity is highly dependent on the research area and the particular topic, and cannot easily be generalised. Consequently, the transferability of the results requires a thorough, but to some extent also subjective, assessment by the researcher. This assessment is detailed in Chapters 5 and 6, where the results are discussed and concluded.

3.3.3.4 Data analysis

The following subsections explain the procedures conducted for the data analysis. These refer to the theoretical foundations of factor analysis, multicollinearity analysis, and regression analysis, which are shown as these provide the key methods applied to the data in the empirical component outlined in Chapter 4.

3.3.3.4.1 Factor analysis

The purpose of factor analysis is to 'regroup variables into a limited set of clusters based on shared variance' (Yong & Pearce, 2013, p. 79). In other words, factor analysis is used to group data into patterns so that they can be more easily interpreted and understood (Yong & Pearce, 2013). Factor analysis techniques can be distinguished into exploratory factor analysis (EFA) and confirmatory factor analysis (CFA). In EFA, factors are explored regarding the correlations of variables. In this type of analysis, the factor loading matrix is estimated, based upon which the factors are subsequently interpreted. In CFA, the relationships between the variables are tested. In this type of analysis, a factor loading matrix is assumed rather than explored or calculated (Backhaus et al., 2018). Factor analysis is a technique that is applicable to a variety of data, including items derived from questionnaires (Yong & Pearce, 2013).

According to Yong and Pearce (2013), the classical model of factor analysis can be described on the basis of a set of variables with the total number of m, denoted as $(X_{1,} X_{2,} \dots, X_m)$ and a set of underlying factors $\left(F_{1,} F_{2,} \dots, F_n\right)$ which amount to a total number of n. In this model, a variable X_j is represented in latent factors. For each observed variable, a linear combination of that variable with a total number of n underlying factors is assumed. Maximum correlations are reproduced in the model with the factor loadings being described by the vector $a_{j1}, a_{j2}, \dots, a_{jn}$:

$$X_j = a_{j1}F_1 + a_{j2}F_2 + \cdots + a_{jn}F_n + \varepsilon_j$$

The factor loadings from the model show how much the variable can contribute to the factor, with a larger weight showing a larger impact (Yong & Pearce, 2013).

The EFA method was deemed applicable to the measures of job satisfaction and employee motivation because the factors were to be interpreted based on the matrix loadings. These variables consist of several different items, making a factor analysis applicable to perform. Theoretically, through the application of a factor analysis, a reduction of the items to be included in the construction of the variables becomes possible.

As in other studies using three-item scales measuring job satisfaction or motivation (Idris et al., 2011; Sankey et al., 2014), factor analysis was used to reduce the number of items used in the construction of the job satisfaction and employee motivation variables. By identifying the underlying factors, the researcher was able to group related items and create composite measures for these constructs. This reduction in the number of items allowed for a more concise and manageable representation of job satisfaction and employee motivation (Yong & Pearce, 2013).

However, a factor analysis was not considered suitable for non-statutory benefits and employee retention. This was due to these measures being constructed differently from those of job satisfaction and employee motivation, which consist of a set of items. The construction of each non-statutory benefit involved one item each.

In factor analysis, the technique is primarily applied to variables that consist of multiple items or indicators. Furthermore, these items are expected to have correlations and underlying factors that can be explored and interpreted (Yong & Pearce, 2013). However, in the case of non-statutory benefits, each benefit was represented by a single item. The construction of these measures involved only one item for each benefit, rather than a set. This means that there were no multiple indicators or items that could be examined for correlations or factor loadings. Consequently, the necessary conditions for conducting factor analysis were not present for non-statutory benefits (Schönrock-Adema et al., 2009). The same applies to the measurement of intention to leave, as only one measure was in place.

3.3.3.4.2 Multicollinearity analysis

As discussed in Section 3.3.3.4.3, below, multiple regression analysis was used in this study to examine the relationships between the independent, dependent, and mediator variables. A prerequisite for regression analysis is multicollinearity analysis, which examines the interrelationships between predictor variables (also known as independent variables) within a regression model. It focuses on detecting high correlations between predictor variables and assessing the impact of multicollinearity on the regression results (Daoud, 2017). Multicollinearity occurs when two or more predictor variables highly correlate with each other, thus making it difficult to isolate their individual effects on the dependent variable (Hill & Adkins, 2001). This can lead to unstable or unreliable regression estimates, inflated standard errors, and difficulties in interpreting the significance of individual predictors (Daoud, 2017). It is worth noting that multicollinearity analysis is often more complex than a typical correlation analysis, which examines bivariate relationships between two or more variables (Shrestha, 2021). Researchers often delve deeper into other methods, such as variance inflation factor (VIF) (Thompson et al., 2017), condition number (Kim, 2019), tolerance (Senaviratna & Cooray, 2019), eigenvalues and eigenvectors (Alin, 2010), and principal component analysis (Lafi & Kaneene, 1992) to diagnose and correct for the severity of the multicollinearity present.

For this research, the VIF method was adapted not only due to its being the most-widely used (Olivia & Ilie, 2013), but also due to its application in similar research to analyse the interrelationships between the independent of different non-statutory benefits variables (Pajrin et al., 2022; Berber et al., 2017).

Furthermore, as mentioned above, potential multicollinearity is suspected when there is high correlation between one or more predictor variables (Daoud, 2017). Therefore, there are certain conditions that must be met to determine whether to proceed to other methods, such as VIF, to examine the severity of multicollinearity (Bizeti et al., 2004; Tu et al., 2005). As per Fox and Monette (1992), a VIF of 1 indicates that the variables are not correlated, a vale of between 1–5 suggests a moderate correlation, and a value of between 5–10 indicates a high correlation. Moreover, a value of higher than 10 indicates serious multicollinearity that requires correction.

3.3.3.4.3 Regression analysis

In order to evaluate the hypotheses, a regression analysis was performed, whereby several distinctive relationships were tested. Methodologically, the researcher applied a multiple regression analysis using multiple independent variables to predict a specific outcome for the dependent variable (Curwin et al., 2013). The use of regression analysis is relatively prevalent and can be found in similar studies in HR research (e.g., Abraham, 2012; Jolly et al., 2020; Mafini & Dlodlo, 2014). Regarding the choice of the regression analysis, some of the empirical studies investigating the relationship between benefits and job satisfaction or employee motivation have employed linear regression (i.e., Singh & Agarval, 2021; SoonYew et al., 2008). Logical regression was not deemed to be particularly useful for this research as it particularly refers to the predication of bivariate outcomes, rather than a scale of different intentions (Tabachnick & Fidell, 2013). This could be argued to not be the case for job satisfaction and employee motivation, which also serve as mediating factors when testing the intention to leave, as they are measured not as bivariable, but rather with a scale of different intentions.

Mathematically, the regression equation for the analysis in this thesis can be stated as follows (Kronthaler & Zöllner, 2021):

$$Y_i = \beta_0 + \beta_i X_i + u_i$$

According to Kronthaler and Zöllner (2021), a multiple regression describes the linear relationship between a dependent variable and one or more independent variables. The values of Y correspond to the dependent variable, whereas the X_i can be understood as a vector of independent variables that serve as predictors. The coefficient β_0 is the interception of the straight line of the linear relation and the coefficient β_1 is the slope of the straight line (marginal effect), namely the change of the dependent variable if the independent variable changes by one unit. The remaining term is u_i, which is the random discrepancy between the dependent variable and the independent variables (Kronthaler & Zöllner, 2021).

Table 11 shows the relationships evaluated by applying a multiple regression analysis[4]:

Table 11: Overview of variables used in the regression equations

Dependent Variable Y	**Independent Variables X_i**	**Description**
H1a: The provision of several different types of non-statutory benefits positively influences job satisfaction and employee motivation.		

[4] It should be mentioned that, before applying the regression analysis on the reliability of the dependent variables, factor analysis and multicollinearity must be tested.

Dependent Variable Y	Independent Variables X_i	Description
H1b: *The provision of a greater number of non-statutory benefits positively influences job satisfaction and employee motivation.*		
JS	CAR, WH, HOE, DT, FLEX, MB, PEN, CA, EDU, AI, LI, OI, SC	Prediction of single non-statutory benefit items on job satisfaction
JS	NSB_Total	Prediction of total number of non-statutory benefits provided on job satisfaction
M	CAR, WH, HOE, DT, FLEX, MB, PEN, CA, EDU, AI, LI, OI, SC	Prediction of single non-statutory benefit items on employee motivation
M	NSB_Total	Prediction of total number of non-statutory benefits provided on employee motivation
H2a: *The diversification of non-statutory benefits in line with the offerings of the competition is expected to positively contribute to job satisfaction and employee motivation.* **H2b:** *The diversification of non-statutory benefits in line with the personal preference of employees is expected to positively contribute to job satisfaction and employee motivation.*		
JS	CAR.C, WH.C, HOE.C, DT.C, FLEX.C, MB.C, PEN.C, CA.C, EDU.C, AI.C, LI.C, OI.C, SC.C	Prediction of non-statutory benefit items that are evaluated with respect to competition on job satisfaction
M	CAR.C, WH.C, HOE.C, DT.C, FLEX.C, MB.C, PEN.C, CA.C, EDU.C, AI.C, LI.C, OI.C, SC.C	Prediction of non-statutory benefit items that are evaluated with respect to competition on employee motivation
JS	CAR.P, WH.P, HOE.P, DT.P, FLEX.P, MB.P, PEN.P, CA.P, EDU.P, AI.P, LI.P, OI.P, SC.P	Prediction of personally-evaluated non-statutory benefit items on job satisfaction

Dependent Variable Y	**Independent Variables X_i**	**Description**
M	CAR.P, WH.P, HOE.P, DT.P, FLEX.P, MB.P, PEN.P, CA.P, EDU.P, AI.P, LI.P, OI.P, SC.P	Prediction of personally-evaluated non-statutory benefit items on employee motivation
H 3a: *The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the provision of several different types of non-statutory benefits, makes employees less willing to leave their employer, thus positively influencing employee retention.* **H3b:** *The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the provision of a greater number of non-statutory benefits, makes employees less willing to leave their employer, thus positively influencing employee retention.* **H5a:** *The provision of several different types of non-statutory benefits, makes employees less willing to leave their employer, thus have a direct positive influence on employee retention.* **H5b:** *The provision of a greater number of non-statutory benefits, makes employees less willing to leave their employer, thus have a direct positive influence on employee retention.*		
IL	CAR, WH, HOE, DT, FLEX, MB, PEN, CA, EDU, AI, LI, OI, SC	Prediction of single non-statutory benefit items on turnover intention
IL	NSB_Total	Prediction of total number of non-statutory benefits provided on turnover intention
H4a: *The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the diversification of non-statutory benefits in line with the offerings of the competition, provides an additional incentive for employees to be less willing to leave their employer, thus positively influencing employee retention.*		

Dependent Variable Y	**Independent Variables X_i**	**Description**
H4b: *The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the diversification of non-statutory benefits in line with the personal preference of the employee provides an additional incentive for employees to be less willing to leave their employer, thus positively influencing employee retention.* **H6a:** *The diversification of non-statutory benefits in line with the offerings of the competition, provides an additional incentive for employees to be less willing to leave their employer, thus have a direct positive influence on employee retention.* **H6b:** *The diversification of non-statutory benefits in line with the personal preference of the employee provides an additional incentive for employees to be less willing to leave their employer, thus have a direct positive influence on employee retention.*		
IL	CAR.C, WH.C, HOE.C, DT.C, FLEX.C, MB.C, PEN.C, CA.C, EDU.C, AI.C, LI.C, OI.C, SC.C	Prediction of non-statutory benefit items that are evaluated with respect to competition on turnover intention
IL	CAR.P, WH.P, HOE.P, DT.P, FLEX.P, MB.P, PEN.P, CA.P, EDU.P, AI.P, LI.P, OI.P, SC.P	Prediction of personally-evaluated non-statutory benefit items on turnover intention
Other variables		
JS	G, AGE, TEN, KIDS, SIZE, TC	Prediction of other variables on job satisfaction
M	G, AGE, TEN, KIDS, SIZE, TC	Prediction of other variables on employee motivation
IL	G, AGE, TEN, KIDS, SIZE, TC	Prediction of other variables on turnover intention

Source: Own presentation.

The regression results were evaluated regarding the direction of the relationship found. Moreover, the statistical significance was assessed in order to derive meaningful results for the discussion.

In sum, the rationale for using multiple regression analysis was the fact that there were multiple independent variables, with each of the 13 non-statutory benefits included in the questionnaire acting as a separate independent variable. This relates to how the intention of this research is not to measure non-statutory benefits as a single factor, but rather how all 13 relate with the different dependent variables. Another reason for using multiple regression analysis is its power to estimate the impact of non-statutory benefits on employee retention while controlling for the potential influence of job satisfaction and employee motivation (Hoyt et al., 2008). Therefore, a multiple regression analysis was appropriate for examining the relationships between the independent variables (non-statutory benefits) and the dependent variables (employee retention, job satisfaction, and motivation), taking into account the mediating effect of job satisfaction and employee motivation.

It should also be noted that structural equation modelling (SEM) was considered appropriate for examining the relationship between non-statutory benefits and employee retention, controlling for the mediating effects of job satisfaction and employee motivation. The following outlines why regression analysis, and not SEM, was chosen as the appropriate method. SEM could examine these complex relationships by specifying them as independent/predictor, dependent, and mediator variables in the model to be tested (Lo et al., 2018). The model can include paths representing the direct effects of the independent variables on the dependent variable, as well as paths representing the indirect effects of the independent variables on the dependent variable through the mediating variables (Swedler et al., 2015). Although 381 participants were ultimately included in this study, it was felt that multiple regression analysis was more appropriate than SEM given the sample size. The rule of thumb is to use at least 10 participants for each independent variable in a multiple regression analysis (Hanley, 2016). As there were 13 independent variables in this study, a minimum sample size of 130 would still have provided meaningful insights into the issues under investigation. Therefore, a sample size of 381 far exceeded this general rule.

Unlike multiple regression analysis, SEM requires a larger sample size, typically taking into account not only the power analysis, but also the number of variables involved and the complexity of the model (Westland, 2010). Therefore, SEM tends to be more sensitive to sample size than multiple regression analysis. Given the large number of independent variables (13) and other variables used, and the complex nature of the relationships examined, it was felt that a larger sample size would have been required to draw meaningful conclusions using SEM, ultimately leading to its not being used in this study.

3.4 Limitations Regarding the Data and the Methodology

There are certain limitations regarding the data and methodological approach that need to be mentioned. Some potential data limitations have already been described in the beginning of this chapter, including the choice of convenience sampling. Nevertheless, given the great care in which the data were collection, the data used in this thesis could be said to be of a high quality and that meaningful conclusions could be drawn from them. This is especially to be observed given the assessment from the methodological literature on statistics and sample size research in particular – namely that a carefully-selected small sample of at least 150 has generally more meaning than a less carefully-selected, larger sample of roughly 300 (Memon et al., 2020). In the case of this thesis, a carefully-selected sample of 381 can therefore be argued as a valuable source of empirical data. Consequently, the sample size and the quality of the data obtained through the survey can be considered satisfactory for drawing valuable conclusions that are reliable for extending the theoretical understanding or guiding practical HR work in the context of compensation policy.

First, while the total number of participants was sufficiently large, not all responses were complete. Indeed, certain questions contained missing data. This decreased the amount of total data available for drawing conclusions and reduced the power of the application of certain statistical techniques. The problem of missing data is illustrated in Table 12 of Chapter 4, where the descriptive statistics for the individual non-statutory benefits are shown. However, the problem of missing data is more dependent on potential patterns rather than on the amount of missing data (Tabachnick & Fidell, 2013). As there were no indications of patterns of missing data that may signal such missing data having been systematically distorted, the impact of this limitation can be said to be generally low.

Second, despite an overall positive assessment of the data, survey data assessment is, by its nature, prone to be biased if the responses from the survey participants are contrary to the perceptions held. Moreover, individual differences might entice the individuals towards either extreme responses within the Likert scales, or alternatively to such non-substantive responses as ‘don’t know’ (Blasius, 2019). Other unique elements, such as the situation, time of day, or the presence of interruptions, can additionally contribute to participants making errors in their responses (Saunders et al., 2016). These cannot be ruled out entirely. However, given the professional background of the participants and the anonymity of the survey, there was no observable incentive to provide false statements. Moreover, the impact from potential biases was assessed as less likely or even non-existent. It can therefore be assumed that there was a sufficient level of fair presentation in the data, which is a fundamental principle in quantitative data management and analysis (Curwin et al., 2013).

Third, the study’s use of a quantitative approach for survey data from individual-level actors (i.e., employees) can also be considered as a frequently-used way for HRM research to evaluate themes related to reward policies, job satisfaction, or retention, as mentioned in a recent literature survey by Markoulli et al. (2017). Indeed, the authors reviewed HRM literature from the preceding 20 years to identify the major themes of interest. This generally supports not only the decision to use quantitative survey data, but also the commonly-used statistical techniques employed in such studies, including factor and multiple regression analyses. Consequently, by applying these techniques, this thesis continues the use of typically-applied methods in this field of academic research.

Fourth, by selecting a limited set of analytical methods for the analysis, others were excluded which may have proven themselves worthwhile. However, some of these required specific preconditions in the data, which were not obviously present or would had to have been re-coded in such a way as to not lose information through more abstraction. An example of this is the logistic regression method, which some studies have applied to the concept of turnover intention as a bivariate construct (e.g., Chen, 2006; Somers, 1995). In this thesis, the relationship between non-statutory benefits included the mediating effect of job satisfaction and employee motivation, which was measured via a scale and not as a bivariate item. It cannot be ruled out that a bivariate approach might have led to different results. The justification of the use a linear approach was built on the provision of the dependent variable measured on a continuous scale. Moreover, other techniques have been applied in similar studies and analytical contexts. This is particularly true for SEM, which has often been used in similar research (e.g., Kim et al., 2016; Liu et al., 2020). This technique allows a combination of EFA with regression analysis, where numerous paths of variables can be defined within a model of multiple regression equations (Tabachnick & Fidell, 2013). This allows for the modelling of the relationship between constructs that are formed on the basis of other items, as in the case of job satisfaction and motivation. However, for the other variables, especially those for the non-statutory benefits, this approach was not considered applicable given the structural conditions of the dataset.

Fifth, use of three-item scales was not a prudent approach for both job satisfaction and motivation at once. This was noted by Haryono and Sulistyo (2020), who measured work motivation using a five-item scale (basic, safety, social, esteem, and self-actualisation) and satisfaction through a four-item scale (compensation, working condition, company policy, and opportunity to develop). Accordingly, the use of a three-item scale for measuring both satisfaction and motivation could be described as a greater methodological limitation, since the majority of scholars have opted for larger scales to measure the factors. The use of larger scales was also supported by Paais and Pattiruhu (2020), who deemed them more suitable to the proper testing of reliability and validity. It was justified that, in the event that some items were not reliable, it would be easier to bank on other items to ensure that the aims of the study would be properly met. These smaller items used on the scales present a narrow outcome in terms of the views on how job satisfaction and employee motivation relate with one another. Moreover, the study also failed to replicate the scales used by other authors directly in measuring employee motivation and satisfaction. This calls for the need for consistency with other studies in the future so as to ensure alignment with existing scholarly works. In this case, it will be possible to extract underlying variations in outcomes in the scales when used in other existing studies and the current study in a bid to attain the main aims of the research.

Sixth, the confluence of motivation and job satisfaction within the context of this thesis is marked by inherent limitations, revealing a controversial amalgamation of two conceptually-distinct entities. The contention arises from the fundamental disparity between motivation and job satisfaction, as they represent divergent facets of the employee experience. While the researcher asserts the identification of others who have traversed a similar path, it is imperative to acknowledge the contentious nature of this fusion. This suggests a need for separating the two so that they may act as independent factors in understanding how they relate to each other in a non-causal relationship over time. Motivation, often characterised by internal drivers and personal goals, differs substantially from job satisfaction, which encapsulates an individual’s contentment with their work environment and conditions. The amalgamation of these nuanced constructs raises questions about the validity and coherence of the research framework. By recognising the controversial nature of this integration, the researcher can engage in a more nuanced exploration, acknowledging the divergent perspectives within the academic discourse surrounding motivation and job satisfaction. This acknowledgement not only adds depth to the thesis, but also underscores the researcher’s commitment to critically evaluating the conceptual boundaries and challenges associated with the chosen amalgamation. In this context, it is clear that the amalgamation should not be adopted to ensure the best outcomes based on the different outcomes expected from the diverse research objectives over time.

Seventh, further limitations regarding the questionnaire must also be highlighted. While aiming to have close to 400 participants, the researcher intended the average duration to be relatively short. Therefore, it was not suitable to extend the number of items of non-statutory benefits or the information on job satisfaction, motivation, and turnover intention. The researcher assumed that the demographic questions (1 to 13) would be answered quickly by the participants. Based on the pre-testing, the researcher decided not to extend the sections on non-statutory benefits, job satisfaction, or motivation (questions 13, 14, and 16) in order to reduce the length of completion.

3.5 Research Ethics

As indicated in Section 3.1.1, ethical questions are subject to the philosophical concept of axiology. Ethical considerations are relevant for deciding how research should be conducted in order to comply with ethical standards or norms (Kivunja & Kuyini, 2017). As such, and as stated by Finnis (2011), ethics can be understood practically as a set of principles that provide guidance for deciding what can be considered as morally right or wrong. Ethics is consequently relevant to deciding upon the research design. Generally speaking, research should be performed ethically, whereby different types of research can impact specific and very unique ethical questions (Saunders et al., 2016). How this applies to this thesis is discussed below. As the issue of research ethics is not considered critical regarding to how this study was conducted, the discussion will be relatively brief.

First of all, the researcher endeavoured, wherever possible and practicable, to abide by The Handbook of Principles and Procedures of the University of Gloucestershire.

According to Finnis (2011), ethics is not an exact science, but rather requires a mature judgement and some experience. It must therefore be asked how one decides on what is and is not ethical. This is relatively straightforward to understand when showing examples of non-ethical research behaviour. This would, for example, be the case if issues of trust between the researcher and the research participants were violated. For instance, if anonymity is promised but not provided, an ethical violation has occurred. It is therefore necessary to perform the research in a way that such issues can be prevented. The guarantee of anonymity is especially relevant for obtaining answers on potentially sensitive questions, such as those regarding salary satisfaction and, especially, turnover intention, whereas questions that refer to simple facts, such as the size of the organisation, can be deemed less problematic in this regard.

In terms of this thesis, the protection of anonymity was clearly communicated to the participants through the cover letter included with the questionnaire. No reference to any particular person or organisation was possible, meaning that the participants could be assured of their confidentiality and the protection of the data. It can further be noted that a questionnaire is generally perceived as more anonymous than a face-to-face interview. Questionnaires also allow people more time to consider their answers (Blumberg et al., 2014). Therefore, the data collection method contributed to data safety and adhered to the principles of research ethics. Moreover, electronic information was safeguarded through the safe storage of the data.

4. Data Analysis Results

Chapter 4 provides the results of the data analysis. The chapter begins with a detailed view on descriptive statistics from the sample, which not only provides the necessary background for understanding the data, but also enables a first evaluation of their quality for analytical purposes. Thereafter, the statistical results, including reliability statistics, factor analysis, multicollinearity, and regression analyses, are provided.

4.1 Descriptive Statistics

Survey data were gathered from a total of 381 participants. As evidenced in the demographic data from the participants in Table 12, the majority of participants were male (75.8%). Married individuals constituted a large portion of the participants (58.4%), followed by single individuals (21.1%). The majority of the participants were aged between 30–49 (59.2%) and a relatively small number were older than 50 (17.7%).

Table 12: Demographic data for survey respondents (n = 381)

Variable	Category	N[5]	%
Gender	Male	288	75.8
	Female	91	23.9
	Prefer not to say	0	0.0
	Other	1	0.3
Marital status	Married	222	58.4
	Single	80	21.1
	Divorced	17	4.5
	Partnership	55	14.5
	Widowed	3	0.8
	Prefer not to say	3	0.8
Age cohort	Between 18 and 29	88	23.2
	Between 30 and 39	125	32.9
	Between 40 and 49	100	26.3
	Between 50 and 59	49	12.9

[5] If the data for each variable does not add up to the total count of 381, this is caused by some respondents not having provided an answer.

Variable	Category	N[5]	%
	Between 60 and 67	17	4.5
	68 or older	1	0.3

Source: Regression results from RStudio.

Furthermore, data linking individuals to the company were also gathered. This included data on tenure, sub-industry, department, and tariff/non-tariff, as well as the evaluation of the current total cash compared to what other companies typically offer. The sub-sector classification was made via reference to the ISIC of all economic activities (ISIC), Rev. 4 (United Nations, 2008). Specifically, the classification employed refers to Section C (Manufacturing), Division 10-33 of the classification scheme. The data is shown in Table 13.

Table 13: Descriptive company-specific data

Variable	Category	n	%
Tenure	Less than 1 year	11	2.9
	Between 1 and 3 years	60	15.7
	Between 3 and 5 years	83	21.8
	Between 5 and 10 years	107	28.1
	More than 10 years	120	31.5
Sub-industry			
	Manufacture of food products	17	4.5
	Manufacture of beverages	14	3.7
	Manufacture of tobacco products	9	2.4
	Manufacture of textiles	17	4.5
	Manufacture of wearing apparel	12	3.1
	Manufacture of leather and related products	6	1.6
	Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4	1.0
	Manufacture of paper and paper products	9	2.4
	Printing and reproduction of recorded media	10	2.6
	Manufacture of coke and refined petroleum products	1	0.3
	Manufacture of chemicals and chemical products	26	6.8

Variable	Category	n	%
	Manufacture of pharmaceuticals, medicinal chemical and botanical products	17	4.5
	Manufacture of rubber and plastics products	23	6.0
	Manufacture of other non-metallic mineral products	9	2.4
	Manufacture of basic metals	17	4.5
	Manufacture of fabricated metal products, except machinery and equipment	33	8.7
	Manufacture of computer, electronic, and optical products	21	5.5
	Manufacture of electrical equipment	23	6.0
	Manufacture of machinery and equipment	41	10.8
	Manufacture of motor vehicles, trailers, and semi-trailers	36	9.4
	Manufacture of other transport equipment	7	1.8
	Manufacture of furniture	4	1.0
	Other manufacturing	16	4.2
	Repair and installation of machinery and equipment	4	1.0
	Other	5	1.3
Department	General management	39	10.3
	Operations	58	15.3
	Logistics	23	6.1
	Finance	27	7.1
	Sales & marketing	44	11.6
	Research & development	23	6.1
	IT	93	24.5
	Human resources	22	5.8
	Purchasing	6	1.6
	Quality	16	4.2
	Legal	1	0.3
	Customer service	4	1.1
	Technical planning	10	2.6
	Health or safety	3	0.8
	Environmental issues/sustainability	1	0.3
	Administration	5	1.3
Tariff level	Professional non-tariff employee with personnel responsibility	190	50.1
	Professional non-tariff employee not leading people (i.e., expert role)	53	14.0
	Professional tariff employee with personnel responsibility	115	30.3

Variable	Category	n	%
	Professional tariff employee not leading people	20	5.3
	Other	1	0.3
Total cash	Better	127	36.2
	Comparable	191	54.4
	Worse	28	8.0
	Comparison not possible	5	1.4
	NA	30	
	Less than 100	39	10.9
	Between 100 and 999	133	37.3
	Between 1,000 and 2,499	71	19.9
Company Size	Between 2,500 and 9,999	61	17.1
	More than 10,000	53	14.8
	NA	24	
Headquarter location	Europe	314	88.5
	North America	24	6.8
	South America	3	0.8
	Asia	11	3.1
	Africa	2	0.6
	Oceania	1	0.3
	NA	26	

Source: Results from RStudio.

The company-specific data from Table 13 shows that there was a relatively high number of employees with long tenures at their companies. This is particularly relevant given that high tenures have been found to be associated with low turnover rates (Cloutier et al., 2015). Indeed, 31.5% of the respondents had a tenure of over 10 years, and 28.1% had stayed with their companies between 5 and 10 years. For the evaluation of the total cash, over a third of the cases were assessed as better, while less than 10% were considered worse than what competing firms typically offer.

The descriptive data in Table 13 also shows a fair mix of different industry sectors represented in the sample. The data can therefore be considered a relatively good representation of the manufacturing sector in general. Moreover, the data on department representation shows a relatively good mix, albeit with some concentration in information technology. Approximately a third of the respondents classified themselves as tariff employees and are therefore covered by the union's grading system, and unions collectively bargain these employees' salaries (Schmidt & Müller, 2018). Nonetheless, it should be noted that these employees (especially those in managerial positions) still have the right to negotiate rewards in addition to those agreements.

The data on the company size shows a relatively good mix of companies in the sample with respect to the company size as measured by the number of employees. The majority of the companies had between 100–999 employees. Regarding the geographical location of the headquarters, 88% of the respondents mentioned Europe, followed by North America with 7%. As corporate cultures differ internationally (Cheng & Groysberg, 2020), the clearly-dominated European headquarter representation evidences the existence of European corporate cultural conditions in this data.

Data on children were another relatively important component for the general topic on non-statutory benefits, given that the existence of child dependents raises the likelihood of non-statutory benefits being more highly prioritised (Artz, 2010). Childcare, or family-related assistance, is a typical part of non-statutory benefits (Dulebohn et al., 2009; Baughman et al., 2003), while such benefits are also assumed to be exclusively relevant only in conditions of young children. The consideration of children was thus required. Data on the number of children and on childcare gathered from the respondents is provided in Table 14.

Table 14: Children-related data for the respondents (n = 381)

Variable	Category	N	%
Number of children	0	107	28.2
	1	123	32.5
	2	103	27.2
	3	35	9.2
	4	5	1.3

Variable	Category	N	%
	5	3	0.8
	6	1	0.3
	10 or more	2	0.5
	NA	2	
Childcare	Child/children are old enough that they do not need care	104	27.3
	Child/children visit kindergarten, which is subsidised, paid for, or provided by your company	54	14.2
	Child/children visit kindergarten, which is not subsidised, paid for, or provided by your company	69	18.1
	Child/children visit toddler playgroup or have daycare subsidised, paid for, or provided by your company	25	6.6
	Child/children visit toddler playgroup or have daycare not subsidised, paid for, or provided by your company	29	7.6
	Child/Children visit school	86	22.6
	Children are taken care of by spouse or other family member	43	11.3

Source: Results from RStudio.

The data show that over two thirds of the respondents had children, nearly half of which were classified as dependent in that they either needed care or attended school. However, 27.3% reported that their children were old enough to support themselves. Only 6.6% of the respondents had a subsidised, paid, or toddler playgroup or day-care provided by the employer, while this number was 14.2% for kindergarten. For 11.3% of the participants, their children required the care of the participant’s spouse or the support of another family member. Therefore, the number of participants who neither had childcare provided, paid, or subsidised by their employer nor publicly-provided childcare was rather small.

The descriptive statistics show there is a well-balanced sample representing managers in the manufacturing industry in Germany. For example, the sample was male dominated (75.8%), with only 23.9% describing themselves as female. However, according to the Bundesagentur für Arbeit (Federal Employment Agency) in Germany (2019), only 29.4 % of the country's leaders were women. Beside the fact that almost 90% of the companies were headquartered in Europe, the sample was well balanced in terms of gender, marital status, age, tenure, sub-industry, company size, and department, and thus represented the target group. The first research asked which types of non-statutory benefits are commonly provided for managers. To address this question, the different types of benefits (including their frequency) are further shown in Table 15.

Table 15: Types of non-statutory benefits offered

Variable	Offered: Yes/No	N	%
Company car (CAR)	Yes	265	78.2
	No	74	21.8
	NA	42	
Working from home (WH)	Yes	269	80.8
	No	64	19.2
	NA	48	
Equipment for home office (HOE)	Yes	241	73.5
	No	87	26.5
	NA	53	
Digital technology (DT)	Yes	263	78.5
	No	72	21.5
	NA	46	
Flexible working hours (FLEX)	Yes	247	75.3
	No	81	24.7
	NA	53	
Meals and beverages (MB)	Yes	182	56.0
	No	143	44.0
	NA	56	
Company-provided pensions (PEN)	Yes	228	69.9
	No	98	30.1
	NA	55	
Childcare assistance (CA)	Yes	102	31.5
	No	222	68.5
	NA	57	

Variable	Offered: Yes/No	N	%
Educational opportunities (EDU)	Yes	255	78.2
	No	71	21.8
	NA	55	
Accident coverage (AI)	Yes	173	53.1
	No	153	46.9
	NA	55	
Life insurance coverage (LI)	Yes	153	47.7
	No	168	52.3
	NA	60	
Other insurance (OI)	Yes	152	47.1
	No	171	52.9
	NA	58	
Shared compensation (SC)	Yes	139	43.4
	No	181	56.6
	NA	61	

Source: Results from RStudio.

As illustrated above, the list of non-statutory benefits was dominated by the option to work from home, and the provision of a company car and/or digital technology. Moreover, educational opportunities were also mentioned. The provision of childcare assistance was cited the least often, although still in roughly a third of cases. However, as mentioned above, the number of participants not having a spot in a toddler playgroup, kindergarten, or school for their dependent children was small. There were also a number of benefits that were provided in roughly half of cases, such as shared compensation, free meals and beverages, or certain insurance types.

4.2 Reliability of the Dependent Variables

Reliability statistics were calculated for the constructs of job satisfaction (Qs 17.1 to 17.3) and employee motivation (Qs 17.4 to 17.6). Each construct consisted of a total of three items from the survey. The statements to the questions were given on a five-point Likert scale.[6] Cronbach's alpha was used in the assessment of the reliability, which is widely used for such tests (Streiner, 2003). The reliability statistics of Cronbach alpha's for job satisfaction and motivation are shown in Table 16.

Table 16: Cronbach's alpha statistics for job satisfaction and employee motivation

Variables/Items	Cronbach's alpha	95% confidence boundaries lower alpha to upper
3 items of Job satisfaction	0.726	0.675–0.770
3 items of Motivation	0.782	0.741–0.817

Source: Results from SPSS.

The Cronbach alpha values of higher than 0.7 and lower than 0.95 were sufficiently strong indicators for the reliability of the items for job satisfaction and motivation (Bland & Altman, 1997). In Section 3.3.2.2, the experts mentioned a solid relationship between the variables of job satisfaction and motivation, and that their experience showed that an employee with a high level of job satisfaction tended to have a high level of motivation, and vice versa. Hence, Table 17 displays the Cronbach's alpha for all six variables of job satisfaction and motivation combined.

Table 17: Cronbach's alpha statistics for job satisfaction and employee motivation combined

Variables/Items	Cronbach's alpha	95% confidence boundaries lower alpha to upper
6 items of Job Satisfaction and Motivation	0.857	0.834–0.878

Source: Results from SPSS

[6] Items were re-coded accordingly, as reliability statistics calculation requires the 'no comment' answer to be neglected.

The values for Cronbach's alpha were also sufficiently strong indicators for the reliability of the items for job satisfaction and motivation combined (Bland & Altmann (1997).

Additionally, the individual item statistics, shown below in Table 18 and 19, provide evidence for the constructs being measured. If an item is dropped, Cronbach's alpha is a means with which to determine a preference for variances, as it allows one to observe changes in the alpha if one or more items are deleted (Taber, 2018). If the alpha value rises following the deletion of one item, the correlation among the remaining items is higher and the drop of said item may be meaningful (Dunn et al., 2014). Tables 18 and 19 show the values for Cronbach's alpha if an item was dropped, and that no item grew in value if any items were dropped. Consequently, no item was dropped for further analysis.

Table 18: Cronbach's alpha item statistics for job satisfaction and motivation

Items	N	Cronbach's alpha if item is dropped	Cronbach's alpha if item is not dropped
Job satisfaction: Autonomy ('In my job, I get the freedom and autonomy that I deserve')	342	0.627	0.726
Job satisfaction: Teamwork ('In my team, the level of teamwork is in line with my expectations')	342	0.577	0.726
Job satisfaction: Commitment ('I am committed to my employer')	342	0.707	0.726
Motivation: Recognition ('I get sufficient recognition from my superior for the work that I do')	345	0.709	0.782

Items	N	Cronbach's alpha if item is dropped	Cronbach's alpha if item is not dropped
Motivation: Responsibility ('I have the level of responsibility that is typical for my job and I can exercise it')	345	0.657	0.782
Motivation: Goals ('In our company, we have a shared objective that we strive to achieve')	345	0.748	0.782

Source: Results from SPSS.

Table 19: Cronbach's alpha item statistics for job satisfaction and motivation combined

Items	N	Cronbach's alpha if item is dropped	Cronbach's alpha if item is not dropped
Job satisfaction: Autonomy ('In my job, I get the freedom and autonomy that I deserve')	342	0.838	0.857
Job satisfaction: Teamwork ('In my team, the level of teamwork is in line with my expectations')	342	0.834	0.857
Job satisfaction: Commitment ('I am committed to my employer')	342	0.841	0.857
Motivation: Recognition ('I get sufficient recognition from my superior for the work that I do')	345	0.827	0.857
Motivation: Responsibility ('I have the level of responsibility that is typical for my job and I can exercise it')	345	0.831	0.857

Items	N	Cronbach's alpha if item is dropped	Cronbach's alpha if item is not dropped
Motivation: Goals ('In our company, we have a shared objective that we strive to achieve')	345	0.830	0.857

Source: Results from SPSS.

In conclusion, the Cronbach's alpha statistics show that the items used for measuring job satisfaction and motivation were all reliable. It was thus reasonable to use all items to further determine the underlying structure of the relationships among the selected variables (Hair et al., 1998).

Subsequently, the researcher performed a factor analysis to examine the inter-correlation between all items and from there further reduce them into a smaller number of factors for the further hypotheses testing.

4.3 Checks of the Data's Suitability for Factor Analysis: The KMO and Bartlett's Tests

A factor analysis aims to examine the inter-correlation that exists between a large number of items and reduce them into smaller groups of factors (Hooper, 2012). Allen and Meyer (1990) determined the commitment of employees using a 24-item scale which they conceptualised into three distinct psychological factors influencing the organisational commitment of the employees (Hooper, 2012). Allen and Meyer's (1990) study is highly relevant to this thesis as a high number of items which influence the commitment of employees towards their organisation were reduced into a smaller number of factors.

Before proceeding with the factor analysis, the researcher first tested the suitability of the data, and thus employed two commonly-used tests, namely the Kaiser-Mayer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity (Yong & Pearce, 2013). The KMO index ranges from 0 to 1, with a value equal or higher than 0.5 considered as a threshold for a factor analysis (Yong & Pearce, 2013). For Bartlett's test, the significance of the result should be < 0.05 for conducting the factor analysis (Williams, 2010). Table 20 shows the results of the KMO and Bartlett's tests for the two constructs of job satisfaction and motivation.

Table 20: KMO Measure of Sampling Adequacy and Bartlett's Test of Sphericity for job satisfaction and motivation.

KMO and Bartlett's Test for

Job Satisfaction		
KMO Measure of Sampling Adequacy		0.669
Bartlett's Test of Sphericity	Approx. Chi-Square	219.442
	Df	3
	Sig.	< 0.001
Motivation		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.691
Bartlett's Test of Sphericity	Approx. Chi-Square	296.029
	Df	3
	Sig.	< 0.001

Source: Results from SPSS.

Both constructs had a KMO index higher than 0.5 and a Bartlett's test significance of < 0.05. Thus, the data were suitable for a factor analysis. According to Krishnan (2010), while 1 is the maximum for the KMO value, a value of 0.9 is considered as marvellous, a value of 0.8 as meritorious, a value of 0.7 as middle, a value of 0.6 as mediocre, and a value of 0.5 as miserable (Krishnan, 2010). Consequently, the KMO value could be considered as middle for motivation and mediocre for job satisfaction (although with a strong tendency to middle). For Bartlett's test, no further classification was used. However, both datasets were suitable for a factor analysis. In Table 21, this test were run for the six items combined as the intention for this was previously outlined.

Table 21: KMO Measure of Sampling Adequacy and Bartlett's Test of Sphericity for all six variables combined

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.853
Bartlett's Test of Sphericity	Approx. Chi-Square	811.035
	Df	15

	Sig.	< 0.001

Source: Results from SPSS.

With the KMO measure of sampling adequacy being above the acceptable value of 0.5 and the Bartlett's test significance being smaller than the required 0.05, the data were also suitable for an EFA when all the variables were combined (Yong & Pearce, 2013). For the KMO index, based on Krishnan's (2010) classification, the outcome can be classified as meritorious for job satisfaction and motivation and as meritorious as combined variable. Thus, for the KMO testing, the value for the six variables combined showed a higher classification (0.853) compared to the values of Table 20 (0.669 and 0.691).

4.4 Factor Analysis

4.4.1 Selection criteria for factor(s)

Hooper (2012) argued that, following the KMO and the Bartlett's tests, the next stage should involve deciding on the number of factors. Kaiser's eigenvalue of greater than 1 criterion is the most popular method (Fabrigar et al., 1999). The number of values greater than 1 in Kaiser' eigenvalue decide to how many factors the six items will be reduced. All six items (three from job satisfaction and motivation) were measured in combination, following the HR experts' mention of the items' close interactions. Table 22 shows the eigenvalue revealing the relative explanatory power of the component.

Table 22: Overview of Kaiser's eigenvalues

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.475	57.915	57.915	3.475	57.915	57.915
2	.683	11.375	69.290			
3	.571	9.511	78.801			
4	.520	8.673	87,474			
5	.430	7.173	94.647			

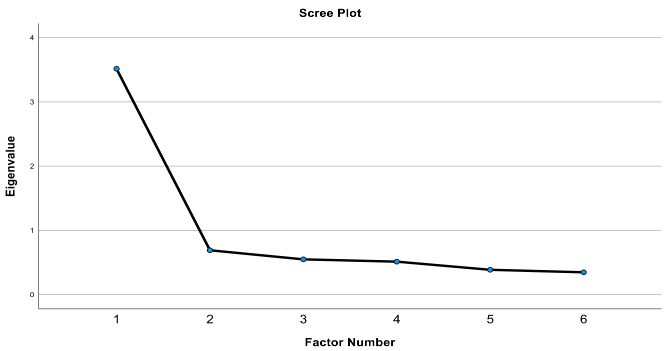
6	.321	5.353	100.000			

Source: Results from SPSS.

The total variance explained by one component should have a Kaiser’s eigenvalue of greater than 1. Table 22 shows that the first component has an eigenvalue of 3.516, which accounts for 57.915% of the total variance. From the second component onwards, the Kaiser’s eigenvalues were all smaller than 1.0. Thus, it must be argued that only one factor exists.

Cattell’s (1960) scree plot is another commonly-used method for determining the number of factors (Hayton et al., 2004). A scree plot drafts a vertical line stating the factor number and a horizontal line displaying the eigenvalue. The number of factors that can be retained are those around the point of inflection (Yong & Pearce, 2013). The most obvious break point, as shown in Figure 4, is to be found at Factor 2, which also indicates there being only a single factor. It should be mentioned that a scree plot is only reliable if the size of the sample is greater than 200 (Yong & Pearce, 2013). With a sample size of 381, the reliability of the scree plot can be assumed.

Figure 3: Scree plot for Qs 17.1 to 17.6



Source: Results from SPSS.

4.4.2 Results of factor analysis

The results of a factor analysis, if unrotated, are not easy or clear to interpret. Thus, rotation helps researchers clarify and simplify the results (Osborne, 2015).

There are two broad rotation methods: orthogonal and oblique rotation. Orthogonal rotation produces factors that are uncorrelated while oblique rotation allows the factors to correlate (Osborne, 2015). According to Kieffer (1998), the results from orthogonal and oblique rotation become more similar, and the research should rely on their own instincts to decide which rotation strategy would be most appropriate. For this research, Varimax rotation was chosen due to its being the most common method (Jackson, 2005; Osborne, 2015) and its having been developed as an improvement on other methods (Osborne, 2015).

Before interpreting the factors of the factor analysis, cross-loadings must first be evaluated. Cross-loadings of items in different measurement scales can be problematic as it is possible that the observed relationships may be artificially inflated (Howard, 2015). The outcome of the Kaiser's eigenvalues and scree plot both showed clear evidence for only one factor. If there is only one factor, no evaluation for cross-loading is necessary, or indeed possible (Hooper, 2012).

The notion of constructing job satisfaction and motivation as one factor was supported by various studies. Herzberg's (1964) Two-Factor Theory states that there is a strong interconnection between job satisfaction and motivators, and they are often clustered into one factor (Baluyos, 2019). A more recent study applying Herzberg's (1964) theory was conducted by Baluyos (2019), who investigated teachers' job satisfaction and work performance. Baluyos (2019) explored the influence of different motivators (e.g., recognition and responsibility, as used in this research to measure employee motivation) to find a correlation of all motivators with job satisfaction and how they are attributed to the performance of the participants. Hence, motivation and job satisfaction combined as one factor had an effect on another variable – in this context, work performance. Moreover, Singh and Tiwari (2011) investigated the relationship between motivation and job satisfaction on white-collar employees in India. They argued there to be a strong positive correlation between the two, and that the value of motivation would increase if job satisfaction increased, and vice versa (Singh & Tiwari, 2011). This study is highly relevant to the current research as the target population was similar (i.e., only supervisors or managers were included as research objects). Nonetheless, their study included a relatively small sample (n = 45). Furthermore, Pool (1997) investigated the relationship of job satisfaction with substitutes of leadership, leadership behaviour, and work motivation. The findings were similar to those of Singh and Tiwari (2011) in that a positive correlation between motivation and job satisfaction was found. If the value of motivation rose, so too did the value of job satisfaction. If the value decreased, the other variable would also do so (Pool, 1997). Recent research studying the relationship of job satisfaction and motivation was conducted by Tentama et al. (2020), who investigated the correlation between motivation and job satisfaction on academic staff in Yogyakarta, Indonesia. Their results showed there to be a significant positive and direct correlation between motivation and job satisfaction. They found a direct influence between the two variables as an increase in motivation also increased job satisfaction (Tentama et al., 2020).

The strong correlation between motivation and job satisfaction has been shown both in various studies and in the findings of this thesis. The theoretical framework of this research states that the provision/diversification of non-statutory benefits would positively influence job satisfaction and employee motivation. This assumption remained valid after the factor analysis, although job satisfaction and motivation had to be considered as a single factor.

Considering the strong correlation between motivation and job satisfaction observed, it is evident that these constructs are closely intertwined. To reflect this relationship and align with Herzberg’s Two-Factor Theory, the combined construct of job satisfaction and employee motivation in this research is referred to as ‘work engagement’. This term captures the comprehensive nature of employees’ attitudes, motivation, and satisfaction within the context of their work. The choice of this term was influenced by the relevant literature, its definition, and the list of its facets (Christian et al., 2011). For example, previous research has shown that job satisfaction is a strong predictor of work engagement among managers in the banking industry in India (Garg et al., 2018). Studies have also shown that job satisfaction and employee motivation are specific facets of work engagement (Yalabik et al., 2017; Wei et al., 2023). However, it is worth noting that work engagement has other facets, such as dedication, vigour, and absorption. Yalabik et al. (2017) showed that job satisfaction is a key driver of the other facets of work engagement (e.g., dedication and absorption). Additionally, Masvaure and Maharaj (2014) reported an intertwined relationship between job satisfaction, work engagement, and motivation for the employees in the diamond mining industry in Zimbabwe with an underlying mechanism that enhances each. Therefore, since job satisfaction and employee motivation loaded into one factor in this study, it is important to categorise their combination as work engagement due to its being the most-frequently mentioned organisational psychological construct in the literature that accommodates both job satisfaction and employee motivation.

4.5 Multicollinearity Analysis

Before running the regression analysis, it is necessary to check for multicollinearity between the independent variables (Akinwande et al., 2015). Multicollinearity occurs when two or more independent variables (in this case, the 13 non-statutory benefits) are highly correlated with each other, making it difficult to isolate their individual effects on the dependent variable. This can lead to unstable or unreliable regression estimates, inflated standard errors, and difficulties in interpreting the significance of individual predictors (Daoud, 2017). Table 23 shows the multicollinearity diagnostics for the three different sets of independent variables (non-statutory benefits provided, non-statutory benefits compared to the competition, and non-statutory benefits personally evaluated) regarding work engagement and intention to leave (with work engagement as a mediator):

Table 23: Multicollinearity diagnostics with respect to work engagement and intention to leave between the 13 non-statutory benefits for the three different sets

Non-statutory benefits provided:	VIF (work engagement)	VIF (Intention to leave)
Company car (CAR)	1.160	1.148
Working from home (WH)	1.329	1.317

Equipment for home office (HOE)	1.303	1.298
Digital technology (DT)	1.370	1.354
Flexible working hours (FLEX)	1.134	1.142
Meals & beverages (MB)	1.112	1.106
Company-provided pension (PEN)	1.214	1.204
Childcare assistance (CA)	1.313	1.314
Educational opportunities (EDU)	1.442	1.431
Accident coverage (AI)	1.462	1.459
Life insurance coverage (LI)	1.456	1.449
Other insurance (OI)	1.636	1.642
Share compensation (SC)	1.547	1.555
Non-statutory benefits compared to the competition:	VIF (work engagement)	VIF (Intention to leave)
Company car (CAR)	1.650	1.650
Working from home (WH)	1.600	1.600
Equipment for home office (HOE)	1.672	1.672
Digital technology (DT)	1.432	1.432
Flexible working hours (FLEX)	1.251	1.251
Meals & beverages (MB)	1.245	1.245
Company-provided pension (PEN)	1.725	1.725
Childcare assistance (CA)	1.579	1.579
Educational opportunities (EDU)	1.915	1.915
Accident coverage (AI)	1.485	1.485
Life insurance coverage (LI)	2.023	2.023
Other insurance (OI)	1.927	1.927
Share compensation (SC)	2.058	2.058

non-statutory benefits personally evaluated:	VIF (work engagement)	VIF (Intention to leave)
Company car (CAR)	1.275	1.285
Working from home (WH)	1.949	1.994
Equipment for home office (HOE)	1.794	1.803
Digital technology (DT)	1.576	1.614
Flexible working hours (FLEX)	1.593	1.625
Meals & beverages (MB)	1.639	1.642
Company-provided pension (PEN)	1.736	1.741
Childcare assistance (CA)	1.620	1.630
Educational opportunities (EDU)	1.359	1.359
Accident coverage (AI)	2.039	2.055
Life insurance coverage (LI)	2.211	2.284
Other insurance (OI)	2.258	2.257
Share compensation (SC)	1.643	1.622

Source: Collinearity diagnostics results from SPSS.

According to Table 23, none of the independent variables has a VIF value higher than the critical value of 5 (Fox & Monette, 1992). This suggests the absence of a serious multicollinearity problem between the independent variables. The researcher could thus proceed to the next stage, the regression analysis.

4.6 Regression Analysis

A regression analysis was used to relate non-statutory benefits with work engagement. Furthermore, the influence of non-statutory benefits on turnover intentions was analysed with work engagement as a mediator.

As mentioned in Section 3.3.3.4.3, the coefficient β_0 is the interception of the straight line of the linear relation and the coefficient β_1 is the slope of the straight line (regression coefficient). Therefore, the change of the dependent variable if the independent variable changes by one unit (Kronthaler & Zöllner, 2021).

Besides the beta value for the regression analysis, the p-value is highly important for a regression analysis. This value determines whether the relationships observed in the sample also exist within the larger population. For the variable to be statistically significantly different from 0, the p-value must be $p < 0.1$ (Furuya-Kanamori et al., 2020). Hence, for all coefficient values in the following tables marked with asterisks ($^{*}p < 0.1$; $^{**}p < 0.05$; $^{***}p < 0.01$), the independent variable has an inference to the dependent variable.

Another important value for multiple regression is the t-statistic, which is the coefficient divided by its standard error (Rubinfeld, 2020). The standard error is an estimate of the standard deviation of the coefficient. If the value of the t-statistic is sufficiently large, the null hypothesis can be rejected (Rubinfeld, 2000).

Furthermore, the r-squared (R^2) vale is a key statistic for regression analysis that measures the percentage of variation in the dependent variable, accounting for all independent variables. R^2 provides a value for the overall fit of the multiple regression equation, with a value that can range from 0 to 1.0. A value of 0 would imply the independent variables explain none of the dependent variables, while a value of 1.0 suggests that the independent variables explain the variation in the dependent variables perfectly (Rubinfeld, 2000).

4.6.1 Regression results for H1

For evaluating H1 – concerning how non-statutory benefits might influence job satisfaction and employee motivation, following the factor analysis combined into the single variable of work engagement – a multiple regression analysis was performed by regressing the 13 different types of non-statutory benefits on the dependent variable work engagement. The results for H1a are shown in Table 24.

Table 24: H1 regression results for the impact of non-statutory benefits influence on work engagement

		Dependent variable:
Independent variable		Work engagement
Company car (CAR)	Coefficient	0.207
	Standard error	0.133
	T-statistic	1.561
Working from home (WH)	Coefficient	0.130
	Standard error	0.140
	T-statistic	0.930
Equipment for home office (HOE)	Coefficient	0.401***
	Standard error	0.121
	T-statistic	3.303
Digital technology (DT)	Coefficient	0.472***
	Standard error	0.133
	T-statistic	3.555
Flexible working hours (FLEX)	Coefficient	0.249**
	Standard error	0.125
	T-statistic	1.997
Meals and beverages (MB)	Coefficient	0.163
	Standard error	0.111
	T-statistic	1.467
Company-provided pension (PEN)	Coefficient	0.302**
	Standard error	0.118
	T-statistic	2.553
Childcare assistance (CA)	Coefficient	-0.017
	Standard error	0.121
	T-statistic	-0.138

Educational opportunities (EDU)	Coefficient	0.526***
	Standard error	0.131
	T-statistic	4.025
Accident coverage (AI)	Coefficient	0.134
	Standard error	0.109
	T-statistic	1.226
Life insurance coverage (LI)	Coefficient	0.022
	Standard error	0.109
	T-statistic	0.200
Other insurances (OI)	Coefficient	0.116
	Standard error	0.110
	T-statistic	1.059
Share compensatio n (SC)	Coefficient	0.214*
	Standard error	0.111
	T-statistic	1.932
R^2		0.102
Observations		286
Note:	*p < 0.1; **p < 0.05; ***p < 0.01	

Source: Regression results from SPSS.

The results in Table 24 support the view that certain, but not all, non-statutory benefits are predictive of work engagement. The six non-statutory benefits that show a significant relationship with work engagement are: equipment for home office, with β=0.401 (P=0.001); digital technology, with β =0.472 (P=<0.001); flexible working hours, with β =0.249 (P=0.047); company-provided pensions, with β=0.302 (P=0.011); educational opportunities, with the highest coefficient of β=0.526 (P=<0.001); and share compensation, with β=0.214 (P=0.054). On the other hand, the regression analysis showed no significant relationships for the following non-statutory benefits: company car, working from home, meals and beverages, childcare assistance, accident coverage, life insurance coverage, and other insurance. The R^2 value for work engagement suggests that the independent variables explain 10.2% of the variation. In general, the higher the R^2 value, the better the fit of the data. However, in certain cases, the R^2 value can be expected to be low (Hashim et al., 2016). When predicting human behaviour (as is the case here), R^2 values are typically below 50% (Frost, 2013; Hashim et al., 2016). In the current study, the R^2 values for all 13 non-statutory benefits combined were 10.2%. On a scale of 0 to 1 (respectively, 0 to 100%), this value may still be considered low even when analysing human behaviour (Hashim et al., 2016). This indicates that the individual items of non-statutory benefits combined would explain 10.2% of the model, among many other factors.

Consequently, the results of the analysis show partial support for the first hypothesis, as six of the 13 non-statutory benefits show a relationship with work engagement. This suggests that it is not just the provision of non-statutory benefits that increases work engagement, but the choice of the most suitable ones.

As outlined in the definition of H1b, the influence of the total number[7] of different non-statutory benefits provided to the participants was tested. The results are displayed in Table 25.

Table 25: H1 regression results for the impact of non-statutory benefits total influence on work engagement

		Dependent variable:
Independent variable		Work engagement
NSB_Total	Coefficient	0.060***
	Standard error	0.018
	T-statistic	3.268
Observations		286
Note:		$^{*}p < 0.1$; $^{**}p < 0.05$; $^{***}p < 0.01$

Source: Regression results from SPSS.

[7] For the total number of non-statutory benefits, the researcher re-coded all 13 items answered into yes=1 and no=0, and computed (i.e., summed) the 13 items in SPSS into 1 variable, called ‘NSB_Total’

The variable for the total number of non-statutory benefits (NSB_Total) was positively related with work engagement and statistically significant with a $\beta=0.060$ $(P=0.001)$ This suggests that work engagement is positively affected as the number of non-statutory benefits increases.

4.6.2 Regression results for H2

The second hypothesis concerned the role of the diversification of non-statutory benefits, and whether it could positively contribute to work engagement. First, the participants had to subjectively evaluate 13 non-statutory benefits compared to the offerings of competitors (H2a). Once done, the participants personally evaluated those items by rating each in accordance with the importance they themselves ascribed to them (H2b).

For the first evaluation, the participants were asked to personally evaluate each item of non-statutory benefits as better, equal, or worse compared to the offerings of competitors. The construct of the sub area of Q14 was based on ordinal scaled variables as the values of the questions were not on a fixed scale with equal distances, but rather had a clear ordering of answers (Grotenhuis & Thijs, 2015). When including ordinal-scaled variables into regression analysis, the categories of the variables are converted into dummy variables, while the category that is excluded from the equation is that of the reference category (in this study, ‘the same’), and the other variables (‘better’ and ‘worse’) denote the difference from the reference category (Grotenhuis & Thijs, 2015). Dummy variables were created for each non-statutory benefit in order to compare the difference in their evaluation to the competition (if rated as worse or as better) for work engagement. Table 26 shows each non-statutory benefit’s difference from the reference category to ‘better’ and ‘worse’.

Table 26: H2a regression results for the impact of non-statutory benefits compared to the competition on work engagement

		Dependent variable:	
		Work engagement	
Independent variable		'Better'	'Worse'
Company car (CAR.C)	Coefficient	0.113	-0.262
	Standard error	0.147	0.254
	T-statistic	0.768	-1.032
Working from home (WH.C)	Coefficient	0.145	0.028
	Standard error	0.153	0.190
	T-statistic	0.944	0.146
Equipment for home office (HOE.C)	Coefficient	0.188	-0.265
	Standard error	0.155	0.195
	T-statistic	1.211	-1.360
Digital technology (DT.C)	Coefficient	0.072	-0.476**
	Standard error	0.144	0.209
	T-statistic	0.503	-2.279
Flexible working hours (FLEX.C)	Coefficient	0.288**	0.092
	Standard error	0.143	0.215
	T-statistic	2.019	0.430
Meals and beverages (MB.C)	Coefficient	0.360**	0.267
	Standard error	0.176	0.182
	T-statistic	2.044	1.474
Company-provided pension (PEN.C)	Coefficient	0.246	0.122
	Standard error	0.163	0.176
	T-statistic	1.507	0.689

Childcare assistance (CA.C)	Coefficient	0.213	0.222
	Standard error	0.220	0.170
	T-statistic	0.969	1.301
Educational opportunities EDU.C)	Coefficient	0.406**	0.083
	Standard error	0.155	0.192
	T-statistic	2.620	0.435
Accident coverage (AI.C)	Coefficient	0.109	-0.118
	Standard error	0.186	0.180
	T-statistic	0.587	-0.656
Life insurance coverage (LI.C)	Coefficient	0.133	0.284
	Standard error	0.182	0.190
	T-statistic	0.732	1.500
Other insurances (OI.C)	Coefficient	0.116	0.077
	Standard error	0.185	0.176
	T-statistic	0.624	0.436
Share compensation (SC.C)	Coefficient	0.043	-0.124
	Standard error	0.195	0.181
	T-statistic	0.223	-0.688
R^2		0.133	0.151
Observations		257	240
Note:	*p < 0.1; **p < 0.05; ***p < 0.01		

Source: Regression results from SPSS.

The results from Table 26 show that four non-statutory benefits have a significant relationship with work engagement if the offer of the participants' organisation is better or worse than that of the competition. Compared to H1, fewer non-statutory benefits significantly influence work engagement. For three of those items, the relationship is significant if the provision is evaluated as better compared to the competition. Those items that have a significant positive relationship with work engagement are: flexible working hours, at β=0.288 (P=0.045); meals and beverages, at β=0.360 (P=0.042); and educational opportunities, at β=0.406 (P=0.010). Digital technology is somewhat different. Indeed, if the participants rated this provision as worse compared to the competition, a significant negative relationship of β=-0.476 (P=0.024) emerged. This implies that work engagement decreases if this non-statutory benefit is evaluated as worse. Different to H1, the provision of home office equipment, company-provided pension, and share compensation did not have a significant relationship. However, the opposite is true for meals and drinks. For this non-statutory benefit, the provision must be better than the competition in order to have a significant relationship with work engagement, as the provision itself showed no influence for H1.

The R^2 value indicates that the independent variables explain 13.3% of the variation if the provision is better than the competition and 15.1% if it is worse. Both values were higher than the test results of H1 (10.2%).

Furthermore, for H2b, the participants were asked to evaluate all 13 non-statutory benefits on a Likert scale from 1 to 5 (plus the option ‘don’t know’[8]) in accordance with their personal importance. The immediate effect of the independent variable (personally-evaluated items) on the dependent variable could not be measured. In order to attain meaningful results, one must also consider whether the item is provided to the participant or not, as enquired in Q14. Consequently, based on the answers to Q14 and the personal evaluation in Q16 for the corresponding item, an interaction effect was created, which was present when the influence of an independent variable depended on the expression of another independent variable (Grünwald, 2021). In this case, the interaction effect in the linear regression indicates how the rating of the independent variable affects the dependent variable – more specifically, whether it affects work engagement if the participant rated the non-statutory-benefit higher or lower on the Likert scale. If the

[8] The option ‘I don’t know’ was coded as system-missing in SPSS

relationship is significant, it means that the non-statutory benefit is rated higher on the Likert scale with each step, and work engagement improves by this coefficient. Table 27 shows the relationship between the interaction effect of each non-statutory benefit on work engagement and the base point. The base point is the value of work engagement when the corresponding non-statutory benefit has the lowest possible value, in this case 1 out of 5 (Grünwald, 2023).

Table 27: H2b regression results for the impact of personally-evaluated non-statutory benefits on work engagement

		Work engagement: Work engagement	
Independent variable		Interaction effect	Base point
Company car (CAR.C)	Coefficient	0.194*	-0.493
	Standard error	0.107	0.302
	T-statistic	1.809	-1.632
Working from home (WH.C)	Coefficient	0.221**	-0.713
	Standard error	0.094	0.336
	T-statistic	2.345	-2.122
Equipment for home office (HOE.C)	Coefficient	0.129	-0.176
	Standard error	0.094	0.344
	T-statistic	1.373	-0.512
Digital technology (DT.C)	Coefficient	0.166	-0.206
	Standard error	0.107	0.410
	T-statistic	1.549	-0.503
Flexible working hours (FLEX.C)	Coefficient	0.211*	-0.700
	Standard error	0.108	0.412
	T-statistic	1.957	-1.698

Meals and beverages (MB.C)	Coefficient	0.197**	-0.460
	Standard error	0.088	0.278
	T-statistic	2.236	-1.657
Company-provided pension (PEN.C)	Coefficient	0.056	-0.111
	Standard error	0.093	0.334
	T-statistic	0.597	-0.334
Childcare assistance (CA.C)	Coefficient	0.277***	-1.117
	Standard error	0.092	0.335
	T-statistic	3.027	-3.339
Educational opportunities EDU.C)	Coefficient	0.118	-0.111
	Standard error	0.102	0.389
	T-statistic	1.162	-0.287
Accident coverage (AI.C)	Coefficient	0.172*	-0.668
	Standard error	0.090	0.330
	T-statistic	1.907	-2.022
Life insurance coverage (LI.C)	Coefficient	0.018	-0.216
	Standard error	0.088	0.326
	T-statistic	0.203	-0.683
Other insurance (OI.C)	Coefficient	0.143	-0.638
	Standard error	0.097	0.355
	T-statistic	1.479	-1.800
Share compensation (SC.C)	Coefficient	0.128	-0.355
	Standard error	0.092	0.321
	T-statistic	1.394	-1.107
R2		0.337	
Observations		258	258

Note:	*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

The results of Table 27 show that the following six non-statutory benefits have a significant relationship with work engagement: company car, working from home, flexible working hours, meals and beverages, childcare assistance, and accident coverage. For company car the base point is β=-0.493 and the interacting effect is β=0.194 (P=0.071). In this case, when the company car is evaluated with a 4 or 5 on the Likert scale, there is a significant positive relation to work engagement at β=0.089 or β=0.283. For working at home, the interaction effect is β=0.221 (P=0.020), however, the base point is lower compared to company car at β=-0.713. Therefore, there is only a positive relation to work engagement if the benefit is evaluated as very important (5). However, offering this non-statutory benefit to employees who rate it as not important at all (1) can have a strong negative influence on the manager’s work engagement. Flexible working hours have a base point of β=-0.700 and an interaction effect of β=0.211 (P=0.051). Hence, there is a positive relation to work engagement of β=0.144 if flexible working hours were evaluated as very important (5). For meals and beverages, the situation is comparable to company car. With a base point of β=-0.460 and an interaction effect of β=0.197 (P=0.026), there is a positive relation if is its evaluated as important (4) or very important (5). If evaluated as important (4), the relationship to work engagement is at β=0.131, and at β=0.328 for very important (5). The provision of childcare assistance has a base point of β=-1.117 and an interaction effect of β=0.277 (P=0.003). In this case the relationship to work engagement is negatively related, autonomous if this non-statutory benefit is evaluated as very unimportant (1) at β=-111.7% or very important (5) at β=-0.009. Accident coverage shows some similarities to working from home office. With a base point of β=-0.668 and a coefficient of the interaction effect of β=0.172 (P=0.057), it has a slight positive effect of β=0.020 only if it is evaluated as very important (5), otherwise, it has a negative relationship to work engagement.

The R^2 value shows that the independent variables explain 33.7% of the dependent variable.

4.6.3 Regression results for H3 and H5

The following regression analysis investigated the relationship between turnover intention (TI) as a dependent variable in the equation and non-statutory benefits as independent variables, with work engagement as a mediating factor. This refers to H3 and H5, which concerns whether the provision of non-statutory benefits would make employees less willing to leave their employer, thus positively influencing employee retention, with H3 including the mediated effect and H5 investigating the direct effect. As outlined in Section 2.2.2, turnover intention transcends a mere cognitive process due to its also having behavioural elements, such as the belief that an employee will leave the organisation by the following year and is considering a more favourable organisation to work for after leaving the current one (Steil et al., 2019). Consequently, intention to leave was used to capture the behavioural element of retention. The intention to leave was measured based on the answers to Q19 (‘Are you currently seeking an alternative to your position with another employer?’). Answers 2 and 3 (‘I have already applied for a position with another employer, with a recruitment agency’ and ‘I have concrete plans to seek a new job’, respectively) measure the participants’ intention to leave as both include a behavioural element. Therefore, participants choosing those two answers were considered as having an intention to leave their organisation while participants choosing Answer 1 (‘Not yet, but I will consider this’) or 4 (‘I am happy with my employer and will not switch jobs in the immediate future’) did not display such elements and thus had no intention to leave their employer in accordance with the above definition.[9]

Furthermore, it must be noted that H3 did not seek to investigate the direct effect of the non-statutory benefits on intention to leave, but rather implied that job satisfaction and motivation (constituting the single factor of work engagement)

[9] Answers were re-coded and computed in SPSS for Answers 2 and 3 to measure their being an intention to leave based on behavioral aspects.

mediates the relationship between non-statutory benefits and intention to leave. In contrast to the direct effect between the independent and dependent variable, as investigated in H5 a and Hb, a mediation model consists of three variables and implies that the independent variable (non-statutory benefits) influences the mediator variable (work engagement), which in turn influences the dependent variable (intention to leave) (Hayes & Preacher, 2014). The mediator explains the underlying mechanism of the relationship between the variables (Memon et al., 2018). As a result, a mediation model was used.

The mediating effect transmits the effect of a variable X to the variable Y, either in parts or as a whole (Baron & Kenny, 1986). Baron and Kenny (1986) laid the groundwork for mediation by proposing a four-step approach, including different regression analyses, to test the significance of the coefficients at each examined step (Zhao et al., 2010). Baron and Kenny’s (1986) four-step approach has been used in other studies of organisational management, using regression analysis to measure the mediating effect between two variables (Akhtar et al., 2011; Jyoti et al., 2015). Consequently, this approach was also used in this study for test H3 and H4.

The first step (also called ‘C’) entails investigating the relationship between the initial variable (independent variable) and the outcome variable (dependent variable) (Baron & Kenny, 1986). H3 was geared towards testing the relationship between turnover intention as a dependent variable in the equation and non-statutory benefits as the independent variable, with work engagement as a mediator. The first step in this case involved a regression analysis for testing the relationship between the different non-statutory benefits first and then non-statutory benefits as a whole, as independent variables, and turnover intention as the dependent variable.

The second step (called ‘a’) is that the researcher must show the relationship between the independent variable and the mediator variable (Baron & Kenny, 1896). This demonstrates the presence of an underlying relationship between the mediator and the initial variables (Baron & Kenny, 1996). For this study, it was prudent to test the relationship between the different non-statutory benefits, as well as non-statutory benefits total, and work engagement. Step 1 was conducted by using a using regression analysis to understand the nature of the relationship.

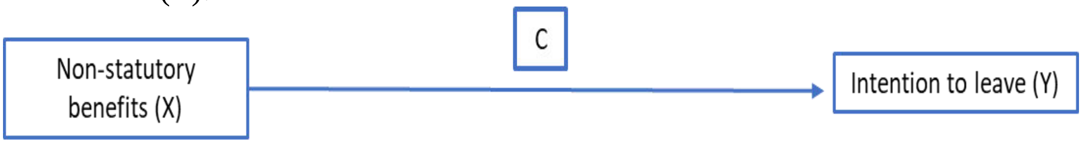
The third step (called ‘b’) involves undertaking testing between the mediator variable and the dependent variable. This shows that the independent variable must always be controlled as the researcher establishes the relationship between other variables (Zhao et al., 2010). A regression analysis was conducted between work engagement and intention to leave.

The last step (called ‘C’’) of Baron and Kenny’s (1986) approach is the development of a complete mediation analysis across the various variables provided. This often takes place as the last stage of all procedures with a view of answering the proposed research hypothesis (Baron & Kenny, 1986). This stage was essential for testing H3. As for the previous steps, a regression analysis was used to test this relationship.

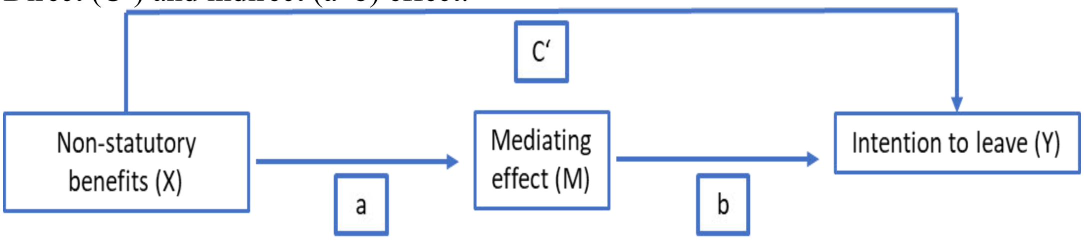
Furthermore, three different effects for mediation analysis were measured: the total effect, the direct effect, and the indirect effect. The total effect (‘C’) is the sum of the direct effect (‘C’’) and the indirect effect (‘a*b’), the indirect effect (‘a*b’) is the result of the total effect (‘C’) minus the direct effect (‘C’’), and, finally, the direct effect (‘C’’) is the result of total effect (‘C’) minus the indirect effect (‘a*b’). Figure 4 illustrates the total, direct, and indirect effects between non-statutory benefits as independent variable (X), work engagement as the mediating variable (M), and intention to leave as dependent variable (Y).

Figure 4: Total, direct, and indirect effect between non-statutory benefits and intention to leave

Total effect (C):



Direct (C') and indirect (a*b) effect:



Source: Own presentation based on Memon et al. (2018).

Additionally, it must be mentioned that the relationship between the variable X and the variable Y can either be fully or partially mediated by M. In the case of a full mediation, the effect is 100% mediated by the mediator, and the independent variable has no direct effect on the dependent variable (MacKinnon et al., 2002). Many studies have found a partial mediation where the mediator only mediates parts of the effect, and the relation between the variables X and Y has some remaining direct effect, even after the mediator is introduced into the model (Gunzler et al., 2013). This is also supported by studies that have outlined factors other than work engagement (respectively, motivation or job satisfaction) influencing intention to leave (Dousin et al., 2012; Kasper et al., 2012). In addition, inconsistent mediation models should be mentioned. In such a case, the direct and indirect effect have opposite signs (MacKinnon et al., 2000).

As in the study of Kumara and Fasana (2018), who used job satisfaction as a mediating effect between the variables of work conflict and turnover intention, a Sobel test was also used to test the significance of the indirect effect (a*b) by using the online Sobel calculator: http://quantpsy.org/sobel/sobel.htm.

Table 28 shows the results for the four steps, and the total, indirect, and direct effects for the 13 different items of non-statutory benefits (H3a and H5a) based on Baron and Kenny's (1986) four-step approach.

Table 28: H3a and H5a regression results for the impact of non-statutory benefits on intention to leave with work engagement as a mediator

		Dependent variable:				
		Intention to leave with work engagement as a mediator				
Independent variable		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.015	0.008	0.207	-0.112***	-0.023
	Standard error	0.061	0.060	0.133	0.025	0.0158
	T-statistic	-0.249	0.129	1.561	-4.550	-1.470
Working from home (WH)	Coefficient	-0.176***	-0.162***	0.130	-0.109***	-0.014
	Standard error	0.064	0.062	0.140	0.024	0.0156
	T-statistic	-2.760	-2.615	0.930	-4.460	-0.910
Equipment for home office (HOE)	Coefficient	-0.200***	-0.164***	0.401***	-0.090***	-0.036**
	Standard error	0.057	0.057	0.121	0.025	0.015
	T-statistic	-3.516	-2.896	3.303	-3.564	-2.438
Digital technology (DT)	Coefficient	-0.252***	-0.207***	0.472***	-0.095***	-0.045***
	Standard error	0.060	0.060	0.133	0.024	0.017
	T-statistic	-4.182	-3.441	3.555	-3.914	-2.643
Flexible working hours (FLEX)	Coefficient	-0.192***	-0.166***	0.249**	-0.100***	-0.025*
	Standard error	0.058	0.057	0.125	0.025	0.014
	T-statistic	-3.317	-2.921	1.997	-3.965	-1.783
Meals & beverages (MB)	Coefficient	-0.086*	-0.070	0.163	-0.106***	-0.017
	Standard error	0.051	0.049	0.111	0.025	0.012
	T-statistic	-1.710	-1.416	1.467	-4.266	-1.388
Company-provided pension (PEN)	Coefficient	-0.070	-0.038	0.302**	-0.104***	-0.031**
	Standard error	0.055	0.054	0.118	0.025	0.014
	T-statistic	-1.266	-0.702	2.553	-4.111	-2.180
Childcare assistance (CA)	Coefficient	0.099*	0.097*	-0.017	-0.109***	0.002
	Standard error	0.055	0.053	0.121	0.025	0.013

	T-statistic	1.808	1.818	-0.138	-4.443	0.140
Educational opportunities (EDU)	Coefficient	-0.197***	-0.145**	0.526***	-0.098***	-0.052***
	Standard error	0.061	0.061	0.131	0.025	0.018
	T-statistic	-3.238	-2.382	4.025	-3.847	-2.805
Accident coverage (AI)	Coefficient	0.038	0.053	0.134	-0.115***	-0.015
	Standard error	0.051	0.049	0.109	0.025	0.013
	T-statistic	0.744	1.081	1.226	-4.590	-1.187
Life insurance coverage (LI)	Coefficient	-0.025	-0.023	0.022	-0.119***	-0.003
	Standard error	0.051	0.050	0.109	0.026	0.013
	T-statistic	-0.484	-0.468	0.200	-4.653	-0.202
Other insurance (OI)	Coefficient	-0.052	-0.040	0.116	-0.113***	-0.013
	Standard error	0.051	0.049	0.110	0.025	0.013
	T-statistic	-1.026	-0.802	1.059	-4.470	-1.027
Share compensation (SC)	Coefficient	0.055	0.081	0.214*	-0.122***	-0.026*
	Standard error	0.051	0.050	0.111	0.025	0.015
	T-statistic	1.067	1.621	1.932	-4.874	-1.793
R^2		0.153	0.192	0.102	n/a	
Observations		283	283	286	283	
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

According to the results of the regression analysis, company car has a negative effect for the total effect (ß=-0.015, P=0.804) and the indirect effect (ß=-0.023, P=0.142). For the direct effect (ß=0.008, P=0.898), the results reflect a positive relationship, thus making the mediation inconsistent. None of the three mentioned effects showed a significant relationship between the variables.

Working from home presented a negative effect on the intention to leave with work engagement as a mediator for the total (ß=-0.176, P=0.006), direct (ß=-0.162, P=0.009), and indirect (ß=-0.014, P=0.363) effects. This outcome implies that working from home reduces employees' intention to leave for those effects.

The parameter proved statistically significant for the total and direct effect. The indirect effect accounted for 8.0% and the direct effect of 92.0% of the total effect.

Equipment for home office also showed a negative effect on the intention to leave for all three effects: the total (ß=-0.200, P=<0.001), the direct (ß=-0.164, P=0.004), and the indirect (ß=-0.036, P=0.015). The relationship between the variables of all effects were tested significant, with a direct effect of 82.0% of the total effect and 18.0% for the indirect effect.

For digital technology, the total (ß=-0.252, P=<0.001), direct (ß=-0.207, P=<0.001), and indirect effects (ß=-0.045, P=0.008) outlined a negative effect and thus imply that digital technology reduces employee intention. The parameter was statistically significant for all effects, and the direct effect accounted for 82.1% of the total effect, while 17.9% related to the indirect effect.

The total (ß=-0.192, P=0.001), direct (ß=-0.166, P=0.004), and indirect (ß=-0.025, P=0.075) effects showed a negative relation towards intention to leave when tested for flexible working hours. All effects were found to be significant, and the direct effect was 86.5% of the total effect.

Meals and beverages had a negative effect for the total (ß=-0.086, P=0.088), direct (ß=-0.070, P=0.158), and indirect (-0.017, P=0.165) effects. These results imply that meals and beverages reduce employee intention to leave, but only the total effect had a significant relationship between the variables.

The total (ß=-0.070, P=0.206), direct (ß=-0.038, P=0.483), and indirect (ß=-0.031, P=0.029) effects had a negative relationship to intention to leave for company-provided pension. However, only the indirect effect had a significant relationship.

Furthermore, the total (ß=0.099, P=0.072), direct (ß=0.097, P=0.070), and indirect (ß=0.002, P=0.888) effects of childcare assistance had a positive influence, thus implying that it increases employee intention to leave with work engagement as a mediator. A significant relationship was only found for the total and direct effects, and the direct effect accounted for 98.0% of the total effect.

Educational opportunities had a significant negative effect on the intention to leave for the total (ß=-0.197, P=0.001), direct (ß=-0.145, P=0.018), and indirect (ß=-0.052, P=0.005) effects. Here, the direct effect accounted for 73.6% of the total effect and 26.4% of the indirect effect.

Accident coverage had a positive effect on the intention to leave for the total (ß=0.038, P=0.457) and direct (ß=0.053, P=0.280) effects, while for the indirect effect it had been negative (ß=-0.015, P=0.235). Hence, the mediating effect was inconsistent for this item. The parameters are statistically insignificant for all effects.

Life insurance coverage was found to be negative for all effects – the total (ß=-0.025, P=0.629), the direct (ß=-0.023, P=0.640), and the indirect (ß=-0.003, P=0.840). However, the relationship was not significant for any of the three effects.

Other insurance showed a similar test result as life insurance coverage as the total (ß=-0.052. P=0.306), direct (ß=-0.040, P=0.424), and indirect (ß=-0.013, P=0.304) effects had a negative influence on intention to leave, but all had no statistical significance.

Share compensation, the last item tested, had a positive effect on the intention to leave for the total (ß=0.055, P=0.287) and direct (ß=0.081, P=0.106) effect. The mediation was found to be inconsistent as the indirect effect (ß=-0.026, P=0.073) tested negative and had a significance difference than the other two.

The results of the 13 different non-statutory benefits outlined that all items had a partial mediation. Further, when looking at the different items that showed statistical significance, the direct effect accounted for at least 73.6% of the total effect. For childcare assistance, the direct effect even explained 98.0% of the total effect.

The R^2 value for H3 testing showed that the independent variables explained 15.3% of the variation of the total effect (Step 1), and 10.2% of the direct effect (Step 4).

Furthermore, for H3b and H5b the influence of total non-statutory benefits on intention to leave with work engagement as a mediator was tested, with the results reported in Table 29.

Table 29: H3b and H5b regression results for the impact of non-statutory benefits total on intention to leave with work engagement as a mediator

		Dependent variable:				
		Intention to leave with work engagement as a mediator				
Independent variable		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
NSB_Total	Coefficient	-0.022**	-0.015	0.060***	-0.122	-0.007***
	Standard error	0.009	0.009	0.018	0.025	0.000
	T-statistic	-2.400	-1.634	3.268	-4.874	-15.928
Observations		283	283	286	383	
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Non-statutory benefits total had a negative effect on the intention to leave with work engagement as a mediator for the total (β=-0.022, P=ß.017), direct (β=-0.015, P=0.103), and direct (β=-0.007, P=0.006) effects. The total and indirect effects showed a significant relationship. Therefore, the indirect effect accounted for 31.8% of the total effect of this partial mediation.

4.6.4 Regression results for H4 and H6

Lastly, H4 and H6 were evaluated. As with H2, this hypothesis refers to the diversification effect of non-statutory benefits, which provides an additional incentive for employees to be less willing to leave their employer, thus impacting employee retention. This means that, by providing sufficient diversification, intentions to leave can be reduced or eliminated. The regression equations for those relationship (including the mediating effect and the direct effect as outlined for H3) are provided in Tables 30–32. H4a and H6a investigate the impact of non-statutory benefits evaluated in comparison to competition and are outlined in Tables 30 and 31. Further, the impact of non-statutory benefits evaluated from a personal perspective is evaluated to test H4b and H6b and shown in Table 32.

Table 30: H4a and H6a regression results for the impact of non-statutory benefits compared to competition (evaluated as ‘better’) on intention to leave with work engagement as a mediator.

		Dependent variable:				
		Intention to leave with work engagement as a mediator				
Independent variable		Step 1 (C) Total Effect	Step 4 (C’) Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.129*	-0.118*	0.113	-0.105***	-0.012
	Standard error	0.069	0.067	0.147	0.033	0.005
	T-statistic	-1.888	-1.752	0.768	-3.198	-2.456
Working from home (WH)	Coefficient	0.017	0.034	0.145	-0.119***	-0.017
	Standard error	0.070	0.068	0.153	0.032	0.005
	T-statistic	0.242	0.617	0.944	-3.762	-3.551
Equipment for home office (HOE)	Coefficient	-0.139*	-0.120*	0.188	-0.101***	-0.019
	Standard error	0.072	0.070	0.155	0.033	0.005
	T-statistic	-1.948	-1.714	1.211	-3.090	-3.742
Digital technology (DT)	Coefficient	-0.100	-0.092	0.072	-0.110***	-0.008
	Standard error	0.068	0.067	0.144	0.033	0.005
	T-statistic	-1.459	-1.376	0.503	-3.320	-1.670
Flexible working hours (FLEX)	Coefficient	-0.023	0.012	0.288**	-0.126***	-0.036*
	Standard error	0.069	0.067	0.143	0.034	0.005
	T-statistic	-0.340	0.181	2.019	-3.765	-7.602
Meals and beverages (MB)	Coefficient	-0.083	-0.045	0.360**	-0.106***	-0.038*
	Standard error	0.082	0.081	0.176	0.034	0.006
	T-statistic	-1.016	-0.556	2.044	-3.092	-6.320
Company-provided pension (PEN)	Coefficient	-0.136*	-0.112	0.246	-0.099***	-0.024
	Standard error	0.078	0.077	0.163	0.034	0.018
	T-statistic	-1.755	-1.459	1.507	-2.899	-1.340
Childcare assistance (CA)	Coefficient	0.025	0.044	0.213	-0.087**	-0.019
	Standard error	0.106	0.105	0.220	0.039	0.009
	T-statistic	0.236	0.415	0.969	-2.263	-2.193

Educational opportunities (EDU)	Coefficient	0.003	0.049	0.406**	-0.112***	-0.045**
	Standard error	0.073	0.072	0.155	0.033	0.005
	T-statistic	0.046	0.678	2.620	-3.367	-8.822
Accident coverage (AI)	Coefficient	-0.077	-0.064	0.109	-0.113***	-0.012
	Standard error	0.088	0.085	0.186	0.035	0.007
	T-statistic	-0.876	-0.754	0.587	-3.228	-1.895
Life insurance coverage (LI)	Coefficient	0.119	0.131	0.133	-0.092**	-0.012
	Standard error	0.086	0.085	0.182	0.037	0.007
	T-statistic	1.378	1.542	0.732	-2.493	-1.825
Other insurances (OI)	Coefficient	-0.127	-0.114	0.116	-0.113***	-0.013
	Standard error	0.086	0.084	0.185	0.035	0.006
	T-statistic	-1.478	-1.361	0.624	-3.254	-2.030
Share compensatio n (SC)	Coefficient	-0.109	-0.104	0.043	-0.112***	-0.005
	Standard error	0.092	0.090	0.195	0.037	0.007
	T-statistic	-1.182	-1.158	0.223	-3.067	-0.684
R^2		0.150	0.195	0.133	n/a	n/a
Observations		111	111	257	111	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

The results of Table 30 outline that company car (total effect β=-0.129, P=0.061; direct effect β=-0.118, P=0.081; and indirect effect β=-0.012, P=0.455) and equipment for home office (total effect β=-0.139, P=0.053; direct effect β=-0.120, P=0.088; and indirect effect β=-0.019, P=0.259) had a statistically significant effect for the total and direct effect, but not the indirect effect. Moreover, company-provided pension (total effect β=-0.136, P=0.081; direct effect β=-0.112, P=0.146; and indirect effect β=-0.024, P=0.180) showed significance only for the total effect, but not for the direct or indirect effects. The direct effect for company car accounted for 91.5%, for equipment for home office 86.3%, and for company-provided pension 82.4% of the corresponding total effect.

Furthermore, flexible working hours (total effect β=-0.023, P=0.735; direct effect β=0.012, P=0.856; and indirect effect β=-0.036, P=0.077), meals and beverages (total effect β=-0.083, P=0.311; direct effect β=-0.045, P=0.579; and indirect effect β=-0.038, P=0.087), and educational opportunities (total effect β=0.003, P=0.963; direct effect β=0.049, P=0.498; and indirect effect β=-0.045, P=0.038) showed significance only for indirect effect. Finally, working from home (total effect β=0.017, P=0.809; direct effect β=0.034, P=0.617; and indirect effect β=-0.017, P=0.358), digital technology (total effect β=-0.100, P=0.146; direct effect β=-0.092, P=0.171; and indirect effect β=-0.008, P=0.621), childcare assistance (total effect β=0.025, P=0.814; direct effect β=0.044, P=0.679; and indirect effect β=-0.019, P=0.374), accident coverage (total effect β=-0.077, P=0.382; direct effect β=-0.064, P=0.452; and indirect effect β=-0.012, P=0.564), life insurance coverage (total effect β=0.119, P=0.170; direct effect β=0.131, P=0.125; and indirect effect β=-0.012, P=0.483), other insurances (total effect β=-0.127, P=0.149; direct effect β=-0.114, P=0.175; and indirect effect β=-0.013, P=0.483), and share compensation (total effect β=-0.109, P=0.239; direct effect β=-0.104, P=0.249; and indirect effect β=-0.005, P=0.820) showed no significance for any effect. Additionally, the testing revealed that working from home, flexible working hours, childcare assistance, educational opportunities, and life insurance coverage had inconsistent mediations, while all tested items had a partial mediation as the indirect effect did not equal the total effect in any cases.

The R^2 value indicates that the independent variables explained 15.0% of the variation of the total effect (Step 1) and 19.5% of the direct effect (Step 4). Next, Table 31 outlines the relationship of non-statutory benefits evaluated as worse.

Table 31: H4a and H6a regression results for the impact of non-statutory benefits compared to competition (evaluated as ‘worse) on intention to leave with work engagement as a mediator.

		Dependent variable:				
Independent variable		Intention to leave with work engagement as a mediator				
		Step 1 (C) Total Effect	Step 4 (C’) Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect

Company car (CAR)	Coefficient	-0.046	-0.074	-0,262	-0.105***	0.028
	Standard error	0.118	0.116	0.254	0.033	0.008
	T-statistic	-0.388	-0.635	-1.032	-3.198	3.300
Working from home (WH)	Coefficient	0.179**	0.182**	0.028	-0.119***	-0.003
	Standard error	0.087	0.085	0.190	0.032	0.006
	T-statistic	2.046	2.151	0.146	-3.762	-0.549
Equipment for home office (HOE)	Coefficient	-0.004	-0.031	-0.265	-0.101***	0.027
	Standard error	0.090	0.088	0.195	0.033	0.006
	T-statistic	-0.048	-0.351	-1.360	-3.090	4.202
Digital technology (DT)	Coefficient	0.146	0.094	-0.476**	-0.110***	0.052*
	Standard error	0.099	0.098	0.209	0.033	0.007
	T-statistic	1.473	0.957	-2.279	-3.320	7.566
Flexible working hours (FLEX)	Coefficient	0.121	0.132	0.092	-0.126***	-0.012
	Standard error	0.104	0.100	0.215	0.034	0.007
	T-statistic	1.171	1.318	0.430	-3.765	-1.619
Meals and beverages (MB)	Coefficient	-0.084	-0.056	0.267	-0.106***	-0.028
	Standard error	0.084	0.083	0.182	0.034	0.006
	T-statistic	-0.998	-0.673	1.474	-3.092	-4.558
Company-provided pension (PEN)	Coefficient	-0.016	-0.004	0.122	-0.099***	-0.012
	Standard error	0.084	0.082	0.176	0.034	0.006
	T-statistic	-0.195	-0.052	0.689	-2.899	-1.997
Childcare assistance (CA)	Coefficient	0.007	0.026	0.222	-0.087**	-0.019
	Standard error	0.082	0.082	0.170	0.039	0.007
	T-statistic	0.085	0.322	1.301	-2.263	-2.944
Educational opportunities (EDU)	Coefficient	0.081	0.091	0.083	-0.112***	-0.009
	Standard error	0.090	0.088	0.192	0.033	0.006
	T-statistic	0.906	1.037	0.435	-3.367	-1.465
Accident coverage (AI)	Coefficient	0.094	0.080	-0.118	-0.113***	0.013
	Standard error	0.085	0.082	0.180	0.035	0.006

	T-statistic	1.109	0.976	-0.656	-3.228	2.118
Life insurance coverage (LI)	Coefficient	0.008	0.035	0.284	-0.092**	-0.026
	Standard error	0.090	0.089	0.190	0.037	0.007
	T-statistic	0.093	0.387	1.500	-2.493	-3.740
Other insurances (OI)	Coefficient	0.038	0.047	0.077	-0.113***	-0.009
	Standard error	0.082	0.080	0.176	0.035	0.006
	T-statistic	0.466	0.588	0.436	-3.254	-1.419
Share compensation (SC)	Coefficient	-0.032	-0.046	-0.124	-0.112***	0.014
	Standard error	0.086	0.083	0.181	0.037	0.007
	T-statistic	-0.376	-0.533	-0.688	-3.067	2.110
R^2		0.064	0.107	0.151	n/a	n/a
Observations		111	111	240	111	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 31 outlines the results when the 13 items of non-statutory benefits had been evaluated as worse than those offered by the competition. Working from home (total effect β=0.179, P=0.042; direct effect β=-0.182, P=0.033; and indirect effect β=-0.003, P=0.883) is the only item that showed significance for the total and direct effects. If the provision of this item is evaluated as worse, the intention to leave increases. Due to the inconsistent mediation, the direct effect accounted for 101.7% of the total effect. Furthermore, only the indirect effect of digital technology (total effect β=0.146, P=0.142; direct effect β=0.094, P=0.340; and indirect effect β=-0.052, P=0.060) was shown to be statistically significant.

Company car (total effect β=-0.046, P=0.698; direct effect β=-0.074, P=0.526; and indirect effect β=0.028, P=0.326), equipment for home office (total effect β=-0.004, P=0.962; direct effect β=-0.031, P=0.726; and indirect effect β=0.027, P=0.214), flexible working hours (total effect β=0.121, P=0.243; direct effect β=0.132, P=0.189; and indirect effect β=-0.012, P=0.670), meals and beverages (total effect β=-0.084, P=0.320; direct effect β=-0.056, P=0.502; and indirect effect β=-0.028, P=0.184), company-provided pension (total effect β=-

0.016, P=0.846; direct effect β=-0.04, P=0.959; and indirect effect β=-0.012, P=0.500), childcare assistance (total effect β=0.007, P=0.932; direct effect β=0.026, P=0.748; and indirect effect β=-0.019, P=0.260), educational opportunities (total effect β=0.081, P=0.366; direct effect β=0.091, P=0.301; and indirect effect β=-0.009, P=0.668), accident coverages (total effect β=0.094, P=0.269; direct effect β=0.080, P=0.331; and indirect effect β=0.013, P=0.521), life insurance coverage (total effect β=0.008, P=0.926; direct effect β=0.035, P=0.699; and indirect effect β=-0.026, P=0.200), other insurances (total effect β=0.038, P=0.641; direct effect β=0.047, P=0.557; and indirect effect β=-0.009, P=0.665), and share compensation (total effect β=-0.032, P=0.707; direct effect β=-0.046, P=0.581; and indirect effect β=0.014, P=0.504) had no significance for any effect.

Company car, working from home, equipment for home office, flexible working hours, childcare assistance, educational opportunities, life insurance coverage, other insurances, and share compensation showed inconsistent mediations. All of the effects were partial mediations.

Table 31 shows a R^2 value for the total effect (Step 1) of 6.4%, and 10.7% for the direct effect (Step 4).

Furthermore, results of the regression analysis in accordance with Baron and Kerry’s (1986) four-step approach, and consequently the total (H4b), direct (H6b), and indirect effects between non-statutory benefits personally-evaluated by the participants and intention to leave with work engagement as a mediator are reported in Table 32.

Table 32: H4b and H6b regression results for the impact of personally-evaluated non-statutory benefits on intention to leave with work engagement as a mediator

		Dependent variable:						
Independent variable (personally evaluated)		Intention to leave with work engagement as a mediator						
		Interaction effect Step 1 (C) Total Effect	Base point Step 1 (C) Total Effect	Interaction effect Step 4 (C’) Direct Effect	Base point Step 4 (C’) Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect

Company car (CAR)	Coefficient	-0.058	0.132	-0.035	0.073	0.194*	-0.115***	-0.022*
	Standard error	0.052	0.148	0.051	0.145	0.107	0.026	0.003
	T-statistic	-1.101	0.889	-0.677	0.501	1.809	-4.366	-7.898
Working from home (WH)	Coefficient	-0.149***	0.295	-0.125***	0.214	0.221**	-0.112***	-0.025**
	Standard error	0.046	0.163	0.045	0.160	0.094	0.026	0.024
	T-statistic	-3.262	1.812	-2.774	1.344	2.345	-4.280	-10.037
Equipment for home office (HOE)	Coefficient	-0.070	0.006	-0.056	-0.014	0.129	-0.110***	-0.014
	Standard error	0.046	0.168	0.045	0.164	0.094	0.027	0.003
	T-statistic	-1.529	0.034	-1.250	-0.088	1.373	-4.127	-5.666
Digital technology (DT)	Coefficient	-0.055	-0.025	-0.036	-0.051	0.166	-0.114***	-0.019
	Standard error	0.056	0.213	0.054	0.208	0.107	0.028	0.003
	T-statistic	-0.999	-0.118	-0.659	-0.247	1.549	-3.990	-6.181
Flexible working hours (FLEX)	Coefficient	-0.113**	0.234	-0.093*	0.167	0.211*	-0.098***	-0.021*
	Standard error	0.055	0.210	0.054	0.207	0.108	0.028	0.003
	T-statistic	-2.058	1.117	-1.708	0.806	1.957	-3.489	-6.828
Meals and beverages (MB)	Coefficient	0.010	-0.154	0.035	-0.213*	0.197**	-0.127***	-0.025**
	Standard error	0.041	0.129	0.040	0.125	0.088	0.025	0.002
	T-statistic	0.235	-1.192	0.872	-1.708	2.236	-5.044	-11.278
Company-provided pension (PEN)	Coefficient	-0.067	0.149	-0.062	0.138	0.056	-0.126***	-0.007
	Standard error	0.048	0.171	0.046	0.165	0.093	0.028	0.003
	T-statistic	-1.409	0.874	-1.331	0.834	0.597	-4.570	-2.728
Childcare assistance (CA)	Coefficient	-0.066	0.253	-0.029	0.105	0.277***	-0.130***	-0.036***
	Standard error	0.043	0.158	0.042	0.155	0.092	0.026	0.014
	T-statistic	-1.519	1.605	-0.682	0.676	3.027	-4.995	-2.579
Educational opportunities (EDU)	Coefficient	-0.033	-0.059	-0.020	-0.071	0.118	-0.113***	-0.013
	Standard error	0.054	0.206	0.053	0.202	0.102	0.029	0.003
	T-statistic	0.616	-0.287	-0.379	-0.351	1.162	-3.846	-4.469
Accident coverage (AI)	Coefficient	-0.006	0.058	0.019	-0.038	0.172*	-0.134***	-0.023*
	Standard error	0.046	0.170	0.045	0.165	0.090	0.028	0.003

	T-statistic	-0.120	0.341	0.415	-0.228	1.907	-4.876	-9.299
Life insurance coverage (LI)	Coefficient	-0.051	0.113	-0.048	0.078	0.018	-0.152***	-0.003
	Standard error	0.044	0.158	0.042	0.151	0.088	0.027	0.002
	T-statistic	-1.163	0.715	-1.148	0.520	0.203	-5.571	-4.674
Other insurances (OI)	Coefficient	-0.003	-0.074	0.020	-0.174	0.143	-0.150***	-0.021
	Standard error	0.048	0.175	0.046	0.168	0.097	0.027	0.003
	T-statistic	-0.071	-0.422	0.426	-1.040	1.479	-5.569	-8.237
Share compensation (SC)	Coefficient	-0.013	0.076	0.005	0.024	0.128	-0.137	-0.018
	Standard error	0.045	0.158	0.044	0.152	0.092	0.027	0.002
	T-statistic	-0.292	0.480	0.123	0.157	1.394	-5.070	7.068
R^2		0.140		0.165		0.337	n/a	n/a
Observations		256	256	256	256	258	256	n/a
Note:							*p < 0.1; **p < 0.05; ***p < 0.01	

Source: Own presentation from SPSS.

According to Table 32, company car had a negative effect on the intention to leave with work engagement as a mediator for the interaction effects for the total (β=-0.058, P=0.272), direct (β=-0.035, P=0.499), and indirect effects (β=-0.022, P=0.093). The base point of the total effect (β=0.132) and the direct effect (0.073) were positive. Only the indirect effect proved statistically significant.

The next item, working from home, also had a negative effect on the total (β=-0.149, P=0.001), direct (β=-0.125, P=0.006), and indirect effects (β=-0.025, P=0.039). All three were found to be statistically significant. The base point of the total (β=0.0295) and the direct effect (β=0.214) were positive. Thus, when rated with at least a 3 on the 5-point Likert scale, working from home significantly reduced the intention to leave for the total effect, and a 4 for the indirect effect. The direct effect accounted for 83.9% of the total effect while the indirect accounted for the remaining 16.1%.

Equipment for home office also showed a negative effect on the intention to leave with work engagement as a mediator in the interaction effects for the total (β=-0.070, P=0.127), direct (β=-0.056, P=0.212), and indirect (β=-0.014, P=0.193) effects. However, none proved to be significant. The base point of the total effect (β=0.006) tested positive, while the base point of the direct effect was slightly negative ((β=-0.014).

Digital technology showed a negative effect on the intention to leave with work engagement as a mediator of the interaction effects for the total (β=-0.055, P=0.318), direct (β=-0.036, P=0.510), and indirect (β=-0.019, P=0.147) effects. The base point was again negative for the total (β=-0.025) and direct effects (β=-0.051). No effect was shown to be statistically significant.

The next non-statutory benefit, flexible working hours, had a negative effect on the intention to leave with work engagement as a mediator in the interaction effect for the total (β=-0.133, P=0.040), direct (β=-0.093, P=0.089), and indirect (β=-0.021, P=0.088) effects. The base points, however, were positive for the total (β=0.234) and indirect effects (0.167). All three effects proved statistically significant. When rated with a 4 or 3 or higher on the Likert scale, intention to leave was reduced for the total and indirect effects, respectively. The direct effect described 82.3% and the indirect 17.7% of the total effect.

Meals and beverages had a positive effect on the intention to leave with work engagement as a mediator in the interaction effect for the total (β=0.010, P=0.814) and direct (β=0.035, P=0.384) effects, and a negative effect for the indirect effect (β=-0.025, P=0.040). Thus, meals and beverages had an inconsistent mediation. The base point of the total (β=-0.154) and the direct (β=-0.213) had a negative effect. Only the indirect effect proved statistically significant.

Company-provided pension had a negative effect on the intention to leave with work engagement as a mediator in the interaction effect for the total (β=-0.067, P=0.160), direct (β=-0.062, P=0.184), and indirect (β=-0.007, P=0.556) effects. The base point of the total (β=0.149) and direct effects (β=0.138) were positive. No effects were found to be statistically significant.

Childcare assistance had a negative effect on the intention to leave with work engagement as a mediator for the total (β=-0.066, P=0.130), direct (β=-0.029, P=0.496), and indirect effects (β=-0.036, P=0.009). The two base points for the total (β=0.253) and direct (β=0.105) effects were positive. The results revealed statistical significance only for the indirect effect.

Educational opportunities had a negative effect on the intention to leave with work engagement as a mediator for the total (β=-0.033, P=0.539), direct (β=-0.020, P=0.705), and indirect effects (β=-0.013, P=0.267). The base points for the total (β=-0.059) and direct (β=-0.071) effects were negative, and no effect showed statistical significance.

Accident coverage had an inconsistent mediation with the effect on the intention to leave with work engagement as a mediator for the interaction effect for the total (β=-0.006, P=0.904) and indirect effects (β=-0.023, P=0.075), which were found to be negative, and for the direct effect (β=0.019, P=0.679), which was positive. The base point of total effect (β=0.058) was positive, but negative for the direct effect (β=-0.038). Only the indirect effect confirmed statistical significance.

Life insurance coverage had a negative effect on the intention to leave with work engagement as a mediator in the interaction effect for the total (β=-0.051, P=0.246), direct (β=-0.048, P=0.252) and indirect effects (β=-0.003, P=0.830). The base points were both positive for total (β=0.113) and direct effects (β=0.078). Nevertheless, statistical significance was not found for any effect.

For other insurance, a consistent mediation on the intention to leave with work engagement as a mediator in the interaction effect was found, being positive for the total (β=-0.003, P=0.944), direct (β=0.020, P=0.670), and indirect (β=-0.021, P=0.154) effects. The base point was negative for the total (β=-0.074) and direct effects (β=-0.174). No effect revealed a significant relationship.

The last item included, share compensation, had an inconsistent mediation for the effect on the intention to leave with work engagement as a mediator as the total (β=-0.013, P=0.770) and indirect (β=-0.018, P=0.180) were negative, but positive for the direct effect (β=0.005, P=0.902). The base points of the total (β=0.076) and direct effects (β=0.024) were found to be positive. The parameter showed no statistical significance for any effect.

It should be mentioned that all items showed a partial mediation and, for those found to be statistically significant (working from home and flexible working hours). The R^2 value implies that the independent variables explain 14.0% of the variation of the total effect (Step 1) and 16.5% of the direct effect (Step 4).

4.6.5 Summary of the results of the hypothesis testing

This section intents to summarise the outcome of all six hypothesis and their sub-hypothesis which had been test while running regression analysis between the different variables. For those sub-hypotheses were the 13 items of non-statutory are tested, the hypothesis is accepted only if there is a significant number of items that had a significant relationship with the dependent variable (at least 6 items). Table 33 gives an overview of which (sub-) hypothesis had been accepted or rejected.

