
The Impact of Pay Satisfaction, Stress, and Self-Efficacy on Intention to Stay Among the Participants of Return-To-Work Program

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Abstract

In the case of work-related injury/illness, rehabilitation that commences at the earliest may help the injured or disabled workers to return to work as fit, safe and quick as possible. While the effectiveness of the Return-to-Work (RTW) program relies on the number of injured participants who had returned to work, there were a number of participants reluctant to return to work, or unable to retain at work. It is therefore, pertinent to understand the reasons that make them sustain at work due to the issue of turnover to some of them. The objective of this study is to examine the factors affecting return-to-work experienced by the participants, by looking at the influence of pay satisfaction, stress, and self-efficacy on their turnover intention. A total of 187 RTW participants in various industries in the Klang Valley, Malaysia, participated in the study. Statistical analyses were conducted using the Statistical Package for Social Science (SPSS) and the Partial Least Square (PLS). The findings showed a significant impact of stress and self-efficacy on intention to stay among the participants of RTW. The result indicated that 24.1 percent of the total variance of intention to stay was explained by the factors examined in this study.

Keywords: Intention to stay, pay satisfaction, stress, self-efficacy, return to work.

Introduction

Today, the list of chronic illnesses is growing and this phenomenon can affect the extent to which a disabling condition will be experienced by a worker. Return-to-Work (RTW) initiative is a plan that offers social protection and welfare service programs for workers who suffer work-related diseases, injuries and disabilities. In Malaysia, RTW is generally known as the physical rehabilitation program provided for injured or disabled SOCSO's insured workers whereby compensation benefits are extended to the workers in the course of their work, for instance, to restore the normal functions of a missing limb, such as an artificial wearable limb or such like (SOCSO, 2016). Evidently, people who are unable to work again due to an injury or sickness can develop more serious physical conditions as well as worse psychosocial adjustment conditions as increased anxiety, sadness, and social isolation (Iles, Davidson & Taylor, 2008). In the short run, RTW program is a proactive process and it is an effective way for employers to support workers to return to their original economic, social, physical and psychological status. Whereas, the economic position of an employer and the country in terms of financial savings is the motivating force in the long run (SOCSO, 2016). It is observed that various factors have been associated with the effectiveness of RTW program. A study by Post, Krol and Groothoff (2005) found the role of industry is of vital significance in ensuring retention of workers, in part due to the difficulties of modifying the structure of work which may change after injuries for the purpose of accommodating one's potential; Hence, RTW program can adopt friendly policies and procedures which can attract employees and retain their service with the organization; in addition, the support of colleagues and supervisors may also be helpful to attract RTW (Krause, Dasinger, Deegan, Rudolph & Brand, 2001; Janssen et al., 2003; Post et al., 2005). Retention is not only the focus of RTW program, but it has been recorded that

RTW program can also be a vital motivating factor of employees' engagement, self-esteem, and morale (EARN, 2018; SOCSO, 2016).

A well-defined RTW program is clearly the key in employee retention, thus, this study was performed specifically to inspect the influencing elements of RTW participants in returning and sustaining work. While intention to leave has been associated with pay satisfaction (William, Mc Danial & Nguyen, 2006; Raza, Azeem, Humayon & Ansari, 2017), job stress (Karantzas et al., 2012; Kaewboonchoo, Yingyuad, Rawiworrakul & Jinayon, 2014), and self-efficacy (Mustapha, Ahmad, Uli & Idris, 2011; Park and Kim, 2013; Cancelliere et al., 2016; Sarinah, Akbar & Prasadja, 2018), it is postulated that purpose to stay is accredited to the factors related to both the employers and the RTW participants. In light of this assertion, the predictors are related to both parties, specifically pay is of vital aspect of an employer which can make its employees satisfied with their jobs, while stress and self-efficacy are the aspects that lie within an employee or a participant of RTW. Therefore, the interaction of these factors may provide a better insight on the phenomenon of intention to stay among RTW participants. Accordingly, the aim of the present study is to investigate factors purported to affect workers' desire to remain, namely pay fulfillment, stress, and self-efficacy. The result may in some way contribute to the success of the program and the social security sustainability throughout the nation.

