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L I S R E L 8.54

BY

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The following lines were read from file E:\hbatstruc.LS8:

TI HBAT EMPLOYEE RETENTION MODEL

DA NI=28 NO=399 NG=1 MA=CM

CM FI=HBAT.COV

LA

ID JS1 OC1 OC2 EP1 OC3 OC4 EP2 EP3 AC1 EP4 JS2 JS3 AC2 SI1 JS4 SI2 JS5 AC3 SI3 AC4 SI4
C1 C2 C3 AGE EXP JP

SE

JS1 JS2 JS3 JS4 JS5 OC1 OC2 OC3 OC4 SI1 SI2 SI3 SI4 EP1 EP2 EP3 EP4 AC1 AC2 AC3 AC4/

!X1 X2 X3 X4 X5 Q25 Q6 Q11 X10 Q33 Q32 Q37 Q35 Q20 Q21 Q5 Q2 X6 X7 X8 X9 /

MO NY=13 NE=3 NX=8 NK=2 PH=SY,FR TD=DI,FR PS=DI,FR BE=FU,FI GA=FU,FI TE=DI,FR

VA 1.00 LX 1 1 LX 5 2 LY 1 1 LY 6 2 LY 10 3

FR LX 2 1 LX 3 1 LX 4 1 LX 6 2 LX 7 2 LX 8 2

FR LY 2 1 LY 3 1 LY 4 1 LY 5 1 LY 7 2 LY 8 2 LY 9 2 LY 11 3 LY 12 3 LY 13 3

FR GA 1 1 GA 2 1 GA 1 2 GA 2 2

FR BE 2 1 BE 3 1 BE 3 2

LK

EP AC

LE

JS OC SI

OU RS SC MI EF ND=2

TI HBAT EMPLOYEE RETENTION MODEL

Number of Input Variables 28

Number of Y - Variables 13

Number of X - Variables 8

Number of ETA - Variables 3

Number of KSI - Variables 2

Number of Observations 399

TI HBAT EMPLOYEE RETENTION MODEL

Covariance Matrix

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	1.79					
JS2	1.02	1.88				
JS3	0.91	0.89	1.73			
JS4	0.88	0.92	0.86	1.64		
JS5	0.15	0.16	0.13	0.13	0.04	
OC1	0.21	0.19	0.24	0.19	0.04	6.38
OC2	0.41	0.27	0.38	0.28	0.08	2.89
OC3	0.37	0.27	0.19	0.29	0.05	1.97
OC4	0.44	0.26	0.30	0.25	0.07	2.51
SI1	0.13	0.15	0.17	0.13	0.03	0.40
SI2	0.13	0.15	0.12	0.10	0.03	0.42
SI3	0.06	0.14	0.22	0.19	0.03	0.35
SI4	0.18	0.20	0.23	0.21	0.04	0.43
EP1	0.16	0.42	0.35	0.27	0.06	0.52
EP2	0.27	0.37	0.26	0.24	0.05	0.94
EP3	0.18	0.29	0.26	0.19	0.06	0.41
EP4	0.17	0.31	0.27	0.22	0.04	0.81
AC1	0.08	-0.01	0.08	0.08	0.03	0.20
AC2	0.01	-0.03	0.02	0.03	0.03	0.45
AC3	-0.04	-0.05	-0.02	0.08	0.02	0.34
AC4	0.04	0.02	0.14	0.10	0.04	0.52

Covariance Matrix

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	4.78					
OC3	2.14	3.08				
OC4	3.31	2.04	4.22			
SI1	0.82	0.35	0.68	0.76		
SI2	0.91	0.43	0.70	0.56	0.77	
SI3	0.80	0.36	0.63	0.51	0.56	1.03
SI4	0.97	0.44	0.82	0.56	0.62	0.66
EP1	1.01	0.76	1.05	0.54	0.60	0.61
EP2	1.33	1.06	1.26	0.49	0.56	0.57
EP3	1.02	0.74	0.79	0.34	0.38	0.41
EP4	1.01	0.91	0.94	0.48	0.45	0.51
AC1	0.80	0.33	0.43	0.28	0.24	0.29
AC2	0.80	0.27	0.60	0.29	0.29	0.29
AC3	0.84	0.30	0.60	0.25	0.26	0.29
AC4	1.02	0.45	0.81	0.29	0.32	0.32

Covariance Matrix

	SI4	EP1	EP2	EP3	EP4	AC1
	-----	-----	-----	-----	-----	-----
SI4	0.94					

EP1	0.67	3.35				
EP2	0.71	1.78	2.65			
EP3	0.47	1.23	1.33	1.78		
EP4	0.53	1.45	1.48	1.24	1.95	
AC1	0.27	0.36	0.39	0.35	0.27	1.94
AC2	0.34	0.50	0.49	0.30	0.38	1.62
AC3	0.34	0.41	0.38	0.29	0.25	1.37
AC4	0.40	0.45	0.60	0.40	0.46	1.51

Covariance Matrix

	AC2	AC3	AC4
-----	-----	-----	-----
AC2	2.98		
AC3	1.69	2.01	
AC4	1.87	1.55	2.60

TI HBAT EMPLOYEE RETENTION MODEL

Parameter Specifications

LAMBDA-Y

	JS	OC	SI
-----	-----	-----	-----
JS1	0	0	0
JS2	1	0	0
JS3	2	0	0
JS4	3	0	0
JS5	4	0	0
OC1	0	0	0
OC2	0	5	0
OC3	0	6	0
OC4	0	7	0
SI1	0	0	0
SI2	0	0	8
SI3	0	0	9
SI4	0	0	10

LAMBDA-X

	EP	AC
-----	-----	-----
EP1	0	0
EP2	11	0
EP3	12	0
EP4	13	0
AC1	0	0
AC2	0	14
AC3	0	15
AC4	0	16

BETA

	JS	OC	SI
	-----	-----	-----
JS	0	0	0
OC	17	0	0
SI	18	19	0

GAMMA

	EP	AC
	-----	-----
JS	20	21
OC	22	23
SI	0	0

PHI

	EP	AC
	-----	-----
EP	24	
AC	25	26

PSI

JS	OC	SI
-----	-----	-----
27	28	29

THETA-EPS

JS1	JS2	JS3	JS4	JS5	OC1
-----	-----	-----	-----	-----	-----
30	31	32	33	34	35

THETA-EPS

OC2	OC3	OC4	SI1	SI2	SI3
-----	-----	-----	-----	-----	-----
36	37	38	39	40	41

THETA-EPS

SI4

42

THETA-DELTA

EP1	EP2	EP3	EP4	AC1	AC2
-----	-----	-----	-----	-----	-----
43	44	45	46	47	48

THETA-DELTA

AC3	AC4
-----	-----
49	50

TI HBAT EMPLOYEE RETENTION MODEL

Number of Iterations = 14

LISREL Estimates (Maximum Likelihood)

LAMBDA-Y			
	JS	OC	SI
	-----	-----	-----
JS1	1.00	- -	- -
JS2	1.04 (0.08) 13.63	- -	- -
JS3	0.90 (0.07) 12.47	- -	- -
JS4	0.91 (0.07) 12.90	- -	- -
JS5	0.15 (0.01) 13.36	- -	- -
OC1	- -	1.00	- -
OC2	- -	1.33 (0.11) 12.04	- -
OC3	- -	0.79 (0.08) 10.20	- -
OC4	- -	1.17 (0.10) 11.78	- -
SI1	- -	- -	1.00
SI2	- -	- -	1.08 (0.05) 19.62

SI3	- -	- -	1.06 (0.07) 15.94
-----	-----	-----	-------------------------

SI4	- -	- -	1.16 (0.06) 19.07
-----	-----	-----	-------------------------

LAMBDA-X

	EP	AC
	-----	-----
EP1	1.00	- -
EP2	1.04 (0.07) 14.10	- -
EP3	0.82 (0.06) 13.59	- -
EP4	0.91 (0.06) 14.28	- -
AC1	- -	1.00
AC2	- -	1.24 (0.07) 18.35
AC3	- -	1.04 (0.06) 18.80
AC4	- -	1.15 (0.06) 18.24

BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	0.13 (0.08) 1.60	- -	- -
SI	0.09 (0.04)	0.27 (0.03)	- -

2.38 8.26

GAMMA

	EP	AC
	-----	-----
JS	0.20 (0.05) 4.02	-0.01 (0.05) -0.17
OC	0.52 (0.08) 6.65	0.26 (0.07) 3.76
SI	- -	- -

Covariance Matrix of ETA and KSI

	JS	OC	SI	EP	AC
	-----	-----	-----	-----	-----
JS	0.98				
OC	0.30	2.12			
SI	0.17	0.60	0.50		
EP	0.31	0.97	0.29	1.60	
AC	0.06	0.53	0.15	0.37	1.31

PHI

	EP	AC
	-----	-----
EP	1.60 (0.22) 7.44	
AC	0.37 (0.09) 4.19	1.31 (0.14) 9.64

PSI

Note: This matrix is diagonal.

JS	OC	SI
-----	-----	-----
0.92 (0.12) 7.93	1.44 (0.25) 5.82	0.33 (0.04) 8.92

Squared Multiple Correlations for Structural Equations

JS OC SI

-----	-----	-----
0.06	0.32	0.35

Squared Multiple Correlations for Reduced Form

JS	OC	SI
-----	-----	-----
0.06	0.31	0.11

Reduced Form

	EP	AC
	-----	-----
JS	0.20	-0.01
	(0.05)	(0.05)
	4.02	-0.17
OC	0.54	0.25
	(0.08)	(0.07)
	6.99	3.73
SI	0.16	0.07
	(0.02)	(0.02)
	6.91	3.44

THETA-EPS

JS1	JS2	JS3	JS4	JS5	OC1
-----	-----	-----	-----	-----	-----
0.81	0.83	0.93	0.83	0.02	4.25
(0.07)	(0.08)	(0.08)	(0.07)	(0.00)	(0.32)
10.97	10.79	11.88	11.54	11.11	13.19

THETA-EPS

OC2	OC3	OC4	SI1	SI2	SI3
-----	-----	-----	-----	-----	-----
1.05	1.75	1.29	0.26	0.19	0.47
(0.14)	(0.14)	(0.14)	(0.02)	(0.02)	(0.04)
7.26	12.70	9.49	10.98	9.15	12.23

THETA-EPS

SI4

0.26
(0.03)
9.97

Squared Multiple Correlations for Y - Variables

JS1	JS2	JS3	JS4	JS5	OC1
-----	-----	-----	-----	-----	-----
0.55	0.56	0.46	0.50	0.54	0.33

Squared Multiple Correlations for Y - Variables

OC2	OC3	OC4	SI1	SI2	SI3
-----	-----	-----	-----	-----	-----
0.78	0.43	0.69	0.66	0.75	0.54

Squared Multiple Correlations for Y - Variables

SI4

0.72

THETA-DELTA

EP1	EP2	EP3	EP4	AC1	AC2
-----	-----	-----	-----	-----	-----
1.75	0.91	0.72	0.62	0.63	0.97
(0.14)	(0.09)	(0.07)	(0.07)	(0.06)	(0.09)
12.16	9.95	10.89	9.48	10.53	10.58

THETA-DELTA

AC3	AC4
-----	-----
0.61	0.87
(0.06)	(0.08)
10.11	10.68

Squared Multiple Correlations for X - Variables

EP1	EP2	EP3	EP4	AC1	AC2
-----	-----	-----	-----	-----	-----
0.48	0.66	0.60	0.68	0.68	0.67

Squared Multiple Correlations for X - Variables

AC3	AC4
-----	-----
0.70	0.67

Goodness of Fit Statistics

Degrees of Freedom = 181
Minimum Fit Function Chi-Square = 283.43 (P = 0.00)
Normal Theory Weighted Least Squares Chi-Square = 275.09 (P = 0.00)
Estimated Non-centrality Parameter (NCP) = 94.09