Table 33: Overview on which (sub-) hypothesis were accepted and which were rejected

Sub-hypothesis	Accepted/ rejected
H1: The provision of several different types of non-statutory benefits positively influences job satisfaction and employee motivation.	Sub-hypothesis is accepted
H1b: The provision of a greater number of non-statutory benefits positively influences job satisfaction and employee motivation.	Sub-hypothesis is accepted
H2a: The diversification of non-statutory benefits in line with the offerings of the competition is expected to positively contribute to job satisfaction and employee motivation.	Sub-hypothesis is rejected
H2b: The diversification of non-statutory benefits in line with the personal preference of employees is expected to positively contribute to job satisfaction and employee motivation.	Sub-hypothesis is accepted
H3a: The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the provision of several different types of	Sub-hypothesis is accepted

non-statutory benefits, makes employees less willing to leave their employer, thus positively influencing employee retention.	
H3b: The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the provision of a greater number of non-statutory benefits, makes employees less willing to leave their employer, thus positively influencing employee retention.	Sub-hypothesis is accepted
H4a: The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the diversification of non-statutory benefits in line with the offerings of the competition, provides an additional incentive for employees to be less willing to leave their employer, thus positively influencing employee retention.	Sub-hypothesis is rejected
H4b: The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the diversification of non-statutory benefits in line with the personal preference of the employee provides an additional incentive for employees to be less willing to leave their employer, thus positively influencing employee retention.	Sub-hypothesis is rejected
H 5a: The provision of several different types of non-statutory benefits, makes employees less willing to leave their employer, thus have a direct positive influence on employee retention.	Sub-hypothesis is accepted
H5b: The provision of a greater number of non-statutory benefits, makes employees less willing to	Sub-hypothesis is rejected

leave their employer, thus have a direct positive influence on employee retention.	
H6a: The diversification of non-statutory benefits in line with the offerings of the competition, provides an additional incentive for employees to be less willing to leave their employer, thus have a direct positive influence on employee retention.	Sub-hypothesis is rejected
H6b: The diversification of non-statutory benefits in line with the personal preference of the employee provides an additional incentive for employees to be less willing to leave their employer, thus have a direct positive influence on employee retention.	Sub-hypothesis is rejected

Source: own presentation

For the first hypothesis, both sub-hypotheses are accepted. For H1a there are six items out of 13 items that had a significant relationship with work engagement. Thus, the provision of different kind of non-statutory benefits positively influences job satisfaction and employee motivation (following the factor analysis as one factor named work engagement). However, it must be stated that this does not apply for all included non-statutory benefits but nearly half of them. Further, there is H1b which states that the provision of a greater number of non-statutory benefits positively influences work engagement. As the results showed a significant relationship between the variables this sub-hypothesis is accepted.

The second hypothesis is partially accepted, as H2a is rejected but H2b is accepted. For H2a there had been three significant relations if their offer is evaluated as better compared to the competition and only one if evaluated as worse. Hence, there was a relationship for 4 items out of possible 26 matches. Therefore, this sub-hypothesis does not show sufficient evidence to be accepted and is rejected. However, the diversification of non-statutory benefits according to employees' personal preferences showed a relationship for six out of 13 items and is therefore accepted.

The third hypothesis has a similar outcome as outlined for H1. For H3a, there are seven items out of 13 that show a significant total effect on retention. Furthermore, the provision of a greater number of non-statutory benefits had a significant relationship for the total effect.

The fourth hypothesis is rejected as there is insufficient evidence for both sub-hypotheses. For H4a, four items (three when the competitor's offer is better and one when it is worse) have a significant relationship with retention out of a possible 26 items. For H4b, four items show a significant relationship with retention. Both sub-hypotheses are therefore rejected.

The fifth hypothesis is partially supported. For H5a, six out of 13 items had a direct effect on retention. Therefore, H5a is accepted. However, unlike H1a and H3a, here a greater number of non-statutory benefits offered did not significantly affect the dependent variable and this sub-hypothesis is rejected.

Finally, there is the sixth hypothesis, which shows similar results to H4 and is also rejected. For H6a, only three items are found to have a direct effect on retention, two when the item is rated as better and one when it is rated as worse. For H2b, there are two non-statutory benefits that have a significant direct effect on retention.

4.6.6 The impact of variables other than non-statutory benefits on work engagement and intention to leave

The influence of age on non-statutory benefits was highlighted by Jensen and Morrisey (2001), who concluded that older workers tend to be willing to trade wages for such benefits as health insurance. Furthermore, Kramer (1995) found that pensions were also of great interest to older employees. Artz (2010) outlined that the influence of the provision of childcare assistance affected married and single participants differently. These findings show that other variables can influence the perception and influence of non-statutory benefits. It is worth remembering that this study intends to provide practical contributions for HR managers. When developing the questionnaire in the quantitative phase, the three involved HR experts outlined that information on how age, gender, marital status, and tenure influence the relationship between non-statutory benefits and job satisfaction and motivation (combined into one factor following the factor analysis) and intention to leave would be of high interested. Following the pre-test, total cash was added at the suggestion of one of the participants in order to determine whether this would affect the perception of the provision of non-statutory benefits. Therefore, those variables are further investigated in this section. Accordingly, the researcher performed a regression analysis to evaluate the impacts of gender, marital status, age, tenure, and satisfaction with total cash on work engagement and turnover intention. The results are reported in in Table 34:

Table 34: Regression results for other variables on job satisfaction, employee motivation, motivators, and turnover intention

Independent variable		*Dependent variable:*	
		Work engagement	Intention to leave
Gender (G)	Coefficient	0.077	0.033
	Standard error	0.123	0.057
	T-statistic	0.624	0.574
Marital status (MARI)	Coefficient	-0.066	-0.005
	Standard error	0.048	0.022
	T-statistic	-1.378	-0.205
Age (Age)	Coefficient	0.175***	-0.055**
	Standard error	0.047	0.022
	T-statistic	3.746	-2.473
Tenure (TEN)	Coefficient	0.148***	-0.060**
	Standard error	0.046	0.021
	T-statistic	3.240	-2.861
Total Cash (TC)	Coefficient	0.253***	0.031
	Standard error	0.086	0.041
	T-statistic	2.940	0.757

Source: regression results from SPSS.

Of the five different types of variables, only age and tenure were found to have a statistically significant effect on both work engagement and intention to leave. When regressed with age, work engagement had $\beta=0.175$ ($P=<0.001$) and intention to leave had β=-0.055 (P=0.014). For tenure, there was a significant relationship of β=0.148 (P=0.001) with work engagement and β=-0.060 (P=0.004) with intention to leave. For total cash, there was a significant relationship with work engagement (β=0.253, P=0.004), but not with intention to leave. The following sections outline the influence of the different age groups, lengths of tenure, and total cash (only on work engagement) on the different variables.

4.6.6.1 Multicollinearity analysis of the variables other than non-statutory on work engagement and intention to leave to work engagement and intention to leave

According to Akinwande et al. (2015), multicollinearity occurs when two or more independent variables are correlated in a way that makes it difficult to isolate their individual effects on the dependent variables. Before conducting the regression analysis for tenure, age and total cash, the multicollinearity between these three as independent variables and the dependent variables of work engagement and intention to leave is tested. The results are presented in Table 35.

Table 35: Multicollinearity diagnostics with respect to work engagement and intention to leave between age, tenure, and total cash

Variable other than non-statutory benefits	VIF (work engagement)	VIF (Intention to leave)
Age (Age)	1.748	1.793
Tenure (Ten)	1.731	1.773
Total Cash (TC)	1.041	1.019

Source: Regression results from SPSS.

Table 35 shows that none of the independent variables has a VIF value higher than the previously mentioned critical value of 5 (Fox & Monette, 1992). This suggests that there is no serious multicollinearity problem between age, tenure or total cash. The regression analysis was therefore carried out in the next sections.

4.6.6.2 The impact of age on non-statutory benefits in relation to work engagement and intention to leave

Age was re-coded into four different groups: participants aged 18–29 (88 participants), 30–39 (125), 40–49 (100), and over 50 (67). For these four groups, following the approach and methodologies outlined above for H1–4, the relationship between non-statutory benefits as the independent variable and work engagement (also as a mediator) or intention to leave as the dependent variables was examined. The detailed results for all hypotheses for these different age groups are presented in Appendix 5. Table 36 gives an overview of how many non-statutory benefits had a statistical significance between the variables tested for the hypotheses.

Table 36: Overview of the distribution of results of H1 to H4 for different age groups

Age Group	No of items[10]/ accepted or rejected[11]	List of non-statutory benefits with a statistical significance
	H1a:	
18–29	1	Meals and beverages (β=-0.384, P=0.065)
30–39	9	Working from home (β=0.796, P=<0.001), equipment for home office (β=0.790, P=<0.001), meals and beverages (β= 0.650, P=<0.001), digital technology (β= 0.608, P=0.005), flexible working hours (β= 0.396, P=0.082), company-provided pension (β=0.530, P=0.008), educational opportunities (β=0.678, P=0.002), accident coverage (β= 0.419, P=0.029), other insurances (β=0.319, P=0.095)
40–49	3	Digital technology (β=0.756, P=0.015), educational opportunities (β=0.576, P=0.037), Share compensation (β=0.488, P=0.032)
50 and over	4	Equipment for home office (β=0.667, P=0.058), digital technology (β=0.757, P=0.043), company-provided pension (β=0.590, P=0.063), educational opportunities (β=0.685, P=0.092),

[10] Items are non-statutory benefits whose regression analysis for this hypothesis tested with a statistical significance for the outlined age group

[11] For those sub-hypothesis were it was tested if the higher number of non-statutory influenced the dependent variable

	H1b	
18–29	Rejected	n/a
30–39	Accepted	NSB_Total (β=0.104, P=<0.001)
40–49	Accepted	Total (β=0.072, P=0.055)
50 and over	Accepted	NSB_Total (β=0.120, P=0.025)
	H2a:	
	'evaluated as better[12]'	
18–29	0	n/a
30–39	0	n/a
40–49	2	Meals and beverages (β=0.773, P=0.019), accident coverage (β=0.701, P=0.010)
50 and over	1	Equipment for home office (β=1.128, P=0.007)
	'evaluated as worse[13]'	
18–29	0	n/a
30–39	1	Life insurance coverage (β=0.609, P=0.073)
40–49	1	Digital technology (β=-0.916, P=0.032)
50 and over	1	Accident coverage (β=-1.322, P=0.050)
	H2b	
	'personally evaluated'	
18–29	3	Company car (β=0.434, P=0.044; base point β=-1.542), accident coverage (β=0.566, P=0.003; base point β=-1.909), life insurance coverage (β=0.283, P=0.059; base point β=-1.238)
30–39	1	Accident coverage (β=0.583, P=<0.001; base point β=-1.064)
40–49	5	Digital technology (β=0.569, P=0.029; base point β=-1.118), flexible working hours (β=0.675, P=0.041; base point β=-1.761), meals and beverages (β=0.314, P=0.088; base point β=-0.697), company-provided pension (β=-0.457, P=0.054; base point β=1.739), educational opportunities (β=0.774, P=0.005; base point β=-2.542)
50 and over	7	Company car (β=0.589, P=0.019; base point β=-1.418), working from home (β=0.581, P=0.005; base point β=-1.789), equipment for home office (β=0.571, P=0.011 base point β=-1.759), meals and beverages (β=0.415, P=0.080 base point β=-1.084), childcare assistance (β=0.593, P=0.087; base point β=-2.631), accident coverage (β=0.488, P=0.057; base point β=-1.745), other insurances (β=0.742, P=0.008; base point β=-2.610),
	H3a[14]:	

[12] Evaluated as better compared to the offer of the competition.
[13] Evaluated as worse compared to the offer of the competition.
[14] Items outlined that showed a significance for the total effect.

18–29	2	Working from home (β=-0.294, P=0.039), educational opportunities (β=-0.245, P=0.081)
30–39	5	Working from home (β=-0.320, P=0.008), digital technology (β=-0.361, P=<0.001), flexible working hours (β=-0.331, P=0.003), meals and beverages (β=-0.178, P=0.065), educational opportunities (β=-0.178, P=0.096)
40–49	2	Equipment for home office (β=-0.227, 0.035), educational opportunities (β=-0.206, P=0.067)
50 and over	6	Company car (β=-0.357, P=0.016), equipment for home office (β=-0.297, P=0.053), digital technology (β=-0.583, P=<0.001), flexible working hours (β=-0.441, P=0.003), childcare assistance (β=0.342, P=0.055), educational opportunities (β=-0.338, P=0.061)
	H3b	
18–29	Rejected	n/a
30–39	Accepted	NSB_Total (β=-0.034, P=0.047)
40–49	Accepted	NSB_Total (β=-0.030, P=0.063)
50 and over	Rejected	n/a
	H4a[15]:	
	'evaluated as better[16]'	
18–29	1	Other insurances (β=-0.444, P=0.037)
30–39	3	Company car (β=-0.292, P=0.020), equipment for home office (β=-0.224, P=0.052), meals and beverages (β=-0.264, P=0.049)
40–49	0	n/a
50 and over	0	n/a
	'evaluated as worse[17]'	
18–29	1	Share compensation (β=0.417, P=0.061)
30–39	0	n/a
40–49	0	n/a
50 and over	3	Equipment for home office (β=0.405, P=0.014), digital technology (β=0.441, P=0.085)accident coverage (β=0.533, P=0.031)
	H4b	
	'personally evaluated'	
18–29	2	Company car (β=-0.261, P=0.072; base point β=0.741), working from home (β-=0.248, P=0.056; base point β=0.573),
30–39	1	Working from home office (β=-0.190, P=0.029)

[15] Items outlined that showed a significance for the total effect.
[16] Evaluated as better compared to the offer of the competition.
[17] Evaluated as worse compared to the offer of the competition.

40–49	2	Equipment for home office (β=-0.150, P=0.086; base point β=0.272), childcare assistance (β=-0.153, P=0.067; base point β=0.420)
50 and over	5	Working from home (β=-0.287, P=0.002; base point β=0.835), equipment for home office (β=-0.330, P=<0.001; base point β=0.582), company-provided pension (β=-0.161, P=0.066; base point β=0.555), accident coverage (β=-0.260, P=0.011; base point β=1.053), life insurance coverage (β=-0.176, P=0.081; base point β=0.712),
	H5a	
18–29	2	Working from home (β=-0.289, P=0.045), educational opportunities (β=-0.302, P=0.031)
30–39	3	Working from home (β=-0.279, P=0.082), digital technology (β=-0.361, P=0.007), flexible working hours (β=-0.275, P=0.010)
40–49	1	Equipment for home office (β=-0.222, 0.010)
50 and over	5	Company car (β=-0.305, P=0.022), digital technology (β=-0.468, P=0.002), flexible working hours (β=-0.352, P=0.009), childcare assistance (β=0.264, P=0.099), educational opportunities (β=-0.230, P=0.045)
	H5b	
18–29	Rejected	n/a
30–39	Rejected	n/a
40–49	Rejected	n/a
50 and over	Rejected	n/a
	H6a	
	'evaluated as better[18]'	
18–29	1	Other insurances (β=-0.453, P=0.038)
30–39	2	Company car (β=-0.248, P=0.044), equipment for home office (β=-0.206, P=0.088)
40–49	0	n/a
50 and over	0	n/a
	'evaluated as worse[19]	
18–29	0	n/a
30–39	0	n/a
40–49	0	n/a
50 and over	2	Equipment for home office (β=0.410, P=0.014), educational opportunities (β=0.399, P=0.032)
	H6b	
	'personally evaluated'	

[18] Evaluated as better compared to the offer of the competition.
[19] Evaluated as worse compared to the offer of the competition.

18–29	3	Company car (β=-0.244, P=0.051; base point β=0.842), working from home (β-=0.251, P=0.056; base point β=0.589), company-provided pension (β=-0.196, P=0.066; base point β=-0.196)
30–39	0	n/a
40–49	0	n/a
50 and over	4	Working from home (β=-0.299, P=0.014; base point β=0.648), equipment for home office (β=-0.245, P=0.005; base point β=0.310), accident coverage (β=-0.190, P=0.054; base point β=0.799), other insurances (β=-0.214, P=0.045; base point β=0.734)

Source: Own presentation based on the results, as shown in Appendix 5.

Table 36 reports that, for H1a, the provision of non-statutory benefits had the largest impact on those aged between 30–39, as 9 items had a positive significant relationship to work engagement. For those aged between 40–49, three items had a significant relationship and four items for the group 50 and above. A significant relationship was found for only one item for those aged between 18–29. However, this one item had a negative influence on work engagement if provided. For H1b there is a significant relationship for all age groups beside the group 18-29.

For H2a, the results showed that for non-statutory benefits evaluated as better (2 items for age group 40–49 and one item 50 and over age group) or worse (1 item for age groups 30–39, 40–49, and 50 and above) there were less significant relationships compared to H1. For the personally-evaluated non-statutory benefits (H2b), more items showed significance compared to the evaluation based on the competition (H2a). For the 18–29 age group, three items were found to be significant, only one for the 30–39 group, five for the 40–49 group (one item had a negative relationship on work engagement), and the 50 and above group had seven items (the largest amount).

The results show that, for H3a, five non-statutory benefits were found to have statistical significance for the 30–39 and six items or the group 50 and above groups. It is worth mentioning that, for the latter, one item had a positive sign (childcare assistance) and therefore its provision would increase the intention to leave. There were two items for the 18–29 group and for those between 40 and 49.

For H3b, the 30-39 and 40-49 age groups were statistically significant, while the other two groups were not.

H4 was tested for the four different age groups. Again, for the non-statutory benefits evaluated compared to the competition (H4a), there were fewer items with significance compared to H3a. If evaluated as better, there was one significant item for the 18–29 age group, three items for the 30–39 age group, and no items for the 40–49 and 50 and above groups. If the non-statutory benefit offered was worse, it had no significance on any item for those in the 30–39 or 40–49 groups. For those between 18 and 29, one item showed significance, and the highest number of significant items was for the 50 and above group (with three). If the non-statutory benefits were offered according to the personal evaluation of the participants (H4b), two items for the 18–29 group and one for the next group (30–39) were significant. Moreover, two items were significant for the 40–49 group, and the highest number for H4 was again recorded for those 50 and above, with five items.

The results in Table 36 show that for H5a there are two items for the 18-29 group, three items for the 30-39 group, one item for the 40-49 group and the highest score for the 50 and above group with five items. For H5b there is no significant relationship for any age group.

Finally, for H6 there were only a limited number of items that showed significance. For H6a there was one item for the 18-29 age group and two items for the 30-30 age group if the rating was better. If the rating was worse, there were two items for the 50 and above age group. There was no significance for the other categories. For H6b there were three items for the 18-29 age group and four items for the 50 and over age group. There were no items with a significant relationship for the 30-39 and 40-40 age groups.

4.6.6.3 The impact of tenure on non-statutory benefits in relation to work engagement and intention to leave

As for age, tenure was re-coded into four different groups: participants with a length of service of fewer than 3 years (71 participants), between 3 and 5 years (83), between 5 and 10 years (107), and over 10 years (120). For these four groups, followed the approach outlined above for H1–4, and the relationship between non-statutory benefits as the independent variable and work engagement and intention to leave as the dependent variables was examined. The detailed results for all hypotheses are displayed in Appendix 6. Table 37 provides an overview of how many non-statutory benefits had a statistical significance for the four hypotheses if analysed in accordance with the outlined groups of tenure.

Table 37: Overview of the distribution of results of H1 to H4 for different groups of tenure

Tenure group	No of items[20]	List of non-statutory benefits with a statistical significance
	H1a:	
<3 years	3	Equipment for home office (β=0.776, P=0.021), educational opportunities, (β=0.913, P=0.012), accident coverage (β=0.576, P=0.064)
3–5 years	0	n/a
5–10 years	3	Digital technology (β=0.368, P=0.086), company-provided pensions (β=0.443, P=0.014), educational opportunities (β=0.664, P=0.002)
> 10 years	5	Equipment for home office (β=0.475, P=0.050), digital technology (β=0.939, P=<0.001), flexible working hours (β=0.442, P=0.086), company-provided pensions (β=0.890, P=<0.001), educational opportunities (β=0.535, P=0.068)
	H1b	
18–29	Accepted	NSB_Total (β=0.160, P=0.016)
30–39	Rejected	
40–49	Rejected	
50 and over	Accepted	NSB_Total (β=0.093, P=0.010)
	H2a:	
	'evaluated as better[21]'	
<3 years	0	n/a
3–5 years	5	Company car (β=0.631, P=0.061), company-provided pension (β=0.718, P=0.079), childcare assistance (β=0.888, P=0.087), educational opportunities (β=-0.800, P=0.057), accident coverage (β=0.870, P=0.017)
5–10 years	1	Educational opportunities (β=0.379, P=0.059)

[20] Items are non-statutory benefits whose regression analysis for these hypotheses tested with a statistical significance for the outlined age group.
[21] Evaluated as better compared to the offer of the competition.

>10 years	2	Equipment for home office (β=0.646, P=0.035), flexible working hours (β=0.478, P=0.079)
	'evaluated as worse[22]"	
<3 years	2	Equipment for home office (β=-1.165, P=0.022), digital technology (β=-1.786, P=0.003)
3–5 years	1	Company car (β=0.952, P=0.083)
5–10 years	0	n/a
>10 years	0	n/a
	H2b	
	'personally evaluated'	
<3 years	4	Meals and beverages (β=-0.443, P=0.065; base point β=1.671), company-provided pension (β=0.662, P=0.012; base point β=-2.767), educational opportunities (β=0.569, P=0.041; base point β=-0.938), life insurance coverage (β=-0.414, P=0.099; base point β=1.175)
3–5 years	2	Digital technology (β=0.468, P=0.062, base point β=-1.460), meals and beverages (β=0.332, P= 0.078; base point β=-0.902)
5–10 years	4	Meals and beverages (β=0.389, P=0.006; base point β=-0.995), childcare assistance (β=0.354, P=0.032; base point β=-1.225), life insurance coverage (β=0.306, P=0.060; base point β=-1.300), other insurance (β=0.294, P=0.072; base point β=-1.125)
>10 years	2	Equipment for home office (β=0.364, P=0.038; base point β=-0.995), accident coverage (β=0.282, P=0.059; base point β=-0.921)
	H3a[23]:	
<3 years	3	Meals and beverages (β=-0.274, P=0.036), childcare assistance (β=0.342, P=0.008), other insurances (β=-0.262, P=0.050)
3–5 years	4	Working from home (β=-0.442, P=0.001), digital technology (β=-0.236, P=0.095), flexible working hours (β=-0.327, P=0.014), educational opportunities (β=-0.273, P=0.032)
5–10 years	0	n/a
>10 years	5	Company car (β=-0.223, P=0.022), working from home (β=-0.173, P=0.076), equipment for home office (β=-0.321, P=<0.001), digital technology (β=-0.452, P=<0.001), flexible working hours (β=-0.254, P=0.014)
	H3b	
<3 years	Rejected	n/a
3–5 years	Rejected	n/a
5–10 years	Rejected	n/a

[22] Evaluated as worse compared to the offer of the competition.
[23] Items outlined that showed significance for the total effect.

>10 years	Accepted	NSB_Total (β=-0.042, P=0.004)
	H4a[24]:	
	'evaluated as better[25]'	
<3 years	1	Meals and beverages (β=-0.432, P=0.054)
3–5 years	1	Equipment for home office (β=-0.346, P=0.061)
5–10 years	4	Company car (β=-0.212, P=0.083), digital technology (β=-0.208, P=0.077), accident coverage (β=-0.310, P=0.046), share compensation (β=-0.253, P=0.095)
>10 years	1	Life insurance coverage (β=0.303, P=0.046)
	'evaluated as worse[26]'	
<3 years	2	Digital technology (β=0.550, P=0.045), meals and beverages (β=-0.413, P=0.073)
3–5 years	1	Digital technology (β=0.464, P=0.023)
5–10 years	3	Working from home (β=0.273, P=0.084), digital technology (β=-0.289, P=0.088), company-provided pension (β=-0.256, P=0.078)
>10 years	0	n/a
	H4b	
	'personally evaluated'	
<3 years	3	Company-provided pension (β=-0.226, P=0.061; base point β=0.606), accident coverage (β=0.413, P=<0.001; base point β=1.412), life insurance coverage (β=0.272, P=0.027; base point β=-0.931)
3–5 years	3	Flexible working hours (β=-0.246, P=0.072; base point β=0.687), educational opportunities (β=-0.259, P=0.047; base point β=0.741), life insurance coverage (β=-0.235, P=0.022; base point β=0.813)
5–10 years	1	Equipment for home office (β=-0.192, P=0.024; base point β=0.542)
>10 years	4	Working from home (β=-0.155, P=0.035; base point β=0.280), equipment for home office (β=-0.158, P=0.029; base point β=0.163), company-provided pension (β=-0.133, P=0.077; base point β=0.387), accident coverage (β=-0.179, P=0.015; base point β=0.602)
	H5a	
<3 years	3	Meals and beverages (β=-0.249, P=0.056), childcare assistance (β=0.307, P=0.016), other insurances (β=-0.266, P=0.044)
3–5 years	4	Working from home (β=-0.426, P=0.002, flexible working hours (β=-0.320, P=0.016), educational opportunities (β=-0.252, P=0.047)

[24] Items outlined that showed significance for the total effect.
[25] Evaluated as better compared to the offer of the competition.
[26] Evaluated as worse compared to the offer of the competition.

5–10 years	0	n/a
>10 years	5	Company car (β=-0.170 P=0.062), working from home (β=-0.255, P=0.004), digital technology (β=-0.341, P=<0.001), flexible working hours (β=-0.182, P=0.059), share compensation (β=-0.137, P=0.085)
	H5b	
<3 years	Rejected	n/a
3–5 years	Rejected	n/a
5–10 years	Rejected	n/a
>10 years	Accepted	NSB_Total (β=-0.0427 P=0.053)
	H6a	
	'evaluated as better[27]'	
<3 years	1	Meals and beverages (β=-0.399, P=0.048)
3–5 years	1	Equipment for home office (β=-0.348, P=0.069)
5–10 years	3	Company car (β=-0.215, P=0.079), digital technology (β=-0.213, P=0.071), accident coverage (β=-0.311, P=0.047)
>10 years	1	Life insurance coverage (β=0.287, P=0.037)
	'evaluated as worse[28]	
<3 years	0	n/a
3–5 years	0	n/a
5–10 years	3	Working from home (β=0.275, P=0.083), digital technology (β=-0.284, P=0.095), company-provided pension (β=-0.248, P=0.093)
>10 years	0	n/a
	H6b	
	'personally evaluated'	
<3 years	2	Accident coverage (β=0.410, P=<0.001; base point β=1.363), life insurance coverage (β=0.223, P=0.074; base point β=-0.788)
3–5 years	3	Flexible working hours (β=-0.240, P=0.085; base point β=0.666), educational opportunities (β=-0.232, P=0.078; base point β=0.651), life insurance coverage (β=-0.269, P=0.008; base point β=0.939)
5–10 years	1	Equipment for home office (β=-0.191, P=0.025; base point β=0.544)
>10 years	4	Company car (β=0.084, P=0.045; base point β=-0.419), company-provided pension (β=-0.146, P=0.040; base point β=0.527), accident coverage (β=-0.123, P=0.070; base point β=0.070)

Source: Own presentation based on the results, as shown in Appendix 6.

[27] Evaluated as better compared to the offer of the competition.
[28] Evaluated as worse compared to the offer of the competition.

Table 37 shows that the provision of non-statutory benefits had the greatest impact on work engagement (H1a) for those with a tenure of over 10 years, with five items showing significance. Next, the 5–10 year group had four significant items, followed by three for the group with fewer than 3 years' tenure. No items were found to be significant for the 3–5 year group. For H1b this sub-hypothesis was accepted for the age groups 18-29 and above 50 and rejected for the other two age groups.

For H2a, when testing for non-statutory benefits rated as better, no items for the group with a tenure of fewer than 3 years, five for the 3–5 year group, one for the 5–10 year group, and two for the over 10 year group showed a significant result. Furthermore, when the items were evaluated as worse than the competition, two and one items (it should be noted that the beta value was positive, meaning that work engagement increased even when the evaluation was worse) had significance for the fewer than 3 years group and the 3–5 year group, respectively. Finally, the 5–10 year and over 10 year groups had no items with a significant relationship. Next, for H2b, the effect of non-statutory benefits, as personally assessed, on work engagement was tested. The results showed four items (two with a negative influence) for the group with fewer than three years' tenure, two for those with 3–5 years' tenure, four for those with 5–10 years', and two for those with over 10 years' tenure.

For H3a, the highest number of items (5) found to significantly impact the intention to leave with work engagement as a mediator was reported for those with a tenure of over 10 years. This was followed by four items for the 3–5 year group, and three for those with fewer than 3 years' tenure. Lastly, those with a tenure of between 5–10 years had no significant items. The sub-hypothesis H3b was only accepted for the group of a tenure over 10 years and rejected for all other groups.

The two sub-hypotheses of H4 were also tested for the different defined tenure groups. For H4a, when non-statutory benefits were rated as better than the competition, one item was significant and influenced the total effect of intention to leave withwork engagement as a mediator for the less than 3 years, between 3-5 years and over 10 years groups (here the sign was positive). Four items were reported for the 5-10 years group. Furthermore, for H4a, when non-statutory benefits were rated as worse, two items showed significance for the total effect for the less than 3 years group (1 item had a negative effect on the effect of intention to leave, although a positive effect was expected), one item for the 3-5 years group, 3 items (2 with a negative sign) for the 5-10 years group, and no items for the over 10 years group. For H4b, participants were asked to personally rate non-statutory benefits and the effect of this on their intention to leave was tested for the different tenure groups, with work engagement as a mediator. Three items had a significant overall effect for the less than 3 years group (two with a positive sign, although one was expected to be negative) and the 3-5 years group. While there was only one item for the 5 - 10 years group, the highest number (4) was reported for the over 10 years group.

For the fifth hypothesis, sub-hypothesis H5a had three items with a significant relationship for the group of less than 3 years, four items for the group of 3-5 years, none for the group of 5-10 years, and the highest number for the group of more than 10 years with 5 items. For the second sub-hypothesis (H5b), there is a significant relationship with retention only for the group with more than 10 years' tenure.

For hypothesis 6, the last one, both sub-hypotheses are rejected. For H6a, when the items were judged to be better than the competition, three items tested significant for the group 5-10 years, while the other three groups showed one item with significance. When the items were rated as worse, again the group 5-10 had three items with statistical significance and the other three groups showed no significance for any items. Finally, for H6b, when participants personally rated the non-statutory benefits, two items had a significant overall effect for the less than 3 years group and three items for the 3-5 years group. While there was only one item for the 5-10 years group, four items were reported for the over 10 years group.

4.6.6.4 The impact of total cash on non-statutory benefits in relation to work engagement and intention to leave

For the final hypothesis (H6), the items were first tested for how participants rated them compared to the offer or to other organisations (6a). If the offer was rated as better, there was one item for the groups of less than 3 years, 3-5 years and more than 10 years. For the group with a tenure between 5 and 10 years, three items were statistically significant. When evaluated as worse, for the group with a tenure between 5 and 10 years, three items were statistically significant. For the other three groups, no item had a significant relationship with the dependent variable. Finally, there is sub-hypothesis H6b. Here three items for the group with a tenure of less than 3 years, three items for the group with a tenure of 3-5 years, one item for the group with a tenure of 5-10 years and the highest number of four items for the group with a tenure of more than 10 years showed a significant relationship.

Total cash was re-coded into three different groups: Participants who rated their total cash (base salary plus variable payment) as worse (28 participants), as the same (191), or better (127) compared to the competition. The detailed results for all hypotheses for these three different groups of total cash are displayed in Appendix 7. Table 38 gives an overview of how many non-statutory benefits had a statistical significance between the variables tested for the hypotheses.

Table 38: Overview of the distribution of results of H1 to H4 for different groups of total cash

TC group	No of items[29]	List of non-statutory benefits with a statistical significance
	H1a:	
Worse	0	n/a
Same	6	Equipment for home office (β=0.542, P=0.001), digital technology (β=0.644, P=<0.001), flexible working hours (β=0.445, P=0.009), company-provided pension (β=0.373, P=0.025), educational opportunities (β=0.635, P=<0.001), and NSB_Total (β=0.109, P=<0.001)

[29] Items are non-statutory benefits whose regression analysis for these hypotheses tested with a statistical significance for the outlined age group.

Better	3	Equipment for home office (β=0.527, P=0.001)), digital technology (β=0.463, P=0.016), educational opportunities (β=0.508, P=0.015)
	H1b	
Worse	rejected	n/a
Same	rejected	n/a
Better	rejected	n/a
	H2a:	
	‘evaluated as better[30]’	
Worse	1	Accident coverage (β=-3.608, P=0.003)
Same	0	n/a
Better	0	n/a
	‘evaluated as worse[31]’	
Worse	0	n/a
Same	1	Meals and beverages (β=0.615, P=0.015)
Better	2	Equipment for home office (β=-0.987, P=0.003), digital technology (β=-0.839, P=0.015)
	H2b	
	‘personally evaluated’	
Worse	1	Equipment for home office (β=-0.920, P=0.014)
Same	1	Share compensation (β=0.137, P=0.076)
Better	9	Company car (β=0.308, P=0.039; base point β=-0.835), working from home (β=0.332, P=0.011; base point β=-1.111), equipment for home office (β=0.375, P=0.006; base point β=-0.873), flexible working hours (β=0.347, P=0.021; base point β=-1.543), meals and beverages (β=0.263, P=0.042; base point β=-0.715), company-provided pension (β=0.275, P=0.063; base point β=-0.898), childcare assistance (β=0.243, P=0.034; base point β=-1.211), accident coverage (β=0.543, P=<0.011; base point β=-1.938), other insurances (β=0.460, P=0.003; base point β=-1.933)

Source: Own presentation based on the results, as shown in Appendix 7.

Tabe 35 shows the results of the testing of H1 and H2 for three different group of participants: Those who rated their total cash as worse compared to the competition, those who evaluated it as the same, and those who perceived it as better. Testing H1a, no item had a significant relevance for the group with the worse

[30] Evaluated as better compared to the offer of the competition.
[31] Evaluated as worse compared to the offer of the competition.

total cash evaluation. Nonetheless, six items showed a significant relationship with work engagement for the group where the total cash was considered similar to the competition. Three items had a statistic significance for those who had evaluated the total cash as better. For H1b, this sub-hypothesis was rejected for all three groups.

For H2a, there were a very limited number of items that showed a significant relationship when non-statutory benefits were rated worse or better than the competition. There were three items that were significant when non-statutory benefits were rated as worse and one when rated as better. However, for the one significant item of those who evaluated non-statutory benefits as better but total cash as worse, it had a negative effect on work engagement. When both non-statutory benefits and total cash were rated as worse, no item tested significant. If non-statutory benefits were again worse, but total cash was evaluated as the same, one item tested significant and the effect increased work engagement. Finally, there were two items if non-statutory benefits were evaluated as worse, but total cash as better, with work engagement decreasing in both cases. For H2b, the personally rated non-statutory benefits and their influence on work engagement were tested. When the non-statutory benefits were personally rated high, one item tested significant for the group of total cash being worse and the group of total cash being the same compared to the competition (however, the first work engagement had a negative sign while the second had a positive one). For the group that already rated their total cash as better than the competition, nine items were significant and had an impact on work engagement when those non-statutory benefits were evaluated as better than the competition.

5. Discussion of Results

Having presented the results of the regression analyses in the preceding chapter, they are here discussed and evaluated in greater detail. Structurally, the results for the impact of non-statutory benefits on job satisfaction, motivation, and turnover intentions are discussed in relation to the (sub-) hypotheses stated in Section 2.7:

- H1a: The provision of several different types of non-statutory benefits positively influences job satisfaction and employee motivation.
- H1b: The provision of a greater number of non-statutory benefits positively influences job satisfaction and employee motivation.
- H2a: The diversification of non-statutory benefits in line with the offerings of the competition is expected to positively contribute to job satisfaction and employee motivation.
- H2b: The diversification of non-statutory benefits in line with the personal preference of employees is expected to positively contribute to job satisfaction and employee motivation.
- H 3a: The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the provision of several different types of non-statutory benefits, makes employees less willing to leave their employer, thus positively influencing employee retention.
- H 3b: The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the provision of a greater number of non-statutory benefits, makes employees less willing to leave their employer, thus positively influencing employee retention.
- H4a: The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the diversification of non-statutory benefits in line with the offerings of the competition,

provides an additional incentive for employees to be less willing to leave their employer, thus positively influencing employee retention.

- H4b: The existence of the mechanism of the mediating effect of job satisfaction and employee motivation, the diversification of non-statutory benefits in line with the personal preference of the employee provides an additional incentive for employees to be less willing to leave their employer, thus positively influencing employee retention.
- H5a: The provision of several different types of non-statutory benefits, makes employees less willing to leave their employer, thus have a direct positive influence on employee retention.
- H5b: The provision of a greater number of non-statutory benefits, makes employees less willing to leave their employer, thus have a direct positive influence on employee retention.
- H6a: The diversification of non-statutory benefits in line with the offerings of the competition, provides an additional incentive for employees to be less willing to leave their employer, thus have a direct positive influence on employee retention.
- H6b: The diversification of non-statutory benefits in line with the personal preference of the employee provides an additional incentive for employees to be less willing to leave their employer, thus have a direct positive influence on employee retention.

As the factor analysis in Section 4.4 showed evidence for only one factor, the influence on work engagement (also, its influence as a mediator) is investigated here. The results of the regression analysis for the different hypotheses are discussed in the following.

5.1 Discussion on the Results of H1

H1 assumed a positive impact of the provision of non-statutory benefits on both job satisfaction and employee motivation. This refers to the idea that, simply by providing non-statutory benefits to employees – whereby no specific effort is required to personalise such benefits to the recipient – both job satisfaction and motivation can be enhanced. Moreover, various studies (e.g., Garg et al., 2018; Tentama et al., 2020; Masvaure & Maharaj, 2014) have shown a strong interconnection between those two factors. This was also the result of the factor analysis of this study, which found that the different items of motivation and job satisfaction to be combined into one factor and subsequently used in the regression analysis.

While some studies have explored the impact of the provision of competitive or non-competitive total compensation, which includes benefits other than cash (e.g., Fulmer & Li, 2022), the impact of benefits alone on the retention of employees has tended to be less researched. As such, it was not possible to evaluate whether employees' intention to stay with their organisations depends on their total compensation package, or whether single or multiple non-statutory benefits may also have a significant contribution to employee retention. In addition, there are other concerns with existing studies on non-statutory benefits, as prior research has tended not to clearly distinguish, or consider the differences, between mandatory and voluntary (non-statutory) benefits, but rather refers to benefits in a generic sense (e.g., Ahmad & Scott, 2015; Kasper et al., 2012). However, it must be noted that non-statutory benefits lose their specific character if they become mandatory and do not provide extra utility to the employee. For example, while health insurance is an example of a non-statutory benefit in certain country settings (Dulebohn et al., 2009), it loses its unique role if health insurance is mandatorily provided, such as within the German social security system (GTAI, 2022).

Regarding the specific role of non-statutory benefits in work engagement, for H1b the researcher found a significant statistical relation between the total (greater) number of non-statutory benefits (NSB_Total) provided to employees and work engagement (see Table 25) when testing with multiple regression. Therefore, by increasing the number of benefits provided, there is a significant relationship with work engagement, which thus supports one component of H1. However, the total number of non-statutory benefits provided does not yield significant insights into the impact that individual types of non-statutory benefits have.

Concerning how non-statutory benefits might influence work engagement, for H1a a multiple regression analysis was performed by regressing the 13 different types of non-statutory benefits on the dependent variable work engagement. The findings revealed that six items (i.e., almost half) of the investigated non-statutory benefits had a positive effect on work engagement: equipment for home office, digital technology, flexible working hours, company-provided pensions, educational opportunities, and share compensation.

These results therefore indicate differences in the relative importance of particular non-statutory benefits on work engagement. Moreover, further to the above-mentioned benefits, seven showed no relation with work engagement. The results provide a valuable implication to the group of managers from the German manufacturing industry. It should be mentioned that other studies on non-statutory benefits have pointed out their significance to job satisfaction or motivation. Artz (2010) studied the US context and focused on commonly-provided fringe benefits, such as dental insurance, health insurance, or parental leave (which are considered statutory benefits in Germany). Kasper et al. (2012) conducted semi-structured interviews with employees in China. Thus, not only were the settings different, but benefits were considered a general item rather than being individually listed. Therefore, it must be concluded that results from studies on the role of benefits cannot easily be transferred among groups of employees and/or among different contexts (e.g., country settings).

It is particularly interesting to note that some of the non-statutory benefits, such as home office equipment, educational opportunities, or the provision of state-of-the-art digital technology which showed a statistical relationship are not necessarily costly to an organisation, especially when compared to costly ones with no relationship for H1, such as company pension plans. However, these results must be interpreted with care. The questionnaire was distributed from 2 April to 15 June 2021, a time when employers in Germany were legally obligated to ensure as much remote working as possible. Employees needed state-of-the-art equipment at home to fulfil their duties and many appreciated the convenience of working from home. Moreover, from the researcher's own perspective as an HR manager within a manufacturing company in Germany, an increase in employees' needs for these benefits was noticeable both during and after this period. It could be argued that this supports Herzberg's (1964) Two-Factor Theory (Carson, 2005; Herzberg, 1976), which proposes that the dissatisfaction with particular issues at the workplace can impact employee motivation. Applied to the context of non-statutory benefits, it is possible that employers that do not provide a convenient environment for employees, resulting in decreases to both motivation and, consequently, motivators.

It can be concluded that the provision of non-statutory benefits positively influences work engagement, at least if organisations decide on certain items. First, a positive significant relationship was found between total non-statutory benefits (the 13 items summed together) and work engagement, which supports H1. Furthermore, almost half of the 13 items had a statistical significance with work engagement.

5.2 Discussion on the Results of H2

H2 relates to the role of diversification of non-statutory benefits. This was evaluated by investigating the impact of non-statutory benefits as assessed by the survey participants in relation to what other employers (i.e., the competition) offer and in terms of their own personal importance. The idea behind diversification is that, by making the provision of non-statutory benefits more competitive and personalised, job satisfaction and employee motivation can potentially be improved. As pointed out for H1, the two variables of job satisfaction and motivation were combined into one (work engagement). H2 was derived from Vroom's (1995) Expectancy Theory, in particular the idea of valence, which refers to the perceived value of benefits. Diversifying benefits to meet the specific needs of individual employees will lead them to perceive non-statutory benefits as having a high value because they meet their specific or individual needs. In addition, Equity Theory suggests that employees are likely to experience job satisfaction if they perceive that they are treated equally in the organisation (Adams, 1965). Non-statutory benefits can potentially be designed in a way so that the unique characteristics and interests of employees (e.g., presence of children, age, distance between workplace and home, etc.) are considered so that a non-statutory benefit package can potentially be maximised with respect to the value or utility to a particular person (Calo, 2013). Such a consideration of personal factors that can be used to engage in a more meaningful evaluation of non-statutory benefits against the personal background of the employee is generally absent from the literature. Accordingly, the researcher sought to fill this research gap.

Regarding the diversification of benefits with respect to the competition, as tested for the first sub-hypothesis of H2 (H2a), the results of the multiple regression analysis showed that only three items were a predictor of work engagement if the item was evaluated as better than that of the competition. The non-statutory benefits that had a positive significant relationship with work engagement were flexible working hours, meals and beverages, and educational opportunities. If evaluated as worse, only one item was statistically significant, namely digital technology, which decreased work engagement.

The diversification of non-statutory benefits was further assessed with personally-evaluated non-statutory benefits (sub-hypothesis H2b). The idea behind this investigation is that firms can positively influence job satisfaction and employee motivation if they provide employees with benefits of particularly high personal utility. The results of the multiple regression analysis showed stronger support for this theory compared to the diversification of benefits with respect to the competition. A total of six non-statutory benefits showed a significant relationship for the interaction effect: company car, working from home, flexible working hours, meals and beverages, childcare assistance, and accident coverage. However, it must be stated that, for childcare assistance, the relationship was still negative even when evaluated as very important (with a rating of 5 on the Likert scale).

It thus seems evident that the consideration of the personal utility or value of a particular type of benefit is of great importance. Dale-Olsen (2006) suggested that, when only evaluating non-statutory benefits as simple and undifferentiated additions to wages, a full optimisation of the overall compensation policy cannot be realised. Dale-Olsen (2006) therefore encouraged researchers to identify the important types of non-statutory benefits based on the employees' personal evaluations and suggested that management should direct their compensation policies specifically towards these items. Fulmer and Li's (2022) recent study also mentioned the need for firms to engage in individualised total reward practices, including the design of benefit packages as an area in need of further research. This includes the assessment of employees' reactions to the reward offerings as well as the consideration of such individual characteristics as personality or demographics (Fulmer & Li, 2022). The current research has managed to close this research gap.

This research has shown that the diversification of non-statutory benefits revealed the same amount of statistically significant relationships compared to H1 at least for the personally-evaluated items. Moreover, the diversification regarding personal preferences showed stronger support compared to the diversification based on the competition's offer. Therefore, the offer of six non-statutory benefits (including childcare assistance which, even if there is no positive effect, the more important it is for the participants, the weaker the negative effect on work engagement) supports the theory that the adjustment to the specific needs of individual employees, and if they perceive equal treatment, will lead them to perceive non-statutory benefits as having a high value. Thus, the adjustment to the personal needs of the employee can be considered a powerful tool with which HR managers can increase work engagement, as well as for organisations to decrease costs by avoiding spending on non-statutory benefits that do no influence work engagement.

5.3 Discussion on the Results of H3 and H5

Having discussed the findings for the impact of non-statutory benefits on work engagement, this section turns to the statistical results of the impact of non-statutory benefits on employee retention. This was addressed by referring to intention to leave because of the central assumption that the continuance of the workplace employment relationship, which can be understood as retention, is a valuable organisational goal (Renaud et al., 2015). Given the lack of enough valuable employees in the German manufacturing industry, this assumption is particularly aligned to the state of the current labour market (Nienaber, 2018; Brucker Juricic et al., 2021).

Regarding the impact of the total effect of non-statutory benefits on intention to leave with work engagement as a mediator, the regression analysis showed for H3b that total non-statutory benefits (NSB_Total) had a statistical relationship with the dependent variable and for H3a the following six items were statistically relevant: working from home, equipment for home office, digital technology, flexible working hours, childcare assistance (the positive relation of which increased the intention to leave), and educational opportunities. Four of these (equipment for home office, digital technology, flexible working hours, and educational opportunities) showed a statistical significance for H1. When investigating the direct impact of non-statutory benefits on intention to leave as stated in H5a, the same five items as for the total effect had a significant relevance for the direct effect, with the exception of meals and beverages, which only had such a relationship for the total effect. However, the sub-hypothesis 5b was rejected as there was no significant relationship tested for the direct effect between the increase of non-statutory benefits (NSN_Total) and retention.

These findings are particularly interesting because four of the six (working from home, equipment for home office, digital technology, flexible working hours) non-statutory benefits which decreased intention to leave were highly important due to the circumstances caused by COVID-19. Following the legal requirements of the German government, everybody for whom it is feasible had to work from home during the period in which the survey was conducted. The participants were managers, of whom a majority had the opportunity to work from home, which was not the case for assembly line workers. Employees' physical and mental well-being were being detrimentally affected by the impacts of working from home during the COVID-19 pandemic, which began a year before the start of the survey (Xiao et al., 2021). The shift of having employees changing workplaces from the office to their homes saw an increase in musculoskeletal complaints of many employees as a consequence of working on the dining table at home with a laptop instead of using the ergonomically-adjusted office workstations with multiple larger screens (Holzgreve et al., 2022). Thus, the provision of adequate home office appliances and state-of-the-art equipment and digital technology were considered as particularly important items for employees during this period. Furthermore, the non-statutory benefit of flexibility showed a significant relation with turnover intention. From the researcher's professional perspective, this non-statutory benefit was highly relevant to many employees during this period. At this time, many toddler groups, kindergartens, and schools were closed due to COVID-19 outbreaks or general pandemic precautions. Additionally, many employees refused to use family members for childcare as this task was mainly undertaken by grandparents, who were often in the risk groups due to their age or underlying conditions. Furthermore, families faced the problem of many family members working from home, sharing the internet for online meetings, and having to fulfil many tasks at the same time. Therefore, many employees needed flexible working times, such as the opportunity to work either very early or very late (when their children were asleep) or to align with their partners who did not have the opportunity of flexible working hours based on the frontline nature of their jobs (Azizi et al., 2021). Interestingly, the researcher found that the provision of childcare assistance increased the intention to leave. This may have been influenced by the fact that employees with smaller children benefitted the most from this offer, and the satisfaction of this group was outweighed by the increased intention to leave of those who could not take advantage of this benefit. Finally, educational opportunities must be mentioned due to its significant relationship with intention to leave. This item showed a significant relationship for H1 and H2 when evaluated as better compared to the offer of the competition. This suggests the importance for HR managers to consider these non-statutory benefits in the design of rewards.

The findings of this research show that employers do not necessarily have to provide non-statutory benefits with a high monetary value, but rather only those highly evaluated by their employees. The results of H2 show the importance for HR managers to consider the personal preferences of their employees in order to increase work engagement. The results of H3 indicate that organisations may further adapt their non-statutory benefits to certain circumstances so as to avoid employee turnover.

5.4 Discussion on the Results of H4 and H6

It was expected that the diversification of non-statutory benefits would not only have a visible impact on the measures of job satisfaction and employee motivation, but would also negatively relate to intention to leave as a measure of retention. Following the results of the factor analysis, work engagement, rather than the individual factors of job satisfaction and motivation, was used as the mediator. The regression results for H4 and H6 indicate that providing diversified non-statutory benefits, had less statistically significant items compared to work engagement, as reported in H2. Further, there were also fewer items reported than for H3. H4 was based on the notion that, when employees are provided with non-statutory benefits which they value the most, the best outcome for intention to leave can be achieved. This is derived from the Expectancy Theory, which states that diversification will create more value for the expected outcomes for employees and thus lead to higher motivation in their work (Vroom, 1995). It has also been shown, based on Equity Theory, that the diversification of non-statutory benefits can create a perception of equal treatment in an organisation, which leads to job satisfaction and employee motivation (Adams, 1965).

The regression results for H4a and H6a revealed that, for the total and direct effects, two items were statistically significant if evaluated as better compared to the competition: company car and equipment for home office. In addition, company-provided pension had significance for the total effect. If the non-statutory benefits were evaluated as worse, only one significant relationship (working from home) to intention to leave was found for the total and direct effects. For H4b and H6b which focused on the personal evaluation of non-statutory benefits, working from home and flexible working hours had significant impacts on intention to leave in terms of both total and direct effects.

Therefore, it could be concluded that the diversification of non-statutory benefits more strongly supports an HR policy directed at improving work engagement than one designed to reduce turnover intention. Furthermore, the literature review showed that turnover intention has been argued to be related to the theories of social identity and social exchange (Avanzi et al., 2014; Rahman & Nas, 2013). Indeed, social identity theory advances that turnover intention results from a lack of an identification towards organisations. Social identity theory is defined as part of the self-concept of an individual that is related to social group memberships in conjunction with the significance and value provided by such membership (Avanzi et al., 2014; Tajfel & Turner, 2004; Ashforth & Mael, 1989). A lack of such a strong link with the social group membership may drive an employee out of an organisation. The results obtained in this research support the argument that monetary incentives only provide a link to this membership to a lower extent, except for some of the specific non-statutory items mentioned previously.

Furthermore, social exchange theory focusses on the scope of quality exchanges between employees and organisations (Avanzi et al., 2014). It has been used to explain that the employee perception of development perspectives within the firm and the quality of the relationship of the employees with supervisors are negatively related to turnover intentions, especially for high-performing employees (Rahman & Nas, 2013; Biron & Boon, 2013). In this regard, it could also be argued that some of the non-statutory benefits which have been found important in this study for H4, such as home office equipment, working from home office, or flexible working hours, are closely related to the quality of the relationship of the employees with their supervisors and organisation. Furthermore, such benefits could help employees improve their performance when working and, in so doing, contribute more to the organisation’s goal of retaining talented employees.

5.5 Discussion on the Role of Other Variables on Work Engagement and Turnover Intention

In the case of this thesis, the included variables of age, tenure, and total cash showed a statistically significant relation with work engagement. Age and tenure also displayed a relation with turnover intention. However, gender and marital status had no relation with any depended variable.

Kramer (1995) found that pensions were also of great interest to older employees. H1 and H4 showed that a company-provided pension increased work engagement and decreased the intention to leave (both of which were statistically significant) for the participants older than 50 different compared with, for instance, the 18–29 age group, for whom no significance was found. It must be mentioned that both Jensen and Morrisey (2001) and Kramer's (1995) studies were conducted in the US. However, this study confirms the importance of company-provided pensions for older employees in a German context. Overall, this study found that the importance for non-statutory benefits differed among different age groups, as shown in Table 39.

Table 39: Overview of the distribution of results of H1 to H4 for different age groups

Age Group	H1a	H1b	H2a (evaluated:)		H2b
			'Better'	'Worse'	Personally
18–29	1	Rejected	0	0	3
30–39	9	Accepted	0	1	1
40–49	3	Accepted	2	1	5
50 and over	4	Accepted	1	1	7
	H3a[32]	H3b	H4a (evaluated:)		H4b
			'Better'	'Worse'	Personally
18–29	2	Rejected	1	1	2
30–39	5	Accepted	3	0	1
40–49	2	Accepted	0	0	2
50 and over	6	Rejected	0	3	5
	H5a	H5b	H6a (evaluated:)		H6b
			'Better'	'Worse'	
18–29	2	Rejected	1	0	3
30–39	3	Rejected	2	0	0
40–49	1	Rejected	0	0	0
50 and over	5	Rejected	0	2	4

Source: Own presentation based on the results described in Section 4.6.7.1.

[32] Only items were counted that had significance for the total effects of H3 or H4.

The results showed that there are distinctions among the different age groups. For the 30–39 age group, the sole provision of non-statutory benefits increased work engagement, but there was a limited effect when they were adapted to the competition or their personal preferences. This is different for the 50 and older age group, for whom seven items with a significant effect on work engagement was found, but only when adapted to their personal needs. When looking at H3, H4, H5, and H6 which investigated the intention to leave with work engagement as a mediator, it is evident that the provision or diversification of non-statutory benefits has the strongest effect for the 50 and older age group. Furthermore, for the 30–39 group, the sole provision was found to have the most items (with six items).

The results of this study evidence the need for organisations and HR managers to adapt their provision and diversification of non-statutory benefits to the age groups of their employees if they wish to optimise the outcome of the items provided to increase work engagement and decrease the intention to leave.

Furthermore, tenure was mentioned by the HR experts in the quantitative phase of this research, with the suggestion that knowing the influence of tenure on work engagement and intention to leave is of high interest to organisations when providing non-statutory benefits. Table 40 shows which items had a significant relationship for the four hypotheses based on the four different groups of tenure.

Table 40: Overview of the distribution of results of H1 to H4 for different group of tenure

Age Group	H1a	H1b	H2a (evaluated:)		H2b
			‘Better’	‘Worse’	Personally
<3 years	3	Accepted	0	2	4
3–5 years	0	Rejected	5	1	2
5–10 years	3	Rejected	1	0	4
>10 years	5	Accepted	2	0	2
	H3a	H3b	H4a (evaluated:)		H4b
			‘Better’	‘Worse’	Personally
<3 years	3	Rejected	1	2	3
3–5 years	4	Rejected	1	1	3
5–10 years	0	Rejected	4	3	1

>10 years	5	Accepted	1	0	4
	H5a	H5b	H6a (evaluated:)		H6b
			‘Better’	‘Worse’	Personally
<3 years	3	Rejected	1	0	2
3–5 years	4	Rejected	1	0	3
5–10 years	0	Rejected	3	3	1
>10 years	5	Accepted	1	0	4

Source: Own presentation based on the results reported in Section 4.6.7.2.

Table 40 shows that, for those with a tenure of over 10 years, the sole provision of non-statutory benefits showed the most items with a statistical significance for work engagement as the dependent variable. However, for a tenure of between 3–5 years, this was true if the participants evaluated the items as better than the competition and, for the fewer than 3 years and 5–10 years groups, if the items were evaluated in accordance with their personal preferences. For intention to leave, differences by tenure were also found. For those with a tenure of over 10 years, the provision of non-statutory benefits (H3a and H5a) again revealed the most statistically significant items when tested for intention to leave. For the 5–10 years group, this was the case when the items were evaluated as better than the competition (four items for the total effect and three for the direct effect). Nonetheless, for a tenure of fewer than 3 years the highest number was tested for H3a, H4b and H5a (three for each). For those with a tenure of between 3–5 years, most items were significant for H3a (total effect) and H5a (direct effect), the sole provision of non-statutory benefits. While the differences compared to age groups are less, this study showcases the importance of adapting non-statutory benefits based on employee tenure.

Total cash (base salary plus variable payment) had a statistically significant relation with work engagement, but not intention to leave. Rensburg et al. (2014) and Carraher (2011) stated that, with a higher cash compensation offered, employee motivation or job satisfaction may increase. The results of the regression analysis partially confirmed these findings, as shown in Table 41.

Table 41: Overview of the distribution of results of H1 to H4 for total cash evaluated by participants as worse, same or better.

Age Group	H1a	H1b	H2a (evaluated:)		H2b
			'Better'	'Worse'	Personally
Worse	0	Rejected	1	0	1
Same	6	Rejected	0	1	1
Better	3	Rejected	0	2	9

Source: Own presentation based on the results described in Section 4.6.7.3.

Table 41 shows that, when employees evaluate their total cash as worse, the provision or diversification of non-statutory benefits has a very limited influence on work engagement. When the total cash was evaluated as the same, limited support was found for H2a or H2b, but nearly half (6 of the 13) of the tested items had a significant relationship to work engagement for H1a. The strongest effect was reported for those who evaluated their total cash as better and the non-statutory benefits were in accordance with their personal needs (H2b), where nine items were found to have significance. These findings could be linked with Theory X, where the principal (employer) must incentivise the agent (worker) by providing stimuli in the form of a reward (Jensen & Meckling, 1976; Yermack, 2006). This suggests that an employee who is receiving a highly-competitive compensation package tends to have a higher level of job satisfaction (Carraher, 2011; Artz, 2010)), which aligns with the findings of this study.

6. Conclusion

This chapter concludes the entire dissertation. It begins by summarising the research and its main findings. In addition, a number of theoretical and managerial implications are highlighted. Finally, the limitations of the study are reflected upon. Based on this, suggestions are presented for future research in the field.

6.1 Summary of the Research and its Main Findings

The retention of qualified employees is fundamental to the success of organisations and is a key goal of HR policy, especially in the current labour market (Cooper-Hakim & Viswesvaran, 2005; Smilansky, 2007; Walter et al., 2013). It is also of particular concern for the German manufacturing industry (Nienaber, 2018). It has been argued that, as a specific group of employees, competent and qualified managers are a valuable organisational resource in need of retainment (Rensburg et al., 2014; Sanders, 2011). Hence, compensation policies are relevant and can be regarded as vital determinants for fostering employee retention (Carraher, 2011; Landry et al., 2017; Renaud et al., 2015). Non-statutory benefits provided to employees, in addition to financial rewards, can also be considered a form of compensation (Abraham, 2012; Artz, 2010; Landry et al., 2017). Post-positivism was chosen as the methodological approach for this research due to its suitability as a paradigm for qualitatively designing a questionnaire based on findings from a literature review and discussion with HR experts. The questionnaire was validated with a pre-test with 10 potential participants, followed by the quantitative empirical phase of this study: Finding evidence on causal relationships, as stated in the four hypotheses. The results from 381 eligible participants were analysed using typical methods for examining quantitative survey data, such as Cronbach’s alpha, the KMO Measure of Sampling Adequacy, Bartlett’s Test of Sphericity, factor analysis (Kaiser’s eigenvalue and Scree plot), and multicollinearity analysis. The hypotheses were then assessed through a multiple regression analysis.

The literature review (see Chapter 2) uncovered that the topic of non-statutory benefits in existing HR studies has been insufficiently explored in terms of understanding their role in their particular context. For the purpose of providing a more adequate and deeper understanding of non-statutory benefits, three major works were conducted in this research, the findings of which are presented below.

6.1.1 Taxonomy of non-statutory benefits

First, in order to gain a more comprehensive understanding of non-statutory benefits, the researcher developed a taxonomy which classified them into six different classes. These include a) non-financial perks and corporate gifts; b) flexibility benefits; c) employee growth benefits; d) childcare and family benefits; e) security and coverage; and f) monetary benefits other than cash. Depending on the type of benefit, the boundaries between the classes may not be drawn with absolute certainty. However, the taxonomy (the first of its kind) can be used to identify the role or significance of each benefit, even within different contexts.

6.1.2 Regression results of the non-statutory benefits on work engagement and turnover intentions

In addition to the establishment of the taxonomy, this research used different regression models to explore the relationship between non-statutory benefits and work engagement on the intention to leave. Four specific hypotheses were formulated for testing these relationships. The multiple regression analyses were performed based on the survey data from 381 participants, all of whom were managers in the German manufacturing industry. The empirical results from the thesis generally support the positive role of non-statutory benefits on the organisational goal of retention (here described as the reduced intention to leave), as well as its positive relationship with work engagement. This is particularly evident for the total number of benefits provided by the employers, which was statistically significant in increasing work engagement and decreasing intention to leave. It is interesting to note that the impact of different types of benefits is very different. Six non-statutory benefits (working from home office, equipment for home office, digital technology, flexible working hours, meal and beverages, and educational opportunities) showed particular relevance to the reduction of intention to leave (childcare assistance had a positive relation, thus its provision increased the intention to leave). Furthermore, for the other dependent variable – work engagement – six of the 13 items had a significant positive relationship when provided to the participants: equipment for home office, digital technology, flexible working hours, company-provided pensions, educational opportunities, and share compensation. Therefore, the same number of items influenced work engagement and intention to leave.

When examining the diversification of non-statutory benefits, three items if evaluated as better compared to the competition and one item if worse compared had a significant relationship on both work engagement and intention to leave. However, a difference was found when the items were personally evaluated. Indeed, six items for work engagement and three for intention to leave were found to be statistically significant.

In general, the results of this research – including the existence of a partial mediation effect of work engagement – highlight the importance of the provision of non-statutory benefits in HR policy. They also demonstrate that compensation policies can be clearly optimised through focusing on the most relevant non-statutory benefits. This is supported by the finding that 10 out of the 13 included non-statutory benefits had the desired influence on work engagement or intention to leave either by the sole provision or diversification of benefits. This helps improve desired behavioural outcomes in employees and can be understood as a ‘rewards value chain’ (Landry et al., 2017, p. 239).

6.1.3 The influence of age, tenure, and total cash on non-statutory benefits in relation to work engagement and intention to leave

The previous section explained that compensation policies can be optimised when focusing on non-statutory benefits (Landry et al., 2017). This statement is not only confirmed, but reinforced, when testing for other variables, such as groups of age, tenure, or total cash.

This study found evidence to suggest that work engagement is differently influenced by the age of the participants. For instance, the sole provision of non-statutory benefits strongly supported the increase of work engagement of those between the ages of 30–39, while the times with a high personal evaluation were found to have the strongest influence for those aged 50 and above. When intention to leave was tested, the 50 and above group had the highest number of significant items for the sole provision of benefits and when personally evaluated. For the 30–39 group, six items were found to be significant when the benefit was provided, but none when they were personally highly evaluated. This again, among other examples, shows the clear need of adapting by age group in order to optimise the outcome of the provided non-statutory benefits.

For tenure, the results of the multiple regression informed that for those employees with the highest loyalty (over 10 years' tenure), the provision of non-statutory benefits mostly influenced their work engagement or intention to leave. While the sole offer of items showed relatively little support for those employees who had been with the organisation between three and five years, non-statutory benefits influenced those participants' work engagement and intention to leave when the benefits were diversified. The exact opposite was found for the group with a tenure of between 5–10 years. This shows the need to not only adjust the provision of the non-statutory benefits to the age of the employees, but also to their tenure to optimise organisational goals.

Finally, when grouping the participants based on how they evaluated their total cash and analysed how non-statutory benefits influenced work engagement, it became evident that when the total cash situation was evaluated as worse, both the provision and diversification of benefits had very little impact on the investigated dependent variable. This supports Jensen and Meckling (1976) and Yermack (2006), who found that the employer must incentivise the employee by providing stimuli in the form of a reward. However, when an employee considers their total cash payment to be already better than that offered by the competition, the provision of providing and diversification of non-statutory benefits strongly seems to increase work engagement and decrease intention to leave.

6.2 Theoretical Contributions

This thesis provides important theoretical contributions to the topic of compensation policy design in terms of the specific role of non-statutory benefits. The results clearly indicate that a nuanced approach is required to address the impact that benefits do (or do not) have on relevant organisational variables in the realm of HR. This study's proposed taxonomy can be used to guide the systematic approaches of future research on non-statutory benefits. It may be argued that the taxonomy potentially provides a valuable theoretical contribution as non-statutory benefits have only previously been discussed or researched in a generic sense, whereas a clear classification, such as a taxonomy, appears absent from the literature.

The thesis furthermore provided arguments for the consideration of the research context when studying the impact of benefits – which has not necessarily been adequately considered in previous academic research. The context is particularly important with respect to distinguishing between mandatory and non-statutory benefits, as these have rarely been clearly differentiated in prior research (e.g., Dulebohn et al., 2009). Furthermore, examining the impact of personal evaluations of particular benefits on behavioural constructs is a significant contribution. Indeed, this research highlighted that the utilities of non-statutory benefits may be perceived differently in the manufacturing industry in Germany compared to other (country) settings. As such, the current research supports the notion of the importance of increased adjustment of non-statutory benefits policies to the needs and non-needs (e.g., Calo, 2013).

Furthermore, this study contributes to management research in general, and the HR literature in particular, since non-statutory benefits are aligned with behavioural variables in this thesis. Finally, the current research revealed that, when considering the role of important non-statutory benefits, such items as working from home, equipment for home office, flexible working hours, or digital technology are important in the current work environment and challenging labour market.

6.3 Practical Contributions

Beside the theoretical contributions mentioned in the preceding section, the study provides numerous practical contributions. It should be noted that the aim of investigating retention is to identify and subsequently manage its determinants by addressing non-statutory benefits and the constructs of job satisfaction and employee motivation. It is thus central to emphasise that the analysis in this thesis was grounded in the assumption that retaining employees is a positive organisational goal. This is the case when a particular employee provides value to the employer as a scarce human capital source. In this case, retention can be addressed by examining intention to leave~~.~~ While this is a typical form of dealing with retention within HR literature, turnover can also be investigated in the context of dysfunctional retention, where an employee does not necessarily add value in their position (Renaud et al., 2015). In practice, organisations must first decide whom to retain while subsequently identifying the determinants of turnover intentions. Having analysed the responses of a total of 381 German managers, this research identified certain non-statutory benefits, including working from home, providing equipment for home office and digital technology, among others, as particularly relevant for reducing turnover intentions based on the sole provision or diversification of non-statutory benefits. Companies can directly adjust their compensation policies accordingly, especially in the current changing working environment.

Jolly et al. (2020) pointed out that some types of non-statutory benefits that are typically provided by employers are not necessarily used in practice and are, in fact, costly to the organisation. The findings of this study also carry some cost-saving implications for companies. Indeed, by providing only certain items or personalised non-statutory benefits, organisations can use their resources more effectively. Therefore, the diversification of non-statutory benefits facilitates the achievement of organisational goals. Moreover, to achieve organisational goals, HR managers should also take age, tenure, and total cash payments (base salary plus bonus) into consideration when designing or offering reward packages. This is in line with Kramer (1995), who found that pensions were of great interest to older employees.

Within the context of managers in the German manufacturing industry, it is not only pensions, but also such non-statutory benefits as digital technology or home office equipment that are perceived as important for employees aged 50 and above (yet less so for those between the ages of 18 and 29).

This study advises practitioners that an undistinguished way of providing employees with non-statutory benefits is not a particularly effective or economic strategy for improving organisational goals (in this context, heightening work engagement and reducing intention to leave). While the total provision of benefits (the sum of all 13 items) may be beneficial to the goals of the retention policy, it is not optimal as some costly items will be included that are of little influence to the desired goals. Rather, aiming to carefully consider individual preferences in a personalised manner can yield superior results.

6.4 Limitations and Suggestions for Further Research

The results of this thesis indicate that non-statutory benefits can only explain part of job satisfaction, employee motivation (as one item, work engagement), and retention (measured as intention to leave). There may exist other important factors which impact these constructs. These factors may include organisational commitment and leadership (Allen & Meyer, 1990; Mowday & Steers, 1979). Hence, these factors should also be taken into account when trying to fully identify and understand the determinants of job satisfaction, motivation, and retention. Moreover, the monetary value of non-statutory benefits was not assessed in this research. While the monetary value of some types of benefits can be roughly estimated, other types – especially share-based compensation – cannot be generally assessed regarding their value. As benefits can potentially have a very high monetary value, which can be the case in higher management positions (Goergen & Renneboog, 2011), the monetary impact on turnover intentions and retention must be carefully assessed. This was also noted when interviewing the eighth participant of the pre-test questionnaire. The interviewee stated that non-statutory benefits are potentially irrelevant when the overall compensation is extremely high, e.g., when approaching a seven-figure value. As such, the empirical findings of this thesis are limited to common types of non-statutory benefits where the monetary value is rather low in comparison to other parts of the compensation package (i.e., base salary).

Methodologically, the reliance on statistical techniques for finding evidence in support of the hypotheses may not have necessarily been able to fully identify all of the potential causal relationships. Indeed, some relationships may not be causal in reality. More research is required so as to more fully understand these relationships and explain them accordingly. Due to a relatively large sample size of close to 400 participants, the researcher opted to use a 3-scale measure for job satisfaction and employee motivation, and a 1-scale measure for intention to leave in order to limit the length of the questionnaire. Although one respectively three items were used to measure these variables in prior research, the decision not to use a longer scale could be considered a methodological limitation of this study, especially since the majority of previous scholars have opted for prolonged scales.

While it became apparent that the diversification of non-statutory benefits has a measurable impact on work engagement and turnover intention, the competition-related and personally-evaluated non-statutory benefits had a much lower impact on the intention to leave compared to the sole provision. It is somewhat surprising that a benchmark referring to particular non-statutory benefit types is not of higher importance. This topic therefore suggests an avenue for research on this dimension of benefit diversifications. As the study was conducted within a particular type of industry and employee group, it would be valuable to transfer the approach to other settings for comparisons. Furthermore, this study was specific not only to one industry, but also to one country. As countries fundamentally differ in terms of statutory and non-statutory benefits, future research could transfer this approach to different countries. This could lead to a deeper understanding of the non-statutory benefits independent of a particular context, thereby allowing for the identification of more culturally-orientated non-statutory benefits in order to guide HR decisions in practice.

It should be mentioned that there are areas in the workplace where structural changes are currently occurring. This is particularly due to the COVID-19 pandemic, which has brought unprecedented and rapid changes to workplace organisation, and which occurred during the research period. It could be argued that there has been a general drive towards more flexible and home work arrangements since early 2020 (i.e., the outbreak of the pandemic). In relation to the discussion of the role of non-statutory benefits, this seems likely to impact future workplace configuration and flexible work arrangements. There are also potential areas for new kinds of non-statutory benefits, which employers may identify new ways to serve their retention goals. Given these changes and trends, which are expected to continue, this thesis has shown that the optimisation of the particular area of non-statutory benefits can provide a valuable contribution to a company's retention goals.

Finally, following the qualitatively-developed questionnaire, this research relied on quantitative methods for investigating the impacts of non-statutory benefits. For future studies, it would be interesting to apply qualitative methods not only to the questionnaire development, but also to the analysing of the results so as to obtain the deep insights of employees in relation to the diversification of voluntary benefits. This could help determine whether more tailored non-statutory benefits could be used by companies for their retention policy, highlighted within different settings.

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Appendix 1: Questionnaire Form (English version)

Online survey for the doctoral thesis entitled: The impact of non-statutory benefits on employee retention in the German manufacturing industry.

Dear Participant,

Thank you for considering answering this questionnaire, which is part of my dissertation (for the Doctor of Business Administration) at the University of Gloucestershire, entitled: The impact of non-statutory benefits on employee retention in the German manufacturing industry. Your answers will help me gather quantitative data to close a research gap and evaluate how non-statutory benefits influence the retention of managers in the German manufacturing industry.

For your understanding of the topic, I will begin by defining "voluntary non-statutory benefits". The term refers to the portion of total compensation that is not paid out cash (e.g., besides a person's base salary and bonuses). Such benefits can be, for instance, insurance provided by the employer, subsidised meals, tickets, or other further perks that the employer is not legally obligated to offer, unlike, for example, social security contributions.

I do wish to point out that your completion of this survey is voluntary and share the following important information with you:

- All data is securely stored and administrated.
- Only myself and the faculty of the University of Gloucestershire will have access to the data.
- Data will only be published in an aggregated form. For this purpose, at least five answers are required. It will not be possible to identify you from any of your given answers.
- Please feel free to skip any questions that you feel touch on your personal information too much.

Moreover, I wish to assure you that I am following the principles and procedures of the University of Gloucestershire, as stated in their handbook.

At the end of the survey, you have the option to share your email address with me; please keep in mind that this is voluntary. If you decide to do so, I will share the key research findings with you upon the project's completion.

The questionnaire is designed to take no more than 20 minutes of your time. I thank you for reading this information and I would be highly grateful for your participation. You can contact me at anytime by email thomaserbach@connect.glos.ac.uk

Kind regards,
Thomas Erbach

Section A – General information	
Q1	Are you currently employed in the manufacturing industry in Germany? • Yes, I currently work in the manufacturing industry in Germany • No, I currently do not work in the manufacturing industry in Germany
Q2	What is your gender? • Male • Female • Diverse • Prefer not to say
Q3	What is your marital status? • Married • Single • Divorced • Partnership • Widowed • Prefer not to say
Q4	How old are you? • Between 18 and 29 • Between 30 and 39 • Between 40 and 49 • Between 50 and 59 • Between 60 and 67 • 68 or older
Q5	How long have you worked for your current employer? • Less than 1 year • Between 1 and 3 years • Between 3 and 5 years • Between 5 and 10 years • More than 10 years
Q6	Do you consider yourself working in a managerial position? • Yes • No • No blanket answer possible
Q7	In which part of the manufacturing industry are you working? If more than one is applicable, please select what you consider the core business of your organisation. • Manufacture of food products • Manufacture of beverages • Manufacture of tobacco products • Manufacture of textiles • Manufacture of wearing apparel

	• Manufacture of leather and related products • Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials • Manufacture of paper and paper products • Printing and reproduction of recorded media • Manufacture of coke and refined petroleum products • Manufacture of chemicals and chemical products • Manufacture of pharmaceuticals, medicinal chemical and botanical products • Manufacture of rubber and plastics products • Manufacture of other non–metallic mineral products • Manufacture of basic metals • Manufacture of fabricated metal products, except machinery and equipment • Manufacture of computer, electronic and optical products • Manufacture of electrical equipment • Manufacture of machinery and equipment • Manufacture of motor vehicles, trailers and semi–trailers • Manufacture of other transport equipment • Manufacture of furniture • Other manufacturing • Repair and installation of machinery and equipment • Other (please define)
Q8	At which level would you rank your current job? If you are unsure whether your you are a non-tariff employee or not, I would kindly ask you to select "Other" and briefly describe the role. • Professional non–tariff employee (Außertariflicher Mitarbeiter) with personnel responsibility • Professional non–tariff employee (Tariflicher Mitarbeiter) not leading people (expert role) • Professional tariff employee (Außertariflicher Mitarbeiter) with personnel responsibility • Professional tariff employee (Tariflicher Mitarbeiter) not leading people (specialist role) • Other (please define)
Q9	In which division or department are you working? If you work in more than one division or department, please select the one that you have spent the most time working in lately. • General management • Operations • Logistics • Finance • Sales & marketing • Research & development • IT • Human resources • Purchasing • Quality • Legal • Customer service

	• Technical planning • Health or safety • Environmental issues / sustainability • Administration • Other (please define)
Q10	How many children do you have? • Number „0“ to „10 and more“
Q11	How do you organise childcare for while you are at work? (more than one choice is possible) • Child / children are old enough that they do not need care • Child / children visit kindergarten, which is subsidised, paid for, or provided by your company • Child / children visit kindergarten, which is not subsidised, paid for, or provided by your company • Child / children visit toddler playgroup or have daycare subsidised, paid for, or provided by your company • Child / children visit toddler playgroup or have daycare not subsidised, paid for, or provided by your company • Child / Children visit school • Children are taken care of by spouse or other family member • Other (please define)
Section B: Information about your employer and non-statutory benefits	
Q 12	How many people are employed at your organisation worldwide? • Less than 100 • 100 to 999 • 1,000 to 2,499 • 2,500 to 10,000 • More than 10,000
Q13	Where is the headquarters of your company? • Europe • North America • Asia • South America • Africa • Oceania
Q 14	Which types of non–statutory benefits do your employer offer you and how do you evaluate your non–statutory benefits compared to those that other employers typically offer. • This benefit is offered (please click is applicable) • this benefit is evaluated as better • this benefit is evaluated as equal • this benefit is evaluated as worse • Not applicable (N/A) • Company car • Homeworking is offered problem-free

	• Home office equipment is provided • State of the art home office equipment is provided • Flexible working hours • Free / subsidised meals and beverages • Provision of company pension • Childcare assistance • Educational opportunities for professional and personal development • Accident cover in excess of coverage of German social security • Life insurance • Other insurance that is not related to pension, accident cover, or life insurance • Favourable employee participation options (e.g. stock options)
Q15	Evaluate you Total Cash (base salary plus bonus payment) compared to what you assume other companies offer. • better • comparable • worse • comparison not possible
Section C – Evaluation of non–statutory benefits and evaluation of job retention issues	
Q16	Please evaluate the following non–statutory benefits and your subjective importance attached to them, irrespective of whether these are offered to you in your current position. Please evaluate on a scale of 1 to 5: • Not important at all (1) • Not very important (2) • Indifferent (3) • Important (4) • Very important (5) • Don't know / no comment • Company car • Homeworking is offered problem-free • Home office equipment is provided • State of the art home office equipment is provided • Flexible working hours • Free / subsidised meals and beverages • Provision of company pension • Childcare assistance • Educational opportunities for professional and personal development • Accident cover in excess of coverage of German social security • Life insurance • Other insurance that is not related to pension, accident cover, or life insurance • Favourable employee participation options (e.g. stock options)
Q17	Please evaluate the following statements on a scale of 1 (lowest) to 5 (highest): • Not important at all (1) • Not very important (2) • Indifferent (3) • Important (4) • Very important (5)

	• Don’t know / no comment • In my job, I get the freedom and autonomy that I deserve. • In my team, the level of teamwork is in line with my expectations. • I am committed to my employer. • I get sufficient recognition from my superior for the work that I do. • I have the level of responsibility that is typical for my job and I can exercise it. • In our company, we have a shared objective that we strive to achieve.
Q18	Have you considered leaving your employer in the past? • Yes • No • I have considered it in the past but am not right now • No blanket answer possible
Q19	Are you currently seeking an alternative to your position with another employer? • Not yet, but I will consider this. • I have already applied for a position with another employer (respectively with a recruitment agency) • I have concrete plans to seek a new job • I am happy with my employer and will not switch jobs in the immediate future • Other (please define)
Section D: Further procedure	
Q20	Is there anything else you want to share about the survey, you can do below. • No • Yes (please define)

Source: Own presentation.

Appendix 2: Questionnaire Form (German version)

Umfrage zur Dissertation mit dem Titel: Der Einfluss freiwilliger Nebenleistungen auf die Mitarbeiterbindung von Managern in der verarbeitenden Industrie in Deutschland.
Liebe Teilnehmerin, Lieber Teilnehmer, Vielen Dank, dass Sie es in Betracht ziehen, diesen Fragebogen zu beantworten. Der Fragebogen ist Teil meiner Dissertation (Doctor of Business Administration) an der University of Gloucestershire mit dem Titel: Der Einfluss freiwilliger Nebenleistungen auf die Mitarbeiterbindung von Managern in der verarbeitenden Industrie in Deutschland.

Für ein besseres Verständnis des Themas finden Sie an dieser Stelle eine Definition von freiwilligen Nebenleistungen. Der Begriff „freiwillige Nebenleistungen“ bezieht sich auf den Teil der Gesamtvergütung, der nicht als Geld (z. B. Grundgehalt oder Bonus) ausgezahlt wird. Dies können z. B. Versicherungsleistungen durch den Arbeitgeber, subventionierte Mahlzeiten, Job-Tickets oder andere vom Arbeitgeber bereitgestellte Nebenleistungen sein, zu deren Zahlung er nicht gesetzlich verpflichtet ist, anders als z. B. bei der Zahlung der Sozialversicherungsbeiträge. Auch wenn dies eine Selbstverständlichkeit ist, möchte ich an dieser Stelle noch einmal darauf hinweisen, dass die Teilnahme an dieser Umfrage freiwillig ist. Des Weiteren möchte ich folgende wichtige Informationen mit Ihnen teilen: • Alle Daten werden sicher gespeichert und verwaltet. • Ausschließlich Mitarbeiter*innen der University of Gloucestershire und ich haben Zugriff auf die Rohdaten. • Daten werden nur in aggregierter Form veröffentlicht. Daher ist es für jede veröffentlichte Antwort notwendig, dass mindestens fünf Teilnehmer geantwortet haben, damit keine Rückschlüsse auf einzelne Teilnehmer gezogen werden können. Ich garantiere Ihnen die Vertraulichkeit und Anonymität Ihrer Daten. • Sie können auch einzelne Fragen überspringen. Darüber hinaus versichere ich Ihnen, dass ich den ethischen Leitsätzen und Vorgehensweisen der University of Gloucestershire folge. Am Ende haben Sie die Option, freiwillig Ihre E-Mail-Adresse mit mir zu teilen. Falls Sie das machen, werde ich die wichtigsten Erkenntnisse dieser Befragung mit Ihnen teilen. Ihre Teilnahme an dieser Umfrage wird von mir sehr wertgeschätzt und sollte nicht mehr als 20 Minuten Ihrer Zeit in Anspruch nehmen. Sie können mich jederzeit per E-Mail unter [redacted] kontaktieren. Beste Grüße, Thomas Erbach
Abschnitt A – Allgemeine Informationen

Q1	Sind Sie aktuell in Deutschland in einem Unternehmen in der verarbeitenden Industrie angestellt? • Ja, ich arbeite aktuell in der verarbeitenden Industrie in Deutschland. • Nein, ich arbeite aktuell nicht in der verarbeitenden Industrie in Deutschland.
Q2	Bitte geben Sie Ihr Geschlecht an. • Männlich • Weiblich • Divers • Keine Angabe
Q3	Was ist Ihr Familienstand? • Verheiratet • Ledig • Geschieden • In einer Partnerschaft • Verwitwet • Kein Kommentar
Q4	Wie alt sind Sie? • Zwischen 18 und 29 • Zwischen 30 und 39 • Zwischen 40 und 49 • Zwischen 50 und 59 • Zwischen 60 und 67 • 68 und älter
Q5	Wie lange ist Ihre Betriebszugehörigkeit bei Ihrem aktuellen Arbeitgeber? • Weniger als 1 Jahr • Zwischen 1 und 3 Jahren • Zwischen 3 und 5 Jahren • Zwischen 5 und 10 Jahren • Mehr als 10 Jahre
Q6	Betrachten Sie sich selbst als aktuell in einer Managementfunktion tätig? • Ja

	• Nein • Keine pauschale Antwort möglich
Q7	In welchem Subsektor der verarbeitenden Industrie arbeiten Sie? Ist mehr als ein Subsektor zutreffend, wählen Sie bitte den Kernbereich Ihres Unternehmens aus. • Herstellung von Nahrungs- und Futtermitteln • Getränkeherstellung • Tabakverarbeitung • Herstellung von Textilien • Herstellung von Bekleidung • Herstellung von Leder, Lederwaren und Schuhen • Herstellung von Holz-, Flecht-, Korb- und Korkwaren (ohne Möbel) • Herstellung von Papier, Pappe und Waren daraus • Herstellung von Druckerzeugnissen; Vervielfältigung von bespielten Ton-, Bild- und Datenträgern • Kokerei und Mineralölverarbeitung • Herstellung von chemischen Erzeugnissen • Herstellung von pharmazeutischen Erzeugnissen • Herstellung von Gummi- und Kunststoffwaren • Herstellung von Glas und Glaswaren, Keramik, Verarbeitung von Steinen und Erden • Metallerzeugung und -bearbeitung • Herstellung von Metallerzeugnissen • Herstellung von Datenverarbeitungsgeräten, elektronischen und optischen Erzeugnissen • Herstellung von elektrischen Ausrüstungen • Maschinenbau • Herstellung von Kraftwagen und Kraftwagenteilen • Sonstiger Fahrzeugbau • Herstellung von Möbeln • Herstellung von sonstigen Waren • Reparatur und Installation von Maschinen und Ausrüstungen • Sonstiges (bitte angeben)

Q8	Welcher der folgenden Mitarbeitergruppen würden Sie Ihre aktuelle Funktion zuordnen. Falls Sie unsicher sind, ob Ihre Funktion tariflich oder außertariflich ist, würde ich Sie bitten, „Sonstiges“ zu wählen und die Funktion, falls möglich, kurz zu beschreiben. • Außertariflicher Mitarbeiter mit Mitarbeiterverantwortung (inkl. leitender Angestellter) • Außertariflicher Mitarbeiter ohne Mitarbeiterverantwortung (z. B. Expertenrolle) • Tariflicher Mitarbeiter mit Mitarbeiterverantwortung • Tariflicher Mitarbeiter ohne Mitarbeiterverantwortung • Sonstiges (bitte angeben)
Q9	In welcher Abteilung bzw. Jobfamilie arbeiten Sie? Falls keine Option zutreffend ist, bitte bei "Sonstiges" definieren. • (Allgemeine) Geschäftsführung • Produktion • Logistik • Finanzen • Vertrieb & Marketing • Entwicklung (R&D) • IT • Personal (Human Resources) • Einkauf • Qualität/Audit • Recht/Legal • Kundenservice • Technische Planung • Gesundheits- und Arbeitssicherheit • Umwelt/Nachhaltigkeit • Administration • Sonstiges (bitte angeben)
Q10	Wie viele Kinder haben Sie? Falls Sie keine Kinder haben, wählen Sie bitte 0 aus.

	• Zahl: „0“ bis „10 und mehr“
Q11	Bitte geben Sie noch an, wie Ihre Kinder betreut werden, wenn Sie auf der Arbeit sind. (Mehr als eine Auswahl ist möglich.) • Kind/Kinder ist/sind alt genug und benötigen keine Betreuung während der Arbeitszeit. • Kind/Kinder besucht/besuchen einen Kindergarten, der von meinem Arbeitgeber subventioniert, bezahlt oder betrieben wird. • Kind/Kinder besucht/besuchen einen Kindergarten, der von meinem Arbeitgeber weder subventioniert, bezahlt noch betrieben wird. • Kind/Kinder besucht/besuchen eine Kindertagesstätte / Kindertagespflege, die von meinem Arbeitgeber subventioniert, bezahlt oder betrieben wird. • Kind/Kinder besucht/besuchen eine Kindertagesstätte / Kindertagespflege, die von meinem Arbeitgeber weder subventioniert, bezahlt noch betrieben wird. • Kind/Kinder besucht / besuchen die Schule. • Kind/Kinder wird / werden vom Partner oder einem Familienangehörigen betreut • Sonstiges (bitte angeben)
Abschnitt B: Informationen über Ihren Arbeitgeber und die freiwillige Nebenleistungen	
Q12	Wie viele Mitarbeiter hat Ihr Arbeitgeber weltweit? • Weniger als 100 • 100 bis 999 • 1.000 bis 2.499 • 2.500 bis 10.000 • Mehr als 10.000
Q13	Wo befindet sich der Verwaltungssitz (Headquarter) Ihres Arbeitgebers? • Europa • Nordamerika • Asien • Südamerika • Afrika

	• Ozeanien
Q14	Welche freiwilligen Nebenleistungen bietet Ihnen Ihr Arbeitgeber an und wie würden Sie diese bewerten im Vergleich zu Angeboten von anderen Unternehmen? Falls eine Nebenleistung nicht angeboten wird, bewerten Sie bitte mit "vergleichbar" oder "schlechter". • Nebenleistung wird angeboten (anklickend falls zutreffend) • Diese Nebenleistung wird im Vergleich zum Angebot anderer Unternehmen als besser bewertet • Diese Nebenleistung wird im Vergleich zum Angebot anderer Unternehmen als vergleichbar bewertet • Diese Nebenleistung wird im Vergleich zum Angebot anderer Unternehmen als schlechter bewertet • Bewertung im Vergleich zum Angebot anderer Unternehmen nicht möglich (weiß nicht) • Firmenwagen • Die Option des mobilen Arbeitens (Home-Office) ist problemlos verfügbar • Ausrüstung für mobiles Arbeiten (Home-Office) wird zur Verfügung gestellt • Bereitstellung von digitaler Technologie, die auf dem letzten Stand der Technik ist • Flexible Arbeitszeiten • Kostenfreie/subventionierte Mahlzeiten und Getränke • Betriebliche Altersvorsorge (bAV) • Kinderbetreuung • Möglichkeiten der persönlichen und fachlichen Weiterbildung • Unfallversicherung und Entgeltfortzahlung im Krankheitsfall über das gesetzlich geforderte • Leistungen im Todesfall • Weitere Versicherungsleistungen außer betriebliche Altersvorsorge, Unfallversicherung, Entgeltfortzahlung und Leistungen im Todesfall • Mitarbeiterbeteiligungen (z. B. subventionierter Ankauf von Unternehmensanteilen)

Q15	Wie würden Sie Ihre Gesamtvergütung (Grundgehalt plus Bonuszahlung) im Vergleich zum Angebot anderer Unternehmen bewerten? • Als besser • Als vergleichbar • Als schlechter • Vergleich ist nicht möglich
Abschnitt C – Bewertung der freiwilligen Nebenleistungen und der Mitarbeiterbindung	
Q16	Bitte bewerten Sie die folgenden Nebenleistungen entsprechend der subjektiven Wichtigkeit für Sie, unabhängig davon, ob sie Ihnen im Moment von Ihrem Arbeitgeber angeboten werden oder nicht. Bitte bewerten Sie diese auf einer Skala von 1 (überhaupt nicht wichtig) bis 5 (äußerst wichtig). • Überhaupt nicht wichtig (1) • Etwas wichtig (2) • Relativ wichtig (3) • Sehr wichtig (4) • Äußerst wichtig (5) • Weiß nicht / kein Kommentar • Firmenwagen • Die Option des mobilen Arbeitens (Home-Office) ist problemlos verfügbar • Ausrüstung für mobiles Arbeiten (Home-Office) wird zur Verfügung gestellt • Bereitstellung von digitaler Technologie, die auf dem letzten Stand der Technik ist • Flexible Arbeitszeiten • Kostenfreie/subventionierte Mahlzeiten und Getränke • Betriebliche Altersvorsorge (bAV) • Kinderbetreuung • Möglichkeiten der persönlichen und fachlichen Weiterbildung • Unfallversicherung und Entgeltfortzahlung im Krankheitsfall über das gesetzlich geforderte • Leistungen im Todesfall

	• Weitere Versicherungsleistungen außer betriebliche Altersvorsorge, Unfallversicherung, Entgeltfortzahlung und Leistungen im Todesfall • Mitarbeiterbeteiligungen (z. B. subventionierter Ankauf von Unternehmensanteilen)
Q17	Bitte bewerten Sie die folgenden Aussagen auf einer Skala von 1 (überhaupt nicht wichtig) bis 5 (äußerst wichtig) entsprechend der Wichtigkeit für Sie. • Überhaupt nicht wichtig (1) • Etwas wichtig (2) • Relativ wichtig (3) • Sehr wichtig (4) • Äußerst wichtig (5) • Weiß nicht / kein Kommentar • In meiner Funktion bekomme ich die Freiheiten und Gestaltungsmöglichkeiten, die ich brauche. • In meinem Team ist der Teamzusammenhalt entsprechend meiner Vorstellung. • Ich fühle mich verbunden mit meinem Arbeitgeber. • Ich bekomme ausreichend Anerkennung von meinem direkten Vorgesetzten für meine Arbeit. • Ich bekomme die für meine Funktion übliche Verantwortung und kann diese ausüben. • Bei meinem Arbeitgeber haben wir dieselben Ziele, die wir gemeinsam erreichen möchten.
Q18	Haben Sie in der Vergangenheit darüber nachgedacht, Ihren Arbeitgeber zu verlassen? • Ja • Nein • Ich habe es in der Vergangenheit in Betracht gezogen, aber nun nicht mehr. • Keine pauschale Antwort möglich
Q19	Suchen Sie derzeit aktiv nach Alternativen bei anderen Unternehmen?

	• Noch nicht, aber ich ziehe es in Betracht. • Ich habe mich bereits bei anderen Unternehmen beworben (bzw. meine Bewerbungsunterlagen an Personalvermittler weitergegeben). • Ich habe konkrete Pläne für eine Alternative. • Ich bin zufrieden mit meinem Arbeitgeber und beabsichtige nicht, in naher Zukunft meinen Arbeitsvertrag zu beenden. • Sonstiges (bitte angeben)
Abschnitt D: Weiteres Vorgehen	
Q20	Möchten Sie per E-Mail die wichtigsten Erkenntnisse dieser Befragung zugesendet bekommen? • Nein • Ja (bitte E-Mail angeben)

Appendix 3: Pre-test Interviews for the Questionnaire Translated into English

Pre-Test No. 1

Test person: Director Global Human Resources at a truck supplier

Test date: 22 November 2020

Test duration: approx. 10 minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered?
  - ➔ The reasons for answering the questionnaire were understandable. He did not notice anything out of the ordinary when reading the introduction.
- Can you tell me what you think about the introduction? Please tell me about any concerns that might have prevented you from completing the questionnaire.
  - ➔ When he read the introduction, he felt it was trustworthy. There were no concerns about not completing the questionnaire for data security reasons.

General information:

- What do you understand by the term ‘manufacturing industry’? Were you able to assign a sub-industry to Question 5?
  - ➔ By manufacturing industry, he meant an industry in which things are produced. A product has to be produced, so no services are included. A physical product must be produced. He also identified the sub-industry.
- Questions 2–4, 7 and 8: Were the questions clear to you? Did you have to consider any of these answers?
  - ➔ These questions were clear to him. He made a direct assignment without any difficulties.
- Question 6: What do you understand by the term ‘manager’? Describe it in your own words.
  - ➔ A manager is someone responsible for employees. Furthermore, a manager bears responsibility, has room for manoeuvre, and extensive knowledge in their subject area. This is independent of whether they are an employee covered under collective wage agreement or not. Thus, a non-tariff employee cannot be a

manager as a pure expert and a tariff employee with employee responsibility can be a manager.

- Question 9: Did the different answer categories make sense to you?
  - ➔ Yes, they made sense to him.

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Were the questions clear to you? What is your opinion about the level of difficulty of the questions?
  - ➔ For questions 10 and 11, a further range would be useful. A company with 1,001 employees is different from one with almost 5,000. A further subdivision at 2,500 employees was suggested.
- Question 13: Was the term ‘non-statutory benefits’ comprehensible to you, and did the options listed represent the usual options in your view?
  - ➔ Non-statutory benefits were understood to mean anything that is not ‘normal’. For example, he would not consider 30 days’ leave as voluntary, although 20 days are required by law, because 30 days are customary in the industry.
  - ➔ In his opinion, this question should be supplemented by the commuting allowance/job ticket and such giveaways as gift bags at Christmas to employees.
- Please let me know your thoughts on when to rank the different non-statutory benefits as better/comparable/worse.
  - ➔ The allocation was possible for him, and he was able to select the value in the comparison.

Assessment of non-statutory benefits and staff retention:

- Question 14: Choose an answer and ask why this selection option was decided upon.
  - ➔ Company pension was selected as particularly important. A company pension can thus be a differentiator.
  - ➔ He mentioned that the non-statutory benefits one was accustomed to having were important. For instance, if you previously had 30 days of holiday and the possibility of working from home, you would no longer want to do without it. The same applies to company cars. If you had a company car (especially a ‘high class’ one), you would want to continue to enjoy such a benefit. The car was also mentioned as an instrument of employee retention. An employee is less likely to change jobs if they would be offered a ‘smaller’ car in another company.

- Question 15: Please tell me your assessment of this question: ‘Please describe one of the answers (I am committed to my employer) in your own words’.
  - ➔ Loyalty was a key concern: ‘If the company is loyal to me, I am loyal to the company’.
- Question 15: Please describe one of the answers (e.g., ‘In our company, we have a shared objective that we want to achieve’) in your own words.
  - ➔ For him, this meant whether there is a strategy that everyone can follow. This is important for the culture, the company, the supervisors, and the employees because they want to achieve the same thing and can do so with a strategy.

- Questions 16 and 17: How confident were you in answering these two questions? Would you answer these questions in another questionnaire?
  - ➔ That was no problem, he was highly confident.
  - ➔ The possible answers covered everything. It was discussed that this also related to the length of service. Therefore, I considered whether this should also be asked.
  - ➔ There was generally no apprehension about answering these questions.

- Question 18: Would this option (summary of results) make you answer the questionnaire?
  - ➔ Results were important to him. He stated that people in his position receive many requests for participation, some of which are also of interest. Those questionnaires are more likely to be answered and one wants to see the results.

General questions:

- How was the comprehensibility of the questions? → It was fine.
- Would you arrange the questions differently? → No.
- Were there any technical problems? → For Question 14 (was fixed directly).
- Was it easy for you to answer the questionnaire? Which questions did you have difficulties understanding when answering? → There were no difficulties in understanding. The questionnaire could be answered directly and without problems, except for the technical defect in Question 14.
- How was your well-being during answering the questionnaire? → It was all right.
- Is there anything else you would like to mention regarding the questionnaire (general comments)? → No, everything was mentioned.

Pre-Test No. 2

Test person: Programme Manager in a pharmaceutical/chemical company

Test date: 28 November 2020

Test duration: approx. 15 minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered?
  - ➔ It was understandable and clear to him what was expected and what was being asked.
- Can you tell me what you think about the introduction? Please tell me about any concerns that might have prevented you from completing the questionnaire.
  - ➔ There were no concerns/worries. It was important to him that the results would not present in too much detail afterwards and that no conclusions could be drawn about a person on the basis of the parameters queried.

General information:

- What do you understand by the term 'manufacturing industry'? Were you able to assign a sub-industry to Question 5?
  - ➔ All companies that produce one or more physical products. The company where he was employed is a conglomerate in the chemical and pharmaceutical industry. Therefore, it would be good to be able to select more than one option. Moreover, he found it difficult to assign a sub-industry, as different options applied to his company.

- Questions 2–4, 7 and 8: Were the questions clear for you to answer? Did you have to think about any of these answers?
  - ➔ Questions 2–4, 7 and 8 could be answered clearly by him.

- Question 6: What do you understand by the term 'manager'? Describe it in your own words.
  - ➔ A manager acts autonomously, has responsibility over their (sub-)area, and is active in shaping things. This is possible as an expert or as someone with

leadership of employees. This can be someone in the non-tariff area or someone in one of the highest tariff levels.

- Question 9: Did the different answer categories make sense to you?
  - ➔ It should be supplemented by the possibility of a '*Tagesmutter*' (childminder).

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Were the questions clear to you? What is your opinion about the level of difficulty of the questions?
  - ➔ The answer was clear. It might be useful to ask whether the company is family-run, stock-listed, or managed by a private equity firm.

- Question 13: Was the term 'non-statutory benefits' comprehensible to you, and did the options listed represent the usual options in your view? Please let me know your thoughts on when to rank the different non-statutory as better/comparable/worse.
  - ➔ Definition of non-statutory benefits: everything other than salary and what is not required by law/tariff, i.e., everything the employer provides without having to.
  - ➔ If anything is missing, it is 'flexible working hours'.
  - ➔ Allocation of whether the corresponding non-statutory benefit is better/comparable/worse was difficult because a frame of reference was missing. Therefore, he made a comparison with his last employer to clarify, and so that it would be comprehensible and comparable with others.

Assessment of non-statutory benefits and staff retention:

- Question 14: Please tell me your assessment of this question.
  - ➔ Almost all non-statutory benefits were considered important, but especially home office, as he had to commute an hour himself.
  - ➔ Insurance, on the other hand, was considered less important, as he personally was not a big fan of it.
  - ➔ The problem was that everything was either important or very important to him, apart from insurance.
  - Question 15: Please tell me your assessment of this question:
  - ➔ He had no problems making an assignment, and compared it to Question 13 by saying that the reference and answer were clearly easier in this case.

- Questions 16 and 17: How confident were you in answering these two questions? Would you answer these questions in another questionnaire?
  - ➔ He would only answer the questions if the interview was absolutely anonymous, and he was sure about it.
  - ➔ Further distinction was suggested: ‘Now I am satisfied, but in the medium term I am certainly thinking about it’.

- Question 18: Would this option (summary of results) make you answer the questionnaire?
  - ➔ Only if the result was of immediate concern to him.

General questions:

- How was the comprehensibility of the questions? → The questionnaire was understandable with the exception of the references in Question 13.
- Would you arrange the questions differently? → No.
- Were there any technical problems? → No.
- Was it easy for you to answer the questionnaire? Which questions did you have difficulties understanding when answering? → Only for Question 13.
- How was your well-being while answering the questionnaire? → He did not feel unwell.
- Is there anything else you would like to mention about the questionnaire (general comments)? → No

Pre-Test No. 3

Test person: Head of Investor Relations in the automotive industry

Test date: 7 December 2020

Test duration: 20 minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered?
  - ➔ She found the introduction too long. She saw more than three paragraphs as problematic. She recommended ‘tackling’ people directly. Only in the third

paragraph was the actual topic addressed, and the information about the person was unimportant to her. She suggested presenting the introduction in bullet points and placing the fourth paragraph at the top. Tip: three to four paragraphs maximum, in total the amount should fit on one page in a normal letter. The first line must inspire people to continue reading.

- Can you share with me what you think about the introduction? Please share with me any concerns/worries that might have prevented you from completing the questionnaire.
  ➔ There were no worries or concerns.

General information:

- What do you understand by the term ‘manufacturing industry’? Were you able to assign a sub-industry to Question 5?
  ➔ Anything that produces physical products.

- Questions 2–4, 7 and 8: Were the questions clear for you to answer? Did you have to think about any of these answers?
  ➔ Yes, they were all right.

- Question 6: What do you understand by the term ‘manager’? Describe it in your own words.
  ➔ Responsibility for an entire area.

- Question 9: Did the different answer categories make sense to you?
  ➔ Yes, they made sense.

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Were the questions clear to you?
  ➔ Yes, they were clear.

- Question 13: Was the term ‘non-statutory benefits’ comprehensible to you, and did the options listed represent the usual options in your view? Please let me know your thoughts on when to rank the different non-statutory as better/comparable/worse.
  ➔ Everything that is voluntary and not part of the salary.

- ➔ Company doctor was missing, and it would be worth considering including that as it is very practical, as are flexible working hours.
- ➔ If something is not present, then it cannot be considered ‘worse’, meaning that this part was not understandable for her.

Assessment of non-statutory benefits and staff retention:

- Question 15: Please tell me your assessment of this question:
  - ➔ Sentence on common goals was confusing for her: ‘Who is meant by this, the department or the whole company?’ She advised asking this separately as there are often differences.

- Questions 16 and 17: Would you answer these questions in another questionnaire?
  - ➔ She would rather not, only if she knew the person.

- Question 18: Would this option (summary of results) make you answer the questionnaire.
  - ➔ Only conditionally (i.e., if interested).

General:

- ➔ I would add to the questionnaire the question ‘For which non-statutory benefits would you give up salary?’

General questions:

- Would you arrange the questions differently? → No
- Were there any technical problems? → Multiple answers should not be possible for Question 13.
- Which questions did you have difficulty understanding when answering? → ‘The questions described above, otherwise everything was clear.’

Pre-Test No. 4

Test person: Manager in the operations department of a car supplier

Test date: December 12th, 2020

Test duration: approx. 10 to 15 minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered?
  - ➔ He could, although he mentioned that it was overly long. However, while he found it difficult to say where information should be cut, he advises keeping it shorter.
- Can you tell me what you think about the introduction? Please tell me about any concerns that might have prevented you from completing the questionnaire.
  - ➔ He had no reservations, as it was made clear that no conclusions could be drawn about individual persons.

General information:

- What do you understand by the term ‘manufacturing industry’? Were you able to assign a sub-industry to Question 5?
  - ➔ These are all organisations that handle or process a material/raw material.

- Questions 2–4, 7 and 8: Were the questions clear to you? Did you have to think about any of these answers?
  - ➔ Questions 2–4, 7 and 8 could be answered by him directly and without much thought.

- Question 6: What do you understand by the term ‘manager’? Describe it in your own words.
  - ➔ A manager is someone who manages an area on their own responsibility. This person should either lead a team or the corresponding area and work independently.

- Question 9: Did the different answer categories make sense to you?
  - ➔ Yes.

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Could you answer the questions clearly?
  - ➔ These questions were clear and could be answered quickly. He suggested possible further division, i.e., more possibilities with the size of the company.

- Question 13: Was the term ‘non-statutory benefits’ comprehensible to you, and did the options listed represent the usual options in your view? Please let me know your thoughts on when you should classify the different non-statutory benefits as better/comparable/worse.

➔ It was clear what was meant by this. The allocation was sometimes not easy and was therefore often done intuitively and in good conscience. For him, these were all the usual non-statutory benefits listed.

Assessment of non-statutory benefits and staff retention:

- Question 14: Take two to three answers and ask why this selection option was used.
  ➔ Death/disability benefits were chosen as important due to his personal concern. For him, everything was important or very important, other than some insurance benefits.

- Question 15: Please describe one of the answers (e.g., I feel connected to my employer – relatively important 4) in your own words.
  ➔ Attachment to the employer is when you feel you are loyal to the employer and the employer is loyal to you. When you turn down offers because you feel committed to the company.

- Questions 16 and 17: How confident were you in answering these two questions? Would you answer these questions in another questionnaire?
  ➔ He was sure and generally had no problems in answering such questions in serious questionnaires. Moreover, for him, these questionnaires typically come in the context of a doctoral thesis.

- Question 18: Would this option (summary of results) make you answer the questionnaire.
  ➔ This is always very situational and cannot be answered in general.