It is important to conduct a study on RTW program in a different setting, particularly on RTW participants in Malaysia because RTW in the country is still in its infancy stage; therefore, more empirical studies are needed to a greater understanding of the system as well as toward building an effective and sustainable RTW program. Further to this, the outcome of an experimental research on RTW program in a developing country can yield different results and may entail different practices and policy implications; thereby, such findings are imperative to the improvement of RTW practices and policies with regard to its implementation.

The RTW program was first launched by the Social Security Organization of Malaysia (SOCSO) in 2007 with a pilot project carried out in the Klang Valley (SOCSO, 2012). The concept of early intervention aims to restore the ability of RTW participants to perform any work function so that they can get back to the working world possibly as fit, healthy and safe at the earliest possible time. SOCSO (2016) reported an average success rate, whereby 65% of the participants in the RTW program were back to work. Based on a pre-post study on the effectiveness of RTW program, the majority of RTW participants showed remarkable improvements in terms of skills, independence, self-esteem, self-confidence, health and tolerance for pain (SOCSO, 2016). Clearly, RTW program is a proven rehabilitation solution that can be very successful in helping workers with occupational disabilities to return to work. Table 1 depicts the number of successful return to work cases in Malaysia from the year 2010-2013. It is apparent that successful RTW cases have recorded an ascending pattern on the chart. The effectiveness of RTW program is generally measured by the number of participants who managed to return to work. Despite the high rate of success, it is imperative to assess successful rehabilitation by measuring the extent to which RTW participants have been able to sustain at work.

Table 1
Number of Successful Return to Work in Malaysia 2010-2013

Year	Participants	Successful	Percent
2010	2815	1974	70.12
2011	2456	1623	66.08
2012	2625	1609	61.30
2013	1954	1245	63.72

Source: SOCSO Return to Work Handbook, 2016

Literature Review

Intention to Stay

According to Chew and Chan (2008), intention to stay in a job is the intention of an employee to continue to hold the same job and position in the current organization even though the employee would not be able to hold the same position in a different organization. In general, the employee's goal to remain with an organization is represented by their intention to continue working for the same or a different organization (Cho, Johanson & Guchait, 2009; Agarwal & Sajid, 2017). Intention to continue in a work is conceptually different from intention to leave because the latter suggests that the worker has the intention to quit the current job voluntarily due to various factors such as job dissatisfaction, lack of organizational commitment, and a few other factors (Al-Hamdan, Manojlovich, & Tanima, 2016; Firth, Mellor, Moore & Loquet, 2004).

Past empirical researches found that intention to stay among workers can be influenced by several predictors, including individual factors (Cho et al., 2009) as well as other internal and external organizational related factors (Mohd Zin, 2017; Huang, Lin & Chuang, 2006; Noraani, Aminah, Jegak & Khairuddin, 2010). Individual factors refer to individual behavior, attitude, and other individual features (Huang et al., 2006). Whereas, internal factors in an organization are factors that are within its authority or control in order to manage employment relations between the employer and the employees such as the organization's policies, rules, and practices (Coombs, 2009; Kontoghioghes & Frangou, 2009; Nancarrow, Bradbury, Winona & Ariss, 2014). On the other hand, external organizational factors are factors beyond the control of an organization such as economy, unemployment, and employment opportunities (D'Amato & Herzfeldt, 2008). However, according to Coombs (2009), willingness, planning, and the probability that an employee will remain in an organization are commonly used to measure intention to stay.

Lee and Mowday (1987) proposed that perception of work environment can also indirectly influence the intention to stay (or leave) through job satisfaction and commitment. Retaining current employees is of vital importance for an organization to remain competitive (Chew & Chan, 2008). Therefore, intention to remain working can be enhanced through perceived organizational support. While it is important for employers to implement appropriate measures and strategies to improve and sustain employee retention, it is especially crucial to prevent employees from looking for employment opportunities elsewhere (Ghosh, Saytawadi, Joshi & Sadman, 2013).