90 Percent Confidence Interval for NCP = (53.33 ; 142.81)

Minimum Fit Function Value = 0.71

Population Discrepancy Function Value (F0) = 0.24

90 Percent Confidence Interval for F0 = (0.13 ; 0.36)

Root Mean Square Error of Approximation (RMSEA) = 0.036

90 Percent Confidence Interval for RMSEA = (0.027 ; 0.045)

P-Value for Test of Close Fit (RMSEA < 0.05) = 1.00

Expected Cross-Validation Index (ECVI) = 0.94

90 Percent Confidence Interval for ECVI = (0.84 ; 1.06)

ECVI for Saturated Model = 1.16

ECVI for Independence Model = 20.28

Chi-Square for Independence Model with 210 Degrees of Freedom = 8030.24

Independence AIC = 8072.24

Model AIC = 375.09

Saturated AIC = 462.00

Independence CAIC = 8177.01

Model CAIC = 624.54

Saturated CAIC = 1614.45

Normed Fit Index (NFI) = 0.96

Non-Normed Fit Index (NNFI) = 0.98

Parsimony Normed Fit Index (PNFI) = 0.83

Comparative Fit Index (CFI) = 0.99

Incremental Fit Index (IFI) = 0.99

Relative Fit Index (RFI) = 0.96

Critical N (CN) = 321.42

Root Mean Square Residual (RMR) = 0.11

Standardized RMR = 0.060

Goodness of Fit Index (GFI) = 0.94

Adjusted Goodness of Fit Index (AGFI) = 0.92

Parsimony Goodness of Fit Index (PGFI) = 0.74

TI HBAT EMPLOYEE RETENTION MODEL

Fitted Covariance Matrix

	JS1	JS2	JS3	JS4	JS5	OC1
JS1	1.79					
JS2	1.01	1.88				
JS3	0.89	0.92	1.73			
JS4	0.89	0.92	0.81	1.64		
JS5	0.15	0.15	0.13	0.14	0.04	
OC1	0.30	0.31	0.27	0.27	0.05	6.38
OC2	0.40	0.41	0.36	0.36	0.06	2.81
OC3	0.24	0.25	0.21	0.22	0.04	1.68
OC4	0.35	0.36	0.32	0.32	0.05	2.49
SI1	0.17	0.17	0.15	0.15	0.03	0.60

SI2	0.18	0.18	0.16	0.16	0.03	0.64
SI3	0.18	0.18	0.16	0.16	0.03	0.63
SI4	0.19	0.20	0.17	0.18	0.03	0.69
EP1	0.31	0.32	0.28	0.28	0.05	0.97
EP2	0.32	0.34	0.29	0.30	0.05	1.01
EP3	0.25	0.26	0.23	0.23	0.04	0.79
EP4	0.28	0.29	0.26	0.26	0.04	0.88
AC1	0.06	0.06	0.06	0.06	0.01	0.53
AC2	0.08	0.08	0.07	0.07	0.01	0.66
AC3	0.06	0.07	0.06	0.06	0.01	0.55
AC4	0.07	0.07	0.06	0.06	0.01	0.61

Fitted Covariance Matrix

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	4.78					
OC3	2.22	3.08				
OC4	3.30	1.97	4.22			
SI1	0.79	0.47	0.70	0.76		
SI2	0.85	0.51	0.75	0.54	0.77	
SI3	0.84	0.50	0.74	0.53	0.57	1.03
SI4	0.92	0.55	0.81	0.58	0.63	0.61
EP1	1.28	0.76	1.13	0.29	0.31	0.30
EP2	1.33	0.80	1.18	0.30	0.32	0.32
EP3	1.05	0.62	0.92	0.23	0.25	0.25
EP4	1.16	0.69	1.03	0.26	0.28	0.28
AC1	0.71	0.42	0.63	0.15	0.16	0.16
AC2	0.88	0.52	0.78	0.18	0.20	0.19
AC3	0.73	0.44	0.65	0.15	0.17	0.16
AC4	0.82	0.49	0.72	0.17	0.18	0.18

Fitted Covariance Matrix

	SI4	EP1	EP2	EP3	EP4	AC1
	-----	-----	-----	-----	-----	-----
SI4	0.94					
EP1	0.33	3.35				
EP2	0.35	1.67	2.65			
EP3	0.27	1.31	1.36	1.78		
EP4	0.30	1.46	1.52	1.19	1.95	
AC1	0.17	0.37	0.38	0.30	0.33	1.94
AC2	0.21	0.46	0.47	0.37	0.41	1.62
AC3	0.18	0.38	0.40	0.31	0.35	1.36
AC4	0.20	0.42	0.44	0.35	0.38	1.51

Fitted Covariance Matrix

	AC2	AC3	AC4
	-----	-----	-----
AC2	2.98		
AC3	1.68	2.01	
AC4	1.86	1.56	2.60

Fitted Residuals

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	0.00					
JS2	0.00	0.00				
JS3	0.02	-0.02	0.00			
JS4	-0.02	-0.01	0.05	0.00		
JS5	0.00	0.00	-0.01	0.00	0.00	
OC1	-0.09	-0.12	-0.03	-0.09	0.00	0.00
OC2	0.02	-0.14	0.02	-0.08	0.02	0.08
OC3	0.13	0.02	-0.02	0.07	0.01	0.29
OC4	0.09	-0.11	-0.02	-0.07	0.02	0.02
SI1	-0.03	-0.02	0.02	-0.02	0.01	-0.19
SI2	-0.04	-0.03	-0.04	-0.06	0.00	-0.22
SI3	-0.11	-0.04	0.06	0.03	0.00	-0.28
SI4	-0.01	0.00	0.05	0.03	0.01	-0.26
EP1	-0.15	0.10	0.07	-0.02	0.01	-0.45
EP2	-0.06	0.04	-0.04	-0.06	0.00	-0.07
EP3	-0.07	0.03	0.03	-0.04	0.02	-0.38
EP4	-0.11	0.02	0.02	-0.04	0.00	-0.07
AC1	0.01	-0.07	0.02	0.03	0.02	-0.34
AC2	-0.07	-0.11	-0.04	-0.04	0.02	-0.21
AC3	-0.10	-0.12	-0.08	0.03	0.01	-0.21
AC4	-0.03	-0.05	0.08	0.04	0.03	-0.09

Fitted Residuals

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	0.00					
OC3	-0.08	0.00				
OC4	0.01	0.07	0.00			
SI1	0.03	-0.13	-0.02	0.00		
SI2	0.06	-0.08	-0.06	0.02	0.00	
SI3	-0.03	-0.14	-0.11	-0.02	-0.01	0.00
SI4	0.06	-0.10	0.01	-0.02	-0.01	0.04
EP1	-0.27	-0.01	-0.09	0.26	0.29	0.31
EP2	-0.01	0.26	0.08	0.20	0.24	0.26
EP3	-0.03	0.11	-0.13	0.11	0.13	0.16
EP4	-0.15	0.21	-0.09	0.22	0.17	0.23
AC1	0.10	-0.09	-0.19	0.13	0.08	0.13
AC2	-0.08	-0.25	-0.17	0.11	0.09	0.09
AC3	0.11	-0.14	-0.05	0.10	0.10	0.12
AC4	0.20	-0.03	0.09	0.12	0.13	0.14

Fitted Residuals

	SI4	EP1	EP2	EP3	EP4	AC1
	-----	-----	-----	-----	-----	-----
SI4	0.00					
EP1	0.34	0.00				
EP2	0.37	0.11	0.00			
EP3	0.20	-0.08	-0.03	0.00		

EP4	0.23	-0.01	-0.04	0.05	0.00	
AC1	0.10	-0.01	0.01	0.05	-0.07	0.00
AC2	0.13	0.05	0.02	-0.07	-0.03	0.00
AC3	0.16	0.03	-0.02	-0.02	-0.10	0.01
AC4	0.20	0.03	0.15	0.05	0.07	0.00

Fitted Residuals

	AC2	AC3	AC4
AC2	0.00		
AC3	0.01	0.00	
AC4	0.00	-0.02	0.00

Summary Statistics for Fitted Residuals

```
Smallest Fitted Residual = -0.45
Median Fitted Residual = 0.00
Largest Fitted Residual = 0.37
```

Stemleaf Plot

```

- 4 | 5
- 4 |
- 3 | 8
- 3 | 4
- 2 | 8765
- 2 | 211
- 1 | 99755
- 1 | 444332211111000
- 0 | 9999998888887777777666655
- 0 | 4444444443333333332222222222211111111000000000000000000000000000000000
0 | 111111111112222222222222223333333333444
0 | 555555666777788889999
1 | 0000011111223333334
1 | 5667
2 | 000012334
2 | 66699
3 | 14
3 | 7

```

Standardized Residuals

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	- -					
JS2	0.13	- -				
JS3	0.67	-0.73	- -			
JS4	-0.53	-0.27	1.50	- -		
JS5	0.35	0.82	-1.50	-0.28	- -	
OC1	-0.66	-0.80	-0.20	-0.63	-0.06	- -
OC2	0.17	-1.53	0.18	-0.86	1.65	1.19
OC3	1.40	0.20	-0.23	0.80	0.99	2.34
OC4	0.97	-1.14	-0.17	-0.78	1.34	0.25

SI1	-0.80	-0.59	0.51	-0.45	1.06	-2.43
SI2	-1.12	-0.85	-0.97	-1.58	0.59	-2.90
SI3	-2.14	-0.70	1.08	0.59	0.02	-2.88
SI4	-0.26	0.05	1.15	0.74	1.97	-2.99
EP1	-1.58	1.00	0.70	-0.19	0.86	-2.42
EP2	-0.73	0.51	-0.46	-0.73	-0.19	-0.43
EP3	-1.06	0.39	0.43	-0.58	1.88	-2.90
EP4	-1.70	0.29	0.26	-0.56	0.12	-0.54
AC1	0.21	-1.03	0.34	0.41	2.16	-2.36
AC2	-0.84	-1.34	-0.51	-0.48	1.28	-1.18
AC3	-1.55	-1.70	-1.08	0.38	0.54	-1.48
AC4	-0.35	-0.69	1.00	0.53	2.27	-0.56

Standardized Residuals

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	- -					
OC3	-2.12	- -				
OC4	0.67	1.38	- -			
SI1	0.70	-2.41	-0.47	- -		
SI2	1.46	-1.53	-1.35	3.45	- -	
SI3	-0.51	-2.15	-1.71	-1.35	-1.47	- -
SI4	1.23	-1.83	0.25	-2.24	-1.88	3.47
EP1	-2.24	-0.04	-0.70	3.78	4.27	3.78
EP2	-0.06	2.63	0.90	3.41	4.20	3.70
EP3	-0.39	1.35	-1.65	2.22	2.69	2.73
EP4	-2.13	2.51	-1.21	4.52	3.60	3.97
AC1	1.15	-1.02	-2.25	2.47	1.62	2.04
AC2	-0.78	-2.18	-1.61	1.68	1.42	1.21
AC3	1.33	-1.44	-0.56	1.86	1.81	1.93
AC4	2.06	-0.29	0.84	1.96	2.22	1.89

Standardized Residuals

	SI4	EP1	EP2	EP3	EP4	AC1
	-----	-----	-----	-----	-----	-----
SI4	- -					
EP1	4.50	- -				
EP2	5.84	2.46	- -			
EP3	3.76	-1.82	-1.17	- -		
EP4	4.27	-0.24	-2.29	3.01	- -	
AC1	1.74	-0.11	0.11	0.73	-1.14	- -
AC2	1.81	0.40	0.21	-0.91	-0.43	-0.15
AC3	2.73	0.27	-0.26	-0.39	-1.65	0.38
AC4	2.95	0.26	1.84	0.75	1.01	-0.01

Standardized Residuals

	AC2	AC3	AC4
	-----	-----	-----
AC2	- -		
AC3	0.45	- -	
AC4	0.15	-0.82	- -

Summary Statistics for Standardized Residuals

Smallest Standardized Residual = -2.99
Median Standardized Residual = 0.00
Largest Standardized Residual = 5.84