General questions:

- How was the comprehensibility of the questions? → Questions were understandable.
- Would you arrange the questions differently? → No.
- Were there any technical problems? → No.

- Was it easy for you to answer the questionnaire? Which questions did you have difficulties understanding when answering? → All questions were clear and unambiguous.
- How was your well-being while answering the questionnaire? → ‘My well-being was good.’
- Is there anything else you would like to mention about the questionnaire (general comments)? → No, he felt that the questionnaire was good.

Pre-Test No. 5

Test person: Head of Sales in the automotive industry

Test date: December 13th, 2020

Test duration: approx. 10 (max. 15) minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered?
  - ➔ He considered the introduction helpful because everything was explained.

- Please tell me about any concerns that might have prevented you from completing the questionnaire.
  - ➔ The introduction was considered important to alleviate these concerns and to understand why to complete the questionnaire.

General information:

- Questions 2–4, 7 and 8: Were the questions clear to you? Did you have to think about any of these answers?
  - ➔ He understood the questions and was able to answer them without any problems. One suggestion was to ask about the respondent’s current marital status.
- Question 9: Did the different answer categories make sense to you?
  - ➔ Yes, they made sense to him.

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Could you answer the questions clearly? Was it easy for you to answer the questions?
  - ➔ They were all clear and quick to answer.

- Question 13: Was the term ‘non-statutory benefits’ comprehensible to you, and did the options listed represent the usual options in your view? Please let me know your thoughts on when you should classify the different non-statutory benefits as better/comparable/worse.
  - ➔ Definition of non-statutory benefits: Everything that can be deducted from the gross salary, e.g., company car, company pension scheme, or job bicycle.
  - ➔ If anything is missing, it would be ‘flexible working hours’ or the ability to accumulate holiday days (or bonuses) and pay into a lifetime account (in Germany, this usually enables you to take a sabbatical or retire early based on collected hours).
  - ➔ Allocation of whether the corresponding ancillary service is better/comparable/worse was possible without much thought on his part.

Assessment of non-statutory benefits and staff retention:

- Question 14: Please tell me your assessment of this question:
  - ➔ Almost all non-statutory benefits were considered important, but he would subdivide the individual insurances again in more detail.
  - ➔ The questions were easy to answer, and the distinction from Question 13 was also clear.

- Question 15: Please tell me your assessment of this question:
  - ➔ The question was rated as understandable and good. He had no problems answering the question, even though ‘similar’ was asked in parts.

- Questions 16 and 17: How confident were you in answering these two? Would you answer these questions in another questionnaire?
  - ➔ There were no concerns here, as it was pointed out at the beginning that everything would be treated confidentially.

- Question 18: Would this option (summary of results) make you answer the questionnaire.
  - ➔ Yes, it would.

General questions:

- How was the comprehensibility of the questions? → Everything was comprehensible.
- Would you arrange the questions differently? → No.
- Were there any technical problems? → No.
- Was it easy for you to answer the questionnaire? → He did not stumble over any questions, everything went ‘smoothly’.
- Were there any difficulties in understanding the answer? → No.
- How did you feel while answering the questionnaire? → He did not feel uncomfortable.

Pre-Test No. 6

Test person: Manager Compensation & Benefits in an industrial company

Test date: 4 January 2021

Test duration: approx. 10 minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered?
  - ➔ There was no objection here. The introduction made the questionnaire topic clear to him.

General information:

- Questions 2–4, 7 and 8: Were the questions clear to you? Did you have to think about any of these answers?
  - ➔ All questions could be answered easily, quickly, and without too much thought. There were no problems.

- Question 9: Did the different answer categories make sense to you?
  - ➔ They were considered reasonable.

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Could you answer the questions clearly?
  - ➔ Again, it was confirmed that they were clear and could be answered.

- Question 13: Was the term ‘non-statutory benefits’ comprehensible to you, and did the options listed represent the usual options in your view? Please let me know your thoughts on when you should classify the different non-statutory benefits as better/comparable/worse.

➔ It was comprehensible what was meant by non-statutory benefits. It was also confirmed that, from his point of view, all the usual non-statutory benefits were included.

➔ However, it was pointed out that the classification as better/comparable/worse was not easy. He asked what the comparison group was as no comparison group was named.

Assessment of non-statutory benefits and staff retention:

- Question 14: Please tell me your assessment of this question:

  ➔ In contrast to the previous question, an assignment was easier and perceived as better.

- Question 15: Please tell me your assessment of this question:

  ➔ The question was considered understandable and good. There were no problems with the assignment and it was considered useful to make the link to staff retention.

- Questions 16 and 17: How confident were you in answering these two? Would you answer these questions in another questionnaire?

  ➔ He confirmed that, in the right environment, he would answer these questions. Such a survey was considered to be such an environment.

- Question 18: Would this option (summary of results) make you answer the questionnaire?

  ➔ Yes, he answered that additional information on the subject of compensation and benefits was always a great advantage for him.

General questions:

- How was the comprehensibility of the questions? → Everything was comprehensible with the exception of Question 13.
- Would you arrange the questions differently? → No.
- Were there any technical problems? → No.

- Was it easy for you to answer the questionnaire? → Yes, it was, with the exception of Question 13.
- Were there any difficulties in understanding the answer? → No.
- How did you feel while answering the questionnaire? → The interviewee felt very comfortable.
- Is there anything else you would like to mention about the questionnaire (general comments)? → No.

Pre-Test No. 7

Test person: Logistic Manager in a mechanical engineering company

Test date: 4 January 2021

Test duration: approx. 10 minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered?
  - ➔ The introduction was considered comprehensible and useful. However, he pointed out that the introduction was long. Some people would certainly find it helpful to know who the data goes to, whereas others may be more pressed for time.

General information:

- Questions 2–4, 7 and 8: Were the questions clear for you to answer? Did you have to think about any of these answers?
  - ➔ It was confirmed that these questions could be answered quickly and without much thinking. He described them as standard questions.

- Question 9: Did the different answer categories make sense to you?
  - ➔ Yes, they made sense.

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Could you answer the questions clearly?
  - ➔ It was pointed out that managers were being interviewed here, meaning that they should have this information in mind and be able to answer quickly.

- Question 13: Was the term ‘non-statutory benefits’ comprehensible to you, and did the options listed represent the usual options in your view? Please let me know your thoughts on when you should classify the different non-statutory benefits as better/comparable/worse.
  - ➔ It was comprehensible to him what was meant by non-statutory benefits. It was pointed out that especially his employees (also partly managers) highly appreciate the working time model (flexible working hours).
  - ➔ First, he had to think as it was not quite clear. Here, a subjective assessment was made based on his own experience, which he hoped was correct.

Assessment of non-statutory benefits and staff retention:

- Question 14: Please tell me your assessment of this question:
  - ➔ He had to think about the assignment, but he considered it easier than Question 13, as he was supposed to make a subjective assignment himself.

- Question 15: Please tell me your assessment of this question:
  - ➔ This was understandable, but the delineation of different questions was sometimes not clear. The wording should be refined.

- Questions 16 and 17: How confident were you in answering these two questions? Would you answer these questions in another questionnaire?
  - ➔ He had no problem sharing his responses, even less so if it were anonymous and a scientific study.

- Question 18: Would this option (summary of results) make you answer the questionnaire?
  - ➔ Yes, that usually always helps when you are offered something for your time, even if you may never look at it.

General questions:

- How was the comprehensibility of the questions? → Good, though slightly less so for Question 13.
- Would you arrange the questions differently? → No.
- Were there any technical problems? → No.
- Was it easy for you to answer the questionnaire? → Yes.

- Were there any difficulties in understanding the answer? → No.
- How did you feel while answering the questionnaire? → Particularly good, was pleasant.
- Is there anything else you would like to mention about the questionnaire (general comments)? → No.

Pre-Test No. 8

Test person: Manager Global Compensation & Benefits

Test date: 03.01.2021

Test duration: approx. 15 minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered?
- Can you tell me what you think about the introduction? Please tell me about any concerns that might have prevented you from completing the questionnaire.
  - ➔ The information was considered helpful and not too long. He had no concerns, and the information was more likely to make him want to complete the questionnaire rather than discouraging him from doing so.

General information:

- Questions 2–4, 7 and 8: Were the questions clear to you? Did you have to think about any of these answers?
  - ➔ The questions could be answered directly and easily.

- Question 6: What do you understand by the term ‘manager’? Describe it in your own words.
  - ➔ Someone with or without staff who is solely responsible for an area or ‘discipline’, or a sub-area or ‘sub-discipline’. That is, a subject area or job family or an area of it. The important thing is that one is solely responsible for this.

- Question 9: Did the different answer categories make sense to you?
  - ➔ What was missing here was that multiple answers are possible. This should still be implemented technically.

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Could you answer the questions clearly?
  ➔ Yes, they could be answered without any problems.

- Question 13: Was the term ‘non-statutory benefits’ comprehensible to you, and did the options listed represent the usual options in your view? Please let me know your thoughts on when you should classify the different non-statutory benefits as better/comparable/worse.
  ➔ Here, as with Question 4, he was missing another variable response influencing retention. For example, if someone has a basic annual salary of 800,000 EUR, retention would be high, even with ‘bad’ non-statutory benefits. Another variable besides the basic salary (or bonus) is the emotional attachment to the company. If this is there, retention can also occur without superior non-statutory benefits. It was recommended to distinguish this more precisely. It is also possible to be dissatisfied and to be tied to the company simply out of fear of something new.

Assessment of non-statutory benefits and staff retention:

- Question 14: Please tell me your assessment of this question:
  ➔ Regarding questions 13 and 14, he mentioned finding the design ‘great and cool’. The following non-statutory benefits could be added: Medical check-ups, job tickets, and company bicycle.

- Question 15: Please tell me your assessment of this question:
  ➔ This, on the other hand, was not entirely clear to him. Here, the wording should be reconsidered, e.g., whether it is true for the person or it is important for the person. Another wording for ‘important’ should be found in the answer options.

- Questions 16 and 17: How confident were you in answering these two questions? Would you answer these questions in another questionnaire?
  ➔ He would answer it as anonymity of the data security was assured.

- Question 18: Would this option (summary of results) make you answer the questionnaire?
  ➔ He would also answer it without any further option, as he reported answering all such questionnaires so as to not invoke negative karma.

General questions:

- How was the comprehensibility of the questions? → It was good, but see supplements to questions 13 and 14.
- Would you arrange the questions differently? → No.
- Were there any technical problems? → Only for Question 9.
- Was it easy for you to answer the questionnaire? Which questions did you have difficulties understanding when answering? → It was easy to answer and understandable.
- How was your interest in answering the questionnaire? → It was great, because the topic interested him.
- How were you feeling? → Good.

Pre-Test No. 9:

Test person: HR Manager Organisational Development at a mechanical engineering company

Test date: 18 January 2021

Test duration: approx. 10 minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered?
  - ➔ This was understandable for him.
- Can you tell me what you think about the introduction? Please tell me about any concerns that might have prevented you from completing the questionnaire.
  - ➔ It should perhaps be emphasised earlier that this survey is anonymous. Either address this above or underline it in the text.

General information:

- What do you understand by the term ‘manufacturing industry’? Were you able to assign a sub-industry to Question 5?
  - ➔ Mechanical engineering, chemicals, automotive, etc., i.e., everything that involves the refinement of products that can be touched as part of the value creation.

- ➔ Sub-industry was not quite as easy as his company was involved in several different sub-industries. Therefore, the area in which the company had the strongest presence was chosen.

- Questions 2–4, 7 and 8: Were the questions clear to you? Did you have to think about any of these answers?
  - ➔ Everything could be answered without too much thought.

- Question 6: What do you understand by the term ‘manager’? Describe it in your own words.
  - ➔ A manager is someone who either manages staff in one area or complex projects where you must access staff even without management responsibility. The second is often even more difficult and requires almost more management of tasks.

- Question 9: Did the different answer categories make sense to you?
  - ➔ They made sense, although in his experience some services were also very location-dependent, e.g., childcare was in great demand at some locations but less so at others.

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Could you answer the questions clearly? Was it easy for you to answer the questions?
  - ➔ These questions could be answered directly and without much thought.

- Question 13: Was the term ‘non-statutory benefits’ comprehensible to you, and did the options listed represent the usual options in your view? Please let me know your thoughts on when you should classify the different non-statutory benefits as better/comparable/worse.
  - ➔ It was understandable for him, but it could be supplemented by the following non-statutory benefits: Job ticket, mobility, company bicycle, and corporate benefits programme.
  - ➔ He had dealt with such issues in his previous job in counselling and had a good overview. He was able to answer because he had a good comparison through this job. However, a clear point of reference would otherwise have been an advantage.

Assessment of non-statutory benefits and staff retention:

- Question 14: Please tell me your assessment of this question:
  - ➔ This question could be answered without any problems, just like Question 13.

- Question 15: Please tell me your assessment of this question:
  - ➔ The following was noticeable: Here it was not so easy to distinguish what is personally important in relation to the question and what you also have at the moment. He had to stop and think every now and then. Another hint could be helpful.

- Questions 16 and 17: How confident were you in answering these two questions? Would you answer these questions in another questionnaire?
  - ➔ There were no problems, he was very confident.
  - ➔ Yes, probably, maybe slightly adjust the questions a bit more.

Question 18: Would this option (summary of results) make you answer the questionnaire?
  - ➔ That would definitely interest him and make him want to participate.

General questions:

- How was the comprehensibility of the questions? → It was good.
- Would you arrange the questions differently? → No.
- Were there any technical problems? → No
- Was it easy for you to answer the questionnaire? Which questions did you have difficulties understanding when answering? → There were none.
- How did you feel while answering the questionnaire? → I felt all right.
- Is there anything else you would like to mention regarding the questionnaire (general comments)? → No, everything was mentioned.

Pre-Test No. 10:

Test person: Marketing Manager at a machine manufacturer (packaging technology)

Test date: January 23rd, 2021

Test duration: less than 10 minutes

Introduction:

- Could you understand from the introduction why the questionnaire should be answered? Can you tell me what you think about the introduction? Please tell me about any concerns that might have prevented you from completing the questionnaire.
  - ➔ The introduction was perceived as clear and well-structured, and she was able to orient herself well. She would not change anything in the introduction.

General information:

- What do you understand by the term ‘manufacturing industry’? Were you able to assign a sub-industry to Question 5?
  - ➔ Everything that has to do with the refinement and manufacture of products: Elements are manufactured or bought from others and then processed/constructed into a product. This does not only have to be metals but can also be food (e.g., where chips are made from potatoes). It is the process of building up a product/item.

- Questions 2–4, 7 and 8: Were the questions clear to you? Did you have to think about any of these answers?
  - ➔ These were easy for her to answer.

  Question 6: What do you understand by the term ‘manager’? Describe it in your own words.
  - ➔ A management position, i.e., someone who leads employees or has divisional responsibility.

- Question 9: Did the different answer categories make sense to you?
  - ➔ They made sense and the response options were also comprehensive.

Information about the employer and non-statutory benefits:

- Questions 10 to 12: Could you answer the questions clearly? Was it easy for you to answer the questions?
  - ➔ As a manager, you know these numbers and they were easy and quick to answer. Everyone in management positions should be able to answer these quickly.

- Question 13: Was the term ‘non-statutory benefits’ comprehensible to you, and did the options listed represent the usual options in your view? Please let me know your thoughts on when you should classify the different non-statutory benefits as better/comparable/worse.
    - ➔ There were a lot of non-statutory benefits, certainly not too few, rather too many. She did not miss any.
    - ➔ This was well presented so that she could answer the questions quickly and well.

Assessment of non-statutory benefits and staff retention:

- Question 14: Please tell me your assessment of this question:
    - ➔ The response options (scale) were considered precise and accurate, and the questions could also be answered directly.

- Question 15: Please tell me your assessment of this question:
    - ➔ The points listed are the most important aspects for her to stay with the employer. Therefore, the questions were also considered good. The quality of the employer was defined for her by this, meaning that she could effectively answer the question.

- Questions 16 and 17: How confident were you in answering these two questions? Would you answer these questions in another questionnaire?
    - ➔ Anonymously, she would answer the questions in any case, although she flinched at the beginning. However, the questions and options were acceptable and comprehensible.

- Question 18: Would this option (summary of results) make you answer the questionnaire?
    - ➔ Generally, no, only if she knew the research/researcher.

General questions:

- How was the comprehensibility of the questions? → Good.
- Would you arrange the questions differently? → No.
- Were there any technical problems? → No.

- How did you feel while answering the questionnaire? → Good, because the questionnaire was short and quick.
- Is there anything else you would like to mention about the questionnaire (general comments)? → No.

Appendix 4: Draft of Questionnaire Form (English Version)

Survey for my dissertation with the title: The impact of non-statutory benefits on non-executive manager retention in the manufacturing industry in Germany.
Dear Participant, Thank you very much for considering answering this questionnaire. The questionnaire is part of my dissertation (Doctor of Business Administration) at the University of Gloucestershire entitled: The impact of non-statutory benefits on non-executive manager retention in the manufacturing industry in Germany. Your answers should help me gather quantitative data to close a research gap and evaluate how non-statutory benefits influence the retention of non-executive managers in the German manufacturing industry. You have been invited to participate in this survey because I determined that you are part of a chosen sample (non-executive manager in the manufacturing industry in Germany) and could provide valuable information to close the abovementioned research gap based on your experience. Alternatively, somebody else who had already answered thought so and shared this survey with you, or you found the survey interesting and chose to open it. Although self-explanatory, I do wish to point out that this survey is voluntary. Furthermore, I will share the following important information with you: - All data will be stored only on servers in the European Union - Only I and faculty of the University of Gloucestershire will have access to the data. Data will only be published in an aggregated form. For this purpose, at least five answers are required, and it should not be possible to draw conclusions from any of your answers. - I guarantee to you that data will be made confidential and anonymous. Furthermore, I will not request your name or your company's name. Please also feel free to skip any questions that you feel touch on your personal information. Moreover, I assure to follow the principles and procedures of the University of Gloucestershire Gloucestershire as stated in their handbook.

The questionnaire is designed to not take more than 20 minutes of your time. At the end, you have the option to share your email address with me; keep in mind that this is absolutely voluntary. If you decide to do so, I will share the key research findings with you. Additionally, I will request permission to contact you afterwards again for possible follow-up. I thank you for reading this information, and I would be highly grateful for your participation. Kind regards, Thomas Erbach	
Section 1 – General Information	
Q1	Are you working in the manufacturing industry? (You cannot participate in the survey if you are not working in the manufacturing industry, e.g. if your industry is within the primary sector, in infrastructure, construction, retail trade, health care, education, or in any other service-related industry including the financial sector, public services, etc.) • Yes, I work in the manufacturing industry. • No, I work in a different industry, other than manufacturing.
Q2	Are you currently employed? • Yes • No
Q3	What is your gender? • Male • Female • Diverse • No comment
Q4	What is your marital status? • Married • Single • Divorced • Partnership • Other

	• No comment
Q5	How old are you? [Insert number field] • Between 18 and 29 • Between 30 and 39 • Between 40 and 49 • Between 50 and 59 • Between 60 and 67 • 68 or older
Q6	In which part of the manufacturing industry are you working? 1 – Manufacture of food products 2 – Manufacture of beverages 3 – Manufacture of tobacco products 4 – Manufacture of textiles 5 – Manufacture of wearing apparel 6 – Manufacture of leather and related products 7 – Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials 8 – Manufacture of paper and paper products 9 – Printing and reproduction of recorded media 10 – Manufacture of coke and refined petroleum products 11 – Manufacture of chemicals and chemical products 12 – Manufacture of pharmaceuticals, medicinal chemical and botanical products 13 – Manufacture of rubber and plastics products 14 – Manufacture of other non-metallic mineral products 15 – Manufacture of basic metals 16 – Manufacture of fabricated metal products, except machinery and equipment 17 – Manufacture of computer, electronic and optical products 18 – Manufacture of electrical equipment 19 – Manufacture of machinery and equipment 20 – Manufacture of motor vehicles, trailers and semi-trailers 21 – Manufacture of other transport equipment

	22 – Manufacture of furniture 23 – Other manufacturing 24 – Repair and installation of machinery and equipment
Q7	At which of the following hierarchy levels would you rank your job yourself? • Professional non-tariff employee (Außertariflicher Mitarbeiter) with personnel responsibility • Professional non-tariff employee (Außertariflicher Mitarbeiter) not leading people (expert role) • Professional tariff employee (Tariflicher Mitarbeiter) with personnel responsibility • Professional tariff employee (Tariflicher Mitarbeiter) not leading people (specialist role) • Other (please define)
Q8	In which division or department are you working? • General Management • Operations incl. logistics • Finance • Sales & Marketing • Research & Development • IT • Human Resources • Purchasing • Quality • Legal • Customer Service • Technical Planning • Health or Safety Support • Environmental Issues / Sustainability • Administration
Q9	How many children do you have? [Insert number field / insert “0” if not applicable)] • Drop down 0 to 12
Q10	Please provide more information on how children are being taken care of when you are at work. (more than one choice is possible)

	• Children are old enough that they do not need day-care. • Children visit Kindergarten subsidized or fully provided or paid for by company • Children visit other Kindergarten or private Day Care not paid / provided by company • Children visit school • Children are being taken care of by spouse or other family member. • Other (please specify)
Section 2 – Employer information and non-statutory benefits	
Q11	How many people are employed at your organization worldwide? • Less than 100 • 100-999 • 1,000-2,499 • 2.500-9,999 • More than 10,000
Q12	Where is the headquarter of your company? • Europe • North America • Asia • South America • Africa • Australia
Q13	Which types of non–statutory benefits does your employer offer you and how do you evaluate non–statutory benefits? Compared to what other employers typically offer. • This benefit is offered (please click is applicable) • this benefit is evaluated as better • this benefit is evaluated as equal • this benefit is evaluated as worse • Not applicable (N/A) • Company car • Homeworking is offered problem-free

	• Home office equipment is provided • State of the art home office equipment is provided • Flexible working hours • Free / subsidised meals and beverages • Provision of company pension • Childcare assistance • Educational opportunities for professional and personal development • Accident cover in excess of coverage of German social security • Life insurance • Other insurance that is not related to pension, accident cover, or life insurance • Favourable employee participation options (e.g. stock options)
Section 3 – Evaluation of non-statutory benefits and evaluation of job-retention issues	
Q14	Please evaluate the following non–statutory benefits and your subjective importance attached them, irrespective of whether these are offered to you in your current position. Please evaluate on a scale of 1 to 5: • Not important at all • Not very important • Indifferent • Important • Very important • Don’t know / no comment • Company car • Homeworking is offered problem-free • Home office equipment is provided • State of the art home office equipment is provided • Flexible working hours • Free / subsidised meals and beverages • Provision of company pension • Childcare assistance • Educational opportunities for professional and personal development • Accident cover in excess of coverage of German social security • Life insurance • Other insurance that is not related to pension, accident cover, or life insurance

	• Favourable employee participation options (e.g. stock options)
Q15	Please evaluate the following statements on a scale of 1 (lowest) to 5 (highest): 1 – Not important at all 2 – Not very important 3 – Indifferent 4 – Important 5 – Very important • In my job, I get the freedom and autonomy that I deserve. • In my team, the level of teamwork is in line with my expectations. • I am committed to my employer. • I get sufficient recognition from my superior for the work that I do. • I have the level of responsibility that is typical for my job and I can exercise it. • In our company, we have a shared objective that we strive to achieve.
Q16	Have you ever considered leaving your employer? • Yes • No • I have considered it in the past but not right now.
Q17	Are you currently seeking an alternative to your position, from another employer? • Not yet, but I will consider this. • I have already applied to another employer. • I have concrete plans to seek such an alternative. • I am happy with my employer and I will not terminate my employment in the very near future.
Section D: Further procedure	
Q18	May I contact you afterwards for further questions? • No • Yes (please enter e-mail)

Appendix 5: Results of regression testing for H1 to H4 for different age groups

Table 42: H1 regression results for the impact of non-statutory benefits influence on work engagement

		Dependent variable			
Independent variable		Work engagement			
		18 - 29	30 – 39	40 - 49	Over 50
Company car (CAR)	Coefficient	-0.100	0.295	0.325	0.250
	Standard error	0.266	0.236	0.244	0.326
	T-statistic	-0.375	1.252	1.330	0.766
Working from home (WH)	Coefficient	-0.235	0.796***	-0.278	0.442
	Standard error	0.274	0.235	0.304	0.328
	T-statistic	-0.858	3.392	-0.914	1.351
Equipment for home office (HOE)	Coefficient	0.127	0.790***	0.064	0.667*
	Standard error	0.238	0.184	0.269	0.342
	T-statistic	0.533	4.294	0.237	1.951
Digital technology (DT)	Coefficient	-0.117	0.608***	0.756**	0.757**
	Standard error	0.250	0.212	0.303	0.363
	T-statistic	-0.469	2.871	2.495	2.085
Flexible working hours (FLEX)	Coefficient	-0.016	0.396*	0.241	0.495
	Standard error	0.206	0.225	0.278	0.361
	T-statistic	-0.079	1.758	0.867	1.371
Meals and beverages (MB)	Coefficient	-0.384*	0.650***	0.127	0.360
	Standard error	0.205	0.191	0.219	0.290
	T-statistic	-1.880	3.403	0.579	1.241
Company provided pension (PEN)	Coefficient	-0.260	0.530***	0.277	0.590*
	Standard error	0.241	0.195	0.240	0.309
	T-statistic	-1.079	2.710	1.152	1.908
Childcare assistance (CA)	Coefficient	0.042	0.107	0.212	-0.387
	Standard error	0.230	0.199	0.252	0.430
	T-statistic	0.185	0.535	0.843	-0.901
Educational opportunities (EDU)	Coefficient	0.381	0.678***	0.576**	0.685*
	Standard error	0.245	0.209	0.272	0.397

	T-statistic	1.555	3.249	2.115	1.726
Accident coverage (AI)	Coefficient	0.083	0.419**	0.136	0.287
	Standard error	0.225	0.189	0.215	0.316
	T-statistic	0.368	2.215	0.632	0.910
Life insurance coverage (LI)	Coefficient	0.056	0.234	0.145	-0.349
	Standard error	0.197	0.191	0.214	0.329
	T-statistic	0.286	1.225	0.674	-1.060
Other insurances (OI)	Coefficient	-0.174	0.319*	0.126	0.487
	Standard error	0.222	0.189	0.216	0.325
	T-statistic	-0.788	1.688	0.584	1.497
Share compensation (SC)	Coefficient	0.204	0.249	0.488**	0.190
	Standard error	0.220	0.195	0.224	0.312
	T-statistic	0.928	1.272	2.182	0.612
NSB_Total	Coefficient	0.015	0.104***	0.072*	0.120**
	Standard error	0.033	0.031	0.037	0.052
	T-statistic	0.452	3.420	1.946	2.321
R^2		0.213	0.286	0.200	0.258
Observations		57	93	77	55
Note:					*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 43: H2 regression results for the impact of non-statutory benefits compared to the competition (evaluated as 'better') on work engagement

		Dependent variable:			
Independent variable		Work engagement			
		18 - 29	30 – 39	40 – 49	Over 50
Company car (CAR)	Coefficient	n/a	0.340	-0.196	-0.251
	Standard error	n/a	0.255	0.239	0.445
	T-statistic	n/a	1.332	-0.820	-0.564
Working from home (WH)	Coefficient	-0.047	-0.281	-0.216	-0.183
	Standard error	0.347	0.251	0.522	0.510
	T-statistic	-0.136	-1.122	-0.414	-0.360
Equipment for home	Coefficient	-0.231	0.242	-0.324	1.128***
	Standard error	0.350	0.246	0.273	0.395

office (HOE)	T-statistic	-0.661	0.981	-1.186	2.857
Digital technology (DT)	Coefficient	0.039	0.162	-0.182	0.610
	Standard error	0.373	0.250	0.237	0.403
	T-statistic	0.104	0.647	-0.768	1.513
Flexible working hours (FLEX)	Coefficient	-0.096	0.130	n/a	0.624
	Standard error	0.400	0.238	n/a	0.412
	T-statistic	-0.240	0.546	n/a	1.513
Meals and beverages (MB)	Coefficient	-0.071	0.377	0.773**	0.449
	Standard error	0.356	0.267	0.320	0.668
	T-statistic	-0.200	1.414	2.419	0.671
Company provided pension (PEN)	Coefficient	0.124	0.366	0.185	0.175
	Standard error	0.372	0.260	0.305	0.453
	T-statistic	0.334	1.406	0.607	0.387
Childcare assistance (CA)	Coefficient	0.438	-0.068	0.643	0.718
	Standard error	0.332	0.374	0.460	1.101
	T-statistic	1.320	-0.182	1.398	0.652
Educational opportunities (EDU)	Coefficient	-0.048	n/a	0.335	0.700
	Standard error	0.351	n/a	0.253	0.468
	T-statistic	-0.138	n/a	1.327	1.497
Accident coverage (AI)	Coefficient	-0.124	-0.401	0.701**	0.281
	Standard error	0.390	0.352	0.263	0.590
	T-statistic	-0.318	-1.138	2.667	0.476
Life insurance coverage (LI)	Coefficient	0.188	0.251	0.152	-0.056
	Standard error	0.365	0.296	0.311	0.605
	T-statistic	0.516	0.847	0.490	-0.093
Other insurances (OI)	Coefficient	0.098	0.319	0.319	-0.263
	Standard error	0.396	0.322	0.281	0.633
	T-statistic	0.248	0.991	1.134	-0.415
Share compensation (SC)	Coefficient	0.332	0.181	0.199	-0.528
	Standard error	0.342	0.354	0.319	0.732
	T-statistic	0.970	0.511	0.624	-0.722

R^2	n/a[33]	0.551	0.413	n/a
Observations	15	41	35	17
Note:				*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 44: H2 regression results for the impact of non-statutory benefits compared to the competition (evaluated as 'worse') on work engagement

		Dependent variable			
Independent variable		Work engagement			
		18 - 29	30 – 39	40 – 49	Over 50
Company car (CAR)	Coefficient	n/a	-0.048	n/a	-0.102
	Standard error	n/a	0.413	n/a	1.141
	T-statistic	n/a	-0.117	n/a	-0.089
Working from home (WH)	Coefficient	-0.124	-0.508	0.939	0.208
	Standard error	0.377	0.308	0.674	0.484
	T-statistic	-0.328	-1.649	1.394	0.429
Equipment for home office (HOE)	Coefficient	-0.429	-0.470	-0.183	0.042
	Standard error	0.384	0.332	0.353	0.466
	T-statistic	-1.117	-1.414	-0.518	0.091
Digital technology (DT)	Coefficient	-0.106	-0.210	-0.916**	-0.953
	Standard error	0.392	0.323	0.416	0.670
	T-statistic	-0.270	-0.650	-2.201	-1.423
Flexible working hours (FLEX)	Coefficient	0.421	-0.520	n/a	0.493
	Standard error	0.400	0.415	n/a	0.561
	T-statistic	1.053	-1.252	n/a	0.879
Meals and beverages (MB)	Coefficient	0.120	0.276	0.123	0.589
	Standard error	0.479	0.313	0.274	0.533
	T-statistic	0.251	0.881	0.449	1.104
Company provided pension (PEN)	Coefficient	-0.387	-0.082	0.157	0.698
	Standard error	0.420	0.302	0.296	0.453
	T-statistic	-0.922	-0.270	0.530	1.540
Childcare assistance (CA)	Coefficient	-0.036	0.059	0.328	0.340
	Standard error	0.390	0.323	0.285	0.440

[33] R^2 not displayed if sample less than n=20

	T-statistic	-0.092	0.182	1.150	0.773
Educational opportunities (EDU)	Coefficient	-0.102	n/a	-0.146	0.447
	Standard error	0.410	n/a	0.367	0.546
	T-statistic	-0.248	n/a	-0.396	0.818
Accident coverage (AI)	Coefficient	-0.445	0.101	0.245	-1.322*
	Standard error	0.405	0.285	0.256	0.647
	T-statistic	-1.1099	0.354	0.960	-2.043
Life insurance coverage (LI)	Coefficient	-0.447	0.609*	0.156	0.251
	Standard error	0.478	0.334	0.283	0.574
	T-statistic	-0.936	1.827	0.552	0.438
Other insurances (OI)	Coefficient	0.268	0.375	0.098	-0.474
	Standard error	0.396	0.309	0.258	0.531
	T-statistic	0.679	1.212	0.379	-0.893
Share compensatio n (SC)	Coefficient	0.177	-0.162	0.080	-0.455
	Standard error	0.412	0.313	0.279	0.593
	T-statistic	0.430	-0.517	0.288	-0.768
R^2		n/a	0.215	0.503	n/a
Observations		15	41	35	17
Note:					*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 45: H2 regression results for the impact of non-statutory benefits personally-evaluated on work engagement (age groups 18–29 and 30–39)

		Depended variable: Work engagement			
Independent variable		18 - 29		30 - 39	
		Interaction effect	Base point	Interaction effect	Base point
Company car (CAR.C)	Coefficient	0.434**	-1.542	0.101	-0.239
	Standard error	0.211	0.645	0.198	0.527
	T-statistic	2.058	-2.392	0.509	-0.454
Working from home (WH.C)	Coefficient	0.073	-0.537	0.104	0.004
	Standard error	0.216	0.782	0.149	0.543
	T-statistic	0.338	-0.687	0.698	0.007

Equipment for home office (HOE.C)	Coefficient	-0.128	0.453	-0.167	1.201
	Standard error	0.220	0.750	0.144	0.555
	T-statistic	-0.583	0.603	-1.158	2.164
Digital technology (DT.C)	Coefficient	0.136	-0.531	0.023	0.353
	Standard error	0.258	0.990	0.154	0.595
	T-statistic	0.528	-0.536	0.148	0.593
Flexible working hours (FLEX.C)	Coefficient	0.078	-0.334	0.105	-0.453
	Standard error	0.180	0.716	0.179	0.657
	T-statistic	0.435	-0.466	0.584	-0.689
Meals and beverages (MB.C)	Coefficient	0.065	-0.590	-0.015	0.570
	Standard error	0.159	0.557	0.152	0.487
	T-statistic	0.407	-1.059	-0.099	1.170
Company provided pension (PEN.C)	Coefficient	0.264	-1.259	-0.173	0.831
	Standard error	0.175	0.615	0.158	0.557
	T-statistic	1.510	-2.047	-1.092	1.492
Childcare assistance (CA.C)	Coefficient	0.095	-0.481	0.237	-0.840
	Standard error	0.184	0.684	0.142	0.510
	T-statistic	0.517	-0.703	1.663	-1.646
Educational opportunities EDU.C)	Coefficient	-0.185	1.040	0.036	0.167
	Standard error	0.195	0.721	0.161	0.610
	T-statistic	-0.948	1.443	0.222	0.274
Accident coverage (AI.C)	Coefficient	0.566***	-1.909	0.583**	1.064
	Standard error	0.184	0.682	0.106	0.551
	T-statistic	3.071	-2.800	5.496	1.931
Life insurance coverage (LI.C)	Coefficient	0.283*	-1.238	-0.162	0.640
	Standard error	0.147	0.515	0.142	0.516
	T-statistic	1.926	-2.406	-1.145	1.238
	Coefficient	-0.086	0.042	-0.040	0.096

Other insurances (OI.C)	Standard error	0.232	0.852	0.168	0.621
	T-statistic	-0.371	0.050	-0.236	0.155
Share compensation (SC.C)	Coefficient	0.014	0.025	0.102	-0.249
	Standard error	0.185	0.631	0.161	0.544
	T-statistic	0.078	0.040	0.631	-0.458
R^2		n/a		0.415	
Observations		49	49	88	88
Note:				*p < 0.1; **p < 0.05; ***p < 0.01	

Source: Regression results from SPSS

Table 46: H2 regression results for the impact of non-statutory benefits personally-evaluated on work engagement (age groups 40–49 and 50 and above)

		Depended variable: Work engagement			
Independent variable		40 - 49		Above 50	
		Interaction effect	Base point	Interaction effect	Base point
Company car (CAR.C)	Coefficient	-0.155	0.456	0.589**	-1.418
	Standard error	0.211	0.578	0.245	0.725
	T-statistic	-0.734	0.789	2.406	-1.957
Working from home (WH.C)	Coefficient	0.183	-0.712	0.581***	-1.789
	Standard error	0.204	0.765	0.200	0.622
	T-statistic	0.896	-0.931	2.901	-2.876
Equipment for home office (HOE.C)	Coefficient	0.266	-0.821	0.571**	-1.759
	Standard error	0.219	0.852	0.216	0.703
	T-statistic	1.219	-0.963	2.641	-2.500
Digital technology (DT.C)	Coefficient	0.569**	-1.118	0.292	-0.710
	Standard error	0.256	0.927	0.281	1.087
	T-statistic	2.220	-1.206	1.039	-0.653
Flexible working hours (FLEX.C)	Coefficient	0.675**	-1.761	0.410	-1.539
	Standard error	0.325	1.128	0.261	1.008
	T-statistic	2.078	-1.561	1.568	-1.527

Meals and beverages (MB.C)	Coefficient	0.314*	-0.697	0.415*	-1.084
	Standard error	0.182	0.529	0.232	0.718
	T-statistic	1.728	-1.318	1.784	-1.509
Company provided pension (PEN.C)	Coefficient	-0.457*	1.739**	0.247	-0.546
	Standard error	0.234	0.861	0.197	0.732
	T-statistic	-1.954	2.021	1.253	-0.746
Childcare assistance (CA.C)	Coefficient	0.288	-0.963	0.593*	-2.631**
	Standard error	0.192	0.721	0.340	1.234
	T-statistic	1.497	-1.336	1.745	-2.133
Educational opportunities EDU.C)	Coefficient	0.774***	-2.542	0.290	-1.209
	Standard error	0.271	1.082	0.270	1.086
	T-statistic	2.856	-2.348	1.072	-1.114
Accident coverage (AI.C)	Coefficient	0.060	-0.143	0.488*	-1.745
	Standard error	0.222	0.870	0.252	0.931
	T-statistic	0.270	-0.165	1.940	-1.874
Life insurance coverage (LI.C)	Coefficient	-0.095	0.345	0.216	-1.146
	Standard error	0.199	0.721	0.255	0.871
	T-statistic	-0.476	0.478	0.848	-1.316
Other insurances (OI.C)	Coefficient	0.209	-0.745	0.742***	-2.610**
	Standard error	0.195	0.699	0.271	1.032
	T-statistic	1.070	-1.065	2.739	-2.528
Share compensation (SC.C)	Coefficient	0.070	0.194	0.093	-0.380
	Standard error	0.198	0.755	0.240	0.823
	T-statistic	0.352	0.257	0.387	-0.462
		0.478		0.468	
Observations		69	69	49	49
Note:					$^{*}p < 0.1$; $^{**}p < 0.05$; $^{***}p < 0.01$

Source: Regression results from SPSS

Table 47: H3 regression results for the impact of non-statutory benefits on intention to leave with work engagement as mediator (age group 18–29)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	0.170	0.174	-0.100	0.033	-0.003
	Standard error	0.138	0.139	0.266	0.062	0.011
	T-statistic	1.234	1.250	-0.375	0.539	-0.307
Working from home (WH)	Coefficient	-0.294**	-0.289**	-0.235	0.020	-0.005
	Standard error	0.139	0.141	0.274	0.062	0.012
	T-statistic	-2.106	-2.048	-0.858	0.325	-0.302
Equipment for home office (HOE)	Coefficient	-0.147	-0.152	0.127	0.046	0.006
	Standard error	0.123	0.123	0.238	0.062	0.013
	T-statistic	-1.201	-1.238	0.533	0.741	0.433
Digital technology (DT)	Coefficient	0.077	0.083	-0.117	0.052	-0.006
	Standard error	0.128	0.129	0.250	0.062	0.015
	T-statistic	0.603	0.646	-0.469	0.832	-0.409
Flexible working hours (FLEX)	Coefficient	-0.057	-0.056	-0.016	0.126*	-0.002
	Standard error	0.120	0.117	0.206	0.069	0.026
	T-statistic	-0.474	-0.478	-0.079	1.816	-0.078
Meals and beverages (MB)	Coefficient	-0.167	-0.121	-0.384*	0.106	-0.041
	Standard error	0.120	0.122	0.205	0.071	0.035
	T-statistic	-1.392	-0.991	-1.880	1.497	-1.167
Company provided pension (PEN)	Coefficient	-0.120	-0.092	-0.260	0.109	-0.028
	Standard error	0.137	0.137	0.241	0.069	0.032
	T-statistic	-0.875	-0.673	-1.079	1.588	-0.891
Childcare assistance (CA)	Coefficient	0.172	0.170	0.042	0.055	0.002
	Standard error	0.120	0.120	0.230	0.062	0.013
	T-statistic	1.436	1.423	0.185	0.884	0.179
Educational opportunities (EDU)	Coefficient	-0.245*	-0.302**	0.381	0.144**	0.055
	Standard error	0.138	0.137	0.245	0.067	0.044
	T-statistic	-1.776	-2.205	1.555	2.141	1.260

Accident coverage (AI)	Coefficient	0.118	0.107	0.083	0.112	0.009
	Standard error	0.129	0.128	0.225	0.068	0.026
	T-statistic	0.916	0.839	0.368	1.645	0.360
Life insurance coverage (LI)	Coefficient	-0.004	-0.009	0.056	0.124	0.007
	Standard error	0.122	0.120	0.197	0.074	0.025
	T-statistic	-0.035	-0.073	0.286	1.670	0.280
Other insurances (OI)	Coefficient	-0.160	-0.138	-0.174	0.104	-0.018
	Standard error	0.126	0.125	0.222	0.070	0.026
	T-statistic	-1.274	-1.103	-0.788	1.492	-0.693
Share compensatio n (SC)	Coefficient	-0.048	-0.072	0.204	0.115	0.023
	Standard error	0.128	0.127	0.220	0.071	0.029
	T-statistic	-0.373	-0.568	0.928	1.627	0.805
NSB_Total	Coefficient	-0.015	-0.017	0.015	0.119	0.002
	Standard error	0.020	0.020	0.033	0.080	0.004
	T-statistic	-0.743	-0.839	0.452	1.489	0.435
R^2		0.334	0.358	0.213	n/a	n/
Observations		55	55	57	55	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS

Table 48: H3 regression results for the impact of non-statutory benefits on intention to leave with work engagement as mediator (age group 30–39)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator age group 30 - 39				
		Step 1 (C) Total Effect	Step 4 (C’) Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	0.016	0.063	0.295	-0.160***	-0.047
	Standard error	0.117	0.112	0.236	0.045	0.040
	T-statistic	0.134	0.565	1.252	-3.529	-1.178
Working from home (WH)	Coefficient	-0.320***	-0.212*	0.796***	-0.136***	-0.108**
	Standard error	0.119	0.121	0.235	0.047	0.049
	T-statistic	-2.696	1.755	3.392	-2.863	-2.200
Equipment for home office (HOE)	Coefficient	-0.154	-0.038	0.790***	-0.147***	-0.116**
	Standard error	0.105	0.110	0.184	0.054	0.051

	T-statistic	-1.466	-0.342	4.294	-2.733	-2.299
Digital technology (DT)	Coefficient	-0.361***	-0.279***	0.608***	-0.135***	-0.082**
	Standard error	0.102	0.102	0.212	0.045	0.040
	T-statistic	-3.560	-2.748	2.871	-3.032	-2.073
Flexible working hours (FLEX)	Coefficient	-0.331***	-0.275**	0.396*	-0.142***	-0.056
	Standard error	0.108	0.105	0.225	0.044	0.036
	T-statistic	-3.069	-2.619	1.758	-3.189	-1.545
Meals and beverages (MB)	Coefficient	-0.178*	-0.070	0.650***	-0.166***	-0.108**
	Standard error	0.095	0.095	0.191	0.046	0.044
	T-statistic	-1.867	-0.735	3.403	-3.579	-2.476
Company provided pension (PEN)	Coefficient	-0.144	-0.056	0.530***	-0.167***	-0.089**
	Standard error	0.098	0.096	0.195	0.046	0.041
	T-statistic	-1.479	-0.586	2.710	-3.596	-2.176
Childcare assistance (CA)	Coefficient	0.017	0.035	0.107	-0.173***	-0.019
	Standard error	0.097	0.091	0.199	0.045	0.035
	T-statistic	0.172	0.385	0.535	-3.820	-0.532
Educational opportunities (EDU)	Coefficient	-0.178*	-0.055	0.678***	-0.181***	-0.123**
	Standard error	0.106	0.104	0.209	0.047	0.049
	T-statistic	-1.679	-0.529	3.249	-3.870	-2.481
Accident coverage (AI)	Coefficient	-0.017	0.065	0.419**	-0.195***	-0.082**
	Standard error	0.095	0.090	0.189	0.046	0.042
	T-statistic	-0.178	0.724	2.215	-4.277	-1.965
Life insurance coverage (LI)	Coefficient	-0.090	-0.047	0.234	-0.186***	-0.044
	Standard error	0.095	0.089	0.191	0.046	0.037
	T-statistic	-0.948	-0.522	1.225	-4.025	-1.172
Other insurances (OI)	Coefficient	-0.042	0.018	0.319*	-0.188***	-0.060
	Standard error	0.095	0.090	0.189	0.046	0.038
	T-statistic	-0.439	0.203	1.688	-4.045	-1.560
Share compensation (SC)	Coefficient	0.053	0.105	0.249	-0.209***	-0.052
	Standard error	0.096	0.088	0.195	0.045	0.042
	T-statistic	0.551	1.189	1.272	-4.690	-1.231
NSB_Total	Coefficient	-0.034**	-0.013	0.104***	-0.194***	-0.020**

	Standard error	0.017	0.017	0.031	0.054	0.008
	T-statistic	-2.014	-0.799	3.420	-3.628	-2.452
R^2		0.290	0.349	0.286	n/a	n/a
Observations		93	93	93	93	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS

Table 49: H3 regression results for the impact of non-statutory benefits on intention to leave with work engagement as mediator (age group 40–49)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.064	-0.032	0.325	-0.097**	-0.032
	Standard error	0.104	0.102	0.244	0.044	0.028
	T-statistic	-0.616	-0.315	1.330	-2.181	-1.140
Working from home (WH)	Coefficient	-0.105	-0.133	-0.278	-0.102**	0.028
	Standard error	0.125	0.123	0.304	0.044	0.033
	T-statistic	-0.839	-1.088	-0.914	-2.346	0.851
Equipment for home office (HOE)	Coefficient	-0.227**	-0.222**	0.064	-0.088**	-0.006
	Standard error	0.106	0.104	0.269	0.042	0.024
	T-statistic	-2.137	-2.125	0.237	-2.088	-0.236
Digital technology (DT)	Coefficient	-0.136	-0.066	0.756**	-0.093**	-0.070
	Standard error	0.128	0.131	0.303	0.045	0.044
	T-statistic	-1.058	-0.504	2.495	-2.068	-1.592
Flexible working hours (FLEX)	Coefficient	0.099	0.125	0.241	-0.112**	-0.027
	Standard error	0.118	0.115	0.278	0.045	0.033
	T-statistic	0.837	1.092	0.867	-2.455	-0.819
Meals and beverages (MB)	Coefficient	-0.042	-0.031	0.127	-0.089**	-0.011
	Standard error	0.087	0.085	0.219	0.042	0.020
	T-statistic	-0.487	-0.364	0.579	-2.101	-0.559
Company provided pension (PEN)	Coefficient	0.001	0.026	0.277	-0.090**	-0.025
	Standard error	0.099	0.098	0.240	0.044	0.025
	T-statistic	0.014	0.270	1.152	-2.051	-1.005

Childcare assistance (CA)	Coefficient	-0.044	-0.026	0.212	-0.087*	-0.018
	Standard error	0.103	0.102	0.252	0.044	0.024
	T-statistic	-0.427	-0.252	0.843	-1.952	-0.774
Educational opportunities (EDU)	Coefficient	-0.206*	-0.162	0.576**	-0.076*	-0.044
	Standard error	0.111	0.113	0.272	0.044	0.033
	T-statistic	-1.853	-1.437	2.115	-1.745	-1.338
Accident coverage (AI)	Coefficient	-0.068	-0.055	0.136	-0.097**	-0.013
	Standard error	0.088	0.087	0.215	0.043	0.022
	T-statistic	-0.771	-0.635	0.632	-2.231	-0.609
Life insurance coverage (LI)	Coefficient	-0.106	-0.091	0.145	-0.102**	-0.015
	Standard error	0.090	0.088	0.214	0.045	0.023
	T-statistic	-1.181	-1.040	0.674	-2.280	-0.649
Other insurances (OI)	Coefficient	-0.085	-0.072	0.126	-0.096**	-0.012
	Standard error	0.088	0.087	0.216	0.043	0.0214
	T-statistic	-0.956	-0.836	0.584	-2.226	-0.564
Share compensation (SC)	Coefficient	-0.117	-0.077	0.488**	-0.082*	-0.040
	Standard error	0.092	0.093	0.224	0.044	0.028
	T-statistic	-1.265	-0.819	2.182	-1.849	-1.416
NSB_Total	Coefficient	-0.030*	-0.023	0.072*	-0.097**	-0.007
	Standard error	0.016	0.016	0.037	0.048	0.005
	T-statistic	-1.890	-1.444	1.946	-2.005	-1.401
R^2		0.139	0.198	0.200	n/a	n/a
Observations		77	77	77	77	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS

Table 50: H3 regression results for the impact of non-statutory benefits on intention to leave with work engagement as mediator (age group 50 and above)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator.				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.357**	-0.305**	0.250	-0.191***	-0.048
	Standard error	0.142	0.128	0.326	0.056	0.064

	T-statistic	-2.507	-2.380	0.766	-3.411	-0.748
Working from home (WH)	Coefficient	-0.085	-0.006	0.442	-0.202***	-0.089
	Standard error	0.145	0.131	0.328	0.059	0.071
	T-statistic	-0.588	-0.043	1.351	-3.411	-1.253
Equipment for home office (HOE)	Coefficient	-0.297*	-0.183	0.667	-0.181***	-0.121*
	Standard error	0.149	0.141	0.342	0.059	0.073
	T-statistic	-1.994	-1.303	1.951	-3.081	-1.646
Digital technology (DT)	Coefficient	-0.583***	-0.468***	0.757**	-0.159***	-0.120*
	Standard error	0.151	0.145	0.363	0.055	0.071
	T-statistic	-3.867	-3.236	2.085	-2.900	-1.691
Flexible working hours (FLEX)	Coefficient	-0.441***	-0.352***	0.495	-0.170***	-0.084
	Standard error	0.138	0.129	0.361	0.054	0.067
	T-statistic	-3.187	-2.739	1.371	-3.185	-1.257
Meals and beverages (MB)	Coefficient	-0.045	0.022	0.360	-0.204***	-0.073
	Standard error	0.124	0.112	0.290	0.058	0.063
	T-statistic	-0.366	0.193	1.241	-3.545	-1.171
Company provided pension (PEN)	Coefficient	-0.031	0.087	0.590*	-0.212***	-0.125*
	Standard error	0.138	0.126	0.309	0.059	0.074
	T-statistic	-0.223	0.687	1.908	-3.563	-1.686
Childcare assistance (CA)	Coefficient	0.342*	0.264*	-0.387	-0.189***	0.073
	Standard error	0.174	0.157	0.430	0.056	0.084
	T-statistic	1.972	1.686	-0.901	-3.398	0.870
Educational opportunities (EDU)	Coefficient	-0.338*	-0.221	0.685*	-0.183***	-0.125
	Standard error	0.176	0.163	0.397	0.058	0.083
	T-statistic	-1.924	-1.354	1.726	-3.165	-1.514
Accident coverage (AI)	Coefficient	0.014	0.068	0.287	-0.207***	-0.059
	Standard error	0.132	0.119	0.316	0.057	0.067
	T-statistic	0.107	0.575	0.910	-3.620	-0.881
Life insurance coverage (LI)	Coefficient	0.062	-0.015	-0.349	-0.204***	0.071
	Standard error	0.139	0.126	0.329	0.058	0.070
	T-statistic	0.448	-0.117	-1.060	-3.529	1.016
	Coefficient	-0.167	-0.076	0.487	-0.195***	-0.095

Other insurances (OI)	Standard error	0.137	0.126	0.325	0.058	0.069
	T-statistic	-1.213	-0.606	1.497	-3.367	-1.369
Share compensation (SC)	Coefficient	0.195	0.230**	0.190	-0.211***	-0.040
	Standard error	0.128	0.111	0.312	0.054	0.066
	T-statistic	1.529	2.073	0.612	-3.897	-0.602
NSB_Total	Coefficient	-0.040	-0.018	0.120**	-0.184***	-0.022*
	Standard error	0.024	0.023	0.052	0.063	0.012
	T-statistic	-1.654	-0.775	2.321	-2.904	-1.810
R^2		0.533	0.602	0.258	n/a	n/a
Observations		54	54	55	54	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 51: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as 'better') on intention to leave with work engagement as mediator (age group 18–29)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Working from home (WH)	Coefficient	0.035	0.035	-0.047	0.004	0.000
	Standard error	0.185	0.188	0.347	0.101	0.005
	T-statistic	0.188	0.185	-0.136	0.037	-0.038
Equipment for home office (HOE)	Coefficient	-0.260	-0.238	-0.231	0.094	-0.022
	Standard error	0.201	0.204	0.350	0.118	0.043
	T-statistic	-1.294	-1.166	-0.661	0.794	-0.508
Digital technology (DT)	Coefficient	n/a	n/a	0.039	n/a	n/a
	Standard error	n/a	n/a	0.373	n/a	n/a
	T-statistic	n/a	n/a	0.104	n/a	n/a
Flexible working hours (FLEX)	Coefficient	-0.100	-0.095	-0.096	0.052	-0.005
	Standard error	0.223	0.227	0.400	0.116	0.026
	T-statistic	-0.449	-0.419	-0.240	0.454	-0.212

Meals and beverages (MB)	Coefficient	-0.050	-0.043	-0.071	0.105	-0.008
	Standard error	0.197	0.198	0.356	0.116	0.038
	T-statistic	-0.254	-0.215	-0.200	0.906	-0.196
Company provided pension (PEN)	Coefficient	-0.267	-0.278	0.124	0.095	0.012
	Standard error	0.190	0.191	0.372	0.105	0.038
	T-statistic	-1.404	-1.457	0.334	0.908	0.313
Childcare assistance (CA)	Coefficient	0.161	0.124	0.438	0.084	0.037
	Standard error	0.211	0.221	0.332	0.131	0.064
	T-statistic	0.762	0.560	1.320	0.641	0.577
Educational opportunities (EDU)	Coefficient	0.033	0.038	-0.048	0.098	-0.005
	Standard error	0.187	0.188	0.351	0.107	0.035
	T-statistic	0.178	0.203	-0.138	0.920	-0.135
Accident coverage (AI)	Coefficient	n/a	n/a	-0.124	n/a	n/a
	Standard error	n/a	n/a	0.390	n/a	n/a
	T-statistic	n/a	n/a	-0.318	n/a	n/a
Life insurance coverage (LI)	Coefficient	0.000	-0.016	0.188	0.083	0.016
	Standard error	0.203	0.207	0.365	0.120	0.038
	T-statistic	0.000	-0.076	0.516	0.692	0.413
Other insurances (OI)	Coefficient	-0.444**	-0.453**	0.098	0.091	0.009
	Standard error	0.200	0.202	0.396	0.108	0.038
	T-statistic	-2.224	-2.250	0.248	0.838	0.237
Share compensation (SC)	Coefficient	0.217	0.258	0.332	0.123	0.041
	Standard error	0.182	0.184	0.342	0.106	0.055
	T-statistic	1.191	1.399	0.970	1.167	0.745
R^2		R^2 not display due to small sample				
Observations		15	15	15	15	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS

Table 52: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as ‘better’) on intention to leave with work engagement as mediator (age group 30–39)

		Dependent variable:
Independent variable		Intention to leave with work engagement as mediator

		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.292**	-0.248**	0.340	-0.128**	-0.044
	Standard error	0.123	0.121	0.255	0.057	0.038
	T-statistic	-2.382	-2.059	1.332	-2.239	-1.146
Working from home (WH)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Equipment for home office (HOE)	Coefficient	-0.244*	-0.206*	0.242	-0.159***	-0.038
	Standard error	0.123	0.119	0.246	0.058	0.042
	T-statistic	-1.978	-1.733	0.981	-2.756	-0.926
Digital technology (DT)	Coefficient	-0.074	-0.050	0.162	-0.151**	-0.024
	Standard error	0.129	0.125	0.250	0.060	0.039
	T-statistic	-0.573	-0.397	0.647	-2.496	-0.627
Flexible working hours (FLEX)	Coefficient	0.011	0.030	0.130	-0.145**	-0.019
	Standard error	0.123	0.119	0.238	0.062	0.035
	T-statistic	0.093	0.254	0.546	-2.332	-0.531
Meals and beverages (MB)	Coefficient	-0.264**	-0.217	0.377	-0.125**	-0.047
	Standard error	0.131	0.130	0.267	0.060	0.040
	T-statistic	-2.009	-1.667	1.414	-2.084	-1.169
Company provided pension (PEN)	Coefficient	-0.184	-0.136	0.366	-0.132**	-0.048
	Standard error	0.132	0.130	0.260	0.060	0.041
	T-statistic	-1.401	-1.049	1.406	-2.184	-1.186
Childcare assistance (CA)	Coefficient	0.006	-0.003	-0.068	-0.138**	0.009
	Standard error	0.175	0.169	0.374	0.062	0.052
	T-statistic	0.037	-0.017	-0.182	-2.216	0.181
Educational opportunities (EDU)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Accident coverage (AI)	Coefficient	0.047	-0.009	-0.401	-0.140**	0.056
	Standard error	0.178	0.174	0.352	0.064	0.056
	T-statistic	0.264	-0.053	-1.138	-2.204	1.010

Life insurance coverage (LI)	Coefficient	0.068	0.100	0.251	-0.129**	-0.032
	Standard error	0.147	0.145	0.296	0.064	0.041
	T-statistic	0.461	0.693	0.847	-2.016	-0.782
Other insurances (OI)	Coefficient	0.012	0.054	0.319	-0.133**	-0.042
	Standard error	0.157	0.153	0.322	0.063	0.047
	T-statistic	0.076	0.354	0.991	-2.123	-0.897
Share compensation (SC)	Coefficient	-0.167	-0.141	0.181	-0.142**	-0.026
	Standard error	0.174	0.168	0.354	0.064	0.052
	T-statistic	-0.959	-0.837	0.511	-2.221	-0.498
R^2		0.350	0.379	0.743	n/a	n/
Observations		41	41	41	41	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 53: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as 'better') on intention to leave with work engagement as mediator (age group 40 – 49)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Working from home (WH)	Coefficient	-0.137	-0.113	0.216	-0.096	-0.021
	Standard error	0.116	0.116	0.522	0.065	0.052
	T-statistic	-1.182	-0.979	-0.414	-1.486	-0.398
Equipment for home office (HOE)	Coefficient	-0.008	-0.039	-0.324	-0.094	0.030
	Standard error	0.130	0.130	0.273	0.066	0.033
	T-statistic	-0.064	-0.298	-1.186	-1.414	0.912
Digital technology (DT)	Coefficient	0.015	0.002	-0.182	-0.070	0.013
	Standard error	0.115	0.116	0.237	0.066	0.020
	T-statistic	0.129	0.018	-0.768	-1.065	0.622
	Coefficient	n/a	n/a	n/a	n/a	n/a

Flexible working hours (FLEX)	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Meals and beverages (MB)	Coefficient	-0.032	0.045	0.773**	-0.099	-0.077
	Standard error	0.156	0.163	0.320	0.069	0.062
	T-statistic	-0.203	0.277	2.419	-1.444	-1.233
Company provided pension (PEN)	Coefficient	-0.091	-0.073	0.185	-0.100	-0.019
	Standard error	0.147	0.146	0.305	0.065	0.033
	T-statistic	-0.622	-0.501	0.607	-1.521	-0.564
Childcare assistance (CA)	Coefficient	-0.038	0.013	0.643	-0.080	-0.051
	Standard error	0.224	0.228	0.460	0.073	0.060
	T-statistic	-0.170	0.059	1.398	-1.094	-0.862
Educational opportunities (EDU)	Coefficient	0.050	0.087	0.335	-0.111*	-0.0372
	Standard error	0.124	0.124	0.253	0.066	0.036
	T-statistic	0.403	0.703	1.327	-1.684	-1.040
Accident coverage (AI)	Coefficient	-0.109	-0.010	0.701**	-0.141*	-0.099
	Standard error	0.150	0.157	0.263	0.078	0.066
	T-statistic	-0.727	-0.067	2.667	-1.798	-1.496
Life insurance coverage (LI)	Coefficient	0.108	0.125	0.152	-0.112	-0.017
	Standard error	0.159	0.158	0.311	0.075	0.036
	T-statistic	0.675	0.790	0.490	-1.495	-0.465
Other insurances (OI)	Coefficient	-0.176	-0.138	0.319	-0.120	-0.038
	Standard error	0.148	0.147	0.281	0.072	0.041
	T-statistic	-1.190	-0.936	1.134	-1.672	-0.938
Share compensation (SC)	Coefficient	-0.092	-0.066	0.199	-0.131*	-0.026
	Standard error	0.166	0.163	0.319	0.075	0.044
	T-statistic	-0.552	-0.402	0.624	-1.740	-0.587
R^2		0.242	0.265	0.643	n/a	n/a
Observations		35	35	35	35	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 54: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as 'better') on intention to leave with work engagement as mediator (age group 50 and above)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	0.056	0.029	-0.251	-0.109*	0.027
	Standard error	0.164	0.160	0.445	0.059	0.051
	T-statistic	0.344	0.182	-0.564	-1.860	0.539
Working from home (WH)	Coefficient	0.275	0.251	-0.183	-0.132**	0.024
	Standard error	0.177	0.167	0.510	0.053	0.068
	T-statistic	1.548	1.503	-0.360	-2.491	0.355
Equipment for home office (HOE)	Coefficient	-0.076	0.066	1.128***	-0.126**	-0.142*
	Standard error	0.142	0.149	0.395	0.055	0.080
	T-statistic	-0.532	0.443	2.857	-2.290	-1.787
Digital technology (DT)	Coefficient	-0.126	-0.060	0.610	-0.108*	-0.066
	Standard error	0.150	0.149	0.403	0.056	0.055
	T-statistic	-0.838	-0.402	1.513	-1.913	-1.191
Flexible working hours (FLEX)	Coefficient	-0.010	0.074	0.624	-0.140**	-0.087
	Standard error	0.151	0.145	0.412	0.054	0.067
	T-statistic	-0.069	0.510	1.513	-2.598	-1.308
Meals and beverages (MB)	Coefficient	0.318	0.403*	0.449	-0.189**	-0.085
	Standard error	0.237	0.205	0.668	0.056	0.129
	T-statistic	1.343	1.961	0.671	-3.390	-0.659
Company provided pension (PEN)	Coefficient	-0.028	-0.007	0.175	-0.116	-0.020
	Standard error	0.187	0.183	0.453	0.072	0.054
	T-statistic	-0.149	-0.041	0.387	-1.607	-0.376
Childcare assistance (CA)	Coefficient	-0.357	-0.313	0.718	-0.062	-0.045
	Standard error	0.484	0.495	1.101	0.095	0.097
	T-statistic	-0.738	-0.631	0.652	-0.650	-0.461
Educational opportunities (EDU)	Coefficient	0.056	0.158	0.700	-0.147**	-0.1029
	Standard error	0.165	0.156	0.468	0.054	0.078
	T-statistic	0.337	1.013	1.497	-2.718	-1.310
Accident coverage (AI)	Coefficient	-0.017	0.012	0.281	-0.106	-0.030
	Standard error	0.214	0.209	0.590	0.066	0.065

	T-statistic	-0.081	0.059	0.476	-1.618	-0.457
Life insurance coverage (LI)	Coefficient	0.357	0.351	-0.056	-0.112	0.006
	Standard error	0.221	0.215	0.605	0.073	0.068
	T-statistic	1.615	1.631	-0.093	-1.541	0.093
Other insurances (OI)	Coefficient	-0.063	-0.104	-0.263	-0.154**	0.041
	Standard error	0.235	0.219	0.633	0.064	0.099
	T-statistic	-0.268	-0.474	-0.415	-2.410	0.409
Share compensation (SC)	Coefficient	0.188	0.115	-0.528	-0.137*	0.072
	Standard error	0.276	0.266	0.732	0.073	0.107
	T-statistic	0.678	0.433	-0.722	-1.863	0.673
R^2		R^2 not display due to small sample				
Observations		17	17	17	17	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 55: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as ‘worse’) on intention to leave with work engagement as mediator (age group 18–29)

		Dependent variable:				
		Intention to leave with work engagement as mediator				
Independent variable		Step 1 (C) Total Effect	Step 4 (C’) Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Working from home (WH)	Coefficient	0.384	0.384	-0.124	0.004	0.000
	Standard error	0.201	0.205	0.377	0.101	0.013
	T-statistic	1.910	1.875	-0.328	0.037	-0.039
Equipment for home office (HOE)	Coefficient	-0.218	-0.178	-0.429	0.094	-0.040
	Standard error	0.220	0.228	0.384	0.118	0.062
	T-statistic	-0.989	-0.780	-1.117	0.794	-0.649
Digital technology (DT)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
	Coefficient	0.067	0.045	0.421	0.052	0.022

Flexible working hours (FLEX)	Standard error	0.223	0.232	0.400	0.116	0.053
	T-statistic	0.299	0.192	1.053	0.454	0.412
Meals and beverages (MB)	Coefficient	0.250	0.237	0.120	0.105	0.013
	Standard error	0.265	0.267	0.479	0.116	0.052
	T-statistic	0.943	0.891	0.251	0.906	0.241
Company provided pension (PEN)	Coefficient	0.133	0.170	-0.387	0.095	-0.037
	Standard error	0.214	0.219	0.420	0.105	0.057
	T-statistic	0.622	0.777	-0.922	0.908	-0.646
Childcare assistance (CA)	Coefficient	0.186	0.189	-0.036	0.084	-0.003
	Standard error	0.248	0.251	0.390	0.131	0.033
	T-statistic	0.749	0.752	-0.092	0.641	-0.091
Educational opportunities (EDU)	Coefficient	0.333	0.343	-0.102	0.098	-0.010
	Standard error	0.218	0.219	0.410	0.107	0.041
	T-statistic	1.527	1.566	-0.248	0.920	-0.240
Accident coverage (AI)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Life insurance coverage (LI)	Coefficient	-0.333	-0.296	-0.447	0.083	-0.037
	Standard error	0.266	0.274	0.478	0.120	0.067
	T-statistic	-1.254	-1.079	-0.936	0.692	-0.556
Other insurances (OI)	Coefficient	-0.194	-0.219	0.268	0.091	0.024
	Standard error	0.200	0.203	0.396	0.108	0.046
	T-statistic	-0.973	-1.076	0.679	0.838	0.528
Share compensatio n (SC)	Coefficient	0.417*	0.436*	0.177	0.123	0.022
	Standard error	0.213	0.212	0.412	0.106	0.054
	T-statistic	1.961	2.059	0.430	1.167	0.402
R^2		R^2 not display due to small sample				
Observations		15	15	15	15	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS

Table 56: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as ‘worse’) on intention to leave with work engagement as mediator (age group 30–39)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.086	-0.092	-0.048	-0.128**	0.006
	Standard error	0.198	0.192	0.413	0.057	0.053
	T-statistic	-0.432	-0.477	-0.117	-2.239	0.116
Working from home (WH)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Equipment for home office (HOE)	Coefficient	-0.262	-0.336	-0.470	-0.159***	0.075
	Standard error	0.166	0.161	0.332	0.058	0.059
	T-statistic	-1.572	-2.084	-1.414	-2.756	1.258
Digital technology (DT)	Coefficient	-0.015	-0.046	-0.210	-0.151**	0.032
	Standard error	0.167	0.162	0.323	0.060	0.050
	T-statistic	-0.088	-0.287	-0.650	-2.496	0.629
Flexible working hours (FLEX)	Coefficient	0.333	0.258	-0.520	-0.145**	0.075
	Standard error	0.215	0.210	0.415	0.062	0.068
	T-statistic	1.552	1.227	-1.252	-2.332	1.104
Meals and beverages (MB)	Coefficient	-0.147	-0.112	0.276	-0.125**	-0.035
	Standard error	0.154	0.151	0.313	0.060	0.042
	T-statistic	-0.952	-0.743	0.881	-2.084	-0.812
Company provided pension (PEN)	Coefficient	0.017	0.006	-0.082	-0.132**	0.011
	Standard error	0.153	0.149	0.302	0.060	0.040
	T-statistic	0.110	0.041	-0.270	-2.184	0.269
Childcare assistance (CA)	Coefficient	-0.004	0.004	0.059	-0.138**	-0.008
	Standard error	0.151	0.146	0.323	0.062	0.045
	T-statistic	-0.028	0.027	0.182	-2.216	-0.182
Educational opportunities (EDU)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
	Coefficient	0.036	0.050	0.101	-0.140**	-0.014

Accident coverage (AI)	Standard error	0.144	0.140	0.285	0.064	0.040
	T-statistic	0.249	0.358	0.354	-2.204	-0.350
Life insurance coverage (LI)	Coefficient	-0.010	0.068	0.609	-0.129**	-0.079
	Standard error	0.166	0.167	0.334	0.064	0.058
	T-statistic	-0.063	0.408	1.827	-2.016	-1.352
Other insurances (OI)	Coefficient	0.149	0.199	0.375	-0.133**	-0.050
	Standard error	0.151	0.148	0.309	0.063	0.047
	T-statistic	0.990	1.344	1.212	-2.123	-1.052
Share compensation (SC)	Coefficient	-0.140	-0.163	-0.162	-0.142**	0.023
	Standard error	0.154	0.149	0.313	0.064	0.046
	T-statistic	-0.911	-1.095	-0.517	-2.221	0.504
R^2		0.273	0.337	0.215	n/a	n/a
Observations		41	41	41	41	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS

Table 57: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as ‘worse’) on intention to leave with work engagement as mediator (age group 40–49)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C’) Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Working from home (WH)	Coefficient	0.008	0.101	0.939	-0.096	-0.090
	Standard error	0.213	0.220	0.674	0.065	0.089
	T-statistic	0.036	0.458	1.394	-1.486	-1.013
Equipment for home office (HOE)	Coefficient	0.125	0.108	-0.183	-0.094	0.017
	Standard error	0.167	0.166	0.353	0.066	0.035
	T-statistic	0.747	0.649	-0.518	-1.414	0.487
Digital technology (DT)	Coefficient	0.415	0.351	-0.916	-0.070	0.064
	Standard error	0.202	0.210	0.416	0.066	0.067

	T-statistic	2.056	1.666	-2.201	-1.065	0.956
Flexible working hours (FLEX)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Meals and beverages (MB)	Coefficient	-0.193	-0.181	0.123	-0.099	-0.012
	Standard error	0.134	0.132	0.274	0.069	0.028
	T-statistic	-1.447	-1.367	0.449	-1.444	-0.428
Company provided pension (PEN)	Coefficient	-0.027	-0.012	0.157	-0.100	-0.016
	Standard error	0.143	0.142	0.296	0.065	0.031
	T-statistic	-0.191	-0.082	0.530	-1.521	-0.501
Childcare assistance (CA)	Coefficient	0.048	0.074	0.328	-0.080	-0.026
	Standard error	0.139	0.141	0.285	0.073	0.033
	T-statistic	0.343	0.526	1.150	-1.094	-0.794
Educational opportunities (EDU)	Coefficient	0.086	0.070	-0.146	-0.111*	0.016
	Standard error	0.180	0.178	0.367	0.066	0.042
	T-statistic	0.475	0.392	-0.396	-1.684	0.387
Accident coverage (AI)	Coefficient	-0.045	-0.011	0.245	-0.141*	-0.035
	Standard error	0.146	0.144	0.256	0.078	0.041
	T-statistic	-0.309	-0.073	0.960	-1.798	-0.846
Life insurance coverage (LI)	Coefficient	0.038	0.056	0.156	-0.112	-0.017
	Standard error	0.146	0.144	0.283	0.075	0.034
	T-statistic	0.264	0.388	0.552	-1.495	-0.517
Other insurances (OI)	Coefficient	-0.052	-0.041	0.098	-0.120	-0.012
	Standard error	0.136	0.134	0.258	0.072	0.032
	T-statistic	-0.386	-0.304	0.379	-1.672	-0.370
Share compensation (SC)	Coefficient	-0.092	-0.081	0.080	-0.131*	-0.010
	Standard error	0.145	0.142	0.279	0.075	0.037
	T-statistic	-0.631	-0.570	0.288	-1.740	-0.283
R^2		0.381	0.388	0.503	n/a	n/a
Observations		35	35	35	35	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 58: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as ‘worse) on intention to leave with work engagement as mediator (age group 50 and above)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C’) Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Working from home (WH)	Coefficient	0.096	0.124	0.208	-0.132**	-0.027
	Standard error	0.168	0.158	0.484	0.053	0.065
	T-statistic	0.571	0.780	0.429	-2.491	-0.423
Equipment for home office (HOE)	Coefficient	0.405**	0.410**	0.042	-0.126**	-0.005
	Standard error	0.168	0.159	0.466	0.055	0.059
	T-statistic	2.411	2.572	0.091	-2.290	-0.090
Digital technology (DT)	Coefficient	0.441*	0.338	-0.953	-0.108*	0.103
	Standard error	0.250	0.248	0.670	0.056	0.090
	T-statistic	1.766	1.364	-1.423	-1.913	1.145
Flexible working hours (FLEX)	Coefficient	0.208	0.274	0.493	-0.140**	-0.069
	Standard error	0.205	0.193	0.561	0.054	0.083
	T-statistic	1.013	1.418	0.879	-2.598	-0.832
Meals and beverages (MB)	Coefficient	0.104	0.215	0.589	-0.189***	-0.111
	Standard error	0.189	0.166	0.533	0.056	0.106
	T-statistic	0.549	1.295	1.104	-3.390	-1.050
Company provided pension (PEN)	Coefficient	-0.153	-0.072	0.698	-0.116	-0.081
	Standard error	0.187	0.189	0.453	0.072	0.073
	T-statistic	-0.818	-0.380	1.540	-1.607	-1.114
Childcare assistance (CA)	Coefficient	-0.157	-0.136	0.340	-0.062	-0.021
	Standard error	0.194	0.199	0.440	0.095	0.042
	T-statistic	-0.811	-0.684	0.773	-0.650	-0.499
Educational opportunities (EDU)	Coefficient	0.333*	0.399**	0.447	-0.147**	-0.066
	Standard error	0.192	0.179	0.546	0.054	0.084

	T-statistic	1.734	2.231	0.818	-2.718	-0.784
Accident coverage (AI)	Coefficient	0.533**	0.392	-1.322*	-0.106	0.140
	Standard error	0.235	0.245	0.647	0.066	0.111
	T-statistic	2.265	1.601	-2.043	-1.618	1.263
Life insurance coverage (LI)	Coefficient	0.286	0.314	0.251	-0.112	-0.028
	Standard error	0.210	0.205	0.574	0.073	0.069
	T-statistic	1.362	1.532	0.438	-1.541	-0.421
Other insurances (OI)	Coefficient	0.112	0.039	-0.474	-0.154**	0.073
	Standard error	0.197	0.185	0.531	0.064	0.087
	T-statistic	0.567	0.209	-0.893	-2.410	0.837
Share compensation (SC)	Coefficient	-0.027	-0.089	-0.455	-0.137*	0.062
	Standard error	0.224	0.216	0.593	0.073	0.088
	T-statistic	-0.120	-0.412	-0.768	-1.863	0.710
R^2		R^2 not displayed due to small sample size				
Observations		17	17	17	17	n/a
Note:				*p < 0.1; **p < 0.05; ***p < 0.01		

Source: Regression results from SPSS.

Table 59: H4 regression results for the impact of non-statutory benefits personally-evaluated on intention to leave with work engagement as mediator (age group 18–29)

		Dependent variable:						
		Intention to leave with work engagement as mediator						
Independent variable (personally evaluated)		Interaction effect Step 1 (C) Total Effect	Base point Step 1 (C) Total Effect	Interaction effect Step 4 (C') Direct Effect	Base point Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.216*	0.741	-0.244*	0.842	0.434**	0.059	0.026
	Standard error	0.118	0.363	0.123	0.382	0.211	0.069	0.032
	T-statistic	-1.830	2.042	-1.990	2.204	2.058	0.860	0.790
Working from home (WH)	Coefficient	-0.248*	0.573	-0.251*	0.589	0.073	0.025	0.002
	Standard error	0.127	0.462	0.128	0.467	0.216	0.074	0.008
	T-statistic	-1.950	1.241	-1.952	1.261	0.338	0.342	0.239
Equipment for home	Coefficient	0.117	-0.530	0.118	-0.536	-0.128	0.014	-0.002
	Standard error	0.114	0.388	0.115	0.393	0.220	0.066	0.009

office (HOE)	T-statistic	1.023	-1.366	1.027	-1.366	-0.583	0.209	-0.199
Digital technology (DT)	Coefficient	-0.176	0.774	-0.181	0.791	0.136	0.027	0.004
	Standard error	0.133	0.511	0.135	0.517	0.258	0.066	0.011
	T-statistic	-1.323	1.514	-1.343	1.532	0.528	0.409	0.323
Flexible working hours (FLEX)	Coefficient	-0.127	0.461	-0.139	0.511	0.078	0.163**	0.013
	Standard error	0.107	0.425	0.104	0.411	0.180	0.072	0.030
	T-statistic	-1.187	1.087	-1.336	1.243	0.435	2.249	0.426
Meals and beverages (MB)	Coefficient	-0.009	-0.105	-0.016	-0.041	0.065	0.102	0.007
	Standard error	0.087	0.304	0.086	0.304	0.159	0.068	0.017
	T-statistic	-0.105	-0.345	-0.182	-0.133	0.407	1.502	0.394
Company provided pension (PEN)	Coefficient	-0.165	0.367	-0.196*	0.512	0.264	0.107	0.028
	Standard error	0.103	0.367	0.104	0.377	0.175	0.073	0.027
	T-statistic	-1.597	1.000	-1.873	1.359	1.510	1.471	1.051
Childcare assistance (CA)	Coefficient	-0.003	0.049	-0.005	0.058	0.095	0.019	0.002
	Standard error	0.092	0.335	0.093	0.340	0.184	0.062	0.007
	T-statistic	-0.031	0.145	-0.051	0.171	0.517	0.299	0.264
Educational opportunities (EDU)	Coefficient	-0.092	0.121	-0.062	-0.054	-0.185	0.168*	-0.031
	Standard error	0.124	0.456	0.121	0.451	0.195	0.079	0.036
	T-statistic	-0.742	0.264	-0.508	-0.121	-0.948	2.129	-0.866
Accident coverage (AI)	Coefficient	0.058	-0.090	-0.014	0.157	0.566***	0.113	0.064
	Standard error	0.136	0.496	0.147	0.530	0.184	0.089	0.054
	T-statistic	0.427	-0.181	-0.097	0.296	3.071	1.272	1.173
Life insurance coverage (LI)	Coefficient	-0.161	0.415	-0.178	0.486	0.283*	0.054	0.015
	Standard error	0.117	0.415	0.122	0.438	0.147	0.099	0.029
	T-statistic	-1.377	0.999	-1.461	1.111	1.926	0.546	0.525
Other insurances (OI)	Coefficient	-0.174	0.449	-0.171	0.451	-0.086	0.052	-0.004
	Standard error	0.130	0.480	0.130	0.482	0.232	0.070	0.013
	T-statistic	-1.345	0.935	-1.313	0.937	-0.371	0.743	-0.331
Share compensation (SC)	Coefficient	-0.038	0.051	-0.041	0.051	0.014	0.108	0.002
	Standard error	0.112	0.381	0.111	0.378	0.185	0.076	0.020
	T-statistic	-0.339	0.134	-0.366	0.134	0.078	1.420	0.076
R^2		0.316		0.360		0.415	n/a	n/a

Observations	48	48	48	48	49	44	n/a
Note:					*p < 0.1; **p < 0.05; ***p < 0.01		

Source: Regression results from SPSS

Table 60: H4 regression results for the impact of non-statutory benefits personally-evaluated on intention to leave with work engagement as mediator (age group 30–39)

			Dependent variable:					
		Intention to leave with work engagement as mediator						
Independent variable (personally evaluated)		Interaction effect Step 1 (C) Total Effect	Base point Step 1 (C) Total Effect	Interaction effect Step 4 (C') Direct Effect	Base point Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.040	0.182	-0.025	0.144	0.101	-0.157***	-0.016
	Standard error	0.103	0.273	0.098	0.262	0.198	0.049	0.031
	T-statistic	-0.393	0.666	-0.249	0.551	0.509	-3.198	-0.503
Working from home (WH)	Coefficient	-0.190**	0.371**	-0.176	0.372	0.104	-0.134**	-0.014
	Standard error	0.086	0.314	0.084	0.307	0.149	0.055	0.021
	T-statistic	-2.214	1.184	-2.095	1.213	0.698	-2.424	-0.670
Equipment for home office (HOE)	Coefficient	-0.014	-0.113	-0.043	0.096	-0.167	-0.174***	0.029
	Standard error	0.088	0.337	0.085	0.332	0.144	0.057	0.027
	T-statistic	-0.156	-0.334	-0.504	0.290	-1.158	-3.035	1.084
Digital technology (DT)	Coefficient	-0.018	-0.267	-0.014	-0.208	0.023	-0.167***	-0.004
	Standard error	0.087	0.337	0.084	0.324	0.154	0.054	0.026
	T-statistic	-0.203	-0.793	-0.165	-0.642	0.148	-3.105	-0.149
Flexible working hours (FLEX)	Coefficient	-0.114	0.103	-0.096	0.028	0.105	-0.167***	-0.018
	Standard error	0.099	0.363	0.095	0.349	0.179	0.052	0.031
	T-statistic	-1.148	0.284	-1.013	0.079	0.584	-3.193	-0.577
Meals and beverages (MB)	Coefficient	0.083	-0.448	0.079	-0.332	-0.015	-0.204***	0.003
	Standard error	0.081	0.258	0.075	0.241	0.152	0.049	0.031
	T-statistic	1.025	-1.735	1.063	-1.376	-0.099	-4.167	0.099
Company provided pension (PEN)	Coefficient	0.105	-0.476	0.068	-0.297	-0.173	-0.215***	0.037
	Standard error	0.092	0.325	0.087	0.307	0.158	0.054	0.035
	T-statistic	1.136	-1.464	0.780	-0.968	-1.092	-3.965	1.056
	Coefficient	0.011	-0.029	0.058	-0.197	0.237	-0.200***	-0.047

Childcare assistance (CA)	Standard error	0.075	0.270	0.071	0.255	0.142	0.050	0.031
	T-statistic	0.145	-0.106	0.820	-0.772	1.663	-4.021	-1.540
Educational opportunities (EDU)	Coefficient	-0.064	0.093	-0.056	0.128	0.036	-0.210***	-0.008
	Standard error	0.094	0.357	0.089	0.335	0.161	0.055	0.034
	T-statistic	-0.676	0.259	-0.635	0.381	0.222	-3.843	-0.223
Accident coverage (AI)	Coefficient	0.142	-0.422	0.081	-0.222	-0.321**	-0.188***	0.060*
	Standard error	0.086	0.316	0.084	0.306	0.151	0.054	0.033
	T-statistic	1.639	-1.335	0.971	-0.726	-2.130	-3.446	1.814
Life insurance coverage (LI)	Coefficient	-0.053	0.088	-0.084	0.209	-0.162	-0.189***	0.031
	Standard error	0.074	0.269	0.070	0.253	0.142	0.050	0.028
	T-statistic	-0.725	0.328	-1.210	0.824	-1.145	-3.806	1.092
Other insurances (OI)	Coefficient	0.142	-0.530	0.134	-0.509	-0.040	-0.216***	0.009
	Standard error	0.090	0.333	0.083	0.306	0.168	0.050	0.036
	T-statistic	1.576	-1.592	1.609	-1.663	-0.236	-4.320	0.238
Share compensation (SC)	Coefficient	0.030	-0.030	0.052	-0.085	0.102	-0.222***	-0.023
	Standard error	0.086	0.291	0.079	0.267	0.161	0.050	0.036
	T-statistic	0.345	-0.103	0.661	-0.319	0.631	-4.429	-0.627
R^2		0.254		0.302		0.265	n/a	n/a
Observations:		88	88	88	88	83	88	n/a
Note:								$^*p < 0.1$; $^{**}p < 0.05$; $^{***}p < 0.01$

Source: Regression results from SPSS

Table 61: H4 regression results for the impact of non-statutory benefits personally-evaluated on intention to leave with work engagement as mediator (age group 40–49)

		Dependent variable:						
		Intention to leave with work engagement as mediator						
Independent variable (personally evaluated)		Interaction effect Step 1 (C) Total Effect	Base point Step 1 (C) Total Effect	Interaction effect Step 4 (C') Direct Effect	Base point Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	0.069	-0.367	0.050	-0.312	0.155	-0.122**	-0.019
	Standard error	0.095	0.260	0.093	0.253	0.211	0.048	0.027
	T-statistic	0.720	-1.409	0.537	-1.230	0.734	-2.539	-0.706
	Coefficient	0.018	-0.222	0.036	-0.294	0.183	-0.101**	-0.018

Working from home (WH)	Standard error	0.085	0.319	0.083	0.313	0.204	0.045	0.022
	T-statistic	0.210	-0.695	0.435	-0.937	0.896	-2.238	-0.833
Equipment for home office (HOE)	Coefficient	-0.150*	0.272	-0.129	0.208	0.266	-0.079*	-0.021
	Standard error	0.086	0.336	0.086	0.333	0.219	0.044	0.021
	T-statistic	-1.736	0.811	-1.500	0.624	1.219	-1.794	-1.006
Digital technology (DT)	Coefficient	-0.095	0.112	-0.032	-0.011	0.569**	-0.110**	-0.063
	Standard error	0.122	0.441	0.123	0.436	0.256	0.051	0.040
	T-statistic	-0.779	0.253	-0.264	-0.026	2.220	-2.151	-1.548
Flexible working hours (FLEX)	Coefficient	-0.143	0.504	-0.070	0.313	0.675**	-0.108**	-0.073
	Standard error	0.148	0.512	0.148	0.508	0.325	0.050	0.049
	T-statistic	-0.969	0.984	-0.471	0.616	2.078	-2.158	-1.497
Meals and beverages (MB)	Coefficient	0.036	-0.155	0.071	-0.234	0.314*	-0.114**	-0.036
	Standard error	0.078	0.227	0.077	0.223	0.182	0.047	0.025
	T-statistic	0.458	-0.681	0.927	-1.051	1.728	-2.448	-1.406
Company provided pension (PEN)	Coefficient	-0.050	0.171	-0.101	0.364	-0.457*	-0.111**	0.051
	Standard error	0.109	0.399	0.109	0.400	0.234	0.050	0.035
	T-statistic	-0.462	0.429	-0.930	0.912	-1.954	-2.204	1.466
Childcare assistance (CA)	Coefficient	-0.153*	0.420	-0.126	0.329	0.288	-0.095*	-0.027
	Standard error	0.083	0.309	0.082	0.307	0.192	0.048	0.023
	T-statistic	-1.859	1.357	-1.534	1.070	1.497	-1.960	-1.195
Educational opportunities (EDU)	Coefficient	-0.052	-0.004	0.029	-0.269	0.774***	-0.104*	-0.080
	Standard error	0.131	0.523	0.135	0.531	0.271	0.052	0.049
	T-statistic	-0.398	-0.007	0.213	-0.507	2.856	-1.992	-1.638
Accident coverage (AI)	Coefficient	-0.070	0.141	-0.063	0.123	0.060	-0.125***	-0.008
	Standard error	0.097	0.379	0.093	0.365	0.222	0.047	0.028
	T-statistic	-0.724	0.372	-0.670	0.336	0.270	-2.688	-0.269
Life insurance coverage (LI)	Coefficient	0.100*	-0.534	0.089	-0.496	-0.095	-0.110**	0.010
	Standard error	0.086	0.312	0.084	0.304	0.199	0.048	0.022
	T-statistic	1.158	-1.713	1.064	-1.632	-0.476	-2.314	0.467
Other insurances (OI)	Coefficient	-0.004	-0.097	0.020	-0.182	0.209	-0.114**	-0.024
	Standard error	0.087	0.313	0.086	0.306	0.195	0.048	0.024
	T-statistic	-0.043	-0.310	0.235	-0.594	1.070	-2.373	-0.977

Share compensation (SC)	Coefficient	-0.013	-0.135	-0.007	-0.117	0.070	-0.092*	0.006
	Standard error	0.086	0.327	0.085	0.322	0.198	0.048	0.019
	T-statistic	-0.154	-0.412	-0.081	-0.363	0.352	-1.912	0.348
R^2		0.139		0.188		0.478	n/a	n/a
Observations:		69	69	69	69	69	69	n/a
Note:								*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS

Table 62: H4 regression results for the impact of non-statutory benefits personally-evaluated on intention to leave with work engagement as mediator (age group 50 and above)

		Dependent variable:						
		Intention to leave with work engagement as mediator						
Independent variable (personally evaluated)		Interaction effect Step 1 (C) Total Effect	Base point Step 1 (C) Total Effect	Interaction effect Step 4 (C') Direct Effect	Base point Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.072	-0.012	0.020	-0.244	0.589**	-0.150***	-0.088*
	Standard error	0.104	0.311	0.103	0.304	0.245	0.052	0.048
	T-statistic	-0.693	-0.039	0.196	-0.803	2.406	-2.871	-1.847
Working from home (WH)	Coefficient	-0.287***	0.835	-0.229**	0.648	0.581***	-0.107*	-0.062
	Standard error	0.087	0.263	0.090	0.274	0.200	0.056	0.039
	T-statistic	-3.305	3.178	-2.544	2.364	2.901	-1.917	-1.596
Equipment for home office (HOE)	Coefficient	-0.330***	0.582	-0.245***	0.310	0.571**	-0.158***	-0.090**
	Standard error	0.087	0.275	0.084	0.267	0.216	0.049	0.044
	T-statistic	-3.805	2.114	-2.903	1.160	2.641	-3.257	-2.044
Digital technology (DT)	Coefficient	0.076	-0.739	0.094	-0.785	0.292	-0.066	-0.019
	Standard error	0.132	0.509	0.133	0.510	0.281	0.062	0.026
	T-statistic	0.574	-1.453	0.707	-1.539	1.039	-1.069	-0.744
Flexible working hours (FLEX)	Coefficient	-0.177	0.165	-0.109	-0.085	0.410	-0.166***	-0.068
	Standard error	0.111	0.428	0.106	0.407	0.216	0.055	0.042
	T-statistic	-1.591	0.386	-1.034	-0.209	1.568	-3.031	-1.607
Meals and beverages (MB)	Coefficient	-0.051	0.029	0.018	-0.156	0.415*	-0.176***	-0.073
	Standard error	0.097	0.296	0.090	0.275	0.232	0.051	0.046
	T-statistic	-0.526	0.099	0.200	-0.569	1.784	-3.472	-1.588

Company provided pension (PEN)	Coefficient	-0.161*	0.555	-0.124	0.472	0.247	-0.175***	-0.043
	Standard error	0.086	0.312	0.080	0.288	0.197	0.052	0.037
	T-statistic	-1.877	1.778	-1.564	1.638	1.253	-3.341	-1.174
Childcare assistance (CA)	Coefficient	-0.137	0.759	-0.053	0.367	0.593*	-0.153***	-0.091
	Standard error	0.137	0.494	0.131	0.480	0.340	0.052	0.060
	T-statistic	-1.004	1.537	-0.407	0.765	1.745	-2.940	-1.500
Educational opportunities (EDU)	Coefficient	-0.004	-0.083	0.046	-0.309	0.290	-0.184***	-0.053
	Standard error	0.123	0.494	0.115	0.461	0.270	0.057	0.052
	T-statistic	-0.032	-0.168	0.400	-0.670	1.072	-3.201	-1.019
Accident coverage (AI)	Coefficient	-0.260**	1.053	-0.190*	0.799	0.488*	-0.144***	-0.070
	Standard error	0.099	0.367	0.096	0.356	0.252	0.050	0.044
	T-statistic	-2.620	2.866	-1.973	2.245	1.940	-2.873	-1.607
Life insurance coverage (LI)	Coefficient	-0.176*	0.712	-0.137	0.497	0.216	-0.185***	-0.040
	Standard error	0.099	0.339	0.089	0.305	0.255	0.046	0.048
	T-statistic	-1.777	2.103	-1.547	1.629	0.848	-3.991	-0.829
Other insurances (OI)	Coefficient	-0.353***	1.222	-0.214**	0.734	0.742***	-0.185***	-0.137**
	Standard error	0.109	0.415	0.104	0.394	0.271	0.050	0.062
	T-statistic	-3.238	2.943	-2.054	1.860	2.739	-3.725	-2.201
Share compensation (SC)	Coefficient	0.074	0.052	0.093	-0.029	0.093	-0.197***	-0.018
	Standard error	0.092	0.317	0.080	0.275	0.240	0.046	0.047
	T-statistic	0.803	0.163	1.163	-0.104	0.387	-4.330	-0.386
R^2		0.606		0.628		0.468	n/a	n/a
Observations:		48	488	48	48	49	48	n/a
Note:								*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS

Appendix 6: Results of regression testing for H1 to H4 for different groups of tenure

Table 63: H1 regression results for the impact of non-statutory benefits influence on work engagement

		Dependent variable:			
Independent variable		Work engagement			
		< 3 years	3–5 years	5–10 years	>10 years

Company car (CAR)	Coefficient	0.328	0.268	0.033	0.364
	Standard error	0.381	0.271	0.206	0.244
	T-statistic	0.861	0.987	0.162	1.492
Working from home (WH)	Coefficient	-0.477	0.216	0.353	0.209
	Standard error	0.429	0.266	0.229	0.247
	T-statistic	-1.111	0.811	1.542	0.843
Equipment for home office (HOE)	Coefficient	0.776**	0.149	0.260	0.475*
	Standard error	0.326	0.253	0.170	0.239
	T-statistic	2.378	0.589	1.526	1.985
Digital technology (DT)	Coefficient	0.032	0.345	0.368*	0.939***
	Standard error	0.331	0.267	0.212	0.262
	T-statistic	0.096	1.292	1.737	3.586
Flexible working hours (FLEX)	Coefficient	0.117	0.123	0.164	0.442*
	Standard error	0.301	0.255	0.202	0.256
	T-statistic	0.390	0.483	0.811	1.734
Meals and beverages (MB)	Coefficient	0.331	0.154	0.190	0.199
	Standard error	0.300	0.245	0.173	0.207
	T-statistic	1.101	0.628	1.101	0.961
Company provided pension (PEN)	Coefficient	-0.402	-0.052	0.443**	0.890***
	Standard error	0.318	0.239	0.177	0.228
	T-statistic	-1.264	-0.218	2.507	3.907
Childcare assistance (CA)	Coefficient	-0.370	0.314	0.225	-0.116
	Standard error	0.318	0.238	0.194	0.229
	T-statistic	-1.165	1.319	1.158	-0.505
Educational opportunities (EDU)	Coefficient	0.913**	0.228	0.664***	0.535*
	Standard error	0.352	0.235	0.204	0.290
	T-statistic	2.594	0.967	3.264	1.845
Accident coverage (AI)	Coefficient	0.567**	-0.028	0.075	0.259
	Standard error	0.300	0.233	0.173	0.206
	T-statistic	1.889	-0.122	0.434	1.256
Life insurance	Coefficient	0.433	0.121	-0.104	0.018
	Standard error	0.287	0.230	0.174	0.209

coverage (LI)	T-statistic	1.509	0.527	-0.599	0.088
Other insurances (OI)	Coefficient	-0.039	0.355	0.073	0.263
	Standard error	0.312	0.227	0.172	0.207
	T-statistic	-0.125	1.563	0.426	1.270
Share compensation (SC)	Coefficient	0.192	0.323	0.242	0.316
	Standard error	0.300	0.228	0.175	0.214
	T-statistic	0.639	1.418	1.384	1.475
NSB_Total	Coefficient	0.160**	0.048	0.025	0.093**
	Standard error	0.064	0.037	0.025	0.035
	T-statistic	2.505	1.279	1.007	2.636
R^2		0.511	0.134	0.146	0.226
Observations		45	58	86	94
Note:					*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS

Table 64: H2 regression results for the impact of non-statutory benefits compared to the competition (evaluated as 'better') on work engagement.

		Dependent variable			
		Work engagement			
Independent variable		< 3 years	3 – 5 years	5 – 10 years	> 10 years
Company car (CAR)	Coefficient	n/a	0.631*	0.060	-0.144
	Standard error	n/a	0.323	0.194	0.273
	T-statistic	n/a	1.953	0.309	-0.528
Working from home (WH)	Coefficient	0.205	-0.069	0.147	0.188
	Standard error	0.493	0.370	0.217	0.293
	T-statistic	0.416	-0.187	0.678	0.642
Equipment for home office (HOE)	Coefficient	0.156	-0.309	-0.048	0.646**
	Standard error	0.479	0.334	0.207	0.300
	T-statistic	0.326	-0.923	-0.232	2.156
Digital technology (DT)	Coefficient	0.027	-0.121	0.112	0.212
	Standard error	0.424	0.365	0.189	0.285
	T-statistic	0.063	-0.332	0.593	0.744
Flexible working	Coefficient	-0.170	0.400	0.182	0.478*
	Standard error	0.515	0.264	0.191	0.268

hours (FLEX)	T-statistic	-0.329	1.516	0.954	1.782
Meals and beverages (MB)	Coefficient	0.189	0.639	0.343	0.556
	Standard error	0.614	0.410	0.212	0.410
	T-statistic	0.308	1.557	1.620	1.357
Company provided pension (PEN)	Coefficient	0.537	0.718*	0.160	0.129
	Standard error	0.542	0.393	0.220	0.297
	T-statistic	0.991	1.827	0.728	0.434
Childcare assistance (CA)	Coefficient	-0.374	0.888*	0.338	0.483
	Standard error	0.609	0.498	0.362	0.427
	T-statistic	-0.615	1.786	0.933	1.132
Educational opportunities (EDU)	Coefficient	-0.239	-0.800*	0.379*	0.434
	Standard error	0.528	0.402	0.197	0.298
	T-statistic	-0.453	-1.990	1.922	1.453
Accident coverage (AI)	Coefficient	-0.391	0.870**	0.007	0.498
	Standard error	0.554	0.341	0.249	0.387
	T-statistic	-0.706	2.550	0.029	1.289
Life insurance coverage (LI)	Coefficient	0.251	0.327	0.179	-0.092
	Standard error	0.623	0.322	0.246	0.384
	T-statistic	0.403	1.017	0.730	-0.239
Other insurances (OI)	Coefficient	0.181	0.006	0.142	0.136
	Standard error	0.597	0.385	0.246	0.374
	T-statistic	0.303	0.015	0.577	0.363
Share compensatio n (SC)	Coefficient	-0.432	0.149	-0.161	0.085
	Standard error	0.627	0.382	0.244	0.436
	T-statistic	-0.688	0.390	-0.659	0.195
R^2		n/a	n/a	0.516	0.282
Observations		13	18	40	37

Source: Regression results from SPSS

Table 65: H2 regression results for the impact of non-statutory benefits compared to the competition (evaluated as ‘worse’) on work engagement.

		Dependent variable			
Independent variable		Work engagement			
		<3 years	3–5 years	5–10 years	>10 years

Company car (CAR)	Coefficient	n/a	0.952*	0.374	0.325
	Standard error	n/a	0.528	0.305	0.773
	T-statistic	n/a	1.803	1.226	0.420
Working from home (WH)	Coefficient	-0.359	0.198	-0.055	0.283
	Standard error	0.535	0.382	0.260	0.434
	T-statistic	-0.671	0.518	-0.211	0.652
Equipment for home office (HOE)	Coefficient	-1.165**	-0.263	-0.055	0.121
	Standard error	0.479	0.492	0.237	0.452
	T-statistic	-2.434	-0.535	-0.232	0.267
Digital technology (DT)	Coefficient	-1.786***	-0.494	-0.098	-0.265
	Standard error	0.545	0.397	0.273	0.514
	T-statistic	-3.278	-1.243	-0.359	-0.516
Flexible working hours (FLEX)	Coefficient	-0.416	0.387	0.167	0.207
	Standard error	0.625	0.383	0.261	0.563
	T-statistic	-0.666	1.010	0.640	0.369
Meals and beverages (MB)	Coefficient	0.568	0.266	0.155	0.357
	Standard error	0.637	0.370	0.234	0.378
	T-statistic	0.892	0.719	0.664	0.946
Company provided pension (PEN)	Coefficient	0.261	0.393	-0.246	0.505
	Standard error	0.583	0.369	0.237	0.360
	T-statistic	0.448	1.066	-1.035	1.401
Childcare assistance (CA)	Coefficient	-0.255	0.418	0.151	0.346
	Standard error	0.699	0.387	0.227	0.312
	T-statistic	-0.365	1.079	0.666	1.110
Educational opportunities (EDU)	Coefficient	-0.350	-0.288	0.110	-0.034
	Standard error	0.613	0.361	0.244	0.451
	T-statistic	-0.571	-0.797	0.450	-0.076
Accident coverage (AI)	Coefficient	-0.421	0.005	0.143	-0.557
	Standard error	0.678	0.280	0.224	0.387
	T-statistic	-0.622	0.020	0.639	-1.440
Life insurance	Coefficient	0.359	0.252	0.383	0.065
	Standard error	0.695	0.353	0.237	0.435

coverage (LI)	T-statistic	0.516	0.713	1.616	0.150
Other insurances (OI)	Coefficient	0.458	-0.077	0.088	-0.225
	Standard error	0.627	0.322	0.223	0.412
	T-statistic	0.730	-0.238	0.395	-0.545
Share compensation (SC)	Coefficient	-0.454	0.105	-0.254	-0.097
	Standard error	0.563	0.343	0.232	0.408
	T-statistic	-0.807	0.305	-1.094	-0.237
R^2		n/a	n/a	0.227	0.276
Observations		13	18	40	37
Note:					*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 66: H2 regression results for the impact of non-statutory benefits personally-evaluated on work engagement (tenure <3 years and 3–5 years)

		Work engagement			
Independent variable		< 3 years		3–5 years	
		Interaction effect	Base point	Interaction effect	Base point
Company car (CAR.C)	Coefficient	0.172	-0.394	0.297	-0.678
	Standard error	0.365	0.969	0.233	0.665
	T-statistic	0.470	-0.406	1.274	-1.019
Working from home (WH.C)	Coefficient	0.138	-0.817	-0.120	0.767
	Standard error	0.350	1.351	0.229	0.977
	T-statistic	0.394	-0.605	-0.522	0.785
Equipment for home office (HOE.C)	Coefficient	-0.204	1.255	0.034	-0.007
	Standard error	0.286	0.941	0.234	0.931
	T-statistic	-0.713	1.333	0.147	-0.008
Digital technology (DT.C)	Coefficient	0.493	-1.657	0.468*	-1.460
	Standard error	0.344	1.236	0.246	1.059
	T-statistic	1.431	-1.340	1.904	-1.379
Flexible working hours (FLEX.C)	Coefficient	0.095	-0.315	0.345	-1.426
	Standard error	0.267	1.072	0.254	1.016

	T-statistic	0.356	-0.294	1.356	-1.403
Meals and beverages (MB.C)	Coefficient	-0.443*	1.671	0.332*	-0.902
	Standard error	0.235	0.763	0.185	0.577
	T-statistic	-1.883	2.190	1.793	-1.563
Company provided pension (PEN.C)	Coefficient	0.662**	-2.767	-0.075	0.040
	Standard error	0.255	0.878	0.187	0.679
	T-statistic	2.593	-3.152	-0.399	0.058
Childcare assistance (CA.C)	Coefficient	0.145	-1.032	0.268	-0.846
	Standard error	0.231	0.800	0.176	0.648
	T-statistic	0.630	-1.290	1.518	-1.305
Educational opportunities EDU.C)	Coefficient	0.569**	-0.938	0.311	-1.021
	Standard error	0.272	0.890	0.234	0.927
	T-statistic	2.096	-1.054	1.330	-1.101
Accident coverage (AI.C)	Coefficient	-0.009	0.444	-0.172	0.301
	Standard error	0.245	0.858	0.192	0.687
	T-statistic	-0.036	0.517	-0.894	0.439
Life insurance coverage (LI.C)	Coefficient	-0.414*	1.175	-0.241	0.904
	Standard error	0.230	0.697	0.189	0.691
	T-statistic	-1.799	1.685	-1.273	1.308
Other insurances (OI.C)	Coefficient	-0.299	0.587	-0.013	0.237
	Standard error	0.281	0.883	0.253	1.007
	T-statistic	-1.067	0.665	-0.050	0.235
Share compensation (SC.C)	Coefficient	0.321	-0.839	0.078	-0.203
	Standard error	0.251	0.789	0.217	0.805
	T-statistic	1.282	-1.064	0.361	-0.252
R^2		0.690		0.280	
Observations		35		53	

Source: Regression results from SPSS.