Pay Satisfaction

Pay satisfaction is of primary concern to both the employers and employees as it may affect employees' attitudes and behavior (Singh & Loncar, 2010). In addition, research consistently found that pay satisfaction has a negative impact on intention to leave (William, Mc Danial & Nguyen, 2006; Raza, Azeem, Humayon & Ansari, 2017). The finding implies that the association between pay satisfaction and intention to stay is positive. Based on their findings, Milkovitch and Newman (2008) asserted that employers can improve motivation within their organizations by using the current salary system to increase pay satisfaction among employees. Those who are satisfied with their pay are likely to stay with their current organization without much complaint.

Past studies reported that in most instances employees perceived that the distribution of pay in their organization was not determined fairly (Tekleab, Bartol & Liu 2005). Pay dissatisfaction is likely to bring about negative outcomes such as attenuated job commitment, increased theft, and high turnover rate (Currall, Towler, Judge & Kohn, 2005). When employees perceive that their salary does not commensurate the job done, intention to leave the organization is likely to develop (Motowidlo, 1983; Currall et al., 2005; Tekleab et al., 2005). Hung, Lee and Lee (2018) further found that salary satisfaction (as a moderating effect) can affect working pressure, that is, when salary satisfaction is high, working pressure is low, and when salary satisfaction is low, working pressure is high.

Stress

Job stress is another factor that is purported to contribute toward intention to leave work among employees (Karantzas et al., 2012; Kaewboonchoo, Yingyuad, Rawiworakul & Jinayon, 2014). It is also likely to affect the emotional and physical aspects of an employee at work. Graham, Ramirez, Field and Richard (2000) found that job stress experienced by employees is attributed to several factors which can consequently lead to employee turnover, such as work overload, role conflict, time conflict, limited number of employees, lack of facilities, relationship conflict, et cetera. For instance, individuals who experience stress at work tend to feel tense, and are more likely to be absent from work and demonstrate unsatisfactory task performance. Nurul Nadia and Hafizal (2010) and Raza et al. (2017) revealed a negative association between job stress and employees' intention to stay, suggesting that higher stress level would deteriorate intention to stay in the current employment. Since there are abundant empirical evidences on the inverse and the linkage between stress and intention to stay is significant, Robbins and Judge (2013) recommended that employers should concentrate on understanding the factors that trigger employees to stay; thus, corrective measures can be taken to alleviate employee turnover intention. Nurul Nadia and Hafizal (2010) indicated that when employers are aware that their employees have the intention to leave, employers need to be more proactive to prevent the translation of intentions into action. For this reason, employees should be given the guidance to weed through the consequences of realizing their intentions.

Self-efficacy

According to Bandura (1994), strong self-efficacy can enhance the achievement and wellbeing of individuals. Self-efficacy can also be considered as a yardstick to identify an individual's ability and confidence in effecting a good response (Bandura, 1997). A study by Cancelliere et al. (2016) revealed that common factors associated with positive return-to-work outcomes, among others is, higher self-efficacy. This would result in enhanced satisfaction

with the organization and intention to remain to work, as Muhangi (2017) found that turnover intention is related with self-efficacy and job satisfaction among secondary school teachers; while Park and Kim (2013) discovered that the higher the self-efficacy is, the lower the turnover intention is. Self-efficacy has been recorded to have a positive association with intention to remain to work with the current employment (Mustapha, Ahmad, Uli & Idris, 2011; Sarinah, Akbar & Prasadja, 2018). The result implies that when individuals have a positive perception of their job, they are likely to continue their career with the organization.

Hypotheses Development

Pay Satisfaction and Intention to Stay

Stringer, Didham and Theivananthampillai (2011) contended that pay satisfaction could be used as a proxy for justice or fairness at the workplace due to the fact that this factor has a direct effect on motivation and satisfaction of employees. In addition, pay satisfaction can influence employees to stay and strive toward accomplishing the organizational objectives. Literature also indicates that different pay components may pose different effects on pay satisfaction (Tekleab et al., 2005). As such, pay fulfillment is essential in increasing the motivation and satisfaction of employees and their intention to stay with the organization. Drawing on this, it is proposed that:

H₁: Pay fulfillment has a important and optimistic effect on intention to remain.