Stemleaf Plot

```
- 3|0
- 2|999
- 2|4444322222111
- 1|9887777666665555
- 1|433322211111000
- 0|999888888777777666666555555
- 0|444443333332222221110000000000000000000000
  0|1112222223333344444444
  0|555566777777888899
  1|0000011122223333444
  1|5567778889999
  2|000122233
  2|5556777
  3|004
  3|5567888
  4|0233
  4|55
  5|
  5|8
```

Largest Negative Standardized Residuals

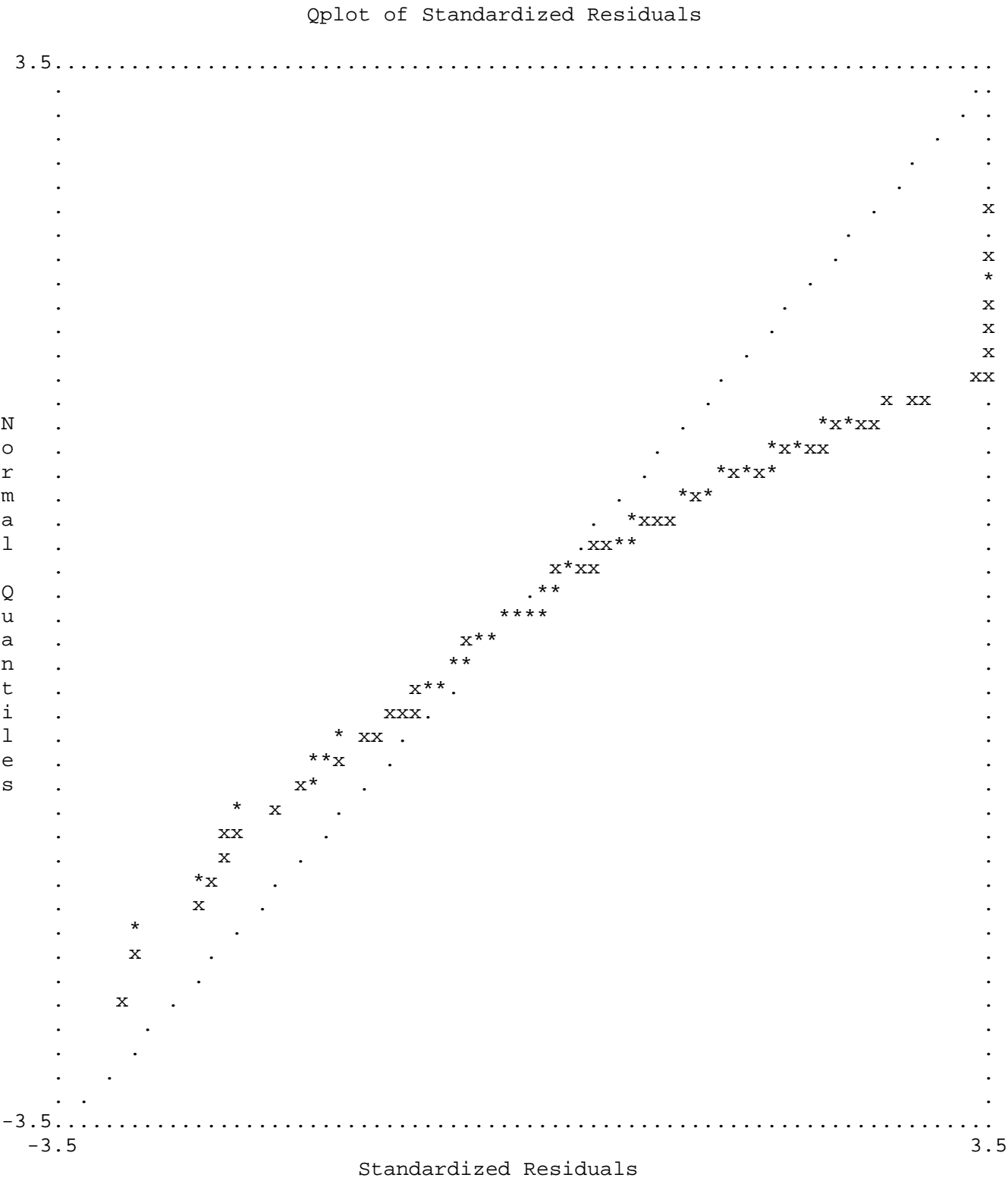
Residual for	SI2 and	OC1	-2.90
Residual for	SI3 and	OC1	-2.88
Residual for	SI4 and	OC1	-2.99
Residual for	EP3 and	OC1	-2.90

Largest Positive Standardized Residuals

Residual for	SI2 and	SI1	3.45
Residual for	SI4 and	SI3	3.47
Residual for	EP1 and	SI1	3.78
Residual for	EP1 and	SI2	4.27
Residual for	EP1 and	SI3	3.78
Residual for	EP1 and	SI4	4.50
Residual for	EP2 and	OC3	2.63
Residual for	EP2 and	SI1	3.41
Residual for	EP2 and	SI2	4.20
Residual for	EP2 and	SI3	3.70
Residual for	EP2 and	SI4	5.84
Residual for	EP3 and	SI2	2.69
Residual for	EP3 and	SI3	2.73
Residual for	EP3 and	SI4	3.76
Residual for	EP4 and	SI1	4.52
Residual for	EP4 and	SI2	3.60
Residual for	EP4 and	SI3	3.97
Residual for	EP4 and	SI4	4.27
Residual for	EP4 and	EP3	3.01
Residual for	AC3 and	SI4	2.73

Residual for AC4 and SI4 2.95

TI HBAT EMPLOYEE RETENTION MODEL



TI HBAT EMPLOYEE RETENTION MODEL

Modification Indices and Expected Change

Modification Indices for LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	0.12	1.55
JS2	- -	2.02	0.63
JS3	- -	0.00	0.15
JS4	- -	0.58	0.20
JS5	- -	3.33	2.03
OC1	0.65	- -	13.02
OC2	0.07	- -	2.89
OC3	0.99	- -	6.31
OC4	0.00	- -	1.59
SI1	0.00	0.00	- -
SI2	2.08	0.01	- -
SI3	0.11	1.57	- -
SI4	2.94	0.81	- -

Expected Change for LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	0.01	-0.10
JS2	- -	-0.06	-0.06
JS3	- -	0.00	0.03
JS4	- -	-0.03	-0.04
JS5	- -	0.01	0.02
OC1	-0.10	- -	-0.75
OC2	-0.02	- -	0.25
OC3	0.08	- -	-0.34
OC4	0.00	- -	-0.18
SI1	0.00	0.00	- -
SI2	-0.04	0.00	- -
SI3	-0.01	-0.04	- -
SI4	0.06	0.03	- -

Standardized Expected Change for LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	0.02	-0.07
JS2	- -	-0.08	-0.05
JS3	- -	0.00	0.02
JS4	- -	-0.04	-0.02
JS5	- -	0.02	0.01
OC1	-0.10	- -	-0.53
OC2	-0.02	- -	0.18
OC3	0.08	- -	-0.24
OC4	0.00	- -	-0.13
SI1	0.00	0.00	- -

SI2	-0.04	0.00	- -
SI3	-0.01	-0.06	- -
SI4	0.06	0.04	- -

Completely Standardized Expected Change for LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	0.01	-0.05
JS2	- -	-0.06	-0.03
JS3	- -	0.00	0.02
JS4	- -	-0.03	-0.02
JS5	- -	0.08	0.06
OC1	-0.04	- -	-0.21
OC2	-0.01	- -	0.08
OC3	0.04	- -	-0.14
OC4	0.00	- -	-0.06
SI1	0.00	0.00	- -
SI2	-0.05	0.00	- -
SI3	-0.01	-0.06	- -
SI4	0.06	0.04	- -

Modification Indices for LAMBDA-X

	EP	AC
	-----	-----
EP1	- -	0.06
EP2	- -	0.55
EP3	- -	0.00
EP4	- -	0.86
AC1	0.07	- -
AC2	0.23	- -
AC3	0.95	- -
AC4	3.14	- -

Expected Change for LAMBDA-X

	EP	AC
	-----	-----
EP1	- -	0.02
EP2	- -	0.04
EP3	- -	0.00
EP4	- -	-0.04
AC1	-0.01	- -
AC2	-0.02	- -
AC3	-0.04	- -
AC4	0.08	- -

Standardized Expected Change for LAMBDA-X

	EP	AC
	-----	-----
EP1	- -	0.02
EP2	- -	0.05

EP3	- -	0.00
EP4	- -	-0.05
AC1	-0.01	- -
AC2	-0.03	- -
AC3	-0.05	- -
AC4	0.11	- -

Completely Standardized Expected Change for LAMBDA-X

	EP	AC
	-----	-----
EP1	- -	0.01
EP2	- -	0.03
EP3	- -	0.00
EP4	- -	-0.04
AC1	-0.01	- -
AC2	-0.02	- -
AC3	-0.04	- -
AC4	0.07	- -

Modification Indices for BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	38.66
OC	- -	- -	45.12
SI	- -	- -	- -

Expected Change for BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	-3.05
OC	- -	- -	-1.65
SI	- -	- -	- -

Standardized Expected Change for BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	-4.35
OC	- -	- -	-1.60
SI	- -	- -	- -

Modification Indices for GAMMA

	EP	AC
	-----	-----
JS	- -	- -
OC	- -	- -
SI	40.12	8.98

Expected Change for GAMMA

	EP	AC
	-----	-----
JS	- -	- -
OC	- -	- -
SI	0.22	0.09

Standardized Expected Change for GAMMA

	EP	AC
	-----	-----
JS	- -	- -
OC	- -	- -
SI	0.39	0.15

No Non-Zero Modification Indices for PHI

Modification Indices for PSI

	JS	OC	SI
	-----	-----	-----
JS	- -		
OC	- -	- -	
SI	38.66	45.12	- -

Expected Change for PSI

	JS	OC	SI
	-----	-----	-----
JS	- -		
OC	- -	- -	
SI	-1.00	-0.54	- -

Standardized Expected Change for PSI

	JS	OC	SI
	-----	-----	-----
JS	- -		
OC	- -	- -	
SI	-1.42	-0.52	- -

Modification Indices for THETA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	- -					
JS2	0.02	- -				
JS3	0.45	0.53	- -			
JS4	0.28	0.07	2.24	- -		
JS5	0.12	0.67	2.24	0.08	- -	
OC1	0.27	0.14	0.14	0.05	0.20	- -
OC2	0.00	1.19	0.50	0.30	1.06	1.41
OC3	1.55	0.18	1.63	1.16	0.50	5.47
OC4	2.80	0.32	0.21	0.42	0.06	0.06
SI1	0.01	0.08	0.24	0.15	0.09	0.03

SI2	0.80	0.63	3.76	3.51	0.09	0.45
SI3	6.64	0.04	3.54	3.60	1.22	0.50
SI4	0.13	0.19	0.34	0.81	0.41	1.98

Modification Indices for THETA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	- -					
OC3	4.48	- -				
OC4	0.45	1.90	- -			
SI1	0.04	2.27	0.13	- -		
SI2	2.18	0.20	2.43	11.93	- -	
SI3	0.10	0.26	0.76	1.81	2.16	- -
SI4	0.08	0.71	1.06	5.01	3.52	12.04

Modification Indices for THETA-EPS

	SI4

SI4	- -

Expected Change for THETA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	- -					
JS2	0.01	- -				
JS3	0.04	-0.04	- -			
JS4	-0.03	-0.02	0.09	- -		
JS5	0.00	0.01	-0.01	0.00	- -	
OC1	-0.06	0.04	0.04	0.02	-0.01	- -
OC2	0.00	-0.07	0.05	-0.04	0.01	0.20
OC3	0.09	0.03	-0.09	0.07	-0.01	0.35
OC4	0.11	-0.04	-0.03	-0.04	0.00	0.04
SI1	0.00	-0.01	0.01	-0.01	0.00	-0.01
SI2	0.02	0.02	-0.05	-0.05	0.00	-0.04
SI3	-0.09	-0.01	0.07	0.07	-0.01	-0.06
SI4	-0.01	-0.01	0.02	0.03	0.00	-0.09