Table 67: H2 regression results for the impact of non-statutory benefits personally-evaluated on work engagement (tenure 5–10 years and >10 years)

Independent variable		Work engagement 5–10 years Interaction effect	Work engagement 5–10 years Base point	Work engagement > 10 years Interaction effect	Work engagement > 10 years Base point
Company car (CAR.C)	Coefficient	0.086	-0.311	0.126	-0.173
	Standard error	0.184	0.492	0.179	0.541
	T-statistic	0.470	-0.631	0.706	-0.320
Working from home (WH.C)	Coefficient	0.260	-0.453	0.283	-0.859
	Standard error	0.184	0.522	0.179	0.586
	T-statistic	1.412	-0.868	1.578	-1.467
Equipment for home office (HOE.C)	Coefficient	0.032	0.141	0.364**	-0.995
	Standard error	0.135	0.513	0.173	0.602
	T-statistic	0.238	0.274	2.102	-1.653
Digital technology (DT.C)	Coefficient	-0.184	1.006	-0.068	0.696
	Standard error	0.182	0.675	0.184	0.686
	T-statistic	-1.008	1.491	-0.369	1.015
Flexible working hours (FLEX.C)	Coefficient	-0.003	0.031	0.325	-1.003
	Standard error	0.165	0.593	0.240	0.877
	T-statistic	-0.018	0.052	1.353	-1.143
Meals and beverages (MB.C)	Coefficient	0.389***	-0.995**	0.194	-0.490
	Standard error	0.137	0.452	0.172	0.519
	T-statistic	2.832	-2.201	1.128	-0.944
Company provided pension (PEN.C)	Coefficient	-0.078	0.627	-0.077	0.785
	Standard error	0.154	0.548	0.160	0.585
	T-statistic	-0.507	1.143	-0.480	1.343
Childcare assistance (CA.C)	Coefficient	0.354**	-1.225	0.209	-0.924
	Standard error	0.163	0.647	0.187	0.657
	T-statistic	2.174	-1.893	1.118	-1.406

Educational opportunities EDU.C)	Coefficient	-0.011	0.480	-0.023	0.243
	Standard error	0.152	0.591	0.208	0.793
	T-statistic	-0.075	0.812	-0.111	0.306
Accident coverage (AI.C)	Coefficient	0.197	-0.846	0.282*	-0.921
	Standard error	0.161	0.610	0.167	0.630
	T-statistic	1.220	-1.386	1.685	-1.461
Life insurance coverage (LI.C)	Coefficient	0.306*	-1.300**	0.163	-0.821
	Standard error	0.160	0.612	0.172	0.622
	T-statistic	1.907	-2.126	0.949	-1.319
Other insurances (OI.C)	Coefficient	0.294*	-1.125*	0.258	-1.009
	Standard error	0.162	0.576	0.169	0.642
	T-statistic	1.819	-1.953	1.527	-1.571
Share compensation (SC.C)	Coefficient	0.143	-0.307	-0.078	0.352
	Standard error	0.141	0.519	0.188	0.649
	T-statistic	1.019	-0.592	-0.415	0.543
R^2		0.324		0.516	
Observations		78		86	
Note:					*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results

Table 68: H3 regression results for the impact of non-statutory benefits on intention to leave with work engagement as mediator (tenure <3 years).

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	0.185	0.213	0.328	-0.087	-0.029
	Standard error	0.166	0.165	0.381	0.055	0.038
	T-statistic	1.111	1.289	0.861	-1.579	-0.756
Working from home (WH)	Coefficient	-0.055	-0.103	-0.477	-0.100*	0.048
	Standard error	0.182	0.180	0.429	0.055	0.050

	T-statistic	-0.303	-0.574	-1.111	-1.826	0.949
Equipment for home office (HOE)	Coefficient	-0.174	-0.109	0.776**	-0.078	-0.061
	Standard error	0.144	0.150	0.326	0.058	0.052
	T-statistic	-1.212	-0.728	2.378	-1.350	-1.170
Digital technology (DT)	Coefficient	-0.135	-0.133	0.032	-0.091	-0.003
	Standard error	0.140	0.138	0.331	0.055	0.030
	T-statistic	-0.966	-0.964	0.096	-1.664	-0.097
Flexible working hours (FLEX)	Coefficient	0.031	0.041	0.117	-0.077	-0.009
	Standard error	0.137	0.136	0.301	0.059	0.024
	T-statistic	0.226	0.302	0.390	-1.307	-0.373
Meals and beverages (MB)	Coefficient	-0.274**	-0.249*	0.331	-0.074	-0.024
	Standard error	0.127	0.128	0.300	0.057	0.029
	T-statistic	-2.154	-1.953	1.101	-1.295	-0.840
Company provided pension (PEN)	Coefficient	-0.150	-0.194	-0.402	-0.108*	0.043
	Standard error	0.139	0.137	0.318	0.058	0.042
	T-statistic	-1.083	1.415	-1.264	-1.878	1.046
Childcare assistance (CA)	Coefficient	0.342***	0.307**	-0.370	-0.088*	0.033
	Standard error	0.123	0.123	0.318	0.052	0.034
	T-statistic	2.773	2.502	-1.165	-1.708	0.959
Educational opportunities (EDU)	Coefficient	-0.133	-0.053	0.913	-0.088	-0.080
	Standard error	0.161	0.169	0.352	0.061	0.064
	T-statistic	-830	-0.315	2.594	-1.433	-1.262
Accident coverage (AI)	Coefficient	-0.083	-0.029	0.567**	-0.089	-0.050
	Standard error	0.136	0.139	0.300	0.061	0.044
	T-statistic	-0.609	-0.208	1.889	-1.477	-1.162
Life insurance coverage (LI)	Coefficient	-0.179	-0.130	0.433	-0.107*	-0.046
	Standard error	0.133	0.134	0.287	0.063	0.041
	T-statistic	-1.341	-0.972	1.509	-1.695	-1.128
Other insurances (OI)	Coefficient	-0.262*	-0.266**	-0.039	-0.091	0.004
	Standard error	0.130	0.128	0.312	0.057	0.028
	T-statistic	-2.006	-2.069	-0.125	-1.595	0.125
	Coefficient	-0.043	-0.023	0.192	-0.096	-0.018

Share compensation (SC)	Standard error	0.133	0.131	0.300	0.060	0.031
	T-statistic	-0.324	-0.176	0.639	-1.595	-0.594
NSB_Total	Coefficient	-0.033	-0.013	0.160**	-0.123*	-0.020
	Standard error	0.030	0.031	0.064	0.069	0.014
	T-statistic	-1.108	-0.429	2.505	-1.783	-1.451
R^2		0.430	0.433	0.125	n/a	n/a
Observations		44	44	45	44	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression result from SPSS

Table 69: H3 regression results for the impact of non-statutory benefits on intention to leave with work engagement as mediator (tenure 3–5 years)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	0.045	0.074	0.268	-0.107	-0.029
	Standard error	0.143	0.143	0.271	0.065	0.034
	T-statistic	0.314	0.516	0.987	-1.637	-0.848
Working from home (WH)	Coefficient	-0.442***	-0.426***	0.216	-0.074	-0.016
	Standard error	0.132	0.132	0.266	0.061	0.027
	T-statistic	-3.350	-3.225	0.811	-1.211	-0.674
Equipment for home office (HOE)	Coefficient	-0.217	-0.207	0.149	-0.068	-0.010
	Standard error	0.131	0.131	0.253	0.065	0.020
	T-statistic	-1.655	-1.575	0.589	-1.041	-0.513
Digital technology (DT)	Coefficient	-0.236*	-0.212	0.345	-0.068	-0.023
	Standard error	0.139	0.141	0.267	0.066	0.029
	T-statistic	-1.696	-1.508	1.292	-1.039	-0.806
Flexible working hours (FLEX)	Coefficient	-0.327**	-0.320**	0.123	-0.061	-0.008
	Standard error	0.129	0.130	0.255	0.064	0.017
	T-statistic	-2.531	-2.467	0.483	-0.954	-0.430
Meals and beverages (MB)	Coefficient	-0.137	-0.124	0.154	-0.084	-0.013
	Standard error	0.128	0.128	0.245	0.066	0.023

	T-statistic	-1.069	-0.970	0.628	-1.266	-0.564
Company provided pension (PEN)	Coefficient	0.105	0.101	-0.052	-0.083	0.004
	Standard error	0.125	0.125	0.239	0.066	0.020
	T-statistic	0.838	0.807	-0.218	-1.259	0.214
Childcare assistance (CA)	Coefficient	0.026	0.053	0.314	-0.085	-0.027
	Standard error	0.128	0.129	0.238	0.067	0.029
	T-statistic	0.207	0.412	1.319	-1.263	-0.914
Educational opportunities (EDU)	Coefficient	-0.273**	-0.252**	0.228	-0.090	-0.021
	Standard error	0.124	0.125	0.235	0.067	0.026
	T-statistic	-2.191	-2.024	0.967	-1.347	-0.787
Accident coverage (AI)	Coefficient	0.050	0.047	-0.028	-0.106	0.003
	Standard error	0.127	0.125	0.233	0.068	0.025
	T-statistic	0.396	0.377	-0.122	-1.550	0.120
Life insurance coverage (LI)	Coefficient	0.032	0.045	0.121	-0.103	-0.012
	Standard error	0.126	0.125	0.230	0.069	0.025
	T-statistic	0.258	0.360	0.527	-1.484	-0.496
Other insurances (OI)	Coefficient	0.057	0.101	0.355	-0.124*	-0.044
	Standard error	0.126	0.126	0.227	0.070	0.038
	T-statistic	0.454	0.803	1.563	-1.784	-1.172
Share compensation (SC)	Coefficient	-0.121	-0.090	0.323	-0.097	-0.031
	Standard error	0.124	0.126	0.228	0.069	0.031
	T-statistic	-0.974	-0.716	1.418	-1.400	-0.998
NSB_Total	Coefficient	-0.030	-0.025	0.048	-0.099	-0.005
	Standard error	0.020	0.020	0.037	0.070	0.005
	T-statistic	-1.482	-1.238	1.279	-1.411	-0.956
R^2		0.274	0.376	0.028	n/a	n/a
Observations		53	53	53	73	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression result from SPSS.

Table 70: H3 regression results for the impact of non-statutory benefits on intention to leave with work engagement as mediator (tenure 5–10 years)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	0.060	0.061	0.033	-0.065	-0.002
	Standard error	0.109	0.109	0.206	0.054	0.014
	T-statistic	0.553	0.562	0.162	-1.207	-0.159
Working from home (WH)	Coefficient	0.008	0.029	0.353	-0.062	-0.022
	Standard error	0.127	0.128	0.229	0.056	0.024
	T-statistic	0.066	0.229	1.542	-1.120	-0.899
Equipment for home office (HOE)	Coefficient	-0.045	-0.044	0.260	-0.004	-0.001
	Standard error	0.105	0.106	0.170	0.063	0.016
	T-statistic	-0.432	-0.418	1.526	-0.071	-0.063
Digital technology (DT)	Coefficient	-0.122	-0.101	0.368*	-0.056	-0.021
	Standard error	0.114	0.116	0.212	0.054	-0.890
	T-statistic	-1.064	-0.875	1.737	-1.039	0.023
Flexible working hours (FLEX)	Coefficient	-0.143	-0.134	0.164	-0.047	-0.008
	Standard error	0.105	0.106	0.202	0.054	0.013
	T-statistic	-1.361	-1.270	0.811	-0.859	-0.593
Meals and beverages (MB)	Coefficient	-0.027	-0.018	0.190	-0.053	-0.010
	Standard error	0.091	0.092	0.173	0.054	0.014
	T-statistic	-0.291	-0.198	1.101	-0.973	-0.731
Company provided pension (PEN)	Coefficient	-0.084	-0.067	0.443**	-0.040	-0.018
	Standard error	0.098	0.101	0.177	0.057	0.026
	T-statistic	-0.866	-0.659	2.507	-0.703	-0.676
Childcare assistance (CA)	Coefficient	0.050	0.060	0.225	-0.049	-0.011
	Standard error	0.104	0.105	0.194	0.056	0.016
	T-statistic	0.482	0.573	1.158	-0.870	-0.699
Educational opportunities (EDU)	Coefficient	-0.132	-0.106	0.664***	-0.038	-0.025
	Standard error	0.113	0.120	0.204	0.057	0.039
	T-statistic	-1.161	-0.887	3.264	-0.670	-0.653

Accident coverage (AI)	Coefficient	0.114	0.119	0.075	-0.068	-0.005
	Standard error	0.091	0.091	0.173	0.053	0.012
	T-statistic	1.251	1.313	0.434	-1.269	-0.411
Life insurance coverage (LI)	Coefficient	0.033	0.025	-0.104	-0.059	0.006
	Standard error	0.093	0.093	0.174	0.055	0.012
	T-statistic	0.358	0.272	-0.599	-1.073	0.522
Other insurances (OI)	Coefficient	0.006	0.008	0.073	-0.061	-0.004
	Standard error	0.092	0.092	0.172	0.055	0.011
	T-statistic	0.062	0.090	0.426	-1.100	-0.396
Share compensation (SC)	Coefficient	0.149	0.169*	0.242	-0.086	-0.021
	Standard error	0.091	0.091	0.175	0.054	0.020
	T-statistic	1.638	1.853	1.384	-1.593	-1.044
NSB_Total	Coefficient	0.005	0.005	0.025	-0.027	-0.001
	Standard error	0.015	0.016	0.025	0.066	0.002
	T-statistic	0.297	0.33	1.007	-0.41	-0.379
R^2		0.135	0.135	0.012	n/a	n/a
Observations		85	85	86	85	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 71: H3 regression results for the impact of non-statutory benefits on intention to leave with work engagement as mediator (tenure >10 years)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.223**	-0.170*	0.364	-0.142***	-0.052
	Standard error	0.096	0.090	0.244	0.036	0.037
	T-statistic	-2.329	-1.885	1.492	-3.972	-1.395
Working from home (WH)	Coefficient	-0.173*	-0.141	0.209	-0.152***	-0.032
	Standard error	0.096	0.089	0.247	0.036	0.038
	T-statistic	-1.793	-1.573	0.843	-4.285	-0.830
	Coefficient	-0.321***	-0.255***	0.475*	-0.138***	-0.066*

Equipment for home office (HOE)	Standard error	0.091	0.086	0.239	0.035	0.0370
	T-statistic	-3.542	-2.952	1.985	-3.954	-1.775
Digital technology (DT)	Coefficient	-0.452***	-0.341***	0.939***	-0.118***	-0.111**
	Standard error	0.099	0.101	0.262	0.035	0.045
	T-statistic	-4.549	-3.386	3.586	-3.327	-2.456
Flexible working hours (FLEX)	Coefficient	-0.254**	-0.182*	0.442*	-0.163***	-0.072
	Standard error	0.102	0.095	0.256	0.036	0.045
	T-statistic	-2.493	-1.914	1.734	-4.486	-1.613
Meals and beverages (MB)	Coefficient	-0.070	-0.038	0.199	-0.156***	-0.031
	Standard error	0.080	0.074	0.207	0.035	0.033
	T-statistic	-0.878	-0.519	0.961	-4.468	-0.940
Company provided pension (PEN)	Coefficient	-0.102	0.045	0.890***	-0.164***	-0.146***
	Standard error	0.096	0.095	0.228	0.039	0.051
	T-statistic	-1.061	0.471	3.907	-4.250	-2.861
Childcare assistance (CA)	Coefficient	0.004	-0.014	-0.116	-0.158***	0.018
	Standard error	0.091	0.084	0.229	0.036	0.036
	T-statistic	0.041	-0.164	-0.505	-4.428	0.503
Educational opportunities (EDU)	Coefficient	-0.140	-0.057	0.535*	-0.154***	-0.082*
	Standard error	0.115	0.108	0.290	0.036	0.049
	T-statistic	-1.221	-0.530	1.845	-4.255	-1.694
Accident coverage (AI)	Coefficient	-0.043	-0.001	0.259	-0.157***	-0.041
	Standard error	0.082	0.076	0.206	0.036	0.037
	T-statistic	-0.530	-0.018	1.256	-4.391	-1.108
Life insurance coverage (LI)	Coefficient	-0.087	-0.083	0.018	-0.159***	-0.003
	Standard error	0.082	0.075	0.209	0.036	0.033
	T-statistic	-1.060	-1.106	0.088	-4.474	-0.086
Other insurances (OI)	Coefficient	-0.104	-0.062	0.263	-0.154***	-0.041
	Standard error	0.082	0.076	0.207	0.035	0.033
	T-statistic	-1.271	-0.813	1.270	-4.354	-1.221
Share compensation (SC)	Coefficient	0.082	0.137*	0.316	-0.167***	-0.053
	Standard error	0.085	0.078	0.214	0.035	0.037
	T-statistic	0.957	1.741	1.475	-4.752	-1.411

NSB_Total	Coefficient	-0.042***	-0.027*	0.093**	-0.153***	-0.014**
	Standard error	0.014	0.014	0.035	0.039	0.006
	T-statistic	-2.927	-1.961	2.636	-3.941	-2.200
R^2		0.337	0.429	0.070	n/a	n/a
Observations		93	93	94	93	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 72: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as ‘better’) on intention to leave with work engagement as mediator (tenure <3 years)

		Dependent variable:				
		Intention to leave with work engagement as mediator				
Independent variable		Step 1 (C) Total Effect	Step 4 (C’) Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Working from home (WH)	Coefficient	-0.135	-0.094	0.205	-0.200***	-0.041
	Standard error	0.205	0.183	0.493	0.071	0.100
	T-statistic	-0.659	-0.512	0.416	-2.809	-0.411
Equipment for home office (HOE)	Coefficient	0.019	0.052	0.156	-0.212**	-0.033
	Standard error	0.221	0.201	0.479	0.082	0.102
	T-statistic	0.086	0.260	0.326	-2.585	-0.323
Digital technology (DT)	Coefficient	0.300	0.306	0.027	-0.214**	-0.006
	Standard error	0.203	0.185	0.424	0.089	0.091
	T-statistic	1.479	1.650	0.063	-2.396	-0.064
Flexible working hours (FLEX)	Coefficient	0.026	-0.008	-0.170	-0.199**	0.034
	Standard error	0.216	0.195	0.515	0.077	0.103
	T-statistic	0.119	-0.041	-0.329	-2.576	0.327
Meals and beverages (MB)	Coefficient	-0.431*	-0.399**	0.189	-0.166**	-0.031
	Standard error	0.211	0.189	0.614	0.067	0.103
	T-statistic	-2.042	-2.107	0.308	-2.479	-0.305
	Coefficient	-0.253	-0.140	0.537	-0.208***	-0.112

Company provided pension (PEN)	Standard error	0.202	0.175	0.542	0.065	0.118
	T-statistic	-1.248	-0.803	0.991	-3.229	-0.946
Childcare assistance (CA)	Coefficient	0.153	0.079	-0.374	-0.196**	0.073
	Standard error	0.229	0.203	0.609	0.076	0.123
	T-statistic	0.666	0.391	-0.615	-2.587	0.597
Educational opportunities (EDU)	Coefficient	0.118	0.073	-0.239	-0.189**	0.045
	Standard error	0.204	0.183	0.528	0.070	0.101
	T-statistic	0.579	0.400	-0.453	-2.679	0.446
Accident coverage (AI)	Coefficient	-0.100	-0.176	-0.391	-0.194**	0.076
	Standard error	0.211	0.188	0.554	0.072	0.111
	T-statistic	-0.474	-0.937	-0.706	-2.717	0.683
Life insurance coverage (LI)	Coefficient	0.156	0.198	0.251	-0.168**	-0.042
	Standard error	0.213	0.192	0.623	0.068	0.106
	T-statistic	0.730	1.034	0.403	-2.455	-0.398
Other insurances (OI)	Coefficient	-0.221	-0.187	0.181	-0.184**	-0.033
	Standard error	0.217	0.192	0.597	0.070	0.111
	T-statistic	-1.017	-0.975	0.303	-2.631	-0.302
Share compensation (SC)	Coefficient	0.304	0.225	-0.432	-0.182**	0.079
	Standard error	0.245	0.223	0.627	0.074	0.119
	T-statistic	1.241	1.007	-0.688	-2.479	0.663
R^2		n/a	n/a	n/a	n/a	n/a
Observations		13	13	13	65	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 73: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as 'better') on intention to leave with work engagement as mediator (tenure 3–5 years)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
	Coefficient	-0.133	-0.040	0.631*	-0.148	-0.093

Company car (CAR)	Standard error	0.198	0.209	0.323	0.117	0.088
	T-statistic	-0.673	-0.189	1.953	-1.273	-1.062
Working from home (WH)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Equipment for home office (HOE)	Coefficient	-0.346*	-0.348*	-0.309	-0.005	0.002
	Standard error	0.177	0.183	0.334	0.102	0.032
	T-statistic	-1.951	-1.896	-0.923	-0.051	0.049
Digital technology (DT)	Coefficient	-0.139	-0.135	-0.121	0.033	-0.004
	Standard error	0.178	0.182	0.365	0.092	0.016
	T-statistic	-0.778	-0.743	-0.332	0.353	-0.243
Flexible working hours (FLEX)	Coefficient	-0.150	-0.107	0.400	-0.108	-0.043
	Standard error	0.192	0.201	0.264	0.138	0.062
	T-statistic	-0.783	-0.532	1.516	-0.785	-0.695
Meals and beverages (MB)	Coefficient	0.039	0.054	0.639	-0.023	-0.015
	Standard error	0.235	0.249	0.410	0.110	0.071
	T-statistic	0.167	0.217	1.557	-0.211	-0.207
Company provided pension (PEN)	Coefficient	-0.292	-0.309	0.718*	0.024	0.017
	Standard error	0.219	0.236	0.393	0.109	0.079
	T-statistic	-1.334	-1.310	1.827	0.221	0.219
Childcare assistance (CA)	Coefficient	0.167	0.175	0.888*	-0.009	-0.008
	Standard error	0.286	0.311	0.498	0.120	0.107
	T-statistic	0.582	0.561	1.786	-0.075	-0.075
Educational opportunities (EDU)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Accident coverage (AI)	Coefficient	0.043	0.157	0.870**	-0.131	-0.114
	Standard error	0.264	0.298	0.341	0.156	0.143
	T-statistic	0.162	0.527	2.550	-0.843	-0.789
Life insurance coverage (LI)	Coefficient	-0.087	-0.083	0.327	-0.012	-0.004
	Standard error	0.224	0.233	0.322	0.145	0.048
	T-statistic	-0.387	-0.354	1.017	-0.082	-0.082

Other insurances (OI)	Coefficient	-0.278	-0.278	0.006	-0.025	0.000
	Standard error	0.257	0.263	0.385	0.139	0.010
	T-statistic	-1.079	-1.057	0.015	-0.180	-0.016
Share compensation (SC)	Coefficient	0.036	0.043	0.149	-0.046	-0.007
	Standard error	0.257	0.263	0.382	0.143	0.028
	T-statistic	0.139	0.162	0.390	-0.322	-0.248
R^2		n/a	n/a	n/a	n/a	n/a
Observations		18	18	18	73	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 74: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as 'better') on intention to leave with work engagement as mediator (tenure 5–10 years)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.212*	-0.215*	0.060	0.060	0.004
	Standard error	0.120	0.121	0.194	0.078	0.012
	T-statistic	-1.763	-1.786	0.309	0.765	0.287
Working from home (WH)	Coefficient	0.023	0.017	0.147	0.042	0.006
	Standard error	0.130	0.131	0.217	0.074	0.014
	T-statistic	0.175	0.126	0.678	0.573	0.435
Equipment for home office (HOE)	Coefficient	-0.181	-0.179	-0.048	0.034	-0.002
	Standard error	0.125	0.126	0.207	0.074	0.008
	T-statistic	-1.446	-1.424	-0.232	0.461	-0.207
Digital technology (DT)	Coefficient	-0.208*	-0.213*	0.112	-0.048	-0.005
	Standard error	0.115	0.116	0.189	0.075	0.012
	T-statistic	-1.799	-1.833	0.593	-0.643	-0.435
Flexible working hours (FLEX)	Coefficient	0.007	0.001	0.182	0.039	0.007
	Standard error	0.123	0.124	0.191	0.080	0.016
	T-statistic	0.059	0.008	0.954	0.485	0.434
	Coefficient	-0.114	-0.133	0.343	0.055	0.019

Meals and beverages (MB)	Standard error	0.133	0.137	0.212	0.082	0.030
	T-statistic	-0.857	-0.974	1.620	0.677	0.620
Company provided pension (PEN)	Coefficient	-0.021	-0.026	0.160	0.034	0.005
	Standard error	0.133	0.134	0.220	0.075	0.014
	T-statistic	-0.157	-0.196	0.728	0.455	0.385
Childcare assistance (CA)	Coefficient	0.037	0.021	0.338	0.047	0.016
	Standard error	0.219	0.222	0.362	0.084	0.033
	T-statistic	0.169	0.095	0.933	0.568	0.480
Educational opportunities (EDU)	Coefficient	-0.029	-0.048	0.379*	0.051	0.019
	Standard error	0.125	0.130	0.197	0.079	0.032
	T-statistic	-0.231	-0.371	1.922	0.637	0.612
Accident coverage (AI)	Coefficient	-0.310**	-0.311**	0.007	0.048	0.000
	Standard error	0.152	0.153	0.249	0.080	0.012
	T-statistic	-2.035	-2.026	0.029	0.601	0.028
Life insurance coverage (LI)	Coefficient	0.016	0.007	0.179	0.053	0.009
	Standard error	0.150	0.151	0.246	0.080	0.019
	T-statistic	0.108	0.045	0.730	0.654	0.490
Other insurances (OI)	Coefficient	-0.170	-0.174	0.142	0.028	0.004
	Standard error	0.148	0.149	0.246	0.077	0.013
	T-statistic	-1.146	-1.163	0.577	0.371	0.308
Share compensation (SC)	Coefficient	-0.253*	-0.250	-0.161	0.016	-0.003
	Standard error	0.149	0.150	0.244	0.081	0.014
	T-statistic	-1.699	-1.662	-0.659	0.191	-0.189
R^2		0.284	0.284	0.516	n/a	n/a
Observations		40	40	35	40	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 75: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as ‘better’) on intention to leave with work engagement as mediator (tenure >10 years)

		Dependent variable:
Independent variable		Intention to leave with work engagement as mediator

		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	0.035	0.012	-0.144	-0.156***	0.022
	Standard error	0.107	0.099	0.273	0.045	0.043
	T-statistic	0.327	0.125	-0.528	-3.433	0.521
Working from home (WH)	Coefficient	0.050	0.084	0.188	-0.182***	-0.034
	Standard error	0.110	0.097	0.293	0.041	0.054
	T-statistic	0.456	0.868	0.642	-4.404	-0.635
Equipment for home office (HOE)	Coefficient	-0.073	0.042	0.646**	-0.178***	-0.115*
	Standard error	0.113	0.104	0.300	0.042	0.060
	T-statistic	-0.651	0.403	2.156	-4.203	-1.920
Digital technology (DT)	Coefficient	0.041	0.079	0.212	-0.176***	-0.037
	Standard error	0.109	0.098	0.285	0.042	0.051
	T-statistic	0.378	0.804	0.744	-4.228	-0.732
Flexible working hours (FLEX)	Coefficient	-0.020	0.067	0.478*	-0.182***	-0.087*
	Standard error	0.102	0.093	0.268	0.041	0.053
	T-statistic	-0.195	0.725	1.782	-4.421	-1.655
Meals and beverages (MB)	Coefficient	-0.028	0.077	0.556	-0.189***	-0.105
	Standard error	0.160	0.143	0.410	0.046	0.082
	T-statistic	-0.174	0.541	1.357	-4.155	-1.288
Company provided pension (PEN)	Coefficient	-0.132	-0.108	0.129	-0.192***	-0.025
	Standard error	0.124	0.111	0.297	0.048	0.057
	T-statistic	-1.069	-0.970	0.434	-3.973	-0.432
Childcare assistance (CA)	Coefficient	-0.153	-0.075	0.483	-0.162***	-0.078
	Standard error	0.183	0.174	0.427	0.058	0.075
	T-statistic	-0.837	-0.432	1.132	-2.798	-1.048
Educational opportunities (EDU)	Coefficient	-0.020	0.058	0.434	-0.179***	-0.078
	Standard error	0.115	0.104	0.298	0.043	0.057
	T-statistic	-0.174	0.552	1.453	-4.134	-1.375
Accident coverage (AI)	Coefficient	0.121	0.218	0.498	-0.196***	-0.098
	Standard error	0.152	0.135	0.387	0.046	0.079
	T-statistic	0.795	1.621	1.289	-4.273	-1.232

Life insurance coverage (LI)	Coefficient	0.303**	0.287**	-0.092	-0.170***	0.016
	Standard error	0.148	0.134	0.384	0.050	0.065
	T-statistic	2.049	2.143	-0.239	-3.414	0.239
Other insurances (OI)	Coefficient	-0.005	0.021	0.136	-0.188***	-0.026
	Standard error	0.144	0.127	0.374	0.046	0.071
	T-statistic	-0.031	0.165	0.363	-4.062	-0.362
Share compensation (SC)	Coefficient	0.114	0.130	0.085	-0.187***	-0.016
	Standard error	0.168	0.149	0.436	0.050	0.082
	T-statistic	0.680	0.876	0.195	-3.767	-0.195
R^2		0.232	0.362	0.282	n/a	n/a
Observations		37	37	37	37	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 76: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as 'worse') on intention to leave with work engagement as mediator (tenure <3 years)

		Dependent variable:				
		Intention to leave with work engagement as mediator				
Independent variable		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Working from home (WH)	Coefficient	-0.071	-0.143	-0.359	-0.200***	0.072
	Standard error	0.222	0.200	0.535	0.071	0.110
	T-statistic	-0.322	-0.718	-0.671	-2.809	0.653
Equipment for home office (HOE)	Coefficient	0.162	-0.086	-1.165**	-0.212**	0.247*
	Standard error	0.221	0.222	0.479	0.082	0.139
	T-statistic	0.732	-0.385	-2.434	-2.585	1.771
Digital technology (DT)	Coefficient	0.550**	0.168	-1.786***	-0.214**	0.382*
	Standard error	0.261	0.287	0.545	0.089	0.197
	T-statistic	2.110	0.586	-3.278	-2.396	1.939
Flexible working	Coefficient	0.092	0.010	-0.416	-0.199**	0.083
	Standard error	0.262	0.238	0.625	0.077	0.128

hours (FLEX)	T-statistic	0.352	0.040	-0.666	-2.576	0.645
Meals and beverages (MB)	Coefficient	-0.413*	-0.318	0.568	-0.166**	-0.094
	Standard error	0.219	0.200	0.637	0.067	0.112
	T-statistic	-1.887	-1.594	0.892	-2.479	-0.839
Company provided pension (PEN)	Coefficient	-0.078	-0.023	0.261	-0.208***	-0.054
	Standard error	0.218	0.185	0.583	0.065	0.122
	T-statistic	-0.358	-0.126	0.448	-3.229	-0.443
Childcare assistance (CA)	Coefficient	-0.022	-0.072	-0.255	-0.196**	0.050
	Standard error	0.263	0.232	0.699	0.076	0.138
	T-statistic	-0.084	-0.312	-0.365	-2.587	0.361
Educational opportunities (EDU)	Coefficient	0.318	0.252	-0.350	-0.189**	0.066
	Standard error	0.237	0.213	0.613	0.070	0.118
	T-statistic	1.342	1.185	-0.571	-2.679	0.559
Accident coverage (AI)	Coefficient	0.100	0.018	-0.421	-0.194**	0.082
	Standard error	0.258	0.230	0.678	0.072	0.135
	T-statistic	0.387	0.079	-0.622	-2.717	0.605
Life insurance coverage (LI)	Coefficient	-0.273	-0.212	0.359	-0.168**	-0.060
	Standard error	0.238	0.214	0.695	0.068	0.119
	T-statistic	-1.146	-0.992	0.516	-2.455	-0.506
Other insurances (OI)	Coefficient	-0.197	-0.113	0.458	-0.184**	-0.084
	Standard error	0.228	0.204	0.627	0.070	0.120
	T-statistic	-0.864	-0.552	0.730	-2.631	-0.704
Share compensation (SC)	Coefficient	0.239	0.156	-0.454	-0.182**	0.083
	Standard error	0.220	0.201	0.563	0.074	0.107
	T-statistic	1.087	0.774	-0.807	-2.479	0.766
R^2		n/a	n/a	n/a	n/a	n/a
Observations		13	13	13	65	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 77: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as 'worse') on intention to leave with work engagement as mediator (tenure 3–5 years)

		Dependent variable:	

Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.133	0.008	0.952*	-0.148	-0.141
	Standard error	0.324	0.339	0.528	0.117	0.136
	T-statistic	-0.412	0.023	1.803	-1.273	-1.036
Working from home (WH)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Equipment for home office (HOE)	Coefficient	-0.250	-0.251	-0.263	-0.005	0.001
	Standard error	0.261	0.267	0.492	0.102	0.027
	T-statistic	-0.957	-0.940	-0.535	-0.051	0.049
Digital technology (DT)	Coefficient	0.464**	0.480	-0.494	0.033	-0.016
	Standard error	0.194	0.202	0.397	0.092	0.047
	T-statistic	2.393	2.375	-1.243	0.353	-0.345
Flexible working hours (FLEX)	Coefficient	0.100	0.142	0.387	-0.108	-0.042
	Standard error	0.278	0.285	0.383	0.138	0.068
	T-statistic	0.359	0.498	1.010	-0.785	-0.619
Meals and beverages (MB)	Coefficient	0.206	0.212	0.266	-0.023	-0.006
	Standard error	0.212	0.218	0.370	0.110	0.030
	T-statistic	0.970	0.973	0.719	-0.211	-0.201
Company provided pension (PEN)	Coefficient	0.183	0.174	0.393	0.024	0.009
	Standard error	0.205	0.213	0.369	0.109	0.044
	T-statistic	0.894	0.816	1.066	0.221	0.216
Childcare assistance (CA)	Coefficient	0.042	0.045	0.418	-0.009	-0.004
	Standard error	0.223	0.233	0.387	0.120	0.050
	T-statistic	0.187	0.195	1.079	-0.075	-0.075
Educational opportunities (EDU)	Coefficient	n/a	n/a	n/a	n/a	n/a
	Standard error	n/a	n/a	n/a	n/a	n/a
	T-statistic	n/a	n/a	n/a	n/a	n/a
Accident coverage (AI)	Coefficient	-0.024	-0.023	0.005	-0.131	-0.001
	Standard error	0.216	0.218	0.280	0.156	0.037

	T-statistic	-0.110	-0.106	0.020	-0.843	-0.018
Life insurance coverage (LI)	Coefficient	-0.295	-0.292	0.252	-0.012	-0.003
	Standard error	0.246	0.253	0.353	0.145	0.037
	T-statistic	-1.201	-1.152	0.713	-0.082	-0.082
Other insurances (OI)	Coefficient	-0.111	-0.113	-0.077	-0.025	0.002
	Standard error	0.215	0.220	0.322	0.139	0.013
	T-statistic	-0.516	-0.514	-0.238	-0.180	0.143
Share compensation (SC)	Coefficient	0.295	0.300	0.105	-0.046	-0.005
	Standard error	0.230	0.236	0.343	0.143	0.022
	T-statistic	1.282	1.275	0.305	-0.322	-0.221
R^2		n/a	n/a	n/a	n/a	n/a
Observations		18	18	13	18	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 78: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as 'worse') on intention to leave with work engagement as mediator (tenure 5–10 years)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.269	-0.291	0.374	0.060	0.022
	Standard error	0.189	0.192	0.305	0.078	0.034
	T-statistic	-1.421	-1.517	1.226	0.765	0.652
Working from home (WH)	Coefficient	0.273*	0.275*	-0.055	0.042	-0.002
	Standard error	0.156	0.156	0.260	0.074	0.012
	T-statistic	1.752	1.757	-0.211	0.573	-0.198
Equipment for home office (HOE)	Coefficient	-0.157	-0.155	-0.055	0.034	-0.002
	Standard error	0.143	0.144	0.237	0.074	0.009
	T-statistic	-1.096	-1.076	-0.232	0.461	-0.207
Digital technology (DT)	Coefficient	-0.289*	-0.284*	-0.098	-0.048	0.005
	Standard error	0.167	0.168	0.273	0.075	0.008
	T-statistic	-1.733	-1.696	-0.359	-0.643	0.611

Flexible working hours (FLEX)	Coefficient	0.127	0.122	0.167	0.039	0.007
	Standard error	0.167	0.169	0.261	0.080	0.017
	T-statistic	0.760	0.720	0.640	0.485	0.388
Meals and beverages (MB)	Coefficient	-0.188	-0.196	0.155	0.055	0.009
	Standard error	0.147	0.149	0.234	0.082	0.018
	T-statistic	-1.273	-1.320	0.664	0.677	0.471
Company provided pension (PEN)	Coefficient	-0.256*	-0.248*	-0.246	0.034	-0.008
	Standard error	0.143	0.145	0.237	0.075	0.020
	T-statistic	-1.788	-1.705	-1.035	0.455	-0.415
Childcare assistance (CA)	Coefficient	0.095	0.088	0.151	0.047	0.007
	Standard error	0.137	0.139	0.227	0.084	0.017
	T-statistic	0.691	0.632	0.666	0.568	0.428
Educational opportunities (EDU)	Coefficient	-0.167	-0.172	0.110	0.051	0.006
	Standard error	0.156	0.157	0.244	0.079	0.015
	T-statistic	-1.070	-1.099	0.450	0.637	0.370
Accident coverage (AI)	Coefficient	0.002	-0.005	0.143	0.048	0.007
	Standard error	0.137	0.128	0.224	0.080	0.016
	T-statistic	0.013	-0.037	0.639	0.601	0.437
Life insurance coverage (LI)	Coefficient	0.037	0.017	0.383	0.053	0.020
	Standard error	0.144	0.148	0.237	0.080	0.033
	T-statistic	0.256	0.144	1.616	0.654	0.613
Other insurances (OI)	Coefficient	0.109	0.106	0.088	0.028	0.002
	Standard error	0.134	0.135	0.223	0.077	0.009
	T-statistic	0.812	0.786	0.395	0.371	0.262
Share compensation (SC)	Coefficient	-0.177	-0.173	-0.254	0.016	-0.004
	Standard error	0.141	0.144	0.232	0.081	0.021
	T-statistic	-1.252	-1.201	-1.094	0.191	-0.194
R^2		0.285	0.286	0.227	n/a	n/a
Observations		40	40	40	98	n/a
Note:						*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 79: H4 regression results for the impact of non-statutory benefits compared to competition (evaluated as 'worse') on intention to leave with work engagement as mediator (tenure >10 years)

		Dependent variable:				
Independent variable		Intention to leave with work engagement as mediator				
		Step 1 (C) Total Effect	Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.205	-0.154	0.325	-0.156***	-0.051
	Standard error	0.302	0.279	0.773	0.045	0.121
	T-statistic	-0.680	-0.553	0.420	-3.433	-0.417
Working from home (WH)	Coefficient	-0.075	-0.024	0.283	-0.182***	-0.052
	Standard error	0.162	0.143	0.434	0.041	0.080
	T-statistic	-0.462	-0.165	0.652	-4.404	-0.645
Equipment for home office (HOE)	Coefficient	0.212	0.234	0.121	-0.178***	-0.022
	Standard error	0.170	0.151	0.452	0.042	0.077
	T-statistic	1.249	1.548	0.267	-4.203	-0.278
Digital technology (DT)	Coefficient	0.214	0.167	-0.265	-0.176***	0.047
	Standard error	0.196	0.176	0.514	0.042	0.091
	T-statistic	1.089	0.951	-0.516	-4.228	0.512
Flexible working hours (FLEX)	Coefficient	0.045	0.083	0.207	-0.182***	-0.038
	Standard error	0.214	0.190	0.563	0.041	0.103
	T-statistic	0.209	0.435	0.369	-4.421	-0.366
Meals and beverages (MB)	Coefficient	-0.068	0.000	0.357	-0.189***	-0.067
	Standard error	0.147	0.131	0.378	0.046	0.073
	T-statistic	-0.462	-0.004	0.946	-4.155	-0.920
Company provided pension (PEN)	Coefficient	0.050	0.147	0.505	-0.192***	-0.097
	Standard error	0.150	0.137	0.360	0.048	0.073
	T-statistic	0.333	1.073	1.401	-3.973	-1.324
Childcare assistance (CA)	Coefficient	-0.120	-0.064	0.346	-0.162***	-0.056
	Standard error	0.134	0.127	0.312	0.058	0.054
	T-statistic	-0.896	-0.503	1.110	-2.798	-1.030
Educational opportunities (EDU)	Coefficient	0.218	0.212	-0.034	-0.179***	0.006
	Standard error	0.174	0.155	0.451	0.043	0.081

	T-statistic	1.254	1.365	-0.076	-4.134	0.075
Accident coverage (AI)	Coefficient	0.221	0.112	-0.557	-0.196***	0.109
	Standard error	0.152	0.135	0.387	0.046	0.080
	T-statistic	1.455	0.826	-1.440	-4.273	1.364
Life insurance coverage (LI)	Coefficient	0.223	0.235	0.065	-0.170***	-0.011
	Standard error	0.167	0.152	0.435	0.050	0.074
	T-statistic	1.335	1.546	0.150	-3.414	-0.149
Other insurances (OI)	Coefficient	0.065	0.023	-0.225	-0.188***	0.042
	Standard error	0.159	0.140	0.412	0.046	0.078
	T-statistic	0.407	0.161	-0.545	-4.062	0.541
Share compensation (SC)	Coefficient	-0.119	-0.137	-0.097	-0.187***	0.018
	Standard error	0.157	0.139	0.408	0.050	0.076
	T-statistic	-0.756	-0.986	-0.237	-3.767	0.237
R^2		0.422	0.494	0.276	n/a	n/a
Observations		37	37	37	37	n/a
Note:				*p < 0.1; **p < 0.05; ***p < 0.01		

Source: Regression results from SPSS.

Table 80: H4 regression results for the impact of non-statutory benefits personally-evaluated on turnover with work engagement as mediator (tenure <3 years)

		Dependent variable:						
		Intention to leave with work engagement as mediator						
Independent variable (personally evaluated)		Interaction effect Step 1 (C) Total Effect	Base point Step 1 (C) Total Effect	Interaction effect Step 4 (C') Direct Effect	Base point Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.109	0.514	-0.099	0.490	0.172	-0.058	-0.010
	Standard error	0.172	0.457	0.173	0.458	0.365	0.062	0.024
	T-statistic	-0.633	1.124	-0.570	1.069	0.470	-0.940	-0.421
Working from home (WH)	Coefficient	-0.210	0.704	-0.197	0.635	0.138	-0.073	-0.010
	Standard error	0.166	0.640	0.166	0.642	0.350	0.065	0.027
	T-statistic	-1.266	1.100	-1.192	0.990	0.394	-1.122	-0.372
Equipment for home	Coefficient	0.150	-0.657	0.132	-0.539	-0.204	-0.095	0.019
	Standard error	0.130	0.422	0.129	0.422	0.286	0.060	0.030

office (HOE)	T-statistic	1.155	-1.557	1.027	-1.277	-0.713	-1.579	0.650
Digital technology (DT)	Coefficient	-0.199	0.541	-0.158	0.400	0.493	-0.084	-0.041
	Standard error	0.151	0.543	0.153	0.547	0.344	0.059	0.041
	T-statistic	-1.318	0.995	-1.033	0.731	1.431	-1.418	-1.010
Flexible working hours (FLEX)	Coefficient	0.057	-0.176	0.064	-0.202	0.095	-0.082	-0.008
	Standard error	0.130	0.516	0.130	0.514	0.267	0.065	0.023
	T-statistic	0.435	-0.341	0.496	-0.393	0.356	-1.263	-0.342
Meals and beverages (MB)	Coefficient	0.030	-0.386	-0.002	-0.266	-0.443	-0.071	0.031
	Standard error	0.100	0.324	0.103	0.338	0.235	0.060	0.031
	T-statistic	0.299	-1.192	-0.018	-0.789	-1.883	-1.189	1.002
Company provided pension (PEN)	Coefficient	-0.226*	0.606	-0.170	0.374	0.662**	-0.084	-0.056
	Standard error	0.117	0.404	0.124	0.439	0.255	0.064	0.047
	T-statistic	-1.920	1.500	-1.371	0.853	2.593	-1.311	-1.171
Childcare assistance (CA)	Coefficient	-0.110	0.655	-0.095	0.546	0.145	-0.108*	-0.016
	Standard error	0.093	0.317	0.090	0.313	0.231	0.055	0.026
	T-statistic	-1.189	2.066	-1.058	1.746	0.630	-1.973	-0.597
Educational opportunities (EDU)	Coefficient	-0.112	0.218	-0.079	0.163	0.569*	-0.058	-0.033
	Standard error	0.142	0.467	0.149	0.474	0.272	0.074	0.045
	T-statistic	-0.789	0.467	-0.531	0.345	2.096	-0.782	-0.734
Accident coverage (AI)	Coefficient	0.413***	-1.412	0.410***	-1.363	-0.009	-0.098	0.001
	Standard error	0.118	0.402	0.116	0.398	0.245	0.063	0.024
	T-statistic	3.506	-3.511	3.530	-3.427	-0.036	-1.564	0.037
Life insurance coverage (LI)	Coefficient	0.272**	-0.931	0.223*	-0.788	-0.414*	-0.115	0.048
	Standard error	0.119	0.362	0.122	0.369	0.230	0.075	0.041
	T-statistic	2.288	-2.572	1.831	-2.135	-1.799	-1.529	1.167
Other insurances (OI)	Coefficient	-0.009	-0.169	-0.039	-0.109	-0.299	-0.098	0.029
	Standard error	0.123	0.387	0.123	0.382	0.281	0.063	0.033
	T-statistic	-0.070	-0.436	-0.316	-0.285	-1.067	-1.569	0.878
Share compensation (SC)	Coefficient	-0.063	0.174	-0.040	0.113	0.321	-0.073	-0.023
	Standard error	0.113	0.355	0.114	0.358	0.251	0.064	0.028
	T-statistic	-0.561	0.490	-0.347	0.317	1.282	-1.138	-0.851
R^2		0.385		0.504		0.690	n/a	n/a

Observations:	37	37	37	37	35	37	n/a
Note:							*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 81: H4 regression results for the impact of non-statutory benefits personally-evaluated on turnover with work engagement as mediator (tenure 3–5 years)

		Dependent variable:						
		Intention to leave with work engagement as mediator						
Independent variable (personally evaluated)		Interaction effect Step 1 (C) Total Effect	Base point Step 1 (C) Total Effect	Interaction effect Step 4 (C') Direct Effect	Base point Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.179	0.459	-0.148	0.388	0.297	-0.104	-0.031
	Standard error	0.124	0.353	0.124	0.352	0.233	0.068	0.032
	T-statistic	-1.444	1.301	-1.192	1.104	1.274	-1.534	-0.979
Working from home (WH)	Coefficient	-0.063	-0.184	-0.071	-0.128	-0.120	-0.073	0.009
	Standard error	0.118	0.502	0.118	0.503	0.229	0.065	0.018
	T-statistic	-0.531	-0.367	-0.606	-0.255	-0.522	-1.132	0.475
Equipment for home office (HOE)	Coefficient	0.129	-0.708	0.131	-0.709	0.034	-0.072	-0.002
	Standard error	0.119	0.475	0.119	0.474	0.234	0.066	0.017
	T-statistic	1.079	-1.492	1.101	-1.495	0.147	-1.082	-0.144
Digital technology (DT)	Coefficient	-0.215	0.721	-0.172	0.588	0.468*	-0.091	-0.043
	Standard error	0.135	0.581	0.138	0.587	0.246	0.071	0.040
	T-statistic	-1.589	1.240	-1.242	1.001	1.904	-1.281	-1.063
Flexible working hours (FLEX)	Coefficient	-0.246*	0.687	-0.240*	0.666	0.345	-0.015	-0.005
	Standard error	0.134	0.536	0.137	0.549	0.254	0.070	0.024
	T-statistic	-1.832	1.282	-1.751	1.212	1.356	-0.212	-0.212
Meals and beverages (MB)	Coefficient	-0.045	-0.083	0.002	-0.211	0.332*	-0.142**	-0.047
	Standard error	0.097	0.302	0.096	0.299	0.185	0.065	0.034
	T-statistic	-0.468	-0.274	0.018	-0.705	1.793	-2.163	-1.387
Company provided pension (PEN)	Coefficient	-0.043	0.225	-0.054	0.231	-0.075	-0.154**	0.012
	Standard error	0.110	0.398	0.107	0.387	0.187	0.073	0.029
	T-statistic	-0.390	0.565	-0.508	0.596	-0.399	-2.112	0.394
	Coefficient	-0.003	-0.028	0.031	-0.135	0.268	-0.127*	-0.034

Childcare assistance (CA)	Standard error	0.101	0.369	0.101	0.368	0.176	0.072	0.030
	T-statistic	-0.026	-0.074	0.312	-0.367	1.518	-1.772	-1.153
Educational opportunities (EDU)	Coefficient	-0.259**	0.741	-0.232*	0.651	0.311	-0.088	-0.027
	Standard error	0.128	0.508	0.129	0.511	0.234	0.071	0.030
	T-statistic	-2.025	1.459	-1.792	1.274	1.330	-1.246	-0.906
Accident coverage (AI)	Coefficient	0.001	0.046	-0.020	0.083	-0.172	-0.123	0.021
	Standard error	0.113	0.403	0.112	0.398	0.192	0.075	0.027
	T-statistic	0.009	0.115	-0.180	0.216	-0.894	-1.653	0.786
Life insurance coverage (LI)	Coefficient	-0.235**	0.813	-0.269***	0.939	-0.241	-0.140**	0.034
	Standard error	0.100	0.366	0.099	0.361	0.189	0.067	0.031
	T-statistic	-2.351	2.224	-2.726	2.604	-1.273	-2.088	1.088
Other insurances (OI)	Coefficient	0.025	-0.063	0.023	-0.031	-0.013	-0.135*	0.002
	Standard error	0.143	0.568	0.140	0.557	0.253	0.072	0.034
	T-statistic	0.172	-0.110	0.164	-0.055	-0.050	-1.871	0.051
Share compensation (SC)	Coefficient	-0.055	0.007	-0.046	-0.018	0.078	-0.123	-0.010
	Standard error	0.125	0.465	0.124	0.458	0.217	0.075	0.027
	T-statistic	-0.440	0.015	-0.368	-0.039	0.361	-1.640	-0.351
R^2		0.374		0.376		0.280	n/a	n/a
Observations:		53	53	53	53	50	53	n/a
Note:								*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 82: H4 regression results for the impact of non-statutory benefits personally-evaluated on turnover with work engagement as mediator (tenure 5–10 years)

		Dependent variable:						
Independent variable (personally evaluated)		Intention to leave with work engagement as mediator						
		Interaction effect Step 1 (C) Total Effect	Base point Step 1 (C) Total Effect	Interaction effect Step 4 (C’) Direct Effect	Base point Step 4 (C’) Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	-0.080	0.211	-0.074	0.192	0.086	-0.063	-0.005
	Standard error	0.104	0.282	0.104	0.282	0.184	0.060	0.013
	T-statistic	-0.763	0.750	-0.713	0.679	0.470	-1.046	-0.427
	Coefficient	-0.014	-0.032	0.003	-0.061	0.260	-0.075	-0.020

Working from home (WH)	Standard error	0.120	0.322	0.121	0.322	0.184	0.063	0.021
	T-statistic	-0.120	-0.100	0.025	-0.190	1.412	-1.195	-0.910
Equipment for home office (HOE)	Coefficient	-0.192**	0.542	-0.191**	0.544	0.032	-0.016	-0.001
	Standard error	0.084	0.318	0.084	0.320	0.135	0.066	0.003
	T-statistic	-2.295	1.706	-2.278	1.703	0.238	-0.240	-0.169
Digital technology (DT)	Coefficient	0.115	-0.450	0.105	-0.393	-0.184	-0.062	0.011
	Standard error	0.115	0.423	0.116	0.428	0.182	0.067	0.017
	T-statistic	1.002	-1.064	0.905	-0.918	-1.008	-0.919	0.683
Flexible working hours (FLEX)	Coefficient	-0.124	0.221	-0.125	0.227	-0.003	-0.061	0.000
	Standard error	0.096	0.349	0.096	0.349	0.165	0.062	0.010
	T-statistic	-1.286	0.633	-1.296	0.651	-0.018	-0.979	0.018
Meals and beverages (MB)	Coefficient	-0.020	0.017	0.007	-0.053	0.389***	-0.070	-0.027
	Standard error	0.082	0.269	0.085	0.275	0.137	0.063	0.026
	T-statistic	-0.239	0.064	0.082	-0.191	2.832	-1.121	-1.035
Company provided pension (PEN)	Coefficient	0.135	-0.598	0.128	-0.560	-0.078	-0.044	0.003
	Standard error	0.095	0.336	0.096	0.341	0.154	0.063	0.008
	T-statistic	1.416	-1.780	1.337	-1.644	-0.507	-0.702	0.410
Childcare assistance (CA)	Coefficient	-0.046	0.085	-0.019	-0.010	0.354	-0.079	-0.028
	Standard error	0.092	0.365	0.094	0.371	0.163	0.061	0.025
	T-statistic	-0.502	0.234	-0.205	-0.028	2.174	-1.286	-1.112
Educational opportunities (EDU)	Coefficient	0.085	-0.468	0.084	-0.431	-0.011	-0.074	0.001
	Standard error	0.095	0.369	0.095	0.370	0.152	0.066	0.011
	T-statistic	0.894	-1.268	0.881	-1.165	-0.075	-1.120	0.072
Accident coverage (AI)	Coefficient	-0.001	0.121	0.012	0.065	0.197	-0.068	-0.013
	Standard error	0.101	0.383	0.102	0.387	0.161	0.065	0.017
	T-statistic	-0.012	0.315	0.115	0.168	1.220	-1.041	-0.795
Life insurance coverage (LI)	Coefficient	0.044	-0.225	0.075	-0.361	0.306*	-0.099	-0.030
	Standard error	0.091	0.349	0.093	0.355	0.160	0.061	0.024
	T-statistic	0.478	-0.647	0.814	-1.017	1.907	-1.621	-1.237
Other insurances (OI)	Coefficient	0.033	-0.224	0.074	-0.383	0.294*	-0.131**	-0.039
	Standard error	0.095	0.338	0.095	0.339	0.162	0.061	0.028
	T-statistic	0.345	-0.664	0.778	-1.128	1.819	-2.142	-1.386

Share compensation (SC)	Coefficient	0.055	-0.073	0.071	-0.109	0.143	-0.106*	-0.015
	Standard error	0.080	0.296	0.080	0.293	0.141	0.061	0.017
	T-statistic	0.683	-0.257	0.885	-0.371	1.019	-1.736	-0.876
R^2		0.103		0.108		0.324	n/a	n/a
Observations:		77	77	77	77	74	77	n/a
Note:								*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 83: H4 regression results for the impact of non-statutory benefits personally evaluated-on turnover with work engagement as mediator (tenure >10 years)

		Dependent variable:						
		Intention to leave with work engagement as mediator						
Independent variable (personally evaluated)		Interaction effect Step 1 (C) Total Effect	Base point Step 1 (C) Total Effect	Interaction effect Step 4 (C') Direct Effect	Base point Step 4 (C') Direct Effect	Step 2 (a)	Step 3 (b)	a*b Indirect Effect
Company car (CAR)	Coefficient	0.064*	-0.389	0.084*	-0.419	0.126	-0.154***	-0.019
	Standard error	0.073	0.222	0.068	0.206	0.179	0.037	0.028
	T-statistic	0.877	-1.755	1.239	-2.033	0.706	-4.137	-0.694
Working from home (WH)	Coefficient	-0.155*	0.280	-0.112	0.151	0.283	-0.150***	-0.042
	Standard error	0.072	0.236	0.068	0.222	0.179	0.038	0.029
	T-statistic	-2.144	1.186	-1.648	0.681	1.578	-3.966	-1.468
Equipment for home office (HOE)	Coefficient	-0.158**	0.163	-0.099	0.002	0.364**	-0.161***	-0.059*
	Standard error	0.071	0.247	0.067	0.232	0.173	0.038	0.031
	T-statistic	-2.218	0.658	-1.475	0.010	2.102	-4.229	-1.884
Digital technology (DT)	Coefficient	0.070	-0.660	0.062	-0.567	-0.068	-0.139***	0.009
	Standard error	0.088	0.328	0.085	0.317	0.184	0.045	0.026
	T-statistic	0.801	-2.011	0.730	-1.789	-0.369	-3.050	0.367
Flexible working hours (FLEX)	Coefficient	-0.096	0.097	-0.038	-0.084	0.325	-0.181***	-0.059
	Standard error	0.109	0.398	0.101	0.370	0.240	0.043	0.046
	T-statistic	-0.885	0.243	-0.373	-0.228	1.353	-4.225	-1.289
Meals and beverages (MB)	Coefficient	0.043	-0.254	0.081	-0.347	0.194	-0.187***	-0.036
	Standard error	0.067	0.201	0.059	0.178	0.172	0.034	0.033
	T-statistic	0.649	-1.259	1.366	-1.951	1.128	-5.447	-1.104

Company provided pension (PEN)	Coefficient	-0.133*	0.387	-0.146**	0.527	-0.077	-0.187***	0.014
	Standard error	0.074	0.274	0.068	0.254	0.160	0.043	0.030
	T-statistic	-1.786	1.411	-2.132	2.078	-0.480	-4.405	0.478
Childcare assistance (CA)	Coefficient	-0.070	0.179	-0.030	0.010	0.209	-0.171***	-0.036
	Standard error	0.078	0.269	0.071	0.248	0.187	0.038	0.033
	T-statistic	-0.905	0.663	-0.423	0.039	1.118	-4.468	-1.085
Educational opportunities (EDU)	Coefficient	0.121	-0.520	0.117	-0.482	-0.023	-0.155***	0.004
	Standard error	0.096	0.368	0.091	0.348	0.208	0.044	0.032
	T-statistic	1.255	-1.414	1.285	-1.383	-0.110	-3.501	0.111
Accident coverage (AI)	Coefficient	-0.179**	0.602	-0.123*	0.412	0.282*	-0.170***	-0.048
	Standard error	0.072	0.277	0.067	0.257	0.167	0.038	0.030
	T-statistic	-2.474	2.172	-1.833	1.605	1.685	-4.514	-1.580
Life insurance coverage (LI)	Coefficient	-0.112	0.281	-0.082	0.129	0.163	-0.185***	-0.030
	Standard error	0.072	0.260	0.065	0.235	0.172	0.037	0.032
	T-statistic	-1.563	1.083	-1.262	0.546	0.949	-4.944	-0.931
Other insurances (OI)	Coefficient	-0.064	0.108	-0.010	-0.103	0.258	-0.211***	-0.054
	Standard error	0.072	0.273	0.063	0.241	0.169	0.038	0.037
	T-statistic	-0.895	0.397	-0.152	-0.428	1.527	-5.594	-1.472
Share compensation (SC)	Coefficient	-0.006	0.072	-0.016	0.127	-0.078	-0.190***	0.015
	Standard error	0.079	0.272	0.071	0.242	0.188	0.037	0.036
	T-statistic	-0.077	0.267	-0.230	0.523	-0.415	-5.138	0.416
R^2		0.330		0.380		0.516	n/a	n/a
Observations:		86	86	86	86	86	86	n/a

Note: *p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Appendix 7: Results of regression testing for H1 to H4 for different groups of total cash

Table 84: H1 regression results for the impact of non-statutory benefits influence on work engagement

		Dependent variable:		
Independent variable		Work engagement		
		Worse	Same	Better
Company car (CAR)	Coefficient	-0.127	0.275	0.151
	Standard error	0.467	0.184	0.199
	T-statistic	-0.271	1.490	0.760
Working from home (WH)	Coefficient	-0.260	0.214	0.160
	Standard error	0.546	0.207	0.181
	T-statistic	-0.476	1.033	0.887
Equipment for home office (HOE)	Coefficient	0.015	0.542***	0.527***
	Standard error	0.521	0.166	0.160
	T-statistic	0.029	3.258	3.292
Digital technology (DT)	Coefficient	0.466	0.644***	0.463**
	Standard error	0.513	0.182	0.189
	T-statistic	0.909	3.532	2.453
Flexible working hours (FLEX)	Coefficient	0.271	0.445***	-0.118
	Standard error	0.511	0.169	0.196
	T-statistic	0.530	2.637	-0.602
Meals and beverages (MB)	Coefficient	0.285	0.147	0.115
	Standard error	0.472	0.160	0.153
	T-statistic	0.605	0.917	0.753
Company provided pension (PEN)	Coefficient	-0.145	0.373**	0.206
	Standard error	0.461	0.164	0.181
	T-statistic	-0.314	2.266	1.139
Childcare assistance (CA)	Coefficient	-0.350	0.224	-0.227
	Standard error	0.562	0.181	0.148
	T-statistic	-0.622	1.238	-1.532
Educational opportunities (EDU)	Coefficient	-0.358	0.635***	0.508**
	Standard error	0.462	0.181	0.206
	T-statistic	-0.775	3.507	2.473

Accident coverage (AI)	Coefficient	-0.053	0.115	0.154
	Standard error	0.521	0.157	0.155
	T-statistic	-0.101	0.730	0.993
Life insurance coverage (LI)	Coefficient	0.089	0.015	-0.112
	Standard error	0.548	0.157	0.157
	T-statistic	0.163	0.095	-0.710
Other insurances (OI)	Coefficient	0.273	0.214	-0.161
	Standard error	0.654	0.158	0.157
	T-statistic	0.417	1.349	-1.027
Share compensation (SC)	Coefficient	0.260	0.254	0.127
	Standard error	0.614	0.160	0.150
	T-statistic	0.424	1.587	0.845
NSB_Total	Coefficient	-0.002	0.109***	0.031
	Standard error	0.077	0.029	0.026
	T-statistic	-0.028	3.809	1.201
R^2		n/a	0.195	0.181
Observations		21	150	104
Note:				*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 85: H2 regression results for the impact of non-statutory benefits compared to the competition (evaluated as 'better') on work engagement

		Dependent variable		
Independent variable		Work engagement		
		Worse	Same	better
Company car (CAR)	Coefficient	0.381	0.051	n/a
	Standard error	1.066	0.237	n/a
	T-statistic	0.359	0.214	n/a
Working from home (WH)	Coefficient	-0.157	0.210	0.097
	Standard error	0.962	0.223	0.201
	T-statistic	-0.163	0.938	0.484
Equipment for home office (HOE)	Coefficient	0.314	-0.057	0.231
	Standard error	0.989	0.227	0.192
	T-statistic	0.317	-0.254	1.205
Digital technology (DT)	Coefficient	0.410	0.109	0.204
	Standard error	0.732	0.216	0.183

	T-statistic	0.559	0.506	1.111
Flexible working hours (FLEX)	Coefficient	0.813	0.336	-0.122
	Standard error	0.692	0.218	0.191
	T-statistic	1.174	1.541	-0.642
Meals and beverages (MB)	Coefficient	2.129	0.451	-0.046
	Standard error	1.355	0.280	0.211
	T-statistic	1.571	1.608	-0.216
Company provided pension (PEN)	Coefficient	1.456	0.432	0.044
	Standard error	1.390	0.276	0.203
	T-statistic	1.047	1.567	0.215
Childcare assistance (CA)	Coefficient	-1.084	0.572	0.088
	Standard error	1.156	0.464	0.238
	T-statistic	-0.938	1.232	0.370
Educational opportunities (EDU)	Coefficient	n/a	0.411	-0.311
	Standard error	n/a	0.262	0.202
	T-statistic	n/a	1.568	-1.541
Accident coverage (AI)	Coefficient	-3.608***	-0.126	0.251
	Standard error	0.951	0.363	0.204
	T-statistic	-3.794	-0.348	1.231
Life insurance coverage (LI)	Coefficient	n/a	0.233	0.003
	Standard error	n/a	0.296	0.207
	T-statistic	n/a	0.788	0.013
Other insurances (OI)	Coefficient	0.985	0.496	-0.140
	Standard error	1.530	0.325	0.216
	T-statistic	0.644	1.526	-0.650
Share compensation (SC)	Coefficient	n/a	0.111	0.087
	Standard error	n/a	0.328	0.235
	T-statistic	n/a	0.340	0.370
R^2		n/a	0.233	0.193
Observations		9	53	44
Note:				$^{*}p < 0.1$; $^{**}p < 0.05$; $^{***}p < 0.01$

Source: Regression results from SPSS.

Table 86: H2 regression results for the impact of non-statutory benefits compared to the competition (evaluated as ‘worse) on work engagement

		Dependent variable: Work engagement		
Independent variable		Evaluated as “worse” compared to competition		
		Worse	Same	better
Company car (CAR)	Coefficient	-0.560	-0.200	n/a
	Standard error	0.820	0.371	n/a
	T-statistic	-0.684	-0.540	n/a
Working from home (WH)	Coefficient	-0.711	0.364	-0.122
	Standard error	0.852	0.275	0.283
	T-statistic	-0.834	1.327	-0.430
Equipment for home office (HOE)	Coefficient	0.028	-0.054	-0.987***
	Standard error	0.877	0.283	0.318
	T-statistic	0.032	-0.191	-3.101
Digital technology (DT)	Coefficient	-1.144	-0.075	-0.839**
	Standard error	0.684	0.308	0.337
	T-statistic	-1.672	-0.242	-2.488
Flexible working hours (FLEX)	Coefficient	-0.896	0.377	-0.440
	Standard error	0.997	0.264	0.425
	T-statistic	-0.898	1.425	-1.036
Meals and beverages (MB)	Coefficient	0.825	0.615**	-0.425
	Standard error	0.705	0.248	0.306
	T-statistic	1.170	2.476	-1.389
Company provided pension (PEN)	Coefficient	0.997	0.164	-0.075
	Standard error	0.708	0.232	0.343
	T-statistic	1.409	0.709	-0.219
Childcare assistance (CA)	Coefficient	0.626	0.274	0.096
	Standard error	0.844	0.236	0.258
	T-statistic	0.741	1.159	0.370
Educational opportunities (EDU)	Coefficient	n/a	0.087	-0.464
	Standard error	n/a	0.262	0.329
	T-statistic	n/a	0.331	-1.409
Accident coverage (AI)	Coefficient	0.477	-0.231	-0.433
	Standard error	0.511	0.252	0.300

	T-statistic	0.933	-0.918	-1.445
Life insurance coverage (LI)	Coefficient	n/a	0.252	0.148
	Standard error	n/a	0.264	0.348
	T-statistic	n/a	0.954	0.426
Other insurances (OI)	Coefficient	1.511	0.192	-0.406
	Standard error	0.883	0.226	0.349
	T-statistic	1.711	0.849	-1.165
Share compensation (SC)	Coefficient	n/a	0.108	-0.353
	Standard error	n/a	0.243	0.301
	T-statistic	n/a	0.445	-1.172
R^2		n/a	0.217	0.310
Observations		9	53	44
Note:				*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 87: H2 regression results for the impact of non-statutory benefits personally evaluated on work engagement (total cask evaluated as 'worse' or 'same')

		Dependent variable: Work engagement			
Independent variable		"worse"		"same"	
		Interaction effect	Base point	Interaction effect	Base point
Company car (CAR.C)	Coefficient	0.025	-0.341	0.107	-0.229
	Standard error	0.376	0.961	0.159	0.445
	T-statistic	0.067	-0.355	0.672	-0.515
Working from home (WH.C)	Coefficient	-0.175	0.687	0.206	-0.630
	Standard error	0.451	1.984	0.142	0.500
	T-statistic	-0.387	0.346	1.448	-1.260
Equipment for home office (HOE.C)	Coefficient	-0.920**	3.372	0.115	-0.050
	Standard error	0.340	1.330	0.130	0.473
	T-statistic	-2.709	2.536	0.881	-0.106
Digital technology (DT.C)	Coefficient	0.260	-0.534	0.256	-0.391
	Standard error	0.352	1.339	0.155	0.588
	T-statistic	0.740	-0.399	1.649	-0.666
	Coefficient	0.574	-2.084	-0.070	0.519

Flexible working hours (FLEX.C)	Standard error	0.892	3.327	0.157	0.618
	T-statistic	0.643	-0.626	-0.446	0.840
Meals and beverages (MB.C)	Coefficient	0.121	-0.122	0.139	-0.346
	Standard error	0.345	1.162	0.130	0.399
	T-statistic	0.351	-0.105	1.062	-0.867
Company provided pension (PEN.C)	Coefficient	-0.181	0.510	-0.080	0.319
	Standard error	0.363	1.316	0.132	0.467
	T-statistic	-0.498	0.388	-0.607	0.684
Childcare assistance (CA.C)	Coefficient	0.398	-1.596	0.230	-0.775
	Standard error	0.350	1.102	0.149	0.569
	T-statistic	1.138	-1.449	1.548	-1.363
Educational opportunities EDU.C)	Coefficient	0.482	-2.181	0.028	0.331
	Standard error	0.332	1.251	0.139	0.531
	T-statistic	1.455	-1.743	0.203	0.624
Accident coverage (AI.C)	Coefficient	-0.507	1.521	0.072	-0.355
	Standard error	0.416	1.379	0.129	0.478
	T-statistic	-1.218	1.103	0.556	-0.743
Life insurance coverage (LI.C)	Coefficient	-0.618	2.013	-0.101	0.165
	Standard error	0.420	1.466	0.123	0.433
	T-statistic	-1.469	1.373	-0.821	0.380
Other insurances (OI.C)	Coefficient	1.174	-4.380	0.034	-0.211
	Standard error	1.354	5.097	0.144	0.522
	T-statistic	0.867	-0.859	0.238	-0.404
Share compensation (SC.C)	Coefficient	0.146	-0.942	0.137*	-0.421
	Standard error	0.539	2.169	0.077	0.483
	T-statistic	0.270	-0.434	1.784	-0.872
		n/a	n/a	0.424	
Obersation:		18	18	136	136
Note:					*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Table 88: H2 regression results for the impact of non-statutory benefits personally evaluated on work engagement (total cash evaluated as 'better')

	Dependend variable: Work engagement		
Independent variable		"better"	
		Interaction effect	Base point
Company car (CAR.C)	Coefficient	0.308**	-0.835
	Standard error	0.148	0.444
	T-statistic	2.088	-1.883
Working from home (WH.C)	Coefficient	0.332**	-1.111
	Standard error	0.129	0.448
	T-statistic	2.576	-2.477
Equipment for home office (HOE.C)	Coefficient	0.375***	-0.873
	Standard error	0.135	0.494
	T-statistic	2.782	-1.768
Digital technology (DT.C)	Coefficient	-0.069	0.615
	Standard error	0.165	0.640
	T-statistic	-0.420	0.961
Flexible working hours (FLEX.C)	Coefficient	0.347**	-1.541
	Standard error	0.149	0.552
	T-statistic	2.338	-2.789
Meals and beverages (MB.C)	Coefficient	0.263**	-0.715
	Standard error	0.128	0.420
	T-statistic	2.053	-1.703
Company provided pension (PEN.C)	Coefficient	0.275*	-0.898
	Standard error	0.146	0.538
	T-statistic	1.879	-1.670
Childcare assistance (CA.C)	Coefficient	0.243**	-1.211
	Standard error	0.113	0.403
	T-statistic	2.145	-3.006
Educational opportunities EDU.C)	Coefficient	0.168	-0.275
	Standard error	0.172	0.653
	T-statistic	0.974	-0.421
Accident coverage (AI.C)	Coefficient	0.543***	-1.938
	Standard error	0.146	0.541

	T-statistic	3.709	-3.579
Life insurance coverage (LI.C)	Coefficient	0.227	-1.108
	Standard error	0.141	0.508
	T-statistic	1.606	-2.184
Other insurances (OI.C)	Coefficient	0.460***	-1.933
	Standard error	0.150	0.545
	T-statistic	3.062	-3.545
Share compensation (SC.C)	Coefficient	0.150	-0.474
	Standard error	0.133	0.470
	T-statistic	1.123	-1.008
		0.315	
Observations:		94	94
Note:			*p < 0.1; **p < 0.05; ***p < 0.01

Source: Regression results from SPSS.

Appendix 8: Coding of RStudio for Shown Outcome

RStudio coding for output of tables 12 to 15:

```
####### The impact of non-statutory benefits on employee retention in the German manufacturing industry.
####### Code for Survey Descriptive Statistics and Data Analysis
#### 1 - Data Import and Data Cleaning ####
###
# Importing the data
install.packages("tidyverse")
library(tidyverse)
install.packages("readxl")
library(readxl)

Data_Fringe <- read_excel("C:\Users…Data_Fringe.xlsx")
View(Data_Fringe)
# Cleaning the data
# check for management position
table(Data_Fringe$D_Management_6)
# eliminate non-management positions from data
DF <- subset(Data_Fringe, Data_Fringe$D_Management_6 == 1)
View(DF)

#### 2 - Calculate descriptive Statistics ####
###
# Set Directory
write.csv(DF)
write.table(DF, file = "Data Analysis.csv",sep = ",")
write.table(DF, file = "Data Analysis1.xlsx", sep = ",")
setwd(C:\Users…Data.Analysis.xlsx)[34]
install.packages("expss")
library(expss)
install.packages("stargazer")
library(stargazer)
```

[34] .csv files are convented into .xlsc files subsequently in this case and further cases

```
descriptive_table_1 <- fre(list(DF$D_Sex_2, DF$D_Marital_Status_3, DF$D_Age_4))
descriptive_table_1
install.packages("xlsx")
library("xlsx")
write.table(descriptive_table_1, file="Table 101.csv")
length(DF$ID)
descriptive_table_2 <- fre(list(DF$D_Dur
install.packages("expss")
library(expss)
install.packages("stargazer")
library(stargazer)
descriptive_table_2 <- fre(list(DF$D_Duration_5, DF$D_Subsector_7, DF$D_Department_9,
DF$D_Level_8, DF$A_Compensation_15))
write.table(descriptive_table_2, file="Table 11.1.csv")
descriptive_table_3 <- fre(list(DF$E_Employees_num_12, DF$E_HQ_13))
write.csv(descriptive_table_3, file = "Table 12.csv")
children <- fre(list(DF$D_num_children_10))
children
write.csv(children, file="children_number.csv")
childcare <- fre(list(DF$D_childcare_11_1, DF$D_childcare_11_2, DF$D_childcare_11_3,
DF$D_childcare_11_4, DF$D_childcare_11_5, DF$D_childcare_11_6,
DF$D_childcare_11_7, DF$D_childcare_11_8))
childcare
write.csv(childcare, file="childcare.csv")
benefits <-fre(list(DF$E_Car_14_1, DF$E_Mobile_Work_14_2_1,
DF$E_Equipment_14_3_1, DF$E_Digital_14_4_1, DF$E_Flex_14_5_1,
DF$E_Meals_14_6_1, DF$E_Pension_14_7_1, DF$E_Childcare_14_8_1,
DF$E_Development_14_9_1, DF$E_Accident_14_10_1, DF$E_Death_14_11_1,
DF$E_Insurance_14_12_1, DF$E_Shares_14_13_1))
benefits
write.csv(benefits, file="benefits.csv")
```

Appendix 9: Outcome of SPSS[35]

SPSS outcome for Table 16:

Reliability Statistics

Cronbach's Alpha	N of Items
,726	3

Intraclass Correlation Coefficient

	Intraclass Correlation[b]	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig
Single Measures	,469[a]	,409	,528	3,651	382	764	<,001
Average Measures	,726[c]	,675	,770	3,651	382	764	<,001

Two-way mixed effects model where people effects are random and measures effects are fixed.

a. The estimator is the same, whether the interaction effect is present or not.

b. Type C intraclass correlation coefficients using a consistency definition. The between-measure variance is excluded from the denominator variance.

c. This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.

Reliability Statistics

Cronbach's Alpha	N of Items
,782	3

Intraclass Correlation Coefficient

	Intraclass Correlation[b]	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig
Single Measures	,544[a]	,488	,598	4,581	385	770	<,001
Average Measures	,782[c]	,741	,817	4,581	385	770	<,001

Two-way mixed effects model where people effects are random and measures effects are fixed.

a. The estimator is the same, whether the interaction effect is present or not.

b. Type C intraclass correlation coefficients using a consistency definition. The between-measure variance is excluded from the denominator variance.

c. This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.

SPSS outcome for Table 17:

Reliability Statistics

Cronbach's Alpha	N of Items
,857	6

[35] Only those outcomes will be displayed that are included into this thesis

Intraclass Correlation Coefficient

	Intraclass Correlation[b]	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig
Single Measures	,500[a]	,456	,546	7,005	382	1910	<,001
Average Measures	,857[c]	,834	,878	7,005	382	1910	<,001

Two-way mixed effects model where people effects are random and measures effects are fixed.

a. The estimator is the same, whether the interaction effect is present or not.

b. Type C intraclass correlation coefficients using a consistency definition. The between-measure variance is excluded from the denominator variance.

c. This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.

SPSS outcome for Table 18:

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
A_Free_Autonomy_17_1	7,86	3,160	,557	,627
A_Team_17_2	7,82	3,127	,599	,577
A_Commitment_17_3	7,92	3,374	,490	,707

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
A_Supervisor_17_4	7,88	3,414	,615	,709
A_Responsibilty_17_5	7,76	3,361	,665	,657
A_Goals_17_6	7,89	3,348	,582	,748

SPSS outcome for Table 19:

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
A_Free_Autonomy_17_1	19,63	16,562	,620	,838
A_Team_17_2	19,59	16,557	,644	,834
A_Commitment_17_3	19,69	16,694	,607	,841
A_Supervisor_17_4	19,69	16,236	,683	,827
A_Responsibilty_17_5	19,57	16,560	,660	,831
A_Goals_17_6	19,69	16,046	,663	,830

SPSS Outcomes for Table 20:

KMO and Bartlett’s Test fort the three variables of job satisfaction:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,669
Bartlett's Test of Sphericity	Approx. Chi-Square	219,422
	df	3
	Sig.	<,001

KMO and Bartlett's Test fort the three variables of motivation:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,691
Bartlett's Test of Sphericity	Approx. Chi-Square	296,029
	df	3
	Sig.	<,001

SPSS Outcomes for Table 21:

KMO and Bartlett's Test fort the six variables of job satisfaction and motivation:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,853
Bartlett's Test of Sphericity	Approx. Chi-Square	811,035
	df	15
	Sig.	<,001

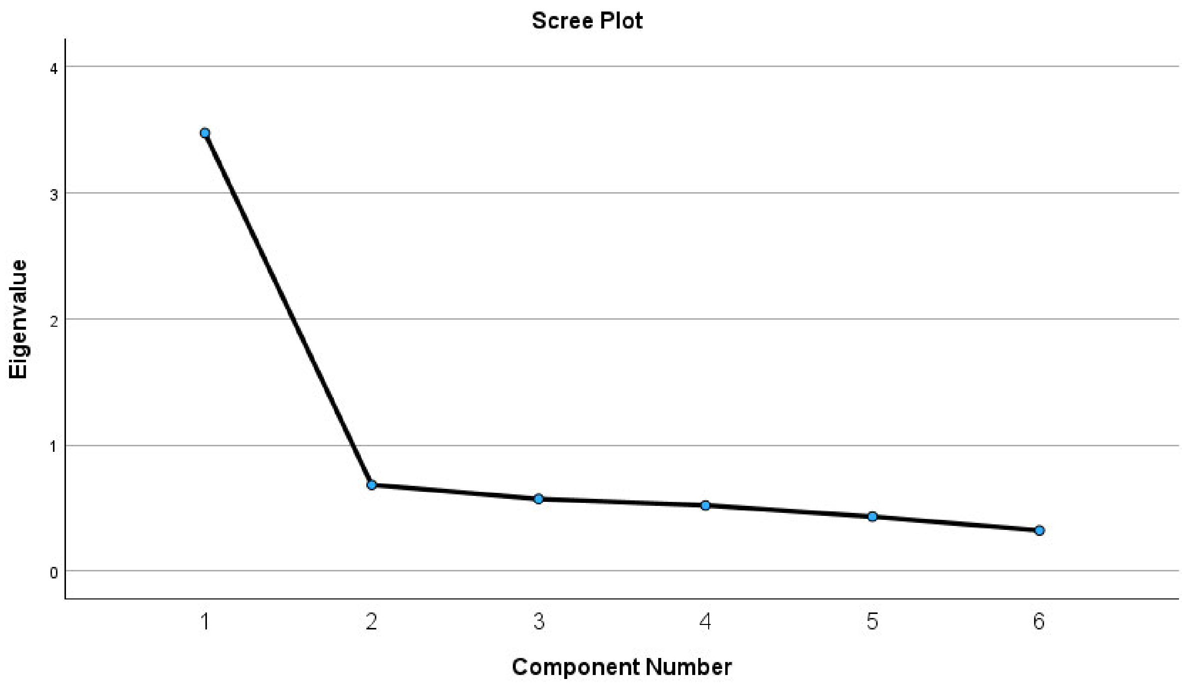
SPSS outcome for Table 22:

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,475	57,915	57,915	3,475	57,915	57,915
2	,683	11,375	69,290			
3	,571	9,511	78,801			
4	,520	8,673	87,474			
5	,430	7,173	94,647			
6	,321	5,353	100,000			

Extraction Method: Principal Component Analysis.

SPSS outcome for Figure 3:



Note: the outcome of the factor analysis (one item) was renamed to 'work engagement' and is shown here as 'REGR factor score'

SPPS outcome for Table 23:

Note:

- the answers to Question 14_1 have been recoded as: yes = 1, no = 0 and 3 = system missing
- the answers to Question 14_2 were recoded as: better = dummy_1, same = dummy_2, worse = dummy_3, 4 = system-missing
- For Question 16, Answer 6 was recoded to = system-missing, and all answers to Question 16 were multiplied (computed) by the corresponding answer to Question 14_1 to create the interaction effect.
- The variable work engagement was created following the factor analysis in the previous step.
- For the variable intention to leave, Answers 2 and 3 to Question 19 were coded as intention to leave = yes, Answers 1 and 4 of Question 19 were coded as intention to leave = no, Answer 5 was coded as = system-missing.

- Company car (CAR) = E_Car
- Working from home (WH) = E_Mobile_Work
- Equipment for home office (HOE) = E_Equipment
- Digital technology (DT) = E_Digital
- Flexible working hours (FLEX) = E_Flex

- Meals and beverages (MB) = E_Meals
- Company provided pension (PEN) = E_Pension
- Childcare assistance (CA) = E_Childcare
- Educational opportunities (EDU) = E_Development
- Accident coverage (AI) = E_Accident
- Life insurance coverage (LI) = E_Death
- Other insurances (OI) = E_Insurance
- Share compensation (SC) = E_Shares
- Compared to the competition = 14_2
- Personally evaluated = 16_1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,620	,184		-3,369	<,001		
	E_Car_14_1_recoded	,109	,140	,048	,775	,439	,862	1,160
	E_Mobile_Work_14_2_1_recoded	-,286	,155	-,121	-1,837	,067	,752	1,329
	E_Equipment_14_3_1_recoded	,339	,139	,160	2,439	,015	,767	1,303
	E_Digital_14_4_1_recoded	,195	,154	,085	1,265	,207	,730	1,370
	E_Flex_14_5_1_recoded	,125	,131	,058	,951	,342	,882	1,134
	E_Meals_14_6_1_recoded	,082	,115	,043	,714	,476	,899	1,112
	E_Pension_14_7_1_recoded	,071	,131	,034	,544	,587	,824	1,214
	E_Childcare_14_8_1_recoded	-,165	,133	-,082	-1,241	,216	,761	1,313
	E_Development_14_9_1_recoded	,282	,157	,123	1,793	,074	,693	1,442
	E_Accident_14_10_1_recoded	,073	,131	,038	,555	,579	,684	1,462
	E_Death_14_11_1_recoded	-,168	,131	-,089	-1,285	,200	,687	1,456
	E_Insurance_14_12_1_recoded	,040	,139	,021	,292	,771	,611	1,636
	E_Shares_14_13_1_recoded	,169	,136	,089	1,244	,214	,646	1,547

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	,684	,088		7,800	<,001		
	E_Car_14_1_recoded	,051	,066	,046	,769	,443	,871	1,148
	E_Mobile_Work_14_2_1_recoded	-,107	,073	-,094	-1,468	,143	,760	1,317
	E_Equipment_14_3_1_recoded	-,108	,066	-,105	-1,645	,101	,771	1,298
	E_Digital_14_4_1_recoded	-,166	,072	-,149	-2,291	,023	,738	1,354
	E_Flex_14_5_1_recoded	-,134	,062	-,129	-2,157	,032	,875	1,142
	E_Meals_14_6_1_recoded	-,077	,054	-,083	-1,413	,159	,904	1,106
	E_Pension_14_7_1_recoded	-,030	,061	-,030	-,481	,631	,830	1,204
	E_Childcare_14_8_1_recoded	,127	,063	,129	2,009	,046	,761	1,314
	E_Development_14_9_1_recoded	-,066	,074	-,060	-,897	,370	,699	1,431
	E_Accident_14_10_1_recoded	,111	,062	,122	1,798	,073	,686	1,459
	E_Death_14_11_1_recoded	-,005	,062	-,006	-,083	,934	,690	1,449
	E_Insurance_14_12_1_recoded	-,110	,066	-,120	-1,679	,094	,609	1,642
	E_Shares_14_13_1_recoded	,092	,064	,100	1,438	,152	,643	1,555
2	(Constant)	,622	,088		7,102	<,001		
	E_Car_14_1_recoded	,061	,065	,056	,952	,342	,869	1,151
	E_Mobile_Work_14_2_1_recoded	-,136	,072	-,120	-1,891	,060	,750	1,333
	E_Equipment_14_3_1_recoded	-,074	,065	-,072	-1,137	,257	,754	1,326
	E_Digital_14_4_1_recoded	-,147	,071	-,132	-2,062	,040	,734	1,362
	E_Flex_14_5_1_recoded	-,121	,061	-,117	-1,988	,048	,872	1,146
	E_Meals_14_6_1_recoded	-,068	,053	-,074	-1,287	,199	,903	1,108
	E_Pension_14_7_1_recoded	-,023	,060	-,023	-,375	,708	,829	1,206
	E_Childcare_14_8_1_recoded	,110	,062	,112	1,780	,076	,757	1,321
	E_Development_14_9_1_recoded	-,038	,073	-,035	-,528	,598	,691	1,448
	E_Accident_14_10_1_recoded	,119	,060	,130	1,960	,051	,685	1,460
	E_Death_14_11_1_recoded	-,022	,060	-,024	-,360	,719	,686	1,457
	E_Insurance_14_12_1_recoded	-,106	,064	-,116	-1,656	,099	,609	1,643
	E_Shares_14_13_1_recoded	,110	,063	,119	1,740	,083	,639	1,565
	REGR factor score 1 for analysis 1	-,100	,028	-,208	-3,600	<,001	,899	1,113

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,595	,512		1,160	,249		
	E_Car_14_2_without0	,022	,191	,014	,116	,908	,606	1,650
	E_Mobile_Work_14_2_2_without0	-,030	,181	-,019	-,164	,870	,625	1,600
	E_Equipment_14_3_2_without0	-,222	,173	-,153	-1,279	,204	,598	1,672
	E_Digital_14_4_2_without0	-,294	,166	-,196	-1,771	,080	,698	1,432
	E_Flex_14_5_2_without0	-,103	,159	-,067	-,644	,521	,799	1,251
	E_Meals_14_6_2_without0	-,150	,143	-,108	-1,042	,300	,803	1,245
	E_Pension_14_7_2_without0	,037	,178	,025	,205	,838	,580	1,725
	E_Childcare_14_8_2_without0	,198	,169	,136	1,170	,245	,633	1,579
	E_Development_14_9_2_without0	-,319	,175	-,234	-1,826	,071	,522	1,915
	E_Accident_14_10_2_without0	,107	,171	,071	,625	,533	,673	1,485
	E_Death_14_11_2_without0	-,027	,190	-,019	-,141	,888	,494	2,023
	E_Insurance_14_12_2_without0	,306	,183	,214	1,668	,098	,519	1,927
	E_Shares_14_13_2_without0	,082	,177	,061	,460	,646	,486	2,058

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	,050	,251		,199	,843		
	E_Car_14_2_without0	,136	,094	,180	1,456	,149	,606	1,650
	E_Mobile_Work_14_2_2_without0	-,013	,089	-,018	-,146	,884	,625	1,600
	E_Equipment_14_3_2_without0	,100	,085	,146	1,178	,242	,598	1,672
	E_Digital_14_4_2_without0	,053	,081	,076	,658	,512	,698	1,432
	E_Flex_14_5_2_without0	-,055	,078	-,076	-,704	,483	,799	1,251
	E_Meals_14_6_2_without0	,001	,070	,001	,009	,993	,803	1,245
	E_Pension_14_7_2_without0	,101	,087	,146	1,157	,250	,580	1,725
	E_Childcare_14_8_2_without0	,007	,083	,010	,085	,933	,633	1,579
	E_Development_14_9_2_without0	-,076	,085	-,118	-,890	,376	,522	1,915
	E_Accident_14_10_2_without0	,028	,084	,040	,339	,736	,673	1,485
	E_Death_14_11_2_without0	-,104	,093	-,153	-1,118	,266	,494	2,023
	E_Insurance_14_12_2_without0	,057	,090	,085	,638	,525	,519	1,927
	E_Shares_14_13_2_without0	-,072	,087	-,115	-,836	,405	,486	2,058
2	(Constant)	,109	,249		,439	,662		
	E_Car_14_2_without0	,139	,092	,183	1,503	,136	,606	1,651
	E_Mobile_Work_14_2_2_without0	-,016	,087	-,022	-,183	,855	,625	1,600
	E_Equipment_14_3_2_without0	,078	,084	,114	,925	,357	,588	1,700
	E_Digital_14_4_2_without0	,024	,081	,034	,297	,767	,677	1,478
	E_Flex_14_5_2_without0	-,065	,077	-,090	-,847	,399	,796	1,257
	E_Meals_14_6_2_without0	-,014	,069	-,022	-,205	,838	,794	1,259
	E_Pension_14_7_2_without0	,105	,086	,151	1,218	,226	,579	1,726
	E_Childcare_14_8_2_without0	,027	,082	,039	,326	,745	,625	1,601
	E_Development_14_9_2_without0	-,108	,086	-,168	-1,260	,211	,505	1,980
	E_Accident_14_10_2_without0	,039	,082	,055	,472	,638	,671	1,491
	E_Death_14_11_2_without0	-,106	,091	-,157	-1,165	,247	,494	2,023
	E_Insurance_14_12_2_without0	,088	,090	,130	,979	,330	,505	1,981
	E_Shares_14_13_2_without0	-,064	,085	-,102	-,753	,453	,485	2,063
	REGR factor score 1 for analysis 1	-,100	,049	-,211	-2,046	,043	,840	1,190

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	-3,445	,230		-14,972	<,001		
	A_Car_16_1_recoded	,092	,037	,120	2,452	,015	,784	1,275
	A_Flex_Mob_Work_16_2_recoded	,031	,047	,040	,666	,506	,513	1,949
	A_Equipment_16_3_recoded	-,023	,050	-,026	-,454	,650	,558	1,794
	A_Digital_16_4_recoded	,246	,051	,262	4,825	<,001	,634	1,576
	A_Flex_16_5_recoded	,112	,049	,125	2,296	,022	,628	1,593
	A_Meals_16_6_recoded	-,017	,043	-,022	-,394	,694	,610	1,639
	A_Pension_16_7_recoded	,113	,047	,136	2,390	,017	,576	1,736
	A_Childcare_16_8_recoded	-,034	,039	-,049	-,889	,375	,617	1,620
	A_Development_16_9_recoded	,240	,047	,255	5,071	<,001	,736	1,359
	A_Accident_16_10_recoded	,029	,052	,034	,551	,582	,490	2,039
	A_Death_16_11_recoded	-,011	,049	-,014	-,224	,823	,452	2,211
	A_Insurance_16_12_recoded	,085	,053	,104	1,600	,111	,443	2,258
	A_Shares_16_13_recoded	,053	,044	,066	1,192	,234	,609	1,643

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,236	,143		1,650	,100		
	A_Car_16_1_recoded	-,011	,023	-,029	-,456	,648	,778	1,285
	A_Flex_Mob_Work_16_2_recoded	-,034	,030	-,092	-1,150	,251	,502	1,994
	A_Equipment_16_3_recoded	,073	,031	,180	2,355	,019	,555	1,803
	A_Digital_16_4_recoded	-,022	,032	-,051	-,699	,485	,620	1,614
	A_Flex_16_5_recoded	-,022	,031	-,052	-,717	,474	,615	1,625
	A_Meals_16_6_recoded	,077	,027	,209	2,872	,004	,609	1,642
	A_Pension_16_7_recoded	-,023	,030	-,058	-,774	,439	,574	1,741
	A_Childcare_16_8_recoded	,045	,024	,136	1,875	,062	,613	1,630
	A_Development_16_9_recoded	-,032	,029	-,073	-1,104	,271	,736	1,359
	A_Accident_16_10_recoded	-,005	,033	-,013	-,154	,878	,487	2,055
	A_Death_16_11_recoded	-,014	,031	-,037	-,433	,666	,438	2,284
	A_Insurance_16_12_recoded	,005	,033	,012	,143	,886	,443	2,257
	A_Shares_16_13_recoded	,012	,028	,032	,438	,662	,602	1,662
2	(Constant)	-,376	,184		-2,046	,042		
	A_Car_16_1_recoded	,005	,023	,015	,240	,811	,762	1,312
	A_Flex_Mob_Work_16_2_recoded	-,029	,029	-,078	-1,018	,310	,501	1,997
	A_Equipment_16_3_recoded	,069	,030	,170	2,323	,021	,554	1,804
	A_Digital_16_4_recoded	,022	,032	,049	,675	,500	,573	1,746
	A_Flex_16_5_recoded	-,002	,030	-,006	-,081	,936	,605	1,654
	A_Meals_16_6_recoded	,074	,026	,203	2,897	,004	,609	1,643
	A_Pension_16_7_recoded	-,003	,029	-,007	-,089	,929	,563	1,777
	A_Childcare_16_8_recoded	,040	,023	,120	1,720	,087	,612	1,634
	A_Development_16_9_recoded	,010	,029	,024	,356	,722	,673	1,485
	A_Accident_16_10_recoded	,001	,031	,002	,021	,983	,486	2,057
	A_Death_16_11_recoded	-,017	,030	-,046	-,561	,575	,438	2,285
	A_Insurance_16_12_recoded	,020	,032	,051	,619	,536	,439	2,278
	A_Shares_16_13_recoded	,021	,027	,056	,799	,425	,599	1,669
	REGR factor score 1 for analysis 1	-,178	,036	-,378	-5,004	<,001	,522	1,914

a. Dependent Variable: Intention_to_leave

SPSS outcomes for Table 24:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,151	,117		-1,283	,200
	E_Car_14_1	,207	,133	,085	1,561	,120

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,105	,125		-,835	,404
	E_Mobile_Work_14_2_1	,130	,140	,051	,930	,353

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,266	,104		-2,556	,011
	E_Equipment_14_3_1	,401	,121	,182	3,303	,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,358	,118		-3,031	,003
	E_Digital_14_4_1	,472	,133	,193	3,555	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,154	,108		-1,421	,156
	E_Flex_14_5_1	,249	,125	,111	1,997	,047

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,064	,083		-,775	,439
	E_Meals_14_6_1	,163	,111	,082	1,467	,143

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,196	,099		-1,984	,048
	E_Pension_14_7_1	,302	,118	,141	2,553	,011

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,009	,068		,135	,893
	E_Childcare_14_8_1	-,017	,121	-,008	-,138	,890

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,384	,116		-3,308	,001
	E_Development_14_9_1	,526	,131	,220	4,025	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,043	,079		-,541	,589
	E_Accident_14_10_1	,134	,109	,068	1,226	,221

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,021	,075		,275	,784
	E_Death_14_11_1	,022	,109	,011	,200	,842

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,028	,075		-,375	,708
	E_Insurance_14_12_1	,116	,110	,059	1,059	,290

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,055	,073		-,758	,449
	E_Shares_14_13_1	,214	,111	,108	1,932	,054

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,320[a]	,102	,060	,91714011

a. Predictors: (Constant), E_Shares_14_13_1, E_Flex_14_5_1, E_Car_14_1, E_Equipment_14_3_1, E_Meals_14_6_1, E_Pension_14_7_1, E_Childcare_14_8_1, E_Digital_14_4_1, E_Death_14_11_1, E_Mobile_Work_14_2_1, E_Accident_14_10_1, E_Development_14_9_1, E_Insurance_14_12_1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9,238	1	9,238	10,677	,001[b]
	Residual	246,605	285	,865		
	Total	255,843	286			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), NSB_Total

Outcome for Table 25:
Note: NSB_Total is the computed variable of the sum of the 13 single non-statutory items

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,442	,158		-2,794	,006
	NSB_Total	,060	,018	,190	3,268	,001

a. Dependent Variable: REGR factor score 1 for analysis 1

SPPS outcome for Table 26:

Note:

- Dummy variables were created for all recoded variables as outline above.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,109	,097		1,125	,262
	E_Car_14_2_without0=1.0	,113	,147	,057	,768	,444
	E_Car_14_2_without0=3.0	-,262	,254	-,077	-1,032	,303

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,082	,095		,866	,388
	E_Mobile_Work_4_2_2_without0=1.0	,145	,153	,070	,944	,347
	E_Mobile_Work_4_2_2_without0=3.0	,028	,190	,011	,146	,884

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,109	,096		1,140	,256
	E_Equipment_14_3_2_without0=1.0	,188	,155	,091	1,211	,227
	E_Equipment_14_3_2_without0=3.0	-,265	,195	-,102	-1,360	,176

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,184	,093		1,981	,049
	E_Digital_14_4_2_without0=1.0	,072	,144	,037	,503	,616
	E_Digital_14_4_2_without0=3.0	-,476	,209	-,167	-2,279	,024

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,028	,093		,300	,764
	E_Flex_14_5_2_without0=1.0	,288	,143	,149	2,019	,045
	E_Flex_14_5_2_without0=3.0	,092	,215	,032	,430	,667

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,045	,102		-,441	,660
	E_Meals_14_6_2_without0=1.0	,360	,176	,161	2,044	,042
	E_Meals_14_6_2_without0=3.0	,267	,182	,116	1,474	,142

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,065	,095		,686	,493
	E_Pensio_14_7_2_without0=1.0	,246	,163	,116	1,507	,133
	E_Pensio_14_7_2_without0=3.0	,122	,176	,053	,689	,491

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,014	,108		,127	,899
	E_Childcare_14_8_2_without0=1.0	,213	,220	,082	,969	,334
	E_Childcare_14_8_2_without0=3.0	,222	,170	,110	1,301	,195

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,038	,102		-,371	,711
	E_Development_14_9_2_without0=1.0	,406	,155	,200	2,620	,010
	E_Development_14_9_2_without0=3.0	,083	,192	,033	,435	,664

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,128	,100		1,278	,203
	E_Accident_14_10_2_without0=1.0	,109	,186	,047	,587	,558
	E_Accident_14_10_2_without0=3.0	-,118	,180	-,052	-,656	,513

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,027	,105		,255	,799
	E_Death_14_11_2_without0=1.0	,133	,182	,061	,732	,465
	E_Death_14_11_2_without0=3.0	,284	,190	,124	1,500	,136

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,112	,104		1,077	,283
	E_Insurance_14_12_2_without0=1.0	,116	,185	,051	,624	,534
	E_Insurance_14_12_2_without0=3.0	,077	,176	,035	,436	,663

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,105	,119		,876	,382
	E_Shares_14_13_2_without0=1.0	,043	,195	,019	,223	,824
	E_Shares_14_13_2_without0=3.0	-,124	,181	-,060	-,688	,493

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,364[a]	,133	,017	,98549307

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Pension_14_7_2_without0=1.0

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,389[a]	,151	,039	,97480929

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Death_14_11_2_without0=3.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14,538	13	1,118	1,152	,327[b]
	Residual	95,177	98	,971		
	Total	109,716	111			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Pension_14_7_2_without0=1.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,591	13	1,276	1,343	,202[b]
	Residual	93,125	98	,950		
	Total	109,716	111			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Death_14_11_2_without0=3.0

SPSS outcome for Table 27:

- Note: Answer to questions 16_1 had been recoded:
- Not important at all (1) = 1
- Not very important (2) = 2
- Indifferent (3) = 3
- Important (4) = 4
- Very important (5) = 5
- Don’t know / no comment = System-mssing

Note: Further, 16_1_Interact had been computed by multiplying 16_1 with 14_1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,358	,250		-1,431	,153
	E_Car_14_1_recoded	-,493	,302	-,205	-1,632	,104
	A_Car_16_1_Interact	,194	,107	,350	1,809	,071
	A_Car_16_1_recoded	,081	,096	,107	,842	,401

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,469	,272		-1,725	,085
	E_Mobile_Work_14_2_1_recoded	-,713	,336	-,284	-2,122	,035
	A_Flex_Mob_Work_16_2_Interact	,221	,094	,404	2,345	,020
	A_Flex_Mob_Work_16_2_recoded	,104	,080	,132	1,306	,193

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,804	,249		-3,234	,001
	E_Equipment_14_3_1_recoded	-,176	,344	-,081	-,512	,609
	A_Equipment_16_3_Interact	,129	,094	,254	1,373	,171
	A_Equipment_16_3_recoded	,164	,072	,195	2,270	,024

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,591	,346		-4,601	<,001
	E_Digital_14_4_1_recoded	-,206	,410	-,084	-,503	,615
	A_Digital_16_4_Interact	,166	,107	,301	1,549	,122
	A_Digital_16_4_recoded	,326	,092	,337	3,552	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,770	,331		-2,329	,021
	E_Flex_14_5_1_recoded	-,700	,412	-,316	-1,698	,090
	A_Flex_16_5_Interact	,211	,108	,439	1,957	,051
	A_Flex_16_5_recoded	,168	,091	,189	1,851	,065

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,179	,177		-1,007	,315
	E_Meals_14_6_1_recoded	-,460	,278	-,237	-1,657	,099
	A_Meals_16_6_Interact	,197	,088	,359	2,236	,026
	A_Meals_16_6_recoded	,044	,060	,056	,724	,470

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,091	,256		-4,271	<,001
	E_Pension_14_7_1_recoded	-,111	,334	-,053	-,334	,739
	A_Pension_16_7_Interact	,056	,093	,115	,597	,551
	A_Pension_16_7_recoded	,286	,076	,352	3,752	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,222	,142		-1,565	,119
	E_Childcare_14_8_1_recoded	-1,117	,335	-,525	-3,339	<,001
	A_Childcare_16_8_Interact	,277	,092	,520	3,027	,003
	A_Childcare_16_8_recoded	,087	,048	,125	1,787	,075

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,596	,319		-5,005	<,001
	E_Development_14_9_1_recoded	-,111	,389	-,047	-,287	,775
	A_Development_16_9_Interact	,118	,102	,225	1,162	,246
	A_Development_16_9_recoded	,346	,086	,376	4,019	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,688	,205		-3,350	<,001
	E_Accident_14_10_1_recoded	-,668	,330	-,347	-2,022	,044
	A_Accident_16_10_Interact	,172	,090	,368	1,907	,057
	A_Accident_16_10_recoded	,211	,062	,260	3,410	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,586	,173		-3,378	<,001
	E_Death_14_11_1_recoded	-,216	,316	-,114	-,683	,495
	A_Death_16_11_Interact	,018	,088	,038	,203	,839
	A_Death_16_11_recoded	,217	,056	,296	3,863	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,664	,183		-3,638	<,001
	E_Insurance_14_12_1_recoded	-,638	,355	-,330	-1,800	,073
	A_Insurance_16_12_Interact	,143	,097	,297	1,479	,140
	A_Insurance_16_12_recoded	,219	,058	,276	3,806	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,567	,169		-3,348	<,001
	E_Shares_14_13_1_recoded	-,355	,321	-,182	-1,107	,269
	A_Shares_16_13_Interact	,128	,092	,252	1,394	,164
	A_Shares_16_13_recoded	,171	,055	,223	3,115	,002

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,580[a]	,337	,301	,78101703

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Pension_16_7_Interact, A_Accident_16_10_Interact, A_Childcare_16_8_Interact, A_Digital_16_4_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	75,817	13	5,832	9,561	<,001[b]
	Residual	149,447	245	,610		
	Total	225,264	258			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Pension_16_7_Interact, A_Accident_16_10_Interact, A_Childcare_16_8_Interact, A_Digital_16_4_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact

SPSS outcome for Table 28:

Note: answers to Question 19 had been recoded to ‘intention to leave’:

- Not yet, but I will consider this. = 0
- I have already applied for a position with another employer (respectively with a recruitment agency) = 1
- I have concrete plans to seek a new job = 1
- I am happy with my employer and will not switch jobs in the immediate future = 0
- Other (please define) = System-missing