Stress and Intention to Remain

Past studies specified that individuals who are stressed tend to experience exhaustion, burnout, depression, and alienation (Raghawan, Sakaguchi & Mahaney, 2008). Employees who experience such circumstances are more likely to leave the organization. According to Moore (2000), stress tends to occur in today's workplace due to factors such as work overload, role conflict, ambiguous job scope, lack of job autonomy, unfair compensation, and job changes. Having said this, stress is an issue that requires serious attention by organizations as it may lead to high employee turnover. In light of this, it is postulated that:

H₂: Stress has a significant and negative influence on intention to stay.

Self-Efficacy and Intention to Stay

Several studies have shown that self-efficacy has a positive association with purpose to remain with the organization (Mustapha et al., 2011; Park & Kim, 2013 Sarinah et al., 2018). In a study by Erdwins, Buffardi, Casper and O'Brien (2001) revealed that high self-efficacy is negatively linked to intention to leave. Hence, self-efficacy is crucial because it shapes one's character and attitude toward his or her job and career. Positive attitude would foster positive perspectives of employees toward their career and employer and this may enhance their intention to remain in the organization.

H₃: Self-efficacy has a a strong and favorable effect on the intention to remain.

Research Framework

Figure 1 illustrates the conceptual model that articulates the relationship between pay fulfillment or satisfaction, stress, self-efficacy, and intention to remain or stay. It is postulated that pay satisfaction and self-efficacy exert a positive and considerable impact on participants in RTW's intention to stay. On the other hand, stress is posited to exert negative and a considerable impact on participants in the RTW's intention to stay.

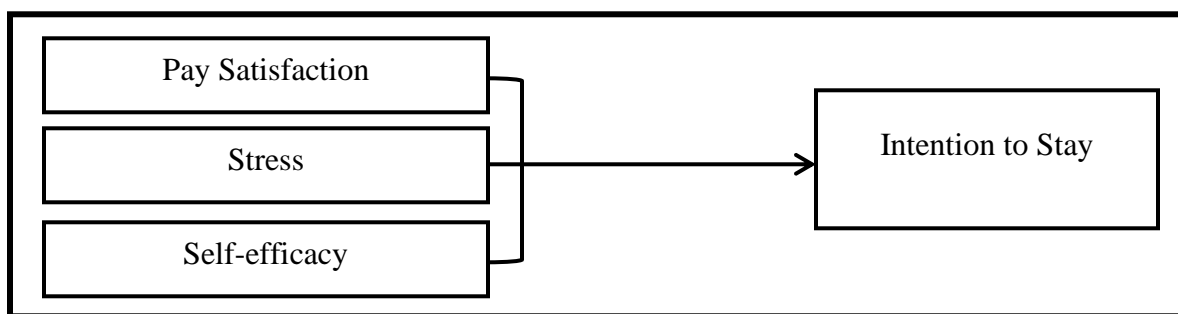


Figure 1 Conceptual model of the proposed study

Methodology

The present study employed a quantitative method. Respondents of the study were listed participants of the RTW program. The SOCSO database, which has information on all RTW participants nationwide, makes the sampling frame available. However, the Klang Valley RTW participants were the main focus of this study. The SOCSO

database indicates that the majority of RTW participants were based in this specific region. A purposive sampling technique was used to select the RTW members who were located in the *Klang Valley* as the research sample. The following criteria were used to choose the respondents:

- i. "They were registered RTW participants;
- ii. They were involved in any workplace accidents;
- iii. They were ethnicity and gender representative; and
- iv. They have returned to work and are still being supervised by their case manager".

The total population is 1407 participants. Based on Krejcie and Morgan (1970) sampling technique, the sample size is 302. Drawing on this, a total of 302 questionnaire was distributed to the respondents and 187 responses were gathered, indicating the response rate of 61.9 percent.