Expected Change for THETA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	- -					
OC3	-0.25	- -				
OC4	0.12	0.15	- -			
SI1	0.01	-0.06	0.01	- -		
SI2	0.05	0.02	-0.05	0.07	- -	
SI3	-0.02	-0.03	-0.04	-0.03	-0.03	- -
SI4	-0.01	-0.03	0.04	-0.05	-0.05	0.09

Expected Change for THETA-EPS

SI4

SI4 - -

Completely Standardized Expected Change for THETA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	- -					
JS2	0.00	- -				
JS3	0.02	-0.02	- -			
JS4	-0.02	-0.01	0.05	- -		
JS5	0.01	0.03	-0.05	-0.01	- -	
OC1	-0.02	0.01	0.01	0.01	-0.01	- -
OC2	0.00	-0.02	0.02	-0.01	0.02	0.04
OC3	0.04	0.01	-0.04	0.03	-0.02	0.08
OC4	0.04	-0.01	-0.01	-0.02	0.01	0.01
SI1	0.00	-0.01	0.01	-0.01	0.01	0.00
SI2	0.02	0.02	-0.05	-0.04	0.01	-0.02
SI3	-0.07	-0.01	0.05	0.05	-0.03	-0.02
SI4	-0.01	-0.01	0.01	0.02	0.01	-0.04

Completely Standardized Expected Change for THETA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	- -					
OC3	-0.07	- -				
OC4	0.03	0.04	- -			
SI1	0.00	-0.04	0.01	- -		
SI2	0.03	0.01	-0.03	0.09	- -	
SI3	-0.01	-0.01	-0.02	-0.04	-0.04	- -
SI4	-0.01	-0.02	0.02	-0.06	-0.05	0.09

Completely Standardized Expected Change for THETA-EPS

SI4

SI4 - -

Modification Indices for THETA-DELTA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
EP1	3.50	1.00	0.47	0.00	0.10	2.30
EP2	1.22	0.55	1.05	0.03	2.21	0.24
EP3	0.47	0.15	0.02	0.48	4.78	7.12
EP4	0.86	0.09	0.35	0.10	0.65	2.66
AC1	0.86	0.69	0.03	0.07	0.77	3.50
AC2	0.01	0.01	0.14	0.68	0.19	1.24
AC3	0.85	0.00	1.41	2.96	0.69	0.35
AC4	0.53	0.18	1.77	0.08	0.70	0.02

Modification Indices for THETA-DELTA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
EP1	2.98	1.34	0.90	0.16	2.12	0.39
EP2	0.71	0.61	0.79	2.86	0.02	0.09
EP3	5.31	0.05	2.88	1.29	0.00	0.04
EP4	4.15	4.18	0.71	8.35	0.51	1.50
AC1	5.17	0.34	7.53	3.65	0.12	1.06
AC2	2.09	1.19	0.08	0.18	0.13	0.19
AC3	0.84	0.87	0.11	0.50	0.10	0.10
AC4	0.09	0.01	1.33	1.23	0.05	0.17

Modification Indices for THETA-DELTA-EPS

	SI4

EP1	0.01
EP2	7.90
EP3	0.48
EP4	2.00
AC1	2.87
AC2	0.01
AC3	1.77
AC4	1.31

Expected Change for THETA-DELTA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
EP1	-0.13	0.07	0.05	0.00	0.00	-0.23
EP2	0.06	0.04	-0.06	-0.01	-0.01	0.06
EP3	-0.03	-0.02	0.01	-0.03	0.02	-0.27
EP4	-0.04	0.01	0.03	0.01	-0.01	0.16
AC1	0.04	-0.04	0.01	-0.01	0.01	-0.18
AC2	0.01	0.01	-0.02	-0.05	0.00	0.13
AC3	-0.04	0.00	-0.06	0.08	-0.01	-0.06
AC4	-0.04	-0.02	0.07	-0.01	0.01	0.02

Expected Change for THETA-DELTA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
EP1	-0.16	-0.11	0.09	0.02	0.05	0.03
EP2	-0.06	0.06	0.06	-0.05	0.00	-0.01
EP3	0.14	0.01	-0.11	-0.03	0.00	0.01
EP4	-0.13	0.13	-0.05	0.08	-0.02	0.04
AC1	0.14	0.04	-0.16	0.05	-0.01	0.03
AC2	-0.11	-0.08	0.02	0.01	0.01	-0.02
AC3	0.05	-0.06	0.02	-0.02	-0.01	0.01
AC4	-0.02	0.01	0.08	-0.03	0.01	-0.02

Expected Change for THETA-DELTA-EPS

SI4

```

-----
EP1      0.00
EP2      0.09
EP3      0.02
EP4     -0.04
AC1     -0.05
AC2      0.00
AC3      0.04
AC4      0.04

```

Completely Standardized Expected Change for THETA-DELTA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
EP1	-0.05	0.03	0.02	0.00	0.01	-0.05
EP2	0.03	0.02	-0.03	0.00	-0.04	0.01
EP3	-0.02	-0.01	0.00	-0.02	0.06	-0.08
EP4	-0.02	0.01	0.02	0.01	-0.02	0.05
AC1	0.02	-0.02	0.00	-0.01	0.02	-0.05
AC2	0.00	0.00	-0.01	-0.02	0.01	0.03
AC3	-0.02	0.00	-0.03	0.04	-0.02	-0.02
AC4	-0.02	-0.01	0.03	-0.01	0.02	0.00

Completely Standardized Expected Change for THETA-DELTA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
EP1	-0.04	-0.04	0.02	0.01	0.03	0.02
EP2	-0.02	0.02	0.02	-0.04	0.00	-0.01
EP3	0.05	0.01	-0.04	-0.03	0.00	0.01
EP4	-0.04	0.05	-0.02	0.06	-0.01	0.03
AC1	0.04	0.01	-0.06	0.04	-0.01	0.02
AC2	-0.03	-0.03	0.01	0.01	0.01	-0.01
AC3	0.02	-0.02	0.01	-0.01	-0.01	0.01
AC4	-0.01	0.00	0.02	-0.02	0.00	-0.01

Completely Standardized Expected Change for THETA-DELTA-EPS

```

SI4
-----
EP1      0.00
EP2      0.06
EP3      0.01
EP4     -0.03
AC1     -0.03
AC2      0.00
AC3      0.03
AC4      0.02

```

Modification Indices for THETA-DELTA

	EP1	EP2	EP3	EP4	AC1	AC2
	-----	-----	-----	-----	-----	-----
EP1	- -					

EP2	6.08	-	-			
EP3	3.33	1.37	-	-		
EP4	0.06	5.25	9.08	-	-	
AC1	0.13	0.17	3.87	1.43	-	-
AC2	0.90	0.02	2.54	0.85	0.02	-
AC3	1.23	0.19	0.03	2.07	0.15	0.20
AC4	1.86	0.97	0.18	1.31	0.00	0.02

Modification Indices for THETA-DELTA

	AC3	AC4
	-----	-----
AC3	-	-
AC4	0.67	-

Expected Change for THETA-DELTA

	EP1	EP2	EP3	EP4	AC1	AC2
	-----	-----	-----	-----	-----	-----
EP1	-	-				
EP2	0.23	-	-			
EP3	-0.14	-0.08	-	-		
EP4	-0.02	-0.18	0.18	-	-	
AC1	-0.02	-0.02	0.08	-0.05	-	-
AC2	0.07	0.01	-0.08	0.05	-0.01	-
AC3	0.07	-0.02	0.01	-0.06	0.02	0.03
AC4	-0.10	0.06	-0.02	0.06	0.00	0.01

Expected Change for THETA-DELTA

	AC3	AC4
	-----	-----
AC3	-	-
AC4	-0.05	-

Completely Standardized Expected Change for THETA-DELTA

	EP1	EP2	EP3	EP4	AC1	AC2
	-----	-----	-----	-----	-----	-----
EP1	-	-				
EP2	0.08	-	-			
EP3	-0.06	-0.04	-	-		
EP4	-0.01	-0.08	0.10	-	-	
AC1	-0.01	-0.01	0.04	-0.03	-	-
AC2	0.02	0.00	-0.04	0.02	0.00	-
AC3	0.03	-0.01	0.00	-0.03	0.01	0.01
AC4	-0.03	0.02	-0.01	0.02	0.00	0.00

Completely Standardized Expected Change for THETA-DELTA

	AC3	AC4
	-----	-----
AC3	-	-
AC4	-0.02	-

Maximum Modification Index is 45.12 for Element (3, 2) of PSI

TI HBAT EMPLOYEE RETENTION MODEL

Standardized Solution

LAMBDA-Y			
	JS	OC	SI
	-----	-----	-----
JS1	0.99	- -	- -
JS2	1.02	- -	- -
JS3	0.89	- -	- -
JS4	0.90	- -	- -
JS5	0.15	- -	- -
OC1	- -	1.46	- -
OC2	- -	1.93	- -
OC3	- -	1.15	- -
OC4	- -	1.71	- -
SI1	- -	- -	0.71
SI2	- -	- -	0.76
SI3	- -	- -	0.75
SI4	- -	- -	0.82

LAMBDA-X		
	EP	AC
	-----	-----
EP1	1.27	- -
EP2	1.32	- -
EP3	1.03	- -
EP4	1.15	- -
AC1	- -	1.15
AC2	- -	1.42
AC3	- -	1.19
AC4	- -	1.32

BETA			
	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	0.09	- -	- -
SI	0.12	0.55	- -

GAMMA		
	EP	AC
	-----	-----
JS	0.25	-0.01
OC	0.45	0.20
SI	- -	- -

Correlation Matrix of ETA and KSI

	JS	OC	SI	EP	AC
	-----	-----	-----	-----	-----
JS	1.00				
OC	0.21	1.00			
SI	0.24	0.58	1.00		
EP	0.25	0.52	0.32	1.00	
AC	0.05	0.32	0.18	0.25	1.00

PSI

Note: This matrix is diagonal.

	JS	OC	SI
	-----	-----	-----
	0.94	0.68	0.65

Regression Matrix ETA on KSI (Standardized)

	EP	AC
	-----	-----
JS	0.25	-0.01
OC	0.47	0.20
SI	0.29	0.11

TI HBAT EMPLOYEE RETENTION MODEL

Completely Standardized Solution

LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	0.74	- -	- -
JS2	0.75	- -	- -
JS3	0.68	- -	- -
JS4	0.70	- -	- -
JS5	0.73	- -	- -
OC1	- -	0.58	- -
OC2	- -	0.88	- -
OC3	- -	0.66	- -
OC4	- -	0.83	- -
SI1	- -	- -	0.81
SI2	- -	- -	0.87
SI3	- -	- -	0.74
SI4	- -	- -	0.85

LAMBDA-X

	EP	AC
	-----	-----
EP1	0.69	- -
EP2	0.81	- -
EP3	0.77	- -

EP4	0.82	- -
AC1	- -	0.82
AC2	- -	0.82
AC3	- -	0.84
AC4	- -	0.82

BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	0.09	- -	- -
SI	0.12	0.55	- -

GAMMA

	EP	AC
	-----	-----
JS	0.25	-0.01
OC	0.45	0.20
SI	- -	- -

Correlation Matrix of ETA and KSI

	JS	OC	SI	EP	AC
	-----	-----	-----	-----	-----
JS	1.00				
OC	0.21	1.00			
SI	0.24	0.58	1.00		
EP	0.25	0.52	0.32	1.00	
AC	0.05	0.32	0.18	0.25	1.00

PSI

Note: This matrix is diagonal.