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,310	,054		5,692	<,001
	E_Car_14_1_recoded	-,015	,061	-,014	-,249	,804
2	(Constant)	,294	,053		5,542	<,001
	E_Car_14_1_recoded	,008	,060	,007	,129	,898
	REGR factor score 1 for analysis 1	-,112	,025	-,245	-4,550	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,435	,057		7,597	<,001
	E_Mobile_Work_14_2_1_recoded	-,176	,064	-,152	-2,760	,006
2	(Constant)	,425	,056		7,620	<,001
	E_Mobile_Work_14_2_1_recoded	-,162	,062	-,140	-2,615	,009
	REGR factor score 1 for analysis 1	-,109	,024	-,239	-4,460	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,434	,049		8,884	<,001
	E_Equipment_14_3_1_recoded	-,200	,057	-,194	-3,516	<,001
2	(Constant)	,410	,048		8,483	<,001
	E_Equipment_14_3_1_recoded	-,164	,057	-,159	-2,896	,004
	REGR factor score 1 for analysis 1	-,090	,025	-,196	-3,564	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,485	,054		9,063	<,001
	E_Digital_14_4_1_recoded	-,252	,060	-,227	-4,182	<,001
2	(Constant)	,451	,053		8,500	<,001
	E_Digital_14_4_1_recoded	-,207	,060	-,186	-3,440	<,001
	REGR factor score 1 for analysis 1	-,095	,024	-,212	-3,914	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,430	,050		8,583	<,001
	E_Flex_14_5_1_recoded	-,192	,058	-,183	-3,317	,001
2	(Constant)	,415	,049		8,440	<,001
	E_Flex_14_5_1_recoded	-,166	,057	-,159	-2,921	,004
	REGR factor score 1 for analysis 1	-,100	,025	-,216	-3,965	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,324	,038		8,558	<,001
	E_Meals_14_6_1_recoded	-,086	,051	-,096	-1,710	,088
2	(Constant)	,318	,037		8,623	<,001
	E_Meals_14_6_1_recoded	-,070	,049	-,078	-1,416	,158
	REGR factor score 1 for analysis 1	-,106	,025	-,234	-4,266	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,326	,046		7,098	<,001
	E_Pension_14_7_1_recoded	-,070	,055	-,071	-1,266	,206
2	(Constant)	,306	,045		6,789	<,001
	E_Pension_14_7_1_recoded	-,038	,054	-,039	-,702	,483
	REGR factor score 1 for analysis 1	-,104	,025	-,228	-4,111	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,255	,031		8,301	<,001
	E_Childcare_14_8_1_recoded	,099	,055	,102	1,808	,072
2	(Constant)	,256	,030		8,601	<,001
	E_Childcare_14_8_1_recoded	,097	,053	,099	1,819	,070
	REGR factor score 1 for analysis 1	-,109	,025	-,243	-4,443	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,433	,054		8,017	<,001
	E_Development_14_9_1_recoded	-,197	,061	-,179	-3,238	,001
2	(Constant)	,396	,054		7,365	<,001
	E_Development_14_9_1_recoded	-,145	,061	-,132	-2,381	,018
	REGR factor score 1 for analysis 1	-,098	,025	-,214	-3,847	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,260	,037		7,077	<,001
	E_Accident_14_10_1_recoded	,038	,051	,042	,744	,457
2	(Constant)	,256	,036		7,171	<,001
	E_Accident_14_10_1_recoded	,053	,049	,059	1,082	,280
	REGR factor score 1 for analysis 1	-,115	,025	-,251	-4,590	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,296	,036		8,336	<,001
	E_Death_14_11_1_recoded	-,025	,051	-,027	-,484	,629
2	(Constant)	,300	,034		8,710	<,001
	E_Death_14_11_1_recoded	-,023	,050	-,026	-,468	,640
	REGR factor score 1 for analysis 1	-,119	,026	-,255	-4,653	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,307	,035		8,779	<,001
	E_Insurance_14_12_1_recoded	-,052	,051	-,058	-1,026	,306
2	(Constant)	,305	,034		8,971	<,001
	E_Insurance_14_12_1_recoded	-,040	,049	-,044	-,801	,424
	REGR factor score 1 for analysis 1	-,113	,025	-,245	-4,470	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,254	,034		7,540	<,001
	E_Shares_14_13_1_recoded	,055	,051	,060	1,067	,287
2	(Constant)	,248	,033		7,610	<,001
	E_Shares_14_13_1_recoded	,081	,050	,089	1,621	,106
	REGR factor score 1 for analysis 1	-,122	,025	-,268	-4,874	<,001

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,392[a]	,153	,113	,43067
2	,439[b]	,192	,150	,42143

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Digital_14_4_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Digital_14_4_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9,077	13	,698	3,764	<,001[b]
	Residual	50,078	270	,185		
	Total	59,155	283			
2	Regression	11,379	14	,813	4,576	<,001[c]
	Residual	47,776	269	,178		
	Total	59,155	283			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Digital_14_4_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded

c. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Digital_14_4_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded, REGR factor score 1 for analysis 1

SPSS outcome for Table 29:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,472	,078		6,039	<,001
	NSB_Total	-,022	,009	-,141	-2,400	,017
2	(Constant)	,420	,077		5,457	<,001
	NSB_Total	-,015	,009	-,095	-1,634	,103
	REGR factor score 1 for analysis 1	-,118	,028	-,245	-4,205	<,001

a. Dependent Variable: Intention_to_leave

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,184	1	1,184	5,760	,017[b]
	Residual	57,971	282	,206		
	Total	59,155	283			
2	Regression	4,617	2	2,308	11,893	<,001[c]
	Residual	54,538	281	,194		
	Total	59,155	283			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), NSB_Total

c. Predictors: (Constant), NSB_Total, REGR factor score 1 for analysis 1

SPSS outcome for Tables 30 and 31:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,340	,045		7,543	<,001
	E_Car_14_2_recoded=1.0	-,129	,069	-,140	-1,888	,061
	E_Car_14_2_recoded=3.0	-,046	,118	-,029	-,388	,698
2	(Constant)	,351	,044		7,959	<,001
	E_Car_14_2_recoded=1.0	-,118	,067	-,127	-1,752	,081
	E_Car_14_2_recoded=3.0	-,074	,116	-,046	-,635	,526
	REGR factor score 1 for analysis 1	-,105	,033	-,226	-3,198	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,233	,044		5,353	<,001
	E_Mobile_Work_14_2_2_without0=1.0	,017	,070	,018	,242	,809
	E_Mobile_Work_14_2_2_without0=3.0	,179	,087	,151	2,046	,042
2	(Constant)	,243	,042		5,748	<,001
	E_Mobile_Work_14_2_2_without0=1.0	,034	,068	,036	,501	,617
	E_Mobile_Work_14_2_2_without0=3.0	,182	,085	,154	2,151	,033
	REGR factor score 1 for analysis 1	-,119	,032	-,257	-3,762	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,317	,044		7,178	<,001
	E_Equipment_14_3_2_without0=1.0	-,139	,072	-,146	-1,948	,053
	E_Equipment_14_3_2_without0=3.0	-,004	,090	-,004	-,048	,962
2	(Constant)	,328	,043		7,564	<,001
	E_Equipment_14_3_2_without0=1.0	-,120	,070	-,126	-1,714	,088
	E_Equipment_14_3_2_without0=3.0	-,031	,088	-,026	-,351	,726
	REGR factor score 1 for analysis 1	-,101	,033	-,219	-3,090	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,294	,044		6,692	<,001
	E_Digital_14_4_2_without0=1.0	-,100	,068	-,107	-1,459	,146
	E_Digital_14_4_2_without0=3.0	,146	,099	,108	1,473	,142
2	(Constant)	,314	,043		7,259	<,001
	E_Digital_14_4_2_without0=1.0	-,092	,067	-,099	-1,376	,171
	E_Digital_14_4_2_without0=3.0	,094	,098	,069	,957	,340
	REGR factor score 1 for analysis 1	-,110	,033	-,232	-3,320	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,270	,045		6,026	<,001
	E_Flex_14_5_2_without0=1.0	-,023	,069	-,025	-,340	,735
	E_Flex_14_5_2_without0=3.0	,121	,104	,087	1,171	,243
2	(Constant)	,274	,043		6,324	<,001
	E_Flex_14_5_2_without0=1.0	,012	,067	,013	,181	,856
	E_Flex_14_5_2_without0=3.0	,132	,100	,095	1,318	,189
	REGR factor score 1 for analysis 1	-,126	,034	-,264	-3,765	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,322	,048		6,773	<,001
	E_Meals_14_6_2_without0=1.0	-,083	,082	-,081	-1,016	,311
	E_Meals_14_6_2_without0=3.0	-,084	,084	-,079	-,998	,320
2	(Constant)	,317	,046		6,830	<,001
	E_Meals_14_6_2_without0=1.0	-,045	,081	-,044	-,556	,579
	E_Meals_14_6_2_without0=3.0	-,056	,083	-,053	-,673	,502
	REGR factor score 1 for analysis 1	-,106	,034	-,230	-3,092	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,316	,045		7,005	<,001
	E_Pension_14_7_2_without0=1.0	-,136	,078	-,135	-1,755	,081
	E_Pension_14_7_2_without0=3.0	-,016	,084	-,015	-,195	,846
2	(Constant)	,323	,044		7,280	<,001
	E_Pension_14_7_2_without0=1.0	-,112	,077	-,110	-1,459	,146
	E_Pension_14_7_2_without0=3.0	-,004	,082	-,004	-,052	,959
	REGR factor score 1 for analysis 1	-,099	,034	-,208	-2,899	,004

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,295	,052		5,622	<,001
	E_Childcare_14_8_2_without 0=1.0	,025	,106	,020	,236	,814
	E_Childcare_14_8_2_without 0=3.0	,007	,082	,007	,085	,932
2	(Constant)	,296	,052		5,720	<,001
	E_Childcare_14_8_2_without 0=1.0	,044	,105	,035	,415	,679
	E_Childcare_14_8_2_without 0=3.0	,026	,082	,027	,322	,748
	REGR factor score 1 for analysis 1	-,087	,039	-,182	-2,263	,025

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,261	,048		5,446	<,001
	E_Development_14_9_2_without0=1.0	,003	,073	,004	,046	,963
	E_Development_14_9_2_without0=3.0	,081	,090	,070	,906	,366
2	(Constant)	,257	,047		5,500	<,001
	E_Development_14_9_2_without0=1.0	,049	,072	,052	,678	,498
	E_Development_14_9_2_without0=3.0	,091	,088	,079	1,037	,301
	REGR factor score 1 for analysis 1	-,112	,033	-,243	-3,367	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,287	,047		6,115	<,001
	E_Accident_14_10_2_without0=1.0	-,077	,088	-,070	-,876	,382
	E_Accident_14_10_2_without0=3.0	,094	,085	,088	1,109	,269
2	(Constant)	,302	,046		6,565	<,001
	E_Accident_14_10_2_without0=1.0	-,064	,085	-,058	-,754	,452
	E_Accident_14_10_2_without0=3.0	,080	,082	,076	,976	,331
	REGR factor score 1 for analysis 1	-,113	,035	-,239	-3,228	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,262	,050		5,251	<,001
	E_Death_14_11_2_without0=1.0	,119	,086	,114	1,378	,170
	E_Death_14_11_2_without0=3.0	,008	,090	,008	,093	,926
2	(Constant)	,264	,049		5,385	<,001
	E_Death_14_11_2_without0=1.0	,131	,085	,126	1,542	,125
	E_Death_14_11_2_without0=3.0	,035	,089	,032	,387	,699
	REGR factor score 1 for analysis 1	-,092	,037	-,194	-2,493	,014

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,302	,049		6,226	<,001
	E_Insurance_14_12_2_without0=1.0	-,127	,086	-,119	-1,478	,141
	E_Insurance_14_12_2_without0=3.0	,038	,082	,038	,466	,641
2	(Constant)	,315	,047		6,646	<,001
	E_Insurance_14_12_2_without0=1.0	-,114	,084	-,107	-1,361	,175
	E_Insurance_14_12_2_without0=3.0	,047	,080	,046	,588	,557
	REGR factor score 1 for analysis 1	-,113	,035	-,241	-3,254	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,353	,057		6,236	<,001
	E_Shares_14_13_2_without0=1.0	-,109	,092	-,102	-1,182	,239
	E_Shares_14_13_2_without0=3.0	-,032	,086	-,033	-,376	,707
2	(Constant)	,365	,055		6,596	<,001
	E_Shares_14_13_2_without0=1.0	-,104	,090	-,098	-1,158	,249
	E_Shares_14_13_2_without0=3.0	-,046	,083	-,047	-,553	,581
	REGR factor score 1 for analysis 1	-,112	,037	-,237	-3,067	,003

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,388[a]	,150	,038	,46021
2	,442[b]	,195	,079	,45014

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Pension_14_7_2_without0=1.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Pension_14_7_2_without0=1.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,673	13	,283	1,334	,207[b]
	Residual	20,756	98	,212		
	Total	24,429	111			
2	Regression	4,774	14	,341	1,683	,072[c]
	Residual	19,655	97	,203		
	Total	24,429	111			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Pension_14_7_2_without0=1.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Pension_14_7_2_without0=1.0, REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,252[a]	,064	-,061	,48313
2	,327[b]	,107	-,022	,47428

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Death_14_11_2_without0=3.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Death_14_11_2_without0=3.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,554	13	,120	,512	,912[b]
	Residual	22,874	98	,233		
	Total	24,429	111			
2	Regression	2,609	14	,186	,829	,637[c]
	Residual	21,819	97	,225		
	Total	24,429	111			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Death_14_11_2_without0=3.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Death_14_11_2_without0=3.0, REGR factor score 1 for analysis 1

SPSS outcome for Table 32:

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,222	,122		1,817	,070
	E_Car_14_1_recoded	,132	,148	,119	,889	,374
	A_Car_16_1_Interact	-,058	,052	-,225	-1,101	,272
	A_Car_16_1_recoded	,040	,047	,113	,841	,401
2	(Constant)	,180	,119		1,505	,133
	E_Car_14_1_recoded	,073	,145	,066	,501	,616
	A_Car_16_1_Interact	-,035	,051	-,135	-,677	,499
	A_Car_16_1_recoded	,049	,046	,139	1,065	,288
	REGR factor score 1 for analysis 1	-,115	,026	-,251	-4,366	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,114	,131		,865	,388
	E_Mobile_Work_14_2_1_recoded	,295	,163	,252	1,812	,071
	A_Flex_Mobile_Work_16_2_Interact	-,149	,046	-,587	-3,262	,001
	A_Flex_Mob_Work_16_2_recoded	,110	,039	,300	2,848	,005
2	(Constant)	,058	,129		,454	,650
	E_Mobile_Work_14_2_1_recoded	,214	,160	,183	1,344	,180
	A_Flex_Mobile_Work_16_2_Interact	-,125	,045	-,490	-2,774	,006
	A_Flex_Mob_Work_16_2_recoded	,122	,038	,333	3,238	,001
	REGR factor score 1 for analysis 1	-,112	,026	-,243	-4,280	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,145	,121		1,196	,232
	E_Equipment_14_3_1_recoded	,006	,168	,005	,034	,973
	A_Equipment_16_3_Interact	-,070	,046	-,293	-1,529	,127
	A_Equipment_16_3_recoded	,092	,035	,233	2,595	,010
2	(Constant)	,054	,120		,452	,651
	E_Equipment_14_3_1_recoded	-,014	,164	-,014	-,088	,930
	A_Equipment_16_3_Interact	-,056	,045	-,234	-1,250	,212
	A_Equipment_16_3_recoded	,110	,035	,279	3,168	,002
	REGR factor score 1 for analysis 1	-,110	,027	-,236	-4,127	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,400	,179		2,230	,026
	E_Digital_14_4_1_recoded	-,025	,213	-,022	-,118	,907
	A_Digital_16_4_Interact	-,055	,056	-,221	-,999	,318
	A_Digital_16_4_recoded	,019	,048	,044	,406	,685
2	(Constant)	,216	,181		1,193	,234
	E_Digital_14_4_1_recoded	-,051	,208	-,046	-,247	,805
	A_Digital_16_4_Interact	-,036	,054	-,143	-,659	,510
	A_Digital_16_4_recoded	,057	,047	,129	1,194	,233
	REGR factor score 1 for analysis 1	-,114	,028	-,251	-3,990	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,169	,168		1,009	,314
	E_Flex_14_5_1_recoded	,234	,210	,222	1,117	,265
	A_Flex_16_5_Interact	-,113	,055	-,494	-2,058	,040
	A_Flex_16_5_recoded	,075	,046	,176	1,612	,108
2	(Constant)	,090	,166		,544	,587
	E_Flex_14_5_1_recoded	,167	,207	,158	,806	,421
	A_Flex_16_5_Interact	-,093	,054	-,405	-1,708	,089
	A_Flex_16_5_recoded	,092	,046	,216	2,003	,046
	REGR factor score 1 for analysis 1	-,098	,028	-,208	-3,489	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,152	,082		1,845	,066
	E_Meals_14_6_1_recoded	-,154	,129	-,171	-1,192	,234
	A_Meals_16_6_Interact	,010	,041	,038	,235	,814
	A_Meals_16_6_recoded	,067	,028	,184	2,372	,018
2	(Constant)	,126	,079		1,591	,113
	E_Meals_14_6_1_recoded	-,213	,125	-,237	-1,708	,089
	A_Meals_16_6_Interact	,035	,040	,137	,872	,384
	A_Meals_16_6_recoded	,073	,027	,201	2,688	,008
	REGR factor score 1 for analysis 1	-,127	,025	-,277	-5,044	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,138	,130		1,062	,289
	E_Pension_14_7_1_recoded	,149	,171	,152	,874	,383
	A_Pension_16_7_Interact	-,067	,048	-,301	-1,409	,160
	A_Pension_16_7_recoded	,059	,039	,157	1,519	,130
2	(Constant)	-,006	,130		-,048	,962
	E_Pension_14_7_1_recoded	,138	,165	,141	,834	,405
	A_Pension_16_7_Interact	-,062	,046	-,276	-1,331	,184
	A_Pension_16_7_recoded	,097	,039	,257	2,507	,013
	REGR factor score 1 for analysis 1	-,126	,028	-,274	-4,570	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,093	,067		1,382	,168
	E_Childcare_14_8_1_recoded	,253	,158	,259	1,605	,109
	A_Childcare_16_8_Interact	-,066	,043	-,267	-1,519	,130
	A_Childcare_16_8_recoded	,068	,023	,213	2,973	,003
2	(Constant)	,061	,065		,938	,349
	E_Childcare_14_8_1_recoded	,105	,155	,107	,676	,499
	A_Childcare_16_8_Interact	-,029	,042	-,117	-,682	,496
	A_Childcare_16_8_recoded	,080	,022	,250	3,604	<,001
	REGR factor score 1 for analysis 1	-,130	,026	-,285	-4,995	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,423	,169		2,502	,013
	E_Development_14_9_1_recoded	-,059	,206	-,053	-,287	,775
	A_Development_16_9_Interact	-,033	,054	-,137	-,616	,539
	A_Development_16_9_recoded	,002	,046	,005	,050	,960
2	(Constant)	,239	,172		1,392	,165
	E_Development_14_9_1_recoded	-,071	,202	-,064	-,351	,726
	A_Development_16_9_Interact	-,020	,053	-,083	-,379	,705
	A_Development_16_9_recoded	,042	,046	,099	,910	,363
	REGR factor score 1 for analysis 1	-,113	,029	-,246	-3,846	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,268	,104		2,575	,011
	E_Accident_14_10_1_recoded	,058	,170	,064	,341	,733
	A_Accident_16_10_Interact	-,006	,046	-,025	-,120	,904
	A_Accident_16_10_recoded	-,001	,032	-,002	-,028	,978
2	(Constant)	,172	,102		1,680	,094
	E_Accident_14_10_1_recoded	-,038	,165	-,042	-,228	,820
	A_Accident_16_10_Interact	,019	,045	,085	,415	,679
	A_Accident_16_10_recoded	,028	,031	,073	,907	,365
	REGR factor score 1 for analysis 1	-,134	,028	-,288	-4,876	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,172	,087		1,972	,050
	E_Death_14_11_1_recoded	,113	,158	,125	,715	,475
	A_Death_16_11_Interact	-,051	,044	-,228	-1,163	,246
	A_Death_16_11_recoded	,047	,028	,134	1,673	,095
2	(Constant)	,082	,085		,966	,335
	E_Death_14_11_1_recoded	,078	,151	,087	,520	,604
	A_Death_16_11_Interact	-,048	,042	-,215	-1,148	,252
	A_Death_16_11_recoded	,080	,027	,227	2,907	,004
	REGR factor score 1 for analysis 1	-,152	,027	-,319	-5,571	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,181	,090		2,001	,046
	E_Insurance_14_12_1_recoded	-,074	,175	-,082	-,422	,673
	A_Insurance_16_12_Interact	-,003	,048	-,015	-,071	,944
	A_Insurance_16_12_recoded	,044	,028	,117	1,537	,125
2	(Constant)	,080	,088		,910	,364
	E_Insurance_14_12_1_recoded	-,174	,168	-,193	-1,040	,299
	A_Insurance_16_12_Interact	,020	,046	,086	,426	,670
	A_Insurance_16_12_recoded	,076	,028	,205	2,751	,006
	REGR factor score 1 for analysis 1	-,150	,027	-,323	-5,569	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,206	,083		2,482	,014
	E_Shares_14_13_1_recoded	,076	,158	,083	,480	,631
	A_Shares_16_13_Interact	-,013	,045	-,055	-,292	,770
	A_Shares_16_13_recoded	,021	,027	,060	,793	,429
2	(Constant)	,129	,081		1,589	,113
	E_Shares_14_13_1_recoded	,024	,152	,026	,157	,875
	A_Shares_16_13_Interact	,005	,044	,022	,123	,902
	A_Shares_16_13_recoded	,045	,026	,125	1,700	,090
	REGR factor score 1 for analysis 1	-,137	,027	-,295	-5,070	<,001

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,374[a]	,140	,094	,43687
2	,406[b]	,165	,117	,43142

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Childcare_16_8_Interact, A_Digital_16_4_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Childcare_16_8_Interact, A_Digital_16_4_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7,552	13	,581	3,044	<,001[b]
	Residual	46,378	243	,191		
	Total	53,930	256			
2	Regression	8,889	14	,635	3,411	<,001[c]
	Residual	45,041	242	,186		
	Total	53,930	256			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Childcare_16_8_Interact, A_Digital_16_4_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Childcare_16_8_Interact, A_Digital_16_4_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, REGR factor score 1 for analysis 1

SPSS outcome for Table 34:
Note: Gender had been recoded:

- Male = 1
- Female = 2

- Diverse = System-missing (due to the fact this item had only one answer and could not be summed up with another item)
- Prefer not to say = System-missing

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,093	,163		-,567	,571
	Gender_recoded	,077	,123	,033	,624	,533

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,260	,075		3,452	<,001
	Gender_recoded	,033	,057	,031	,574	,566

a. Dependent Variable: Intention_to_leave

Note: Marital status had been recoded:

- Married = 1
- Single = 2
- Divorced = 2
- Partnership = 1
- Widowed = 2
- Prefer not to say = System-missing

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,117	,100		1,170	,243
	Marital_Status_recoded	-,066	,048	-,074	-1,378	,169

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,310	,046		6,705	<,001
	Marital_Status_recoded	-,005	,022	-,011	-,205	,838

a. Dependent Variable: Intention_to_leave

Note: Age had been recoded:

- Between 18 and 29 = 1
- Between 30 and 39 = 2
- Between 40 and 49 = 3
- Between 50 and 59 = 4
- Between 60 and 67 = 4
- 68 or older = 4
- 1 = age group 18 to 29
- 2 = age group 30 to 39
- 3 = age group 40 to 49
- 4 = age group 50 and older

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,422	,126		-3,359	<,001
	Age_recoded	,175	,047	,197	3,746	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,434	,059		7,345	<,001
	Age_recoded	-,055	,022	-,132	-2,473	,014

a. Dependent Variable: Intention_to_leave

Note: Tenure had been recoded:

- Less than 1 year = 1
- Between 1 and 3 years = 1
- Between 3 and 5 years = 2
- Between 5 and 10 years = 3

- More than 10 years = 4
- 1 = tenure of less than 3 years
- 2 = tenure between 3 and 5 years
- 3 = tenure between 5 and 10 years
- 4 = tenure 10 years and more

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,545	,176		-3,092	,002
	Duration_recoded	,148	,046	,171	3,240	,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,525	,082		6,434	<,001
	Duration_recoded	-,060	,021	-,151	-2,861	,004

a. Dependent Variable: Intention_to_leave

Note: Compensation was recoded to:

- Better = 3
- Comparable = 2
- Worse = 1
- comparison not possible = System-missing

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,562	,204		-2,758	,006
	Compensation_recoded	,253	,086	,158	2,940	,004

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,248	,075		3,320	<,001
	Compensation_recoded	,031	,041	,041	,757	,450

a. Dependent Variable: Intention_to_leave

SPSS outcome for Table 35:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1,158	,250		-4,637	<,001		
	Age_recoded	,176	,066	,186	2,667	,008	,572	1,748
	Duration_recoded	,038	,061	,043	,625	,532	,578	1,731
	Compensation_recoded	,284	,085	,178	3,342	<,001	,987	1,014

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,562	,121		4,638	<,001		
	Age_recoded	-,019	,033	-,042	-,575	,566	,558	1,793
	Duration_recoded	-,051	,030	-,121	-1,673	,095	,564	1,773
	Compensation_recoded	-,033	,041	-,044	-,806	,421	,982	1,019

a. Dependent Variable: Intention_to_leave

SPSS outcome for Table 42:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,197	,237		-,830	,410
	E_Car_14_1_recoded	-,100	,266	-,045	-,375	,709

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,083	,245		-,338	,737
	E_Mobile_Work_14_2_1_recoded	-,235	,274	-,103	-,858	,394

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,324	,190		-1,702	,093
	E_Equipment_14_3_1_recoded	,127	,238	,066	,533	,596

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,166	,213		-,783	,437
	E_Digital_14_4_1_recoded	-,117	,250	-,057	-,469	,640

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,207	,159		-1,301	,198
	E_Flex_14_5_1_recoded	-,016	,206	-,010	-,079	,937

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,027	,162		,166	,869
	E_Meals_14_6_1_recoded	-,384	,205	-,227	-1,880	,065

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,002	,213		,011	,992
	E_Pension_14_7_1_recoded	-,260	,241	-,132	-1,079	,284

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,261	,144		-1,816	,074
	E_Childcare_14_8_1_recoded	,042	,230	,023	,185	,854

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,504	,219		-2,304	,024
	E_Development_14_9_1_recoded	,381	,245	,188	1,555	,125

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,260	,191		-1,365	,177
	E_Accident_14_10_1_recoded	,083	,225	,045	,368	,714

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,217	,151		-1,432	,157
	E_Death_14_11_1_recoded	,056	,197	,036	,286	,776

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,078	,180		-,435	,665
	E_Insurance_14_12_1_recoded	-,174	,222	-,099	-,788	,434

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,312	,181		-1,725	,089
	E_Shares_14_13_1_recoded	,204	,220	,116	,928	,357

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,461[a]	,213	-,020	,79832658	,213	,915	13	44	,545

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Childcare_14_8_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Flex_14_5_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7,582	13	,583	,915	,545[b]
	Residual	28,042	44	,637		
	Total	35,625	57			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Childcare_14_8_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Flex_14_5_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,275	,301		-,913	,365
	NSB_Total	,015	,033	,060	,452	,653

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,257	,211		-1,221	,225
	E_Car_14_1_recoded	,295	,236	,120	1,252	,213

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,700	,213		-3,282	,001
	E_Mobile_Work_14_2_1_recoded	,796	,235	,312	3,392	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,581	,157		-3,692	<,001
	E_Equipment_14_3_1_recoded	,790	,184	,385	4,294	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,490	,184		-2,671	,009
	E_Digital_14_4_1_recoded	,608	,212	,267	2,871	,005

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,344	,199		-1,727	,087
	E_Flex_14_5_1_recoded	,396	,225	,168	1,758	,082

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^{a}

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,447	,152		-2,943	,004
	E_Meals_14_6_1_recoded	,650	,191	,317	3,403	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^{a}

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,408	,159		-2,566	,012
	E_Pension_14_7_1_recoded	,530	,195	,257	2,710	,008

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^{a}

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,106	,125		-,850	,398
	E_Childcare_14_8_1_recoded	,107	,199	,053	,535	,594

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^{a}

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,528	,180		-2,928	,004
	E_Development_14_9_1_recoded	,678	,209	,304	3,249	,002

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,255	,141		-1,810	,073
	E_Accident_14_10_1_recoded	,419	,189	,213	2,215	,029

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,157	,135		-1,170	,245
	E_Death_14_11_1_recoded	,234	,191	,121	1,225	,223

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,193	,128		-1,507	,135
	E_Insurance_14_12_1_recoded	,319	,189	,165	1,688	,095

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,137	,125		-1,095	,276
	E_Shares_14_13_1_recoded	,249	,195	,126	1,272	,206

a. Dependent Variable: REGR factor score 1 for analysis 1

*Coefficients^a^*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,884	,267		-3,306	,001
	NSB_Total	,104	,031	,336	3,420	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,534[a]	,286	,170	,84121616	,286	2,460	13	80	,007

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Childcare_14_8_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded

*ANOVA^a^*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22,633	13	1,741	2,460	,007[b]
	Residual	56,612	80	,708		
	Total	79,245	93			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Childcare_14_8_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded

*Coefficients^a^*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,148	,212		-,697	,488
	E_Car_14_1_recoded	,325	,244	,141	1,330	,187

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,327	,280		1,167	,246
	E_Mobile_Work_14_2_1_recoded	-,278	,304	-,099	-,914	,363

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,059	,239		,248	,805
	E_Equipment_14_3_1_recoded	,064	,269	,026	,237	,813

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,556	,282		-1,973	,052
	E_Digital_14_4_1_recoded	,756	,303	,260	2,495	,015

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,057	,252		-,227	,821
	E_Flex_14_5_1_recoded	,241	,278	,095	,867	,389

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,051	,150		,339	,736
	E_Meals_14_6_1_recoded	,127	,219	,063	,579	,564

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,104	,204		-,511	,610
	E_Pension_14_7_1_recoded	,277	,240	,125	1,152	,253

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,033	,129		,254	,800
	E_Childcare_14_8_1_recoded	,212	,252	,093	,843	,402

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,361	,246		-1,466	,146
	E_Development_14_9_1_recoded	,576	,272	,224	2,115	,037

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,029	,152		,194	,847
	E_Accident_14_10_1_recoded	,136	,215	,068	,632	,529

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,032	,150		,216	,829
	E_Death_14_11_1_recoded	,145	,214	,073	,674	,502

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,039	,147		,264	,793
	E_Insurance_14_12_1_recoded	,126	,216	,063	,584	,561

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,060	,132		-,457	,648
	E_Shares_14_13_1_recoded	,488	,224	,232	2,182	,032

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,456	,318		-1,431	,156
	NSB_Total	,072	,037	,218	1,946	,055

a. Dependent Variable: REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14,527	13	1,117	1,232	,278[b]
	Residual	58,027	64	,907		
	Total	72,553	77			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Flex_14_5_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics: R Square Change	F Change	df1	df2	Sig. F Change
1	,447[a]	,200	,038	,95219009	,200	1,232	13	64	,278

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Flex_14_5_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded

50:

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,079	,290		,271	,787
	E_Car_14_1_recoded	,250	,326	,098	,766	,447

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,041	,279		-,146	,884
	E_Mobile_Work_14_2_1_recoded	,442	,328	,204	1,351	,184

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,230	,301		-,765	,448
	E_Equipment_14_3_1_recoded	,667	,342	,288	1,951	,058

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,327	,330		-,990	,328
	E_Digital_14_4_1_recoded	,757	,363	,300	2,085	,043

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,092	,323		-,285	,777
	E_Flex_14_5_1_recoded	,495	,361	,205	1,371	,177

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,128	,203		,632	,531
	E_Meals_14_6_1_recoded	,360	,290	,186	1,241	,221

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,112	,256		-,438	,663
	E_Pension_14_7_1_recoded	,590	,309	,282	1,908	,063

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,356	,157		2,266	,029
	E_Childcare_14_8_1_recoded	-,387	,430	-,136	-,901	,373

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,286	,364		-,785	,437
	E_Development_14_9_1_recoded	,685	,397	,257	1,726	,092

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,215	,176		1,220	,229
	E_Accident_14_10_1_recoded	,287	,316	,138	,910	,368

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,397	,170		2,336	,024
	E_Death_14_11_1_recoded	-,349	,329	-,160	-1,060	,295

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,174	,168		1,038	,305
	E_Insurance_14_12_1_recoded	,487	,325	,223	1,497	,142

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,241	,180		1,337	,188
	E_Shares_14_13_1_recoded	,190	,312	,093	,612	,544

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,508[a]	,258	,028	1,05840899	,258	1,123	13	42	,368

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Equipment_14_3_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Accident_14_10_1_recoded, E_Pension_14_7_1_recoded, E_Car_14_1_recoded, E_Flex_14_5_1_recoded, E_Insurance_14_12_1_recoded, E_Digital_14_4_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,347	13	1,257	1,123	,368[b]
	Residual	47,050	42	1,120		
	Total	63,397	55			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Equipment_14_3_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Accident_14_10_1_recoded, E_Pension_14_7_1_recoded, E_Car_14_1_recoded, E_Flex_14_5_1_recoded, E_Insurance_14_12_1_recoded, E_Digital_14_4_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,624	,402		-1,553	,128
	NSB_Total	,120	,052	,345	2,321	,025

a. Dependent Variable: REGR factor score 1 for analysis 1

SPSS outcome for Tables 43 and 44:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,100	,225		-,445	,660
	E_Car_14_2_recoded=2.0	-,191	,353	-,103	-,540	,594
	E_Car_14_2_recoded=3.0	-,654	,504	-,248	-1,298	,205

a. Dependent Variable: REGR factor score 1 for analysis 1

*Coefficients^a^*

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,124	,208		-,595	,556
	E_Mobile_Work_14_2_2_without0=1.0	-,047	,347	-,027	-,136	,892
	E_Mobile_Work_14_2_2_without0=3.0	-,124	,377	-,064	-,328	,745

a. Dependent Variable: REGR factor score 1 for analysis 1

*Coefficients^a^*

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,060	,216		-,276	,785
	E_Equipment_14_3_2_without0=1.0	-,231	,350	-,140	-,661	,515
	E_Equipment_14_3_2_without0=3.0	-,429	,384	-,237	-1,117	,275

a. Dependent Variable: REGR factor score 1 for analysis 1

*Coefficients^a^*

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,039	,220		-,176	,862
	E_Digital_14_4_2_without0=2.0	,039	,373	,023	,104	,918
	E_Digital_14_4_2_without0=3.0	-,106	,392	-,060	-,270	,789

a. Dependent Variable: REGR factor score 1 for analysis 1

*Coefficients^a^*

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,189	,214		-,885	,385
	E_Flex_14_5_2_without0=1.0	-,096	,400	-,050	-,240	,813
	E_Flex_14_5_2_without0=3.0	,421	,400	,218	1,053	,303

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,211	,240		-,880	,388
	E_Meals_14_6_2_without0=1.0	-,071	,356	-,044	-,200	,844
	E_Meals_14_6_2_without0=3.0	,120	,479	,055	,251	,804

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,152	,210		-,725	,475
	E_Pension_14_7_2_without0=1.0	,124	,372	,069	,334	,742
	E_Pension_14_7_2_without0=3.0	-,387	,420	-,191	-,922	,366

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,225	,200		-1,124	,272
	E_Childcare_14_8_2_without0=1.0	,438	,332	,272	1,320	,199
	E_Childcare_14_8_2_without0=3.0	-,036	,390	-,019	-,092	,927

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,138	,237		-,583	,565
	E_Development_14_9_2_without0=1.0	-,048	,351	-,030	-,138	,891
	E_Development_14_9_2_without0=3.0	-,102	,410	-,054	-,248	,806

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,075	,260		-,289	,775
	E_Accident_14_10_2_without0=2.0	-,124	,390	-,073	-,318	,753
	E_Accident_14_10_2_without0=3.0	-,445	,405	-,252	-1,099	,284

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,219	,239		-,916	,370
	E_Death_14_11_2_without0=1.0	,188	,365	,112	,516	,611
	E_Death_14_11_2_without0=3.0	-,447	,478	-,204	-,936	,360

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,272	,271		-1,002	,327
	E_Insurance_14_12_2_without0=1.0	,098	,396	,059	,248	,807
	E_Insurance_14_12_2_without0=3.0	,268	,396	,162	,679	,505

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,364	,253		-1,440	,162
	E_Shares_14_13_2_without0=1.0	,332	,342	,214	,970	,341
	E_Shares_14_13_2_without0=3.0	,177	,412	,095	,430	,671

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,958[a]	,917	,381	,60493148

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Digital_14_4_2_without0=1.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8,134	13	,626	1,710	,429[b]
	Residual	,732	2	,366		
	Total	8,866	15			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Digital_14_4_2_without0=1.0

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,775[a]	,601	-,196	,84075475

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Digital_14_4_2_without0=3.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,331	10	,533	,754	,672[b]
	Residual	3,534	5	,707		
	Total	8,866	15			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Digital_14_4_2_without0=3.0

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,067	,169		-,397	,693
	E_Car_14_2_recoded=1.0	,340	,255	,168	1,332	,187
	E_Car_14_2_recoded=3.0	-,048	,413	-,015	-,117	,908

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,314	,176		1,788	,078
	E_Mobile_Work_14_2_2_without0=2.0	-,281	,251	-,145	-1,122	,266
	E_Mobile_Work_14_2_2_without0=3.0	-,508	,308	-,214	-1,649	,104

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,102	,150		,680	,499
	E_Equipment_14_3_2_without0=1.0	,242	,246	,119	,981	,330
	E_Equipment_14_3_2_without0=3.0	-,470	,332	-,172	-1,414	,162

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,072	,155		,462	,645
	E_Digital_14_4_2_without0=1.0	,162	,250	,081	,647	,520
	E_Digital_14_4_2_without0=3.0	-,210	,323	-,082	-,650	,518

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,064	,163		,395	,694
	E_Flex_14_5_2_without0=1.0	,130	,238	,069	,546	,587
	E_Flex_14_5_2_without0=3.0	-,520	,415	-,158	-1,252	,215

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,061	,166		-,367	,715
	E_Meals_14_6_2_without0=1.0	,377	,267	,184	1,414	,162
	E_Meals_14_6_2_without0=3.0	,276	,313	,115	,881	,382

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,035	,163		,213	,832
	E_Pension_14_7_2_without0=1.0	,366	,260	,179	1,406	,164
	E_Pension_14_7_2_without0=3.0	-,082	,302	-,034	-,270	,788

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,064	,199		,321	,750
	E_Childcare_14_8_2_without0=1.0	-,068	,374	-,026	-,182	,856
	E_Childcare_14_8_2_without0=3.0	,059	,323	,026	,182	,856

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,382	,174		2,197	,032
	E_Development_14_9_2_without0=2.0	-,660	,268	-,321	-2,462	,017
	E_Development_14_9_2_without0=3.0	-,352	,292	-,157	-1,208	,232

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,119	,168		,707	,483
	E_Accident_14_10_2_without0=1.0	-,401	,352	-,152	-1,138	,260
	E_Accident_14_10_2_without0=3.0	,101	,285	,047	,354	,725

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,085	,174		-,489	,627
	E_Death_14_11_2_without0=1.0	,251	,296	,114	,847	,400
	E_Death_14_11_2_without0=3.0	,609	,334	,245	1,827	,073

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,085	,190		-,445	,658
	E_Insurance_14_12_2_without0=1.0	,319	,322	,139	,991	,326
	E_Insurance_14_12_2_without0=3.0	,375	,309	,170	1,212	,230

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,016	,239		,065	,948
	E_Shares_14_13_2_without0=1.0	,181	,354	,080	,511	,611
	E_Shares_14_13_2_without0=3.0	-,162	,313	-,080	-,517	,607

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,743[a]	,551	,343	,89511039

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27,571	13	2,121	2,647	,015[b]
	Residual	22,434	28	,801		
	Total	50,005	41			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,464[a]	,215	-,150	1,18414460

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10,744	13	,826	,589	,842[b]
	Residual	39,262	28	1,402		
	Total	50,005	41			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,410	,167		2,454	,018
	E_Car_14_2_recoded=2.0	-,196	,239	-,122	-,820	,416
	E_Car_14_2_recoded=3.0	-,220	,402	-,081	-,547	,587

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,383	,301		1,272	,272
	E_Mobile_Work_14_2_2_without0=1.0	-,216	,522	-,167	-,414	,700
	E_Mobile_Work_14_2_2_without0=3.0	,939	,674	,562	1,394	,236

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,385	,184		2,087	,042
	E_Equipment_14_3_2_without0=1.0	-,324	,273	-,177	-1,186	,241
	E_Equipment_14_3_2_without0=3.0	-,183	,353	-,077	-,518	,607

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,402	,164		2,443	,018
	E_Digital_14_4_2_without0=1.0	-,182	,237	-,104	-,768	,446
	E_Digital_14_4_2_without0=3.0	-,916	,416	-,298	-2,201	,032

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,464	,152		3,048	,004
	E_Flex_14_5_2_without0=2.0	-,323	,215	-,208	-1,502	,139
	E_Flex_14_5_2_without0=3.0	-,186	,351	-,073	-,529	,599

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,039	,182		,215	,830
	E_Meals_14_6_2_without0=1.0	,773	,320	,352	2,419	,019
	E_Meals_14_6_2_without0=3.0	,123	,274	,065	,449	,655

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,169	,161		1,049	,299
	E_Pension_14_7_2_without0=1.0	,185	,305	,087	,607	,546
	E_Pension_14_7_2_without0=3.0	,157	,296	,076	,530	,598

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,021	,202		-,105	,917
	E_Childcare_14_8_2_without0=1.0	,643	,460	,216	1,398	,169
	E_Childcare_14_8_2_without0=3.0	,328	,285	,177	1,150	,257

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,153	,160		,958	,342
	E_Development_14_9_2_without0=1.0	,335	,253	,184	1,327	,190
	E_Development_14_9_2_without0=3.0	-,146	,367	-,055	-,396	,693

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,067	,142		,471	,640
	E_Accident_14_10_2_without0=1.0	,701	,263	,367	2,667	,010
	E_Accident_14_10_2_without0=3.0	,245	,256	,132	,960	,341

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,231	,164		1,409	,165
	E_Death_14_11_2_without0=1.0	,152	,311	,075	,490	,627
	E_Death_14_11_2_without0=3.0	,156	,283	,085	,552	,584

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,224	,145		1,543	,129
	E_Insurance_14_12_2_without0=1.0	,319	,281	,162	1,134	,262
	E_Insurance_14_12_2_without0=3.0	,098	,258	,054	,379	,706

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,252	,173		1,459	,151
	E_Shares_14_13_2_without0=1.0	,199	,319	,097	,624	,536
	E_Shares_14_13_2_without0=3.0	,080	,279	,045	,288	,774

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,643[a]	,413	,066	,89551021

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Development_14_9_2_without0=1.0, E_Childcare_14_8_2_without0=1.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12,407	13	,954	1,190	,348[b]
	Residual	17,643	22	,802		
	Total	30,049	35			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Development_14_9_2_without0=1.0, E_Childcare_14_8_2_without0=1.0

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,710[a]	,503	,210	,82355218

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Flex_14_5_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15,128	13	1,164	1,716	,128[b]
	Residual	14,921	22	,678		
	Total	30,049	35			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Flex_14_5_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,371	,202		1,840	,074
	E_Car_14_2_recoded=1.0	-,251	,445	-,093	-,564	,576
	E_Car_14_2_recoded=3.0	-,102	1,141	-,015	-,089	,929

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,246	,235		1,048	,301
	E_Mobile_Work_14_2_2_without0=1.0	-,183	,510	-,060	-,360	,721
	E_Mobile_Work_14_2_2_without0=3.0	,208	,484	,071	,429	,670

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,072	,221		-,324	,748
	E_Equipment_14_3_2_without0=1.0	1,128	,395	,429	2,857	,007
	E_Equipment_14_3_2_without0=3.0	,042	,466	,014	,091	,928

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,169	,199		,849	,401
	E_Digital_14_4_2_without0=1.0	,610	,403	,225	1,513	,138
	E_Digital_14_4_2_without0=3.0	-,953	,670	-,212	-1,423	,162

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,005	,222		-,022	,982
	E_Flex_14_5_2_without0=1.0	,624	,412	,237	1,513	,138
	E_Flex_14_5_2_without0=3.0	,493	,561	,138	,879	,385

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,019	,262		-,072	,943
	E_Meals_14_6_2_without0=1.0	,449	,668	,122	,671	,507
	E_Meals_14_6_2_without0=3.0	,589	,533	,201	1,104	,279

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,125	,251		,497	,623
	E_Pension_14_7_2_without0=1.0	,175	,453	,070	,387	,702
	E_Pension_14_7_2_without0=3.0	,698	,453	,280	1,540	,134

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,185	,284		,650	,522
	E_Childcare_14_8_2_without0=1.0	,718	1,101	,138	,652	,521
	E_Childcare_14_8_2_without0=3.0	,340	,440	,164	,773	,448

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,030	,244		-,123	,902
	E_Development_14_9_2_without0=1.0	,700	,468	,248	1,497	,143
	E_Development_14_9_2_without0=3.0	,447	,546	,136	,818	,419

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,331	,249		1,329	,194
	E_Accident_14_10_2_without0=1.0	,281	,590	,083	,476	,637
	E_Accident_14_10_2_without0=3.0	-1,322	,647	-,356	-2,043	,050

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,114	,331		,345	,733
	E_Death_14_11_2_without0=1.0	-,056	,605	-,020	-,093	,927
	E_Death_14_11_2_without0=3.0	,251	,574	,094	,438	,665

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,408	,289		1,412	,168
	E_Insurance_14_12_2_without0=1.0	-,263	,633	-,078	-,415	,681
	E_Insurance_14_12_2_without0=3.0	-,474	,531	-,169	-,893	,379

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,276	,327		,844	,407
	E_Shares_14_13_2_without0=1.0	-,528	,732	-,149	-,722	,477
	E_Shares_14_13_2_without0=3.0	-,455	,593	-,159	-,768	,450

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,970[a]	,940	,831	,42902091

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Digital_14_4_2_without0=1.0, E_Insurance_14_12_2_without0=1.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17,386	11	1,581	8,587	,008[b]
	Residual	1,104	6	,184		
	Total	18,490	17			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Digital_14_4_2_without0=1.0, E_Insurance_14_12_2_without0=1.0

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,768[a]	,590	,225	,91803686

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Flex_14_5_2_without0=3.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10,905	8	1,363	1,617	,244[b]
	Residual	7,585	9	,843		
	Total	18,490	17			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Flex_14_5_2_without0=3.0

SPSS outcome for Tables 45 and 46:

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,004	,554		-,008	,994
	E_Car_14_1_recoded	-1,542	,645	-,690	-2,392	,020
	A_Car_16_1_Interact	,434	,211	,857	2,058	,044
	A_Car_16_1_recoded	-,072	,191	-,101	-,377	,707

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,435	,682		-2,102	,039
	E_Mobile_Work_14_2_1_recoded	-,537	,782	-,239	-,687	,495
	A_Flex_Mobile_Work_16_2_Interact	,073	,216	,136	,338	,736
	A_Flex_Mob_Work_16_2_recoded	,394	,189	,455	2,083	,041

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,557	,536		-2,903	,005
	E_Equipment_14_3_1_recoded	,453	,750	,233	,603	,548
	A_Equipment_16_3_Interact	-,128	,220	-,249	-,583	,562
	A_Equipment_16_3_recoded	,392	,163	,430	2,402	,019

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,898	,892		-1,006	,318
	E_Digital_14_4_1_recoded	-,531	,990	-,255	-,536	,594
	A_Digital_16_4_Interact	,136	,258	,266	,528	,599
	A_Digital_16_4_recoded	,188	,230	,214	,817	,417

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,842	,554		-1,521	,134
	E_Flex_14_5_1_recoded	-,334	,716	-,198	-,466	,643
	A_Flex_16_5_Interact	,078	,180	,195	,435	,665
	A_Flex_16_5_recoded	,174	,139	,241	1,251	,216

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,066	,417		,159	,875
	E_Meals_14_6_1_recoded	-,590	,557	-,349	-1,059	,294
	A_Meals_16_6_Interact	,065	,159	,140	,407	,685
	A_Meals_16_6_recoded	-,012	,114	-,018	-,102	,919

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,136	,487		-,280	,781
	E_Pension_14_7_1_recoded	-1,259	,615	-,636	-2,047	,045
	A_Pension_16_7_Interact	,264	,175	,581	1,510	,136
	A_Pension_16_7_recoded	,045	,145	,066	,312	,756

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,387	,323		-1,197	,236
	E_Childcare_14_8_1_recoded	-,481	,684	-,258	-,703	,485
	A_Childcare_16_8_Interact	,095	,184	,208	,517	,607
	A_Childcare_16_8_recoded	,065	,103	,102	,630	,531

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,128	,645		-3,299	,002
	E_Development_14_9_1_recoded	1,040	,721	,503	1,443	,154
	A_Development_16_9_Interact	-,185	,195	-,410	-,948	,347
	A_Development_16_9_recoded	,453	,177	,661	2,561	,013

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,072	,614		,118	,907
	E_Accident_14_10_1_recoded	-1,909	,682	-1,045	-2,800	,007
	A_Accident_16_10_Interact	,566	,184	1,298	3,071	,003
	A_Accident_16_10_recoded	-,093	,166	-,130	-,560	,578

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,689	,348		-1,979	,053
	E_Death_14_11_1_recoded	-1,238	,515	-,846	-2,406	,019
	A_Death_16_11_Interact	,283	,147	,808	1,926	,059
	A_Death_16_11_recoded	,191	,112	,308	1,712	,092

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,118	,684		-1,634	,108
	E_Insurance_14_12_1_recoded	,042	,852	,023	,050	,961
	A_Insurance_16_12_Interact	-,086	,232	-,196	-,371	,712
	A_Insurance_16_12_recoded	,300	,191	,351	1,573	,121

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,018	,469		-2,169	,034
	E_Shares_14_13_1_recoded	,025	,631	,014	,040	,968
	A_Shares_16_13_Interact	,014	,185	,033	,078	,938
	A_Shares_16_13_recoded	,235	,145	,324	1,619	,111

a. Dependent Variable: REGR factor score 1 for analysis 1

Warnings

There are no valid cases for models with dependent variable REGR factor score 1 for analysis 1. Statistics cannot be computed.
No valid cases found. Equation-building skipped.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,884	13	,914	1,962	,055[b]
	Residual	16,773	36	,466		
	Total	28,657	49			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Childcare_16_8_Interact, A_Pension_16_7_Interact, A_Meals_16_6_Interact, A_Flex_16_5_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Car_16_1_Interact, A_Accident_16_10_Interact, A_Death_16_11_Interact, A_Digital_16_4_Interact, A_Equipment_16_3_Interact, A_Development_16_9_Interact, A_Insurance_16_12_Interact

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,648	,445		-1,456	,148
	E_Car_14_1_recoded	-,239	,527	-,097	-,454	,651
	A_Car_16_1_Interact	,101	,198	,180	,509	,612
	A_Car_16_1_recoded	,179	,182	,243	,986	,326

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,784	,422		-4,227	<,001
	E_Mobile_Work_14_2_1_recoded	,004	,543	,002	,007	,994
	A_Flex_Mobile_Work_16_2_Interact	,104	,149	,194	,698	,487
	A_Flex_Mob_Work_16_2_recoded	,355	,125	,437	2,851	,005

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,720	,371		-4,640	<,001
	E_Equipment_14_3_1_recoded	1,201	,555	,585	2,164	,033
	A_Equipment_16_3_Interact	-,167	,144	-,356	-1,158	,250
	A_Equipment_16_3_recoded	,348	,104	,428	3,355	,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,104	,455		-4,623	<,001
	E_Digital_14_4_1_recoded	,353	,595	,155	,593	,555
	A_Digital_16_4_Interact	,023	,154	,043	,148	,882
	A_Digital_16_4_recoded	,454	,120	,496	3,776	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,514	,530		-2,859	,005
	E_Flex_14_5_1_recoded	-,453	,657	-,191	-,689	,492
	A_Flex_16_5_Interact	,105	,179	,211	,584	,561
	A_Flex_16_5_recoded	,370	,155	,433	2,383	,019

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,328	,341		-3,889	<,001
	E_Meals_14_6_1_recoded	,570	,487	,277	1,170	,245
	A_Meals_16_6_Interact	-,015	,152	-,027	-,099	,921
	A_Meals_16_6_recoded	,318	,112	,373	2,838	,005

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,158	,459		-4,698	<,001
	E_Pension_14_7_1_recoded	,831	,557	,402	1,492	,139
	A_Pension_16_7_Interact	-,173	,158	-,364	-1,092	,277
	A_Pension_16_7_recoded	,554	,137	,681	4,046	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,638	,285		-2,234	,028
	E_Childcare_14_8_1_recoded	-,840	,510	-,416	-1,646	,103
	A_Childcare_16_8_Interact	,237	,142	,465	1,663	,100
	A_Childcare_16_8_recoded	,175	,089	,241	1,960	,053

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,011	,434		-4,636	<,001
	E_Development_14_9_1_recoded	,167	,610	,075	,274	,784
	A_Development_16_9_Interact	,036	,161	,071	,222	,825
	A_Development_16_9_recoded	,455	,124	,495	3,668	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,967	,334		-5,887	<,001
	E_Accident_14_10_1_recoded	1,064	,551	,547	1,931	,056
	A_Accident_16_10_recoded	,583	,106	,719	5,496	<,001
	A_Accident_16_10_Interact	-,321	,151	-,702	-2,130	,036

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,126	,307		-3,670	<,001
	E_Death_14_11_1_recoded	,640	,516	,326	1,238	,219
	A_Death_16_11_Interact	-,162	,142	-,337	-1,145	,255
	A_Death_16_11_recoded	,318	,093	,443	3,413	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,148	,278		-4,135	<,001
	E_Insurance_14_12_1_recoded	,096	,621	,049	,155	,877
	A_Insurance_16_12_Interact	-,040	,168	-,082	-,236	,814
	A_Insurance_16_12_recoded	,347	,092	,458	3,764	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,032	,300		-3,437	<,001
	E_Shares_14_13_1_recoded	-,249	,544	-,125	-,458	,648
	A_Shares_16_13_Interact	,102	,161	,186	,631	,529
	A_Shares_16_13_recoded	,313	,098	,379	3,211	,002

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,644[a]	,415	,203	,68258945

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Childcare_16_8_Interact, A_Pension_16_7_Interact, A_Meals_16_6_Interact, A_Flex_16_5_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Car_16_1_Interact, A_Accident_16_10_Interact, A_Death_16_11_Interact, A_Digital_16_4_Interact, A_Equipment_16_3_Interact, A_Development_16_9_Interact, A_Insurance_16_12_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,634	13	2,972	5,566	<,001[b]
	Residual	40,044	75	,534		
	Total	78,678	88			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Digital_16_4_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Pension_16_7_Interact, A_Meals_16_6_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,063	,440		-2,414	,018
	E_Car_14_1_recoded	,456	,578	,203	,789	,432
	A_Car_16_1_Interact	-,155	,211	-,300	-,734	,465
	A_Car_16_1_recoded	,375	,187	,511	2,001	,049

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,642	,661		,972	,334
	E_Mobile_Work_14_2_1_recoded	-,712	,765	-,254	-,931	,354
	A_Flex_Mobile_Work_16_2_Interact	,183	,204	,320	,896	,373
	A_Flex_Mob_Work_16_2_recoded	-,151	,179	-,195	-,844	,401

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,033	,684		,048	,962
	E_Equipment_14_3_1_recoded	-,821	,852	-,338	-,963	,338
	A_Equipment_16_3_Interact	,266	,219	,489	1,219	,226
	A_Equipment_16_3_recoded	-,034	,179	-,036	-,190	,850

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,142	,800		-,177	,860
	E_Digital_14_4_1_recoded	-1,118	,927	-,384	-1,206	,231
	A_Digital_16_4_Interact	,569	,256	,941	2,220	,029
	A_Digital_16_4_recoded	-,213	,231	-,214	-,924	,358

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,721	,960		1,794	,077
	E_Flex_14_5_1_recoded	-1,761	1,128	-,707	-1,561	,123
	A_Flex_16_5_Interact	,675	,325	1,280	2,078	,041
	A_Flex_16_5_recoded	-,626	,295	-,619	-2,120	,037

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,028	,330		-,086	,932
	E_Meals_14_6_1_recoded	-,697	,529	-,359	-1,318	,191
	A_Meals_16_6_Interact	,314	,182	,532	1,728	,088
	A_Meals_16_6_recoded	,010	,124	,012	,077	,939

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,305	,649		-3,554	<,001
	E_Pension_14_7_1_recoded	1,739	,861	,801	2,021	,047
	A_Pension_16_7_Interact	-,457	,234	-,922	-1,954	,054
	A_Pension_16_7_recoded	,639	,190	,631	3,357	,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,290	,264		-1,099	,275
	E_Childcare_14_8_1_recoded	-,963	,721	-,428	-1,336	,186
	A_Childcare_16_8_Interact	,288	,192	,523	1,497	,139
	A_Childcare_16_8_recoded	,110	,095	,159	1,153	,253

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,448	,977		,459	,648
	E_Development_14_9_1_recoded	-2,542	1,082	-1,022	-2,348	,021
	A_Development_16_9_Interact	,774	,271	1,409	2,856	,005
	A_Development_16_9_recoded	-,209	,246	-,192	-,848	,399

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,449	,471		-,953	,343
	E_Accident_14_10_1_recoded	-,143	,870	-,075	-,165	,869
	A_Accident_16_10_Interact	,060	,222	,132	,270	,788
	A_Accident_16_10_recoded	,136	,133	,147	1,021	,310

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,537	,368		-1,459	,149
	E_Death_14_11_1_recoded	,345	,721	,178	,478	,634
	A_Death_16_11_Interact	-,095	,199	-,203	-,476	,636
	A_Death_16_11_recoded	,186	,126	,243	1,476	,144

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,538	,424		-1,270	,208
	E_Insurance_14_12_1_recoded	-,745	,699	-,382	-1,065	,290
	A_Insurance_16_12_Interact	,209	,195	,431	1,070	,288
	A_Insurance_16_12_recoded	,176	,133	,201	1,323	,189

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,485	,334		-1,452	,150
	E_Shares_14_13_1_recoded	,194	,755	,095	,257	,798
	A_Shares_16_13_Interact	,070	,198	,139	,352	,726
	A_Shares_16_13_recoded	,116	,103	,149	1,126	,264

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,691[a]	,478	,357	,75076130

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Flex_16_5_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Meals_16_6_Interact, A_Childcare_16_8_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Death_16_11_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28,899	13	2,223	3,944	<,001[b]
	Residual	31,564	56	,564		
	Total	60,463	69			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Flex_16_5_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Meals_16_6_Interact, A_Childcare_16_8_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Death_16_11_Interact

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,796	,612		1,302	,198
	E_Car_14_1_recoded	-1,418	,725	-,559	-1,957	,055
	A_Car_16_1_Interact	,589	,245	,948	2,406	,019
	A_Car_16_1_recoded	-,283	,215	-,342	-1,313	,194

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,309	,461		,671	,505
	E_Mobile_Work_14_2_1_recoded	-1,789	,622	-,746	-2,876	,006
	A_Flex_Mobile_Work_16_2_Interact	,581	,200	1,016	2,901	,005
	A_Flex_Mob_Work_16_2_recoded	-,068	,164	-,088	-,413	,681

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,323	,507		,637	,527
	E_Equipment_14_3_1_recoded	-1,759	,703	-,759	-2,500	,015
	A_Equipment_16_3_Interact	,571	,216	1,069	2,641	,011
	A_Equipment_16_3_recoded	-,109	,176	-,139	-,618	,539

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,469	,968		-2,549	,014
	E_Digital_14_4_1_recoded	-,710	1,087	-,256	-,653	,516
	A_Digital_16_4_Interact	,292	,281	,480	1,039	,303
	A_Digital_16_4_recoded	,582	,254	,491	2,288	,026

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,909	,826		-1,101	,276
	E_Flex_14_5_1_recoded	-1,539	1,008	-,628	-1,527	,133
	A_Flex_16_5_Interact	,410	,261	,770	1,568	,123
	A_Flex_16_5_recoded	,253	,223	,253	1,134	,262

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,385	,362		1,064	,292
	E_Meals_14_6_1_recoded	-1,084	,718	-,533	-1,509	,137
	A_Meals_16_6_Interact	,415	,232	,719	1,784	,080
	A_Meals_16_6_recoded	-,097	,143	-,122	-,679	,500

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,421	,485		-,867	,390
	E_Pension_14_7_1_recoded	-,546	,732	-,246	-,746	,459
	A_Pension_16_7_Interact	,247	,197	,499	1,253	,215
	A_Pension_16_7_recoded	,108	,147	,144	,740	,462

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,074	,287		,257	,798
	E_Childcare_14_8_1_recoded	-2,631	1,234	-,947	-2,133	,038
	A_Childcare_16_8_Interact	,593	,340	,805	1,745	,087
	A_Childcare_16_8_recoded	,101	,112	,135	,902	,371

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,151	,850		-1,354	,181
	E_Development_14_9_1_recoded	-1,209	1,086	-,429	-1,114	,270
	A_Development_16_9_Interact	,290	,270	,488	1,072	,289
	A_Development_16_9_recoded	,339	,221	,321	1,533	,131

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,064	,377		-,170	,866
	E_Accident_14_10_1_recoded	-1,745	,931	-,772	-1,874	,066
	A_Accident_16_10_Interact	,488	,252	,855	1,940	,057
	A_Accident_16_10_recoded	,099	,124	,123	,798	,428

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,114	,357		-,320	,751
	E_Death_14_11_1_recoded	-1,146	,871	-,514	-1,316	,194
	A_Death_16_11_Interact	,216	,255	,348	,848	,400
	A_Death_16_11_recoded	,174	,119	,216	1,460	,150

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,121	,330		-,366	,716
	E_Insurance_14_12_1_recoded	-2,610	1,032	-1,104	-2,528	,014
	A_Insurance_16_12_Interact	,742	,271	1,244	2,739	,008
	A_Insurance_16_12_recoded	,092	,105	,123	,876	,385

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,177	,335		-,529	,599
	E_Shares_14_13_1_recoded	-,380	,823	-,178	-,462	,646
	A_Shares_16_13_Interact	,093	,240	,163	,387	,700
	A_Shares_16_13_recoded	,158	,126	,213	1,253	,215

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,684[a]	,468	,276	,90224928

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Digital_16_4_Interact, A_Accident_16_10_Interact, A_Pension_16_7_Interact, A_Death_16_11_Interact, A_Car_16_1_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Equipment_16_3_Interact, A_Insurance_16_12_Interact, A_Flex_16_5_Interact, A_Childcare_16_8_Interact, A_Flex_Mobile_Work_16_2_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25,783	13	1,983	2,436	,017[b]
	Residual	29,306	36	,814		
	Total	55,089	49			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Digital_16_4_Interact, A_Accident_16_10_Interact, A_Pension_16_7_Interact, A_Death_16_11_Interact, A_Car_16_1_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Equipment_16_3_Interact, A_Insurance_16_12_Interact, A_Flex_16_5_Interact, A_Childcare_16_8_Interact, A_Flex_Mobile_Work_16_2_Interact

SPSS outcome for Tables 47 to 50:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,200	,122		1,637	,106
	E_Car_14_1_recoded	,170	,138	,149	1,234	,222
2	(Constant)	,207	,123		1,674	,099
	E_Car_14_1_recoded	,174	,139	,152	1,250	,216
	REGR factor score 1 for analysis 1	,033	,062	,065	,539	,592

a. Dependent Variable: Intention_to_leave

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,571	,124		4,599	<,001
	E_Mobile_Work_14_2_1_recoded	-,294	,139	-,251	-2,106	,039
2	(Constant)	,573	,125		4,578	<,001
	E_Mobile_Work_14_2_1_recoded	-,289	,141	-,247	-2,048	,045
	REGR factor score 1 for analysis 1	,020	,062	,039	,325	,747

a. Dependent Variable: Intention_to_leave

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,409	,099		4,122	<,001
	E_Equipment_14_3_1_recoded	-,147	,123	-,151	-1,201	,234
2	(Constant)	,424	,102		4,172	<,001
	E_Equipment_14_3_1_recoded	-,152	,123	-,156	-1,238	,221
	REGR factor score 1 for analysis 1	,046	,062	,094	,741	,462

a. Dependent Variable: Intention_to_leave

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,263	,108		2,432	,018
	E_Digital_14_4_1_recoded	,077	,128	,075	,603	,549
2	(Constant)	,272	,109		2,495	,015
	E_Digital_14_4_1_recoded	,083	,129	,081	,646	,520
	REGR factor score 1 for analysis 1	,052	,062	,104	,832	,408

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,346	,092		3,755	<,001
	E_Flex_14_5_1_recoded	-,057	,120	-,060	-,474	,637
2	(Constant)	,373	,092		4,063	<,001
	E_Flex_14_5_1_recoded	-,056	,117	-,060	-,478	,634
	REGR factor score 1 for analysis 1	,126	,069	,226	1,816	,074

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,417	,095		4,402	<,001
	E_Meals_14_6_1_recoded	-,167	,120	-,174	-1,392	,169
2	(Constant)	,410	,094		4,375	<,001
	E_Meals_14_6_1_recoded	-,121	,122	-,127	-,991	,326
	REGR factor score 1 for analysis 1	,106	,071	,191	1,497	,139

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,400	,120		3,325	,001
	E_Pension_14_7_1_recoded	-,120	,137	-,110	-,875	,385
2	(Constant)	,400	,119		3,362	,001
	E_Pension_14_7_1_recoded	-,092	,137	-,084	-,673	,504
	REGR factor score 1 for analysis 1	,109	,069	,198	1,588	,117

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,268	,074		3,646	<,001
	E_Childcare_14_8_1_recoded	,172	,120	,177	1,436	,156
2	(Constant)	,282	,075		3,744	<,001
	E_Childcare_14_8_1_recoded	,170	,120	,175	1,423	,160
	REGR factor score 1 for analysis 1	,055	,062	,109	,884	,380

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,500	,122		4,089	<,001
	E_Development_14_9_1_recoded	-,245	,138	-,218	-1,776	,081
2	(Constant)	,573	,124		4,630	<,001
	E_Development_14_9_1_recoded	-,302	,137	-,269	-2,205	,031
	REGR factor score 1 for analysis 1	,144	,067	,261	2,141	,036

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,222	,110		2,024	,047
	E_Accident_14_10_1_recoded	,118	,129	,115	,916	,363
2	(Constant)	,252	,110		2,296	,025
	E_Accident_14_10_1_recoded	,107	,128	,104	,839	,404
	REGR factor score 1 for analysis 1	,112	,068	,203	1,645	,105

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,320	,095		3,382	,001
	E_Death_14_11_1_recoded	-,004	,122	-,004	-,035	,973
2	(Constant)	,345	,094		3,651	<,001
	E_Death_14_11_1_recoded	-,009	,120	-,009	-,073	,942
	REGR factor score 1 for analysis 1	,124	,074	,211	1,670	,100

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,429	,102		4,189	<,001
	E_Insurance_14_12_1_recoded	-,160	,126	-,162	-1,274	,208
2	(Constant)	,433	,101		4,277	<,001
	E_Insurance_14_12_1_recoded	-,138	,125	-,140	-1,103	,275
	REGR factor score 1 for analysis 1	,104	,070	,189	1,492	,141

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,350	,106		3,313	,002
	E_Shares_14_13_1_recoded	-,048	,128	-,048	-,373	,711
2	(Constant)	,387	,107		3,626	<,001
	E_Shares_14_13_1_recoded	-,072	,127	-,072	-,568	,572
	REGR factor score 1 for analysis 1	,115	,071	,207	1,627	,109

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,467	,183		2,548	,014
	NSB_Total	-,015	,020	-,101	-,743	,461
2	(Constant)	,499	,182		2,737	,008
	NSB_Total	-,017	,020	-,112	-,839	,405
	REGR factor score 1 for analysis 1	,119	,080	,200	1,489	,142

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,578[a]	,334	,128	,44618
2	,599[b]	,358	,139	,44326

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Childcare_14_8_1_recoded, E_Meals_14_6_1_recoded, E_Flex_14_5_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Death_14_11_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Childcare_14_8_1_recoded, E_Meals_14_6_1_recoded, E_Flex_14_5_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Death_14_11_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4,193	13	,323	1,620	,118[b]
	Residual	8,361	42	,199		
	Total	12,554	55			
2	Regression	4,498	14	,321	1,635	,110[c]
	Residual	8,056	41	,196		
	Total	12,554	55			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Childcare_14_8_1_recoded, E_Meals_14_6_1_recoded, E_Flex_14_5_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Death_14_11_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded

c. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Childcare_14_8_1_recoded, E_Meals_14_6_1_recoded, E_Flex_14_5_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Death_14_11_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,364	,104		3,489	<,001
	E_Car_14_1_recoded	,016	,117	,013	,134	,893
2	(Constant)	,322	,100		3,232	,002
	E_Car_14_1_recoded	,063	,112	,052	,565	,574
	REGR factor score 1 for analysis 1	-,160	,045	-,327	-3,529	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,632	,108		5,848	<,001
	E_Mobile_Work_14_2_1_recoded	-,320	,119	-,252	-2,696	,008
2	(Constant)	,537	,110		4,893	<,001
	E_Mobile_Work_14_2_1_recoded	-,212	,121	-,167	-1,755	,082
	REGR factor score 1 for analysis 1	-,136	,047	-,273	-2,863	,005

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,483	,090		5,387	<,001
	E_Equipment_14_3_1_recoded	-,154	,105	-,141	-1,466	,145
2	(Constant)	,398	,092		4,301	<,001
	E_Equipment_14_3_1_recoded	-,038	,110	-,035	-,342	,733
	REGR factor score 1 for analysis 1	-,147	,054	-,276	-2,733	,007

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,630	,088		7,151	<,001
	E_Digital_14_4_1_recoded	-,361	,102	-,325	-3,560	<,001
2	(Constant)	,563	,088		6,427	<,001
	E_Digital_14_4_1_recoded	-,279	,102	-,251	-2,748	,007
	REGR factor score 1 for analysis 1	-,135	,045	-,277	-3,032	,003

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,625	,095		6,565	<,001
	E_Flex_14_5_1_recoded	-,331	,108	-,284	-3,069	,003
2	(Constant)	,576	,093		6,222	<,001
	E_Flex_14_5_1_recoded	-,275	,105	-,236	-2,619	,010
	REGR factor score 1 for analysis 1	-,142	,044	-,288	-3,189	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,462	,076		6,089	<,001
	E_Meals_14_6_1_recoded	-,178	,095	-,180	-1,867	,065
2	(Constant)	,387	,075		5,181	<,001
	E_Meals_14_6_1_recoded	-,070	,095	-,071	-,735	,464
	REGR factor score 1 for analysis 1	-,166	,046	-,345	-3,579	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,444	,079		5,599	<,001
	E_Pension_14_7_1_recoded	-,144	,098	-,144	-1,479	,142
2	(Constant)	,376	,078		4,856	<,001
	E_Pension_14_7_1_recoded	-,056	,096	-,056	-,586	,559
	REGR factor score 1 for analysis 1	-,167	,046	-,342	-3,596	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,349	,061		5,734	<,001
	E_Childcare_14_8_1_recoded	,017	,097	,017	,172	,864
2	(Constant)	,331	,057		5,763	<,001
	E_Childcare_14_8_1_recoded	,035	,091	,036	,385	,701
	REGR factor score 1 for analysis 1	-,173	,045	-,356	-3,820	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,481	,091		5,269	<,001
	E_Development_14_9_1_recoded	-,178	,106	-,162	-1,679	,096
2	(Constant)	,386	,089		4,326	<,001
	E_Development_14_9_1_recoded	-,055	,104	-,050	-,529	,598
	REGR factor score 1 for analysis 1	-,181	,047	-,369	-3,870	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,362	,070		5,142	<,001
	E_Accident_14_10_1_recoded	-,017	,095	-,018	-,178	,859
2	(Constant)	,312	,066		4,720	<,001
	E_Accident_14_10_1_recoded	,065	,090	,068	,724	,471
	REGR factor score 1 for analysis 1	-,195	,046	-,399	-4,277	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,404	,067		6,037	<,001
	E_Death_14_11_1_recoded	-,090	,095	-,094	-,948	,345
2	(Constant)	,375	,063		5,967	<,001
	E_Death_14_11_1_recoded	-,047	,089	-,049	-,522	,603
	REGR factor score 1 for analysis 1	-,186	,046	-,375	-4,025	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,375	,065		5,810	<,001
	E_Insurance_14_12_1_recoded	-,042	,095	-,043	-,439	,662
2	(Constant)	,339	,061		5,567	<,001
	E_Insurance_14_12_1_recoded	,018	,090	,019	,203	,840
	REGR factor score 1 for analysis 1	-,188	,046	-,378	-4,045	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,328	,062		5,326	<,001
	E_Shares_14_13_1_recoded	,053	,096	,055	,551	,583
2	(Constant)	,299	,056		5,311	<,001
	E_Shares_14_13_1_recoded	,105	,088	,108	1,189	,237
	REGR factor score 1 for analysis 1	-,209	,045	-,427	-4,690	<,001

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,539[a]	,290	,175	,44144
2	,591[b]	,349	,233	,42555

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Childcare_14_8_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Childcare_14_8_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6,379	13	,491	2,518	,006[b]
	Residual	15,589	80	,195		
	Total	21,968	93			
2	Regression	7,662	14	,547	3,022	<,001[c]
	Residual	14,306	79	,181		
	Total	21,968	93			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Childcare_14_8_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded

c. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Childcare_14_8_1_recoded, E_Development_14_9_1_recoded, E_Insurance_14_12_1_recoded, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,650	,146		4,441	<,001
	NSB_Total	-,034	,017	-,205	-2,014	,047
2	(Constant)	,478	,145		3,285	,001
	NSB_Total	-,013	,017	-,081	-,799	,426
	REGR factor score 1 for analysis 1	-,194	,054	-,369	-3,628	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,273	,090		3,037	,003
	E_Car_14_1_recoded	-,064	,104	-,066	-,616	,539
2	(Constant)	,258	,088		2,931	,004
	E_Car_14_1_recoded	-,032	,102	-,033	-,315	,753
	REGR factor score 1 for analysis 1	-,097	,044	-,231	-2,181	,032

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,308	,115		2,665	,009
	E_Mobile_Work_14_2_1_recoded	-,105	,125	-,091	-,839	,404
2	(Constant)	,341	,113		3,008	,003
	E_Mobile_Work_14_2_1_recoded	-,133	,123	-,115	-1,088	,280
	REGR factor score 1 for analysis 1	-,102	,044	-,248	-2,346	,021

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,389	,094		4,116	<,001
	E_Equipment_14_3_1_recoded	-,227	,106	-,227	-2,137	,035
2	(Constant)	,394	,093		4,252	<,001
	E_Equipment_14_3_1_recoded	-,222	,104	-,222	-2,125	,037
	REGR factor score 1 for analysis 1	-,088	,042	-,218	-2,088	,040

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,333	,119		2,792	,006
	E_Digital_14_4_1_recoded	-,136	,128	-,113	-1,058	,293
2	(Constant)	,282	,120		2,352	,021
	E_Digital_14_4_1_recoded	-,066	,131	-,055	-,504	,615
	REGR factor score 1 for analysis 1	-,093	,045	-,225	-2,068	,042

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,133	,107		1,249	,215
	E_Flex_14_5_1_recoded	,099	,118	,092	,837	,405
2	(Constant)	,127	,104		1,225	,224
	E_Flex_14_5_1_recoded	,125	,115	,117	1,092	,278
	REGR factor score 1 for analysis 1	-,112	,045	-,263	-2,455	,016

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,217	,059		3,664	<,001
	E_Meals_14_6_1_recoded	-,042	,087	-,053	-,487	,627
2	(Constant)	,222	,058		3,813	<,001
	E_Meals_14_6_1_recoded	-,031	,085	-,039	-,364	,717
	REGR factor score 1 for analysis 1	-,089	,042	-,225	-2,101	,039

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,208	,084		2,479	,015
	E_Pension_14_7_1_recoded	,001	,099	,001	,014	,989
2	(Constant)	,199	,083		2,408	,018
	E_Pension_14_7_1_recoded	,026	,098	,029	,270	,788
	REGR factor score 1 for analysis 1	-,090	,044	-,221	-2,051	,043

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,226	,053		4,286	<,001
	E_Childcare_14_8_1_recoded	-,044	,103	-,047	-,427	,670
2	(Constant)	,229	,052		4,412	<,001
	E_Childcare_14_8_1_recoded	-,026	,102	-,027	-,252	,802
	REGR factor score 1 for analysis 1	-,087	,044	-,213	-1,952	,054

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,375	,100		3,733	<,001
	E_Development_14_9_1_recoded	-,206	,111	-,197	-1,853	,067
2	(Constant)	,347	,101		3,457	<,001
	E_Development_14_9_1_recoded	-,162	,113	-,155	-1,437	,154
	REGR factor score 1 for analysis 1	-,076	,044	-,188	-1,745	,085

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,250	,063		3,998	<,001
	E_Accident_14_10_1_recoded	-,068	,088	-,083	-,771	,443
2	(Constant)	,253	,061		4,135	<,001
	E_Accident_14_10_1_recoded	-,055	,087	-,067	-,635	,527
	REGR factor score 1 for analysis 1	-,097	,043	-,235	-2,231	,028

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,273	,063		4,345	<,001
	E_Death_14_11_1_recoded	-,106	,090	-,128	-1,181	,241
2	(Constant)	,276	,061		4,505	<,001
	E_Death_14_11_1_recoded	-,091	,088	-,110	-1,040	,302
	REGR factor score 1 for analysis 1	-,102	,045	-,241	-2,280	,025

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,255	,060		4,228	<,001
	E_Insurance_14_12_1_recoded	-,085	,088	-,103	-,956	,342
2	(Constant)	,259	,059		4,385	<,001
	E_Insurance_14_12_1_recoded	-,072	,087	-,088	-,836	,406
	REGR factor score 1 for analysis 1	-,096	,043	-,234	-2,226	,029

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,250	,054		4,588	<,001
	E_Shares_14_13_1_recoded	-,117	,092	-,137	-1,265	,210
2	(Constant)	,245	,054		4,556	<,001
	E_Shares_14_13_1_recoded	-,077	,093	-,090	-,819	,415
	REGR factor score 1 for analysis 1	-,082	,044	-,203	-1,849	,068

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,373[a]	,139	-,036	,42293
2	,445[b]	,198	,020	,41144

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Flex_14_5_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Flex_14_5_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,847	13	,142	,794	,663[b]
	Residual	11,448	64	,179		
	Total	13,295	77			
2	Regression	2,630	14	,188	1,110	,367[c]
	Residual	10,665	63	,169		
	Total	13,295	77			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Flex_14_5_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded

c. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Flex_14_5_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Meals_14_6_1_recoded, E_Pension_14_7_1_recoded, E_Childcare_14_8_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,460	,136		3,375	,001
	NSB_Total	-,030	,016	-,212	-1,890	,063
2	(Constant)	,416	,136		3,071	,003
	NSB_Total	-,023	,016	-,163	-1,444	,153
	REGR factor score 1 for analysis 1	-,097	,048	-,226	-2,005	,049

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,500	,126		3,980	<,001
	E_Car_14_1_recoded	-,357	,142	-,357	-2,507	,016
2	(Constant)	,520	,112		4,629	<,001
	E_Car_14_1_recoded	-,305	,128	-,305	-2,380	,022
	REGR factor score 1 for analysis 1	-,191	,056	-,441	-3,441	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,273	,125		2,180	,035
	E_Mobile_Work_14_2_1_recoded	-,085	,145	-,091	-,588	,560
2	(Constant)	,274	,111		2,460	,018
	E_Mobile_Work_14_2_1_recoded	-,006	,131	-,006	-,043	,966
	REGR factor score 1 for analysis 1	-,202	,059	-,480	-3,411	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,444	,133		3,352	,002
	E_Equipment_14_3_1_recoded	-,297	,149	-,297	-1,994	,053
2	(Constant)	,410	,121		3,380	,002
	E_Equipment_14_3_1_recoded	-,183	,141	-,183	-1,303	,200
	REGR factor score 1 for analysis 1	-,181	,059	-,433	-3,081	,004

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,714	,138		5,159	<,001
	E_Digital_14_4_1_recoded	-,583	,151	-,508	-3,867	<,001
2	(Constant)	,668	,129		5,184	<,001
	E_Digital_14_4_1_recoded	-,468	,145	-,408	-3,236	,002
	REGR factor score 1 for analysis 1	-,159	,055	-,366	-2,900	,006

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,556	,123		4,499	<,001
	E_Flex_14_5_1_recoded	-,441	,138	-,441	-3,187	,003
2	(Constant)	,540	,112		4,820	<,001
	E_Flex_14_5_1_recoded	-,352	,129	-,352	-2,739	,009
	REGR factor score 1 for analysis 1	-,170	,054	-,410	-3,185	,003

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,227	,088		2,586	,013
	E_Meals_14_6_1_recoded	-,045	,124	-,056	-,366	,716
2	(Constant)	,260	,078		3,317	,002
	E_Meals_14_6_1_recoded	,022	,112	,027	,193	,848
	REGR factor score 1 for analysis 1	-,204	,058	-,491	-3,545	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,231	,115		1,998	,052
	E_Pension_14_7_1_recoded	-,031	,138	-,035	-,223	,825
2	(Constant)	,215	,102		2,104	,042
	E_Pension_14_7_1_recoded	,087	,126	,098	,687	,496
	REGR factor score 1 for analysis 1	-,212	,059	-,508	-3,563	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,158	,064		2,464	,018
	E_Childcare_14_8_1_recoded	,342	,174	,291	1,972	,055
2	(Constant)	,230	,061		3,761	<,001
	E_Childcare_14_8_1_recoded	,264	,157	,225	1,686	,099
	REGR factor score 1 for analysis 1	-,189	,056	-,453	-3,398	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,500	,163		3,070	,004
	E_Development_14_9_1_recoded	-,338	,176	-,288	-1,924	,061
2	(Constant)	,456	,148		3,081	,004
	E_Development_14_9_1_recoded	-,221	,163	-,188	-1,354	,183
	REGR factor score 1 for analysis 1	-,183	,058	-,440	-3,165	,003

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,200	,075		2,654	,011
	E_Accident_14_10_1_recoded	,014	,134	,016	,107	,915
2	(Constant)	,250	,068		3,683	<,001
	E_Accident_14_10_1_recoded	,068	,119	,079	,575	,569
	REGR factor score 1 for analysis 1	-,207	,057	-,496	-3,620	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,188	,073		2,575	,014
	E_Death_14_11_1_recoded	,062	,139	,069	,448	,656
2	(Constant)	,275	,069		3,973	<,001
	E_Death_14_11_1_recoded	-,015	,126	-,016	-,117	,907
	REGR factor score 1 for analysis 1	-,204	,058	-,489	-3,529	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,250	,072		3,485	,001
	E_Insurance_14_12_1_recoded	-,167	,137	-,184	-1,213	,232
2	(Constant)	,289	,065		4,420	<,001
	E_Insurance_14_12_1_recoded	-,076	,126	-,084	-,606	,548
	REGR factor score 1 for analysis 1	-,195	,058	-,468	-3,367	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,138	,075		1,848	,072
	E_Shares_14_13_1_recoded	,195	,128	,230	1,529	,134
2	(Constant)	,195	,066		2,944	,005
	E_Shares_14_13_1_recoded	,230	,111	,270	2,073	,045
	REGR factor score 1 for analysis 1	-,211	,054	-,508	-3,897	<,001

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,730[a]	,533	,386	,33610
2	,776[b]	,602	,463	,31431

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Equipment_14_3_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Equipment_14_3_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,296	13	,407	3,606	<,001[b]
	Residual	4,631	41	,113		
	Total	9,927	54			
2	Regression	5,976	14	,427	4,321	<,001[c]
	Residual	3,952	40	,099		
	Total	9,927	54			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Equipment_14_3_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded

c. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Equipment_14_3_1_recoded, E_Development_14_9_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,515	,190		2,713	,010
	NSB_Total	-,040	,024	-,256	-1,654	,106
2	(Constant)	,403	,178		2,259	,030
	NSB_Total	-,018	,023	-,116	-,775	,443
	REGR factor score 1 for analysis 1	-,184	,063	-,435	-2,904	,006

a. Dependent Variable: Intention_to_leave

SPSS outcome for Tables 51 to 58:

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,250	,111		2,247	,033
	E_Car_14_2_recoded=2.0	,114	,174	,124	,652	,520
	E_Car_14_2_recoded=3.0	-,250	,249	-,192	-1,005	,324
2	(Constant)	,254	,113		2,240	,033
	E_Car_14_2_recoded=2.0	,121	,178	,132	,681	,502
	E_Car_14_2_recoded=3.0	-,224	,260	-,172	-,863	,396
	REGR factor score 1 for analysis 1	,039	,095	,079	,413	,683

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,188	,111		1,691	,102
	E_Mobile_Work_14_2_2_without0=1.0	,035	,185	,035	,188	,852
	E_Mobile_Work_14_2_2_without0=3.0	,384	,201	,353	1,910	,066
2	(Constant)	,188	,114		1,655	,109
	E_Mobile_Work_14_2_2_without0=1.0	,035	,188	,035	,185	,854
	E_Mobile_Work_14_2_2_without0=3.0	,384	,205	,353	1,875	,071
	REGR factor score 1 for analysis 1	,004	,101	,007	,037	,971

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,385	,124		3,106	,005
	E_Equipment_14_3_2_without0=1.0	-,260	,201	-,271	-1,294	,208
	E_Equipment_14_3_2_without0=3.0	-,218	,220	-,207	-,989	,333
2	(Constant)	,390	,125		3,122	,005
	E_Equipment_14_3_2_without0=1.0	-,238	,204	-,248	-1,166	,256
	E_Equipment_14_3_2_without0=3.0	-,178	,228	-,169	-,780	,443
	REGR factor score 1 for analysis 1	,094	,118	,161	,794	,435

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,077	,115		,668	,511
	E_Digital_14_4_2_without0=2.0	,495	,195	,495	2,539	,018
	E_Digital_14_4_2_without0=3.0	,256	,205	,244	1,250	,224
2	(Constant)	,079	,118		,668	,511
	E_Digital_14_4_2_without0=2.0	,493	,199	,493	2,482	,021
	E_Digital_14_4_2_without0=3.0	,261	,209	,248	1,246	,226
	REGR factor score 1 for analysis 1	,042	,111	,071	,380	,707

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,267	,119		2,240	,035
	E_Flex_14_5_2_without0=1.0	-,100	,223	-,095	-,449	,657
	E_Flex_14_5_2_without0=3.0	,067	,223	,063	,299	,767
2	(Constant)	,277	,123		2,249	,034
	E_Flex_14_5_2_without0=1.0	-,095	,227	-,090	-,419	,679
	E_Flex_14_5_2_without0=3.0	,045	,232	,042	,192	,849
	REGR factor score 1 for analysis 1	,052	,116	,096	,454	,654

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,250	,133		1,886	,072
	E_Meals_14_6_2_without0=1.0	-,050	,197	-,055	-,254	,802
	E_Meals_14_6_2_without0=3.0	,250	,265	,203	,943	,356
2	(Constant)	,272	,135		2,011	,057
	E_Meals_14_6_2_without0=1.0	-,043	,198	-,047	-,215	,831
	E_Meals_14_6_2_without0=3.0	,237	,267	,193	,891	,383
	REGR factor score 1 for analysis 1	,105	,116	,185	,906	,375

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,267	,107		2,489	,020
	E_Pension_14_7_2_without0=1.0	-,267	,190	-,281	-1,404	,173
	E_Pension_14_7_2_without0=3.0	,133	,214	,125	,622	,540
2	(Constant)	,281	,109		2,586	,017
	E_Pension_14_7_2_without0=1.0	-,278	,191	-,294	-1,457	,159
	E_Pension_14_7_2_without0=3.0	,170	,219	,159	,777	,445
	REGR factor score 1 for analysis 1	,095	,105	,179	,908	,373

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,214	,127		1,685	,105
	E_Childcare_14_8_2_without0=1.0	,161	,211	,161	,762	,453
	E_Childcare_14_8_2_without0=3.0	,186	,248	,158	,749	,461
2	(Constant)	,233	,132		1,766	,091
	E_Childcare_14_8_2_without0=1.0	,124	,221	,124	,560	,581
	E_Childcare_14_8_2_without0=3.0	,189	,251	,161	,752	,460
	REGR factor score 1 for analysis 1	,084	,131	,135	,641	,528

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,167	,126		1,322	,198
	E_Development_14_9_2_without0=1.0	,033	,187	,037	,178	,860
	E_Development_14_9_2_without0=3.0	,333	,218	,316	1,527	,139
2	(Constant)	,180	,127		1,416	,170
	E_Development_14_9_2_without0=1.0	,038	,188	,042	,203	,841
	E_Development_14_9_2_without0=3.0	,343	,219	,325	1,566	,130
	REGR factor score 1 for analysis 1	,098	,107	,176	,920	,367

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,100	,137		,731	,472
	E_Accident_14_10_2_without0=2.0	,150	,205	,164	,731	,472
	E_Accident_14_10_2_without0=3.0	,329	,213	,345	1,542	,137
2	(Constant)	,109	,136		,801	,432
	E_Accident_14_10_2_without0=2.0	,165	,205	,180	,807	,429
	E_Accident_14_10_2_without0=3.0	,383	,218	,403	1,758	,093
	REGR factor score 1 for analysis 1	,122	,112	,227	1,097	,285

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,333	,133		2,507	,020
	E_Death_14_11_2_without0 =1.0	-7,270E-17	,203	,000	,000	1,000
	E_Death_14_11_2_without0 =3.0	-,333	,266	-,272	-1,254	,223
2	(Constant)	,352	,137		2,564	,018
	E_Death_14_11_2_without0 =1.0	-,016	,207	-,017	-,076	,940
	E_Death_14_11_2_without0 =3.0	-,296	,274	-,242	-1,079	,293
	REGR factor score 1 for analysis 1	,083	,120	,149	,692	,497

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,444	,137		3,242	,004
	E_Insurance_14_12_2_without0=1.0	-,444	,200	-,485	-2,224	,037
	E_Insurance_14_12_2_without0=3.0	-,194	,200	-,212	-,973	,341
2	(Constant)	,469	,141		3,323	,003
	E_Insurance_14_12_2_without0=1.0	-,453	,202	-,495	-2,250	,035
	E_Insurance_14_12_2_without0=3.0	-,219	,203	-,239	-1,076	,294
	REGR factor score 1 for analysis 1	,091	,108	,164	,838	,412

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,083	,123		,679	,503
	E_Shares_14_13_2_without0=2.0	,217	,182	,240	1,191	,245
	E_Shares_14_13_2_without0=3.0	,417	,213	,395	1,961	,061
2	(Constant)	,087	,122		,716	,481
	E_Shares_14_13_2_without0=2.0	,258	,184	,285	1,399	,174
	E_Shares_14_13_2_without0=3.0	,436	,212	,413	2,059	,051
	REGR factor score 1 for analysis 1	,123	,106	,219	1,167	,255

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,514	,081		6,356	<,001
	E_Car_14_2_recoded=1.0	-,292	,123	-,292	-2,382	,020
	E_Car_14_2_recoded=3.0	-,086	,198	-,053	-,432	,667
2	(Constant)	,506	,079		6,429	<,001
	E_Car_14_2_recoded=1.0	-,248	,121	-,248	-2,059	,044
	E_Car_14_2_recoded=3.0	-,092	,192	-,057	-,477	,635
	REGR factor score 1 for analysis 1	-,128	,057	-,261	-2,239	,029

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,310	,090		3,466	<,001
	E_Mobile_Work_14_2_2_without0=2.0	,011	,128	,011	,087	,931
	E_Mobile_Work_14_2_2_without0=3.0	,190	,157	,158	1,208	,231
2	(Constant)	,355	,089		3,996	<,001
	E_Mobile_Work_14_2_2_without0=2.0	-,029	,125	-,029	-,228	,820
	E_Mobile_Work_14_2_2_without0=3.0	,118	,155	,098	,763	,448
	REGR factor score 1 for analysis 1	-,141	,060	-,279	-2,352	,022

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,462	,075		6,140	<,001
	E_Equipment_14_3_2_without0=1.0	-,244	,123	-,239	-1,978	,052
	E_Equipment_14_3_2_without0=3.0	-,262	,166	-,190	-1,572	,121
2	(Constant)	,478	,072		6,630	<,001
	E_Equipment_14_3_2_without0=1.0	-,206	,119	-,202	-1,733	,088
	E_Equipment_14_3_2_without0=3.0	-,336	,161	-,244	-2,084	,041
	REGR factor score 1 for analysis 1	-,159	,058	-,315	-2,756	,008

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,378	,080		4,727	<,001
	E_Digital_14_4_2_without0=1.0	-,074	,129	-,073	-,573	,569
	E_Digital_14_4_2_without0=3.0	-,015	,167	-,011	-,088	,930
2	(Constant)	,389	,077		5,038	<,001
	E_Digital_14_4_2_without0=1.0	-,050	,125	-,049	-,397	,692
	E_Digital_14_4_2_without0=3.0	-,046	,162	-,035	-,287	,775
	REGR factor score 1 for analysis 1	-,151	,060	-,294	-2,496	,015

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,333	,084		3,957	<,001
	E_Flex_14_5_2_without0=1.0	,011	,123	,012	,093	,926
	E_Flex_14_5_2_without0=3.0	,333	,215	,196	1,552	,125
2	(Constant)	,343	,082		4,199	<,001
	E_Flex_14_5_2_without0=1.0	,030	,119	,031	,254	,801
	E_Flex_14_5_2_without0=3.0	,258	,210	,152	1,227	,224
	REGR factor score 1 for analysis 1	-,145	,062	-,280	-2,332	,023

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,455	,082		5,546	<,001
	E_Meals_14_6_2_without0=1.0	-,264	,131	-,258	-2,009	,049
	E_Meals_14_6_2_without0=3.0	-,147	,154	-,122	-,952	,344
2	(Constant)	,447	,080		5,587	<,001
	E_Meals_14_6_2_without0=1.0	-,217	,130	-,212	-1,667	,101
	E_Meals_14_6_2_without0=3.0	-,112	,151	-,094	-,743	,460
	REGR factor score 1 for analysis 1	-,125	,060	-,250	-2,084	,041

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,412	,083		4,987	<,001
	E_Pension_14_7_2_without0=1.0	-,184	,132	-,179	-1,401	,166
	E_Pension_14_7_2_without0=3.0	,017	,153	,014	,110	,913
2	(Constant)	,416	,080		5,181	<,001
	E_Pension_14_7_2_without0=1.0	-,136	,130	-,132	-1,049	,298
	E_Pension_14_7_2_without0=3.0	,006	,149	,005	,041	,968
	REGR factor score 1 for analysis 1	-,132	,060	-,260	-2,184	,033

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,357	,093		3,837	<,001
	E_Childcare_14_8_2_without 0=1.0	,006	,175	,005	,037	,971
	E_Childcare_14_8_2_without 0=3.0	-,004	,151	-,004	-,028	,978
2	(Constant)	,366	,090		4,070	<,001
	E_Childcare_14_8_2_without 0=1.0	-,003	,169	-,002	-,017	,987
	E_Childcare_14_8_2_without 0=3.0	,004	,146	,004	,027	,979
	REGR factor score 1 for analysis 1	-,138	,062	-,294	-2,216	,031

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,310	,089		3,490	<,001
	E_Development_14_9_2_without0=2.0	,213	,137	,207	1,556	,125
	E_Development_14_9_2_without0=3.0	-,060	,149	-,054	-,405	,687
2	(Constant)	,363	,090		4,050	<,001
	E_Development_14_9_2_without0=2.0	,123	,139	,119	,880	,382
	E_Development_14_9_2_without0=3.0	-,109	,146	-,097	-,742	,461
	REGR factor score 1 for analysis 1	-,137	,063	-,274	-2,196	,032

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,353	,085		4,160	<,001
	E_Accident_14_10_2_without0=1.0	,047	,178	,036	,264	,792
	E_Accident_14_10_2_without0=3.0	,036	,144	,034	,249	,804
2	(Constant)	,370	,083		4,477	<,001
	E_Accident_14_10_2_without0=1.0	-,009	,174	-,007	-,053	,958
	E_Accident_14_10_2_without0=3.0	,050	,140	,047	,358	,721
	REGR factor score 1 for analysis 1	-,140	,064	-,282	-2,204	,032

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,344	,087		3,957	<,001
	E_Death_14_11_2_without0=1.0	,068	,147	,064	,461	,646
	E_Death_14_11_2_without0=3.0	-,010	,166	-,009	-,063	,950
2	(Constant)	,333	,085		3,923	<,001
	E_Death_14_11_2_without0=1.0	,100	,145	,094	,693	,491
	E_Death_14_11_2_without0=3.0	,068	,167	,056	,408	,685
	REGR factor score 1 for analysis 1	-,129	,064	-,265	-2,016	,049

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	,321	,093		3,472	<,001
	E_Insurance_14_12_2_without0=1.0	,012	,157	,011	,076	,940
	E_Insurance_14_12_2_without0=3.0	,149	,151	,139	,990	,326
2	(Constant)	,310	,090		3,446	,001
	E_Insurance_14_12_2_without0=1.0	,054	,153	,049	,354	,725
	E_Insurance_14_12_2_without0=3.0	,199	,148	,186	1,344	,184
	REGR factor score 1 for analysis 1	-,133	,063	-,275	-2,123	,038

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	,500	,117		4,267	<,001
	E_Shares_14_13_2_without0=1.0	-,167	,174	-,149	-,959	,342
	E_Shares_14_13_2_without0=3.0	-,140	,154	-,142	-,911	,366
2	(Constant)	,502	,113		4,436	<,001
	E_Shares_14_13_2_without0=1.0	-,141	,168	-,126	-,837	,406
	E_Shares_14_13_2_without0=3.0	-,163	,149	-,165	-1,095	,278
	REGR factor score 1 for analysis 1	-,142	,064	-,289	-2,221	,031

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,591[a]	,350	,048	,47968
2	,616[b]	,379	,057	,47719

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,462	13	,266	1,157	,358[b]
	Residual	6,443	28	,230		
	Total	9,905	41			
2	Regression	3,756	14	,268	1,178	,344[c]
	Residual	6,148	27	,228		
	Total	9,905	41			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0, REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,523[a]	,273	-,064	,50703
2	,580[b]	,337	-,008	,49335

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,706	13	,208	,810	,646[b]
	Residual	7,198	28	,257		
	Total	9,905	41			
2	Regression	3,333	14	,238	,978	,499[c]
	Residual	6,572	27	,243		
	Total	9,905	41			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Pension_14_7_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,167	,087		1,909	,062
	E_Car_14_2_recoded=2.0	,094	,125	,111	,755	,454
	E_Car_14_2_recoded=3.0	,233	,210	,163	1,109	,273
2	(Constant)	,216	,091		2,375	,022
	E_Car_14_2_recoded=2.0	,071	,124	,083	,571	,570
	E_Car_14_2_recoded=3.0	,207	,207	,145	,997	,324
	REGR factor score 1 for analysis 1	-,121	,073	-,229	-1,641	,107

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,242	,070		3,457	,001
	E_Mobile_Work_14_2_2_without0=1.0	-,137	,116	-,163	-1,182	,242
	E_Mobile_Work_14_2_2_without0=3.0	,008	,213	,005	,036	,972
2	(Constant)	,252	,070		3,614	<,001
	E_Mobile_Work_14_2_2_without0=1.0	-,113	,116	-,135	-,979	,332
	E_Mobile_Work_14_2_2_without0=3.0	,101	,220	,065	,458	,649
	REGR factor score 1 for analysis 1	-,096	,065	-,208	-1,486	,143

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,208	,087		2,385	,021
	E_Equipment_14_3_2_without0=1.0	-,008	,130	-,010	-,064	,949
	E_Equipment_14_3_2_without0=3.0	,125	,167	,112	,747	,458
2	(Constant)	,244	,090		2,710	,009
	E_Equipment_14_3_2_without0=1.0	-,039	,130	-,045	-,298	,767
	E_Equipment_14_3_2_without0=3.0	,108	,166	,097	,649	,519
	REGR factor score 1 for analysis 1	-,094	,066	-,199	-1,414	,164

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,185	,080		2,322	,024
	E_Digital_14_4_2_without0=1.0	,015	,115	,018	,129	,898
	E_Digital_14_4_2_without0=3.0	,415	,202	,280	2,056	,045
2	(Constant)	,213	,084		2,542	,014
	E_Digital_14_4_2_without0=1.0	,002	,116	,002	,018	,986
	E_Digital_14_4_2_without0=3.0	,351	,210	,236	1,666	,102
	REGR factor score 1 for analysis 1	-,070	,066	-,145	-1,065	,292

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,192	,084		2,301	,025
	E_Flex_14_5_2_without0=2.0	,077	,118	,092	,651	,518
	E_Flex_14_5_2_without0=3.0	-,026	,193	-,019	-,133	,895
2	(Constant)	,259	,088		2,948	,005
	E_Flex_14_5_2_without0=2.0	,030	,117	,036	,257	,798
	E_Flex_14_5_2_without0=3.0	-,052	,188	-,038	-,279	,782
	REGR factor score 1 for analysis 1	-,145	,072	-,267	-2,004	,050

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,304	,089		3,439	,001
	E_Meals_14_6_2_without0=1.0	-,032	,156	-,031	-,203	,840
	E_Meals_14_6_2_without0=3.0	-,193	,134	-,218	-1,447	,154
2	(Constant)	,308	,088		3,519	<,001
	E_Meals_14_6_2_without0=1.0	,045	,163	,044	,277	,783
	E_Meals_14_6_2_without0=3.0	-,181	,132	-,204	-1,367	,178
	REGR factor score 1 for analysis 1	-,099	,069	-,212	-1,444	,155

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,258	,078		3,323	,002
	E_Pension_14_7_2_without0 =1.0	-,091	,147	-,089	-,622	,537
	E_Pension_14_7_2_without0 =3.0	-,027	,143	-,027	-,191	,849
2	(Constant)	,275	,078		3,547	<,001
	E_Pension_14_7_2_without0 =1.0	-,073	,146	-,071	-,501	,619
	E_Pension_14_7_2_without0 =3.0	-,012	,142	-,012	-,082	,935
	REGR factor score 1 for analysis 1	-,100	,065	-,207	-1,521	,134

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,238	,098		2,427	,019
	E_Childcare_14_8_2_without 0=1.0	-,038	,224	-,027	-,170	,866
	E_Childcare_14_8_2_without 0=3.0	,048	,139	,054	,343	,733
2	(Constant)	,236	,098		2,414	,020
	E_Childcare_14_8_2_without 0=1.0	,013	,228	,009	,059	,954
	E_Childcare_14_8_2_without 0=3.0	,074	,141	,084	,526	,602
	REGR factor score 1 for analysis 1	-,080	,073	-,169	-1,094	,280

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,200	,078		2,548	,014
	E_Development_14_9_2_without0=1.0	,050	,124	,057	,403	,689
	E_Development_14_9_2_without0=3.0	,086	,180	,067	,475	,637
2	(Constant)	,217	,078		2,787	,007
	E_Development_14_9_2_without0=1.0	,087	,124	,099	,703	,485
	E_Development_14_9_2_without0=3.0	,070	,178	,054	,392	,697
	REGR factor score 1 for analysis 1	-,111	,066	-,230	-1,684	,098

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,276	,081		3,395	,001
	E_Accident_14_10_2_without0=1.0	-,109	,150	-,106	-,727	,471
	E_Accident_14_10_2_without0=3.0	-,045	,146	-,045	-,309	,759
2	(Constant)	,285	,080		3,579	<,001
	E_Accident_14_10_2_without0=1.0	-,010	,157	-,010	-,067	,947
	E_Accident_14_10_2_without0=3.0	-,011	,144	-,011	-,073	,942
	REGR factor score 1 for analysis 1	-,141	,078	-,262	-1,798	,078

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,192	,084		2,288	,027
	E_Death_14_11_2_without0=1.0	,108	,159	,104	,675	,503
	E_Death_14_11_2_without0=3.0	,038	,146	,041	,264	,793
2	(Constant)	,218	,085		2,575	,013
	E_Death_14_11_2_without0=1.0	,125	,158	,120	,790	,434
	E_Death_14_11_2_without0=3.0	,056	,144	,059	,388	,700
	REGR factor score 1 for analysis 1	-,112	,075	-,217	-1,495	,142

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,267	,077		3,485	,001
	E_Insurance_14_12_2_without0=1.0	-,176	,148	-,170	-1,190	,240
	E_Insurance_14_12_2_without0=3.0	-,052	,136	-,055	-,386	,701
2	(Constant)	,294	,077		3,816	<,001
	E_Insurance_14_12_2_without0=1.0	-,138	,147	-,133	-,936	,354
	E_Insurance_14_12_2_without0=3.0	-,041	,134	-,043	-,304	,762
	REGR factor score 1 for analysis 1	-,120	,072	-,228	-1,672	,101

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,292	,090		3,238	,002
	E_Shares_14_13_2_without0=1.0	-,092	,166	-,086	-,552	,584
	E_Shares_14_13_2_without0=3.0	-,092	,145	-,098	-,631	,531
2	(Constant)	,325	,090		3,600	<,001
	E_Shares_14_13_2_without0=1.0	-,066	,163	-,062	-,402	,690
	E_Shares_14_13_2_without0=3.0	-,081	,142	-,087	-,570	,571
	REGR factor score 1 for analysis 1	-,131	,075	-,251	-1,740	,089

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,492[a]	,242	-,206	,49881
2	,515[b]	,265	-,225	,50272

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Development_14_9_2_without0=1.0, E_Childcare_14_8_2_without0=1.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Development_14_9_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,748	13	,134	,541	,874[b]
	Residual	5,474	22	,249		
	Total	7,222	35			
2	Regression	1,915	14	,137	,541	,880[c]
	Residual	5,307	21	,253		
	Total	7,222	35			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Development_14_9_2_without0=1.0, E_Childcare_14_8_2_without0=1.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Development_14_9_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,617[a]	,381	,015	,45086
2	,623[b]	,388	-,020	,45884