Questionnaire was used to collect the data in this study. Respondents answered the items evaluated using a Likert scale with five points. Heneman and Schwab's Pay Satisfaction Instrument was modified from their work (1985). Sample items were "Influence that my supervisor has on my pay" and "Amount the company pays toward my benefits". The response scale for the items were 1- Highly Dissatisfied to 5- Highly Satisfied. The instrument for self-efficacy was adapted from Riggs and Knight (1994). Sample items were "*I can always manage to solve difficult problems in I try hard enough*" and "*I am confident that I could deal efficiently with unexpected events*". The stress instrument was adapted from the Health and Safety Executive (2014) and the Health Related Resources from Jensen (2013). Sample items were "*Different people at work demand things from you that were hard to combine*" and "*I have unachievable deadlines*". The response scale for these items were 1- Strongly Disagree to 5- Strongly Agree. In the end, Mowday, Kobberg, and McArthur's (1984) suggestions for staying were adopted. Sample items were "*If I were completely free to choose, I would prefer to keep working in this organization*" and "*I would like to stay in this organization for a long time*".

Result And Discussion

The "SPSS and Smart PLS 2.0 Partial Least Squares Structural Equation Modelling (PLS-SEM)" were used to determine the reliability, validity, and relationship between the variables.

Demographic Profile of the Respondents

The majority of respondents were male 151 (80.7%) while 36 female counterparts constituted 19.3%. About 41 respondents (31.6%) were between the ages of 41 and 45. The most (73.8%) were married, 46 (24.6%) single, and only 3 (1.6%) were widowed. Approximately half of the respondents (48.8%) were still unemployed, 35.3% employed, and the remaining 15.8% were self-employed. Of those who were employed, the vast majority of them (77.5%) percent of respondents said they were still employed by the same company.

Validity and Reliability

Data were examined for internal consistency (i.e., loading of each item), concurrent validity, and divergent validity to make sure the measurement items were valid and trustworthy. The results of the measurement model and validity and reliability are depicted in Tables 2, 4 and 5. Table 2 shows the factor loading of all measurement items. All items showed a factor loading above 0.50 which indicated that the items were reliable to be tested. However, as depicted in Table 3, 21 items and two items from the independent variables, namely stress and self-efficacy, were deleted due to its low loading value, in which the values are below the threshold value of 0.40 (Hair et al., 2014). Average variance extracted (AVE) and composite reliability (CR) were looked at in order to gauge the convergent validity of each construct's factor loadings. The values of AVE for each concept should be more than 0.50, according to Barclay et al. (1995). On the other hand, an AVE of less than 0.50 denotes that, generally, more error is still present in the items than is explained by the construct. As shown in Table 3, the AVE value for intention to stay is higher than 0.5. However, the AVE values for pay satisfaction (0.405), stress (0.392), self-efficacy (0.427) are lower than 0.5. "Researchers can accept a loading value of 0.4, according to Fornell and Larcker (1981), because the composite reliability is better than 0.6, indicating that the construct's convergent validity is still sufficient". Additionally, as recommended by Hair et al., the CR for all constructs should be higher than 0.70 in order to meet the convergent validity requirements (2010). As shown in Table 2, the values of CR for self-efficacy, stress, and pay satisfaction are 0.897, 0.924, 0.876, and 0.856, respectively. Besides, the Cronbach's alpha values of the variables are above 0.6 (Nunnally & Bernstein, 1994).