	JS	OC	SI
	-----	-----	-----
	0.94	0.68	0.65

THETA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
	0.45	0.44	0.54	0.50	0.46	0.67

THETA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
	0.22	0.57	0.31	0.34	0.25	0.46

THETA-EPS

SI4

0.28

THETA-DELTA

EP1	EP2	EP3	EP4	AC1	AC2
-----	-----	-----	-----	-----	-----
0.52	0.34	0.40	0.32	0.32	0.33

THETA-DELTA

AC3	AC4
-----	-----
0.30	0.33

Regression Matrix ETA on KSI (Standardized)

	EP	AC
	-----	-----
JS	0.25	-0.01
OC	0.47	0.20
SI	0.29	0.11

TI HBAT EMPLOYEE RETENTION MODEL

Total and Indirect Effects

Total Effects of KSI on ETA

	EP	AC
	-----	-----
JS	0.20	-0.01
	(0.05)	(0.05)
	4.02	-0.17
OC	0.54	0.25
	(0.08)	(0.07)
	6.99	3.73
SI	0.16	0.07
	(0.02)	(0.02)
	6.91	3.44

Indirect Effects of KSI on ETA

	EP	AC
	-----	-----
JS	- -	- -
OC	0.02	0.00
	(0.02)	(0.01)
	1.53	-0.17

SI	0.16	0.07
	(0.02)	(0.02)
	6.91	3.44

Total Effects of ETA on ETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	0.13	- -	- -
	(0.08)		
	1.60		
SI	0.12	0.27	- -
	(0.04)	(0.03)	
	2.99	8.26	

Largest Eigenvalue of B*B' (Stability Index) is 0.082

Indirect Effects of ETA on ETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	- -	- -	- -
SI	0.03	- -	- -
	(0.02)		
	1.60		

Total Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	1.00	- -	- -
JS2	1.04	- -	- -
	(0.08)		
	13.63		
JS3	0.90	- -	- -
	(0.07)		
	12.47		
JS4	0.91	- -	- -
	(0.07)		
	12.90		
JS5	0.15	- -	- -

	(0.01)		
	13.36		
OC1	0.13 (0.08) 1.60	1.00	- -
OC2	0.17 (0.10) 1.62	1.33 (0.11) 12.04	- -
OC3	0.10 (0.06) 1.61	0.79 (0.08) 10.20	- -
OC4	0.15 (0.09) 1.61	1.17 (0.10) 11.78	- -
SI1	0.12 (0.04) 2.99	0.27 (0.03) 8.26	1.00
SI2	0.13 (0.04) 3.00	0.29 (0.03) 8.41	1.08 (0.05) 19.62
SI3	0.13 (0.04) 2.98	0.28 (0.04) 8.02	1.06 (0.07) 15.94
SI4	0.14 (0.05) 3.00	0.31 (0.04) 8.36	1.16 (0.06) 19.07

Indirect Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	- -	- -
JS2	- -	- -	- -
JS3	- -	- -	- -
JS4	- -	- -	- -
JS5	- -	- -	- -
OC1	0.13 (0.08) 1.60	- -	- -

OC2	0.17 (0.10) 1.62	- -	- -
OC3	0.10 (0.06) 1.61	- -	- -
OC4	0.15 (0.09) 1.61	- -	- -
SI1	0.12 (0.04) 2.99	0.27 (0.03) 8.26	- -
SI2	0.13 (0.04) 3.00	0.29 (0.03) 8.41	- -
SI3	0.13 (0.04) 2.98	0.28 (0.04) 8.02	- -
SI4	0.14 (0.05) 3.00	0.31 (0.04) 8.36	- -

Total Effects of KSI on Y

	EP -----	AC -----
JS1	0.20 (0.05) 4.02	-0.01 (0.05) -0.17
JS2	0.20 (0.05) 4.03	-0.01 (0.05) -0.17
JS3	0.18 (0.04) 3.99	-0.01 (0.05) -0.17
JS4	0.18 (0.04) 4.01	-0.01 (0.05) -0.17
JS5	0.03 (0.01) 4.02	0.00 (0.01) -0.17
OC1	0.54	0.25

	(0.08)	(0.07)
	6.99	3.73
OC2	0.72	0.34
	(0.09)	(0.09)
	8.01	3.86
OC3	0.43	0.20
	(0.06)	(0.05)
	7.34	3.78
OC4	0.64	0.30
	(0.08)	(0.08)
	7.88	3.84
SI1	0.16	0.07
	(0.02)	(0.02)
	6.91	3.44
SI2	0.18	0.07
	(0.03)	(0.02)
	7.00	3.45
SI3	0.17	0.07
	(0.03)	(0.02)
	6.76	3.43
SI4	0.19	0.08
	(0.03)	(0.02)
	6.96	3.45

TI HBAT EMPLOYEE RETENTION MODEL

Standardized Total and Indirect Effects

Standardized Total Effects of KSI on ETA

	EP	AC
	-----	-----
JS	0.25	-0.01
OC	0.47	0.20
SI	0.29	0.11

Standardized Indirect Effects of KSI on ETA

	EP	AC
	-----	-----
JS	- -	- -
OC	0.02	0.00
SI	0.29	0.11

Standardized Total Effects of ETA on ETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	0.09	- -	- -
SI	0.17	0.55	- -

Standardized Indirect Effects of ETA on ETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	- -	- -	- -
SI	0.05	- -	- -

Standardized Total Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	0.99	- -	- -
JS2	1.02	- -	- -
JS3	0.89	- -	- -
JS4	0.90	- -	- -
JS5	0.15	- -	- -
OC1	0.12	1.46	- -
OC2	0.16	1.93	- -
OC3	0.10	1.15	- -
OC4	0.15	1.71	- -
SI1	0.12	0.39	0.71
SI2	0.13	0.42	0.76
SI3	0.13	0.41	0.75
SI4	0.14	0.45	0.82

Completely Standardized Total Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	0.74	- -	- -
JS2	0.75	- -	- -
JS3	0.68	- -	- -
JS4	0.70	- -	- -
JS5	0.73	- -	- -
OC1	0.05	0.58	- -
OC2	0.08	0.88	- -
OC3	0.06	0.66	- -
OC4	0.07	0.83	- -
SI1	0.14	0.45	0.81
SI2	0.15	0.48	0.87
SI3	0.12	0.41	0.74
SI4	0.14	0.47	0.85

Standardized Indirect Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----

JS1	- -	- -	- -
JS2	- -	- -	- -
JS3	- -	- -	- -
JS4	- -	- -	- -
JS5	- -	- -	- -
OC1	0.12	- -	- -
OC2	0.16	- -	- -
OC3	0.10	- -	- -
OC4	0.15	- -	- -
SI1	0.12	0.39	- -
SI2	0.13	0.42	- -
SI3	0.13	0.41	- -
SI4	0.14	0.45	- -

Completely Standardized Indirect Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	- -	- -
JS2	- -	- -	- -
JS3	- -	- -	- -
JS4	- -	- -	- -
JS5	- -	- -	- -
OC1	0.05	- -	- -
OC2	0.08	- -	- -
OC3	0.06	- -	- -
OC4	0.07	- -	- -
SI1	0.14	0.45	- -
SI2	0.15	0.48	- -
SI3	0.12	0.41	- -
SI4	0.14	0.47	- -

Standardized Total Effects of KSI on Y

	EP	AC
	-----	-----
JS1	0.25	-0.01
JS2	0.26	-0.01
JS3	0.22	-0.01
JS4	0.23	-0.01
JS5	0.04	0.00
OC1	0.69	0.29
OC2	0.91	0.39
OC3	0.54	0.23
OC4	0.81	0.34
SI1	0.21	0.08
SI2	0.22	0.08
SI3	0.22	0.08
SI4	0.24	0.09

Completely Standardized Total Effects of KSI on Y

EP	AC
-----	-----

JS1	0.19	-0.01
JS2	0.19	-0.01
JS3	0.17	-0.01
JS4	0.18	-0.01
JS5	0.18	-0.01
OC1	0.27	0.12
OC2	0.42	0.18
OC3	0.31	0.13
OC4	0.39	0.17
SI1	0.24	0.09
SI2	0.25	0.10
SI3	0.22	0.08
SI4	0.25	0.09

Time used: 0.240 Seconds

DATE: 1/ 4/2007
TIME: 14:01

L I S R E L 8.72

BY

Karl G. J"reskog & Dag S"rbom

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The following lines were read from file E:\hbatstruc_revised.LS8:

TI HBAT EMPLOYEE RETENTION MODEL-- REVISED
DA NI=28 NO=399 NG=1 MA=CM
CM FI=HBAT.COV
LA
ID JS1 OC1 OC2 EP1 OC3 OC4 EP2 EP3 AC1 EP4 JS2 JS3 AC2 SI1 JS4 SI2 JS5 AC3 SI3 AC4 SI4
C1 C2 C3 AGE EXP JP
SE
JS1 JS2 JS3 JS4 JS5 OC1 OC2 OC3 OC4 SI1 SI2 SI3 SI4 EP1 EP2 EP3 EP4 AC1 AC2 AC3 AC4/
!X1 X2 X3 X4 X5 Q25 Q6 Q11 X10 Q33 Q32 Q37 Q35 Q20 Q21 Q5 Q2 X6 X7 X8 X9 /
MO NY=13 NE=3 NX=8 NK=2 PH=SY,FR TD=DI,FR PS=DI,FR BE=FU,FI GA=FU,FI TE=DI,FR
VA 1.00 LX 1 1 LX 5 2 LY 1 1 LY 6 2 LY 10 3
FR LX 2 1 LX 3 1 LX 4 1 LX 6 2 LX 7 2 LX 8 2
FR LY 2 1 LY 3 1 LY 4 1 LY 5 1 LY 7 2 LY 8 2 LY 9 2 LY 11 3 LY 12 3 LY 13 3
FR GA 1 1 GA 2 1 GA 1 2 GA 2 2 GA 3 1
FR BE 2 1 BE 3 1 BE 3 2
LK
EP AC
LE
JS OC SI
PD
OU RS SC MI EF ND=2

TI HBAT EMPLOYEE RETENTION MODEL

Number of Input Variables 28
Number of Y - Variables 13
Number of X - Variables 8
Number of ETA - Variables 3
Number of KSI - Variables 2
Number of Observations 399

TI HBAT EMPLOYEE RETENTION MODEL

Covariance Matrix

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	1.79					
JS2	1.02	1.88				
JS3	0.91	0.89	1.73			
JS4	0.88	0.92	0.86	1.64		
JS5	0.15	0.16	0.13	0.13	0.04	
OC1	0.21	0.19	0.24	0.19	0.04	6.38
OC2	0.41	0.27	0.38	0.28	0.08	2.89
OC3	0.37	0.27	0.19	0.29	0.05	1.97
OC4	0.44	0.26	0.30	0.25	0.07	2.51
SI1	0.13	0.15	0.17	0.13	0.03	0.40
SI2	0.13	0.15	0.12	0.10	0.03	0.42
SI3	0.06	0.14	0.22	0.19	0.03	0.35
SI4	0.18	0.20	0.23	0.21	0.04	0.43
EP1	0.16	0.42	0.35	0.27	0.06	0.52
EP2	0.27	0.37	0.26	0.24	0.05	0.94
EP3	0.18	0.29	0.26	0.19	0.06	0.41
EP4	0.17	0.31	0.27	0.22	0.04	0.81
AC1	0.08	-0.01	0.08	0.08	0.03	0.20
AC2	0.01	-0.03	0.02	0.03	0.03	0.45
AC3	-0.04	-0.05	-0.02	0.08	0.02	0.34
AC4	0.04	0.02	0.14	0.10	0.04	0.52

Covariance Matrix

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	4.78					
OC3	2.14	3.08				
OC4	3.31	2.04	4.22			
SI1	0.82	0.35	0.68	0.76		
SI2	0.91	0.43	0.70	0.56	0.77	
SI3	0.80	0.36	0.63	0.51	0.56	1.03
SI4	0.97	0.44	0.82	0.56	0.62	0.66
EP1	1.01	0.76	1.05	0.54	0.60	0.61
EP2	1.33	1.06	1.26	0.49	0.56	0.57
EP3	1.02	0.74	0.79	0.34	0.38	0.41
EP4	1.01	0.91	0.94	0.48	0.45	0.51
AC1	0.80	0.33	0.43	0.28	0.24	0.29
AC2	0.80	0.27	0.60	0.29	0.29	0.29
AC3	0.84	0.30	0.60	0.25	0.26	0.29
AC4	1.02	0.45	0.81	0.29	0.32	0.32