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Flex_14_5_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Flex_14_5_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,750	13	,212	1,041	,451[b]
	Residual	4,472	22	,203		
	Total	7,222	35			
2	Regression	2,801	14	,200	,950	,528[c]
	Residual	4,421	21	,211		
	Total	7,222	35			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Flex_14_5_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Flex_14_5_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,194	,074		2,604	,013
	E_Car_14_2_recoded=1.0	,056	,164	,056	,344	,733
	E_Car_14_2_recoded=3.0	-,194	,421	-,076	-,460	,648
2	(Constant)	,234	,075		3,112	,004
	E_Car_14_2_recoded=1.0	,029	,160	,029	,182	,857
	E_Car_14_2_recoded=3.0	-,205	,407	-,080	-,503	,618
	REGR factor score 1 for analysis 1	-,109	,059	-,296	-1,860	,071

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,154	,082		1,882	,067
	E_Mobile_Work_14_2_2_without0=1.0	,275	,177	,250	1,548	,130
	E_Mobile_Work_14_2_2_without0=3.0	,096	,168	,092	,571	,572
2	(Constant)	,186	,078		2,396	,022
	E_Mobile_Work_14_2_2_without0=1.0	,251	,167	,228	1,503	,141
	E_Mobile_Work_14_2_2_without0=3.0	,124	,158	,118	,780	,440
	REGR factor score 1 for analysis 1	-,132	,053	-,369	-2,491	,017

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,167	,080		2,089	,043
	E_Equipment_14_3_2_without0=1.0	-,076	,142	-,081	-,532	,597
	E_Equipment_14_3_2_without0=3.0	,405	,168	,368	2,411	,021
2	(Constant)	,158	,076		2,078	,044
	E_Equipment_14_3_2_without0=1.0	,066	,149	,071	,443	,660
	E_Equipment_14_3_2_without0=3.0	,410	,159	,372	2,572	,014
	REGR factor score 1 for analysis 1	-,126	,055	-,353	-2,290	,028

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,226	,074		3,046	,004
	E_Digital_14_4_2_without0=1.0	-,126	,150	-,126	-,838	,407
	E_Digital_14_4_2_without0=3.0	,441	,250	,265	1,766	,085
2	(Constant)	,244	,072		3,367	,002
	E_Digital_14_4_2_without0=1.0	-,060	,149	-,060	-,402	,690
	E_Digital_14_4_2_without0=3.0	,338	,248	,203	1,364	,180
	REGR factor score 1 for analysis 1	-,108	,056	-,292	-1,913	,063

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,192	,082		2,336	,025
	E_Flex_14_5_2_without0=1.0	-,010	,151	-,011	-,069	,945
	E_Flex_14_5_2_without0=3.0	,208	,205	,164	1,013	,317
2	(Constant)	,195	,077		2,532	,016
	E_Flex_14_5_2_without0=1.0	,074	,145	,079	,510	,613
	E_Flex_14_5_2_without0=3.0	,274	,193	,216	1,418	,164
	REGR factor score 1 for analysis 1	-,140	,054	-,394	-2,598	,013

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,182	,093		1,956	,060
	E_Meals_14_6_2_without0=1.0	,318	,237	,242	1,343	,189
	E_Meals_14_6_2_without0=3.0	,104	,189	,099	,549	,587
2	(Constant)	,178	,080		2,228	,034
	E_Meals_14_6_2_without0=1.0	,403	,205	,307	1,961	,060
	E_Meals_14_6_2_without0=3.0	,215	,166	,205	1,295	,206
	REGR factor score 1 for analysis 1	-,189	,056	-,529	-3,390	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,278	,104		2,682	,012
	E_Pension_14_7_2_without0=1.0	-,028	,187	-,028	-,149	,883
	E_Pension_14_7_2_without0=3.0	-,153	,187	-,153	-,818	,419
2	(Constant)	,292	,101		2,881	,007
	E_Pension_14_7_2_without0=1.0	-,007	,183	-,007	-,041	,968
	E_Pension_14_7_2_without0=3.0	-,072	,189	-,072	-,380	,706
	REGR factor score 1 for analysis 1	-,116	,072	-,289	-1,607	,119

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,357	,125		2,857	,009
	E_Childcare_14_8_2_without 0=1.0	-,357	,484	-,156	-,738	,469
	E_Childcare_14_8_2_without 0=3.0	-,157	,194	-,171	-,811	,426
2	(Constant)	,369	,128		2,882	,009
	E_Childcare_14_8_2_without 0=1.0	-,313	,495	-,136	-,631	,535
	E_Childcare_14_8_2_without 0=3.0	-,136	,199	-,149	-,684	,501
	REGR factor score 1 for analysis 1	-,062	,095	-,140	-,650	,523

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,167	,086		1,938	,060
	E_Development_14_9_2_without0=1.0	,056	,165	,056	,337	,738
	E_Development_14_9_2_without0=3.0	,333	,192	,285	1,734	,092
2	(Constant)	,162	,079		2,047	,048
	E_Development_14_9_2_without0=1.0	,158	,156	,158	1,013	,318
	E_Development_14_9_2_without0=3.0	,399	,179	,342	2,231	,032
	REGR factor score 1 for analysis 1	-,147	,054	-,415	-2,718	,010

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,217	,091		2,402	,023
	E_Accident_14_10_2_without0=1.0	-,017	,214	-,014	-,081	,936
	E_Accident_14_10_2_without0=3.0	,533	,235	,392	2,265	,031
2	(Constant)	,253	,091		2,784	,010
	E_Accident_14_10_2_without0=1.0	,012	,209	,010	,059	,953
	E_Accident_14_10_2_without0=3.0	,392	,245	,288	1,602	,120
	REGR factor score 1 for analysis 1	-,106	,066	-,290	-1,618	,117

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,143	,121		1,180	,250
	E_Death_14_11_2_without0=1.0	,357	,221	,325	1,615	,119
	E_Death_14_11_2_without0=3.0	,286	,210	,274	1,362	,186
2	(Constant)	,156	,118		1,318	,200
	E_Death_14_11_2_without0=1.0	,351	,215	,319	1,631	,116
	E_Death_14_11_2_without0=3.0	,314	,205	,301	1,532	,139
	REGR factor score 1 for analysis 1	-,112	,073	-,288	-1,541	,137

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,263	,107		2,450	,021
	E_Insurance_14_12_2_without0=1.0	-,063	,235	-,051	-,268	,790
	E_Insurance_14_12_2_without0=3.0	,112	,197	,108	,567	,575
2	(Constant)	,326	,103		3,170	,004
	E_Insurance_14_12_2_without0=1.0	-,104	,219	-,084	-,474	,639
	E_Insurance_14_12_2_without0=3.0	,039	,185	,037	,209	,836
	REGR factor score 1 for analysis 1	-,154	,064	-,417	-2,410	,023

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,312	,124		2,528	,018
	E_Shares_14_13_2_without0=1.0	,188	,276	,141	,678	,504
	E_Shares_14_13_2_without0=3.0	-,027	,224	-,025	-,120	,906
2	(Constant)	,350	,119		2,933	,007
	E_Shares_14_13_2_without0=1.0	,115	,266	,087	,433	,669
	E_Shares_14_13_2_without0=3.0	-,089	,216	-,083	-,412	,684
	REGR factor score 1 for analysis 1	-,137	,073	-,365	-1,863	,075

a. Dependent Variable: Intention_to_leave

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10,905	8	1,363	1,617	,244[b]
	Residual	7,585	9	,843		
	Total	18,490	17			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Flex_14_5_2_without0=3.0

SPSS outcome for Tables 59 to 62:

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,352	,306		-1,151	,254
	E_Car_14_1_recoded	,741	,363	,657	2,042	,045
	A_Car_16_1_Interact	-,216	,118	-,832	-1,830	,072
	A_Car_16_1_recoded	,207	,105	,549	1,962	,054
2	(Constant)	-,351	,306		-1,148	,255
	E_Car_14_1_recoded	,842	,382	,747	2,204	,031
	A_Car_16_1_Interact	-,244	,123	-,941	-1,990	,051
	A_Car_16_1_recoded	,211	,106	,561	1,996	,050
	REGR factor score 1 for analysis 1	,059	,069	,117	,860	,393

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,131	,400		-,328	,744
	E_Mobile_Work_14_2_1_recoded	,573	,462	,492	1,241	,219
	A_Flex_Mobile_Work_16_2_Interact	-,248	,127	-,894	-1,950	,056
	A_Flex_Mob_Work_16_2_recoded	,205	,111	,451	1,849	,069
2	(Constant)	-,095	,416		-,228	,820
	E_Mobile_Work_14_2_1_recoded	,589	,467	,505	1,261	,212
	A_Flex_Mobile_Work_16_2_Interact	-,251	,128	-,902	-1,952	,056
	A_Flex_Mob_Work_16_2_recoded	,195	,115	,429	1,690	,096
	REGR factor score 1 for analysis 1	,025	,074	,049	,342	,733

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,316	,278		1,136	,260
	E_Equipment_14_3_1_recoded	-,530	,388	-,545	-1,366	,177
	A_Equipment_16_3_Interact	,117	,114	,456	1,023	,310
	A_Equipment_16_3_recoded	,021	,085	,048	,251	,802
2	(Constant)	,337	,298		1,131	,263
	E_Equipment_14_3_1_recoded	-,536	,393	-,551	-1,366	,177
	A_Equipment_16_3_Interact	,118	,115	,463	1,027	,308
	A_Equipment_16_3_recoded	,016	,090	,036	,177	,860
	REGR factor score 1 for analysis 1	,014	,066	,028	,209	,835

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,500	,459		-1,089	,281
	E_Digital_14_4_1_recoded	,774	,511	,762	1,514	,135
	A_Digital_16_4_Interact	-,176	,133	-,702	-1,323	,191
	A_Digital_16_4_recoded	,191	,118	,443	1,618	,111
2	(Constant)	-,476	,466		-1,020	,312
	E_Digital_14_4_1_recoded	,791	,517	,779	1,532	,131
	A_Digital_16_4_Interact	-,181	,135	-,720	-1,343	,185
	A_Digital_16_4_recoded	,186	,120	,431	1,556	,125
	REGR factor score 1 for analysis 1	,027	,066	,056	,409	,684

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,098	,324		,303	,763
	E_Flex_14_5_1_recoded	,461	,425	,491	1,087	,282
	A_Flex_16_5_Interact	-,127	,107	-,573	-1,187	,240
	A_Flex_16_5_recoded	,059	,082	,145	,715	,477
2	(Constant)	,238	,319		,746	,459
	E_Flex_14_5_1_recoded	,511	,411	,544	1,243	,219
	A_Flex_16_5_Interact	-,139	,104	-,624	-1,336	,187
	A_Flex_16_5_recoded	,030	,081	,073	,366	,716
	REGR factor score 1 for analysis 1	,163	,072	,296	2,249	,028

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,008	,228		,035	,972
	E_Meals_14_6_1_recoded	-,105	,304	-,110	-,345	,731
	A_Meals_16_6_Interact	-,009	,087	-,035	-,105	,917
	A_Meals_16_6_recoded	,121	,062	,337	1,953	,056
2	(Constant)	-,004	,226		-,017	,986
	E_Meals_14_6_1_recoded	-,041	,304	-,042	-,133	,895
	A_Meals_16_6_Interact	-,016	,086	-,059	-,182	,856
	A_Meals_16_6_recoded	,123	,061	,342	2,001	,050
	REGR factor score 1 for analysis 1	,102	,068	,185	1,502	,139

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,194	,284		-,682	,498
	E_Pension_14_7_1_recoded	,367	,367	,335	1,000	,321
	A_Pension_16_7_Interact	-,165	,103	-,657	-1,597	,115
	A_Pension_16_7_recoded	,194	,084	,498	2,295	,025
2	(Constant)	-,179	,281		-,636	,527
	E_Pension_14_7_1_recoded	,512	,377	,467	1,359	,179
	A_Pension_16_7_Interact	-,196	,104	-,778	-1,873	,066
	A_Pension_16_7_recoded	,189	,084	,486	2,258	,028
	REGR factor score 1 for analysis 1	,107	,073	,193	1,471	,146

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,106	,157		-,675	,502
	E_Childcare_14_8_1_recoded	,049	,335	,050	,145	,885
	A_Childcare_16_8_Interact	-,003	,092	-,011	-,031	,976
	A_Childcare_16_8_recoded	,138	,050	,410	2,768	,008
2	(Constant)	-,099	,160		-,621	,537
	E_Childcare_14_8_1_recoded	,058	,340	,059	,171	,865
	A_Childcare_16_8_Interact	-,005	,093	-,019	-,051	,959
	A_Childcare_16_8_recoded	,137	,050	,406	2,716	,009
	REGR factor score 1 for analysis 1	,019	,062	,036	,299	,766

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,214	,408		,525	,602
	E_Development_14_9_1_recoded	,121	,456	,106	,264	,793
	A_Development_16_9_Interact	-,092	,124	-,370	-,742	,461
	A_Development_16_9_recoded	,071	,112	,191	,638	,526
2	(Constant)	,571	,430		1,327	,190
	E_Development_14_9_1_recoded	-,054	,451	-,048	-,121	,904
	A_Development_16_9_Interact	-,062	,121	-,248	-,508	,613
	A_Development_16_9_recoded	-,004	,114	-,012	-,039	,969
	REGR factor score 1 for analysis 1	,168	,079	,307	2,129	,037

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,222	,445		,499	,620
	E_Accident_14_10_1_recoded	-,090	,496	-,087	-,181	,857
	A_Accident_16_10_Interact	,058	,136	,238	,427	,671
	A_Accident_16_10_recoded	2,251E-16	,123	,000	,000	1,000
2	(Constant)	,205	,443		,463	,645
	E_Accident_14_10_1_recoded	,157	,530	,152	,296	,768
	A_Accident_16_10_Interact	-,014	,147	-,058	-,097	,923
	A_Accident_16_10_recoded	,013	,123	,032	,109	,913
	REGR factor score 1 for analysis 1	,113	,089	,206	1,272	,208

a. Dependent Variable: Intention_to_leave

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,341	,297		-1,152	,254
	E_Death_14_11_1_recoded	,415	,415	,428	,999	,322
	A_Death_16_11_Interact	-,161	,117	-,702	-1,377	,174
	A_Death_16_11_recoded	,226	,092	,537	2,457	,017
2	(Constant)	-,306	,305		-1,003	,320
	E_Death_14_11_1_recoded	,486	,438	,502	1,111	,271
	A_Death_16_11_Interact	-,178	,122	-,774	-1,461	,150
	A_Death_16_11_recoded	,217	,094	,514	2,295	,026
	REGR factor score 1 for analysis 1	,054	,099	,084	,546	,587

a. Dependent Variable: Intention_to_leave

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,588	,394		-1,491	,142
	E_Insurance_14_12_1_recoded	,449	,480	,449	,935	,354
	A_Insurance_16_12_Interact	-,174	,130	-,711	-1,345	,184
	A_Insurance_16_12_recoded	,286	,108	,594	2,648	,011
2	(Constant)	-,534	,403		-1,326	,191
	E_Insurance_14_12_1_recoded	,451	,482	,451	,937	,353
	A_Insurance_16_12_Interact	-,171	,130	-,698	-1,313	,195
	A_Insurance_16_12_recoded	,271	,110	,564	2,461	,017
	REGR factor score 1 for analysis 1	,052	,070	,096	,743	,461

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,150	,282		,531	,597
	E_Shares_14_13_1_recoded	,051	,381	,051	,134	,894
	A_Shares_16_13_Interact	-,038	,112	-,150	-,339	,736
	A_Shares_16_13_recoded	,067	,087	,162	,765	,447
2	(Constant)	,261	,291		,898	,373
	E_Shares_14_13_1_recoded	,051	,378	,051	,134	,894
	A_Shares_16_13_Interact	-,041	,111	-,161	-,366	,715
	A_Shares_16_13_recoded	,041	,088	,100	,466	,643
	REGR factor score 1 for analysis 1	,108	,076	,194	1,420	,161

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,562[a]	,316	,062	,46585
2	,600[b]	,360	,096	,45718

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Childcare_16_8_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Digital_16_4_Interact, A_Death_16_11_Interact, A_Accident_16_10_Interact, A_Equipment_16_3_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Childcare_16_8_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Digital_16_4_Interact, A_Death_16_11_Interact, A_Accident_16_10_Interact, A_Equipment_16_3_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,507	13	,270	1,243	,292[b]
	Residual	7,596	35	,217		
	Total	11,102	48			
2	Regression	3,995	14	,285	1,365	,223[c]
	Residual	7,107	34	,209		
	Total	11,102	48			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Childcare_16_8_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Digital_16_4_Interact, A_Death_16_11_Interact, A_Accident_16_10_Interact, A_Equipment_16_3_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Childcare_16_8_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Digital_16_4_Interact, A_Death_16_11_Interact, A_Accident_16_10_Interact, A_Equipment_16_3_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,400	,231		1,735	,086
	E_Car_14_1_recoded	,182	,273	,151	,666	,507
	A_Car_16_1_Interact	-,040	,103	-,147	-,393	,695
	A_Car_16_1_recoded	-,017	,094	-,046	-,177	,860
2	(Constant)	,298	,223		1,337	,184
	E_Car_14_1_recoded	,144	,262	,120	,551	,583
	A_Car_16_1_Interact	-,025	,098	-,090	-,249	,804
	A_Car_16_1_recoded	,011	,091	,032	,127	,899
	REGR factor score 1 for analysis 1	-,157	,049	-,322	-3,198	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,380	,244		1,560	,122
	E_Mobile_Work_14_2_1_recoded	,371	,314	,292	1,184	,239
	A_Flex_Mobile_Work_16_2_Interact	-,190	,086	-,716	-2,214	,029
	A_Flex_Mob_Work_16_2_recoded	,082	,072	,204	1,142	,256
2	(Constant)	,142	,258		,551	,583
	E_Mobile_Work_14_2_1_recoded	,372	,307	,293	1,213	,228
	A_Flex_Mobile_Work_16_2_Interact	-,176	,084	-,664	-2,095	,039
	A_Flex_Mob_Work_16_2_recoded	,130	,073	,321	1,775	,079
	REGR factor score 1 for analysis 1	-,134	,055	-,269	-2,424	,017

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,420	,225		1,866	,065
	E_Equipment_14_3_1_recoded	-,113	,337	-,104	-,334	,739
	A_Equipment_16_3_Interact	-,014	,088	-,055	-,156	,876
	A_Equipment_16_3_recoded	,019	,063	,044	,302	,763
2	(Constant)	,121	,238		,508	,613
	E_Equipment_14_3_1_recoded	,096	,332	,088	,290	,772
	A_Equipment_16_3_Interact	-,043	,085	-,172	-,504	,616
	A_Equipment_16_3_recoded	,080	,064	,185	1,247	,215
	REGR factor score 1 for analysis 1	-,174	,057	-,328	-3,035	,003

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,662	,258		2,568	,012
	E_Digital_14_4_1_recoded	-,267	,337	-,240	-,793	,430
	A_Digital_16_4_Interact	-,018	,087	-,069	-,203	,840
	A_Digital_16_4_recoded	-,013	,068	-,030	-,194	,846
2	(Constant)	,310	,272		1,140	,257
	E_Digital_14_4_1_recoded	-,208	,324	-,187	-,642	,522
	A_Digital_16_4_Interact	-,014	,084	-,054	-,165	,869
	A_Digital_16_4_recoded	,063	,070	,140	,898	,371
	REGR factor score 1 for analysis 1	-,167	,054	-,342	-3,105	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,398	,293		1,359	,177
	E_Flex_14_5_1_recoded	,103	,363	,088	,284	,777
	A_Flex_16_5_Interact	-,114	,099	-,463	-1,148	,254
	A_Flex_16_5_recoded	,065	,086	,154	,762	,448
2	(Constant)	,146	,292		,500	,618
	E_Flex_14_5_1_recoded	,028	,349	,024	,079	,937
	A_Flex_16_5_Interact	-,096	,095	-,392	-1,013	,313
	A_Flex_16_5_recoded	,127	,084	,300	1,504	,136
	REGR factor score 1 for analysis 1	-,167	,052	-,336	-3,193	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,499	,181		2,757	,007
	E_Meals_14_6_1_recoded	-,448	,258	-,456	-1,735	,086
	A_Meals_16_6_Interact	,083	,081	,307	1,025	,308
	A_Meals_16_6_recoded	-,013	,059	-,033	-,226	,821
2	(Constant)	,228	,180		1,267	,208
	E_Meals_14_6_1_recoded	-,332	,241	-,338	-1,376	,172
	A_Meals_16_6_Interact	,079	,075	,296	1,063	,290
	A_Meals_16_6_recoded	,051	,057	,126	,897	,372
	REGR factor score 1 for analysis 1	-,204	,049	-,427	-4,167	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,698	,268		2,604	,011
	E_Pension_14_7_1_recoded	-,476	,325	-,473	-1,464	,146
	A_Pension_16_7_Interact	,105	,092	,454	1,136	,259
	A_Pension_16_7_recoded	-,084	,080	-,213	-1,054	,294
2	(Constant)	,234	,277		,845	,400
	E_Pension_14_7_1_recoded	-,297	,307	-,295	-,968	,335
	A_Pension_16_7_Interact	,068	,087	,293	,780	,437
	A_Pension_16_7_recoded	,035	,081	,088	,434	,665
	REGR factor score 1 for analysis 1	-,215	,054	-,442	-3,965	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,383	,151		2,538	,013
	E_Childcare_14_8_1_recoded	-,029	,270	-,029	-,106	,916
	A_Childcare_16_8_Interact	,011	,075	,044	,145	,885
	A_Childcare_16_8_recoded	-,008	,047	-,022	-,164	,870
2	(Constant)	,256	,144		1,776	,079
	E_Childcare_14_8_1_recoded	-,197	,255	-,200	-,772	,442
	A_Childcare_16_8_Interact	,058	,071	,236	,820	,414
	A_Childcare_16_8_recoded	,027	,045	,077	,607	,545
	REGR factor score 1 for analysis 1	-,200	,050	-,411	-4,021	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,509	,254		2,006	,048
	E_Development_14_9_1_recoded	,093	,357	,085	,259	,796
	A_Development_16_9_Interact	-,064	,094	-,259	-,676	,501
	A_Development_16_9_recoded	-,009	,073	-,019	-,118	,906
2	(Constant)	,087	,262		,332	,741
	E_Development_14_9_1_recoded	,128	,335	,117	,381	,704
	A_Development_16_9_Interact	-,056	,089	-,228	-,635	,527
	A_Development_16_9_recoded	,087	,073	,194	1,199	,233
	REGR factor score 1 for analysis 1	-,210	,055	-,430	-3,843	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,792	,192		4,134	<,001
	E_Accident_14_10_1_recoded	-,422	,316	-,438	-1,335	,185
	A_Accident_16_10_Interact	,142	,086	,625	1,639	,104
	A_Accident_16_10_recoded	-,147	,061	-,365	-2,409	,018
2	(Constant)	,423	,211		2,003	,048
	E_Accident_14_10_1_recoded	-,222	,306	-,231	-,726	,469
	A_Accident_16_10_Interact	,081	,084	,360	,971	,334
	A_Accident_16_10_recoded	-,037	,066	-,093	-,563	,575
	REGR factor score 1 for analysis 1	-,188	,054	-,379	-3,446	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,468	,160		2,929	,004
	E_Death_14_11_1_recoded	,088	,269	,092	,328	,744
	A_Death_16_11_Interact	-,053	,074	-,227	-,725	,470
	A_Death_16_11_recoded	-,016	,048	-,045	-,330	,742
2	(Constant)	,254	,160		1,594	,114
	E_Death_14_11_1_recoded	,209	,253	,218	,824	,412
	A_Death_16_11_Interact	-,084	,070	-,357	-1,210	,229
	A_Death_16_11_recoded	,044	,048	,126	,920	,360
	REGR factor score 1 for analysis 1	-,189	,050	-,386	-3,806	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,518	,149		3,481	<,001
	E_Insurance_14_12_1_recoded	-,530	,333	-,553	-1,592	,115
	A_Insurance_16_12_Interact	,142	,090	,599	1,576	,118
	A_Insurance_16_12_recoded	-,052	,049	-,141	-1,055	,294
2	(Constant)	,270	,148		1,817	,072
	E_Insurance_14_12_1_recoded	-,509	,306	-,531	-1,663	,100
	A_Insurance_16_12_Interact	,134	,083	,563	1,609	,111
	A_Insurance_16_12_recoded	,023	,049	,062	,470	,639
	REGR factor score 1 for analysis 1	-,216	,050	-,442	-4,320	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,527	,161		3,275	,001
	E_Shares_14_13_1_recoded	-,030	,291	-,031	-,103	,918
	A_Shares_16_13_Interact	,030	,086	,112	,345	,731
	A_Shares_16_13_recoded	-,064	,052	-,160	-1,232	,221
2	(Constant)	,298	,156		1,911	,059
	E_Shares_14_13_1_recoded	-,085	,267	-,088	-,319	,751
	A_Shares_16_13_Interact	,052	,079	,197	,661	,510
	A_Shares_16_13_recoded	,005	,050	,013	,100	,921
	REGR factor score 1 for analysis 1	-,222	,050	-,456	-4,429	<,001

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,504[a]	,254	,125	,45441
2	,549[b]	,302	,170	,44263

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Digital_16_4_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Pension_16_7_Interact, A_Meals_16_6_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Digital_16_4_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Pension_16_7_Interact, A_Meals_16_6_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,277	13	,406	1,966	,036[b]
	Residual	15,487	75	,206		
	Total	20,764	88			
2	Regression	6,266	14	,448	2,284	,012[c]
	Residual	14,498	74	,196		
	Total	20,764	88			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Digital_16_4_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Pension_16_7_Interact, A_Meals_16_6_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Digital_16_4_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Pension_16_7_Interact, A_Meals_16_6_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,248	,198		1,251	,215
	E_Car_14_1_recoded	-,367	,260	-,380	-1,409	,162
	A_Car_16_1_Interact	,069	,095	,308	,720	,473
	A_Car_16_1_recoded	,018	,084	,057	,213	,832
2	(Constant)	,119	,199		,598	,552
	E_Car_14_1_recoded	-,312	,253	-,323	-1,230	,222
	A_Car_16_1_Interact	,050	,093	,223	,537	,593
	A_Car_16_1_recoded	,064	,084	,202	,760	,450
	REGR factor score 1 for analysis 1	-,122	,048	-,283	-2,539	,013

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,152	,276		,552	,583
	E_Mobile_Work_14_2_1_recoded	-,222	,319	-,185	-,695	,489
	A_Flex_Mobile_Work_16_2_Interact	,018	,085	,073	,210	,834
	A_Flex_Mob_Work_16_2_recoded	,054	,075	,165	,728	,468
2	(Constant)	,217	,271		,801	,426
	E_Mobile_Work_14_2_1_recoded	-,294	,313	-,245	-,937	,352
	A_Flex_Mobile_Work_16_2_Interact	,036	,083	,149	,435	,665
	A_Flex_Mob_Work_16_2_recoded	,039	,073	,119	,535	,594
	REGR factor score 1 for analysis 1	-,101	,045	-,236	-2,238	,028

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,170	,270		-,630	,530
	E_Equipment_14_3_1_recoded	,272	,336	,272	,811	,420
	A_Equipment_16_3_Interact	-,150	,086	-,667	-1,736	,086
	A_Equipment_16_3_recoded	,162	,070	,424	2,302	,024
2	(Constant)	-,167	,266		-,629	,531
	E_Equipment_14_3_1_recoded	,208	,333	,208	,624	,534
	A_Equipment_16_3_Interact	-,129	,086	-,574	-1,500	,138
	A_Equipment_16_3_recoded	,159	,069	,417	2,295	,024
	REGR factor score 1 for analysis 1	-,079	,044	-,191	-1,794	,077

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,077	,381		-,202	,840
	E_Digital_14_4_1_recoded	,112	,441	,090	,253	,801
	A_Digital_16_4_Interact	-,095	,122	-,368	-,779	,438
	A_Digital_16_4_recoded	,135	,110	,316	1,224	,224
2	(Constant)	-,093	,373		-,248	,805
	E_Digital_14_4_1_recoded	-,011	,436	-,009	-,026	,980
	A_Digital_16_4_Interact	-,032	,123	-,126	-,264	,793
	A_Digital_16_4_recoded	,111	,108	,261	1,027	,307
	REGR factor score 1 for analysis 1	-,110	,051	-,258	-2,151	,034

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,412	,436		-,945	,347
	E_Flex_14_5_1_recoded	,504	,512	,458	,984	,328
	A_Flex_16_5_Interact	-,143	,148	-,613	-,969	,335
	A_Flex_16_5_recoded	,176	,134	,395	1,317	,192
2	(Constant)	-,225	,434		-,518	,606
	E_Flex_14_5_1_recoded	,313	,508	,284	,616	,540
	A_Flex_16_5_Interact	-,070	,148	-,299	-,471	,639
	A_Flex_16_5_recoded	,109	,135	,243	,807	,422
	REGR factor score 1 for analysis 1	-,108	,050	-,245	-2,158	,034

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,181	,142		1,280	,204
	E_Meals_14_6_1_recoded	-,155	,227	-,192	-,681	,498
	A_Meals_16_6_Interact	,036	,078	,146	,458	,648
	A_Meals_16_6_recoded	,017	,053	,050	,319	,750
2	(Constant)	,178	,137		1,296	,199
	E_Meals_14_6_1_recoded	-,234	,223	-,290	-1,051	,296
	A_Meals_16_6_Interact	,071	,077	,292	,927	,357
	A_Meals_16_6_recoded	,018	,052	,053	,350	,727
	REGR factor score 1 for analysis 1	-,114	,047	-,275	-2,448	,017

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,116	,301		,387	,700
	E_Pension_14_7_1_recoded	,171	,399	,186	,429	,669
	A_Pension_16_7_Interact	-,050	,109	-,239	-,462	,645
	A_Pension_16_7_recoded	,031	,088	,072	,351	,726
2	(Constant)	-,139	,316		-,441	,660
	E_Pension_14_7_1_recoded	,364	,400	,396	,912	,365
	A_Pension_16_7_Interact	-,101	,109	-,480	-,930	,355
	A_Pension_16_7_recoded	,102	,092	,237	1,107	,271
	REGR factor score 1 for analysis 1	-,111	,050	-,262	-2,204	,030

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,027	,113		,239	,812
	E_Childcare_14_8_1_recoded	,420	,309	,442	1,357	,179
	A_Childcare_16_8_Interact	-,153	,083	-,660	-1,859	,067
	A_Childcare_16_8_recoded	,086	,041	,296	2,108	,038
2	(Constant)	,000	,112		-,003	,997
	E_Childcare_14_8_1_recoded	,329	,307	,346	1,070	,288
	A_Childcare_16_8_Interact	-,126	,082	-,543	-1,534	,129
	A_Childcare_16_8_recoded	,097	,040	,332	2,386	,020
	REGR factor score 1 for analysis 1	-,095	,048	-,224	-1,960	,054

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,128	,472		,270	,788
	E_Development_14_9_1_recoded	-,004	,523	-,003	-,007	,995
	A_Development_16_9_Interact	-,052	,131	-,226	-,398	,692
	A_Development_16_9_recoded	,064	,119	,140	,537	,593
2	(Constant)	,174	,464		,376	,708
	E_Development_14_9_1_recoded	-,269	,531	-,257	-,507	,614
	A_Development_16_9_Interact	,029	,135	,124	,213	,832
	A_Development_16_9_recoded	,042	,117	,092	,358	,721
	REGR factor score 1 for analysis 1	-,104	,052	-,249	-1,992	,050

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,068	,205		-,330	,742
	E_Accident_14_10_1_recoded	,141	,379	,169	,372	,711
	A_Accident_16_10_Interact	-,070	,097	-,352	-,724	,471
	A_Accident_16_10_recoded	,098	,058	,243	1,691	,095
2	(Constant)	-,124	,199		-,624	,535
	E_Accident_14_10_1_recoded	,123	,365	,147	,336	,737
	A_Accident_16_10_Interact	-,063	,093	-,315	-,670	,505
	A_Accident_16_10_recoded	,115	,056	,285	2,047	,044
	REGR factor score 1 for analysis 1	-,125	,047	-,287	-2,688	,009

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,243	,159		1,531	,130
	E_Death_14_11_1_recoded	-,534	,312	-,633	-1,713	,091
	A_Death_16_11_Interact	,100	,086	,489	1,158	,250
	A_Death_16_11_recoded	,019	,054	,055	,340	,735
2	(Constant)	,184	,157		1,175	,244
	E_Death_14_11_1_recoded	-,496	,304	-,588	-1,632	,107
	A_Death_16_11_Interact	,089	,084	,438	1,064	,291
	A_Death_16_11_recoded	,039	,054	,117	,726	,470
	REGR factor score 1 for analysis 1	-,110	,048	-,253	-2,314	,023

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,207	,190		1,090	,279
	E_Insurance_14_12_1_recoded	-,097	,313	-,117	-,310	,757
	A_Insurance_16_12_Interact	-,004	,087	-,018	-,043	,966
	A_Insurance_16_12_recoded	,020	,060	,053	,335	,738
2	(Constant)	,145	,186		,780	,438
	E_Insurance_14_12_1_recoded	-,182	,306	-,219	-,594	,554
	A_Insurance_16_12_Interact	,020	,086	,097	,235	,815
	A_Insurance_16_12_recoded	,040	,059	,107	,684	,496
	REGR factor score 1 for analysis 1	-,114	,048	-,268	-2,373	,020

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,079	,145		,550	,584
	E_Shares_14_13_1_recoded	-,135	,327	-,157	-,412	,682
	A_Shares_16_13_Interact	-,013	,086	-,063	-,154	,878
	A_Shares_16_13_recoded	,062	,045	,189	1,388	,169
2	(Constant)	,035	,144		,244	,808
	E_Shares_14_13_1_recoded	-,117	,322	-,136	-,363	,718
	A_Shares_16_13_Interact	-,007	,085	-,032	-,081	,936
	A_Shares_16_13_recoded	,073	,044	,222	1,640	,105
	REGR factor score 1 for analysis 1	-,092	,048	-,218	-1,912	,060

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,372[a]	,139	-,061	,42574
2	,433[b]	,188	-,019	,41723

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Flex_16_5_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Meals_16_6_Interact, A_Childcare_16_8_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Death_16_11_Interact

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Flex_16_5_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Meals_16_6_Interact, A_Childcare_16_8_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Death_16_11_Interact, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,635	13	,126	,694	,761[b]
	Residual	10,150	56	,181		
	Total	11,786	69			
2	Regression	2,211	14	,158	,907	,556[c]
	Residual	9,574	55	,174		
	Total	11,786	69			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Flex_16_5_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Meals_16_6_Interact, A_Childcare_16_8_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Death_16_11_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Flex_16_5_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Meals_16_6_Interact, A_Childcare_16_8_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Death_16_11_Interact, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,406	,265		1,535	,130
	E_Car_14_1_recoded	-,012	,311	-,012	-,039	,969
	A_Car_16_1_Interact	-,072	,104	-,281	-,693	,491
	A_Car_16_1_recoded	,004	,091	,012	,044	,965
2	(Constant)	,545	,254		2,145	,036
	E_Car_14_1_recoded	-,244	,304	-,231	-,803	,425
	A_Car_16_1_Interact	,020	,103	,079	,196	,846
	A_Car_16_1_recoded	-,042	,087	-,125	-,479	,634
	REGR factor score 1 for analysis 1	-,150	,052	-,370	-2,871	,006

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,114	,195		-,583	,562
	E_Mobile_Work_14_2_1_recoded	,835	,263	,856	3,178	,002
	A_Flex_Mobile_Work_16_2_Interact	-,287	,087	-1,247	-3,305	,002
	A_Flex_Mob_Work_16_2_recoded	,144	,072	,469	1,985	,052
2	(Constant)	-,085	,191		-,445	,658
	E_Mobile_Work_14_2_1_recoded	,648	,274	,665	2,364	,022
	A_Flex_Mobile_Work_16_2_Interact	-,229	,090	-,995	-2,544	,014
	A_Flex_Mob_Work_16_2_recoded	,140	,071	,458	1,985	,052
	REGR factor score 1 for analysis 1	-,107	,056	-,268	-1,917	,061

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,281	,199		-1,410	,164
	E_Equipment_14_3_1_recoded	,582	,275	,598	2,114	,039
	A_Equipment_16_3_Interact	-,330	,087	-1,479	-3,805	<,001
	A_Equipment_16_3_recoded	,292	,072	,911	4,073	<,001
2	(Constant)	-,236	,184		-1,280	,206
	E_Equipment_14_3_1_recoded	,310	,267	,318	1,160	,251
	A_Equipment_16_3_Interact	-,245	,084	-1,095	-2,903	,005
	A_Equipment_16_3_recoded	,279	,066	,871	4,220	<,001
	REGR factor score 1 for analysis 1	-,158	,049	-,384	-3,257	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,583	,453		3,493	<,001
	E_Digital_14_4_1_recoded	-,739	,509	-,641	-1,453	,152
	A_Digital_16_4_Interact	,076	,132	,303	,574	,568
	A_Digital_16_4_recoded	-,250	,120	-,531	-2,088	,041
2	(Constant)	1,418	,478		2,965	,004
	E_Digital_14_4_1_recoded	-,785	,510	-,681	-1,539	,129
	A_Digital_16_4_Interact	,094	,133	,376	,707	,483
	A_Digital_16_4_recoded	-,210	,125	-,447	-1,678	,099
	REGR factor score 1 for analysis 1	-,066	,062	-,166	-1,069	,290

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,222	,351		,633	,530
	E_Flex_14_5_1_recoded	,165	,428	,165	,386	,701
	A_Flex_16_5_Interact	-,177	,111	-,814	-1,591	,118
	A_Flex_16_5_recoded	,111	,095	,272	1,171	,247
2	(Constant)	,072	,330		,217	,829
	E_Flex_14_5_1_recoded	-,085	,407	-,085	-,209	,836
	A_Flex_16_5_Interact	-,109	,106	-,503	-1,034	,306
	A_Flex_16_5_recoded	,153	,089	,375	1,715	,092
	REGR factor score 1 for analysis 1	-,166	,055	-,405	-3,031	,004

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,006	,150		,037	,970
	E_Meals_14_6_1_recoded	,029	,296	,035	,099	,922
	A_Meals_16_6_Interact	-,051	,097	-,215	-,526	,601
	A_Meals_16_6_recoded	,107	,061	,328	1,758	,084
2	(Constant)	,068	,138		,495	,623
	E_Meals_14_6_1_recoded	-,156	,275	-,187	-,569	,572
	A_Meals_16_6_Interact	,018	,090	,076	,200	,842
	A_Meals_16_6_recoded	,094	,055	,288	1,690	,097
	REGR factor score 1 for analysis 1	-,176	,051	-,430	-3,472	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,044	,209		-,211	,833
	E_Pension_14_7_1_recoded	,555	,312	,626	1,778	,081
	A_Pension_16_7_Interact	-,161	,086	-,819	-1,877	,066
	A_Pension_16_7_recoded	,090	,065	,300	1,371	,176
2	(Constant)	-,130	,194		-,669	,506
	E_Pension_14_7_1_recoded	,472	,288	,532	1,638	,107
	A_Pension_16_7_Interact	-,124	,080	-,633	-1,564	,124
	A_Pension_16_7_recoded	,115	,061	,385	1,900	,063
	REGR factor score 1 for analysis 1	-,175	,052	-,442	-3,341	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,088	,117		,750	,457
	E_Childcare_14_8_1_recoded	,759	,494	,688	1,537	,130
	A_Childcare_16_8_Interact	-,137	,137	-,469	-1,004	,320
	A_Childcare_16_8_recoded	,041	,047	,133	,866	,390
2	(Constant)	,089	,109		,812	,420
	E_Childcare_14_8_1_recoded	,367	,480	,333	,765	,448
	A_Childcare_16_8_Interact	-,053	,131	-,182	-,407	,686
	A_Childcare_16_8_recoded	,063	,045	,205	1,409	,165
	REGR factor score 1 for analysis 1	-,153	,052	-,384	-2,940	,005

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,463	,386		1,199	,236
	E_Development_14_9_1_recoded	-,083	,494	-,072	-,168	,867
	A_Development_16_9_Interact	-,004	,123	-,016	-,032	,975
	A_Development_16_9_recoded	-,037	,101	-,089	-,363	,718
2	(Constant)	,255	,362		,704	,485
	E_Development_14_9_1_recoded	-,309	,461	-,268	-,670	,506
	A_Development_16_9_Interact	,046	,115	,191	,400	,691
	A_Development_16_9_recoded	,029	,095	,071	,306	,761
	REGR factor score 1 for analysis 1	-,184	,057	-,468	-3,201	,002

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,025	,149		,168	,867
	E_Accident_14_10_1_recoded	1,053	,367	1,185	2,866	,006
	A_Accident_16_10_Interact	-,260	,099	-1,159	-2,620	,011
	A_Accident_16_10_recoded	,056	,049	,179	1,149	,256
2	(Constant)	,018	,140		,126	,900
	E_Accident_14_10_1_recoded	,799	,356	,899	2,245	,029
	A_Accident_16_10_Interact	-,190	,096	-,847	-1,973	,054
	A_Accident_16_10_recoded	,071	,046	,226	1,535	,131
	REGR factor score 1 for analysis 1	-,144	,050	-,366	-2,873	,006

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,032	,139		-,230	,819
	E_Death_14_11_1_recoded	,712	,339	,827	2,103	,040
	A_Death_16_11_Interact	-,176	,099	-,736	-1,777	,081
	A_Death_16_11_recoded	,068	,046	,219	1,465	,149
2	(Constant)	-,051	,123		-,411	,683
	E_Death_14_11_1_recoded	,497	,305	,577	1,629	,109
	A_Death_16_11_Interact	-,137	,089	-,572	-1,547	,128
	A_Death_16_11_recoded	,101	,042	,326	2,408	,020
	REGR factor score 1 for analysis 1	-,185	,046	-,480	-3,991	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,123	,134		-,917	,364
	E_Insurance_14_12_1_recoded	1,222	,415	1,290	2,943	,005
	A_Insurance_16_12_Interact	-,353	,109	-1,475	-3,238	,002
	A_Insurance_16_12_recoded	,119	,043	,395	2,797	,007
2	(Constant)	-,139	,120		-1,157	,253
	E_Insurance_14_12_1_recoded	,734	,394	,774	1,860	,069
	A_Insurance_16_12_Interact	-,214	,104	-,896	-2,054	,045
	A_Insurance_16_12_recoded	,135	,038	,447	3,518	<,001
	REGR factor score 1 for analysis 1	-,185	,050	-,460	-3,725	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,048	,130		,371	,712
	E_Shares_14_13_1_recoded	,052	,317	,059	,163	,871
	A_Shares_16_13_Interact	,074	,092	,318	,803	,426
	A_Shares_16_13_recoded	,026	,048	,085	,532	,597
2	(Constant)	,019	,113		,165	,869
	E_Shares_14_13_1_recoded	-,029	,275	-,033	-,104	,917
	A_Shares_16_13_Interact	,093	,080	,399	1,163	,250
	A_Shares_16_13_recoded	,056	,043	,185	1,321	,192
	REGR factor score 1 for analysis 1	-,197	,046	-,480	-4,330	<,001

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,778[a]	,606	,459	,31950
2	,792[b]	,628	,475	,31487

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Car_16_1_Interact, A_Pension_16_7_Interact, A_Accident_16_10_Interact, A_Development_16_9_Interact, A_Death_16_11_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Flex_16_5_Interact, A_Childcare_16_8_Interact, A_Flex_Mobile_Work_16_2_Interact

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Car_16_1_Interact, A_Pension_16_7_Interact, A_Accident_16_10_Interact, A_Development_16_9_Interact, A_Death_16_11_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Flex_16_5_Interact, A_Childcare_16_8_Interact, A_Flex_Mobile_Work_16_2_Interact, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,488	13	,422	4,136	<,001[b]
	Residual	3,573	35	,102		
	Total	9,061	48			
2	Regression	5,690	14	,406	4,100	<,001[c]
	Residual	3,371	34	,099		
	Total	9,061	48			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Car_16_1_Interact, A_Pension_16_7_Interact, A_Accident_16_10_Interact, A_Development_16_9_Interact, A_Death_16_11_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Flex_16_5_Interact, A_Childcare_16_8_Interact, A_Flex_Mobile_Work_16_2_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Car_16_1_Interact, A_Pension_16_7_Interact, A_Accident_16_10_Interact, A_Development_16_9_Interact, A_Death_16_11_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact, A_Flex_16_5_Interact, A_Childcare_16_8_Interact, A_Flex_Mobile_Work_16_2_Interact, REGR factor score 1 for analysis 1

SPSS outcome for Table 63:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,624	,349		-1,786	,079
	E_Car_14_1_recoded	,328	,381	,110	,861	,393

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,036	,399		,091	,928
	E_Mobile_Work_14_2_1_recoded	-,477	,429	-,146	-1,111	,271

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,918	,277		-3,316	,002
	E_Equipment_14_3_1_recoded	,776	,326	,305	2,378	,021

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,392	,283		-1,384	,172
	E_Digital_14_4_1_recoded	,032	,331	,013	,096	,924

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,400	,250		-1,601	,115
	E_Flex_14_5_1_recoded	,117	,301	,052	,390	,698

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,579	,243		-2,386	,021
	E_Meals_14_6_1_recoded	,331	,300	,150	1,101	,276

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,050	,272		-,183	,856
	E_Pension_14_7_1_recoded	-,402	,318	-,170	-1,264	,212

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,267	,201		-1,326	,190
	E_Childcare_14_8_1_recoded	-,370	,318	-,158	-1,165	,249

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,095	,319		-3,430	,001
	E_Development_14_9_1_recoded	,913	,352	,333	2,594	,012

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,733	,246		-2,978	,004
	E_Accident_14_10_1_recoded	,567	,300	,251	1,889	,064

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,571	,226		-2,519	,015
	E_Death_14_11_1_recoded	,433	,287	,207	1,509	,137

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,346	,250		-1,384	,172
	E_Insurance_14_12_1_recoded	-,039	,312	-,017	-,125	,901

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,459	,230		-2,000	,051
	E_Shares_14_13_1_recoded	,192	,300	,089	,639	,526

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,715^a	,511	,312	,88657102

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Car_14_1_recoded, E_Meals_14_6_1_recoded, E_Equipment_14_3_1_recoded, E_Flex_14_5_1_recoded, E_Pension_14_7_1_recoded, E_Insurance_14_12_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded, E_Digital_14_4_1_recoded

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26,280	13	2,022	2,572	,015^b
	Residual	25,152	32	,786		
	Total	51,432	45			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Car_14_1_recoded, E_Meals_14_6_1_recoded, E_Equipment_14_3_1_recoded, E_Flex_14_5_1_recoded, E_Pension_14_7_1_recoded, E_Insurance_14_12_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, E_Accident_14_10_1_recoded, E_Development_14_9_1_recoded, E_Digital_14_4_1_recoded

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,700	,578		-2,943	,005
	NSB_Total	,160	,064	,353	2,505	,016

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,233	,236		-,986	,328
	E_Car_14_1_recoded	,268	,271	,122	,987	,327

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,179	,233		-,769	,445
	E_Mobile_Work_14_2_1_recoded	,216	,266	,099	,811	,420

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,089	,210		-,425	,672
	E_Equipment_14_3_1_recoded	,149	,253	,074	,589	,558

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,256	,232		-1,104	,274
	E_Digital_14_4_1_recoded	,345	,267	,161	1,292	,201

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,086	,214		-,401	,690
	E_Flex_14_5_1_recoded	,123	,255	,061	,483	,631

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,086	,196		-,437	,664
	E_Meals_14_6_1_recoded	,154	,245	,079	,628	,532

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,036	,188		,193	,848
	E_Pension_14_7_1_recoded	-,052	,239	-,028	-,218	,828

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,109	,145		-,751	,456
	E_Childcare_14_8_1_recoded	,314	,238	,164	1,319	,192

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,110	,188		-,586	,560
	E_Development_14_9_1_recoded	,228	,235	,122	,967	,337

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,053	,182		,291	,772
	E_Accident_14_10_1_recoded	-,028	,233	-,016	-,122	,903

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,043	,169		-,257	,798
	E_Death_14_11_1_recoded	,121	,230	,067	,527	,600

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,110	,151		-,726	,471
	E_Insurance_14_12_1_recoded	,355	,227	,196	1,563	,123

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,119	,157		-,756	,453
	E_Shares_14_13_1_recoded	,323	,228	,179	1,418	,161

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,366[a]	,134	-,116	,97845710

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Accident_14_10_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Digital_14_4_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded, E_Childcare_14_8_1_recoded

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6,652	13	,512	,535	,890[b]
	Residual	43,082	45	,957		
	Total	49,734	58			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Accident_14_10_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Digital_14_4_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded, E_Childcare_14_8_1_recoded

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,333	,318		-1,048	,299
	NSB_Total	,048	,037	,167	1,279	,206

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,120	,180		,665	,508
	E_Car_14_1_recoded	,033	,206	,017	,162	,871

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,167	,209		-,798	,427
	E_Mobile_Work_14_2_1_recoded	,353	,229	,156	1,542	,126

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,009	,145		-,064	,949
	E_Equipment_14_3_1_recoded	,260	,170	,156	1,526	,131

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,148	,189		-,785	,434
	E_Digital_14_4_1_recoded	,368	,212	,175	1,737	,086

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,030	,175		,172	,864
	E_Flex_14_5_1_recoded	,164	,202	,084	,811	,420

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,061	,121		,506	,614
	E_Meals_14_6_1_recoded	,190	,173	,112	1,101	,274

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,157	,144		-1,084	,281
	E_Pension_14_7_1_recoded	,443	,177	,250	2,507	,014

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,065	,102		,635	,527
	E_Childcare_14_8_1_recoded	,225	,194	,120	1,158	,250

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,372	,181		-2,051	,043
	E_Development_14_9_1_recoded	,664	,204	,318	3,264	,002

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,106	,124		,857	,394
	E_Accident_14_10_1_recoded	,075	,173	,044	,434	,665

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,172	,113		1,521	,131
	E_Death_14_11_1_recoded	-,104	,174	-,061	-,599	,551

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,092	,120		,772	,442
	E_Insurance_14_12_1_recoded	,073	,172	,044	,426	,671

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,057	,116		,489	,626
	E_Shares_14_13_1_recoded	,242	,175	,143	1,384	,170

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,382[a]	,146	-,006	,74674199

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Meals_14_6_1_recoded, E_Development_14_9_1_recoded, E_Accident_14_10_1_recoded, E_Pension_14_7_1_recoded, E_Insurance_14_12_1_recoded, E_Digital_14_4_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6,966	13	,536	,961	,497[b]
	Residual	40,707	73	,558		
	Total	47,672	86			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Meals_14_6_1_recoded, E_Development_14_9_1_recoded, E_Accident_14_10_1_recoded, E_Pension_14_7_1_recoded, E_Insurance_14_12_1_recoded, E_Digital_14_4_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,027	,215		-,127	,899
	NSB_Total	,025	,025	,109	1,007	,317

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,158	,216		-,730	,467
	E_Car_14_1_recoded	,364	,244	,144	1,492	,139

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,059	,218		-,270	,788
	E_Mobile_Work_14_2_1_recoded	,209	,247	,083	,843	,401

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,256	,210		-1,216	,227
	E_Equipment_14_3_1_recoded	,475	,239	,192	1,985	,050

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,668	,240		-2,784	,006
	E_Digital_14_4_1_recoded	,939	,262	,332	3,586	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,220	,231		-,954	,342
	E_Flex_14_5_1_recoded	,443	,256	,169	1,734	,086

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,018	,149		,121	,904
	E_Meals_14_6_1_recoded	,199	,207	,095	,961	,339

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,583	,200		-2,919	,004
	E_Pension_14_7_1_recoded	,890	,228	,361	3,907	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,143	,120		1,188	,238
	E_Childcare_14_8_1_recoded	-,116	,229	-,050	-,505	,614

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,345	,268		-1,284	,202
	E_Development_14_9_1_recoded	,535	,290	,180	1,845	,068

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,004	,134		,031	,975
	E_Accident_14_10_1_recoded	,259	,206	,123	1,256	,212

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,108	,136		,793	,430
	E_Death_14_11_1_recoded	,018	,209	,009	,088	,930

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,016	,130		,126	,900
	E_Insurance_14_12_1_recoded	,263	,207	,124	1,270	,207

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,016	,123		,130	,897
	E_Shares_14_13_1_recoded	,316	,214	,143	1,475	,143

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,475[a]	,226	,102	,97663928

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22,567	13	1,736	1,820	,054[b]
	Residual	77,260	81	,954		
	Total	99,827	94			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,652	,299		-2,179	,032
	NSB_Total	,093	,035	,264	2,636	,010

a. Dependent Variable: REGR factor score 1 for analysis 1

SPSS outcome for Tables 64 and 65:

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,146	,246		,594	,557
	E_Car_14_2_recoded=2.0	-,412	,363	-,174	-1,137	,265
	E_Car_14_2_recoded=3.0	-2,163	,480	-,690	-4,503	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,217	,309		-,702	,489
	E_Mobile_Work_14_2_2_without0=1.0	,205	,493	,084	,416	,681
	E_Mobile_Work_14_2_2_without0=3.0	-,359	,535	-,136	-,671	,508

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,027	,270		-,101	,920
	E_Equipment_14_3_2_without0=1.0	,156	,479	,060	,326	,747
	E_Equipment_14_3_2_without0=3.0	-1,165	,479	-,445	-2,434	,022

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,067	,250		,267	,792
	E_Digital_14_4_2_without0=2.0	,027	,424	,011	,063	,950
	E_Digital_14_4_2_without0=3.0	-1,786	,545	-,570	-3,278	,003

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,155	,329		-,471	,642
	E_Flex_14_5_2_without0=1.0	-,170	,515	-,071	-,329	,745
	E_Flex_14_5_2_without0=3.0	-,416	,625	-,143	-,666	,512

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,564	,421		-1,338	,195
	E_Meals_14_6_2_without0=1.0	,189	,614	,074	,308	,761
	E_Meals_14_6_2_without0=3.0	,568	,637	,214	,892	,383

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,542	,364		-1,492	,149
	E_Pension_14_7_2_without0=1.0	,537	,542	,218	,991	,331
	E_Pension_14_7_2_without0=3.0	,261	,583	,099	,448	,658

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,092	,418		-,220	,828
	E_Childcare_14_8_2_without0=1.0	-,374	,609	-,153	-,615	,546
	E_Childcare_14_8_2_without0=3.0	-,255	,699	-,091	-,365	,719

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,147	,364		-,404	,690
	E_Development_14_9_2_without0=2.0	-,239	,528	-,101	-,453	,655
	E_Development_14_9_2_without0=3.0	-,350	,613	-,127	-,571	,573

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,085	,391		-,217	,830
	E_Accident_14_10_2_without0=1.0	-,391	,554	-,163	-,706	,488
	E_Accident_14_10_2_without0=3.0	-,421	,678	-,143	-,622	,541

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,460	,389		-1,183	,251
	E_Death_14_11_2_without0=1.0	,251	,623	,095	,403	,691
	E_Death_14_11_2_without0=3.0	,359	,695	,122	,516	,611

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,387	,372		-1,039	,310
	E_Insurance_14_12_2_without0=1.0	,181	,597	,070	,303	,765
	E_Insurance_14_12_2_without0=3.0	,458	,627	,169	,730	,473

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,036	,428		-,083	,935
	E_Shares_14_13_2_without0 =2.0	-,432	,627	-,165	-,688	,498
	E_Shares_14_13_2_without0 =3.0	-,454	,563	-,194	-,807	,428

a. Dependent Variable: REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23,102	12	1,925	,723	,738[b]
	Residual	2,663	1	2,663		
	Total	25,765	13			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Death_14_11_2_without0=1.0

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,055	,215		-,254	,801
	E_Car_14_2_recoded=1.0	,631	,323	,356	1,953	,061
	E_Car_14_2_recoded=3.0	,952	,528	,328	1,803	,083

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,222	,234		,950	,349
	E_Mobile_Work_14_2_2_without0=2.0	-,069	,370	-,036	-,187	,853
	E_Mobile_Work_14_2_2_without0=3.0	,198	,382	,100	,518	,608

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,442	,232		1,904	,067
	E_Equipment_14_3_2_without0=1.0	-,309	,334	-,182	-,923	,364
	E_Equipment_14_3_2_without0=3.0	-,263	,492	-,105	-,535	,597

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,446	,219		2,036	,051
	E_Digital_14_4_2_without0=1.0	-,121	,365	-,064	-,332	,743
	E_Digital_14_4_2_without0=3.0	-,494	,397	-,238	-1,243	,224

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,155	,176		,883	,385
	E_Flex_14_5_2_without0=1.0	,400	,264	,288	1,516	,141
	E_Flex_14_5_2_without0=3.0	,387	,383	,192	1,010	,321

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,093	,210		,443	,661
	E_Meals_14_6_2_without0=1.0	,639	,410	,294	1,557	,131
	E_Meals_14_6_2_without0=3.0	,266	,370	,136	,719	,478

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,050	,249		-,199	,843
	E_Pension_14_7_2_without0=1.0	,718	,393	,366	1,827	,079
	E_Pension_14_7_2_without0=3.0	,393	,369	,214	1,066	,296

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,017	,228		,073	,943
	E_Childcare_14_8_2_without0=1.0	,888	,498	,353	1,786	,087
	E_Childcare_14_8_2_without0=3.0	,418	,387	,213	1,079	,292

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,568	,238		2,390	,024
	E_Development_14_9_2_without0=2.0	-,800	,402	-,388	-1,990	,057
	E_Development_14_9_2_without0=3.0	-,288	,361	-,156	-,797	,432

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,203	,175		1,158	,258
	E_Accident_14_10_2_without0=1.0	,870	,341	,474	2,550	,017
	E_Accident_14_10_2_without0=3.0	,005	,280	,004	,020	,985

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,234	,198		1,180	,250
	E_Death_14_11_2_without0=1.0	,327	,322	,216	1,017	,319
	E_Death_14_11_2_without0=3.0	,252	,353	,152	,713	,482

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,444	,244		1,822	,081
	E_Insurance_14_12_2_without0=1.0	,006	,385	,004	,015	,988
	E_Insurance_14_12_2_without0=3.0	-,077	,322	-,055	-,238	,814

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,308	,261		1,180	,250
	E_Shares_14_13_2_without0 =1.0	,149	,382	,095	,390	,700
	E_Shares_14_13_2_without0 =3.0	,105	,343	,074	,305	,763

a. Dependent Variable: REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9,597	13	,738	1,590	,319[b]
	Residual	2,322	5	,464		
	Total	11,918	18			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Meals_14_6_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7,643	13	,588	,688	,730[b]
	Residual	4,275	5	,855		
	Total	11,918	18			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Childcare_14_8_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,144	,126		1,146	,256
	E_Car_14_2_recoded=1.0	,060	,194	,040	,309	,759
	E_Car_14_2_recoded=3.0	,374	,305	,158	1,226	,225

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,171	,112		1,526	,132
	E_Mobile_Work_14_2_2_without0=1.0	,147	,217	,085	,678	,500
	E_Mobile_Work_14_2_2_without0=3.0	-,055	,260	-,026	-,211	,834

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,213	,127		1,680	,098
	E_Equipment_14_3_2_without0=1.0	-,048	,207	-,030	-,232	,817
	E_Equipment_14_3_2_without0=3.0	-,055	,237	-,030	-,232	,817

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,171	,123		1,384	,171
	E_Digital_14_4_2_without0=1.0	,112	,189	,075	,593	,555
	E_Digital_14_4_2_without0=3.0	-,098	,273	-,046	-,359	,721

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,107	,124		,861	,392
	E_Flex_14_5_2_without0=1.0	,182	,191	,123	,954	,344
	E_Flex_14_5_2_without0=3.0	,167	,261	,082	,640	,524

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,019	,148		,126	,900
	E_Meals_14_6_2_without0=1.0	,343	,212	,228	1,620	,110
	E_Meals_14_6_2_without0=3.0	,155	,234	,093	,664	,510

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,252	,119		2,126	,037
	E_Pension_14_7_2_without0=1.0	,160	,220	,092	,728	,469
	E_Pension_14_7_2_without0=3.0	-,246	,237	-,131	-1,035	,304

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,055	,154		,359	,721
	E_Childcare_14_8_2_without0=1.0	,338	,362	,133	,933	,355
	E_Childcare_14_8_2_without0=3.0	,151	,227	,095	,666	,508

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,050	,126		,396	,693
	E_Development_14_9_2_without0=1.0	,379	,197	,246	1,922	,059
	E_Development_14_9_2_without0=3.0	,110	,244	,057	,450	,654

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,149	,136		1,097	,277
	E_Accident_14_10_2_without0=1.0	,007	,249	,004	,029	,977
	E_Accident_14_10_2_without0=3.0	,143	,224	,088	,639	,525

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,057	,150		,384	,703
	E_Death_14_11_2_without0=1.0	,179	,246	,102	,730	,468
	E_Death_14_11_2_without0=3.0	,383	,237	,225	1,616	,111

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,178	,136		1,313	,194
	E_Insurance_14_12_2_without0=1.0	,142	,246	,078	,577	,566
	E_Insurance_14_12_2_without0=3.0	,088	,223	,053	,395	,694

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,290	,153		1,902	,062
	E_Shares_14_13_2_without0=1.0	-,161	,244	-,095	-,659	,513
	E_Shares_14_13_2_without0=3.0	-,254	,232	-,157	-1,094	,278

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,718^a	,516	,283	,66924152

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Digital_14_4_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Pension_14_7_2_without0=1.0

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12,901	13	,992	2,216	,039^b
	Residual	12,093	27	,448		
	Total	24,994	40			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Digital_14_4_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Pension_14_7_2_without0=1.0

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,477[a]	,227	-,145	,84576729

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Insurance_14_12_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,680	13	,437	,611	,824[b]
	Residual	19,314	27	,715		
	Total	24,994	40			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Insurance_14_12_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,256	,171		1,501	[illegible]
	E_Car_14_2_recoded=1.0	-,144	,273	-,067	-,528	,599
	E_Car_14_2_recoded=3.0	,325	,773	,053	,420	,676

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,070	,187		,374	,709
	E_Mobile_Work_14_2_2_without0=1.0	,188	,293	,083	,642	,523
	E_Mobile_Work_14_2_2_without0=3.0	,283	,434	,084	,652	,517

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,060	,180		-,332	,741
	E_Equipment_14_3_2_without0=1.0	,646	,300	,272	2,156	,035
	E_Equipment_14_3_2_without0=3.0	,121	,452	,034	,267	,790

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,113	,166		,682	,498
	E_Digital_14_4_2_without0=1.0	,212	,285	,092	,744	,459
	E_Digital_14_4_2_without0=3.0	-,265	,514	-,064	-,516	,608

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,029	,172		-,171	,865
	E_Flex_14_5_2_without0=1.0	,478	,268	,217	1,782	,079
	E_Flex_14_5_2_without0=3.0	,207	,563	,045	,369	,713

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,025	,176		-,144	,886
	E_Meals_14_6_2_without0=1.0	,556	,410	,180	1,357	,180
	E_Meals_14_6_2_without0=3.0	,357	,378	,125	,946	,348

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,086	,168		,513	,610
	E_Pension_14_7_2_without0=1.0	,129	,297	,057	,434	,666
	E_Pension_14_7_2_without0=3.0	,505	,360	,185	1,401	,166

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,006	,194		,031	,975
	E_Childcare_14_8_2_without0=1.0	,483	,427	,167	1,132	,263
	E_Childcare_14_8_2_without0=3.0	,346	,312	,164	1,110	,273

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,013	,178		,073	,942
	E_Development_14_9_2_without0=1.0	,434	,298	,185	1,453	,151
	E_Development_14_9_2_without0=3.0	-,034	,451	-,010	-,076	,939

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,138	,175		,793	,431
	E_Accident_14_10_2_without0=1.0	,498	,387	,169	1,289	,203
	E_Accident_14_10_2_without0=3.0	-,557	,387	-,189	-1,440	,155

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,082	,192		,427	,671
	E_Death_14_11_2_without0=1.0	-,092	,384	-,035	-,239	,812
	E_Death_14_11_2_without0=3.0	,065	,435	,022	,150	,881

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,124	,196		,633	,529
	E_Insurance_14_12_2_without0=1.0	,136	,374	,051	,363	,718
	E_Insurance_14_12_2_without0=3.0	-,225	,412	-,076	-,545	,588

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,024	,224		,107	,915
	E_Shares_14_13_2_without0=1.0	,085	,436	,030	,195	,846
	E_Shares_14_13_2_without0=3.0	-,097	,408	-,036	-,237	,814

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,531[a]	,282	-,107	1,12684593

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Insurance_14_12_2_without0=1.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,968	13	,921	,725	,723[b]
	Residual	30,475	24	1,270		
	Total	42,443	37			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Insurance_14_12_2_without0=1.0

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,525[a]	,276	-,072	1,10896135

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,698	12	,975	,793	,654[b]
	Residual	30,745	25	1,230		
	Total	42,443	37			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0

SPSS outcome for Tables 66 and 67:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,113	,899		-1,238	,221
	E_Car_14_1_recoded	-,394	,969	-,132	-,406	,686
	A_Car_16_1_Interact	,172	,365	,267	,470	,640
	A_Car_16_1_recoded	,204	,350	,246	,583	,562

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,541	1,260		-1,222	,227
	E_Mobile_Work_14_2_1_recoded	-,817	1,351	-,250	-,605	,548
	A_Flex_Mobile_Work_16_2_Interact	,138	,350	,188	,394	,695
	A_Flex_Mob_Work_16_2_recoded	,421	,323	,394	1,303	,198

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,257	,736		-3,068	,003
	E_Equipment_14_3_1_recoded	1,255	,941	,494	1,333	,188
	A_Equipment_16_3_Interact	-,204	,286	-,314	-,713	,479
	A_Equipment_16_3_recoded	,456	,233	,428	1,953	,056

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,163	1,125		-,145	,885
	E_Digital_14_4_1_recoded	-1,657	1,236	-,659	-1,340	,186
	A_Digital_16_4_Interact	,493	,344	,781	1,431	,158
	A_Digital_16_4_recoded	-,065	,312	-,063	-,209	,835

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,305	,894		-1,460	,150
	E_Flex_14_5_1_recoded	-,315	1,072	-,141	-,294	,770
	A_Flex_16_5_Interact	,095	,267	,188	,356	,723
	A_Flex_16_5_recoded	,236	,225	,253	1,051	,298

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,468	,567		-2,589	,013
	E_Meals_14_6_1_recoded	1,671	,763	,753	2,190	,033
	A_Meals_16_6_Interact	-,443	,235	-,685	-1,883	,065
	A_Meals_16_6_recoded	,291	,168	,334	1,731	,090

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,847	,731		1,159	,252
	E_Pension_14_7_1_recoded	-2,767	,878	-1,143	-3,152	,003
	A_Pension_16_7_Interact	,662	,255	1,208	2,593	,012
	A_Pension_16_7_recoded	-,266	,223	-,311	-1,193	,238

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,398	,435		-,915	,364
	E_Childcare_14_8_1_recoded	-1,032	,800	-,444	-1,290	,203
	A_Childcare_16_8_Interact	,145	,231	,241	,630	,532
	A_Childcare_16_8_recoded	,071	,142	,089	,498	,621

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,913	,771		-1,183	,242
	E_Development_14_9_1_recoded	-,938	,890	-,329	-1,054	,297
	A_Development_16_9_Interact	,569	,272	,939	2,096	,041
	A_Development_16_9_recoded	-,116	,247	-,133	-,472	,639

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-2,175	,691		-3,148	,003
	E_Accident_14_10_1_recoded	,444	,858	,197	,517	,608
	A_Accident_16_10_Interact	-,009	,245	-,016	-,036	,971
	A_Accident_16_10_recoded	,448	,203	,476	2,202	,032

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-2,079	,514		-4,042	<,001
	E_Death_14_11_1_recoded	1,175	,697	,574	1,685	,099
	A_Death_16_11_Interact	-,414	,230	-,825	-1,799	,079
	A_Death_16_11_recoded	,650	,193	,847	3,369	,002

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,353	,574		-2,357	,023
	E_Insurance_14_12_1_recoded	,587	,883	,261	,665	,509
	A_Insurance_16_12_Interact	-,299	,281	-,515	-1,067	,292
	A_Insurance_16_12_recoded	,393	,210	,439	1,869	,068

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,728	,520		-1,401	,168
	E_Shares_14_13_1_recoded	-,839	,789	-,390	-1,064	,293
	A_Shares_16_13_Interact	,321	,251	,520	1,282	,206
	A_Shares_16_13_recoded	,099	,172	,108	,573	,570

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,831[a]	,690	,529	,73496147

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Flex_16_5_Interact, A_Childcare_16_8_Interact, A_Accident_16_10_Interact, A_Equipment_16_3_Interact, A_Death_16_11_Interact, A_Development_16_9_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30,055	13	2,312	4,280	<,001[b]
	Residual	13,504	25	,540		
	Total	43,559	38			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Meals_16_6_Interact, A_Pension_16_7_Interact, A_Flex_16_5_Interact, A_Childcare_16_8_Interact, A_Accident_16_10_Interact, A_Equipment_16_3_Interact, A_Death_16_11_Interact, A_Development_16_9_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-,083	,516		-,160	,873
	E_Car_14_1_recoded	-,678	,665	-,310	-1,019	,312
	A_Car_16_1_Interact	,297	,233	,582	1,274	,207
	A_Car_16_1_recoded	-,067	,204	-,093	-,326	,745

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,406	,877		-1,603	,114
	E_Mobile_Work_14_2_1_recoded	,767	,977	,354	,785	,435
	A_Flex_Mobile_Work_16_2_Interact	-,120	,229	-,249	-,522	,603
	A_Flex_Mob_Work_16_2_recoded	,293	,202	,377	1,449	,152

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,597	,646		-,923	,360
	E_Equipment_14_3_1_recoded	-,007	,931	-,004	-,008	,994
	A_Equipment_16_3_Interact	,034	,234	,072	,147	,884
	A_Equipment_16_3_recoded	,135	,168	,149	,806	,423

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,134	,931		-,143	,886
	E_Digital_14_4_1_recoded	-1,460	1,059	-,662	-1,379	,173
	A_Digital_16_4_Interact	,468	,246	,936	1,904	,062
	A_Digital_16_4_recoded	-,036	,212	-,040	-,172	,864

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,120	,844		-,142	,888
	E_Flex_14_5_1_recoded	-1,426	1,016	-,688	-1,403	,166
	A_Flex_16_5_Interact	,345	,254	,759	1,356	,180
	A_Flex_16_5_recoded	,033	,217	,037	,154	,878

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,099	,417		-,237	,813
	E_Meals_14_6_1_recoded	-,902	,577	-,466	-1,563	,123
	A_Meals_16_6_Interact	,332	,185	,641	1,793	,078
	A_Meals_16_6_recoded	,005	,143	,007	,035	,972

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,337	,523		-2,555	,013
	E_Pension_14_7_1_recoded	,040	,679	,021	,058	,954
	A_Pension_16_7_Interact	-,075	,187	-,165	-,399	,691
	A_Pension_16_7_recoded	,419	,151	,539	2,771	,007

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,460	,311		-1,477	,145
	E_Childcare_14_8_1_recoded	-,846	,648	-,441	-1,305	,197
	A_Childcare_16_8_Interact	,268	,176	,574	1,518	,134
	A_Childcare_16_8_recoded	,131	,104	,198	1,256	,214

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,480	,749		-,640	,524
	E_Development_14_9_1_recoded	-1,021	,927	-,539	-1,101	,275
	A_Development_16_9_Interact	,311	,234	,714	1,330	,189
	A_Development_16_9_recoded	,094	,193	,104	,487	,628

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,100	,474		-2,323	,024
	E_Accident_14_10_1_recoded	,301	,687	,164	,439	,662
	A_Accident_16_10_Interact	-,172	,192	-,398	-,894	,375
	A_Accident_16_10_recoded	,384	,147	,520	2,612	,011

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,655	,455		-1,440	,155
	E_Death_14_11_1_recoded	,904	,691	,503	1,308	,196
	A_Death_16_11_Interact	-,241	,189	-,551	-1,273	,208
	A_Death_16_11_recoded	,195	,135	,271	1,448	,153

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,624	,423		-1,475	,145
	E_Insurance_14_12_1_recoded	,237	1,007	,131	,235	,815
	A_Insurance_16_12_Interact	-,013	,253	-,030	-,050	,960
	A_Insurance_16_12_recoded	,167	,128	,211	1,301	,198

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,857	,385		-2,227	,030
	E_Shares_14_13_1_recoded	-,203	,805	-,112	-,252	,802
	A_Shares_16_13_Interact	,078	,217	,176	,361	,719
	A_Shares_16_13_recoded	,248	,124	,327	1,999	,050

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,529[a]	,280	,046	,93064487

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, A_Childcare_16_8_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,453	13	1,035	1,195	,318[b]
	Residual	34,644	40	,866		
	Total	48,097	53			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, A_Childcare_16_8_Interact

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,296	,400		-,740	,461
	E_Car_14_1_recoded	-,311	,492	-,160	-,631	,530
	A_Car_16_1_Interact	,086	,184	,189	,470	,640
	A_Car_16_1_recoded	,139	,166	,217	,840	,403

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,310	,417		-,744	,459
	E_Mobile_Work_14_2_1_recoded	-,453	,522	-,205	-,868	,387
	A_Flex_Mobile_Work_16_2_Interact	,260	,184	,563	1,412	,161
	A_Flex_Mob_Work_16_2_recoded	-,018	,168	-,028	-,107	,915

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,466	,326		-1,429	,157
	E_Equipment_14_3_1_recoded	,141	,513	,089	,274	,784
	A_Equipment_16_3_Interact	,032	,135	,087	,238	,813
	A_Equipment_16_3_recoded	,112	,094	,177	1,194	,236

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,951	,515		-3,786	<,001
	E_Digital_14_4_1_recoded	1,006	,675	,486	1,491	,140
	A_Digital_16_4_Interact	-,184	,182	-,386	-1,008	,316
	A_Digital_16_4_recoded	,472	,147	,525	3,203	,002

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,856	,451		-1,898	,061
	E_Flex_14_5_1_recoded	,031	,593	,017	,052	,959
	A_Flex_16_5_Interact	-,003	,165	-,007	-,018	,986
	A_Flex_16_5_recoded	,251	,136	,353	1,840	,069

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,000	,259		-,001	1,000
	E_Meals_14_6_1_recoded	-,995	,452	-,617	-2,201	,030
	A_Meals_16_6_Interact	,389	,137	,857	2,832	,006
	A_Meals_16_6_recoded	,003	,084	,005	,039	,969

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,017	,395		-2,572	,012
	E_Pension_14_7_1_recoded	,627	,548	,367	1,143	,256
	A_Pension_16_7_Interact	-,078	,154	-,194	-,507	,614
	A_Pension_16_7_recoded	,252	,121	,345	2,076	,041

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,093	,211		-,442	,660
	E_Childcare_14_8_1_recoded	-1,225	,647	-,674	-1,893	,062
	A_Childcare_16_8_Interact	,354	,163	,825	2,174	,032
	A_Childcare_16_8_recoded	,048	,071	,085	,671	,504

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,546	,463		-3,337	,001
	E_Development_14_9_1_recoded	,480	,591	,239	,812	,419
	A_Development_16_9_Interact	-,011	,152	-,026	-,075	,940
	A_Development_16_9_recoded	,336	,124	,433	2,700	,008

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,910	,383		-2,378	,020
	E_Accident_14_10_1_recoded	-,846	,610	-,524	-1,386	,169
	A_Accident_16_10_Interact	,197	,161	,505	1,220	,226
	A_Accident_16_10_recoded	,287	,110	,350	2,599	,011

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,110	,272		-,404	,687
	E_Death_14_11_1_recoded	-1,300	,612	-,795	-2,126	,036
	A_Death_16_11_Interact	,306	,160	,780	1,907	,060
	A_Death_16_11_recoded	,069	,088	,108	,780	,437

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,309	,309		-1,001	,319
	E_Insurance_14_12_1_recoded	-1,125	,576	-,700	-1,953	,054
	A_Insurance_16_12_Interact	,294	,162	,722	1,819	,072
	A_Insurance_16_12_recoded	,126	,101	,173	1,246	,216

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,382	,304		-1,259	,212
	E_Shares_14_13_1_recoded	-,307	,519	-,186	-,592	,555
	A_Shares_16_13_Interact	,143	,141	,351	1,019	,311
	A_Shares_16_13_recoded	,121	,091	,184	1,340	,184

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,569[a]	,324	,188	,61117652

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Digital_16_4_Interact, A_Flex_16_5_Interact, A_Accident_16_10_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Insurance_16_12_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,617	13	,894	2,392	,011[b]
	Residual	24,280	65	,374		
	Total	35,897	78			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Digital_16_4_Interact, A_Flex_16_5_Interact, A_Accident_16_10_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Insurance_16_12_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-,454	,439		-1,034	,303
	E_Car_14_1_recoded	-,173	,541	-,069	-,320	,750
	A_Car_16_1_Interact	,126	,179	,216	,706	,482
	A_Car_16_1_recoded	,120	,156	,153	,768	,444

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,211	,448		-,471	,639
	E_Mobile_Work_14_2_1_recoded	-,859	,586	-,338	-1,467	,146
	A_Flex_Mobile_Work_16_2_Interact	,283	,179	,508	1,578	,118
	A_Flex_Mob_Work_16_2_recoded	,038	,152	,048	,251	,803

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,407	,457		-,891	,375
	E_Equipment_14_3_1_recoded	-,995	,602	-,413	-1,653	,102
	A_Equipment_16_3_Interact	,364	,173	,666	2,102	,038
	A_Equipment_16_3_recoded	,052	,142	,061	,365	,716

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-2,945	,570		-5,166	<,001
	E_Digital_14_4_1_recoded	,696	,686	,246	1,015	,313
	A_Digital_16_4_Interact	-,068	,184	-,113	-,369	,713
	A_Digital_16_4_recoded	,679	,160	,660	4,236	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,003	,730		-1,374	,173
	E_Flex_14_5_1_recoded	-1,003	,877	-,385	-1,143	,256
	A_Flex_16_5_Interact	,325	,240	,599	1,353	,179
	A_Flex_16_5_recoded	,191	,213	,190	,898	,372

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,098	,307		-,319	,751
	E_Meals_14_6_1_recoded	-,490	,519	-,239	-,944	,348
	A_Meals_16_6_Interact	,194	,172	,331	1,128	,262
	A_Meals_16_6_recoded	,050	,117	,060	,428	,670

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,921	,439		-4,372	<,001
	E_Pension_14_7_1_recoded	,785	,585	,318	1,343	,182
	A_Pension_16_7_Interact	-,077	,160	-,143	-,480	,632
	A_Pension_16_7_recoded	,434	,130	,507	3,336	,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,224	,255		-,882	,380
	E_Childcare_14_8_1_recoded	-,924	,657	-,395	-1,406	,163
	A_Childcare_16_8_Interact	,209	,187	,339	1,118	,266
	A_Childcare_16_8_recoded	,124	,091	,167	1,367	,175

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-2,553	,659		-3,876	<,001
	E_Development_14_9_1_recoded	,243	,793	,081	,306	,760
	A_Development_16_9_Interact	-,023	,208	-,036	-,111	,912
	A_Development_16_9_recoded	,637	,179	,585	3,566	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,273	,309		-,883	,379
	E_Accident_14_10_1_recoded	-,921	,630	-,441	-1,461	,147
	A_Accident_16_10_Interact	,282	,167	,557	1,685	,095
	A_Accident_16_10_recoded	,104	,096	,135	1,081	,282

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,565	,289		-1,955	,053
	E_Death_14_11_1_recoded	-,821	,622	-,388	-1,319	,190
	A_Death_16_11_Interact	,163	,172	,303	,949	,345
	A_Death_16_11_recoded	,245	,094	,310	2,597	,011

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,692	,294		-2,355	,021
	E_Insurance_14_12_1_recoded	-1,009	,642	-,475	-1,571	,119
	A_Insurance_16_12_Interact	,258	,169	,496	1,527	,130
	A_Insurance_16_12_recoded	,239	,090	,307	2,669	,009

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,524	,271		-1,934	,056
	E_Shares_14_13_1_recoded	,352	,649	,162	,543	,588
	A_Shares_16_13_Interact	-,078	,188	-,133	-,415	,679
	A_Shares_16_13_recoded	,204	,094	,258	2,172	,032

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,719[a]	,516	,430	,77721339

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Death_16_11_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Equipment_16_3_Interact, A_Childcare_16_8_Interact, A_Insurance_16_12_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Accident_16_10_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47,075	13	3,621	5,995	<,001[b]
	Residual	44,096	73	,604		
	Total	91,171	86			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Death_16_11_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Equipment_16_3_Interact, A_Childcare_16_8_Interact, A_Insurance_16_12_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Accident_16_10_Interact

SPSS outcome for Tables 68 to 71:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,200	,152		1,314	,194
	E_Car_14_1_recoded	,185	,166	,142	1,111	,271
2	(Constant)	,146	,154		,944	,349
	E_Car_14_1_recoded	,213	,165	,164	1,289	,202
	REGR factor score 1 for analysis 1	-,087	,055	-,201	-1,579	,120

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,375	,169		2,222	,030
	E_Mobile_Work_14_2_1_recoded	-,055	,182	-,040	-,303	,763
2	(Constant)	,379	,165		2,290	,026
	E_Mobile_Work_14_2_1_recoded	-,103	,180	-,076	-,574	,568
	REGR factor score 1 for analysis 1	-,100	,055	-,241	-1,826	,073

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,467	,123		3,799	<,001
	E_Equipment_14_3_1_recoded	-,174	,144	-,163	-1,212	,231
2	(Constant)	,391	,134		2,915	,005
	E_Equipment_14_3_1_recoded	-,109	,150	-,102	-,728	,470
	REGR factor score 1 for analysis 1	-,078	,058	-,190	-1,350	,183

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,438	,119		3,663	<,001
	E_Digital_14_4_1_recoded	-,135	,140	-,127	-,966	,338
2	(Constant)	,402	,120		3,362	,001
	E_Digital_14_4_1_recoded	-,133	,138	-,125	-,964	,339
	REGR factor score 1 for analysis 1	-,091	,055	-,215	-1,664	,102

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,294	,115		2,564	,013
	E_Flex_14_5_1_recoded	,031	,137	,030	,226	,822
2	(Constant)	,262	,117		2,247	,029
	E_Flex_14_5_1_recoded	,041	,136	,040	,302	,764
	REGR factor score 1 for analysis 1	-,077	,059	-,175	-1,307	,197

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,474	,102		4,631	<,001
	E_Meals_14_6_1_recoded	-,274	,127	-,286	-2,154	,036
2	(Constant)	,431	,107		4,026	<,001
	E_Meals_14_6_1_recoded	-,249	,128	-,261	-1,953	,056
	REGR factor score 1 for analysis 1	-,074	,057	-,173	-1,295	,201

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,400	,118		3,385	,001
	E_Pension_14_7_1_recoded	-,150	,139	-,147	-1,083	,284
2	(Constant)	,395	,115		3,417	,001
	E_Pension_14_7_1_recoded	-,194	,137	-,191	-1,415	,163
	REGR factor score 1 for analysis 1	-,108	,058	-,253	-1,878	,066

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,182	,077		2,364	,022
	E_Childcare_14_8_1_recoded	,342	,123	,359	2,773	,008
2	(Constant)	,158	,077		2,062	,044
	E_Childcare_14_8_1_recoded	,307	,123	,322	2,502	,016
	REGR factor score 1 for analysis 1	-,088	,052	-,220	-1,708	,094

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,400	,145		2,752	,008
	E_Development_14_9_1_recoded	-,133	,161	-,113	-,830	,410
2	(Constant)	,304	,159		1,912	,061
	E_Development_14_9_1_recoded	-,053	,169	-,045	-,315	,754
	REGR factor score 1 for analysis 1	-,088	,061	-,205	-1,433	,158

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,353	,112		3,138	,003
	E_Accident_14_10_1_recoded	-,083	,136	-,084	-,609	,545
2	(Constant)	,284	,121		2,360	,022
	E_Accident_14_10_1_recoded	-,029	,139	-,029	-,208	,836
	REGR factor score 1 for analysis 1	-,089	,061	-,209	-1,477	,146

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,421	,106		3,969	<,001
	E_Death_14_11_1_recoded	-,179	,133	-,186	-1,341	,186
2	(Constant)	,358	,111		3,235	,002
	E_Death_14_11_1_recoded	-,130	,134	-,136	-,972	,336
	REGR factor score 1 for analysis 1	-,107	,063	-,237	-1,695	,096

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,474	,104		4,560	<,001
	E_Insurance_14_12_1_recoded	-,262	,130	-,273	-2,006	,050
2	(Constant)	,442	,104		4,241	<,001
	E_Insurance_14_12_1_recoded	-,266	,128	-,277	-2,069	,044
	REGR factor score 1 for analysis 1	-,091	,057	-,214	-1,595	,117

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,333	,103		3,249	,002
	E_Shares_14_13_1_recoded	-,043	,133	-,046	-,324	,748
2	(Constant)	,288	,105		2,740	,009
	E_Shares_14_13_1_recoded	-,023	,131	-,025	-,176	,861
	REGR factor score 1 for analysis 1	-,096	,060	-,223	-1,595	,117

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,656[a]	,430	,192	,42864
2	,658[b]	,433	,169	,43457

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Flex_14_5_1_recoded, E_Accident_14_10_1_recoded, E_Meals_14_6_1_recoded, E_Development_14_9_1_recoded

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Flex_14_5_1_recoded, E_Accident_14_10_1_recoded, E_Meals_14_6_1_recoded, E_Development_14_9_1_recoded, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4,304	13	,331	1,802	,088[b]
	Residual	5,696	31	,184		
	Total	10,000	44			
2	Regression	4,335	14	,310	1,639	,125[c]
	Residual	5,665	30	,189		
	Total	10,000	44			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Flex_14_5_1_recoded, E_Accident_14_10_1_recoded, E_Meals_14_6_1_recoded, E_Development_14_9_1_recoded

c. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Flex_14_5_1_recoded, E_Accident_14_10_1_recoded, E_Meals_14_6_1_recoded, E_Development_14_9_1_recoded, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,625	,273		2,293	,027
	NSB_Total	-,033	,030	-,167	-1,108	,274
2	(Constant)	,413	,291		1,420	,163
	NSB_Total	-,013	,031	-,067	-,429	,670
	REGR factor score 1 for analysis 1	-,123	,069	-,280	-1,783	,082

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,375	,125		3,007	,004
	E_Car_14_1_recoded	,045	,143	,039	,314	,755
2	(Constant)	,350	,124		2,823	,006
	E_Car_14_1_recoded	,074	,143	,064	,516	,607
	REGR factor score 1 for analysis 1	-,107	,065	-,203	-1,637	,107

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,750	,115		6,496	<,001
	E_Mobile_Work_14_2_1_recoded	-,442	,132	-,381	-3,350	,001
2	(Constant)	,737	,116		6,376	<,001
	E_Mobile_Work_14_2_1_recoded	-,426	,132	-,368	-3,225	,002
	REGR factor score 1 for analysis 1	-,074	,061	-,138	-1,211	,230

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,550	,109		5,049	<,001
	E_Equipment_14_3_1_recoded	-,217	,131	-,204	-1,655	,103
2	(Constant)	,544	,109		4,990	<,001
	E_Equipment_14_3_1_recoded	-,207	,131	-,195	-1,575	,120
	REGR factor score 1 for analysis 1	-,068	,065	-,129	-1,041	,302

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,563	,121		4,656	<,001
	E_Digital_14_4_1_recoded	-,236	,139	-,209	-1,696	,095
2	(Constant)	,545	,122		4,471	<,001
	E_Digital_14_4_1_recoded	-,212	,141	-,188	-1,508	,137
	REGR factor score 1 for analysis 1	-,068	,066	-,130	-1,039	,303

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,632	,109		5,807	<,001
	E_Flex_14_5_1_recoded	-,327	,129	-,304	-2,531	,014
2	(Constant)	,626	,109		5,747	<,001
	E_Flex_14_5_1_recoded	-,320	,130	-,297	-2,467	,016
	REGR factor score 1 for analysis 1	-,061	,064	-,115	-,954	,344

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,478	,102		4,670	<,001
	E_Meals_14_6_1_recoded	-,137	,128	-,135	-1,069	,289
2	(Constant)	,471	,102		4,615	<,001
	E_Meals_14_6_1_recoded	-,124	,128	-,122	-,970	,336
	REGR factor score 1 for analysis 1	-,084	,066	-,159	-1,266	,210

a. Dependent Variable: Intention_to_leave

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	,320	,098		3,256	,002
	E_Pension_14_7_1_recoded	,105	,125	,105	,838	,405
2	(Constant)	,323	,098		3,300	,002
	E_Pension_14_7_1_recoded	,101	,125	,101	,807	,423
	REGR factor score 1 for analysis 1	-,083	,066	-,157	-1,259	,213

a. Dependent Variable: Intention_to_leave

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	,390	,078		5,023	<,001
	E_Childcare_14_8_1_recoded	,026	,128	,026	,207	,837
2	(Constant)	,381	,078		4,906	<,001
	E_Childcare_14_8_1_recoded	,053	,129	,052	,412	,682
	REGR factor score 1 for analysis 1	-,085	,067	-,160	-1,263	,211

a. Dependent Variable: Intention_to_leave

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	,565	,100		5,676	<,001
	E_Development_14_9_1_recoded	-,273	,124	-,268	-2,191	,032
2	(Constant)	,555	,099		5,598	<,001
	E_Development_14_9_1_recoded	-,252	,125	-,248	-2,024	,047
	REGR factor score 1 for analysis 1	-,090	,067	-,165	-1,347	,183

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,360	,099		3,636	<,001
	E_Accident_14_10_1_recoded	,050	,127	,050	,396	,693
2	(Constant)	,366	,098		3,731	<,001
	E_Accident_14_10_1_recoded	,047	,125	,047	,377	,708
	REGR factor score 1 for analysis 1	-,106	,068	-,194	-1,550	,126

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,379	,092		4,111	<,001
	E_Death_14_11_1_recoded	,032	,126	,033	,258	,797
2	(Constant)	,375	,091		4,100	<,001
	E_Death_14_11_1_recoded	,045	,125	,046	,360	,720
	REGR factor score 1 for analysis 1	-,103	,069	-,188	-1,484	,143

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,371	,084		4,427	<,001
	E_Insurance_14_12_1_recoded	,057	,126	,058	,454	,651
2	(Constant)	,358	,083		4,321	<,001
	E_Insurance_14_12_1_recoded	,101	,126	,103	,803	,425
	REGR factor score 1 for analysis 1	-,124	,070	-,229	-1,784	,079

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,455	,086		5,292	<,001
	E_Shares_14_13_1_recoded	-,121	,124	-,124	-,974	,334
2	(Constant)	,443	,086		5,174	<,001
	E_Shares_14_13_1_recoded	-,090	,126	-,092	-,716	,477
	REGR factor score 1 for analysis 1	-,097	,069	-,179	-1,400	,167

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,656[a]	,430	,192	,42864
2	,658[b]	,433	,169	,43457

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Flex_14_5_1_recoded, E_Accident_14_10_1_recoded, E_Meals_14_6_1_recoded, E_Development_14_9_1_recoded

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Digital_14_4_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, E_Pension_14_7_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Flex_14_5_1_recoded, E_Accident_14_10_1_recoded, E_Meals_14_6_1_recoded, E_Development_14_9_1_recoded, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4,941	13	,380	1,840	,070[b]
	Residual	8,262	40	,207		
	Total	13,204	53			
2	Regression	4,965	14	,355	1,679	,101[c]
	Residual	8,239	39	,211		
	Total	13,204	53			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, A_Childcare_16_8_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, A_Childcare_16_8_Interact, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,657	,170		3,862	<,001
	NSB_Total	-,030	,020	-,193	-1,482	,144
2	(Constant)	,624	,170		3,664	<,001
	NSB_Total	-,025	,020	-,162	-1,238	,221
	REGR factor score 1 for analysis 1	-,099	,070	-,184	-1,411	,164

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,227	,096		2,370	,020
	E_Car_14_1_recoded	,060	,109	,057	,552	,582
2	(Constant)	,237	,096		2,469	,015
	E_Car_14_1_recoded	,061	,109	,058	,562	,576
	REGR factor score 1 for analysis 1	-,065	,054	-,125	-1,207	,231

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,267	,116		2,292	,024
	E_Mobile_Work_14_2_1_recoded	,008	,127	,007	,066	,948
2	(Constant)	,258	,116		2,215	,029
	E_Mobile_Work_14_2_1_recoded	,029	,128	,024	,229	,819
	REGR factor score 1 for analysis 1	-,062	,056	-,117	-1,120	,266

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,292	,090		3,233	,002
	E_Equipment_14_3_1_recoded	-,045	,105	-,045	-,432	,666
2	(Constant)	,292	,091		3,216	,002
	E_Equipment_14_3_1_recoded	-,044	,106	-,044	-,418	,677
	REGR factor score 1 for analysis 1	-,004	,063	-,008	-,071	,944

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,368	,102		3,597	<,001
	E_Digital_14_4_1_recoded	-,122	,114	-,109	-1,064	,290
2	(Constant)	,361	,103		3,521	<,001
	E_Digital_14_4_1_recoded	-,101	,116	-,091	-,875	,384
	REGR factor score 1 for analysis 1	-,056	,054	-,108	-1,039	,301

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,375	,091		4,140	<,001
	E_Flex_14_5_1_recoded	-,143	,105	-,141	-1,361	,177
2	(Constant)	,376	,091		4,149	<,001
	E_Flex_14_5_1_recoded	-,134	,106	-,133	-1,270	,208
	REGR factor score 1 for analysis 1	-,047	,054	-,090	-,859	,393

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,277	,065		4,263	<,001
	E_Meals_14_6_1_recoded	-,027	,091	-,030	-,291	,771
2	(Constant)	,281	,065		4,323	<,001
	E_Meals_14_6_1_recoded	-,018	,092	-,021	-,198	,843
	REGR factor score 1 for analysis 1	-,053	,054	-,101	-,973	,333

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,323	,080		4,038	<,001
	E_Pension_14_7_1_recoded	-,084	,098	-,090	-,866	,389
2	(Constant)	,317	,081		3,935	<,001
	E_Pension_14_7_1_recoded	-,067	,101	-,071	-,659	,511
	REGR factor score 1 for analysis 1	-,040	,057	-,076	-,703	,484

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,258	,055		4,658	<,001
	E_Childcare_14_8_1_recoded	,050	,104	,051	,482	,631
2	(Constant)	,262	,056		4,710	<,001
	E_Childcare_14_8_1_recoded	,060	,105	,061	,573	,568
	REGR factor score 1 for analysis 1	-,049	,056	-,092	-,870	,386

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,368	,101		3,634	<,001
	E_Development_14_9_1_recoded	-,132	,113	-,120	-1,161	,249
2	(Constant)	,355	,104		3,420	<,001
	E_Development_14_9_1_recoded	-,106	,120	-,097	-,887	,377
	REGR factor score 1 for analysis 1	-,038	,057	-,073	-,670	,505

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,213	,065		3,275	,001
	E_Accident_14_10_1_recoded	,114	,091	,128	1,251	,214
2	(Constant)	,221	,065		3,395	,001
	E_Accident_14_10_1_recoded	,119	,091	,134	1,313	,192
	REGR factor score 1 for analysis 1	-,068	,053	-,130	-1,269	,208

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,259	,061		4,231	<,001
	E_Death_14_11_1_recoded	,033	,093	,037	,358	,721
2	(Constant)	,271	,062		4,358	<,001
	E_Death_14_11_1_recoded	,025	,093	,028	,272	,786
	REGR factor score 1 for analysis 1	-,059	,055	-,111	-1,073	,286

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,271	,065		4,164	<,001
	E_Insurance_14_12_1_recoded	,006	,092	,006	,062	,950
2	(Constant)	,278	,065		4,261	<,001
	E_Insurance_14_12_1_recoded	,008	,092	,009	,090	,928
	REGR factor score 1 for analysis 1	-,061	,055	-,114	-1,100	,274

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,192	,060		3,181	,002
	E_Shares_14_13_1_recoded	,149	,091	,169	1,638	,105
2	(Constant)	,198	,060		3,299	,001
	E_Shares_14_13_1_recoded	,169	,091	,192	1,853	,067
	REGR factor score 1 for analysis 1	-,086	,054	-,165	-1,593	,115

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,367[a]	,135	-,022	,44999
2	,368[b]	,135	-,035	,45305

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Equipment_14_3_1_recoded, E_Meals_14_6_1_recoded, E_Car_14_1_recoded, E_Accident_14_10_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Insurance_14_12_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Equipment_14_3_1_recoded, E_Meals_14_6_1_recoded, E_Car_14_1_recoded, E_Accident_14_10_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Insurance_14_12_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,270	13	,175	,862	,595[b]
	Residual	14,579	72	,202		
	Total	16,849	85			
2	Regression	2,276	14	,163	,792	,674[c]
	Residual	14,573	71	,205		
	Total	16,849	85			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Equipment_14_3_1_recoded, E_Meals_14_6_1_recoded, E_Car_14_1_recoded, E_Accident_14_10_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Insurance_14_12_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded

c. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Equipment_14_3_1_recoded, E_Meals_14_6_1_recoded, E_Car_14_1_recoded, E_Accident_14_10_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Insurance_14_12_1_recoded, E_Childcare_14_8_1_recoded, E_Death_14_11_1_recoded, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,230	,134		1,720	,089
	NSB_Total	,005	,015	,032	,297	,767
2	(Constant)	,231	,135		1,715	,090
	NSB_Total	,005	,016	,036	,330	,742
	REGR factor score 1 for analysis 1	-,027	,066	-,045	-,410	,683

a. Dependent Variable: Intention_to_leave

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,391	,085		4,626	<,001
	E_Car_14_1_recoded	-,223	,096	-,223	-2,329	,022
2	(Constant)	,369	,079		4,649	<,001
	E_Car_14_1_recoded	-,170	,090	-,170	-1,885	,062
	REGR factor score 1 for analysis 1	-,142	,036	-,359	-3,972	<,001

a. Dependent Variable: Intention_to_leave

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,348	,085		4,094	<,001
	E_Mobile_Work_14_2_1_recoded	-,173	,096	-,176	-1,793	,076
2	(Constant)	,339	,079		4,316	<,001
	E_Mobile_Work_14_2_1_recoded	-,141	,089	-,143	-1,573	,119
	REGR factor score 1 for analysis 1	-,152	,036	-,389	-4,285	<,001

a. Dependent Variable: Intention_to_leave

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,458	,079		5,770	<,001
	E_Equipment_14_3_1_recoded	-,321	,091	-,331	-3,542	<,001
2	(Constant)	,423	,075		5,656	<,001
	E_Equipment_14_3_1_recoded	-,255	,086	-,263	-2,952	,004
	REGR factor score 1 for analysis 1	-,138	,035	-,352	-3,954	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,588	,091		6,468	<,001
	E_Digital_14_4_1_recoded	-,452	,099	-,409	-4,549	<,001
2	(Constant)	,509	,090		5,661	<,001
	E_Digital_14_4_1_recoded	-,341	,101	-,308	-3,386	,001
	REGR factor score 1 for analysis 1	-,118	,035	-,303	-3,327	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,421	,092		4,569	<,001
	E_Flex_14_5_1_recoded	-,254	,102	-,241	-2,493	,014
2	(Constant)	,385	,085		4,538	<,001
	E_Flex_14_5_1_recoded	-,182	,095	-,172	-1,914	,059
	REGR factor score 1 for analysis 1	-,163	,036	-,403	-4,486	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,240	,057		4,187	<,001
	E_Meals_14_6_1_recoded	-,070	,080	-,087	-,878	,382
2	(Constant)	,243	,053		4,616	<,001
	E_Meals_14_6_1_recoded	-,038	,074	-,047	-,519	,605
	REGR factor score 1 for analysis 1	-,156	,035	-,408	-4,468	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,292	,084		3,472	<,001
	E_Pension_14_7_1_recoded	-,102	,096	-,105	-1,061	,291
2	(Constant)	,196	,081		2,424	,017
	E_Pension_14_7_1_recoded	,045	,095	,046	,471	,639
	REGR factor score 1 for analysis 1	-,164	,039	-,417	-4,250	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,211	,047		4,451	<,001
	E_Childcare_14_8_1_recoded	,004	,091	,004	,041	,967
2	(Constant)	,233	,044		5,321	<,001
	E_Childcare_14_8_1_recoded	-,014	,084	-,015	-,164	,870
	REGR factor score 1 for analysis 1	-,158	,036	-,404	-4,428	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,333	,106		3,142	,002
	E_Development_14_9_1_recoded	-,140	,115	-,121	-1,221	,225
2	(Constant)	,280	,099		2,834	,006
	E_Development_14_9_1_recoded	-,057	,108	-,049	-,530	,597
	REGR factor score 1 for analysis 1	-,154	,036	-,395	-4,255	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,230	,053		4,353	<,001
	E_Accident_14_10_1_recoded	-,043	,082	-,052	-,530	,597
2	(Constant)	,230	,049		4,740	<,001
	E_Accident_14_10_1_recoded	-,001	,076	-,002	-,018	,986
	REGR factor score 1 for analysis 1	-,157	,036	-,403	-4,391	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,250	,053		4,705	<,001
	E_Death_14_11_1_recoded	-,087	,082	-,105	-1,060	,291
2	(Constant)	,267	,049		5,463	<,001
	E_Death_14_11_1_recoded	-,083	,075	-,100	-1,106	,271
	REGR factor score 1 for analysis 1	-,159	,036	-,406	-4,474	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,250	,051		4,905	<,001
	E_Insurance_14_12_1_recoded	-,104	,082	-,124	-1,271	,207
2	(Constant)	,253	,047		5,369	<,001
	E_Insurance_14_12_1_recoded	-,062	,076	-,074	-,813	,418
	REGR factor score 1 for analysis 1	-,154	,035	-,396	-4,354	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,183	,049		3,771	<,001
	E_Shares_14_13_1_recoded	,082	,085	,094	,957	,341
2	(Constant)	,186	,044		4,208	<,001
	E_Shares_14_13_1_recoded	,137	,078	,157	1,741	,085
	REGR factor score 1 for analysis 1	-,167	,035	-,429	-4,752	<,001

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,581[a]	,337	,230	,36752
2	,655[b]	,429	,328	,34333

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,503	13	,423	3,134	<,001[b]
	Residual	10,806	80	,135		
	Total	16,309	93			
2	Regression	6,996	14	,500	4,240	<,001[c]
	Residual	9,312	79	,118		
	Total	16,309	93			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded

c. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Digital_14_4_1_recoded, E_Flex_14_5_1_recoded, E_Death_14_11_1_recoded, E_Meals_14_6_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Pension_14_7_1_recoded, E_Development_14_9_1_recoded, E_Childcare_14_8_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,558	,122		4,587	<,001
	NSB_Total	-,042	,014	-,292	-2,927	,004
2	(Constant)	,454	,116		3,909	<,001
	NSB_Total	-,027	,014	-,189	-1,961	,053
	REGR factor score 1 for analysis 1	-,153	,039	-,379	-3,941	<,001

a. Dependent Variable: Intention_to_leave

SPSS outcome for Tables 72 to 79:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,071	,113		,630	,534
	E_Car_14_2_recoded=2.0	,345	,167	,370	2,067	,048
	E_Car_14_2_recoded=3.0	,529	,221	,428	2,390	,024
2	(Constant)	,085	,114		,748	,461
	E_Car_14_2_recoded=2.0	,307	,170	,329	1,800	,083
	E_Car_14_2_recoded=3.0	,326	,290	,264	1,126	,270
	REGR factor score 1 for analysis 1	-,094	,087	-,238	-1,080	,290

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,357	,128		2,789	,010
	E_Mobile_Work_14_2_2_without0=1.0	-,135	,205	-,135	-,659	,515
	E_Mobile_Work_14_2_2_without0=3.0	-,071	,222	-,066	-,322	,750
2	(Constant)	,314	,115		2,721	,011
	E_Mobile_Work_14_2_2_without0=1.0	-,094	,183	-,094	-,512	,613
	E_Mobile_Work_14_2_2_without0=3.0	-,143	,200	-,132	-,718	,479
	REGR factor score 1 for analysis 1	-,200	,071	-,487	-2,809	,009

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,267	,125		2,136	,042
	E_Equipment_14_3_2_without0=1.0	,019	,221	,018	,086	,932
	E_Equipment_14_3_2_without0=3.0	,162	,221	,150	,732	,471
2	(Constant)	,261	,113		2,307	,030
	E_Equipment_14_3_2_without0=1.0	,052	,201	,048	,260	,797
	E_Equipment_14_3_2_without0=3.0	-,086	,222	-,079	-,385	,704
	REGR factor score 1 for analysis 1	-,212	,082	-,514	-2,585	,016

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,200	,120		1,672	,107
	E_Digital_14_4_2_without0=2.0	,300	,203	,284	1,479	,152
	E_Digital_14_4_2_without0=3.0	,550	,261	,405	2,110	,045
2	(Constant)	,214	,109		1,958	,063
	E_Digital_14_4_2_without0=2.0	,306	,185	,289	1,650	,113
	E_Digital_14_4_2_without0=3.0	,168	,287	,124	,586	,563
	REGR factor score 1 for analysis 1	-,214	,089	-,493	-2,396	,025

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,308	,138		2,225	,036
	E_Flex_14_5_2_without0=1.0	,026	,216	,026	,119	,907
	E_Flex_14_5_2_without0=3.0	,092	,262	,076	,352	,728
2	(Constant)	,277	,125		2,214	,037
	E_Flex_14_5_2_without0=1.0	-,008	,195	-,008	-,041	,967
	E_Flex_14_5_2_without0=3.0	,010	,238	,008	,040	,968
	REGR factor score 1 for analysis 1	-,199	,077	-,476	-2,576	,017