Table 2: *Convergent Validity*

Model construct	Measurement items	Loading/weight	CR	AVE	R ²	α
Pay satisfaction	PS1	0.518	0.924	0.405	-	0.913
	PS2	0.629				
	PS3	0.563				
	PS4	0.717				
	PS5	0.618				
	PS6	0.721				
	PS7	0.728				
	PS8	0.697				
	PS9	0.616				
	PS10	0.629				
	PS11	0.582				
	PS12	0.706				
	PS13	0.616				
	PS14	0.588				
	PS15	0.607				
	PS16	0.591				
	PS17	0.605				
	PS18	0.679				
Stress	SC1	0.641	0.876	0.392		0.846
	SC2	0.653				
	SC3	0.665				
	SC4	0.618				
	SC5	0.591				
	SC6	0.633				
	SSM1	0.600				
	SSM2	0.577				
	SSM3	0.613				
	SSM4	0.635				
	SSM5	0.658				
Self-efficacy	SE1	0.596	0.856	0.427	-	0.810
	SE2	0.630				
	SE3	0.693				
	SE4	0.704				
	SE7	0.593				
	SE8	0.714				
	SE9	0.694				
	SE10	0.590				
Intention to stay	ITS1	0.808	0.897	0.745	0.241	0.829
	ITS2	0.902				
	ITS3	0.884				

Note: AVE = Average variance extracted; CR = Composite reliability; α = Cronbach's alpha

Table 3: *Items Deleted*

Construct	Items
Stress	SD1, SD2, SD3, SD4, SD5, SD6, SD7, SD8, SR1, SR2, SR3, SR4, SRole1, SRole2, SRole3, SRole4, Srole5, SSP1, SSP2, SSP3, and SSP4.
Self-efficacy	SE5 and SE6

Table 4: Discriminant Validity of Reflective Constructs

Constructs	1	2	3	4
1. Pay Satisfaction	(0.636)			
2. Stress	0.453	(0.626)		
3. Self-efficacy	0.471	0.251	(0.653)	
4. Intention to stay	0.344	0.431	0.320	(0.863)

Note: "The diagonals (in bold) represent the square root of AVE while the other entries represent the correlation coefficients".

Table 5 presents the results of the PLS analysis. According to the findings in Table 2, pay satisfaction, stress, and self-efficacy explain 24.1% of the variance in intention to stay. The result indicated that pay satisfaction had no significant influence on intention to stay ($\beta = 0.103$, $t = 0.874$, $p < 0.01$). Meanwhile, in contrast to the hypothesis proposed, stress was found to have a significant but positive impact on intention to stay ($\beta = 0.337$, $t = 4.560$, $p < 0.01$). Finally, self-efficacy was found to have a substantial impact on intention to stay ($\beta = 0.187$, $t = 2.785$, $p < 0.01$). Hence, H1 and H2 were rejected, but H3 was supported.

Table 5: Path Coefficients and Hypotheses Testing

Hypotheses	Relationship	Coefficient	t-value	Support
H1	Pay satisfaction → Intention to stay	0.103	0.874	No
H2	Stress → Intention to stay	0.337	4.560	No
H3	Self-efficacy → Intention to stay	0.187	2.785	Yes

Note: t value > 2.58 = significant at ** $p < 0.01$

To recapitulate, this study's goal is to investigate the impact of pay satisfaction, stress, and self-efficacy on intention to remain among RTW participants in their present employment. The findings of the present study showed that pay satisfaction was not an important determinant of intention to remain to work. The result is inconsistent to the findings by William, Mc Danial, and Nguyen (2006) who reported that pay satisfaction is an important factor in employee retention in organization. Also, Dailey and Kirk (1992) and Milkovitch and Newman (2008) asserted that a good pay system is a crucial motivational factor to enhance pay satisfaction of employees and subsequently employee intention to stay. The findings by Curral et al. (2005) indicated that low level of pay satisfaction among employees contributed to negative outcomes among employees, such as workplace deviance. The finding of the present study failed to substantiate the findings in past researches, such as Dailey and Kirk (1992). The wage level of the majority of the respondents in the current study was not significantly different before and after the accident, which could be one explanation for the non-significant finding. Vast majority or 77.5 percent were also employed by the same employer; therefore, they could have knew and approved of the pay they earned, the pay scale, and the benefits their employer provided. As a result, this factor did not have a bearing on their decision of whether to stay or to leave the organization. The present study also found that stress had a positive and significant impact on intention to stay among RTW participants. The result implies that the more stress an individual experience, the higher his or her propensity to remain to work with the organization. The result contradicts the finding of Aziz and Ramli (2010), who revealed a negative association between stress and intention to stay with the organization among the employees. Also, Graham et al. (2000) asserted that job stress experienced by employees is the result of work overload, role conflict, time conflict, lack of staff, lack of facilities, relationship conflict among colleagues, et cetera. In this situation, the employees were likely to leave the organization rather than remaining to work. The result of the present study is also inconsistent with the finding of Moore (2000), and Raghawan, Sakaguchi, and Mahaney (2008), who demonstrated that employees who felt stressed in their job had experienced negative conditions such as burnout, depression, and alienation, resulting in their likelihood leaving the job and organization. It is worthy to note that respondents in this study were registered RTW participants, they were engaged in workplace incidents, and they have returned to work and are still being observed by their case managers. Given their health constraints resulting from workplace accidents, the respondents may have limited employment choices and opportunities. As such, although they are experiencing job stress, they have no choice but to retain in their present employment for a living.