Covariance Matrix

	SI4	EP1	EP2	EP3	EP4	AC1
	-----	-----	-----	-----	-----	-----
SI4	0.94					
EP1	0.67	3.35				
EP2	0.71	1.78	2.65			
EP3	0.47	1.23	1.33	1.78		
EP4	0.53	1.45	1.48	1.24	1.95	
AC1	0.27	0.36	0.39	0.35	0.27	1.94

AC2	0.34	0.50	0.49	0.30	0.38	1.62
AC3	0.34	0.41	0.38	0.29	0.25	1.37
AC4	0.40	0.45	0.60	0.40	0.46	1.51

Covariance Matrix

	AC2	AC3	AC4
AC2	2.98		
AC3	1.69	2.01	
AC4	1.87	1.55	2.60

TI HBAT EMPLOYEE RETENTION MODEL

Parameter Specifications

LAMBDA-Y

	JS	OC	SI
JS1	0	0	0
JS2	1	0	0
JS3	2	0	0
JS4	3	0	0
JS5	4	0	0
OC1	0	0	0
OC2	0	5	0
OC3	0	6	0
OC4	0	7	0
SI1	0	0	0
SI2	0	0	8
SI3	0	0	9
SI4	0	0	10

LAMBDA-X

	EP	AC
EP1	0	0
EP2	11	0
EP3	12	0
EP4	13	0
AC1	0	0
AC2	0	14
AC3	0	15
AC4	0	16

BETA

	JS	OC	SI
JS	0	0	0
OC	17	0	0
SI	18	19	0

GAMMA

	EP	AC
-----	-----	-----
JS	20	21
OC	22	23
SI	24	0

PHI

	EP	AC
-----	-----	-----
EP	25	
AC	26	27

PSI

JS	OC	SI
-----	-----	-----
28	29	30

THETA-EPS

JS1	JS2	JS3	JS4	JS5	OC1
-----	-----	-----	-----	-----	-----
31	32	33	34	35	36

THETA-EPS

OC2	OC3	OC4	SI1	SI2	SI3
-----	-----	-----	-----	-----	-----
37	38	39	40	41	42

THETA-EPS

SI4

43

THETA-DELTA

EP1	EP2	EP3	EP4	AC1	AC2
-----	-----	-----	-----	-----	-----
44	45	46	47	48	49

THETA-DELTA

AC3	AC4
-----	-----
50	51

TI HBAT EMPLOYEE RETENTION MODEL

Number of Iterations = 9

LISREL Estimates (Maximum Likelihood)

LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	1.00	- -	- -
JS2	1.03 (0.08) 13.65	- -	- -
JS3	0.90 (0.07) 12.49	- -	- -
JS4	0.91 (0.07) 12.93	- -	- -
JS5	0.15 (0.01) 13.38	- -	- -
OC1	- -	1.00	- -
OC2	- -	1.32 (0.11) 12.16	- -
OC3	- -	0.78 (0.08) 10.27	- -
OC4	- -	1.17 (0.10) 11.91	- -
SI1	- -	- -	1.00
SI2	- -	- -	1.07 (0.05) 19.53
SI3	- -	- -	1.06 (0.07) 16.00
SI4	- -	- -	1.17 (0.06) 19.16

LAMBDA-X

	EP	AC
	-----	-----
EP1	1.00	- -

EP2	1.03 (0.07) 14.32	- -
EP3	0.80 (0.06) 13.69	- -
EP4	0.90 (0.06) 14.49	- -
AC1	- -	1.00
AC2	- -	1.24 (0.07) 18.35
AC3	- -	1.04 (0.06) 18.80
AC4	- -	1.15 (0.06) 18.24

BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	0.14 (0.08) 1.80	- -	- -
SI	0.05 (0.03) 1.33	0.17 (0.03) 5.75	- -

GAMMA

	EP	AC
	-----	-----
JS	0.19 (0.05) 3.92	-0.01 (0.05) -0.21
OC	0.48 (0.08) 6.32	0.25 (0.07) 3.65
SI	0.21 (0.03)	- -

Covariance Matrix of ETA and KSI

	JS	OC	SI	EP	AC
	-----	-----	-----	-----	-----
JS	0.98				
OC	0.30	2.16			
SI	0.16	0.58	0.50		
EP	0.31	0.93	0.51	1.63	
AC	0.06	0.53	0.17	0.38	1.31

PHI

	EP	AC
	-----	-----
EP	1.63 (0.22) 7.55	
AC	0.38 (0.09) 4.33	1.31 (0.14) 9.64

PSI

Note: This matrix is diagonal.

JS	OC	SI
-----	-----	-----
0.93 (0.12) 7.95	1.53 (0.26) 5.90	0.29 (0.03) 8.79

Squared Multiple Correlations for Structural Equations

JS	OC	SI
-----	-----	-----
0.06	0.29	0.42

Squared Multiple Correlations for Reduced Form

JS	OC	SI
-----	-----	-----
0.06	0.28	0.32

Reduced Form

	EP	AC
	-----	-----
JS	0.19 (0.05) 3.92	-0.01 (0.05) -0.21
OC	0.51	0.25

	(0.08)	(0.07)
	6.69	3.61
SI	0.30	0.04
	(0.03)	(0.01)
	9.01	3.07

THETA-EPS

JS1	JS2	JS3	JS4	JS5	OC1
-----	-----	-----	-----	-----	-----
0.81	0.83	0.93	0.83	0.02	4.22
(0.07)	(0.08)	(0.08)	(0.07)	(0.00)	(0.32)
10.93	10.80	11.88	11.54	11.11	13.16

THETA-EPS

OC2	OC3	OC4	SI1	SI2	SI3
-----	-----	-----	-----	-----	-----
1.02	1.76	1.28	0.26	0.19	0.47
(0.15)	(0.14)	(0.14)	(0.02)	(0.02)	(0.04)
6.89	12.69	9.23	11.09	9.41	12.23

THETA-EPS

SI4

0.26
(0.03)
9.94

Squared Multiple Correlations for Y - Variables

JS1	JS2	JS3	JS4	JS5	OC1
-----	-----	-----	-----	-----	-----
0.55	0.56	0.46	0.50	0.53	0.34

Squared Multiple Correlations for Y - Variables

OC2	OC3	OC4	SI1	SI2	SI3
-----	-----	-----	-----	-----	-----
0.79	0.43	0.70	0.66	0.75	0.55

Squared Multiple Correlations for Y - Variables

SI4

0.72

THETA-DELTA

EP1	EP2	EP3	EP4	AC1	AC2
-----	-----	-----	-----	-----	-----

1.72	0.91	0.73	0.63	0.63	0.97
(0.14)	(0.09)	(0.07)	(0.06)	(0.06)	(0.09)
12.14	10.03	11.09	9.65	10.53	10.58

THETA-DELTA

AC3	AC4
-----	-----
0.61	0.87
(0.06)	(0.08)
10.11	10.68

Squared Multiple Correlations for X - Variables

EP1	EP2	EP3	EP4	AC1	AC2
-----	-----	-----	-----	-----	-----
0.49	0.66	0.59	0.68	0.68	0.67

Squared Multiple Correlations for X - Variables

AC3	AC4
-----	-----
0.70	0.67

Goodness of Fit Statistics

Degrees of Freedom = 180

Minimum Fit Function Chi-Square = 242.23 (P = 0.0014)

Normal Theory Weighted Least Squares Chi-Square = 238.85 (P = 0.0022)

Estimated Non-centrality Parameter (NCP) = 58.85

90 Percent Confidence Interval for NCP = (22.72 ; 103.08)

Minimum Fit Function Value = 0.61

Population Discrepancy Function Value (F0) = 0.15

90 Percent Confidence Interval for F0 = (0.057 ; 0.26)

Root Mean Square Error of Approximation (RMSEA) = 0.029

90 Percent Confidence Interval for RMSEA = (0.018 ; 0.038)

P-Value for Test of Close Fit (RMSEA < 0.05) = 1.00

Expected Cross-Validation Index (ECVI) = 0.86

90 Percent Confidence Interval for ECVI = (0.77 ; 0.97)

ECVI for Saturated Model = 1.16

ECVI for Independence Model = 20.28

Chi-Square for Independence Model with 210 Degrees of Freedom = 8030.24

Independence AIC = 8072.24

Model AIC = 340.85

Saturated AIC = 462.00

Independence CAIC = 8177.01

Model CAIC = 595.29

Saturated CAIC = 1614.45

Normed Fit Index (NFI) = 0.97

Non-Normed Fit Index (NNFI) = 0.99

Parsimony Normed Fit Index (PNFI) = 0.83

Comparative Fit Index (CFI) = 0.99

Incremental Fit Index (IFI) = 0.99

Relative Fit Index (RFI) = 0.96

Critical N (CN) = 374.06

Root Mean Square Residual (RMR) = 0.090

Standardized RMR = 0.040

Goodness of Fit Index (GFI) = 0.95

Adjusted Goodness of Fit Index (AGFI) = 0.93

Parsimony Goodness of Fit Index (PGFI) = 0.74

TI HBAT EMPLOYEE RETENTION MODEL

Fitted Covariance Matrix

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	1.79					
JS2	1.02	1.88				
JS3	0.89	0.92	1.73			
JS4	0.90	0.92	0.81	1.64		
JS5	0.15	0.15	0.13	0.14	0.04	
OC1	0.30	0.31	0.27	0.28	0.05	6.38
OC2	0.40	0.41	0.36	0.37	0.06	2.85
OC3	0.24	0.25	0.21	0.22	0.04	1.69
OC4	0.36	0.37	0.32	0.32	0.05	2.52
SI1	0.16	0.17	0.14	0.15	0.02	0.58
SI2	0.17	0.18	0.16	0.16	0.03	0.62
SI3	0.17	0.18	0.15	0.16	0.03	0.62
SI4	0.19	0.19	0.17	0.17	0.03	0.67
EP1	0.31	0.32	0.28	0.28	0.05	0.93
EP2	0.32	0.33	0.28	0.29	0.05	0.96
EP3	0.25	0.25	0.22	0.22	0.04	0.75
EP4	0.27	0.28	0.25	0.25	0.04	0.84
AC1	0.06	0.06	0.05	0.05	0.01	0.53
AC2	0.07	0.08	0.07	0.07	0.01	0.65
AC3	0.06	0.06	0.06	0.06	0.01	0.55
AC4	0.07	0.07	0.06	0.06	0.01	0.61

Fitted Covariance Matrix

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	4.78					
OC3	2.23	3.08				
OC4	3.32	1.97	4.22			
SI1	0.76	0.45	0.67	0.76		
SI2	0.82	0.49	0.72	0.54	0.77	
SI3	0.81	0.48	0.72	0.53	0.57	1.03
SI4	0.89	0.53	0.79	0.58	0.63	0.62
EP1	1.23	0.73	1.09	0.51	0.55	0.54
EP2	1.27	0.75	1.13	0.53	0.57	0.56
EP3	0.99	0.59	0.87	0.41	0.44	0.44
EP4	1.11	0.66	0.98	0.46	0.49	0.49
AC1	0.70	0.41	0.62	0.17	0.19	0.18
AC2	0.86	0.51	0.76	0.21	0.23	0.23
AC3	0.72	0.43	0.64	0.18	0.19	0.19
AC4	0.80	0.48	0.71	0.20	0.21	0.21

Fitted Covariance Matrix

	SI4	EP1	EP2	EP3	EP4	AC1
	-----	-----	-----	-----	-----	-----
SI4	0.94					
EP1	0.60	3.35				
EP2	0.62	1.69	2.65			

EP3	0.48	1.31	1.35	1.78		
EP4	0.54	1.47	1.52	1.18	1.95	
AC1	0.20	0.38	0.40	0.31	0.35	1.94
AC2	0.25	0.47	0.49	0.38	0.43	1.62
AC3	0.21	0.40	0.41	0.32	0.36	1.36
AC4	0.23	0.44	0.46	0.35	0.40	1.51