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,556	,145		3,841	<,001
	E_Meals_14_6_2_without0=1.0	-,431	,211	-,447	-2,042	,054
	E_Meals_14_6_2_without0=3.0	-,413	,219	-,413	-1,887	,073
2	(Constant)	,462	,135		3,419	,003
	E_Meals_14_6_2_without0=1.0	-,399	,189	-,414	-2,107	,048
	E_Meals_14_6_2_without0=3.0	-,318	,200	-,318	-1,594	,127
	REGR factor score 1 for analysis 1	-,166	,067	-,441	-2,479	,022

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,364	,136		2,679	,013
	E_Pension_14_7_2_without0=1.0	-,253	,202	-,272	-1,248	,224
	E_Pension_14_7_2_without0=3.0	-,078	,218	-,078	-,358	,723
2	(Constant)	,251	,120		2,084	,048
	E_Pension_14_7_2_without0=1.0	-,140	,175	-,151	-,803	,430
	E_Pension_14_7_2_without0=3.0	-,023	,185	-,023	-,126	,900
	REGR factor score 1 for analysis 1	-,208	,065	-,552	-3,229	,004

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,222	,157		1,413	,174
	E_Childcare_14_8_2_without0=1.0	,153	,229	,165	,666	,513
	E_Childcare_14_8_2_without0=3.0	-,022	,263	-,021	-,084	,934
2	(Constant)	,204	,138		1,478	,157
	E_Childcare_14_8_2_without0=1.0	,079	,203	,086	,391	,701
	E_Childcare_14_8_2_without0=3.0	-,072	,232	-,068	-,312	,759
	REGR factor score 1 for analysis 1	-,196	,076	-,518	-2,587	,019

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,182	,141		1,291	,209
	E_Development_14_9_2_without0=2.0	,118	,204	,125	,579	,568
	E_Development_14_9_2_without0=3.0	,318	,237	,290	1,342	,192
2	(Constant)	,154	,126		1,223	,234
	E_Development_14_9_2_without0=2.0	,073	,183	,077	,400	,693
	E_Development_14_9_2_without0=3.0	,252	,213	,230	1,185	,248
	REGR factor score 1 for analysis 1	-,189	,070	-,474	-2,679	,013

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,300	,149		2,010	,057
	E_Accident_14_10_2_without0=1.0	-,100	,211	-,109	-,474	,640
	E_Accident_14_10_2_without0=3.0	,100	,258	,089	,387	,703
2	(Constant)	,283	,132		2,155	,043
	E_Accident_14_10_2_without0=1.0	-,176	,188	-,192	-,937	,360
	E_Accident_14_10_2_without0=3.0	,018	,230	,016	,079	,938
	REGR factor score 1 for analysis 1	-,194	,072	-,510	-2,717	,013

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,273	,133		2,049	,054
	E_Death_14_11_2_without0=1.0	,156	,213	,163	,730	,474
	E_Death_14_11_2_without0=3.0	-,273	,238	-,256	-1,146	,265
2	(Constant)	,195	,123		1,588	,129
	E_Death_14_11_2_without0=1.0	,198	,192	,208	1,034	,314
	E_Death_14_11_2_without0=3.0	-,212	,214	-,200	-,992	,334
	REGR factor score 1 for analysis 1	-,168	,068	-,464	-2,455	,024

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,364	,135		2,685	,014
	E_Insurance_14_12_2_without0=1.0	-,221	,217	-,232	-1,017	,321
	E_Insurance_14_12_2_without0=3.0	-,197	,228	-,197	-,864	,397
2	(Constant)	,292	,123		2,383	,027
	E_Insurance_14_12_2_without0=1.0	-,187	,192	-,197	-,975	,341
	E_Insurance_14_12_2_without0=3.0	-,113	,204	-,113	-,552	,587
	REGR factor score 1 for analysis 1	-,184	,070	-,498	-2,631	,016

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,125	,167		,748	,462
	E_Shares_14_13_2_without0 =2.0	,304	,245	,292	1,241	,227
	E_Shares_14_13_2_without0 =3.0	,239	,220	,255	1,087	,288
2	(Constant)	,119	,151		,785	,441
	E_Shares_14_13_2_without0 =2.0	,225	,223	,216	1,007	,325
	E_Shares_14_13_2_without0 =3.0	,156	,201	,167	,774	,447
	REGR factor score 1 for analysis 1	-,182	,074	-,457	-2,479	,021

a. Dependent Variable: Intention_to_leave

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,857	12	,238	.	.[b]
	Residual	,000	1	,000		
	Total	2,857	13			
2	Regression	2,857	13	,220	.	.[c]
	Residual	,000	0	.		
	Total	2,857	13			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Death_14_11_2_without0=1.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Death_14_11_2_without0=1.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,429	7	,204	,857	,583[b]
	Residual	1,429	6	,238		
	Total	2,857	13			
2	Regression	1,770	8	,221	1,018	,517[c]
	Residual	1,087	5	,217		
	Total	2,857	13			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Development_14_9_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Equipment_14_3_2_without0=3.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Development_14_9_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,467	,132		3,533	,002
	E_Car_14_2_recoded=1.0	-,133	,198	-,133	-,673	,507
	E_Car_14_2_recoded=3.0	-,133	,324	-,082	-,412	,684
2	(Constant)	,459	,131		3,507	,002
	E_Car_14_2_recoded=1.0	-,040	,209	-,040	-,189	,851
	E_Car_14_2_recoded=3.0	,008	,339	,005	,023	,981
	REGR factor score 1 for analysis 1	-,148	,117	-,263	-1,273	,214

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,267	,119		2,250	,032
	E_Mobile_Work_14_2_2_without0=2.0	-,067	,187	-,064	-,356	,724
	E_Mobile_Work_14_2_2_without0=3.0	,400	,194	,369	2,066	,047
2	(Constant)	,286	,120		2,374	,024
	E_Mobile_Work_14_2_2_without0=2.0	-,073	,188	-,069	-,387	,702
	E_Mobile_Work_14_2_2_without0=3.0	,417	,195	,385	2,142	,040
	REGR factor score 1 for analysis 1	-,087	,091	-,158	-,950	,350

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,500	,123		4,061	<,001
	E_Equipment_14_3_2_without0=1.0	-,346	,177	-,365	-1,951	,061
	E_Equipment_14_3_2_without0=3.0	-,250	,261	-,179	-,957	,347
2	(Constant)	,502	,133		3,770	<,001
	E_Equipment_14_3_2_without0=1.0	-,348	,183	-,367	-1,896	,069
	E_Equipment_14_3_2_without0=3.0	-,251	,267	-,180	-,940	,355
	REGR factor score 1 for analysis 1	-,005	,102	-,009	-,051	,960

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,250	,107		2,335	,027
	E_Digital_14_4_2_without0=1.0	-,139	,178	-,135	-,778	,443
	E_Digital_14_4_2_without0=3.0	,464	,194	,414	2,393	,023
2	(Constant)	,235	,116		2,026	,052
	E_Digital_14_4_2_without0=1.0	-,135	,182	-,131	-,743	,463
	E_Digital_14_4_2_without0=3.0	,480	,202	,428	2,375	,025
	REGR factor score 1 for analysis 1	,033	,092	,060	,353	,727

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,400	,128		3,132	,004
	E_Flex_14_5_2_without0=1.0	-,150	,192	-,153	-,783	,440
	E_Flex_14_5_2_without0=3.0	,100	,278	,070	,359	,722
2	(Constant)	,417	,130		3,197	,004
	E_Flex_14_5_2_without0=1.0	-,107	,201	-,109	-,532	,599
	E_Flex_14_5_2_without0=3.0	,142	,285	,099	,498	,623
	REGR factor score 1 for analysis 1	-,108	,138	-,153	-,785	,440

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,294	,120		2,449	,021
	E_Meals_14_6_2_without0=1.0	,039	,235	,032	,167	,869
	E_Meals_14_6_2_without0=3.0	,206	,212	,188	,970	,340
2	(Constant)	,296	,123		2,417	,023
	E_Meals_14_6_2_without0=1.0	,054	,249	,045	,217	,830
	E_Meals_14_6_2_without0=3.0	,212	,218	,194	,973	,339
	REGR factor score 1 for analysis 1	-,023	,110	-,042	-,211	,834

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,417	,138		3,014	,006
	E_Pension_14_7_2_without0=1.0	-,292	,219	-,263	-1,334	,193
	E_Pension_14_7_2_without0=3.0	,183	,205	,176	,894	,379
2	(Constant)	,418	,141		2,967	,006
	E_Pension_14_7_2_without0=1.0	-,309	,236	-,279	-1,310	,202
	E_Pension_14_7_2_without0=3.0	,174	,213	,167	,816	,422
	REGR factor score 1 for analysis 1	,024	,109	,043	,221	,827

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,333	,131		2,538	,018
	E_Childcare_14_8_2_without 0=1.0	,167	,286	,123	,582	,566
	E_Childcare_14_8_2_without 0=3.0	,042	,223	,039	,187	,853
2	(Constant)	,333	,134		2,486	,021
	E_Childcare_14_8_2_without 0=1.0	,175	,311	,129	,561	,580
	E_Childcare_14_8_2_without 0=3.0	,045	,233	,043	,195	,847
	REGR factor score 1 for analysis 1	-,009	,120	-,017	-,075	,941

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,385	,134		2,863	,008
	E_Development_14_9_2_without0=2.0	-,242	,227	-,217	-1,065	,296
	E_Development_14_9_2_without0=3.0	,015	,204	,015	,076	,940
2	(Constant)	,417	,150		2,783	,010
	E_Development_14_9_2_without0=2.0	-,288	,246	-,258	-1,167	,254
	E_Development_14_9_2_without0=3.0	-,001	,209	-,001	-,005	,996
	REGR factor score 1 for analysis 1	-,057	,110	-,106	-,519	,608

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,357	,135		2,638	,014
	E_Accident_14_10_2_without0=1.0	,043	,264	,034	,162	,872
	E_Accident_14_10_2_without0=3.0	-,024	,216	-,023	-,110	,913
2	(Constant)	,384	,140		2,745	,011
	E_Accident_14_10_2_without0=1.0	,157	,298	,125	,527	,603
	E_Accident_14_10_2_without0=3.0	-,023	,218	-,023	-,106	,916
	REGR factor score 1 for analysis 1	-,131	,156	-,192	-,843	,408

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,462	,138		3,345	,003
	E_Death_14_11_2_without0=1.0	-,087	,224	-,082	-,387	,702
	E_Death_14_11_2_without0=3.0	-,295	,246	-,254	-1,201	,241
2	(Constant)	,464	,145		3,203	,004
	E_Death_14_11_2_without0=1.0	-,083	,233	-,078	-,354	,726
	E_Death_14_11_2_without0=3.0	-,292	,253	-,251	-1,152	,261
	REGR factor score 1 for analysis 1	-,012	,145	-,017	-,082	,935

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,444	,163		2,731	,012
	E_Insurance_14_12_2_without0=1.0	-,278	,257	-,245	-1,079	,291
	E_Insurance_14_12_2_without0=3.0	-,111	,215	-,117	-,516	,611
2	(Constant)	,456	,177		2,570	,017
	E_Insurance_14_12_2_without0=1.0	-,278	,263	-,245	-1,057	,302
	E_Insurance_14_12_2_without0=3.0	-,113	,220	-,119	-,514	,612
	REGR factor score 1 for analysis 1	-,025	,139	-,037	-,180	,859

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,250	,175		1,426	,167
	E_Shares_14_13_2_without0=1.0	,036	,257	,033	,139	,891
	E_Shares_14_13_2_without0=3.0	,295	,230	,300	1,282	,213
2	(Constant)	,264	,184		1,434	,166
	E_Shares_14_13_2_without0=1.0	,043	,263	,039	,162	,873
	E_Shares_14_13_2_without0=3.0	,300	,236	,305	1,275	,216
	REGR factor score 1 for analysis 1	-,046	,143	-,066	-,322	,750

a. Dependent Variable: Intention_to_leave

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,651	13	,204	,701	,721[b]
	Residual	1,455	5	,291		
	Total	4,105	18			
2	Regression	2,737	14	,196	,572	,805[c]
	Residual	1,368	4	,342		
	Total	4,105	18			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Meals_14_6_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Meals_14_6_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,762	13	,289	4,213	,061[b]
	Residual	,343	5	,069		
	Total	4,105	18			
2	Regression	3,768	14	,269	3,195	,135[c]
	Residual	,337	4	,084		
	Total	4,105	18			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Childcare_14_8_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Childcare_14_8_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,412	,078		5,267	<,001
	E_Car_14_2_recoded=1.0	-,212	,120	-,224	-1,763	,083
	E_Car_14_2_recoded=3.0	-,269	,189	-,180	-1,421	,160
2	(Constant)	,403	,079		5,086	<,001
	E_Car_14_2_recoded=1.0	-,215	,121	-,227	-1,786	,079
	E_Car_14_2_recoded=3.0	-,291	,192	-,195	-1,517	,134
	REGR factor score 1 for analysis 1	,060	,078	,095	,765	,447

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,227	,067		3,393	,001
	E_Mobile_Work_14_2_2_without0=1.0	,023	,130	,021	,175	,861
	E_Mobile_Work_14_2_2_without0=3.0	,273	,156	,215	1,752	,084
2	(Constant)	,220	,068		3,214	,002
	E_Mobile_Work_14_2_2_without0=1.0	,017	,131	,016	,126	,900
	E_Mobile_Work_14_2_2_without0=3.0	,275	,156	,216	1,757	,083
	REGR factor score 1 for analysis 1	,042	,074	,069	,573	,569

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,371	,077		4,848	<,001
	E_Equipment_14_3_2_without0=1.0	-,181	,125	-,184	-1,446	,153
	E_Equipment_14_3_2_without0=3.0	-,157	,143	-,139	-1,096	,277
2	(Constant)	,364	,079		4,628	<,001
	E_Equipment_14_3_2_without0=1.0	-,179	,126	-,182	-1,424	,159
	E_Equipment_14_3_2_without0=3.0	-,155	,144	-,137	-1,076	,286
	REGR factor score 1 for analysis 1	,034	,074	,056	,461	,646

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,400	,075		5,306	<,001
	E_Digital_14_4_2_without0=1.0	-,208	,115	-,222	-1,799	,077
	E_Digital_14_4_2_without0=3.0	-,289	,167	-,214	-1,733	,088
2	(Constant)	,392	,077		5,101	<,001
	E_Digital_14_4_2_without0=1.0	-,213	,116	-,228	-1,833	,071
	E_Digital_14_4_2_without0=3.0	-,284	,168	-,211	-1,696	,095
	REGR factor score 1 for analysis 1	,048	,075	,077	,643	,522

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,273	,081		3,378	,001
	E_Flex_14_5_2_without0=1.0	,007	,123	,008	,059	,953
	E_Flex_14_5_2_without0=3.0	,127	,167	,099	,760	,450
2	(Constant)	,268	,082		3,271	,002
	E_Flex_14_5_2_without0=1.0	,001	,124	,001	,008	,993
	E_Flex_14_5_2_without0=3.0	,122	,169	,095	,720	,474
	REGR factor score 1 for analysis 1	,039	,080	,061	,485	,630

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,375	,093		4,025	<,001
	E_Meals_14_6_2_without0=1.0	-,114	,133	-,122	-,857	,395
	E_Meals_14_6_2_without0=3.0	-,188	,147	-,181	-1,273	,208
2	(Constant)	,374	,094		3,996	<,001
	E_Meals_14_6_2_without0=1.0	-,133	,137	-,142	-,974	,334
	E_Meals_14_6_2_without0=3.0	-,196	,149	-,189	-1,320	,192
	REGR factor score 1 for analysis 1	,055	,082	,088	,677	,501

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,333	,072		4,650	<,001
	E_Pension_14_7_2_without0 =1.0	-,021	,133	-,020	-,157	,876
	E_Pension_14_7_2_without0 =3.0	-,256	,143	-,225	-1,788	,078
2	(Constant)	,325	,075		4,353	<,001
	E_Pension_14_7_2_without0 =1.0	-,026	,134	-,025	-,196	,845
	E_Pension_14_7_2_without0 =3.0	-,248	,145	-,217	-1,705	,093
	REGR factor score 1 for analysis 1	,034	,075	,056	,455	,650

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,296	,093		3,178	,002
	E_Childcare_14_8_2_without 0=1.0	,037	,219	,024	,169	,866
	E_Childcare_14_8_2_without 0=3.0	,095	,137	,099	,691	,493
2	(Constant)	,294	,094		3,126	,003
	E_Childcare_14_8_2_without 0=1.0	,021	,222	,014	,095	,925
	E_Childcare_14_8_2_without 0=3.0	,088	,139	,091	,632	,530
	REGR factor score 1 for analysis 1	,047	,084	,079	,568	,572

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,333	,080		4,145	<,001
	E_Development_14_9_2_without0=1.0	-,029	,125	-,030	-,231	,818
	E_Development_14_9_2_without0=3.0	-,167	,156	-,139	-1,070	,288
2	(Constant)	,331	,081		4,090	<,001
	E_Development_14_9_2_without0=1.0	-,048	,130	-,050	-,371	,712
	E_Development_14_9_2_without0=3.0	-,172	,157	-,144	-1,099	,276
	REGR factor score 1 for analysis 1	,051	,079	,081	,637	,526

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,387	,083		4,672	<,001
	E_Accident_14_10_2_without0=1.0	-,310	,152	-,270	-2,035	,046
	E_Accident_14_10_2_without0=3.0	,002	,137	,002	,013	,990
2	(Constant)	,380	,084		4,515	<,001
	E_Accident_14_10_2_without0=1.0	-,311	,153	-,270	-2,026	,047
	E_Accident_14_10_2_without0=3.0	-,005	,138	-,005	-,037	,971
	REGR factor score 1 for analysis 1	,048	,080	,076	,601	,550

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,296	,091		3,244	,002
	E_Death_14_11_2_without0=1.0	,016	,150	,015	,108	,914
	E_Death_14_11_2_without0=3.0	,037	,144	,036	,256	,799
2	(Constant)	,293	,092		3,191	,002
	E_Death_14_11_2_without0=1.0	,007	,151	,006	,045	,964
	E_Death_14_11_2_without0=3.0	,017	,148	,017	,114	,910
	REGR factor score 1 for analysis 1	,053	,080	,088	,654	,515

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,312	,082		3,828	<,001
	E_Insurance_14_12_2_without0=1.0	-,170	,148	-,151	-1,146	,256
	E_Insurance_14_12_2_without0=3.0	,109	,134	,107	,812	,420
2	(Constant)	,307	,083		3,689	<,001
	E_Insurance_14_12_2_without0=1.0	-,174	,149	-,155	-1,163	,250
	E_Insurance_14_12_2_without0=3.0	,106	,135	,105	,786	,435
	REGR factor score 1 for analysis 1	,028	,077	,046	,371	,712

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,440	,093		4,739	<,001
	E_Shares_14_13_2_without0=1.0	-,253	,149	-,240	-1,699	,095
	E_Shares_14_13_2_without0=3.0	-,177	,141	-,177	-1,252	,216
2	(Constant)	,435	,097		4,510	<,001
	E_Shares_14_13_2_without0=1.0	-,250	,150	-,238	-1,662	,102
	E_Shares_14_13_2_without0=3.0	-,173	,144	-,173	-1,201	,235
	REGR factor score 1 for analysis 1	,016	,081	,025	,191	,849

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,533[a]	,284	-,061	,49447
2	,533[b]	,284	-,101	,50379

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Digital_14_4_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Pension_14_7_2_without0=1.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Digital_14_4_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Pension_14_7_2_without0=1.0, REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,534[a]	,285	-,059	,49411
2	,535[b]	,286	-,098	,50308

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Insurance_14_12_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Insurance_14_12_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Death_14_11_2_without0=3.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,618	13	,201	,824	,633[b]
	Residual	6,601	27	,244		
	Total	9,220	40			
2	Regression	2,621	14	,187	,738	,720[c]
	Residual	6,599	26	,254		
	Total	9,220	40			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Digital_14_4_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Pension_14_7_2_without0=1.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Digital_14_4_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Pension_14_7_2_without0=1.0, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,205	,067		3,077	,003
	E_Car_14_2_recoded=1.0	,035	,107	,041	,327	,745
	E_Car_14_2_recoded=3.0	-,205	,302	-,086	-,680	,499
2	(Constant)	,245	,063		3,910	<,001
	E_Car_14_2_recoded=1.0	,012	,099	,015	,125	,901
	E_Car_14_2_recoded=3.0	-,154	,279	-,065	-,553	,582
	REGR factor score 1 for analysis 1	-,156	,045	-,399	-3,433	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,200	,070		2,857	,006
	E_Mobile_Work_14_2_2_without0=1.0	,050	,110	,059	,456	,650
	E_Mobile_Work_14_2_2_without0=3.0	-,075	,162	-,060	-,462	,646
2	(Constant)	,213	,062		3,444	,001
	E_Mobile_Work_14_2_2_without0=1.0	,084	,097	,099	,868	,389
	E_Mobile_Work_14_2_2_without0=3.0	-,024	,143	-,019	-,165	,869
	REGR factor score 1 for analysis 1	-,182	,041	-,485	-4,404	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,216	,068		3,187	,002
	E_Equipment_14_3_2_without0=1.0	-,073	,113	-,083	-,651	,518
	E_Equipment_14_3_2_without0=3.0	,212	,170	,160	1,249	,216
2	(Constant)	,206	,060		3,410	,001
	E_Equipment_14_3_2_without0=1.0	,042	,104	,048	,403	,688
	E_Equipment_14_3_2_without0=3.0	,234	,151	,176	1,548	,127
	REGR factor score 1 for analysis 1	-,178	,042	-,482	-4,203	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,186	,063		2,935	,005
	E_Digital_14_4_2_without0=1.0	,041	,109	,047	,378	,706
	E_Digital_14_4_2_without0=3.0	,214	,196	,134	1,089	,280
2	(Constant)	,206	,057		3,624	<,001
	E_Digital_14_4_2_without0=1.0	,079	,098	,089	,804	,424
	E_Digital_14_4_2_without0=3.0	,167	,176	,105	,951	,345
	REGR factor score 1 for analysis 1	-,176	,042	-,461	-4,228	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,205	,065		3,136	,003
	E_Flex_14_5_2_without0=1.0	-,020	,102	-,024	-,195	,846
	E_Flex_14_5_2_without0=3.0	,045	,214	,026	,209	,835
2	(Constant)	,200	,058		3,450	<,001
	E_Flex_14_5_2_without0=1.0	,067	,093	,082	,725	,471
	E_Flex_14_5_2_without0=3.0	,083	,190	,048	,435	,665
	REGR factor score 1 for analysis 1	-,182	,041	-,489	-4,421	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,250	,068		3,651	<,001
	E_Meals_14_6_2_without0=1.0	-,028	,160	-,023	-,174	,863
	E_Meals_14_6_2_without0=3.0	-,068	,147	-,062	-,462	,646
2	(Constant)	,245	,060		4,059	<,001
	E_Meals_14_6_2_without0=1.0	,077	,143	,065	,541	,591
	E_Meals_14_6_2_without0=3.0	,000	,131	,000	-,004	,997
	REGR factor score 1 for analysis 1	-,189	,046	-,494	-4,155	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,250	,070		3,566	<,001
	E_Pension_14_7_2_without0 =1.0	-,132	,124	-,141	-1,069	,289
	E_Pension_14_7_2_without0 =3.0	,050	,150	,044	,333	,741
2	(Constant)	,267	,063		4,235	<,001
	E_Pension_14_7_2_without0 =1.0	-,108	,111	-,115	-,970	,336
	E_Pension_14_7_2_without0 =3.0	,147	,137	,129	1,073	,288
	REGR factor score 1 for analysis 1	-,192	,048	-,461	-3,973	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,296	,083		3,564	<,001
	E_Childcare_14_8_2_without 0=1.0	-,153	,183	-,124	-,837	,406
	E_Childcare_14_8_2_without 0=3.0	-,120	,134	-,133	-,896	,375
2	(Constant)	,297	,078		3,822	<,001
	E_Childcare_14_8_2_without 0=1.0	-,075	,174	-,061	-,432	,668
	E_Childcare_14_8_2_without 0=3.0	-,064	,127	-,071	-,503	,617
	REGR factor score 1 for analysis 1	-,162	,058	-,381	-2,798	,007

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,211	,069		3,069	,003
	E_Development_14_9_2_without0=1.0	-,020	,115	-,022	-,174	,862
	E_Development_14_9_2_without0=3.0	,218	,174	,160	1,254	,215
2	(Constant)	,213	,061		3,476	<,001
	E_Development_14_9_2_without0=1.0	,058	,104	,064	,552	,583
	E_Development_14_9_2_without0=3.0	,212	,155	,156	1,365	,177
	REGR factor score 1 for analysis 1	-,179	,043	-,467	-4,134	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,179	,068		2,621	,011
	E_Accident_14_10_2_without0=1.0	,121	,152	,106	,795	,430
	E_Accident_14_10_2_without0=3.0	,221	,152	,194	1,455	,151
2	(Constant)	,207	,060		3,431	,001
	E_Accident_14_10_2_without0=1.0	,218	,135	,192	1,621	,111
	E_Accident_14_10_2_without0=3.0	,112	,135	,098	,826	,412
	REGR factor score 1 for analysis 1	-,196	,046	-,509	-4,273	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,152	,074		2,049	,046
	E_Death_14_11_2_without0 =1.0	,303	,148	,286	2,049	,046
	E_Death_14_11_2_without0 =3.0	,223	,167	,186	1,335	,188
2	(Constant)	,165	,067		2,464	,017
	E_Death_14_11_2_without0 =1.0	,287	,134	,271	2,143	,037
	E_Death_14_11_2_without0 =3.0	,235	,152	,195	1,546	,129
	REGR factor score 1 for analysis 1	-,170	,050	-,421	-3,414	,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,235	,076		3,108	,003
	E_Insurance_14_12_2_witho ut0=1.0	-,005	,144	-,004	-,031	,975
	E_Insurance_14_12_2_witho ut0=3.0	,065	,159	,057	,407	,685
2	(Constant)	,259	,067		3,861	<,001
	E_Insurance_14_12_2_witho ut0=1.0	,021	,127	,020	,165	,870
	E_Insurance_14_12_2_witho ut0=3.0	,023	,140	,020	,161	,873
	REGR factor score 1 for analysis 1	-,188	,046	-,489	-4,062	<,001

a. Dependent Variable: Intention_to_leave

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,286	,086		3,314	,002
	E_Shares_14_13_2_without0=1.0	,114	,168	,102	,680	,500
	E_Shares_14_13_2_without0=3.0	-,119	,157	-,113	-,756	,453
2	(Constant)	,290	,076		3,809	<,001
	E_Shares_14_13_2_without0=1.0	,130	,149	,116	,876	,385
	E_Shares_14_13_2_without0=3.0	-,137	,139	-,130	-,986	,329
	REGR factor score 1 for analysis 1	-,187	,050	-,479	-3,767	<,001

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,482[a]	,232	-,184	,51255
2	,602[b]	,362	-,026	,47725

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Insurance_14_12_2_without0=1.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,906	13	,147	,558	,863[b]
	Residual	6,305	24	,263		
	Total	8,211	37			
2	Regression	2,972	14	,212	,932	,542[c]
	Residual	5,239	23	,228		
	Total	8,211	37			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Insurance_14_12_2_without0=1.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,650[a]	,422	,144	,43571
2	,703[b]	,494	,220	,41592

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,464	12	,289	1,521	,182[b]
	Residual	4,746	25	,190		
	Total	8,211	37			
2	Regression	4,059	13	,312	1,805	,102[c]
	Residual	4,152	24	,173		
	Total	8,211	37			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0

c. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, REGR factor score 1 for analysis 1

SPSS outcome for Tables 80 to 83:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,143	,423		,337	,737
	E_Car_14_1_recoded	,514	,457	,395	1,124	,266
	A_Car_16_1_Interact	-,109	,172	-,386	-,633	,529
	A_Car_16_1_recoded	,024	,165	,065	,144	,886
2	(Constant)	,078	,429		,183	,856
	E_Car_14_1_recoded	,490	,458	,376	1,069	,290
	A_Car_16_1_Interact	-,099	,173	-,348	-,570	,571
	A_Car_16_1_recoded	,036	,165	,097	,215	,830
	REGR factor score 1 for analysis 1	-,058	,062	-,133	-,940	,351

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,079	,595		,133	,895
	E_Mobile_Work_14_2_1_recoded	,704	,640	,519	1,100	,276
	A_Flex_Mobile_Work_16_2_Interact	-,210	,166	-,687	-1,266	,211
	A_Flex_Mob_Work_16_2_recoded	,079	,152	,175	,518	,607
2	(Constant)	-,033	,602		-,055	,956
	E_Mobile_Work_14_2_1_recoded	,635	,642	,468	,990	,327
	A_Flex_Mobile_Work_16_2_Interact	-,197	,166	-,647	-1,192	,239
	A_Flex_Mob_Work_16_2_recoded	,110	,154	,243	,709	,481
	REGR factor score 1 for analysis 1	-,073	,065	-,175	-1,122	,267

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,622	,331		1,879	,066
	E_Equipment_14_3_1_recoded	-,657	,422	-,614	-1,557	,126
	A_Equipment_16_3_Interact	,150	,130	,552	1,155	,254
	A_Equipment_16_3_recoded	-,054	,107	-,123	-,505	,616
2	(Constant)	,409	,353		1,159	,252
	E_Equipment_14_3_1_recoded	-,539	,422	-,505	-1,277	,207
	A_Equipment_16_3_Interact	,132	,129	,486	1,027	,309
	A_Equipment_16_3_recoded	-,012	,109	-,028	-,112	,912
	REGR factor score 1 for analysis 1	-,095	,060	-,232	-1,579	,121

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4,441E-16	,494		,000	1,000
	E_Digital_14_4_1_recoded	,541	,543	,515	,995	,324
	A_Digital_16_4_Interact	-,199	,151	-,759	-1,318	,193
	A_Digital_16_4_recoded	,125	,137	,289	,913	,366
2	(Constant)	-,014	,489		-,028	,978
	E_Digital_14_4_1_recoded	,400	,547	,381	,731	,468
	A_Digital_16_4_Interact	-,158	,153	-,600	-1,033	,306
	A_Digital_16_4_recoded	,120	,136	,276	,880	,383
	REGR factor score 1 for analysis 1	-,084	,059	-,202	-1,418	,162

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,457	,433		1,055	,296
	E_Flex_14_5_1_recoded	-,176	,516	-,173	-,341	,734
	A_Flex_16_5_Interact	,057	,130	,248	,435	,666
	A_Flex_16_5_recoded	-,043	,111	-,103	-,390	,698
2	(Constant)	,349	,439		,796	,430
	E_Flex_14_5_1_recoded	-,202	,514	-,199	-,393	,696
	A_Flex_16_5_Interact	,064	,130	,281	,496	,622
	A_Flex_16_5_recoded	-,024	,111	-,057	-,214	,832
	REGR factor score 1 for analysis 1	-,082	,065	-,184	-1,263	,212

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,511	,240		2,129	,038
	E_Meals_14_6_1_recoded	-,386	,324	-,411	-1,192	,239
	A_Meals_16_6_Interact	,030	,100	,109	,299	,766
	A_Meals_16_6_recoded	-,012	,071	-,033	-,171	,865
2	(Constant)	,407	,254		1,599	,116
	E_Meals_14_6_1_recoded	-,266	,338	-,284	-,789	,434
	A_Meals_16_6_Interact	-,002	,103	-,007	-,018	,985
	A_Meals_16_6_recoded	,008	,073	,023	,116	,908
	REGR factor score 1 for analysis 1	-,071	,060	-,168	-1,189	,240

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,234	,337		-,695	,490
	E_Pension_14_7_1_recoded	,606	,404	,593	1,500	,140
	A_Pension_16_7_Interact	-,226	,117	-,975	-1,920	,061
	A_Pension_16_7_recoded	,192	,103	,534	1,877	,066
2	(Constant)	-,163	,339		-,481	,633
	E_Pension_14_7_1_recoded	,374	,439	,366	,853	,398
	A_Pension_16_7_Interact	-,170	,124	-,735	-1,371	,177
	A_Pension_16_7_recoded	,170	,103	,472	1,649	,106
	REGR factor score 1 for analysis 1	-,084	,064	-,199	-1,311	,196

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,074	,171		,434	,666
	E_Childcare_14_8_1_recoded	,655	,317	,690	2,066	,044
	A_Childcare_16_8_Interact	-,110	,093	-,437	-1,189	,240
	A_Childcare_16_8_recoded	,042	,056	,129	,749	,458
2	(Constant)	,031	,167		,187	,852
	E_Childcare_14_8_1_recoded	,546	,313	,576	1,746	,087
	A_Childcare_16_8_Interact	-,095	,090	-,379	-1,058	,295
	A_Childcare_16_8_recoded	,049	,054	,152	,909	,368
	REGR factor score 1 for analysis 1	-,108	,055	-,268	-1,973	,054

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,345	,404		,853	,398
	E_Development_14_9_1_recoded	,218	,467	,178	,467	,642
	A_Development_16_9_Interact	-,112	,142	-,431	-,789	,434
	A_Development_16_9_recoded	,034	,129	,092	,267	,791
2	(Constant)	,292	,412		,708	,482
	E_Development_14_9_1_recoded	,163	,474	,134	,345	,732
	A_Development_16_9_Interact	-,079	,149	-,304	-,531	,598
	A_Development_16_9_recoded	,028	,130	,074	,213	,832
	REGR factor score 1 for analysis 1	-,058	,074	-,136	-,782	,438

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,354	,329		4,112	<,001
	E_Accident_14_10_1_recoded	-1,412	,402	-1,436	-3,511	<,001
	A_Accident_16_10_Interact	,413	,118	1,720	3,506	<,001
	A_Accident_16_10_recoded	-,321	,100	-,785	-3,200	,002
2	(Constant)	1,136	,353		3,213	,002
	E_Accident_14_10_1_recoded	-1,363	,398	-1,386	-3,427	,001
	A_Accident_16_10_Interact	,410	,116	1,708	3,530	<,001
	A_Accident_16_10_recoded	-,275	,103	-,672	-2,666	,010
	REGR factor score 1 for analysis 1	-,098	,063	-,229	-1,564	,124

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,052	,269		3,909	<,001
	E_Death_14_11_1_recoded	-,931	,362	-,945	-2,572	,013
	A_Death_16_11_Interact	,272	,119	1,131	2,288	,027
	A_Death_16_11_recoded	-,235	,100	-,644	-2,362	,023
2	(Constant)	,805	,311		2,590	,013
	E_Death_14_11_1_recoded	-,788	,369	-,799	-2,135	,038
	A_Death_16_11_Interact	,223	,122	,926	1,832	,074
	A_Death_16_11_recoded	-,159	,110	-,435	-1,443	,156
	REGR factor score 1 for analysis 1	-,115	,075	-,243	-1,529	,133

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,496	,248		2,000	,052
	E_Insurance_14_12_1_recoded	-,169	,387	-,176	-,436	,665
	A_Insurance_16_12_Interact	-,009	,123	-,034	-,070	,944
	A_Insurance_16_12_recoded	-,021	,091	-,054	-,231	,818
2	(Constant)	,363	,258		1,404	,167
	E_Insurance_14_12_1_recoded	-,109	,382	-,114	-,285	,777
	A_Insurance_16_12_Interact	-,039	,123	-,154	-,316	,753
	A_Insurance_16_12_recoded	,018	,093	,045	,190	,850
	REGR factor score 1 for analysis 1	-,098	,063	-,233	-1,569	,124

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,483	,234		2,064	,044
	E_Shares_14_13_1_recoded	,174	,355	,185	,490	,626
	A_Shares_16_13_Interact	-,063	,113	-,235	-,561	,577
	A_Shares_16_13_recoded	-,055	,078	-,139	-,710	,481
2	(Constant)	,429	,238		1,804	,078
	E_Shares_14_13_1_recoded	,113	,358	,120	,317	,753
	A_Shares_16_13_Interact	-,040	,114	-,147	-,347	,730
	A_Shares_16_13_recoded	-,048	,078	-,122	-,620	,538
	REGR factor score 1 for analysis 1	-,073	,064	-,169	-1,138	,261

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,620[a]	,385	,052	,46820
2	,710[b]	,504	,203	,42930

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Meals_16_6_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Flex_16_5_Interact, A_Pension_16_7_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Digital_16_4_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Equipment_16_3_Interact

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Meals_16_6_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Flex_16_5_Interact, A_Pension_16_7_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Digital_16_4_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Equipment_16_3_Interact, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,292	13	,253	1,155	,366[b]
	Residual	5,261	24	,219		
	Total	8,553	37			
2	Regression	4,314	14	,308	1,672	,133[c]
	Residual	4,239	23	,184		
	Total	8,553	37			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Meals_16_6_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Flex_16_5_Interact, A_Pension_16_7_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Digital_16_4_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Equipment_16_3_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Meals_16_6_Interact, A_Car_16_1_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Flex_16_5_Interact, A_Pension_16_7_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Digital_16_4_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Equipment_16_3_Interact, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4,441E-16	,274		,000	1,000
	E_Car_14_1_recoded	,459	,353	,405	1,301	,198
	A_Car_16_1_Interact	-,179	,124	-,675	-1,444	,154
	A_Car_16_1_recoded	,167	,108	,447	1,537	,130
2	(Constant)	-,009	,271		-,032	,975
	E_Car_14_1_recoded	,388	,352	,342	1,104	,274
	A_Car_16_1_Interact	-,148	,124	-,558	-1,192	,238
	A_Car_16_1_recoded	,160	,107	,428	1,488	,142
	REGR factor score 1 for analysis 1	-,104	,068	-,201	-1,534	,130

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,596	,451		1,323	,191
	E_Mobile_Work_14_2_1_recoded	-,184	,502	-,159	-,367	,715
	A_Flex_Mobile_Work_16_2_Interact	-,063	,118	-,244	-,531	,597
	A_Flex_Mob_Work_16_2_recoded	,037	,104	,088	,353	,725
2	(Constant)	,494	,459		1,076	,286
	E_Mobile_Work_14_2_1_recoded	-,128	,503	-,111	-,255	,800
	A_Flex_Mobile_Work_16_2_Interact	-,071	,118	-,278	-,606	,547
	A_Flex_Mob_Work_16_2_recoded	,058	,105	,140	,551	,583
	REGR factor score 1 for analysis 1	-,073	,065	-,137	-1,132	,262

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,674	,330		2,043	,046
	E_Equipment_14_3_1_recoded	-,708	,475	-,670	-1,492	,141
	A_Equipment_16_3_Interact	,129	,119	,525	1,079	,285
	A_Equipment_16_3_recoded	-,041	,085	-,087	-,475	,637
2	(Constant)	,631	,332		1,902	,062
	E_Equipment_14_3_1_recoded	-,709	,474	-,670	-1,495	,140
	A_Equipment_16_3_Interact	,131	,119	,535	1,101	,276
	A_Equipment_16_3_recoded	-,031	,086	-,066	-,360	,720
	REGR factor score 1 for analysis 1	-,072	,066	-,139	-1,082	,284

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,441	,511		-,862	,392
	E_Digital_14_4_1_recoded	,721	,581	,632	1,240	,220
	A_Digital_16_4_Interact	-,215	,135	-,829	-1,589	,117
	A_Digital_16_4_recoded	,228	,116	,485	1,964	,054
2	(Constant)	-,453	,509		-,891	,377
	E_Digital_14_4_1_recoded	,588	,587	,515	1,001	,321
	A_Digital_16_4_Interact	-,172	,138	-,665	-1,242	,219
	A_Digital_16_4_recoded	,225	,116	,478	1,945	,057
	REGR factor score 1 for analysis 1	-,091	,071	-,176	-1,281	,205

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,069	,445		,155	,877
	E_Flex_14_5_1_recoded	,687	,536	,629	1,282	,205
	A_Flex_16_5_Interact	-,246	,134	-1,025	-1,832	,072
	A_Flex_16_5_recoded	,138	,114	,288	1,207	,232
2	(Constant)	,067	,449		,150	,882
	E_Flex_14_5_1_recoded	,666	,549	,610	1,212	,230
	A_Flex_16_5_Interact	-,240	,137	-1,003	-1,751	,085
	A_Flex_16_5_recoded	,138	,115	,289	1,201	,235
	REGR factor score 1 for analysis 1	-,015	,070	-,028	-,212	,833

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,062	,218		,283	,778
	E_Meals_14_6_1_recoded	-,083	,302	-,081	-,274	,785
	A_Meals_16_6_Interact	-,045	,097	-,167	-,468	,641
	A_Meals_16_6_recoded	,160	,075	,413	2,140	,036
2	(Constant)	,048	,212		,225	,823
	E_Meals_14_6_1_recoded	-,211	,299	-,207	-,705	,484
	A_Meals_16_6_Interact	,002	,096	,006	,018	,986
	A_Meals_16_6_recoded	,160	,072	,415	2,214	,031
	REGR factor score 1 for analysis 1	-,142	,065	-,270	-2,163	,035

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,028	,307		,092	,927
	E_Pension_14_7_1_recoded	,225	,398	,225	,565	,574
	A_Pension_16_7_Interact	-,043	,110	-,180	-,390	,698
	A_Pension_16_7_recoded	,089	,089	,218	1,004	,319
2	(Constant)	-,178	,314		-,566	,573
	E_Pension_14_7_1_recoded	,231	,387	,231	,596	,553
	A_Pension_16_7_Interact	-,054	,107	-,228	-,508	,613
	A_Pension_16_7_recoded	,153	,091	,375	1,679	,098
	REGR factor score 1 for analysis 1	-,154	,073	-,293	-2,112	,039

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,236	,177		1,331	,188
	E_Childcare_14_8_1_recoded	-,028	,369	-,027	-,074	,941
	A_Childcare_16_8_Interact	-,003	,101	-,010	-,026	,980
	A_Childcare_16_8_recoded	,057	,059	,164	,968	,337
2	(Constant)	,178	,177		1,001	,321
	E_Childcare_14_8_1_recoded	-,135	,368	-,133	-,367	,715
	A_Childcare_16_8_Interact	,031	,101	,127	,312	,756
	A_Childcare_16_8_recoded	,074	,059	,212	1,254	,215
	REGR factor score 1 for analysis 1	-,127	,072	-,240	-1,772	,081

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,162	,410		-,396	,693
	E_Development_14_9_1_recoded	,741	,508	,727	1,459	,150
	A_Development_16_9_Interact	-,259	,128	-1,107	-2,025	,047
	A_Development_16_9_recoded	,188	,105	,385	1,780	,080
2	(Constant)	-,205	,410		-,500	,619
	E_Development_14_9_1_recoded	,651	,511	,639	1,274	,208
	A_Development_16_9_Interact	-,232	,129	-,989	-1,792	,078
	A_Development_16_9_recoded	,196	,105	,402	1,863	,068
	REGR factor score 1 for analysis 1	-,088	,071	-,164	-1,246	,218

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,360	,278		1,296	,200
	E_Accident_14_10_1_recoded	,046	,403	,046	,115	,909
	A_Accident_16_10_Interact	,001	,113	,005	,009	,993
	A_Accident_16_10_recoded	5,327E-18	,086	,000	,000	1,000
2	(Constant)	,224	,286		,784	,436
	E_Accident_14_10_1_recoded	,083	,398	,083	,210	,835
	A_Accident_16_10_Interact	-,020	,112	-,086	-,180	,858
	A_Accident_16_10_recoded	,047	,090	,118	,528	,599
	REGR factor score 1 for analysis 1	-,123	,075	-,227	-1,653	,104

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,137	,241		-,571	,570
	E_Death_14_11_1_recoded	,813	,366	,828	2,224	,030
	A_Death_16_11_Interact	-,235	,100	-,986	-2,351	,022
	A_Death_16_11_recoded	,165	,071	,419	2,312	,024
2	(Constant)	-,229	,238		-,962	,340
	E_Death_14_11_1_recoded	,939	,361	,957	2,604	,012
	A_Death_16_11_Interact	-,269	,099	-1,128	-2,726	,008
	A_Death_16_11_recoded	,192	,070	,488	2,723	,009
	REGR factor score 1 for analysis 1	-,140	,067	-,256	-2,088	,041

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,315	,238		1,323	,191
	E_Insurance_14_12_1_recoded	-,063	,568	-,064	-,110	,913
	A_Insurance_16_12_Interact	,025	,143	,106	,172	,864
	A_Insurance_16_12_recoded	,018	,072	,042	,252	,802
2	(Constant)	,231	,238		,973	,335
	E_Insurance_14_12_1_recoded	-,031	,557	-,031	-,055	,956
	A_Insurance_16_12_Interact	,023	,140	,099	,164	,870
	A_Insurance_16_12_recoded	,041	,072	,094	,566	,574
	REGR factor score 1 for analysis 1	-,135	,072	-,247	-1,871	,066

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,272	,222		1,222	,227
	E_Shares_14_13_1_recoded	,007	,465	,007	,015	,988
	A_Shares_16_13_Interact	-,055	,125	-,228	-,440	,662
	A_Shares_16_13_recoded	,069	,072	,168	,966	,338
2	(Constant)	,167	,228		,730	,469
	E_Shares_14_13_1_recoded	-,018	,458	-,018	-,039	,969
	A_Shares_16_13_Interact	-,046	,124	-,188	-,368	,714
	A_Shares_16_13_recoded	,100	,073	,242	1,365	,178
	REGR factor score 1 for analysis 1	-,123	,075	-,226	-1,640	,107

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,171	,45449
2	,613[b]	,376	,152	,45963

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, A_Childcare_16_8_Interact

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, A_Childcare_16_8_Interact, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4,941	13	,380	1,840	,070[b]
	Residual	8,262	40	,207		
	Total	13,204	53			
2	Regression	4,965	14	,355	1,679	,101[c]
	Residual	8,239	39	,211		
	Total	13,204	53			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, A_Childcare_16_8_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Equipment_16_3_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Pension_16_7_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact, A_Development_16_9_Interact, A_Childcare_16_8_Interact, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,045	,229		,197	,844
	E_Car_14_1_recoded	,211	,282	,200	,750	,455
	A_Car_16_1_Interact	-,080	,104	-,321	-,763	,447
	A_Car_16_1_recoded	,088	,094	,254	,936	,352
2	(Constant)	,029	,229		,125	,901
	E_Car_14_1_recoded	,192	,282	,181	,679	,499
	A_Car_16_1_Interact	-,074	,104	-,300	-,713	,478
	A_Car_16_1_recoded	,097	,094	,278	1,023	,309
	REGR factor score 1 for analysis 1	-,063	,060	-,117	-1,046	,299

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,198	,260		,763	,447
	E_Mobile_Work_14_2_1_recoded	-,032	,322	-,026	-,100	,921
	A_Flex_Mobile_Work_16_2_Interact	-,014	,120	-,056	-,120	,905
	A_Flex_Mob_Work_16_2_recoded	,042	,111	,121	,381	,704
2	(Constant)	,173	,260		,664	,509
	E_Mobile_Work_14_2_1_recoded	-,061	,322	-,049	-,190	,850
	A_Flex_Mobile_Work_16_2_Interact	,003	,121	,012	,025	,980
	A_Flex_Mob_Work_16_2_recoded	,042	,111	,121	,384	,702
	REGR factor score 1 for analysis 1	-,075	,063	-,135	-1,195	,235

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,296	,203		-1,459	,148
	E_Equipment_14_3_1_recoded	,542	,318	,535	1,706	,091
	A_Equipment_16_3_Interact	-,192	,084	-,822	-2,295	,024
	A_Equipment_16_3_recoded	,192	,058	,490	3,288	,001
2	(Constant)	-,303	,206		-1,471	,145
	E_Equipment_14_3_1_recoded	,544	,320	,537	1,703	,092
	A_Equipment_16_3_Interact	-,191	,084	-,820	-2,278	,025
	A_Equipment_16_3_recoded	,194	,059	,494	3,273	,002
	REGR factor score 1 for analysis 1	-,016	,066	-,025	-,240	,811

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,630	,322		1,960	,053
	E_Digital_14_4_1_recoded	-,450	,423	-,388	-1,064	,290
	A_Digital_16_4_Interact	,115	,115	,433	1,002	,319
	A_Digital_16_4_recoded	-,098	,093	-,198	-1,053	,295
2	(Constant)	,509	,348		1,461	,148
	E_Digital_14_4_1_recoded	-,393	,428	-,339	-,918	,361
	A_Digital_16_4_Interact	,105	,116	,394	,905	,368
	A_Digital_16_4_recoded	-,068	,099	-,137	-,687	,494
	REGR factor score 1 for analysis 1	-,062	,067	-,112	-,919	,361

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,018	,261		-,068	,946
	E_Flex_14_5_1_recoded	,221	,349	,215	,633	,528
	A_Flex_16_5_Interact	-,124	,096	-,547	-1,286	,202
	A_Flex_16_5_recoded	,133	,079	,334	1,677	,097
2	(Constant)	-,070	,266		-,262	,794
	E_Flex_14_5_1_recoded	,227	,349	,222	,651	,517
	A_Flex_16_5_Interact	-,125	,096	-,551	-1,296	,199
	A_Flex_16_5_recoded	,148	,081	,372	1,834	,070
	REGR factor score 1 for analysis 1	-,061	,062	-,110	-,979	,330

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,176	,154		1,141	,257
	E_Meals_14_6_1_recoded	,017	,269	,019	,064	,949
	A_Meals_16_6_Interact	-,020	,082	-,079	-,239	,812
	A_Meals_16_6_recoded	,039	,050	,105	,768	,444
2	(Constant)	,176	,154		1,142	,257
	E_Meals_14_6_1_recoded	-,053	,275	-,059	-,191	,849
	A_Meals_16_6_Interact	,007	,085	,028	,082	,934
	A_Meals_16_6_recoded	,040	,050	,108	,790	,432
	REGR factor score 1 for analysis 1	-,070	,063	-,128	-1,121	,265

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,422	,241		1,746	,084
	E_Pension_14_7_1_recoded	-,598	,336	-,630	-1,780	,078
	A_Pension_16_7_Interact	,135	,095	,608	1,416	,160
	A_Pension_16_7_recoded	-,029	,076	-,072	-,388	,699
2	(Constant)	,371	,252		1,471	,145
	E_Pension_14_7_1_recoded	-,560	,341	-,591	-1,644	,104
	A_Pension_16_7_Interact	,128	,096	,579	1,337	,185
	A_Pension_16_7_recoded	-,016	,078	-,040	-,206	,837
	REGR factor score 1 for analysis 1	-,044	,063	-,080	-,702	,484

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,000	,121		,001	,999
	E_Childcare_14_8_1_recoded	,085	,365	,085	,234	,815
	A_Childcare_16_8_Interact	-,046	,092	-,196	-,502	,617
	A_Childcare_16_8_recoded	,104	,041	,332	2,525	,013
2	(Constant)	-,008	,120		-,064	,949
	E_Childcare_14_8_1_recoded	-,010	,371	-,010	-,028	,978
	A_Childcare_16_8_Interact	-,019	,094	-,082	-,205	,838
	A_Childcare_16_8_recoded	,109	,041	,347	2,638	,010
	REGR factor score 1 for analysis 1	-,079	,061	-,142	-1,286	,202

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,402	,289		1,390	,168
	E_Development_14_9_1_recoded	-,468	,369	-,426	-1,268	,208
	A_Development_16_9_Interact	,085	,095	,357	,894	,374
	A_Development_16_9_recoded	-,010	,078	-,023	-,124	,902
2	(Constant)	,287	,306		,938	,351
	E_Development_14_9_1_recoded	-,431	,370	-,392	-1,165	,247
	A_Development_16_9_Interact	,084	,095	,351	,881	,381
	A_Development_16_9_recoded	,016	,081	,038	,193	,847
	REGR factor score 1 for analysis 1	-,074	,066	-,137	-1,120	,266

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,247	,239		1,037	,302
	E_Accident_14_10_1_recoded	,121	,383	,134	,315	,754
	A_Accident_16_10_Interact	-,001	,101	-,006	-,012	,990
	A_Accident_16_10_recoded	-,008	,069	-,017	-,110	,912
2	(Constant)	,187	,245		,763	,448
	E_Accident_14_10_1_recoded	,065	,387	,072	,168	,867
	A_Accident_16_10_Interact	,012	,102	,054	,115	,908
	A_Accident_16_10_recoded	,012	,071	,026	,165	,870
	REGR factor score 1 for analysis 1	-,068	,065	-,123	-1,041	,301

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,128	,159		,806	,422
	E_Death_14_11_1_recoded	-,225	,349	-,252	-,647	,520
	A_Death_16_11_Interact	,044	,091	,204	,478	,634
	A_Death_16_11_recoded	,050	,051	,142	,982	,329
2	(Constant)	,124	,158		,790	,432
	E_Death_14_11_1_recoded	-,361	,355	-,404	-1,017	,312
	A_Death_16_11_Interact	,075	,093	,352	,814	,418
	A_Death_16_11_recoded	,055	,050	,157	1,094	,277
	REGR factor score 1 for analysis 1	-,099	,061	-,181	-1,621	,109

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,066	,185		,360	,720
	E_Insurance_14_12_1_recoded	-,224	,338	-,251	-,664	,509
	A_Insurance_16_12_Interact	,033	,095	,144	,345	,731
	A_Insurance_16_12_recoded	,079	,060	,196	1,332	,186
2	(Constant)	,036	,181		,201	,841
	E_Insurance_14_12_1_recoded	-,383	,339	-,427	-1,128	,263
	A_Insurance_16_12_Interact	,074	,095	,325	,778	,438
	A_Insurance_16_12_recoded	,093	,059	,230	1,591	,115
	REGR factor score 1 for analysis 1	-,131	,061	-,236	-2,142	,035

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,224	,175		1,283	,203
	E_Shares_14_13_1_recoded	-,073	,296	-,082	-,247	,805
	A_Shares_16_13_Interact	,055	,080	,248	,683	,497
	A_Shares_16_13_recoded	-,004	,052	-,010	-,071	,944
2	(Constant)	,187	,174		1,075	,286
	E_Shares_14_13_1_recoded	-,109	,293	-,122	-,371	,712
	A_Shares_16_13_Interact	,071	,080	,320	,885	,379
	A_Shares_16_13_recoded	,008	,052	,024	,164	,870
	REGR factor score 1 for analysis 1	-,106	,061	-,196	-1,736	,086

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,321[a]	,103	-,079	,45659
2	,328[b]	,108	-,091	,45894

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Digital_16_4_Interact, A_Flex_16_5_Interact, A_Accident_16_10_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Insurance_16_12_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Digital_16_4_Interact, A_Flex_16_5_Interact, A_Accident_16_10_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Insurance_16_12_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,529	13	,118	,564	,873[b]
	Residual	13,342	64	,208		
	Total	14,872	77			
2	Regression	1,602	14	,114	,543	,897[c]
	Residual	13,270	63	,211		
	Total	14,872	77			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Digital_16_4_Interact, A_Flex_16_5_Interact, A_Accident_16_10_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Insurance_16_12_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Digital_16_4_Interact, A_Flex_16_5_Interact, A_Accident_16_10_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Insurance_16_12_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact, REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,528	,178		2,965	,004
	E_Car_14_1_recoded	-,389	,222	-,389	-1,755	,082
	A_Car_16_1_Interact	,064	,073	,276	,877	,383
	A_Car_16_1_recoded	-,055	,063	-,176	-,874	,384
2	(Constant)	,458	,166		2,754	,007
	E_Car_14_1_recoded	-,419	,206	-,419	-2,033	,045
	A_Car_16_1_Interact	,084	,068	,364	1,239	,218
	A_Car_16_1_recoded	-,037	,059	-,118	-,626	,533
	REGR factor score 1 for analysis 1	-,154	,037	-,389	-4,137	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,108	,180		,600	,550
	E_Mobile_Work_14_2_1_recoded	,280	,236	,280	1,186	,239
	A_Flex_Mobile_Work_16_2_Interact	-,155	,072	-,706	-2,144	,035
	A_Flex_Mob_Work_16_2_recoded	,099	,061	,318	1,613	,110
2	(Constant)	,077	,168		,455	,650
	E_Mobile_Work_14_2_1_recoded	,151	,222	,151	,681	,498
	A_Flex_Mobile_Work_16_2_Interact	-,112	,068	-,512	-1,648	,103
	A_Flex_Mob_Work_16_2_recoded	,104	,057	,336	1,829	,070
	REGR factor score 1 for analysis 1	-,150	,038	-,381	-3,966	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,065	,187		,345	,731
	E_Equipment_14_3_1_recoded	,163	,247	,168	,658	,512
	A_Equipment_16_3_Interact	-,158	,071	-,717	-2,218	,029
	A_Equipment_16_3_recoded	,135	,058	,396	2,318	,023
2	(Constant)	-,001	,174		-,005	,996
	E_Equipment_14_3_1_recoded	,002	,232	,002	,010	,992
	A_Equipment_16_3_Interact	-,099	,067	-,450	-1,475	,143
	A_Equipment_16_3_recoded	,143	,054	,420	2,664	,009
	REGR factor score 1 for analysis 1	-,161	,038	-,400	-4,229	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,943	,272		3,467	<,001
	E_Digital_14_4_1_recoded	-,660	,328	-,598	-2,011	,047
	A_Digital_16_4_Interact	,070	,088	,301	,801	,425
	A_Digital_16_4_recoded	-,106	,077	-,263	-1,384	,169
2	(Constant)	,535	,294		1,821	,072
	E_Digital_14_4_1_recoded	-,567	,317	-,513	-1,789	,077
	A_Digital_16_4_Interact	,062	,085	,264	,730	,467
	A_Digital_16_4_recoded	-,012	,080	-,029	-,147	,883
	REGR factor score 1 for analysis 1	-,139	,045	-,356	-3,050	,003

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,300	,331		,904	,368
	E_Flex_14_5_1_recoded	,097	,398	,090	,243	,808
	A_Flex_16_5_Interact	-,096	,109	-,430	-,885	,378
	A_Flex_16_5_recoded	,044	,097	,106	,456	,649
2	(Constant)	,119	,309		,384	,702
	E_Flex_14_5_1_recoded	-,084	,370	-,078	-,228	,820
	A_Flex_16_5_Interact	-,038	,101	-,169	-,373	,710
	A_Flex_16_5_recoded	,079	,090	,189	,878	,382
	REGR factor score 1 for analysis 1	-,181	,043	-,437	-4,225	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,084	,119		,708	,481
	E_Meals_14_6_1_recoded	-,254	,201	-,314	-1,259	,211
	A_Meals_16_6_Interact	,043	,067	,187	,649	,518
	A_Meals_16_6_recoded	,067	,045	,206	1,483	,141
2	(Constant)	,066	,105		,630	,530
	E_Meals_14_6_1_recoded	-,347	,178	-,429	-1,951	,054
	A_Meals_16_6_Interact	,081	,059	,349	1,366	,175
	A_Meals_16_6_recoded	,076	,040	,234	1,919	,058
	REGR factor score 1 for analysis 1	-,187	,034	-,476	-5,447	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,129	,203		,635	,527
	E_Pension_14_7_1_recoded	,387	,274	,399	1,411	,161
	A_Pension_16_7_Interact	-,133	,074	-,631	-1,786	,077
	A_Pension_16_7_recoded	,053	,060	,155	,876	,383
2	(Constant)	-,231	,204		-1,132	,260
	E_Pension_14_7_1_recoded	,527	,254	,544	2,078	,040
	A_Pension_16_7_Interact	-,146	,068	-,693	-2,132	,035
	A_Pension_16_7_recoded	,134	,058	,395	2,300	,024
	REGR factor score 1 for analysis 1	-,187	,043	-,477	-4,405	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,103	,103		,997	,321
	E_Childcare_14_8_1_recoded	,179	,269	,191	,663	,509
	A_Childcare_16_8_Interact	-,070	,078	-,280	-,905	,368
	A_Childcare_16_8_recoded	,053	,037	,178	1,439	,153
2	(Constant)	,064	,094		,683	,496
	E_Childcare_14_8_1_recoded	,010	,248	,010	,039	,969
	A_Childcare_16_8_Interact	-,030	,071	-,120	-,423	,673
	A_Childcare_16_8_recoded	,074	,034	,249	2,193	,031
	REGR factor score 1 for analysis 1	-,171	,038	-,434	-4,468	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,966	,306		3,163	,002
	E_Development_14_9_1_recoded	-,520	,368	-,448	-1,414	,161
	A_Development_16_9_Interact	,121	,096	,486	1,255	,212
	A_Development_16_9_recoded	-,183	,083	-,431	-2,204	,030
2	(Constant)	,572	,311		1,841	,069
	E_Development_14_9_1_recoded	-,482	,348	-,415	-1,383	,170
	A_Development_16_9_Interact	,117	,091	,472	1,285	,202
	A_Development_16_9_recoded	-,084	,083	-,198	-1,009	,316
	REGR factor score 1 for analysis 1	-,155	,044	-,397	-3,501	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,065	,126		,511	,610
	E_Accident_14_10_1_recoded	,602	,277	,720	2,172	,032
	A_Accident_16_10_Interact	-,179	,072	-,890	-2,474	,015
	A_Accident_16_10_recoded	,058	,039	,185	1,469	,145
2	(Constant)	,018	,116		,157	,875
	E_Accident_14_10_1_recoded	,412	,257	,493	1,605	,112
	A_Accident_16_10_Interact	-,123	,067	-,613	-1,833	,070
	A_Accident_16_10_recoded	,076	,036	,242	2,088	,039
	REGR factor score 1 for analysis 1	-,170	,038	-,427	-4,514	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,108	,120		,900	,370
	E_Death_14_11_1_recoded	,281	,260	,337	1,083	,282
	A_Death_16_11_Interact	-,112	,072	-,528	-1,563	,121
	A_Death_16_11_recoded	,052	,039	,167	1,324	,189
2	(Constant)	,003	,110		,030	,976
	E_Death_14_11_1_recoded	,129	,235	,154	,546	,586
	A_Death_16_11_Interact	-,082	,065	-,385	-1,262	,210
	A_Death_16_11_recoded	,097	,036	,313	2,675	,009
	REGR factor score 1 for analysis 1	-,185	,037	-,472	-4,944	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,054	,125		,433	,666
	E_Insurance_14_12_1_recoded	,108	,273	,129	,397	,692
	A_Insurance_16_12_Interact	-,064	,072	-,312	-,895	,373
	A_Insurance_16_12_recoded	,063	,038	,206	1,656	,101
2	(Constant)	-,092	,112		-,819	,415
	E_Insurance_14_12_1_recoded	-,103	,241	-,123	-,428	,670
	A_Insurance_16_12_Interact	-,010	,063	-,047	-,152	,880
	A_Insurance_16_12_recoded	,113	,034	,370	3,297	,001
	REGR factor score 1 for analysis 1	-,211	,038	-,537	-5,594	<,001

a. Dependent Variable: Intention_to_leave

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,088	,112		,789	,432
	E_Shares_14_13_1_recoded	,072	,272	,082	,267	,790
	A_Shares_16_13_Interact	-,006	,079	-,025	-,077	,939
	A_Shares_16_13_recoded	,039	,039	,121	1,004	,318
2	(Constant)	-,011	,101		-,113	,910
	E_Shares_14_13_1_recoded	,127	,242	,144	,523	,602
	A_Shares_16_13_Interact	-,016	,071	-,068	-,230	,818
	A_Shares_16_13_recoded	,078	,035	,241	2,198	,030
	REGR factor score 1 for analysis 1	-,190	,037	-,474	-5,138	<,001

a. Dependent Variable: Intention_to_leave

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,575[a]	,330	,211	,38229
2	,616[b]	,380	,259	,37051

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Death_16_11_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Equipment_16_3_Interact, A_Childcare_16_8_Interact, A_Insurance_16_12_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Accident_16_10_Interact

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Death_16_11_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Equipment_16_3_Interact, A_Childcare_16_8_Interact, A_Insurance_16_12_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Accident_16_10_Interact, REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,262	13	,405	2,770	,003[b]
	Residual	10,669	73	,146		
	Total	15,931	86			
2	Regression	6,047	14	,432	3,147	<,001[c]
	Residual	9,884	72	,137		
	Total	15,931	86			

a. Dependent Variable: Intention_to_leave

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Death_16_11_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Equipment_16_3_Interact, A_Childcare_16_8_Interact, A_Insurance_16_12_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Accident_16_10_Interact

c. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Car_16_1_Interact, A_Death_16_11_Interact, A_Digital_16_4_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Pension_16_7_Interact, A_Equipment_16_3_Interact, A_Childcare_16_8_Interact, A_Insurance_16_12_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Accident_16_10_Interact, REGR factor score 1 for analysis 1

SPSS outcome for Table 84:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,236	,355		-,665	,513
	E_Car_14_1_recoded	-,127	,467	-,055	-,271	,788

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,109	,479		-,228	,822
	E_Mobile_Work_14_2_1_recoded	-,260	,546	-,097	-,476	,638

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,320	,446		-,719	,479
	E_Equipment_14_3_1_recoded	,015	,521	,006	,029	,977

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,650	,438		-1,483	,151
	E_Digital_14_4_1_recoded	,466	,513	,182	,909	,372

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,421	,445		-,946	,354
	E_Flex_14_5_1_recoded	,271	,511	,110	,530	,601

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,419	,293		-1,432	,165
	E_Meals_14_6_1_recoded	,285	,472	,122	,605	,551

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,237	,326		-,725	,475
	E_Pension_14_7_1_recoded	-,145	,461	-,064	-,314	,756

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,276	,281		-,984	,336
	E_Childcare_14_8_1_recoded	-,350	,562	-,132	-,622	,540

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,102	,351		-,292	,773
	E_Development_14_9_1_recoded	-,358	,462	-,156	-,775	,446

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,295	,270		-1,090	,286
	E_Accident_14_10_1_recoded	-,053	,521	-,021	-,101	,920

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,330	,263		-1,251	,223
	E_Death_14_11_1_recoded	,089	,548	,033	,163	,872

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,357	,262		-1,363	,186
	E_Insurance_14_12_1_recoded	,273	,654	,087	,417	,680

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,349	,280		-1,245	,226
	E_Shares_14_13_1_recoded	,260	,614	,090	,424	,676

a. Dependent Variable: REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,517	13	,886	,485	,881[b]
	Residual	14,600	8	1,825		
	Total	26,118	21			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Childcare_14_8_1_recoded, E_Meals_14_6_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Equipment_14_3_1_recoded, E_Death_14_11_1_recoded, E_Digital_14_4_1_recoded, E_Accident_14_10_1_recoded, E_Car_14_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded, E_Flex_14_5_1_recoded, E_Pension_14_7_1_recoded

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,229	,534		-,429	,672
	NSB_Total	-,002	,077	-,006	-,028	,978

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,260	,164		-1,591	,113
	E_Car_14_1_recoded	,275	,184	,112	1,490	,138

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,241	,189		-1,278	,203
	E_Mobile_Work_14_2_1_recoded	,214	,207	,079	1,033	,303

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,416	,142		-2,935	,004
	E_Equipment_14_3_1_recoded	,542	,166	,244	3,258	,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,548	,162		-3,385	<,001
	E_Digital_14_4_1_recoded	,644	,182	,259	3,532	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,355	,141		-2,515	,013
	E_Flex_14_5_1_recoded	,445	,169	,199	2,637	,009

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,119	,119		-1,006	,316
	E_Meals_14_6_1_recoded	,147	,160	,071	,917	,360

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,295	,135		-2,187	,030
	E_Pension_14_7_1_recoded	,373	,164	,172	2,266	,025

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,100	,091		-1,104	,271
	E_Childcare_14_8_1_recoded	,224	,181	,095	1,238	,217

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,527	,159		-3,313	,001
	E_Development_14_9_1_recoded	,635	,181	,260	3,507	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,105	,111		-,947	,345
	E_Accident_14_10_1_recoded	,115	,157	,056	,730	,466

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,038	,102		-,373	,710
	E_Death_14_11_1_recoded	,015	,157	,007	,095	,925

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,129	,102		-1,271	,205
	E_Insurance_14_12_1_recoded	,214	,158	,103	1,349	,179

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,139	,100		-1,392	,166
	E_Shares_14_13_1_recoded	,254	,160	,122	1,587	,114

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,887	,234		-3,782	<,001
	NSB_Total	,109	,029	,298	3,809	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,442[a]	,195	,119	,92461760

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Flex_14_5_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Digital_14_4_1_recoded, E_Death_14_11_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Childcare_14_8_1_recoded, E_Development_14_9_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28,394	13	2,184	2,555	,003[b]
	Residual	117,124	137	,855		
	Total	145,517	150			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Equipment_14_3_1_recoded, E_Car_14_1_recoded, E_Flex_14_5_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Digital_14_4_1_recoded, E_Death_14_11_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Childcare_14_8_1_recoded, E_Development_14_9_1_recoded, E_Accident_14_10_1_recoded, E_Insurance_14_12_1_recoded

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,083	,181		,458	,648
	E_Car_14_1_recoded	,151	,199	,071	,760	,449

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,077	,161		,481	,631
	E_Mobile_Work_14_2_1_recoded	,160	,181	,083	,887	,377

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,174	,139		-1,258	,211
	E_Equipment_14_3_1_recoded	,527	,160	,296	3,292	,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,165	,170		-,967	,335
	E_Digital_14_4_1_recoded	,463	,189	,225	2,453	,016

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,313	,178		1,758	,081
	E_Flex_14_5_1_recoded	-,118	,196	-,056	-,602	,548

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,143	,119		1,201	,232
	E_Meals_14_6_1_recoded	,115	,153	,071	,753	,453

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,031	,161		,192	,848
	E_Pension_14_7_1_recoded	,206	,181	,107	1,139	,257

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,296	,097		3,041	,003
	E_Childcare_14_8_1_recoded	-,227	,148	-,143	-1,532	,128

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,225	,190		-1,189	,237
	E_Development_14_9_1_recoded	,508	,206	,228	2,473	,015

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,114	,125		,913	,363
	E_Accident_14_10_1_recoded	,154	,155	,093	,993	,323

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,275	,127		2,164	,033
	E_Death_14_11_1_recoded	-,112	,157	-,068	-,710	,479

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,308	,126		2,440	,016
	E_Insurance_14_12_1_recoded	-,161	,157	-,097	-1,027	,307

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,151	,113		1,340	,183
	E_Shares_14_13_1_recoded	,127	,150	,080	,845	,400

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,426[a]	,181	,064	,75341943

a. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Childcare_14_8_1_recoded, E_Accident_14_10_1_recoded, E_Digital_14_4_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,420	13	,878	1,548	,116[b]
	Residual	51,655	91	,568		
	Total	63,075	104			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_1_recoded, E_Flex_14_5_1_recoded, E_Car_14_1_recoded, E_Equipment_14_3_1_recoded, E_Pension_14_7_1_recoded, E_Meals_14_6_1_recoded, E_Childcare_14_8_1_recoded, E_Accident_14_10_1_recoded, E_Digital_14_4_1_recoded, E_Mobile_Work_14_2_1_recoded, E_Death_14_11_1_recoded, E_Insurance_14_12_1_recoded, E_Development_14_9_1_recoded

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,056	,245		-,227	,821
	NSB_Total	,031	,026	,118	1,201	,233

a. Dependent Variable: REGR factor score 1 for analysis 1

SPSS outcome for Tables 85 and 86:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,001	,455		,003	,997
	E_Car_14_2_recoded=1.0	,382	1,066	,103	,359	,726
	E_Car_14_2_recoded=3.0	-,560	,820	-,197	-,684	,507

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,276	,680		,407	,691
	E_Mobile_Work_14_2_2_without0=1.0	-,157	,962	-,055	-,163	,873
	E_Mobile_Work_14_2_2_without0=3.0	-,711	,852	-,282	-,834	,421

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,194	,699		-,277	,786
	E_Equipment_14_3_2_without0=1.0	,314	,989	,110	,317	,757
	E_Equipment_14_3_2_without0=3.0	,028	,877	,011	,032	,975

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,130	,442		,294	,774
	E_Digital_14_4_2_without0=1.0	,410	,732	,145	,559	,586
	E_Digital_14_4_2_without0=3.0	-1,144	,684	-,434	-1,672	,118

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,289	,470		-,614	,550
	E_Flex_14_5_2_without0=1.0	,813	,692	,318	1,174	,263
	E_Flex_14_5_2_without0=3.0	-,896	,997	-,243	-,898	,387

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,806	,553		-1,458	,173
	E_Meals_14_6_2_without0=1.0	2,129	1,355	,444	1,571	,144
	E_Meals_14_6_2_without0=3.0	,825	,705	,331	1,170	,267

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,764	,568		-1,346	,203
	E_Pension_14_7_2_without0=1.0	1,456	1,390	,292	1,047	,316
	E_Pension_14_7_2_without0=3.0	,997	,708	,393	1,409	,184

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,416	,731		-,568	,581
	E_Childcare_14_8_2_without 0=1.0	-1,084	1,156	-,298	-,938	,369
	E_Childcare_14_8_2_without 0=3.0	,626	,844	,236	,741	,474

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,282	,612		,460	,653
	E_Development_14_9_2_without0=2.0	-1,311	,866	-,464	-1,513	,154
	E_Development_14_9_2_without0=3.0	-,158	,750	-,065	-,211	,836

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,083	,425		-,196	,849
	E_Accident_14_10_2_without0=1.0	-3,608	,951	-,725	-3,794	,003
	E_Accident_14_10_2_without0=3.0	,477	,511	,178	,933	,371

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,763	,438		-1,743	,107
	E_Death_14_11_2_without0=3.0	1,429	,619	,554	2,307	,040

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,117	,765		-1,460	,175
	E_Insurance_14_12_2_without0=1.0	,985	1,530	,199	,644	,534
	E_Insurance_14_12_2_without0=3.0	1,511	,883	,528	1,711	,118

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,171	,952		,179	,860
	E_Shares_14_13_2_without0=3.0	-,309	1,023	-,084	-,302	,767

a. Dependent Variable: REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17,398	7	2,485	3,013	,272[b]
	Residual	1,650	2	,825		
	Total	19,048	9			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Insurance_14_12_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,505	8	2,313	4,260	,359[b]
	Residual	,543	1	,543		
	Total	19,048	9			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Insurance_14_12_2_without0=3.0

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,015	,133		,109	,913
	E_Car_14_2_recoded=1.0	,051	,237	,022	,214	,831
	E_Car_14_2_recoded=3.0	-,200	,371	-,056	-,540	,591

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,069	,126		-,544	,588
	E_Mobile_Work_14_2_2_without0=1.0	,210	,223	,096	,938	,350
	E_Mobile_Work_14_2_2_without0=3.0	,364	,275	,135	1,327	,187

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,041	,135		,300	,765
	E_Equipment_14_3_2_without0=1.0	,057	,227	,027	,254	,800
	E_Equipment_14_3_2_without0=3.0	-,054	,283	-,020	-,191	,849

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,061	,127		,484	,629
	E_Digital_14_4_2_without0=1.0	,109	,216	,052	,506	,614
	E_Digital_14_4_2_without0=3.0	-,075	,308	-,025	-,242	,809

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,059	,123		-,480	,632
	E_Flex_14_5_2_without0=1.0	,336	,218	,158	1,541	,127
	E_Flex_14_5_2_without0=3.0	,377	,264	,147	1,425	,157

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,217	,144		-1,501	,137
	E_Meals_14_6_2_without0=1.0	,451	,280	,176	1,608	,112
	E_Meals_14_6_2_without0=3.0	,615	,248	,271	2,476	,015

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,003	,129		,025	,980
	E_Pension_14_7_2_without0=1.0	,432	,276	,169	1,567	,121
	E_Pension_14_7_2_without0=3.0	,164	,232	,076	,709	,480

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,086	,155		-,558	,579
	E_Childcare_14_8_2_without 0=1.0	,572	,464	,146	1,232	,222
	E_Childcare_14_8_2_without 0=3.0	,274	,236	,138	1,159	,250

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,047	,134		-,349	,728
	E_Development_14_9_2_wit hout0=1.0	,411	,262	,166	1,568	,120
	E_Development_14_9_2_wit hout0=3.0	,087	,262	,035	,331	,741

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,149	,140		1,068	,289
	E_Accident_14_10_2_withou t0=1.0	-,126	,363	-,039	-,348	,729
	E_Accident_14_10_2_withou t0=3.0	-,231	,252	-,104	-,918	,361

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,069	,166		-,419	,676
	E_Death_14_11_2_without0 =1.0	,233	,296	,096	,788	,433
	E_Death_14_11_2_without0 =3.0	,252	,264	,117	,954	,343

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,013	,144		-,090	,929
	E_Insurance_14_12_2_without0=1.0	,496	,325	,171	1,526	,131
	E_Insurance_14_12_2_without0=3.0	,192	,226	,095	,849	,398

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,054	,157		-,346	,731
	E_Shares_14_13_2_without0=1.0	,111	,328	,040	,340	,735
	E_Shares_14_13_2_without0=3.0	,108	,243	,053	,445	,658

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,483[a]	,233	-,016	,97772418

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Flex_14_5_2_without0=1.0, E_Death_14_11_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Development_14_9_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Childcare_14_8_2_without0=1.0

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,466[a]	,217	-,038	,98801497

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Insurance_14_12_2_without0=3.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10,816	13	,832	,852	,606[b]
	Residual	39,047	40	,976		
	Total	49,863	53			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Development_14_9_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Car_14_2_recoded=3.0, E_Insurance_14_12_2_without0=3.0

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,372	,111		3,350	,001
	E_Car_14_2_recoded=2.0	-,020	,179	-,013	-,112	,911
	E_Car_14_2_recoded=3.0	-,303	,538	-,067	-,563	,575

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,307	,137		2,243	,028
	E_Mobile_Work_14_2_2_without0=1.0	,097	,201	,059	,484	,630
	E_Mobile_Work_14_2_2_without0=3.0	-,122	,283	-,052	-,430	,669

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,304	,124		2,447	,017
	E_Equipment_14_3_2_without0=1.0	,231	,192	,135	1,205	,232
	E_Equipment_14_3_2_without0=3.0	-,987	,318	-,348	-3,101	,003

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,297	,126		2,360	,021
	E_Digital_14_4_2_without0=2.0	,204	,183	,127	1,111	,270
	E_Digital_14_4_2_without0=3.0	-,839	,337	-,283	-2,488	,015

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,386	,131		2,944	,004
	E_Flex_14_5_2_without0=2.0	-,122	,191	-,076	-,642	,523
	E_Flex_14_5_2_without0=3.0	-,440	,425	-,123	-1,036	,304

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,354	,137		2,588	,012
	E_Meals_14_6_2_without0=1.0	-,046	,211	-,027	-,216	,830
	E_Meals_14_6_2_without0=3.0	-,425	,306	-,173	-1,389	,169

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,267	,137		1,952	,055
	E_Pension_14_7_2_without0=1.0	,044	,203	,026	,215	,830
	E_Pension_14_7_2_without0=3.0	-,075	,343	-,027	-,219	,827

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,259	,146		1,775	,081
	E_Childcare_14_8_2_without0=1.0	,088	,238	,051	,370	,712
	E_Childcare_14_8_2_without0=3.0	,096	,258	,051	,370	,713

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,437	,126		3,473	<,001
	E_Development_14_9_2_without0=2.0	-,311	,202	-,184	-1,541	,128
	E_Development_14_9_2_without0=3.0	-,464	,329	-,168	-1,409	,163

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,195	,137		1,424	,159
	E_Accident_14_10_2_without0=1.0	,251	,204	,151	1,231	,223
	E_Accident_14_10_2_without0=3.0	-,433	,300	-,177	-1,445	,153

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,264	,130		2,027	,047
	E_Death_14_11_2_without0=1.0	,003	,207	,002	,013	,990
	E_Death_14_11_2_without0=3.0	,148	,348	,055	,426	,671

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,377	,142		2,650	,010
	E_Insurance_14_12_2_without0=1.0	-,140	,216	-,082	-,650	,518
	E_Insurance_14_12_2_without0=3.0	-,406	,349	-,147	-1,165	,248

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,280	,160		1,753	,085
	E_Shares_14_13_2_without0=2.0	,087	,235	,050	,370	,713
	E_Shares_14_13_2_without0=3.0	-,353	,301	-,159	-1,172	,246

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,439[a]	,193	-,145	,89271489

a. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Death_14_11_2_without0=1.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,912	13	,455	,571	,858[b]
	Residual	24,705	31	,797		
	Total	30,617	44			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=1.0, E_Equipment_14_3_2_without0=1.0, E_Accident_14_10_2_without0=1.0, E_Mobile_Work_14_2_2_without0=1.0, E_Insurance_14_12_2_without0=1.0, E_Car_14_2_recoded=1.0, E_Flex_14_5_2_without0=1.0, E_Childcare_14_8_2_without0=1.0, E_Development_14_9_2_without0=1.0, E_Meals_14_6_2_without0=1.0, E_Digital_14_4_2_without0=1.0, E_Pension_14_7_2_without0=1.0, E_Death_14_11_2_without0=1.0

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,557[a]	,310	,052	,81223537

a. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Development_14_9_2_without0=3.0

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9,506	12	,792	1,201	,324[b]
	Residual	21,111	32	,660		
	Total	30,617	44			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), E_Shares_14_13_2_without0=3.0, E_Mobile_Work_14_2_2_without0=3.0, E_Insurance_14_12_2_without0=3.0, E_Digital_14_4_2_without0=3.0, E_Equipment_14_3_2_without0=3.0, E_Childcare_14_8_2_without0=3.0, E_Meals_14_6_2_without0=3.0, E_Pension_14_7_2_without0=3.0, E_Accident_14_10_2_without0=3.0, E_Flex_14_5_2_without0=3.0, E_Death_14_11_2_without0=3.0, E_Development_14_9_2_without0=3.0

SPSS outcome for Tables 87 and 88:

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,167	,761		-1,534	,139
	E_Car_14_1_recoded	-,341	,961	-,149	-,355	,726
	A_Car_16_1_Interact	,025	,376	,036	,067	,947
	A_Car_16_1_recoded	,427	,315	,468	1,353	,190

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-2,166	1,856		-1,167	,256
	E_Mobile_Work_14_2_1_recoded	,687	1,984	,256	,346	,732
	A_Flex_Mobile_Work_16_2_Interact	-,175	,451	-,308	-,387	,702
	A_Flex_Mob_Work_16_2_recoded	,475	,415	,577	1,144	,265

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3,338	1,024		-3,259	,004
	E_Equipment_14_3_1_recoded	3,372	1,330	1,245	2,536	,020
	A_Equipment_16_3_Interact	-,920	,340	-1,525	-2,709	,014
	A_Equipment_16_3_recoded	,836	,266	,926	3,143	,005

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,306	1,112		-2,074	,051
	E_Digital_14_4_1_recoded	-,534	1,339	-,199	-,399	,694
	A_Digital_16_4_Interact	,260	,352	,434	,740	,468
	A_Digital_16_4_recoded	,431	,299	,441	1,442	,164

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,142	3,224		-,044	,965
	E_Flex_14_5_1_recoded	-2,084	3,327	-,841	-,626	,538
	A_Flex_16_5_Interact	,574	,892	1,126	,643	,528
	A_Flex_16_5_recoded	-,076	,872	-,081	-,087	,931

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,520	,590		-,880	,388
	E_Meals_14_6_1_recoded	-,122	1,162	-,052	-,105	,918
	A_Meals_16_6_Interact	,121	,345	,188	,351	,729
	A_Meals_16_6_recoded	,037	,188	,051	,199	,844

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-2,176	1,132		-1,923	,068
	E_Pension_14_7_1_recoded	,510	1,316	,225	,388	,702
	A_Pension_16_7_Interact	-,181	,363	-,328	-,498	,623
	A_Pension_16_7_recoded	,560	,316	,661	1,774	,090

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,427	,554		-,771	,450
	E_Childcare_14_8_1_recoded	-1,596	1,102	-,600	-1,449	,163
	A_Childcare_16_8_Interact	,398	,350	,540	1,138	,269
	A_Childcare_16_8_recoded	,068	,216	,085	,313	,758

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,653	1,040		-1,589	,127
	E_Development_14_9_1_recoded	-2,181	1,251	-,929	-1,743	,096
	A_Development_16_9_Interact	,482	,332	,858	1,455	,161
	A_Development_16_9_recoded	,421	,280	,398	1,504	,147

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,129	,623		-1,811	,084
	E_Accident_14_10_1_recoded	1,521	1,379	,569	1,103	,283
	A_Accident_16_10_Interact	-,507	,416	-,668	-1,218	,237
	A_Accident_16_10_recoded	,317	,213	,362	1,485	,153

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,130	,588		-1,920	,068
	E_Death_14_11_1_recoded	2,013	1,466	,749	1,373	,184
	A_Death_16_11_Interact	-,618	,420	-,833	-1,469	,156
	A_Death_16_11_recoded	,281	,186	,340	1,513	,145

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,155	,580		-1,993	,059
	E_Insurance_14_12_1_recoded	-4,380	5,097	-1,390	-,859	,400
	A_Insurance_16_12_Interact	1,174	1,354	1,409	,867	,396
	A_Insurance_16_12_recoded	,279	,182	,321	1,532	,141

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,692	,496		-3,408	,003
	E_Shares_14_13_1_recoded	-,942	2,169	-,326	-,434	,669
	A_Shares_16_13_Interact	,146	,539	,208	,270	,790
	A_Shares_16_13_recoded	,491	,160	,615	3,075	,006

a. Dependent Variable: REGR factor score 1 for analysis 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,782	13	1,060	,470	,874[b]
	Residual	11,289	5	2,258		
	Total	25,070	18			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Death_16_11_Interact, A_Accident_16_10_Interact, A_Digital_16_4_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Meals_16_6_Interact, A_Insurance_16_12_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Childcare_16_8_Interact, A_Development_16_9_Interact, A_Flex_16_5_Interact, A_Pension_16_7_Interact

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,553	,362		-1,528	,128
	E_Car_14_1_recoded	-,229	,445	-,093	-,515	,607
	A_Car_16_1_Interact	,107	,159	,185	,672	,502
	A_Car_16_1_recoded	,128	,142	,158	,901	,369

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,543	,403		-1,347	,180
	E_Mobile_Work_14_2_1_recoded	-,630	,500	-,233	-1,260	,209
	A_Flex_Mobile_Work_16_2_Interact	,206	,142	,347	1,448	,150
	A_Flex_Mob_Work_16_2_recoded	,101	,120	,118	,838	,403

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,992	,332		-2,985	,003
	E_Equipment_14_3_1_recoded	-,050	,473	-,023	-,106	,915
	A_Equipment_16_3_Interact	,115	,130	,224	,881	,379
	A_Equipment_16_3_recoded	,185	,098	,217	1,894	,060

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,330	,460		-2,889	,004
	E_Digital_14_4_1_recoded	-,391	,588	-,155	-,666	,507
	A_Digital_16_4_Interact	,256	,155	,442	1,649	,101
	A_Digital_16_4_recoded	,207	,125	,196	1,652	,100

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,867	,473		-3,951	<,001
	E_Flex_14_5_1_recoded	,519	,618	,235	,840	,402
	A_Flex_16_5_Interact	-,070	,157	-,143	-,446	,657
	A_Flex_16_5_recoded	,410	,127	,409	3,230	,002

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,425	,254		-1,672	,097
	E_Meals_14_6_1_recoded	-,346	,399	-,170	-,867	,387
	A_Meals_16_6_Interact	,139	,130	,235	1,062	,290
	A_Meals_16_6_recoded	,120	,089	,143	1,346	,180

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,534	,350		-4,385	<,001
	E_Pension_14_7_1_recoded	,319	,467	,147	,684	,495
	A_Pension_16_7_Interact	-,080	,132	-,161	-,607	,545
	A_Pension_16_7_recoded	,414	,108	,490	3,841	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,382	,195		-1,953	,053
	E_Childcare_14_8_1_recoded	-,775	,569	-,333	-1,363	,175
	A_Childcare_16_8_Interact	,230	,149	,401	1,548	,124
	A_Childcare_16_8_recoded	,102	,065	,143	1,564	,120

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,815	,415		-4,374	<,001
	E_Development_14_9_1_recoded	,331	,531	,136	,624	,534
	A_Development_16_9_Interact	,028	,139	,052	,203	,839
	A_Development_16_9_recoded	,372	,112	,393	3,315	,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,022	,292		-3,504	<,001
	E_Accident_14_10_1_recoded	-,355	,478	-,174	-,743	,458
	A_Accident_16_10_Interact	,072	,129	,143	,556	,579
	A_Accident_16_10_recoded	,295	,086	,343	3,431	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,835	,240		-3,480	<,001
	E_Death_14_11_1_recoded	,165	,433	,082	,380	,704
	A_Death_16_11_Interact	-,101	,123	-,200	-,821	,413
	A_Death_16_11_recoded	,285	,079	,379	3,605	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,893	,244		-3,664	<,001
	E_Insurance_14_12_1_recoded	-,211	,522	-,102	-,404	,687
	A_Insurance_16_12_Interact	,034	,144	,065	,238	,812
	A_Insurance_16_12_recoded	,266	,079	,323	3,382	<,001

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,542	,235		-2,301	,023
	E_Shares_14_13_1_recoded	-,421	,483	-,204	-,872	,384
	A_Shares_16_13_recoded	,137	,077	,167	1,784	,076
	A_Shares_16_13_Interact	,166	,140	,297	1,186	,238

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,651[a]	,424	,363	,76308211

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Pension_16_7_Interact, A_Flex_16_5_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Digital_16_4_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52,698	13	4,054	6,962	<,001[b]
	Residual	71,622	123	,582		
	Total	124,320	136			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Equipment_16_3_Interact, A_Car_16_1_Interact, A_Pension_16_7_Interact, A_Flex_16_5_Interact, A_Meals_16_6_Interact, A_Development_16_9_Interact, A_Accident_16_10_Interact, A_Digital_16_4_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Childcare_16_8_Interact, A_Death_16_11_Interact, A_Insurance_16_12_Interact

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	,297	,369		,807	,422
	E_Car_14_1_recoded	-,835	,444	-,394	-1,883	,062
	A_Car_16_1_Interact	,308	,148	,675	2,088	,039
	A_Car_16_1_recoded	-,088	,132	-,144	-,661	,510

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,011	,343		-,033	,974
	E_Mobile_Work_14_2_1_recoded	-1,111	,448	-,570	-2,477	,015
	A_Flex_Mobile_Work_16_2_Interact	,332	,129	,778	2,576	,011
	A_Flex_Mob_Work_16_2_recoded	,015	,107	,023	,141	,888

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,112	,339		,331	,741
	E_Equipment_14_3_1_recoded	-,873	,494	-,489	-1,768	,080
	A_Equipment_16_3_Interact	,375	,135	,909	2,782	,006
	A_Equipment_16_3_recoded	-,093	,102	-,130	-,918	,360

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,824	,575		-3,171	,002
	E_Digital_14_4_1_recoded	,615	,640	,303	,961	,339
	A_Digital_16_4_Interact	-,069	,165	-,157	-,420	,675
	A_Digital_16_4_recoded	,447	,150	,577	2,984	,004

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,428	,435		,984	,327
	E_Flex_14_5_1_recoded	-1,541	,552	-,749	-2,789	,006
	A_Flex_16_5_Interact	,347	,149	,805	2,338	,021
	A_Flex_16_5_recoded	-,036	,125	-,050	-,285	,777

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,313	,270		1,158	,249
	E_Meals_14_6_1_recoded	-,715	,420	-,440	-1,703	,091
	A_Meals_16_6_Interact	,263	,128	,604	2,053	,042
	A_Meals_16_6_recoded	-,062	,090	-,094	-,697	,487

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,019	,396		,048	,962
	E_Pension_14_7_1_recoded	-,898	,538	-,467	-1,670	,098
	A_Pension_16_7_Interact	,275	,146	,639	1,879	,063
	A_Pension_16_7_recoded	,004	,117	,005	,033	,974

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,102	,204		,502	,617
	E_Childcare_14_8_1_recoded	-1,211	,403	-,754	-3,006	,003
	A_Childcare_16_8_Interact	,243	,113	,614	2,145	,034
	A_Childcare_16_8_recoded	,075	,070	,134	1,060	,292

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1,043	,571		-1,826	,071
	E_Development_14_9_1_recoded	-,275	,653	-,121	-,421	,674
	A_Development_16_9_Interact	,168	,172	,358	,974	,332
	A_Development_16_9_recoded	,224	,155	,283	1,443	,152

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,461	,377		1,221	,225
	E_Accident_14_10_1_recoded	-1,938	,541	-1,176	-3,579	<,001
	A_Accident_16_10_Interact	,543	,146	1,405	3,709	<,001
	A_Accident_16_10_recoded	-,110	,111	-,142	-,990	,324

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,071	,302		,236	,814
	E_Death_14_11_1_recoded	-1,108	,508	-,664	-2,184	,031
	A_Death_16_11_Interact	,227	,141	,569	1,606	,111
	A_Death_16_11_recoded	,081	,098	,119	,828	,410

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,563	,382		1,475	,143
	E_Insurance_14_12_1_recoded	-1,933	,545	-1,152	-3,545	<,001
	A_Insurance_16_12_Interact	,460	,150	1,148	3,062	,003
	A_Insurance_16_12_recoded	-,071	,114	-,092	-,623	,535

a. Dependent Variable: REGR factor score 1 for analysis 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,070	,312		-,226	,822
	E_Shares_14_13_1_recoded	-,474	,470	-,294	-1,008	,316
	A_Shares_16_13_Interact	,150	,133	,377	1,123	,264
	A_Shares_16_13_recoded	,072	,097	,108	,747	,457

a. Dependent Variable: REGR factor score 1 for analysis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,561[a]	,315	,205	,71476284

a. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Development_16_9_Interact, A_Car_16_1_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Pension_16_7_Interact, A_Death_16_11_Interact, A_Childcare_16_8_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,995	13	1,461	2,860	,002[b]
	Residual	41,382	81	,511		
	Total	60,377	94			

a. Dependent Variable: REGR factor score 1 for analysis 1

b. Predictors: (Constant), A_Shares_16_13_Interact, A_Flex_16_5_Interact, A_Development_16_9_Interact, A_Car_16_1_Interact, A_Meals_16_6_Interact, A_Equipment_16_3_Interact, A_Pension_16_7_Interact, A_Death_16_11_Interact, A_Childcare_16_8_Interact, A_Accident_16_10_Interact, A_Flex_Mobile_Work_16_2_Interact, A_Digital_16_4_Interact, A_Insurance_16_12_Interact

Appendix 10: Outcome of Sobel Testing

As in the study of Kumara & Fasana (2018) who used job satisfaction as mediating effect between the variables of work conflict and turnover intention, Sobal test was also used in this study to test the significance of the indirect effect (a*b) by using the online Sobel calculator: http://quantpsy.org/sobel/sobel.htm

Test results from Sobal calculator for Table 28:

	Input:		Test statistic:	Std. Error:	p-value:
a	0.207	Sobel test:	-1.4701966	0.01576932	0.14150852
b	-0.112	Aroian test:	-1.43856591	0.01611605	0.15027355
s_a	0.133	Goodman test:	-1.5040099	0.01541479	0.13257882
s_b	0.025	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.130	Sobel test:	-0.90975125	0.01557569	0.36295371
b	-0.109	Aroian test:	-0.88929466	0.01593398	0.37384474
s_a	0.140	Goodman test:	-0.93168777	0.01520896	0.35149791
s_b	0.024	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.401	Sobel test:	-2.43822008	0.01480178	0.01475978
b	-0.090	Aroian test:	-2.38884414	0.01510772	0.01690147
s_a	0.121	Goodman test:	-2.49079	0.01448938	0.01274594
s_b	0.025	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.472	Sobel test:	-2.64237461	0.01696958	0.00823269
b	-0.095	Aroian test:	-2.59683326	0.01726718	0.00940876
s_a	0.133	Goodman test:	-2.69039919	0.01666667	0.00713666
s_b	0.024	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.249	Sobel test:	-1.78312318	0.01396426	0.07456625
b	-0.100	Aroian test:	-1.74008378	0.01430966	0.08184431
s_a	0.125	Goodman test:	-1.82952278	0.01361011	0.06732133
s_b	0.025	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.163	Sobel test:	-1.38760372	0.01245168	0.16525775
b	-0.106	Aroian test:	-1.3543772	0.01275716	0.17561607
s_a	0.111	Goodman test:	-1.4234021	0.01213852	0.15461962
s_b	0.025	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.302	Sobel test:	-2.17982645	0.01440849	0.02927033
b	-0.104	Aroian test:	-2.13552673	0.01470738	0.03271801
s_a	0.118	Goodman test:	-2.2270026	0.01410326	0.0259471
s_b	0.025	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.017	Sobel test:	0.14042298	0.01319585	0.8883258
b	-0.109	Aroian test:	0.13687267	0.01353813	0.89113144
s_a	0.121	Goodman test:	0.14426472	0.01284444	0.88529144
s_b	0.025	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.526	Sobel test:	-2.80493411	0.01837762	0.00503269
b	-0.098	Aroian test:	-2.76142897	0.01866715	0.0057549
s_a	0.131	Goodman test:	-2.85056245	0.01808345	0.0043642
s_b	0.025	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.134	Sobel test:	-1.1876753	0.01297493	0.23496136
b	-0.115	Aroian test:	-1.1623178	0.01325799	0.2451064
s_a	0.109	Goodman test:	-1.21476828	0.01268555	0.22445448
s_b	0.025	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.022	Sobel test:	-0.2016389	0.01298361	0.84019903
b	-0.119	Aroian test:	-0.19700055	0.0132893	0.84382711
s_a	0.109	Goodman test:	-0.2066211	0.01267054	0.83630578
s_b	0.026	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.116	Sobel test:	-1.02696592	0.01276381	0.30443651
b	-0.113	Aroian test:	-1.00392906	0.0130567	0.31541281
s_a	0.110	Goodman test:	-1.05166507	0.01246404	0.29295324
s_b	0.025	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.214	Sobel test:	1.79306985	0.0145605	0.07296176
b	0.122	Aroian test:	1.76136673	0.01482258	0.07817635
s_a	0.111	Goodman test:	1.82654889	0.01429362	0.06776762
s_b	0.025	Reset all	Calculate		

Test results from Sobal calculator for Table 29:

	Input:		Test statistic:	Std. Error:	p-value:
a	0.060	Sobel test:	-2.75249908	0.0026594	0.00591423
b	-0.122	Aroian test:	-2.7139203	0.00269721	0.00664922
s_a	0.018	Goodman test:	-2.79277127	0.00262105	0.00522586
s_b	0.025	Reset all	Calculate		

Test results from Sobal calculator for Table 30:

	Input:		Test statistic:	Std. Error:	p-value:
a	0.113	Sobel test:	-0.7472103	0.01587906	0.45493663
b	-0.105	Aroian test:	-0.71460752	0.01660352	0.4748516
s_a	0.147	Goodman test:	-0.78472554	0.01511994	0.43261451
s_b	0.033	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.145	Sobel test:	-0.91835918	0.01878894	0.35843085
b	-0.119	Aroian test:	-0.88868329	0.01941637	0.37417331
s_a	0.153	Goodman test:	-0.95122141	0.01813984	0.34149199
s_b	0.032	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.188	Sobel test:	-1.12758716	0.0168395	0.25949431
b	-0.101	Aroian test:	-1.07891263	0.0175992	0.28062668
s_a	0.155	Goodman test:	-1.18350578	0.01604386	0.23660876
s_b	0.033	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.072	Sobel test:	-0.49446818	0.01601721	0.62097557
b	-0.110	Aroian test:	-0.47404546	0.01670726	0.63546749
s_a	0.144	Goodman test:	-0.51778037	0.01529606	0.60461152
s_b	0.033	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.288	Sobel test:	-1.7695536	0.02050687	0.07680153
b	-0.126	Aroian test:	-1.72182145	0.02107536	0.08510187
s_a	0.143	Goodman test:	-1.82148904	0.01992216	0.06853255
s_b	0.034	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.360	Sobel test:	-1.71022414	0.02231286	0.08722443
b	-0.106	Aroian test:	-1.65185179	0.02310135	0.09856477
s_a	0.176	Goodman test:	-1.7752569	0.02149548	0.07585548
s_b	0.034	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.246	Sobel test:	-1.3399144	0.01817579	0.18027318
b	-0.099	Aroian test:	-1.28165984	0.01900192	0.199962
s_a	0.163	Goodman test:	-1.40691034	0.01731027	0.15945398
s_b	0.034	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.213	Sobel test:	-0.88814045	0.02086494	0.37446521
b	-0.087	Aroian test:	-0.8214026	0.02256019	0.41141698
s_a	0.220	Goodman test:	-0.9743319	0.01901919	0.32989177
s_b	0.039	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.406	Sobel test:	-2.07361203	0.02192889	0.03811536
b	-0.112	Aroian test:	-2.01940429	0.02251753	0.04344522
s_a	0.155	Goodman test:	-2.1324334	0.021324	0.03297123
s_b	0.033	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.109	Sobel test:	-0.57660006	0.02136143	0.56420966
b	-0.113	Aroian test:	-0.55155564	0.02233138	0.58125284
s_a	0.186	Goodman test:	-0.60539838	0.02034528	0.54491433
s_b	0.035	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.133	Sobel test:	-0.70111678	0.01745216	0.48323014
b	-0.092	Aroian test:	-0.65411223	0.01870627	0.5130395
s_a	0.182	Goodman test:	-0.75996919	0.01610065	0.447273
s_b	0.037	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.116	Sobel test:	-0.61552618	0.0212956	0.53820729
b	-0.113	Aroian test:	-0.5889061	0.02225822	0.55592427
s_a	0.185	Goodman test:	-0.64611658	0.02028736	0.51820386
s_b	0.035	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.043	Sobel test:	-0.21993003	0.02189787	0.82592565
b	-0.112	Aroian test:	-0.20888391	0.02305587	0.83453887
s_a	0.195	Goodman test:	-0.23293696	0.02067512	0.81581036
s_b	0.037	Reset all	Calculate		

Test results from Sobal calculator for Table 31:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.262	Sobel test:	0.98122285	0.02803644	0.32648286
b	-0.105	Aroian test:	0.94010764	0.02926261	0.34716235
s_a	0.254	Goodman test:	1.02825187	0.02675415	0.30383136
s_b	0.033	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.028	Sobel test:	-0.14725284	0.02262775	0.88293245
b	-0.119	Aroian test:	-0.14220871	0.02343035	0.88691515
s_a	0.190	Goodman test:	-0.15287484	0.02179561	0.87849698
s_b	0.032	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.265	Sobel test:	1.24204143	0.0215492	0.21422128
b	-0.101	Aroian test:	1.19011134	0.02248949	0.23400263
s_a	0.195	Goodman test:	1.30142217	0.02056596	0.19311399
s_b	0.033	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.476	Sobel test:	1.8804854	0.02784387	0.06004195
b	-0.110	Aroian test:	1.82532124	0.02868536	0.06795257
s_a	0.209	Goodman test:	1.94097367	0.02697615	0.05226147
s_b	0.033	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.092	Sobel test:	-0.42508263	0.02726999	0.67077644
b	-0.126	Aroian test:	-0.41058689	0.02823276	0.68137548
s_a	0.215	Goodman test:	-0.44123072	0.02627197	0.65904598
s_b	0.034	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.267	Sobel test:	-1.32741446	0.02132115	0.18437162
b	-0.106	Aroian test:	-1.27480965	0.02220096	0.20237662
s_a	0.182	Goodman test:	-1.38711963	0.02040343	0.16540529
s_b	0.034	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.122	Sobel test:	-0.67433656	0.01791094	0.50009737
b	-0.099	Aroian test:	-0.63958505	0.01888412	0.5224424
s_a	0.176	Goodman test:	-0.71544723	0.01688175	0.47433274
s_b	0.034	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.222	Sobel test:	-1.12698078	0.01713783	0.25975061
b	-0.087	Aroian test:	-1.05106883	0.01837558	0.29322698
s_a	0.170	Goodman test:	-1.22214033	0.01580342	0.22165456
s_b	0.039	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.083	Sobel test:	-0.42882712	0.02167773	0.66804904
b	-0.112	Aroian test:	-0.41160594	0.02258471	0.68062828
s_a	0.192	Goodman test:	-0.44840805	0.02073112	0.65385873
s_b	0.033	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.118	Sobel test:	0.64244576	0.02075506	0.5205838
b	-0.113	Aroian test:	0.61474916	0.02169015	0.53872039
s_a	0.180	Goodman test:	0.67425824	0.01977581	0.50014715
s_b	0.035	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.284	Sobel test:	-1.28107915	0.0203953	0.20016587
b	-0.092	Aroian test:	-1.21115002	0.02157288	0.22583791
s_a	0.190	Goodman test:	-1.36471196	0.01914543	0.1723436
s_b	0.037	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.077	Sobel test:	-0.43353766	0.02006977	0.66462421
b	-0.113	Aroian test:	-0.41445498	0.02099384	0.67854093
s_a	0.176	Goodman test:	-0.45552478	0.01910105	0.64873174
s_b	0.035	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.124	Sobel test:	0.66818383	0.0207847	0.50401626
b	-0.112	Aroian test:	0.63598548	0.02183698	0.52478589
s_a	0.181	Goodman test:	0.70582637	0.01967623	0.48029612
s_b	0.037	Reset all	Calculate		