The present study also showed that self-efficacy had a important and favorable effect on intent to remain to work among the RTW members. The result implies that the RTW participants who had a high level of confidence in their job were highly committed and motivated to perform their job. They believed that they were capable of accomplishing the tasks outlined in their job description because the high level of self-efficacy enabled them to contribute to their employer and stay with the organization. The result parallels the view of Bandura (1994) who maintained that a high level of self-efficacy could propel one's capability to excel at work. Bandura (1997) further contended that self-efficacy can be a yardstick on which one's ability and confidence are measured in planning and managing oneself as well as one's wellbeing. Thus, an individual who has a high level of self-efficacy is likely to remain to work with the organization. The present result parallels to the findings by Mustapha, Ahmad, Uli, and Idris (2011), who reported a significant and positive relationship between self-efficacy and intention to remain to work with the organization. In other words, employees who have a positive perception of their job due to high level of self-efficacy are likely to continue their career in the current organization. In parallel fashion, Erdwins, Buffardi, Casper, and O'Brien (2001) illustrated that self-efficacy had a significant and negative link with the intention to leave the organization. This means that if employees have a high level of self-efficacy, they have fewer tendencies to leave the organization in any event. The finding is consistent with Bandura's (1997) proposition that self-efficacy can influence the attitude and emotions of employees toward an object. In essence, if an employee can practically control his or her feelings and cognitive abilities, then he or she can manage his or her emotion. As a result, the employee can be rational when making a decision including the decision to leave their job.

Conclusion

The present study examined the connection between pay satisfaction, stress, self-efficacy, and intention to remain among the RTW members. The finding showed that stress and self-efficacy have a significant relationship with intention to remain to work. To conclude, the present RTW study offers an opportunity to the researchers to identify the problems that exist among the RTW participants and the factors that influence their intention to return to work and stay in the organization. The study could also assist SOCSO in addressing the limitations of implementing RTW program, especially to benefit all stakeholders involved in the RTW program.

In terms of theoretical ramification, the results of this study made an empirical contribution to the body of literature in all relevant fields (i.e. intention to stay, stress, pay satisfaction, and self-efficacy). With regard to the practical implications, employers and SOCSO have to pay close attention to stress level and self-efficacy to ensure RTW participants remain to work in the organization. This is due to the fact that these factors were found to have significantly impacted intention to stay among the RTW participants in this study.

There are a few drawbacks that should be mentioned. First, the research findings cannot be generalized because the study sample is restricted to RTW participants only in the Klang Valley region. Second, the study is a cross-sectional research project in which data was gathered and analyzed all at once. As a result, the causal effect cannot be proven. Third, the research focused on just three variables—pay satisfaction, self-efficacy, and stress—to explain RTW participants' intentions to remain in their current jobs. This limits knowledge of additional factors that might affect the decision to stay.

This study has paved several directions for future research. First, future study should extend the sample to a larger population, such as RTW participants across all states in Peninsular Malaysia. Second, a longitudinal approach and qualitative method should be adopted in acquiring an in-depth knowledge and greater understanding on factors influencing intention to stay among RTW participants.

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