Fitted Covariance Matrix

	AC2	AC3	AC4
AC2	2.98		
AC3	1.68	2.01	
AC4	1.86	1.56	2.60

Fitted Residuals

	JS1	JS2	JS3	JS4	JS5	OC1
JS1	0.00					
JS2	0.00	0.00				
JS3	0.02	-0.02	0.00			
JS4	-0.02	-0.01	0.05	0.00		
JS5	0.00	0.00	-0.01	0.00	0.00	
OC1	-0.10	-0.12	-0.03	-0.09	0.00	0.00
OC2	0.01	-0.15	0.02	-0.08	0.02	0.04
OC3	0.13	0.02	-0.02	0.07	0.01	0.28
OC4	0.09	-0.11	-0.02	-0.08	0.02	-0.01
SI1	-0.03	-0.02	0.03	-0.01	0.01	-0.18
SI2	-0.04	-0.03	-0.03	-0.06	0.00	-0.20
SI3	-0.11	-0.03	0.06	0.03	0.00	-0.27
SI4	-0.01	0.01	0.06	0.04	0.01	-0.24
EP1	-0.15	0.10	0.07	-0.01	0.01	-0.42
EP2	-0.05	0.05	-0.03	-0.05	0.00	-0.02
EP3	-0.06	0.03	0.04	-0.03	0.02	-0.34
EP4	-0.10	0.03	0.03	-0.03	0.00	-0.03
AC1	0.02	-0.07	0.03	0.03	0.02	-0.33
AC2	-0.07	-0.11	-0.04	-0.04	0.02	-0.20
AC3	-0.10	-0.11	-0.07	0.03	0.01	-0.21
AC4	-0.02	-0.05	0.08	0.04	0.03	-0.09

Fitted Residuals

	OC2	OC3	OC4	SI1	SI2	SI3
OC2	0.00					
OC3	-0.09	0.00				
OC4	-0.01	0.07	0.00			
SI1	0.06	-0.11	0.00	0.00		
SI2	0.09	-0.05	-0.03	0.02	0.00	
SI3	-0.01	-0.12	-0.08	-0.02	-0.01	0.00
SI4	0.08	-0.08	0.04	-0.02	-0.01	0.04
EP1	-0.22	0.03	-0.04	0.03	0.05	0.07
EP2	0.06	0.30	0.14	-0.03	-0.01	0.01
EP3	0.03	0.15	-0.08	-0.07	-0.06	-0.03
EP4	-0.09	0.25	-0.04	0.02	-0.04	0.02
AC1	0.11	-0.09	-0.18	0.11	0.06	0.10

AC2	-0.07	-0.24	-0.16	0.08	0.06	0.06
AC3	0.12	-0.13	-0.04	0.07	0.07	0.10
AC4	0.21	-0.02	0.10	0.09	0.11	0.11

Fitted Residuals

	SI4	EP1	EP2	EP3	EP4	AC1
	-----	-----	-----	-----	-----	-----
SI4	0.00					
EP1	0.07	0.00				
EP2	0.10	0.09	0.00			
EP3	-0.01	-0.08	-0.02	0.00		
EP4	-0.01	-0.02	-0.04	0.07	0.00	
AC1	0.07	-0.03	0.00	0.04	-0.08	0.00
AC2	0.09	0.03	0.00	-0.08	-0.05	0.00
AC3	0.13	0.01	-0.03	-0.03	-0.11	0.01
AC4	0.17	0.01	0.14	0.05	0.06	0.00

Fitted Residuals

	AC2	AC3	AC4
	-----	-----	-----
AC2	0.00		
AC3	0.01	0.00	
AC4	0.00	-0.02	0.00

Summary Statistics for Fitted Residuals

Smallest Fitted Residual = -0.42
Median Fitted Residual = 0.00
Largest Fitted Residual = 0.30

Stemleaf Plot

```

- 4|2
- 3|
- 3|43
- 2|7
- 2|442100
- 1|88655
- 1|322111111000
- 0|99999888888887777766655555
- 0|44444444333333333333332222222222111111111111000000000000000000000000+13
0|1111111111122222222222333333333333333333344444444
0|555566666666777777777788899999
1|00000111123344
1|57
2|1
2|58
3|0

```

Standardized Residuals

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	- -					
JS2	0.07	- -				

JS3	0.62	-0.70	- -			
JS4	-0.61	-0.25	1.50	- -		
JS5	0.28	0.85	-1.48	-0.28	- -	
OC1	-0.69	-0.82	-0.22	-0.65	-0.09	- -
OC2	0.13	-1.56	0.16	-0.88	1.63	0.68
OC3	1.39	0.20	-0.23	0.79	0.99	2.24
OC4	0.94	-1.16	-0.19	-0.80	1.32	-0.10
SI1	-0.68	-0.46	0.62	-0.33	1.18	-2.18
SI2	-0.97	-0.68	-0.83	-1.44	0.73	-2.59
SI3	-2.06	-0.61	1.16	0.67	0.11	-2.71
SI4	-0.16	0.17	1.25	0.84	2.09	-2.78
EP1	-1.54	1.07	0.76	-0.13	0.92	-2.23
EP2	-0.63	0.63	-0.36	-0.63	-0.08	-0.16
EP3	-0.92	0.53	0.55	-0.45	2.00	-2.57
EP4	-1.58	0.43	0.37	-0.44	0.25	-0.23
AC1	0.24	-0.99	0.37	0.44	2.19	-2.32
AC2	-0.81	-1.31	-0.48	-0.45	1.31	-1.14
AC3	-1.52	-1.66	-1.05	0.41	0.57	-1.44
AC4	-0.32	-0.66	1.03	0.56	2.31	-0.52

Standardized Residuals

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	- -					
OC3	-2.44	- -				
OC4	-0.59	1.36	- -			
SI1	1.31	-2.02	0.06	- -		
SI2	2.25	-1.07	-0.65	3.76	- -	
SI3	-0.10	-1.87	-1.34	-1.38	-1.38	- -
SI4	1.83	-1.48	0.75	-2.35	-1.80	3.12
EP1	-1.82	0.23	-0.32	0.64	0.96	1.05
EP2	0.67	3.00	1.51	-0.85	-0.27	0.22
EP3	0.36	1.76	-0.98	-1.99	-1.94	-0.70
EP4	-1.29	2.91	-0.51	0.68	-1.39	0.50
AC1	1.30	-0.92	-2.13	2.07	1.17	1.66
AC2	-0.64	-2.08	-1.49	1.26	0.97	0.82
AC3	1.50	-1.34	-0.43	1.44	1.36	1.54
AC4	2.21	-0.19	0.97	1.56	1.80	1.52

Standardized Residuals

	SI4	EP1	EP2	EP3	EP4	AC1
	-----	-----	-----	-----	-----	-----
SI4	- -					
EP1	1.32	- -				
EP2	2.39	2.07	- -			
EP3	-0.26	-1.85	-0.77	- -		
EP4	-0.18	-0.56	-2.16	3.33	- -	
AC1	1.28	-0.28	-0.07	0.60	-1.31	- -
AC2	1.35	0.24	0.03	-1.02	-0.60	-0.16
AC3	2.29	0.10	-0.45	-0.51	-1.82	0.39
AC4	2.54	0.10	1.66	0.63	0.83	-0.01

Standardized Residuals

AC2	AC3	AC4
-----	-----	-----

AC2	-	-	
AC3	0.45	-	-
AC4	0.15	-0.81	-

Summary Statistics for Standardized Residuals

Smallest Standardized Residual = -2.78
Median Standardized Residual = 0.00
Largest Standardized Residual = 3.76

Stemleaf Plot

```

- 2|8766
- 2|44322211100
- 1|99888876655555
- 1|444443333321100000
- 0|999888888877777776666666555555
- 0|44443333333222222221111100000000000000000000000
  0|1111112222222344444444
  0|5566666666677777788888999
  1|0000001222333333344444
  1|555556677888
  2|0112222334
  2|59
  3|013
  3|8

```

Largest Negative Standardized Residuals

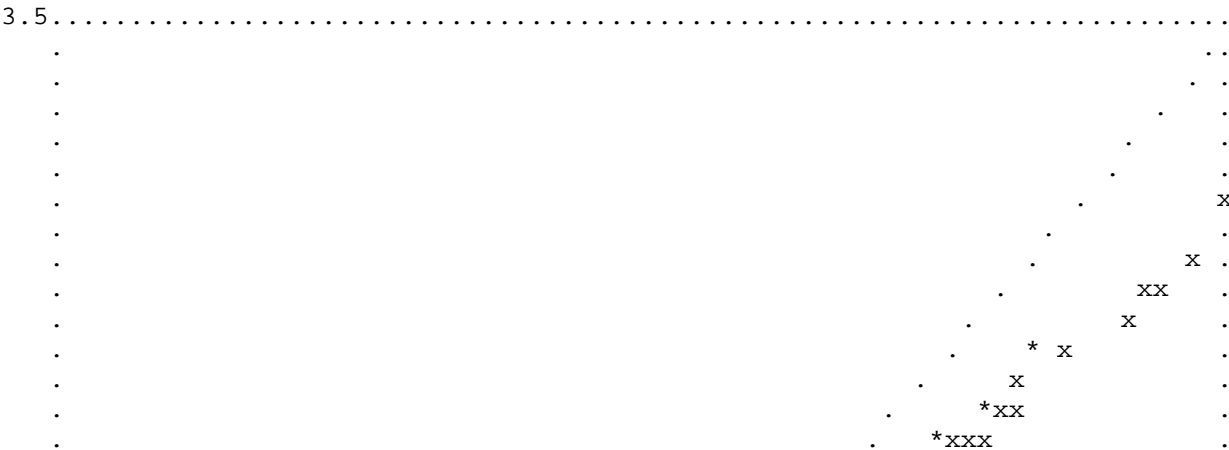
Residual for	SI2 and	OC1	-2.59
Residual for	SI3 and	OC1	-2.71
Residual for	SI4 and	OC1	-2.78