Test results from Sobal calculator for Table 32:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.194	Sobel test:	-1.67760977	0.01329868	0.0934233
b	-0.115	Aroian test:	-1.64206449	0.01358656	0.10057664
s_a	0.107	Goodman test:	-1.71556803	0.01300444	0.08624113
s_b	0.026	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.221	Sobel test:	-2.0637038	0.01199397	0.03904581
b	-0.112	Aroian test:	-2.02214909	0.01224044	0.04316095
s_a	0.094	Goodman test:	-2.10793032	0.01174232	0.03503702
s_b	0.026	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.129	Sobel test:	-1.30053897	0.01091086	0.19341631
b	-0.110	Aroian test:	-1.26672027	0.01120216	0.20525533
s_a	0.094	Goodman test:	-1.3372195	0.01061157	0.181151
s_b	0.027	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.166	Sobel test:	-1.44972083	0.01305355	0.14713638
b	-0.114	Aroian test:	-1.41298215	0.01339295	0.15766097
s_a	0.107	Goodman test:	-1.48948279	0.01270508	0.13636028
s_b	0.028	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.211	Sobel test:	-1.70592492	0.01212128	0.08802206
b	-0.098	Aroian test:	-1.65519316	0.0124928	0.09788532
s_a	0.108	Goodman test:	-1.76162698	0.01173801	0.07813234
s_b	0.028	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.197	Sobel test:	-2.04854636	0.01221305	0.04050649
b	-0.127	Aroian test:	-2.01609763	0.01240962	0.04378977
s_a	0.088	Goodman test:	-2.08261404	0.01201327	0.03728642
s_b	0.025	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.056	Sobel test:	-0.59683098	0.01182244	0.55062023
b	-0.126	Aroian test:	-0.58285997	0.01210582	0.55998757
s_a	0.093	Goodman test:	-0.61185733	0.0115321	0.54063216
s_b	0.028	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.277	Sobel test:	-2.57932229	0.01396103	0.00989944
b	-0.130	Aroian test:	-2.54227746	0.01416446	0.01101327
s_a	0.092	Goodman test:	-2.61803519	0.01375459	0.00884377
s_b	0.026	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.118	Sobel test:	-1.1090171	0.01202326	0.26742281
b	-0.113	Aroian test:	-1.07690477	0.01238178	0.28152281
s_a	0.102	Goodman test:	-1.14418482	0.01165371	0.252547
s_b	0.029	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.172	Sobel test:	-1.77482781	0.01298605	0.07592632
b	-0.134	Aroian test:	-1.74232549	0.0132283	0.08145151
s_a	0.090	Goodman test:	-1.80921968	0.01273919	0.07041688
s_b	0.028	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.018	Sobel test:	-0.20441057	0.01338483	0.83803267
b	-0.152	Aroian test:	-0.20126411	0.01359408	0.84049206
s_a	0.088	Goodman test:	-0.20770937	0.01317225	0.8354559
s_b	0.027	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.143	Sobel test:	-1.42491163	0.01505357	0.15418275
b	-0.150	Aroian test:	-1.40382413	0.01527969	0.16037123
s_a	0.097	Goodman test:	-1.44697891	0.01482399	0.14790283
s_b	0.027	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.128	Sobel test:	-1.34177768	0.01306923	0.17966809
b	-0.137	Aroian test:	-1.31817954	0.0133032	0.18744355
s_a	0.092	Goodman test:	-1.36669032	0.012831	0.17172239
s_b	0.027	Reset all	Calculate		

Test results from Sobal calculator for Table 46:

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.100	Sobel test:	-0.30706872	0.01074678	0.75879107
b	0.033	Aroian test:	-0.16764464	0.0196845	0.86686285
s_a	0.266	Goodman test:	NaN	NaN	NaN
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.235	Sobel test:	-0.30193082	0.01556648	0.7627048
b	0.020	Aroian test:	-0.20398041	0.02304143	0.83836881
s_a	0.274	Goodman test:	NaN	NaN	NaN
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.127	Sobel test:	0.43320619	0.0134855	0.66486498
b	0.046	Aroian test:	0.29224685	0.01998995	0.77009789
s_a	0.238	Goodman test:	NaN	NaN	NaN
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.117	Sobel test:	-0.40868079	0.01488692	0.68277393
b	0.052	Aroian test:	-0.28309297	0.02149117	0.77710557
s_a	0.250	Goodman test:	NaN	NaN	NaN
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.016	Sobel test:	-0.07759974	0.02597947	0.93814645
b	0.126	Aroian test:	-0.06807663	0.02961369	0.94572463
s_a	0.206	Goodman test:	-0.09270607	0.02174615	0.92613707
s_b	0.069	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.384	Sobel test:	-1.16749838	0.03486429	0.24300916
b	0.106	Aroian test:	-1.07738102	0.03778051	0.28131008
s_a	0.205	Goodman test:	-1.28481765	0.03168076	0.19885601
s_b	0.071	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.260	Sobel test:	-0.89090254	0.03181044	0.37298146
b	0.109	Aroian test:	-0.78953218	0.03589467	0.42980103
s_a	0.241	Goodman test:	-1.0450663	0.0271179	0.29599233
s_b	0.069	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.042	Sobel test:	0.17885852	0.01291524	0.85804879
b	0.055	Aroian test:	0.1200667	0.01923931	0.90443031
s_a	0.230	Goodman test:	NaN	NaN	NaN
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.381	Sobel test:	1.25989178	0.0435466	0.2077084
b	0.144	Aroian test:	1.17891493	0.04653771	0.23843205
s_a	0.245	Goodman test:	1.36023264	0.04033428	0.17375632
s_b	0.067	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.083	Sobel test:	0.35997096	0.02582431	0.71886885
b	0.112	Aroian test:	0.30969729	0.03001641	0.75679116
s_a	0.225	Goodman test:	0.44683801	0.02080396	0.65499202
s_b	0.068	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.056	Sobel test:	0.28025987	0.024777	0.77927814
b	0.124	Aroian test:	0.24155155	0.02874749	0.80912767
s_a	0.197	Goodman test:	0.34660183	0.02003452	0.72889047
s_b	0.074	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.174	Sobel test:	-0.69323252	0.0261038	0.48816364
b	0.104	Aroian test:	-0.59566945	0.03037927	0.55139607
s_a	0.222	Goodman test:	-0.86277478	0.02097419	0.38826131
s_b	0.070	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.204	Sobel test:	0.80472994	0.02915264	0.42097554
b	0.115	Aroian test:	0.70932784	0.03307356	0.47812106
s_a	0.220	Goodman test:	0.9530824	0.02461487	0.34054832
s_b	0.071	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.015	Sobel test:	0.43470268	0.00410625	0.66377825
b	0.119	Aroian test:	0.36565182	0.00488169	0.7146249
s_a	0.033	Goodman test:	0.56754737	0.00314511	0.57034235
s_b	0.080	Reset all	Calculate		

Test results from Sobal calculator for Table 47:

	Input:		Test statistic:	Std. Error:	p-value:
a	0.295	Sobel test:	-1.17924728	0.04002553	0.23829972
b	-0.160	Aroian test:	-1.13980816	0.04141048	0.25436623
s_a	0.236	Goodman test:	-1.22308575	0.03859092	0.22129731
s_b	0.045	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.796	Sobel test:	-2.20011646	0.04920467	0.02779863
b	-0.136	Aroian test:	-2.14669821	0.05042907	0.03181732
s_a	0.235	Goodman test:	-2.25773182	0.04794901	0.02396238
s_b	0.047	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.790	Sobel test:	-2.29905415	0.05051208	0.02150186
b	-0.147	Aroian test:	-2.25582597	0.05148003	0.02408153
s_a	0.184	Goodman test:	-2.34486668	0.0495252	0.01903388
s_b	0.054	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.608	Sobel test:	-2.07304853	0.03959386	0.03816776
b	-0.135	Aroian test:	-2.01537242	0.04072696	0.04386564
s_a	0.212	Goodman test:	-2.13597782	0.03842737	0.03268122
s_b	0.045	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.396	Sobel test:	-1.54516274	0.03639228	0.1223069
b	-0.142	Aroian test:	-1.49097855	0.03771483	0.13596713
s_a	0.225	Goodman test:	-1.60571896	0.03501983	0.10833567
s_b	0.044	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.650	Sobel test:	-2.47586464	0.04358073	0.0132914
b	-0.166	Aroian test:	-2.42703403	0.04445756	0.01522283
s_a	0.191	Goodman test:	-2.52776638	0.04268591	0.01147907
s_b	0.046	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.530	Sobel test:	-2.17576124	0.04068002	0.02957312
b	-0.167	Aroian test:	-2.12472138	0.04165723	0.03360987
s_a	0.195	Goodman test:	-2.23066537	0.03967874	0.0257033
s_b	0.046	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.107	Sobel test:	-0.53250546	0.03476209	0.59437596
b	-0.173	Aroian test:	-0.51566984	0.035897	0.60608502
s_a	0.199	Goodman test:	-0.55110558	0.03358885	0.5815613
s_b	0.045	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.678	Sobel test:	-2.48106339	0.04946186	0.01309911
b	-0.181	Aroian test:	-2.43353696	0.05042783	0.01495211
s_a	0.209	Goodman test:	-2.53148774	0.04847663	0.01135798
s_b	0.047	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.419	Sobel test:	-1.96450635	0.0415906	0.0494714
b	-0.195	Aroian test:	-1.92294241	0.04248957	0.05448728
s_a	0.189	Goodman test:	-2.00888749	0.04067176	0.04454907
s_b	0.046	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.234	Sobel test:	-1.17249348	0.03712089	0.24099899
b	-0.186	Aroian test:	-1.14097019	0.03814648	0.25388233
s_a	0.191	Goodman test:	-1.20678282	0.03606614	0.22751579
s_b	0.046	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.319	Sobel test:	-1.56003182	0.03844281	0.11875236
b	-0.188	Aroian test:	-1.52160525	0.03941364	0.12810802
s_a	0.189	Goodman test:	-1.60152489	0.03744681	0.10926071
s_b	0.046	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.249	Sobel test:	-1.23123639	0.04226727	0.21823446
b	-0.209	Aroian test:	-1.20553075	0.04316854	0.22799847
s_a	0.195	Goodman test:	-1.25865979	0.04134636	0.20815324
s_b	0.045	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.104	Sobel test:	-2.45197587	0.00822847	0.01420742
b	-0.194	Aroian test:	-2.40275746	0.00839702	0.01627198
s_a	0.031	Goodman test:	-2.50434833	0.00805639	0.01226772
s_b	0.054	Reset all	Calculate		

Test results from Sobal calculator for Table 48:

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.325	Sobel test:	-1.140039	0.02765256	0.25427005
b	-0.097	Aroian test:	-1.06275227	0.02966355	0.28789431
s_a	0.244	Goodman test:	-1.23708092	0.02548338	0.21605704
s_b	0.044	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.278	Sobel test:	0.85067741	0.03333343	0.39494858
b	-0.102	Aroian test:	0.78948553	0.03591706	0.42982828
s_a	0.304	Goodman test:	0.92873176	0.03053196	0.35302812
s_b	0.044	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.064	Sobel test:	-0.23639903	0.02382412	0.81312305
b	-0.088	Aroian test:	-0.21359802	0.02636729	0.83086054
s_a	0.269	Goodman test:	-0.26851211	0.02097485	0.78830515
s_b	0.042	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.756	Sobel test:	-1.59158473	0.04417484	0.11147804
b	-0.093	Aroian test:	-1.52078909	0.04623126	0.12831277
s_a	0.303	Goodman test:	-1.67328719	0.04201789	0.09427077
s_b	0.045	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.241	Sobel test:	-0.81866723	0.03297066	0.4129763
b	-0.112	Aroian test:	-0.7654219	0.03526421	0.44402036
s_a	0.278	Goodman test:	-0.88483408	0.03050515	0.37624613
s_b	0.045	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.127	Sobel test:	-0.55934159	0.02020769	0.57592862
b	-0.089	Aroian test:	-0.50908535	0.02220256	0.6106924
s_a	0.219	Goodman test:	-0.62818934	0.01799298	0.52987991
s_b	0.042	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.277	Sobel test:	-1.00518691	0.02480136	0.31480686
b	-0.090	Aroian test:	-0.92484366	0.02695591	0.35504724
s_a	0.240	Goodman test:	-1.11091829	0.02244089	0.26660352
s_b	0.044	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.212	Sobel test:	-0.77411567	0.0238259	0.43886239
b	-0.087	Aroian test:	-0.7018373	0.02627959	0.48278063
s_a	0.252	Goodman test:	-0.8745952	0.02108861	0.3817942
s_b	0.044	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.576	Sobel test:	-1.33849035	0.0327055	0.18073664
b	-0.076	Aroian test:	-1.25697497	0.03482647	0.2087627
s_a	0.272	Goodman test:	-1.4382449	0.0304371	0.15036458
s_b	0.044	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.136	Sobel test:	-0.60906547	0.02165941	0.54248104
b	-0.097	Aroian test:	-0.56017104	0.02354995	0.57536278
s_a	0.215	Goodman test:	-0.67349957	0.01958724	0.50062952
s_b	0.043	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.145	Sobel test:	-0.64918567	0.02278239	0.51621837
b	-0.102	Aroian test:	-0.59796068	0.02473407	0.54986617
s_a	0.214	Goodman test:	-0.7163254	0.02064704	0.47379045
s_b	0.045	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.126	Sobel test:	-0.56438614	0.02143214	0.57249137
b	-0.096	Aroian test:	-0.51784914	0.02335815	0.60456353
s_a	0.216	Goodman test:	-0.62624882	0.01931501	0.53115175
s_b	0.043	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.488	Sobel test:	-1.41616936	0.02825651	0.15672592
b	-0.082	Aroian test:	-1.33716092	0.02992609	0.18117012
s_a	0.224	Goodman test:	-1.5110715	0.02648187	0.13077024
s_b	0.044	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.072	Sobel test:	-1.40171865	0.00498245	0.16099928
b	-0.097	Aroian test:	-1.32034638	0.00528952	0.1867194
s_a	0.037	Goodman test:	-1.50026491	0.00465518	0.1335458
s_b	0.048	Reset all	Calculate		

Test results from Sobal calculator for Table 49:

Input:			Test statistic:	Std. Error:	p-value:
a	0.250	Sobel test:	-0.74819233	0.06382049	0.45434416
b	-0.191	Aroian test:	-0.71934057	0.06638024	0.4719311
s_a	0.326	Goodman test:	-0.78081966	0.06115369	0.43490857
s_b	0.056	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.442	Sobel test:	-1.25392945	0.07120337	0.20986765
b	-0.202	Aroian test:	-1.21003476	0.07378631	0.22626556
s_a	0.328	Goodman test:	-1.30297604	0.06852313	0.19258294
s_b	0.059	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.667	Sobel test:	-1.64585828	0.073352	0.09979294
b	-0.181	Aroian test:	-1.58691113	0.07607672	0.11253277
s_a	0.342	Goodman test:	-1.71190343	0.07052209	0.08691447
s_b	0.059	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.757	Sobel test:	-1.69127822	0.07116688	0.09078368
b	-0.159	Aroian test:	-1.62841249	0.07391432	0.10343745
s_a	0.363	Goodman test:	-1.76203634	0.06830903	0.07806316
s_b	0.055	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.495	Sobel test:	-1.25712309	0.06693855	0.20870907
b	-0.170	Aroian test:	-1.20698223	0.06971934	0.22743899
s_a	0.361	Goodman test:	-1.31408142	0.06403713	0.18881881
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.360	Sobel test:	-1.17060869	0.06273659	0.2417561
b	-0.204	Aroian test:	-1.13067709	0.06495223	0.25819103
s_a	0.290	Goodman test:	-1.21509367	0.06043978	0.22433037
s_b	0.058	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.590	Sobel test:	-1.68611335	0.07418244	0.09177397
b	-0.212	Aroian test:	-1.6373911	0.07638981	0.10154878
s_a	0.309	Goodman test:	-1.73946094	0.07190733	0.08195372
s_b	0.059	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.387	Sobel test:	0.86961145	0.08410998	0.38451278
b	-0.189	Aroian test:	0.83602457	0.08748906	0.40314108
s_a	0.430	Goodman test:	0.9076014	0.08058934	0.36408885
s_b	0.056	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.685	Sobel test:	-1.51386088	0.08280484	0.13006113
b	-0.183	Aroian test:	-1.45852001	0.08594671	0.14469726
s_a	0.397	Goodman test:	-1.57602037	0.07953895	0.11502111
s_b	0.058	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.287	Sobel test:	-0.88109142	0.0674266	0.37826834
b	-0.207	Aroian test:	-0.85124199	0.06979096	0.39463494
s_a	0.316	Goodman test:	-0.91431854	0.06497626	0.36054949
s_b	0.057	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.349	Sobel test:	1.01560525	0.07010204	0.3098174
b	-0.204	Aroian test:	0.97994945	0.07265273	0.32711107
s_a	0.329	Goodman test:	1.05545963	0.06745497	0.29121516
s_b	0.058	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.487	Sobel test:	-1.36867484	0.06938463	0.17110094
b	-0.195	Aroian test:	-1.32080048	0.07189958	0.1865679
s_a	0.325	Goodman test:	-1.42216334	0.06677503	0.15497884
s_b	0.058	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.190	Sobel test:	-0.60171054	0.06662672	0.54736683
b	-0.211	Aroian test:	-0.5833487	0.0687239	0.55965858
s_a	0.312	Goodman test:	-0.62192313	0.06446134	0.53399242
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.120	Sobel test:	-1.81068648	0.01219427	0.0701894
b	-0.184	Aroian test:	-1.74868175	0.01262665	0.08034605
s_a	0.052	Goodman test:	-1.87979205	0.01174598	0.06013642
s_b	0.063	Reset all	Calculate		

Test results from Sobal calculator for Table 50:

n/a

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.047	Sobel test:	-0.03801235	0.00494576	0.96967784
b	0.004	Aroian test:	-0.0053116	0.03539425	0.99576198
s_a	0.347	Goodman test:	NaN	NaN	NaN
s_b	0.101	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.231	Sobel test:	-0.50822941	0.0427248	0.61129247
b	0.094	Aroian test:	-0.36541377	0.05942305	0.71480256
s_a	0.350	Goodman test:	-1.98453647	0.0109416	0.04719607
s_b	0.118	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.096	Sobel test:	-0.21158422	0.02359344	0.83243142
b	0.052	Aroian test:	-0.09590056	0.05205392	0.92359955
s_a	0.400	Goodman test:	NaN	NaN	NaN
s_b	0.116	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.071	Sobel test:	-0.19476665	0.03827657	0.84557563
b	0.105	Aroian test:	-0.13239964	0.0563068	0.8946682
s_a	0.356	Goodman test:	NaN	NaN	NaN
s_b	0.116	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.124	Sobel test:	0.31278104	0.03766213	0.75444702
b	0.095	Aroian test:	0.21710387	0.05425974	0.8281274
s_a	0.372	Goodman test:	NaN	NaN	NaN
s_b	0.105	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.438	Sobel test:	0.57671003	0.06379636	0.56413536
b	0.084	Aroian test:	0.47651277	0.07721094	0.63370911
s_a	0.332	Goodman test:	0.78828353	0.04667356	0.43053088
s_b	0.131	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.048	Sobel test:	-0.1352528	0.03477932	0.892412
b	0.098	Aroian test:	-0.09189798	0.0511872	0.9267791
s_a	0.351	Goodman test:	NaN	NaN	NaN
s_b	0.107	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.188	Sobel test:	0.41310783	0.03777222	0.67952761
b	0.083	Aroian test:	0.26979019	0.05783754	0.78732167
s_a	0.365	Goodman test:	NaN	NaN	NaN
s_b	0.120	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.098	Sobel test:	0.23744516	0.03755815	0.81231146
b	0.091	Aroian test:	0.15668015	0.0569185	0.87549693
s_a	0.396	Goodman test:	NaN	NaN	NaN
s_b	0.108	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.332	Sobel test:	0.74456473	0.05484547	0.4565349
b	0.123	Aroian test:	0.62113946	0.06574369	0.53450787
s_a	0.342	Goodman test:	0.9922243	0.04115602	0.32108812
s_b	0.106	Reset all	Calculate		

Test results from Sobal calculator for Table 51:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.340	Sobel test:	-1.14647299	0.0379599	0.2515995
b	-0.128	Aroian test:	-1.07066824	0.04064751	0.28431863
s_a	0.255	Goodman test:	-1.24105623	0.0350669	0.21458498
s_b	0.057	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.242	Sobel test:	-0.92592775	0.04155616	0.35448353
b	-0.159	Aroian test:	-0.87574708	0.04393734	0.38116754
s_a	0.246	Goodman test:	-0.98585782	0.03902997	0.32420289
s_b	0.058	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.162	Sobel test:	-0.62753184	0.03898129	0.53031067
b	-0.151	Aroian test:	-0.58566785	0.0417677	0.55809874
s_a	0.250	Goodman test:	-0.67988283	0.03597973	0.49657865
s_b	0.060	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.130	Sobel test:	-0.53190391	0.03543873	0.59479255
b	-0.145	Aroian test:	-0.49103808	0.03838806	0.62339951
s_a	0.238	Goodman test:	-0.58503027	0.03222055	0.55852736
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.377	Sobel test:	-1.16882778	0.04031817	0.24247303
b	-0.125	Aroian test:	-1.08622303	0.04338428	0.27738033
s_a	0.267	Goodman test:	-1.27368836	0.03699885	0.20277388
s_b	0.060	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.366	Sobel test:	-1.18573426	0.04074437	0.23572726
b	-0.132	Aroian test:	-1.10734432	0.04362871	0.26814509
s_a	0.260	Goodman test:	-1.28353976	0.03763966	0.19930304
s_b	0.060	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.068	Sobel test:	0.18121459	0.05178391	0.85619914
b	-0.138	Aroian test:	0.16539036	0.05673849	0.86863674
s_a	0.374	Goodman test:	0.20266874	0.04630216	0.83939396
s_b	0.062	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.401	Sobel test:	1.01039896	0.05556221	0.31230419
b	-0.140	Aroian test:	0.93636008	0.05995557	0.34908782
s_a	0.352	Goodman test:	1.10533047	0.05079024	0.26901642
s_b	0.064	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.251	Sobel test:	-0.78162049	0.04142547	0.43443764
b	-0.129	Aroian test:	-0.7108208	0.04555157	0.47719529
s_a	0.296	Goodman test:	-0.87890581	0.03684013	0.37945235
s_b	0.064	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.319	Sobel test:	-0.89684333	0.04730704	0.36980252
b	-0.133	Aroian test:	-0.82425617	0.05147308	0.40979402
s_a	0.322	Goodman test:	-0.99275103	0.0427368	0.3208313
s_b	0.063	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.181	Sobel test:	-0.49824106	0.05158547	0.61831415
b	-0.142	Aroian test:	-0.45618306	0.05634142	0.64825835
s_a	0.354	Goodman test:	-0.55459172	0.046344	0.57917395
s_b	0.064	Reset all	Calculate		

Test results from Sobal calculator for Table 52:

n/a

	Input:		Test statistic:	Std. Error:	p-value:
a	0.216	Sobel test:	-0.39845003	0.05204166	0.69029849
b	-0.096	Aroian test:	-0.33377593	0.06212551	0.73854865
s_a	0.522	Goodman test:	-0.52549457	0.03945997	0.59923943
s_b	0.065	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.324	Sobel test:	0.91175262	0.0334038	0.36189896
b	-0.094	Aroian test:	0.80245735	0.03795342	0.42228845
s_a	0.273	Goodman test:	1.08277751	0.02812766	0.27890719
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.182	Sobel test:	0.62200666	0.0204821	0.53393749
b	-0.070	Aroian test:	0.49433776	0.02577185	0.62106766
s_a	0.237	Goodman test:	0.96348279	0.01322286	0.3353053
s_b	0.066	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.773	Sobel test:	-1.23359135	0.06203594	0.21735522
b	-0.099	Aroian test:	-1.16217314	0.06584819	0.24516514
s_a	0.320	Goodman test:	-1.3200332	0.05797354	0.18682393
s_b	0.069	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.185	Sobel test:	-0.56428392	0.03278491	0.57256092
b	-0.100	Aroian test:	-0.4828656	0.03831294	0.62919117
s_a	0.305	Goodman test:	-0.70849512	0.02611168	0.47863784
s_b	0.065	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.643	Sobel test:	-0.86243806	0.05964486	0.3884465
b	-0.080	Aroian test:	-0.75151961	0.06844798	0.45234
s_a	0.460	Goodman test:	-1.04353581	0.04929395	0.2967002
s_b	0.073	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.335	Sobel test:	-1.04036598	0.03574223	0.2981699
b	-0.111	Aroian test:	-0.94257717	0.03945035	0.34589722
s_a	0.253	Goodman test:	-1.17666758	0.03160196	0.23932821
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.701	Sobel test:	-1.4960749	0.06606688	0.13463414
b	-0.141	Aroian test:	-1.42878327	0.06917844	0.15306654
s_a	0.263	Goodman test:	-1.57386768	0.06280134	0.11551804
s_b	0.078	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.152	Sobel test:	-0.46450106	0.03665008	0.6422888
b	-0.112	Aroian test:	-0.39187089	0.04344288	0.69515361
s_a	0.311	Goodman test:	-0.60220079	0.02826964	0.54704049
s_b	0.075	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.319	Sobel test:	-0.93825575	0.04079911	0.34811299
b	-0.120	Aroian test:	-0.84057775	0.04554011	0.40058453
s_a	0.281	Goodman test:	-1.08046238	0.03542928	0.27993633
s_b	0.072	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.199	Sobel test:	-0.58748004	0.04437427	0.55688135
b	-0.131	Aroian test:	-0.51710754	0.05041311	0.60508109
s_a	0.319	Goodman test:	-0.69755329	0.03737206	0.4854566
s_b	0.075	Reset all	Calculate		

Test results from Sobal calculator for Table 53:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.251	Sobel test:	0.53946247	0.0507153	0.58956779
b	-0.109	Aroian test:	0.47907159	0.05710838	0.6318877
s_a	0.445	Goodman test:	0.63053291	0.04339028	0.52834598
s_b	0.059	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.183	Sobel test:	0.35515646	0.06801509	0.72247238
b	-0.132	Aroian test:	0.33004824	0.0731893	0.74136351
s_a	0.510	Goodman test:	0.38703229	0.0624134	0.6987323
s_b	0.053	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	1.128	Sobel test:	-1.78695886	0.07953625	0.07394414
b	-0.126	Aroian test:	-1.72380994	0.08244992	0.08474216
s_a	0.395	Goodman test:	-1.85759847	0.07651169	0.06322606
s_b	0.055	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.610	Sobel test:	-1.19070617	0.05532851	0.23376895
b	-0.108	Aroian test:	-1.10251751	0.05975415	0.27023675
s_a	0.403	Goodman test:	-1.30412509	0.05051663	0.19219094
s_b	0.056	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.624	Sobel test:	-1.30776057	0.06680122	0.19095453
b	-0.140	Aroian test:	-1.24075685	0.07040864	0.21469559
s_a	0.412	Goodman test:	-1.38694113	0.06298753	0.16545971
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.449	Sobel test:	-0.6592095	0.12873146	0.50976125
b	-0.189	Aroian test:	-0.63302411	0.13405651	0.5267179
s_a	0.668	Goodman test:	-0.68893869	0.12317642	0.49086185
s_b	0.056	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.175	Sobel test:	-0.37566499	0.05403751	0.70716597
b	-0.116	Aroian test:	-0.32162088	0.06311779	0.74773992
s_a	0.453	Goodman test:	-0.47117033	0.04308421	0.6375191
s_b	0.072	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.718	Sobel test:	-0.46130434	0.09650028	0.64458027
b	-0.062	Aroian test:	-0.31280788	0.14231099	0.75442663
s_a	1.101	Goodman test:	NaN	NaN	NaN
s_b	0.095	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.700	Sobel test:	-1.31088338	0.07849669	0.18989717
b	-0.147	Aroian test:	-1.24780876	0.08246456	0.2121011
s_a	0.468	Goodman test:	-1.38460427	0.07431726	0.16617351
s_b	0.054	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.281	Sobel test:	-0.45661682	0.06523194	0.64794649
b	-0.106	Aroian test:	-0.39207282	0.07597058	0.69500441
s_a	0.590	Goodman test:	-0.56914839	0.05233433	0.56925544
s_b	0.066	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.056	Sobel test:	0.09239399	0.0678832	0.92638501
b	-0.112	Aroian test:	0.07744581	0.08098566	0.9382689
s_a	0.605	Goodman test:	0.12166417	0.05155174	0.90316499
s_b	0.073	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.263	Sobel test:	0.40942335	0.0989245	0.68222901
b	-0.154	Aroian test:	0.37888295	0.10689845	0.70477479
s_a	0.633	Goodman test:	0.44878191	0.09024874	0.65358899
s_b	0.064	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.528	Sobel test:	0.6732931	0.10743612	0.50076084
b	-0.137	Aroian test:	0.6028434	0.11999136	0.54661287
s_a	0.732	Goodman test:	0.77609827	0.09320469	0.43769097
s_b	0.073	Reset all	Calculate		

Test results from Sobal calculator for Table 54:
n/a

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.124	Sobel test:	-0.03931995	0.01261446	0.9686353
b	0.004	Aroian test:	-0.01236534	0.04011212	0.99013414
s_a	0.377	Goodman test:	NaN	NaN	NaN
s_b	0.101	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.429	Sobel test:	-0.64860733	0.06217321	0.51659222
b	0.094	Aroian test:	-0.52417043	0.07693299	0.60016001
s_a	0.384	Goodman test:	-0.94725393	0.04257148	0.3435094
s_b	0.118	Reset all	Calculate		

n/a

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.421	Sobel test:	0.41242612	0.05308102	0.68002712
b	0.052	Aroian test:	0.3105153	0.07050216	0.75616913
s_a	0.400	Goodman test:	0.84916849	0.02578051	0.39578754
s_b	0.116	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.120	Sobel test:	0.24144518	0.05218576	0.8092101
b	0.105	Aroian test:	0.16529354	0.07622802	0.86871294
s_a	0.479	Goodman test:	NaN	NaN	NaN
s_b	0.116	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.387	Sobel test:	-0.64557517	0.05694922	0.51855452
b	0.095	Aroian test:	-0.51042697	0.07202793	0.60975237
s_a	0.420	Goodman test:	-1.02030444	0.03603336	0.3075841
s_b	0.105	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.036	Sobel test:	-0.09136584	0.03309771	0.9272019
b	0.084	Aroian test:	-0.04967636	0.06087402	0.9603803
s_a	0.390	Goodman test:	NaN	NaN	NaN
s_b	0.131	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.102	Sobel test:	-0.2400813	0.0416359	0.81026723
b	0.098	Aroian test:	-0.16527113	0.06048243	0.86873058
s_a	0.410	Goodman test:	NaN	NaN	NaN
s_b	0.107	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.447	Sobel test:	-0.55608779	0.06671788	0.57815084
b	0.083	Aroian test:	-0.42167183	0.08798548	0.67326457
s_a	0.478	Goodman test:	-1.0888038	0.03407501	0.27624042
s_b	0.120	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.268	Sobel test:	0.52764295	0.04622065	0.59774718
b	0.091	Aroian test:	0.38728434	0.06297182	0.69854572
s_a	0.396	Goodman test:	1.39133797	0.01752845	0.16412296
s_b	0.108	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.177	Sobel test:	0.40288563	0.05403767	0.68703236
b	0.123	Aroian test:	0.31334707	0.06947887	0.75401699
s_a	0.412	Goodman test:	0.68408639	0.03182493	0.49392062
s_b	0.106	Reset all	Calculate		

Test results from Sobal calculator for Table 55:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.048	Sobel test:	0.11606741	0.05293475	0.90759912
b	-0.128	Aroian test:	0.106053	0.0579333	0.9155403
s_a	0.413	Goodman test:	0.12958711	0.04741212	0.8968931
s_b	0.057	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.470	Sobel test:	1.25784545	0.05941111	0.20844765
b	-0.159	Aroian test:	1.19656497	0.06245378	0.23147616
s_a	0.332	Goodman test:	1.32962122	0.05620398	0.1836431
s_b	0.058	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.210	Sobel test:	0.62948822	0.05037425	0.52902948
b	-0.151	Aroian test:	0.58750941	0.0539736	0.55686163
s_a	0.323	Goodman test:	0.68197789	0.04649711	0.49525293
s_b	0.060	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.520	Sobel test:	1.1044791	0.06826748	0.26938536
b	-0.145	Aroian test:	1.03350904	0.07295534	0.30136574
s_a	0.415	Goodman test:	1.1924149	0.06323302	0.2330986
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.276	Sobel test:	-0.81204591	0.04248528	0.41676529
b	-0.125	Aroian test:	-0.74271947	0.04645092	0.45765154
s_a	0.313	Goodman test:	-0.9052933	0.0381092	0.36531002
s_b	0.060	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.082	Sobel test:	0.26947853	0.04016646	0.78756146
b	-0.132	Aroian test:	0.24563997	0.04406449	0.80596095
s_a	0.302	Goodman test:	0.30194959	0.03584704	0.76269049
s_b	0.06	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.059	Sobel test:	-0.18205053	0.04472385	0.85554307
b	-0.138	Aroian test:	-0.16615416	0.04900268	0.86803563
s_a	0.323	Goodman test:	-0.20360207	0.03998977	0.83866448
s_b	0.062	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.101	Sobel test:	-0.34982501	0.04042021	0.72647003
b	-0.140	Aroian test:	-0.31886249	0.04434513	0.74983079
s_a	0.285	Goodman test:	-0.39200787	0.0360707	0.6950524
s_b	0.064	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.609	Sobel test:	-1.3521843	0.05809933	0.17631636
b	-0.129	Aroian test:	-1.2690183	0.06190691	0.20443454
s_a	0.334	Goodman test:	-1.45418553	0.05402406	0.14589488
s_b	0.064	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.375	Sobel test:	-1.05213464	0.04740363	0.29273778
b	-0.133	Aroian test:	-0.97326233	0.05124518	0.33042294
s_a	0.309	Goodman test:	-1.15392665	0.04322198	0.24853024
s_b	0.063	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.162	Sobel test:	0.50403969	0.04563926	0.61423349
b	-0.142	Aroian test:	0.46153861	0.04984198	0.64441223
s_a	0.313	Goodman test:	0.56096284	0.04100806	0.57482287
s_b	0.064	Reset all	Calculate		

Test results from Sobal calculator for Table 56:

n/a

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.939	Sobel test:	-1.0134376	0.08894874	0.31085119
b	-0.096	Aroian test:	-0.90914608	0.09915238	0.36327302
s_a	0.674	Goodman test:	-1.16447597	0.07741164	0.24423118
s_b	0.065	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.183	Sobel test:	0.48714594	0.0353118	0.62615491
b	-0.094	Aroian test:	0.40661781	0.04230508	0.68428871
s_a	0.353	Goodman test:	0.64826657	0.02653538	0.51681255
s_b	0.066	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.916	Sobel test:	0.95553643	0.06710367	0.33930649
b	-0.070	Aroian test:	0.88437305	0.07250334	0.37649487
s_a	0.416	Goodman test:	1.04720502	0.06122965	0.29500503
s_b	0.066	Reset all	Calculate		

n/a

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.123	Sobel test:	-0.42842539	0.02842269	0.66834144
b	-0.099	Aroian test:	-0.35671721	0.03413628	0.72130352
s_a	0.274	Goodman test:	-0.57376655	0.02122292	0.56612579
s_b	0.069	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.157	Sobel test:	-0.50144084	0.03130978	0.6160609
b	-0.100	Aroian test:	-0.42722399	0.03674887	0.66921619
s_a	0.296	Goodman test:	-0.6356096	0.0247007	0.52503091
s_b	0.065	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.328	Sobel test:	-0.79363887	0.0330629	0.4274057
b	-0.080	Aroian test:	-0.67171665	0.03906409	0.5017641
s_a	0.285	Goodman test:	-1.02115306	0.02569644	0.30718193
s_b	0.073	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.146	Sobel test:	0.38713702	0.04186115	0.69865477
b	-0.111	Aroian test:	0.33508506	0.04836384	0.73756092
s_a	0.367	Goodman test:	0.47466989	0.03414162	0.63502228
s_b	0.066	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.245	Sobel test:	-0.84580923	0.04084254	0.39765918
b	-0.141	Aroian test:	-0.75985786	0.04546245	0.44733955
s_a	0.256	Goodman test:	-0.96958808	0.03562853	0.33225186
s_b	0.078	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.156	Sobel test:	-0.51712989	0.03378648	0.60506549
b	-0.112	Aroian test:	-0.43789239	0.03990021	0.66146429
s_a	0.283	Goodman test:	-0.6646538	0.02628737	0.50627195
s_b	0.075	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.098	Sobel test:	-0.37034847	0.03175388	0.71112286
b	-0.120	Aroian test:	-0.31966715	0.03678827	0.74922066
s_a	0.258	Goodman test:	-0.45663758	0.02575347	0.64793156
s_b	0.072	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.080	Sobel test:	-0.282951	0.03703822	0.7772144
b	-0.131	Aroian test:	-0.2463541	0.04254039	0.80540813
s_a	0.279	Goodman test:	-0.34292089	0.03056098	0.73165798
s_b	0.075	Reset all	Calculate		

Test results from Sobal calculator for Table 57:
n/a

	Input:		Test statistic:	Std. Error:	p-value:
a	0.208	Sobel test:	-0.42349372	0.06483213	0.67193508
b	-0.132	Aroian test:	-0.39378954	0.06972252	0.69373643
s_a	0.484	Goodman test:	-0.46112442	0.05954141	0.64470934
s_b	0.053	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.042	Sobel test:	-0.09005909	0.05876142	0.92824026
b	-0.126	Aroian test:	-0.08254854	0.06410773	0.93421052
s_a	0.466	Goodman test:	-0.10008077	0.05287729	0.9202802
s_b	0.055	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.953	Sobel test:	1.14472316	0.0899117	0.25232385
b	-0.108	Aroian test:	1.05643046	0.09742619	0.2907716
s_a	0.670	Goodman test:	1.25964074	0.08170901	0.20779899
s_b	0.056	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.493	Sobel test:	-0.83227559	0.08292926	0.40525341
b	-0.140	Aroian test:	-0.78174877	0.08828923	0.43436223
s_a	0.561	Goodman test:	-0.89406425	0.07719803	0.37128752
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.589	Sobel test:	-1.05020337	0.10599947	0.29362462
b	-0.189	Aroian test:	-1.01089061	0.11012171	0.31206879
s_a	0.533	Goodman test:	-1.09449096	0.1017103	0.27373971
s_b	0.056	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.698	Sobel test:	-1.11355196	0.07271147	0.26547145
b	-0.116	Aroian test:	-1.01601593	0.07969166	0.3096218
s_a	0.453	Goodman test:	-1.2459337	0.0649858	0.21278874
s_b	0.072	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.340	Sobel test:	-0.49859623	0.0422787	0.61806386
b	-0.062	Aroian test:	-0.35456232	0.05945358	0.72291751
s_a	0.440	Goodman test:	-3.32273952	0.00634416	0.00089138
s_b	0.095	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.447	Sobel test:	-0.78399461	0.08381308	0.43304327
b	-0.147	Aroian test:	-0.73956782	0.08884784	0.45956227
s_a	0.546	Goodman test:	-0.83752803	0.07845588	0.40229583
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-1.322	Sobel test:	1.26268607	0.11097929	0.20670202
b	-0.106	Aroian test:	1.17845966	0.11891116	0.23861341
s_a	0.647	Goodman test:	1.36800819	0.10243506	0.17130951
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.251	Sobel test:	-0.420535	0.06684818	0.67409467
b	-0.112	Aroian test:	-0.35632067	0.07889523	0.72160043
s_a	0.574	Goodman test:	-0.53972771	0.05208552	0.58938483
s_b	0.073	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.474	Sobel test:	0.8369219	0.08721961	0.40263647
b	-0.154	Aroian test:	0.77981785	0.09360648	0.4354981
s_a	0.531	Goodman test:	0.90874112	0.08032651	0.36348679
s_b	0.064	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.455	Sobel test:	0.71021941	0.08776865	0.47756809
b	-0.137	Aroian test:	0.63695832	0.09786355	0.52415199
s_a	0.593	Goodman test:	0.81643212	0.0763505	0.41425303
s_b	0.073	Reset all	Calculate		

Test results from Sobal calculator for Table 58:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.434	Sobel test:	0.78956418	0.03243055	0.42978233
b	0.059	Aroian test:	0.72030908	0.03554863	0.47133472
s_a	0.211	Goodman test:	0.88360874	0.02897889	0.37690746
s_b	0.069	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.073	Sobel test:	0.23893165	0.00763817	0.81115858
b	0.025	Aroian test:	0.10301862	0.01771524	0.91794819
s_a	0.216	Goodman test:	NaN	NaN	NaN
s_b	0.074	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.128	Sobel test:	-0.19928944	0.00899195	0.84203634
b	0.014	Aroian test:	-0.10492539	0.0170788	0.91643501
s_a	0.220	Goodman test:	NaN	NaN	NaN
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.136	Sobel test:	0.32318418	0.01136194	0.74655576
b	0.027	Aroian test:	0.17937898	0.02047063	0.85764014
s_a	0.258	Goodman test:	NaN	NaN	NaN
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.078	Sobel test:	0.42560674	0.02987265	0.67039443
b	0.163	Aroian test:	0.39044541	0.03256281	0.69620721
s_a	0.180	Goodman test:	0.47237723	0.02691493	0.63665755
s_b	0.072	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.065	Sobel test:	0.39441938	0.01680952	0.69327144
b	0.102	Aroian test:	0.33172429	0.01998648	0.74009746
s_a	0.159	Goodman test:	0.5151147	0.01287092	0.60647287
s_b	0.068	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.264	Sobel test:	1.05125578	0.02687072	0.29314113
b	0.107	Aroian test:	0.94941943	0.02975292	0.34240733
s_a	0.175	Goodman test:	1.19493948	0.02363969	0.23211068
s_b	0.073	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.095	Sobel test:	0.26352719	0.00684939	0.79214427
b	0.019	Aroian test:	0.13565043	0.01330626	0.89209764
s_a	0.184	Goodman test:	NaN	NaN	NaN
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.185	Sobel test:	-0.86640872	0.03587222	0.38626606
b	0.168	Aroian test:	-0.7961044	0.03904011	0.42597136
s_a	0.195	Goodman test:	-0.95937725	0.03239602	0.33736873
s_b	0.079	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.566	Sobel test:	1.17362088	0.0544963	0.24054691
b	0.113	Aroian test:	1.12397092	0.05690361	0.26102536
s_a	0.184	Goodman test:	1.23049094	0.05197763	0.21851332
s_b	0.089	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.283	Sobel test:	0.52479713	0.02911982	0.59972423
b	0.054	Aroian test:	0.46943739	0.03255386	0.63875703
s_a	0.147	Goodman test:	0.60588769	0.0252225	0.54458933
s_b	0.099	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.086	Sobel test:	-0.33168677	0.0134826	0.74012579
b	0.052	Aroian test:	-0.21186983	0.0211073	0.83220859
s_a	0.232	Goodman test:	NaN	NaN	NaN
s_b	0.070	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.014	Sobel test:	0.0755686	0.02000831	0.93976232
b	0.108	Aroian test:	0.06182945	0.02445437	0.95069865
s_a	0.185	Goodman test:	0.10621349	0.01423548	0.91541297
s_b	0.076	Reset all	Calculate		

Test results from Sobal calculator for Table 59:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.101	Sobel test:	-0.50375691	0.03147748	0.61443221
b	-0.157	Aroian test:	-0.48140878	0.03293874	0.630226
s_a	0.198	Goodman test:	-0.52953744	0.029945	0.59643268
s_b	0.049	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.104	Sobel test:	-0.67099367	0.0207692	0.50222456
b	-0.134	Aroian test:	-0.62416282	0.02232751	0.53252066
s_a	0.149	Goodman test:	-0.73024275	0.01908406	0.46524182
s_b	0.055	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.167	Sobel test:	1.08412205	0.02680326	0.27831069
b	-0.174	Aroian test:	1.03660582	0.02803187	0.2999196
s_a	0.144	Goodman test:	1.138835	0.02551555	0.25477198
s_b	0.057	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.023	Sobel test:	-0.14917679	0.02574797	0.88141413
b	-0.167	Aroian test:	-0.1419564	0.0270576	0.88711444
s_a	0.154	Goodman test:	-0.15762438	0.02436806	0.87475279
s_b	0.054	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.105	Sobel test:	-0.57704558	0.03038755	0.56390867
b	-0.167	Aroian test:	-0.55174203	0.03178116	0.58112511
s_a	0.179	Goodman test:	-0.60618366	0.02892688	0.5443928
s_b	0.052	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.015	Sobel test:	0.0986565	0.03101671	0.92141101
b	-0.204	Aroian test:	0.09592953	0.03189842	0.92357654
s_a	0.152	Goodman test:	0.10163009	0.03010919	0.91905029
s_b	0.049	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.173	Sobel test:	1.05574189	0.03523115	0.29108615
b	-0.215	Aroian test:	1.02608209	0.03624954	0.30485289
s_a	0.158	Goodman test:	1.08813197	0.03418243	0.27653685
s_b	0.054	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.237	Sobel test:	-1.54030727	0.03077308	0.12348547
b	-0.200	Aroian test:	-1.50087766	0.03158152	0.13338721
s_a	0.142	Goodman test:	-1.5830172	0.02994282	0.11341754
s_b	0.050	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.036	Sobel test:	-0.22322004	0.03386793	0.82336426
b	-0.210	Aroian test:	-0.21596056	0.03500639	0.82901849
s_a	0.161	Goodman test:	-0.23126453	0.03268984	0.8171093
s_b	0.055	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.321	Sobel test:	1.81433458	0.03326178	0.06962623
b	-0.188	Aroian test:	1.76215717	0.03424666	0.07804275
s_a	0.151	Goodman test:	1.87143946	0.03224684	0.06128419
s_b	0.054	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.162	Sobel test:	1.09218554	0.0280337	0.27475156
b	-0.189	Aroian test:	1.05875683	0.02891882	0.28971054
s_a	0.142	Goodman test:	1.1289947	0.0271197	0.25890007
s_b	0.050	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.040	Sobel test:	0.23773444	0.03634307	0.81208707
b	-0.216	Aroian test:	0.23162798	0.03730119	0.81682697
s_a	0.168	Goodman test:	0.2443508	0.035359	0.80695914
s_b	0.050	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.102	Sobel test:	-0.6271877	0.03610402	0.5305362
b	-0.222	Aroian test:	-0.61215584	0.03699058	0.54043466
s_a	0.161	Goodman test:	-0.64338424	0.03519514	0.51997481
s_b	0.050	Reset all	Calculate		

Test results from Sobal calculator for Table 60:

Input:			Test statistic:	Std. Error:	p-value:
a	0.155	Sobel test:	-0.70571289	0.0267956	0.4803667
b	-0.122	Aroian test:	-0.6601322	0.02864578	0.509169
s_a	0.211	Goodman test:	-0.76225974	0.02480782	0.445905
s_b	0.048	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.183	Sobel test:	-0.83299019	0.02218874	0.40485026
b	-0.101	Aroian test:	-0.7697159	0.02401276	0.44146844
s_a	0.204	Goodman test:	-0.91496901	0.02020068	0.3602079
s_b	0.045	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.266	Sobel test:	-1.00603255	0.02088799	0.31439991
b	-0.079	Aroian test:	-0.91351342	0.02300349	0.36097258
s_a	0.219	Goodman test:	-1.13389633	0.01853256	0.25683804
s_b	0.044	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.569	Sobel test:	-1.54786967	0.04043622	0.12165368
b	-0.110	Aroian test:	-1.47299252	0.04249173	0.14075305
s_a	0.256	Goodman test:	-1.63546466	0.03827047	0.10195168
s_b	0.051	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.675	Sobel test:	-1.49711483	0.04869366	0.13436338
b	-0.108	Aroian test:	-1.42012343	0.05133357	0.15557175
s_a	0.325	Goodman test:	-1.58815991	0.04590218	0.11225018
s_b	0.050	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.314	Sobel test:	-1.40589807	0.02546131	0.15975439
b	-0.114	Aroian test:	-1.33269782	0.0268598	0.18263099
s_a	0.182	Goodman test:	-1.49265732	0.02398139	0.13552691
s_b	0.047	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.457	Sobel test:	1.46633641	0.03459438	0.14255666
b	-0.111	Aroian test:	1.38904535	0.03651933	0.16481896
s_a	0.234	Goodman test:	1.55815476	0.03255582	0.11919657
s_b	0.050	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.288	Sobel test:	-1.19545465	0.02288669	0.23190944
b	-0.095	Aroian test:	-1.10892423	0.02467256	0.26746287
s_a	0.192	Goodman test:	-1.30602101	0.02094913	0.19154541
s_b	0.048	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.774	Sobel test:	-1.63826494	0.04913491	0.10136644
b	-0.104	Aroian test:	-1.57477763	0.05111579	0.11530778
s_a	0.271	Goodman test:	-1.71010683	0.04707074	0.08724612
s_b	0.052	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.060	Sobel test:	-0.26888545	0.02789292	0.78801783
b	-0.125	Aroian test:	-0.25184193	0.02978059	0.80116325
s_a	0.222	Goodman test:	-0.289935	0.02586787	0.77186596
s_b	0.047	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.095	Sobel test:	0.46735424	0.02235991	0.64024646
b	-0.110	Aroian test:	0.42978052	0.02431474	0.6673553
s_a	0.199	Goodman test:	0.51689305	0.02021695	0.60523082
s_b	0.048	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.209	Sobel test:	-0.97692354	0.02438881	0.32860701
b	-0.114	Aroian test:	-0.91206154	0.02612324	0.36173632
s_a	0.195	Goodman test:	-1.05793665	0.0225212	0.29008432
s_b	0.048	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.070	Sobel test:	0.34767043	0.01852329	0.72808771
b	-0.092	Aroian test:	0.30933014	0.02081918	0.75707041
s_a	0.198	Goodman test:	0.40505048	0.01589925	0.68544041
s_b	0.048	Reset all	Calculate		

Test results from Sobal calculator for Table 61:

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.589	Sobel test:	-1.84679252	0.0478397	0.06477722
b	-0.150	Aroian test:	-1.7845956	0.04950701	0.07432694
s_a	0.245	Goodman test:	-1.91598142	0.04611214	0.05536746
s_b	0.052	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.581	Sobel test:	-1.59636191	0.03894292	0.11040802
b	-0.107	Aroian test:	-1.53417353	0.04052149	0.12498697
s_a	0.200	Goodman test:	-1.66678265	0.0372976	0.09555763
s_b	0.056	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.571	Sobel test:	-2.04432276	0.044131	0.04092167
b	-0.158	Aroian test:	-1.98794951	0.04538244	0.04681727
s_a	0.216	Goodman test:	-2.10578093	0.04284301	0.03522339
s_b	0.049	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.292	Sobel test:	-0.7435946	0.02591735	0.45712177
b	-0.066	Aroian test:	-0.61712358	0.03122875	0.53715322
s_a	0.281	Goodman test:	-1.00437296	0.01918809	0.31519888
s_b	0.062	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.410	Sobel test:	-1.60680042	0.04235747	0.10809816
b	-0.166	Aroian test:	-1.54710204	0.04399193	0.12183864
s_a	0.216	Goodman test:	-1.6739897	0.04065736	0.09413262
s_b	0.055	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.415	Sobel test:	-1.58812278	0.04599141	0.11225858
b	-0.176	Aroian test:	-1.5380402	0.04748901	0.12403879
s_a	0.232	Goodman test:	-1.64343969	0.04444337	0.10029199
s_b	0.051	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.247	Sobel test:	-1.17491606	0.03678986	0.2400283
b	-0.175	Aroian test:	-1.13185733	0.03818944	0.25769442
s_a	0.197	Goodman test:	-1.22329518	0.03533489	0.22121823
s_b	0.052	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.593	Sobel test:	-1.50033157	0.06047263	0.13352854
b	-0.153	Aroian test:	-1.44004822	0.06300414	0.14985376
s_a	0.340	Goodman test:	-1.56888032	0.05783041	0.11667583
s_b	0.052	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.290	Sobel test:	-1.01914061	0.05235784	0.30813622
b	-0.184	Aroian test:	-0.97777567	0.05457284	0.32818529
s_a	0.270	Goodman test:	-1.06624269	0.05004489	0.28631395
s_b	0.057	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.488	Sobel test:	-1.60700804	0.04372847	0.1080526
b	-0.144	Aroian test:	-1.54418264	0.04550757	0.12254409
s_a	0.252	Goodman test:	-1.67818358	0.04187385	0.09331127
s_b	0.050	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.216	Sobel test:	-0.82887357	0.04821001	0.40717595
b	-0.185	Aroian test:	-0.80537715	0.04961651	0.42060207
s_a	0.255	Goodman test:	-0.85455424	0.04676122	0.39279797
s_b	0.046	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.742	Sobel test:	-2.20092295	0.06236929	0.02774148
b	-0.185	Aroian test:	-2.15075101	0.06382422	0.03149586
s_a	0.271	Goodman test:	-2.25477827	0.0608796	0.02414725
s_b	0.050	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.093	Sobel test:	-0.38592344	0.04747315	0.69955337
b	-0.197	Aroian test:	-0.37589299	0.04873994	0.70699645
s_a	0.240	Goodman test:	-0.39680223	0.04617162	0.69151331
s_b	0.046	Reset all	Calculate		

Test results from Sobal calculator for Table 67:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.328	Sobel test:	-0.75615863	0.03773811	0.44955409
b	-0.087	Aroian test:	-0.66108052	0.0431657	0.50856068
s_a	0.381	Goodman test:	-0.90920802	0.03138556	0.36324033
s_b	0.055	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.477	Sobel test:	0.94857351	0.05028603	0.34283757
b	-0.100	Aroian test:	0.85874059	0.05554646	0.39048365
s_a	0.429	Goodman test:	1.07416054	0.04440677	0.28275073
s_b	0.055	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.776	Sobel test:	-1.17088288	0.05169433	0.24164586
b	-0.078	Aroian test:	-1.09963415	0.05504376	0.27149156
s_a	0.326	Goodman test:	-1.25805739	0.04811227	0.208371
s_b	0.058	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.032	Sobel test:	-0.09651212	0.03017238	0.92311385
b	-0.091	Aroian test:	-0.08263548	0.0352391	0.93414139
s_a	0.331	Goodman test:	-0.12102379	0.02406138	0.90367219
s_b	0.055	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.117	Sobel test:	-0.37253212	0.02418315	0.7094967
b	-0.077	Aroian test:	-0.3002655	0.03000345	0.76397465
s_a	0.301	Goodman test:	-0.54883704	0.01641471	0.58311729
s_b	0.059	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.331	Sobel test:	-0.84072911	0.02913424	0.40049971
b	-0.074	Aroian test:	-0.72506381	0.03378185	0.46841289
s_a	0.300	Goodman test:	-1.03840941	0.023588	0.29907949
s_b	0.057	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.402	Sobel test:	1.04589659	0.0415108	0.29560878
b	-0.108	Aroian test:	0.95579718	0.04542386	0.33917471
s_a	0.318	Goodman test:	1.1674659	0.03718824	0.24302227
s_b	0.058	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.370	Sobel test:	0.95877492	0.03396	0.33767215
b	-0.088	Aroian test:	0.86201505	0.03777196	0.38867924
s_a	0.318	Goodman test:	1.09769557	0.02966214	0.27233744
s_b	0.052	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.913	Sobel test:	-1.26073857	0.06372772	0.20740305
b	-0.088	Aroian test:	-1.19474501	0.06724782	0.23218667
s_a	0.352	Goodman test:	-1.33903393	0.06000147	0.18055963
s_b	0.061	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.576	Sobel test:	-1.16166721	0.04412968	0.24537067
b	-0.089	Aroian test:	-1.07306089	0.04777362	0.2832438
s_a	0.300	Goodman test:	-1.27660766	0.04015643	0.2017408
s_b	0.061	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.433	Sobel test:	-1.12795072	0.04107538	0.25934073
b	-0.107	Aroian test:	-1.03235765	0.04487883	0.3019046
s_a	0.287	Goodman test:	-1.25620373	0.03688176	0.20904211
s_b	0.063	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.039	Sobel test:	0.1246186	0.02847889	0.9008255
b	-0.091	Aroian test:	0.10570189	0.03357556	0.91581888
s_a	0.312	Goodman test:	0.15955167	0.02224358	0.87323425
s_b	0.057	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.192	Sobel test:	-0.59422508	0.03101855	0.55236158
b	-0.096	Aroian test:	-0.51395676	0.03586294	0.60728222
s_a	0.300	Goodman test:	-0.72964387	0.02526164	0.4656079
s_b	0.060	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.160	Sobel test:	-1.45142064	0.01355913	0.14666277
b	-0.123	Aroian test:	-1.38007248	0.01426012	0.16756433
s_a	0.064	Goodman test:	-1.53511762	0.01281986	0.12475494
s_b	0.069	Reset all	Calculate		

Test results from Sobal calculator for Table 68:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.268	Sobel test:	-0.84771909	0.03382724	0.39659443
b	-0.107	Aroian test:	-0.75188456	0.03813883	0.45212048
s_a	0.271	Goodman test:	-0.99297213	0.02887896	0.32072354
s_b	0.065	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.216	Sobel test:	-0.67480482	0.02368685	0.49979978
b	-0.074	Aroian test:	-0.55671084	0.02871149	0.57772501
s_a	0.266	Goodman test:	-0.92626439	0.01725641	0.3543086
s_b	0.061	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.149	Sobel test:	-0.51320061	0.01974277	0.607811
b	-0.068	Aroian test:	-0.39432338	0.02569465	0.6933423
s_a	0.253	Goodman test:	-0.9274795	0.01092423	0.35367763
s_b	0.065	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.345	Sobel test:	-0.80556592	0.02912238	0.42049318
b	-0.068	Aroian test:	-0.68921104	0.03403892	0.49069047
s_a	0.267	Goodman test:	-1.011829	0.02318574	0.31161982
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.123	Sobel test:	-0.43037866	0.01743349	0.66692022
b	-0.061	Aroian test:	-0.31419201	0.0238803	0.75337521
s_a	0.255	Goodman test:	-1.22386466	0.00613058	0.22100329
s_b	0.064	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.154	Sobel test:	-0.56358481	0.02295307	0.57303673
b	-0.084	Aroian test:	-0.46073466	0.0280769	0.64498898
s_a	0.245	Goodman test:	-0.79409141	0.01629032	0.42714222
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.052	Sobel test:	0.21438829	0.0201317	0.83024427
b	-0.083	Aroian test:	0.1687555	0.02557546	0.86598896
s_a	0.239	Goodman test:	0.34504146	0.01250864	0.7300632
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.314	Sobel test:	-0.91446465	0.02918648	0.36047274
b	-0.085	Aroian test:	-0.80250255	0.03325846	0.42226231
s_a	0.238	Goodman test:	-1.09182292	0.02444536	0.27491094
s_b	0.067	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.228	Sobel test:	-0.78651369	0.02608982	0.4315666
b	-0.090	Aroian test:	-0.67339026	0.03047267	0.50069904
s_a	0.235	Goodman test:	-0.98638612	0.02080321	0.32394367
s_b	0.067	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.028	Sobel test:	0.11981616	0.02477128	0.90462878
b	-0.106	Aroian test:	0.10093552	0.02940491	0.91960165
s_a	0.233	Goodman test:	0.15586892	0.01904164	0.87613634
s_b	0.068	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.121	Sobel test:	-0.4961749	0.02511816	0.61977102
b	-0.103	Aroian test:	-0.41946589	0.02971159	0.67487568
s_a	0.230	Goodman test:	-0.64012642	0.01946959	0.52209041
s_b	0.069	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.355	Sobel test:	-1.17237431	0.03754774	0.24104681
b	-0.124	Aroian test:	-1.07967274	0.04077161	0.28028794
s_a	0.227	Goodman test:	-1.29395597	0.0340197	0.19568063
s_b	0.070	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.323	Sobel test:	-0.99786944	0.0313979	0.31834267
b	-0.097	Aroian test:	-0.89214558	0.03511871	0.37231491
s_a	0.228	Goodman test:	-1.15305072	0.02717227	0.24888957
s_b	0.069	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.048	Sobel test:	-0.95601551	0.00497063	0.3390644
b	-0.099	Aroian test:	-0.84782465	0.00560493	0.39653563
s_a	0.037	Goodman test:	-1.12008611	0.00424253	0.26267707
s_b	0.070	Reset all	Calculate		

Test results from Sobal calculator for Table 69:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.033	Sobel test:	-0.15879411	0.01350806	0.87383109
b	-0.065	Aroian test:	-0.12257923	0.01749889	0.9024403
s_a	0.206	Goodman test:	-0.2799101	0.00766317	0.77954648
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.353	Sobel test:	-0.89923794	0.02433839	0.36852594
b	-0.062	Aroian test:	-0.79555899	0.02751022	0.42628841
s_a	0.229	Goodman test:	-1.05802081	0.02068579	0.29004596
s_b	0.056	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.260	Sobel test:	-0.06343742	0.01639411	0.94941819
b	-0.004	Aroian test:	-0.05310888	0.01958241	0.95764516
s_a	0.170	Goodman test:	-0.08378853	0.0124122	0.93322457
s_b	0.063	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.368	Sobel test:	-0.89026227	0.02314823	0.37332508
b	-0.056	Aroian test:	-0.79800628	0.02582436	0.42486685
s_a	0.212	Goodman test:	-1.02429285	0.02011925	0.30569697
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.368	Sobel test:	-0.00173585	11.87201663	0.99861499
b	-0.056	Aroian test:	-0.00124954	16.49246746	0.99900301
s_a	0212	Goodman test:	-0.0065536	3.14453095	0.99477102
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.164	Sobel test:	-0.59368804	0.01298325	0.55272078
b	-0.047	Aroian test:	-0.45455412	0.01695728	0.64943005
s_a	0.202	Goodman test:	-1.09467978	0.00704133	0.27365695
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.190	Sobel test:	-0.73183031	0.01376002	0.46427215
b	-0.053	Aroian test:	-0.60547282	0.01663163	0.54486488
s_a	0.173	Goodman test:	-0.99676007	0.01010273	0.31888098
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.443	Sobel test:	-0.67569665	0.02622479	0.49923326
b	-0.040	Aroian test:	-0.630638	0.02809853	0.52827725
s_a	0.177	Goodman test:	-0.73203676	0.02420643	0.46414613
s_b	0.057	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.225	Sobel test:	-0.69850703	0.01578366	0.48486016
b	-0.049	Aroian test:	-0.57538233	0.01916117	0.56503275
s_a	0.194	Goodman test:	-0.96290031	0.01144978	0.33559755
s_b	0.056	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.664	Sobel test:	-0.65310815	0.03863372	0.51368656
b	-0.038	Aroian test:	-0.62539512	0.04034569	0.53171176
s_a	0.204	Goodman test:	-0.68486516	0.03684229	0.49342901
s_b	0.057	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.075	Sobel test:	-0.41071333	0.01241742	0.68128275
b	-0.068	Aroian test:	-0.33040148	0.01543577	0.74109662
s_a	0.173	Goodman test:	-0.60903713	0.00837387	0.54249983
s_b	0.053	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.104	Sobel test:	0.52212455	0.01175199	0.60158361
b	-0.059	Aroian test:	0.40486522	0.01515566	0.68557658
s_a	0.174	Goodman test:	0.8995921	0.00682087	0.36833736
s_b	0.055	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.073	Sobel test:	-0.3963867	0.01123398	0.69181978
b	-0.061	Aroian test:	-0.3032032	0.01468652	0.76173501
s_a	0.172	Goodman test:	-0.73494769	0.00605893	0.46237135
s_b	0.055	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.242	Sobel test:	-1.04416259	0.01993176	0.29641017
b	-0.086	Aroian test:	-0.94349098	0.0220585	0.34542983
s_a	0.175	Goodman test:	-1.18592646	0.01754915	0.23565134
s_b	0.054	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.025	Sobel test:	-0.37863285	0.00178273	0.70496052
b	-0.027	Aroian test:	-0.27787838	0.00242912	0.78110572
s_a	0.025	Goodman test:	-1	0.000675	0.31731051
s_b	0.066	Reset all	Calculate		

Test results from Sobal calculator for Table 70:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.364	Sobel test:	-1.39534379	0.0370432	0.16291219
b	-0.142	Aroian test:	-1.35769427	0.03807043	0.17456072
s_a	0.244	Goodman test:	-1.43630981	0.03598667	0.1509142
s_b	0.036	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.209	Sobel test:	-0.82965745	0.0382905	0.40673249
b	-0.152	Aroian test:	-0.80815243	0.03930942	0.41900284
s_a	0.247	Goodman test:	-0.85297597	0.03724372	0.39367263
s_b	0.036	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.475	Sobel test:	-1.77473373	0.03693512	0.07594186
b	-0.138	Aroian test:	-1.73089787	0.03787052	0.08346998
s_a	0.239	Goodman test:	-1.8220782	0.0359754	0.06844312
s_b	0.035	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.939	Sobel test:	-2.45566207	0.04512103	0.01406253
b	-0.118	Aroian test:	-2.40646783	0.04604342	0.01610762
s_a	0.262	Goodman test:	-2.50800211	0.04417939	0.01214159
s_b	0.035	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.442	Sobel test:	-1.61325051	0.0446589	0.10669009
b	-0.163	Aroian test:	-1.57995903	0.04559992	0.11411625
s_a	0.256	Goodman test:	-1.64873921	0.04369763	0.09920107
s_b	0.036	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.199	Sobel test:	-0.9397421	0.0330346	0.34734986
b	-0.156	Aroian test:	-0.91792557	0.03381974	0.35865783
s_a	0.207	Goodman test:	-0.96319199	0.03223033	0.33545118
s_b	0.035	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.890	Sobel test:	-2.86089089	0.05101907	0.00422452
b	-0.164	Aroian test:	-2.81840487	0.05178816	0.00482629
s_a	0.228	Goodman test:	-2.90535809	0.05023821	0.00366833
s_b	0.039	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.116	Sobel test:	0.50320969	0.03642219	0.61481685
b	-0.158	Aroian test:	0.49079445	0.03734354	0.62357184
s_a	0.229	Goodman test:	0.51661742	0.03547693	0.60542325
s_b	0.036	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.535	Sobel test:	-1.6940117	0.04863603	0.09026306
b	-0.154	Aroian test:	-1.65628308	0.04974391	0.09766451
s_a	0.290	Goodman test:	-1.73444191	0.04750231	0.0828397
s_b	0.036	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.259	Sobel test:	-1.20807971	0.0336592	0.2270166
b	-0.157	Aroian test:	-1.17978358	0.03446649	0.2380863
s_a	0.206	Goodman test:	-1.23851462	0.03283207	0.2155253
s_b	0.036	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.018	Sobel test:	-0.08610803	0.03323732	0.93138054
b	-0.159	Aroian test:	-0.08398309	0.03407829	0.93306988
s_a	0.209	Goodman test:	-0.08840289	0.03237451	0.92955646
s_b	0.036	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.263	Sobel test:	-1.22066041	0.0331804	0.22221462
b	-0.154	Aroian test:	-1.19256222	0.03396217	0.23304087
s_a	0.207	Goodman test:	-1.2508431	0.03237976	0.21099173
s_b	0.035	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.316	Sobel test:	-1.41062871	0.03741027	0.15835412
b	-0.167	Aroian test:	-1.38317873	0.0381527	0.16661007
s_a	0.214	Goodman test:	-1.43978065	0.03665281	0.14992947
s_b	0.035	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.093	Sobel test:	-2.200009	0.0064677	0.02780626
b	-0.153	Aroian test:	-2.15259136	0.00661017	0.03135081
s_a	0.035	Goodman test:	-2.2507049	0.00632202	0.02440423
s_b	0.039	Reset all	Calculate		

Test results from Sobal calculator for Table 71:
n/a

	Input:		Test statistic:	Std. Error:	p-value:
a	0.205	Sobel test:	-0.41136371	0.09966849	0.68080586
b	-0.200	Aroian test:	-0.38812433	0.10563625	0.69792403
s_a	0.493	Goodman test:	-0.43934909	0.09331987	0.66040861
s_b	0.071	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.156	Sobel test:	-0.32312484	0.10235053	0.7466007
b	-0.212	Aroian test:	-0.30167357	0.10962843	0.76290092
s_a	0.479	Goodman test:	-0.34991692	0.09451386	0.72640105
s_b	0.082	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.027	Sobel test:	-0.06365693	0.09076781	0.9492434
b	-0.214	Aroian test:	-0.05877952	0.09829955	0.95312772
s_a	0.424	Goodman test:	-0.06999246	0.08255174	0.94419966
s_b	0.089	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.170	Sobel test:	0.327437	0.10331758	0.74333739
b	-0.199	Aroian test:	0.30569363	0.11066636	0.75983792
s_a	0.515	Goodman test:	0.35459571	0.09540442	0.72289249
s_b	0.077	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.189	Sobel test:	-0.30546909	0.10270761	0.76000891
b	-0.166	Aroian test:	-0.28356858	0.1106399	0.77674102
s_a	0.614	Goodman test:	-0.33337911	0.09410908	0.73884813
s_b	0.067	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.537	Sobel test:	-0.94644833	0.11801595	0.34391996
b	-0.208	Aroian test:	-0.90690193	0.12316216	0.36445866
s_a	0.542	Goodman test:	-0.99166456	0.11263486	0.32136118
s_b	0.065	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.374	Sobel test:	0.59741671	0.12270162	0.5502292
b	-0.196	Aroian test:	0.55897193	0.13114075	0.57618088
s_a	0.609	Goodman test:	0.64506879	0.11363749	0.51888261
s_b	0.076	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.239	Sobel test:	0.44642141	0.10118466	0.65529287
b	-0.189	Aroian test:	0.41932309	0.10772362	0.67498002
s_a	0.528	Goodman test:	0.47955865	0.09419286	0.63154125
s_b	0.070	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.391	Sobel test:	0.68274278	0.11110187	0.49476939
b	-0.194	Aroian test:	0.64258416	0.11804524	0.52049396
s_a	0.554	Goodman test:	0.7315134	0.10369461	0.46446562
s_b	0.072	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.251	Sobel test:	-0.39763672	0.10604654	0.69089799
b	-0.168	Aroian test:	-0.36926197	0.11419535	0.71193247
s_a	0.623	Goodman test:	-0.43375093	0.09721708	0.66446932
s_b	0.068	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.181	Sobel test:	-0.30118577	0.11057627	0.76327284
b	-0.184	Aroian test:	-0.28173678	0.11820963	0.77814535
s_a	0.597	Goodman test:	-0.32531275	0.10237533	0.74494438
s_b	0.070	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.432	Sobel test:	0.66345332	0.11850721	0.50704027
b	-0.182	Aroian test:	0.61779079	0.12726638	0.53671326
s_a	0.627	Goodman test:	0.72101216	0.1090467	0.47090203
s_b	0.074	Reset all	Calculate		

Test results from Sobal calculator for Table 72:

Input:			Test statistic:	Std. Error:	p-value:
a	0.631	Sobel test:	-1.06179999	0.08795253	0.28832649
b	-0.148	Aroian test:	-0.97555797	0.09572778	0.32928356
s_a	0.323	Goodman test:	-1.17587954	0.0794197	0.23964302
s_b	0.117	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.309	Sobel test:	0.04895094	0.03156221	0.96095839
b	-0.005	Aroian test:	0.03326774	0.04644138	0.97346108
s_a	0.334	Goodman test:	NaN	NaN	NaN
s_b	0.102	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	-0.121	Sobel test:	-0.24345595	0.01640132	0.80765221
b	0.033	Aroian test:	-0.10684648	0.03737138	0.91491077
s_a	0.365	Goodman test:	NaN	NaN	NaN
s_b	0.092	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.400	Sobel test:	-0.69533093	0.06212869	0.48684794
b	-0.108	Aroian test:	-0.59981116	0.07202267	0.54863209
s_a	0.264	Goodman test:	-0.85840707	0.05032577	0.39066773
s_b	0.138	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.639	Sobel test:	-0.20723427	0.07091974	0.8358269
b	-0.023	Aroian test:	-0.1748699	0.08404534	0.86118186
s_a	0.410	Goodman test:	-0.26852632	0.05473207	0.78829422
s_b	0.110	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.718	Sobel test:	0.21860165	0.07882832	0.82696037
b	0.024	Aroian test:	0.19207335	0.08971573	0.84768475
s_a	0.393	Goodman test:	0.26040747	0.06617322	0.79454948
s_b	0.109	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.888	Sobel test:	-0.07493375	0.10665422	0.94026742
b	-0.009	Aroian test:	-0.06537135	0.12225539	0.94787833
s_a	0.498	Goodman test:	-0.09046917	0.08833948	0.92791439
s_b	0.120	Reset all	Calculate		

n/a

	Input:		Test statistic:	Std. Error:	p-value:
a	0.870	Sobel test:	-0.79764826	0.14288253	0.42507464
b	-0.131	Aroian test:	-0.74752137	0.15246387	0.45474891
s_a	0.341	Goodman test:	-0.8594328	0.13261072	0.39010178
s_b	0.156	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.327	Sobel test:	-0.08248518	0.04757218	0.9342609
b	-0.012	Aroian test:	-0.05886911	0.06665635	0.95305636
s_a	0.322	Goodman test:	-0.43030915	0.00911903	0.66697077
s_b	0.145	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	p-value:
a	0.006	Sobel test:	-0.01552624	0.00966107	0.98761235
b	-0.025	Aroian test:	-0.00275836	0.05438006	0.99779915
s_a	0.385	Goodman test:	NaN	NaN	NaN
s_b	0.139	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.149	Sobel test:	-0.24816994	0.02761817	0.80400292
b	-0.046	Aroian test:	-0.11197368	0.06121081	0.91084428
s_a	0.382	Goodman test:	NaN	NaN	NaN
s_b	0.143	Reset all	Calculate		

Test results from Sobal calculator for Table 73:

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.060	Sobel test:	0.28695327	0.0125456	0.7741481
b	0.060	Aroian test:	0.18314756	0.01965628	0.85468224
s_a	0.194	Goodman test:	NaN	NaN	NaN
s_b	0.078	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.147	Sobel test:	0.43505216	0.0141914	0.66352457
b	0.042	Aroian test:	0.28809755	0.02143024	0.77327207
s_a	0.217	Goodman test:	NaN	NaN	NaN
s_b	0.074	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.048	Sobel test:	-0.20701369	0.00788354	0.83599917
b	0.034	Aroian test:	-0.09473154	0.01722763	0.92452807
s_a	0.207	Goodman test:	NaN	NaN	NaN
s_b	0.074	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.112	Sobel test:	-0.43482114	0.0123637	0.66369226
b	-0.048	Aroian test:	-0.28581523	0.01880935	0.77501964
s_a	0.189	Goodman test:	NaN	NaN	NaN
s_b	0.075	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.182	Sobel test:	0.43399963	0.01635485	0.66428871
b	0.039	Aroian test:	0.31712804	0.02238213	0.75114645
s_a	0.191	Goodman test:	1.21724682	0.00583119	0.22351032
s_b	0.080	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.343	Sobel test:	0.61959871	0.03044713	0.53552202
b	0.055	Aroian test:	0.5380716	0.03506039	0.59052762
s_a	0.212	Goodman test:	0.75470626	0.02499648	0.45042525
s_b	0.082	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.160	Sobel test:	0.3847138	0.01414038	0.70044947
b	0.034	Aroian test:	0.25034316	0.02173017	0.80232198
s_a	0.220	Goodman test:	NaN	NaN	NaN
s_b	0.075	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.338	Sobel test:	0.47994574	0.03309957	0.63126598
b	0.047	Aroian test:	0.35343889	0.04494695	0.72375943
s_a	0.362	Goodman test:	1.21506233	0.01307423	0.22434232
s_b	0.084	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.379	Sobel test:	0.61203106	0.03158173	0.54051721
b	0.051	Aroian test:	0.54899247	0.03520813	0.58301062
s_a	0.197	Goodman test:	0.70336178	0.02748088	0.48183032
s_b	0.079	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.007	Sobel test:	0.02808164	0.01196511	0.97759704
b	0.048	Aroian test:	0.01445954	0.02323726	0.98846336
s_a	0.249	Goodman test:	NaN	NaN	NaN
s_b	0.080	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.179	Sobel test:	0.48987271	0.01936626	0.62422398
b	0.053	Aroian test:	0.34359789	0.02761076	0.73114871
s_a	0.246	Goodman test:	NaN	NaN	NaN
s_b	0.080	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.142	Sobel test:	0.30767497	0.01292273	0.75832967
b	0.028	Aroian test:	0.17339542	0.02293025	0.86234062
s_a	0.246	Goodman test:	NaN	NaN	NaN
s_b	0.077	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.161	Sobel test:	-0.18923337	0.01361282	0.84990991
b	0.016	Aroian test:	-0.10734036	0.02399843	0.91451897
s_a	0.244	Goodman test:	NaN	NaN	NaN
s_b	0.081	Reset all	Calculate		

Test results from Sobal calculator for Table 74:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.144	Sobel test:	0.5214707	0.04307816	0.60203891
b	-0.156	Aroian test:	0.50147738	0.04479564	0.61603519
s_a	0.273	Goodman test:	0.54406337	0.04128931	0.58639787
s_b	0.045	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.188	Sobel test:	-0.63503852	0.0538802	0.52540329
b	-0.182	Aroian test:	-0.61981971	0.05520315	0.53537649
s_a	0.293	Goodman test:	-0.65143638	0.05252393	0.51476483
s_b	0.041	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.646	Sobel test:	-1.91974759	0.05989746	0.05488979
b	-0.178	Aroian test:	-1.87863174	0.06120838	0.06029479
s_a	0.300	Goodman test:	-1.96368686	0.0585572	0.04956642
s_b	0.042	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.212	Sobel test:	-0.73240985	0.05094415	0.46391845
b	-0.176	Aroian test:	-0.71299289	0.05233152	0.47585016
s_a	0.285	Goodman test:	-0.75350476	0.04951794	0.45114665
s_b	0.042	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.478	Sobel test:	-1.65498748	0.05256596	0.09792704
b	-0.182	Aroian test:	-1.61997379	0.0537021	0.10523791
s_a	0.268	Goodman test:	-1.69237429	0.0514047	0.09057463
s_b	0.041	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.556	Sobel test:	-1.28776783	0.08160167	0.19782679
b	-0.189	Aroian test:	-1.25469238	0.0837528	0.20959045
s_a	0.410	Goodman test:	-1.32360496	0.07939227	0.18563428
s_b	0.046	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.129	Sobel test:	-0.43180521	0.0573592	0.66588299
b	-0.192	Aroian test:	-0.41905624	0.05910424	0.67517503
s_a	0.297	Goodman test:	-0.44579337	0.05555937	0.65574651
s_b	0.048	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.483	Sobel test:	-1.04843452	0.07463127	0.29443846
b	-0.162	Aroian test:	-0.99507578	0.07863321	0.31969941
s_a	0.427	Goodman test:	-1.11141391	0.07040221	0.26639023
s_b	0.058	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.434	Sobel test:	-1.37467437	0.05651229	0.16923242
b	-0.179	Aroian test:	-1.34064225	0.05794685	0.18003663
s_a	0.298	Goodman test:	-1.41143713	0.05504035	0.15811576
s_b	0.043	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.498	Sobel test:	-1.23186836	0.07923574	0.21799826
b	-0.196	Aroian test:	-1.20190733	0.08121092	0.22939943
s_a	0.387	Goodman test:	-1.26418783	0.07721005	0.20616262
s_b	0.046	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.092	Sobel test:	0.23899072	0.06544187	0.81111278
b	-0.170	Aroian test:	0.22932457	0.06820028	0.81861666
s_a	0.384	Goodman test:	0.24999218	0.06256196	0.8025934
s_b	0.050	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.136	Sobel test:	-0.36220549	0.07058976	0.71719848
b	-0.188	Aroian test:	-0.35190493	0.07265599	0.72490956
s_a	0.374	Goodman test:	-0.37346696	0.06846121	0.70880093
s_b	0.046	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.085	Sobel test:	-0.1946898	0.08164269	0.8456358
b	-0.187	Aroian test:	-0.18809967	0.08450307	0.85079852
s_a	0.436	Goodman test:	-0.20202497	0.07867839	0.8398972
s_b	0.050	Reset all	Calculate		

Test results from Sobal calculator for Table 75:
n/a

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.359	Sobel test:	0.65276263	0.10999404	0.51390932
b	-0.200	Aroian test:	0.61700725	0.11636816	0.53722994
s_a	0.535	Goodman test:	0.69555396	0.10322707	0.48670821
s_b	0.071	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-1.165	Sobel test:	1.77147999	0.13942015	0.07648092
b	-0.212	Aroian test:	1.70510607	0.14484729	0.08817464
s_a	0.479	Goodman test:	1.84626193	0.133773	0.06485418
s_b	0.082	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-1.786	Sobel test:	1.93862554	0.19715205	0.05254695
b	-0.214	Aroian test:	1.88248905	0.20303119	0.05976965
s_a	0.545	Goodman test:	2.00010347	0.19109211	0.04548909
s_b	0.089	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.416	Sobel test:	0.64456653	0.1284336	0.51920813
b	-0.199	Aroian test:	0.60358452	0.13715395	0.54611991
s_a	0.625	Goodman test:	0.69521789	0.11907634	0.48691876
s_b	0.077	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.568	Sobel test:	-0.83899837	0.11238163	0.40147022
b	-0.166	Aroian test:	-0.78434218	0.12021284	0.43283936
s_a	0.637	Goodman test:	-0.90694529	0.10396217	0.36443573
s_b	0.067	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.261	Sobel test:	-0.44336654	0.12244496	0.65750063
b	-0.208	Aroian test:	-0.42354633	0.12817488	0.6718967
s_a	0.583	Goodman test:	-0.46625794	0.11643341	0.64103088
s_b	0.065	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.255	Sobel test:	0.3612109	0.13836792	0.71794179
b	-0.196	Aroian test:	0.33721165	0.14821552	0.73595736
s_a	0.699	Goodman test:	0.39119143	0.12776354	0.69565574
s_b	0.076	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.350	Sobel test:	0.55860899	0.11841915	0.5764286
b	-0.189	Aroian test:	0.52519252	0.12595381	0.59944936
s_a	0.613	Goodman test:	0.59934053	0.11037131	0.54894583
s_b	0.070	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.421	Sobel test:	0.60508416	0.13497957	0.54512308
b	-0.194	Aroian test:	0.56901539	0.14353566	0.5693457
s_a	0.678	Goodman test:	0.64901459	0.12584309	0.51632895
s_b	0.072	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.359	Sobel test:	-0.50561381	0.11928472	0.61312778
b	-0.168	Aroian test:	-0.47006488	0.12830569	0.63830866
s_a	0.695	Goodman test:	-0.55067775	0.10952322	0.5818546
s_b	0.068	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.458	Sobel test:	-0.70379274	0.1197398	0.48156186
b	-0.184	Aroian test:	-0.66080036	0.1275302	0.50874035
s_a	0.627	Goodman test:	-0.75644071	0.11140596	0.44938501
s_b	0.070	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.454	Sobel test:	0.76625839	0.10783308	0.44352257
b	-0.182	Aroian test:	0.71476614	0.11560145	0.47475356
s_a	0.563	Goodman test:	0.83076788	0.09945979	0.40610477
s_b	0.074	Reset all	Calculate		

Test results from Sobal calculator for Table 76:

Input:			Test statistic:	Std. Error:	p-value:
a	0.952	Sobel test:	-1.03552758	0.13606205	0.30042259
b	-0.148	Aroian test:	-0.94289325	0.14942943	0.34573551
s_a	0.528	Goodman test:	-1.1622248	0.12122956	0.24514416
s_b	0.117	Reset all	Calculate		

n/a

Input:			Test statistic:	Std. Error:	p-value:
a	-0.263	Sobel test:	0.04881479	0.02693856	0.9610669
b	-0.005	Aroian test:	0.02308752	0.05695717	0.98158046
s_a	0.492	Goodman test:	NaN	NaN	NaN
s_b	0.102	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.494	Sobel test:	-0.34466141	0.04729859	0.73034893
b	0.033	Aroian test:	-0.27279491	0.05975918	0.78501087
s_a	0.397	Goodman test:	-0.54245024	0.03005253	0.58750838
s_b	0.092	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.387	Sobel test:	-0.61872955	0.06755132	0.53609454
b	-0.108	Aroian test:	-0.48729551	0.08577136	0.62604893
s_a	0.383	Goodman test:	-0.99355691	0.04206704	0.32043863
s_b	0.138	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.266	Sobel test:	-0.20077179	0.03047241	0.84087702
b	-0.023	Aroian test:	-0.12033012	0.05084346	0.90422165
s_a	0.370	Goodman test:	NaN	NaN	NaN
s_b	0.110	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.393	Sobel test:	0.21562379	0.04374285	0.82928101
b	0.024	Aroian test:	0.15872477	0.05942362	0.87388572
s_a	0.369	Goodman test:	0.54849404	0.01719618	0.58335272
s_b	0.109	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.418	Sobel test:	-0.07481984	0.05028078	0.94035806
b	-0.009	Aroian test:	-0.05496318	0.06844582	0.9561678
s_a	0.387	Goodman test:	-0.19518622	0.0192739	0.84524717
s_b	0.120	Reset all	Calculate		

n/a

Input:			Test statistic:	Std. Error:	p-value:
a	0.005	Sobel test:	-0.01785311	0.03668829	0.98575604
b	-0.131	Aroian test:	-0.01148244	0.05704361	0.99083854
s_a	0.280	Goodman test:	NaN	NaN	NaN
s_b	0.156	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.252	Sobel test:	-0.08220806	0.03678472	0.93448126
b	-0.012	Aroian test:	-0.04797571	0.06303189	0.9617356
s_a	0.353	Goodman test:	NaN	NaN	NaN
s_b	0.145	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.077	Sobel test:	0.14373811	0.01339241	0.88570728
b	-0.025	Aroian test:	0.04120407	0.04671868	0.96713321
s_a	0.322	Goodman test:	NaN	NaN	NaN
s_b	0.139	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.105	Sobel test:	-0.22175675	0.02178062	0.82450325
b	-0.046	Aroian test:	-0.08999861	0.05366749	0.92828832
s_a	0.343	Goodman test:	NaN	NaN	NaN
s_b	0.143	Reset all	Calculate		

Test results from Sobal calculator for Table 77:

Input:			Test statistic:	Std. Error:	p-value:
a	0.374	Sobel test:	0.65162783	0.03443683	0.51464129
b	0.060	Aroian test:	0.53613381	0.04185522	0.59186607
s_a	0.305	Goodman test:	0.90126189	0.02489842	0.36744909
s_b	0.078	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.055	Sobel test:	-0.19821843	0.01165381	0.84287417
b	0.042	Aroian test:	-0.10269315	0.0224942	0.91820651
s_a	0.260	Goodman test:	NaN	NaN	NaN
s_b	0.074	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.055	Sobel test:	-0.20714419	0.00902753	0.83589725
b	0.034	Aroian test:	-0.0948033	0.01972505	0.92447107
s_a	0.237	Goodman test:	NaN	NaN	NaN
s_b	0.074	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.098	Sobel test:	0.61069841	0.00770266	0.54139926
b	-0.048	Aroian test:	0.55325513	0.00850241	0.58008872
s_a	0.048	Goodman test:	0.69078751	0.00680962	0.48969909
s_b	0.075	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.167	Sobel test:	0.38777363	0.01679588	0.69818356
b	0.039	Aroian test:	0.24305013	0.02679694	0.80796656
s_a	0.261	Goodman test:	NaN	NaN	NaN
s_b	0.080	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.155	Sobel test:	0.47130316	0.01808815	0.63742426
b	0.055	Aroian test:	0.32328788	0.02636969	0.74647723
s_a	0.234	Goodman test:	NaN	NaN	NaN
s_b	0.082	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.246	Sobel test:	-0.4154393	0.02013291	0.67782034
b	0.034	Aroian test:	-0.3114302	0.02685674	0.7554736
s_a	0.237	Goodman test:	-0.88467953	0.00945427	0.3763295
s_b	0.075	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.151	Sobel test:	0.42818993	0.01657442	0.66851285
b	0.047	Aroian test:	0.28090688	0.0252646	0.77878182
s_a	0.227	Goodman test:	NaN	NaN	NaN
s_b	0.084	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.110	Sobel test:	0.36961588	0.01517792	0.71166872
b	0.051	Aroian test:	0.22865918	0.02453433	0.81913382
s_a	0.244	Goodman test:	NaN	NaN	NaN
s_b	0.079	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.143	Sobel test:	0.43720712	0.01569965	0.66196115
b	0.048	Aroian test:	0.28810711	0.02382447	0.77326475
s_a	0.224	Goodman test:	NaN	NaN	NaN
s_b	0.080	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.383	Sobel test:	0.61298922	0.03311477	0.53988347
b	0.053	Aroian test:	0.53196557	0.03815848	0.59474984
s_a	0.237	Goodman test:	0.74766914	0.02714971	0.45465975
s_b	0.080	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.088	Sobel test:	0.26195465	0.00940621	0.79335641
b	0.028	Aroian test:	0.12163546	0.02025725	0.90318773
s_a	0.233	Goodman test:	NaN	NaN	NaN
s_b	0.077	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.254	Sobel test:	-0.19439227	0.02090618	0.84586874
b	0.016	Aroian test:	-0.14457163	0.02811063	0.8850491
s_a	0.232	Goodman test:	-0.44360586	0.00916129	0.65732757
s_b	0.081	Reset all	Calculate		

Test results from Sobal calculator for Table 78:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.325	Sobel test:	-0.41738142	0.12147163	0.67639944
b	-0.156	Aroian test:	-0.40125338	0.12635408	0.68823358
s_a	0.773	Goodman test:	-0.43562489	0.11638454	0.66310891
s_b	0.045	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.283	Sobel test:	-0.64515024	0.07983567	0.51882983
b	-0.182	Aroian test:	-0.6296991	0.08179462	0.52889147
s_a	0.434	Goodman test:	-0.6617976	0.07782742	0.50810094
s_b	0.041	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.121	Sobel test:	-0.27820052	0.07741898	0.78085844
b	-0.178	Aroian test:	-0.27079598	0.07953589	0.78654795
s_a	0.434	Goodman test:	-0.28624769	0.07524253	0.77468842
s_b	0.042	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.265	Sobel test:	0.51170591	0.0911461	0.60885685
b	-0.176	Aroian test:	0.49793	0.09366778	0.61853338
s_a	0.514	Goodman test:	0.52669236	0.08855264	0.59840724
s_b	0.042	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.207	Sobel test:	-0.36641844	0.10281688	0.71405286
b	-0.182	Aroian test:	-0.35751919	0.10537616	0.72070316
s_a	0.563	Goodman test:	-0.37601714	0.10019224	0.70690415
s_b	0.041	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.357	Sobel test:	-0.92044041	0.07330513	0.35734266
b	-0.189	Aroian test:	-0.89559042	0.07533913	0.37047155
s_a	0.378	Goodman test:	-0.9474808	0.07121305	0.34339384
s_b	0.046	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.505	Sobel test:	-1.32373664	0.0732472	0.18559053
b	-0.192	Aroian test:	-1.28836985	0.07525789	0.19761725
s_a	0.360	Goodman test:	-1.3621856	0.07117973	0.17313932
s_b	0.048	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.346	Sobel test:	-1.03070544	0.05438217	0.30267897
b	-0.162	Aroian test:	-0.97798226	0.05731392	0.3280831
s_a	0.312	Goodman test:	-1.09299186	0.05128309	0.27439737
s_b	0.058	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.034	Sobel test:	0.07537567	0.08074224	0.93991582
b	-0.179	Aroian test:	0.07329128	0.08303853	0.94157433
s_a	0.451	Goodman test:	0.07764865	0.0783787	0.93810754
s_b	0.043	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.557	Sobel test:	1.36358375	0.08006256	0.17269861
b	-0.196	Aroian test:	1.33107647	0.08201783	0.18316385
s_a	0.387	Goodman test:	1.39859528	0.07805832	0.16193438
s_b	0.046	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.065	Sobel test:	-0.14928119	0.07402138	0.88133176
b	-0.170	Aroian test:	-0.14322622	0.07715068	0.88611152
s_a	0.435	Goodman test:	-0.15617532	0.07075382	0.87589483
s_b	0.050	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.225	Sobel test:	0.54130526	0.07814445	0.5882972
b	-0.188	Aroian test:	0.52605541	0.08040978	0.59884971
s_a	0.412	Goodman test:	0.5579632	0.07581145	0.57686951
s_b	0.046	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.097	Sobel test:	0.23726619	0.07645	0.81245029
b	-0.187	Aroian test:	0.22924493	0.07912498	0.81867855
s_a	0.408	Goodman test:	0.24619302	0.07367796	0.80553282
s_b	0.050	Reset all	Calculate		

Test results from Sobal calculator for Table 79:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.172	Sobel test:	-0.42085343	0.02370421	0.67386211
b	-0.058	Aroian test:	-0.30440582	0.03277204	0.76081873
s_a	0.365	Goodman test:	-1.41403443	0.00705499	0.15735179
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.138	Sobel test:	-0.37202484	0.02707884	0.70987435
b	-0.073	Aroian test:	-0.28484166	0.03536702	0.77576545
s_a	0.350	Goodman test:	-0.68592395	0.01468676	0.49276107
s_b	0.065	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.204	Sobel test:	0.65034051	0.02979977	0.5154723
b	-0.095	Aroian test:	0.5635788	0.03438738	0.57304082
s_a	0.286	Goodman test:	0.7954651	0.02436311	0.426343
s_b	0.060	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.493	Sobel test:	-1.01003905	0.04100039	0.31247658
b	-0.084	Aroian test:	-0.90520249	0.04574888	0.36535812
s_a	0.344	Goodman test:	-1.16245853	0.0356245	0.24504926
s_b	0.059	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.095	Sobel test:	-0.34244558	0.02274814	0.73201559
b	-0.082	Aroian test:	-0.27225884	0.02861248	0.785423
s_a	0.267	Goodman test:	-0.5296969	0.01470652	0.5963221
s_b	0.065	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.443	Sobel test:	1.0022341	0.03138289	0.31623054
b	-0.071	Aroian test:	0.91420176	0.03440488	0.36061084
s_a	0.235	Goodman test:	1.12183739	0.02803704	0.26193159
s_b	0.060	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.662	Sobel test:	-1.17131428	0.04747488	0.24147247
b	-0.084	Aroian test:	-1.10769255	0.05020166	0.26799462
s_a	0.255	Goodman test:	-1.24733	0.04458163	0.21227652
s_b	0.064	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.145	Sobel test:	-0.59790013	0.02619167	0.54990657
b	-0.108	Aroian test:	-0.5379505	0.02911049	0.59061122
s_a	0.231	Goodman test:	-0.68372787	0.02290385	0.49414702
s_b	0.055	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.569	Sobel test:	-0.73395839	0.0449644	0.4629741
b	-0.058	Aroian test:	-0.66990203	0.04926392	0.50292025
s_a	0.272	Goodman test:	-0.82078758	0.04020772	0.41176727
s_b	0.074	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.009	Sobel test:	0.03672446	0.02401669	0.97070471
b	-0.098	Aroian test:	0.03089434	0.02854892	0.9753538
s_a	0.245	Goodman test:	0.04793462	0.01840006	0.96176835
s_b	0.063	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.414	Sobel test:	1.16723962	0.04078854	0.24311361
b	-0.115	Aroian test:	1.07505273	0.0442862	0.28235112
s_a	0.230	Goodman test:	1.28810178	0.03696136	0.19771054
s_b	0.075	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.299	Sobel test:	0.8782451	0.03336426	0.37981072
b	-0.098	Aroian test:	0.77580163	0.03776996	0.43786612
s_a	0.281	Goodman test:	1.03612604	0.02828034	0.30014335
s_b	0.063	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.321	Sobel test:	-0.85124379	0.02752795	0.39463394
b	-0.073	Aroian test:	-0.73521636	0.03187225	0.46220774
s_a	0.251	Goodman test:	-1.04823221	0.02235478	0.29453163
s_b	0.064	Reset all	Calculate		

Test results from Sobal calculator for Table 80:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.297	Sobel test:	-0.97918185	0.0315447	0.32749013
b	-0.104	Aroian test:	-0.87501045	0.03530015	0.38156822
s_a	0.233	Goodman test:	-1.1323817	0.02727702	0.257474
s_b	0.068	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.120	Sobel test:	0.47486958	0.01844717	0.63487993
b	-0.073	Aroian test:	0.3695639	0.02370361	0.71170745
s_a	0.229	Goodman test:	0.80392397	0.01089655	0.42144089
s_b	0.065	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.034	Sobel test:	-0.14402725	0.01699678	0.88547895
b	-0.072	Aroian test:	-0.10659532	0.02296536	0.91511003
s_a	0.234	Goodman test:	-0.34491361	0.00709743	0.73015932
s_b	0.066	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.468	Sobel test:	-1.06296315	0.04006536	0.28779866
b	-0.091	Aroian test:	-0.97439966	0.04370691	0.32985814
s_a	0.246	Goodman test:	-1.18110055	0.0360579	0.23756278
s_b	0.071	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.345	Sobel test:	-0.21166775	0.02444869	0.83236625
b	-0.015	Aroian test:	-0.17118624	0.03023023	0.86407733
s_a	0.254	Goodman test:	-0.30837997	0.01678125	0.75779322
s_b	0.070	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.332	Sobel test:	-1.38670262	0.0339972	0.16553246
b	-0.142	Aroian test:	-1.3073332	0.0360612	0.19109957
s_a	0.185	Goodman test:	-1.48253869	0.03179951	0.13819702
s_b	0.065	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.075	Sobel test:	0.39401202	0.02931383	0.69357216
b	-0.154	Aroian test:	0.35718134	0.03233652	0.72095605
s_a	0.187	Goodman test:	0.44523611	0.02594129	0.65614913
s_b	0.073	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.268	Sobel test:	-1.15263908	0.02952876	0.24905856
b	-0.127	Aroian test:	-1.05922393	0.03213296	0.28949781
s_a	0.176	Goodman test:	-1.27611958	0.02667148	0.20191325
s_b	0.072	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.311	Sobel test:	-0.90644333	0.03019273	0.36470125
b	-0.088	Aroian test:	-0.79415122	0.03446195	0.4271074
s_a	0.234	Goodman test:	-1.08557368	0.02521063	0.27766765
s_b	0.071	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.172	Sobel test:	0.78618843	0.02690958	0.4317571
b	-0.123	Aroian test:	0.69317919	0.03052025	0.48819711
s_a	0.192	Goodman test:	0.93065094	0.02273248	0.35203416
s_b	0.075	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.241	Sobel test:	1.08846797	0.0309977	0.27638857
b	-0.140	Aroian test:	1.00763173	0.03348446	0.31363129
s_a	0.189	Goodman test:	1.19251234	0.02829321	0.23306042
s_b	0.067	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.013	Sobel test:	0.05136412	0.03416782	0.95903538
b	-0.135	Aroian test:	0.04532504	0.03872031	0.96384823
s_a	0.253	Goodman test:	0.06071184	0.02890705	0.9515887
s_b	0.072	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.078	Sobel test:	-0.3511126	0.02732457	0.72550388
b	-0.123	Aroian test:	-0.3016582	0.03180421	0.76291264
s_a	0.217	Goodman test:	-0.43710521	0.02194895	0.66203505
s_b	0.075	Reset all	Calculate		

Test results from Sobal calculator for Table 81:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.086	Sobel test:	-0.42699813	0.01268858	0.66938069
b	-0.063	Aroian test:	-0.32213403	0.01681909	0.74735116
s_a	0.184	Goodman test:	-0.86625969	0.00625448	0.38634777
s_b	0.060	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.260	Sobel test:	-0.91043558	0.02141832	0.36259284
b	-0.075	Aroian test:	-0.80068878	0.02435403	0.42331184
s_a	0.184	Goodman test:	-1.0827154	0.01801027	0.27893477
s_b	0.063	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.032	Sobel test:	-0.16948306	0.00302095	0.8654167
b	-0.016	Aroian test:	-0.05442061	0.0094082	0.95660006
s_a	0.135	Goodman test:	NaN	NaN	NaN
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.184	Sobel test:	0.68260213	0.01671252	0.49485829
b	-0.062	Aroian test:	0.55142528	0.02068821	0.58134217
s_a	0.182	Goodman test:	0.99819099	0.01142867	0.31818675
s_b	0.067	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.003	Sobel test:	0.01817871	0.01006672	0.98549629
b	-0.061	Aroian test:	0.01275047	0.01435241	0.98982687
s_a	0.165	Goodman test:	NaN	NaN	NaN
s_b	0.062	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.389	Sobel test:	-1.03470984	0.02631656	0.30080444
b	-0.070	Aroian test:	-0.98318286	0.02769576	0.32551745
s_a	0.137	Goodman test:	-1.09529188	0.02486095	0.27338878
s_b	0.063	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.078	Sobel test:	0.41002217	0.00837028	0.68178968
b	-0.044	Aroian test:	0.26783876	0.01281368	0.78882343
s_a	0.154	Goodman test:	NaN	NaN	NaN
s_b	0.063	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.354	Sobel test:	-1.11232395	0.02514196	0.26599889
b	-0.079	Aroian test:	-1.03437317	0.02703666	0.30096174
s_a	0.163	Goodman test:	-1.21105258	0.02309231	0.22587525
s_b	0.061	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.011	Sobel test:	0.07221815	0.01127141	0.9424283
b	-0.074	Aroian test:	0.05394567	0.01508925	0.95697845
s_a	0.152	Goodman test:	0.15841387	0.00513844	0.87413069
s_b	0.066	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.197	Sobel test:	-0.79514896	0.01684716	0.42652686
b	-0.068	Aroian test:	-0.67544416	0.01983288	0.49939362
s_a	0.161	Goodman test:	-1.01464322	0.01320267	0.31027593
s_b	0.065	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.306	Sobel test:	-1.23744347	0.02448112	0.21592249
b	-0.099	Aroian test:	-1.14946201	0.02635494	0.25036552
s_a	0.160	Goodman test:	-1.34931158	0.02245145	0.17723691
s_b	0.061	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.294	Sobel test:	-1.38614772	0.02778492	0.1657018
b	-0.131	Aroian test:	-1.30600544	0.02948992	0.19155071
s_a	0.162	Goodman test:	-1.48312133	0.02596821	0.13804218
s_b	0.061	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.143	Sobel test:	-0.87591628	0.01730531	0.38107555
b	-0.106	Aroian test:	-0.78437759	0.01932488	0.43281858
s_a	0.141	Goodman test:	-1.00942035	0.01501654	0.31277308
s_b	0.061	Reset all	Calculate		

Test results from Sobal calculator for Table 82:

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.126	Sobel test:	-0.6940549	0.02795744	0.48764778
b	-0.154	Aroian test:	-0.67536301	0.02873122	0.49944516
s_a	0.179	Goodman test:	-0.71438996	0.02716164	0.47498608
s_b	0.037	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.283	Sobel test:	-1.4676628	0.02892354	0.14219584
b	-0.150	Aroian test:	-1.42868713	0.02971259	0.15309418
s_a	0.179	Goodman test:	-1.5100129	0.02811234	0.13104013
s_b	0.038	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.364	Sobel test:	-1.88446668	0.03109845	0.05950188
b	-0.161	Aroian test:	-1.84372164	0.03178571	0.06522372
s_a	0.173	Goodman test:	-1.92803819	0.03039566	0.05385038
s_b	0.038	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.068	Sobel test:	0.3669482	0.0257584	0.71365766
b	-0.139	Aroian test:	0.34934314	0.02705649	0.72683172
s_a	0.184	Goodman test:	0.38751475	0.02439133	0.69837517
s_b	0.045	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.325	Sobel test:	-1.28910032	0.0456326	0.19736321
b	-0.181	Aroian test:	-1.25734733	0.046785	0.20862789
s_a	0.240	Goodman test:	-1.32338725	0.04445033	0.18570663
s_b	0.043	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.194	Sobel test:	-1.10491251	0.03283337	0.2691975
b	-0.187	Aroian test:	-1.08779282	0.0333501	0.27668658
s_a	0.172	Goodman test:	-1.1228668	0.03230837	0.26149407
s_b	0.034	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.077	Sobel test:	0.47833009	0.03010264	0.63241528
b	-0.187	Aroian test:	0.46630619	0.03087885	0.64099635
s_a	0.160	Goodman test:	0.49133481	0.02930588	0.62318966
s_b	0.043	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.209	Sobel test:	-1.08469266	0.0329485	0.2780578
b	-0.171	Aroian test:	-1.06031348	0.03370607	0.28900201
s_a	0.187	Goodman test:	-1.11083467	0.0321731	0.26663952
s_b	0.038	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	-0.023	Sobel test:	0.11052249	0.03225588	0.91199501
b	-0.155	Aroian test:	0.10632554	0.0335291	0.91532407
s_a	0.208	Goodman test:	0.1152592	0.03093029	0.90823968
s_b	0.044	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.282	Sobel test:	-1.57982702	0.03034509	0.11414649
b	-0.170	Aroian test:	-1.546374	0.03100156	0.12201427
s_a	0.167	Goodman test:	-1.6155495	0.02967411	0.10619175
s_b	0.038	Reset all	Calculate		

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.163	Sobel test:	-0.93109784	0.0323865	0.35180296
b	-0.185	Aroian test:	-0.91362603	0.03300585	0.36091338
s_a	0.172	Goodman test:	-0.94961196	0.03175508	0.34230946
s_b	0.037	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	0.258	Sobel test:	-1.47200568	0.03698219	0.14101934
b	-0.211	Aroian test:	-1.45030137	0.03753565	0.1469745
s_a	0.169	Goodman test:	-1.49471453	0.03642033	0.13498896
s_b	0.038	Reset all	Calculate		

Input:			Test statistic:	Std. Error:	p-value:
a	-0.078	Sobel test:	0.41354603	0.0358364	0.67920661
b	-0.190	Aroian test:	0.405969	0.03650525	0.68476538
s_a	0.188	Goodman test:	0.4215638	0.03515482	0.67334343
s_b	0.037	Reset all	Calculate		