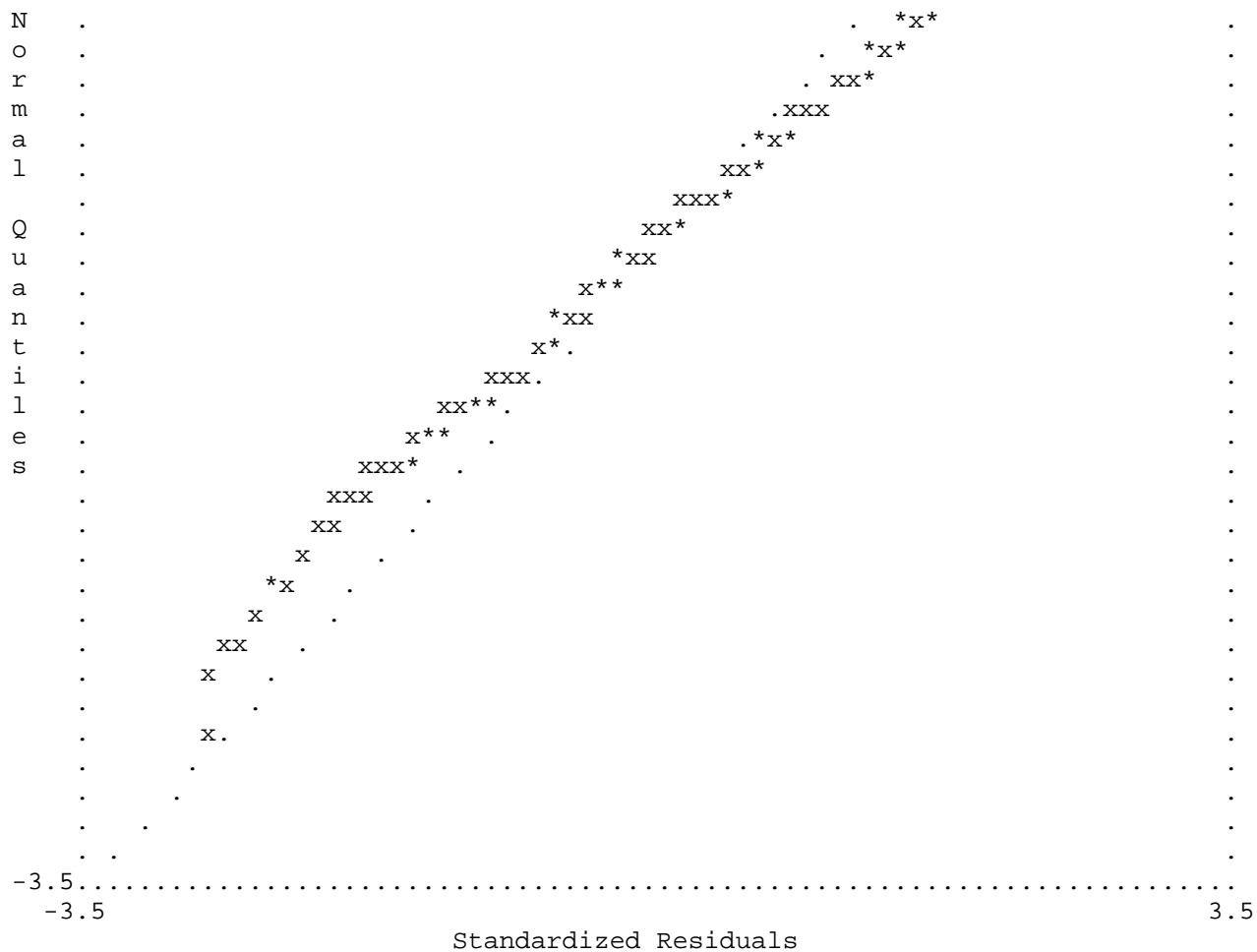
Largest Positive Standardized Residuals

Residual for	SI2 and	SI1	3.76
Residual for	SI4 and	SI3	3.12
Residual for	EP2 and	OC3	3.00
Residual for	EP4 and	OC3	2.91
Residual for	EP4 and	EP3	3.33

TI HBAT EMPLOYEE RETENTION MODEL

Qplot of Standardized Residuals





TI HBAT EMPLOYEE RETENTION MODEL

Modification Indices and Expected Change

Modification Indices for LAMBDA-Y

	JS	OC	SI
JS1	- -	0.18	1.37
JS2	- -	2.15	0.28
JS3	- -	0.00	0.30
JS4	- -	0.58	0.09
JS5	- -	3.27	2.54
OC1	0.63	- -	11.00
OC2	0.08	- -	8.69
OC3	1.03	- -	3.18
OC4	0.00	- -	0.13
SI1	0.00	0.00	- -
SI2	1.93	0.07	- -
SI3	0.15	1.82	- -
SI4	2.80	0.57	- -

Expected Change for LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	0.02	-0.09
JS2	- -	-0.06	-0.04
JS3	- -	0.00	0.04
JS4	- -	-0.03	-0.02
JS5	- -	0.01	0.02
OC1	-0.10	- -	-0.67
OC2	-0.02	- -	0.44
OC3	0.08	- -	-0.24
OC4	0.01	- -	-0.05
SI1	0.00	0.00	- -
SI2	-0.04	0.01	- -
SI3	-0.02	-0.05	- -
SI4	0.06	0.02	- -

Standardized Expected Change for LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	0.02	-0.07
JS2	- -	-0.08	-0.03
JS3	- -	0.00	0.03
JS4	- -	-0.04	-0.02
JS5	- -	0.02	0.01
OC1	-0.09	- -	-0.48
OC2	-0.02	- -	0.31
OC3	0.08	- -	-0.17
OC4	0.01	- -	-0.04
SI1	0.00	0.00	- -
SI2	-0.04	0.01	- -
SI3	-0.02	-0.07	- -
SI4	0.06	0.03	- -

Completely Standardized Expected Change for LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	0.02	-0.05
JS2	- -	-0.06	-0.02
JS3	- -	0.00	0.02
JS4	- -	-0.03	-0.01
JS5	- -	0.08	0.07
OC1	-0.04	- -	-0.19
OC2	-0.01	- -	0.14
OC3	0.05	- -	-0.10
OC4	0.00	- -	-0.02
SI1	0.00	0.00	- -
SI2	-0.05	0.01	- -
SI3	-0.02	-0.07	- -
SI4	0.06	0.03	- -

Modification Indices for LAMBDA-X

	EP	AC
	-----	-----
EP1	- -	0.00

EP2	- -	0.22
EP3	- -	0.02
EP4	- -	1.41
AC1	0.07	- -
AC2	0.22	- -
AC3	0.88	- -
AC4	2.98	- -

Expected Change for LAMBDA-X

	EP	AC
	-----	-----
EP1	- -	0.00
EP2	- -	0.03
EP3	- -	-0.01
EP4	- -	-0.06
AC1	-0.01	- -
AC2	-0.02	- -
AC3	-0.04	- -
AC4	0.08	- -

Standardized Expected Change for LAMBDA-X

	EP	AC
	-----	-----
EP1	- -	0.00
EP2	- -	0.03
EP3	- -	-0.01
EP4	- -	-0.06
AC1	-0.01	- -
AC2	-0.03	- -
AC3	-0.05	- -
AC4	0.10	- -

Completely Standardized Expected Change for LAMBDA-X

	EP	AC
	-----	-----
EP1	- -	0.00
EP2	- -	0.02
EP3	- -	-0.01
EP4	- -	-0.05
AC1	-0.01	- -
AC2	-0.02	- -
AC3	-0.03	- -
AC4	0.06	- -

Modification Indices for BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	5.58
OC	- -	- -	5.58
SI	- -	- -	- -

Expected Change for BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	21.72
OC	- -	- -	-1.49
SI	- -	- -	- -

Standardized Expected Change for BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	30.99
OC	- -	- -	-1.43
SI	- -	- -	- -

Modification Indices for GAMMA

	EP	AC
	-----	-----
JS	- -	- -
OC	- -	- -
SI	- -	5.58

Expected Change for GAMMA

	EP	AC
	-----	-----
JS	- -	- -
OC	- -	- -
SI	- -	0.07

Standardized Expected Change for GAMMA

	EP	AC
	-----	-----
JS	- -	- -
OC	- -	- -
SI	- -	0.12

No Non-Zero Modification Indices for PHI

Modification Indices for PSI

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	- -	- -	- -
SI	5.58	5.58	- -

Expected Change for PSI

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	- -	- -	- -
SI	6.24	-0.43	- -

Standardized Expected Change for PSI

	JS	OC	SI
	-----	-----	-----
JS	- -		
OC	- -	- -	
SI	8.90	-0.41	- -

Modification Indices for THETA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	- -					
JS2	0.01	- -				
JS3	0.39	0.49	- -			
JS4	0.37	0.06	2.24	- -		
JS5	0.08	0.72	2.20	0.08	- -	
OC1	0.42	0.13	0.12	0.03	0.26	- -
OC2	0.09	1.11	0.51	0.37	1.04	0.46
OC3	1.31	0.19	1.65	1.10	0.51	5.03
OC4	2.24	0.30	0.24	0.50	0.04	0.01
SI1	0.00	0.12	0.24	0.12	0.11	0.01
SI2	1.18	0.46	3.59	3.20	0.13	0.31
SI3	6.01	0.06	3.61	3.81	1.14	0.35
SI4	0.03	0.26	0.34	0.92	0.47	1.66

Modification Indices for THETA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	- -					
OC3	5.95	- -				
OC4	0.35	1.85	- -			
SI1	0.28	2.70	0.24	- -		
SI2	3.62	0.05	1.90	14.16	- -	
SI3	0.00	0.34	0.50	1.91	1.91	- -
SI4	0.01	1.01	1.53	5.53	3.24	9.74

Modification Indices for THETA-EPS

SI4	-----
SI4	- -

Expected Change for THETA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	- -					
JS2	0.00	- -				
JS3	0.04	-0.04	- -			
JS4	-0.04	-0.01	0.09	- -		
JS5	0.00	0.01	-0.01	0.00	- -	
OC1	-0.07	0.04	0.04	0.02	-0.01	- -
OC2	-0.02	-0.07	0.05	-0.04	0.01	0.12
OC3	0.08	0.03	-0.09	0.07	-0.01	0.34
OC4	0.10	-0.04	-0.03	-0.05	0.00	-0.02
SI1	0.00	-0.01	0.01	-0.01	0.00	0.00

SI2	0.03	0.02	-0.05	-0.05	0.00	-0.03
SI3	-0.09	-0.01	0.07	0.07	-0.01	-0.05
SI4	0.00	-0.02	0.02	0.03	0.00	-0.08

Expected Change for THETA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	- -					
OC3	-0.31	- -				
OC4	-0.12	0.15	- -			
SI1	0.02	-0.06	0.02	- -		
SI2	0.07	0.01	-0.05	0.08	- -	
SI3	0.00	-0.03	-0.03	-0.03	-0.03	- -
SI4	0.00	-0.04	0.05	-0.05	-0.04	0.08

Expected Change for THETA-EPS

SI4	-----
SI4	- -

Completely Standardized Expected Change for THETA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
JS1	- -					
JS2	0.00	- -				
JS3	0.02	-0.02	- -			
JS4	-0.02	-0.01	0.05	- -		
JS5	0.01	0.03	-0.05	-0.01	- -	
OC1	-0.02	0.01	0.01	0.01	-0.02	- -
OC2	-0.01	-0.02	0.02	-0.01	0.02	0.02
OC3	0.03	0.01	-0.04	0.03	-0.02	0.08
OC4	0.04	-0.01	-0.01	-0.02	0.00	0.00
SI1	0.00	-0.01	0.01	-0.01	0.01	0.00
SI2	0.02	0.02	-0.04	-0.04	0.01	-0.01
SI3	-0.07	-0.01	0.05	0.05	-0.03	-0.02
SI4	0.00	-0.01	0.01	0.02	0.02	-0.03

Completely Standardized Expected Change for THETA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
OC2	- -					
OC3	-0.08	- -				
OC4	-0.03	0.04	- -			
SI1	0.01	-0.04	0.01	- -		
SI2	0.03	0.01	-0.03	0.10	- -	
SI3	0.00	-0.02	-0.02	-0.04	-0.04	- -
SI4	0.00	-0.02	0.02	-0.06	-0.05	0.08

Completely Standardized Expected Change for THETA-EPS

SI4	-----
SI4	- -

Modification Indices for THETA-DELTA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
EP1	3.11	1.15	0.50	0.00	0.11	1.57
EP2	1.56	0.62	1.09	0.03	2.24	0.68
EP3	0.34	0.10	0.02	0.47	4.64	5.60
EP4	0.59	0.14	0.34	0.10	0.62	4.06
AC1	0.88	0.69	0.03	0.06	0.78	3.48
AC2	0.02	0.01	0.14	0.66	0.20	1.33
AC3	0.84	- -	1.41	2.96	0.69	0.36
AC4	0.52	0.18	1.78	0.08	0.71	0.02

Modification Indices for THETA-DELTA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
EP1	2.50	0.76	1.54	0.04	1.34	0.19
EP2	0.69	1.38	1.26	3.95	0.07	0.33
EP3	5.52	0.32	2.25	2.09	0.26	0.00
EP4	3.69	6.20	0.28	6.15	1.47	0.80
AC1	5.59	0.35	7.59	3.69	0.09	1.10
AC2	1.99	1.14	0.12	0.16	0.10	0.21
AC3	0.82	0.89	0.09	0.39	0.05	0.13
AC4	0.08	0.01	1.43	1.32	0.03	0.21

Modification Indices for THETA-DELTA-EPS

	SI4

EP1	0.02
EP2	6.63
EP3	0.15
EP4	3.19
AC1	2.86
AC2	0.02
AC3	2.04
AC4	1.17

Expected Change for THETA-DELTA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
EP1	-0.12	0.08	0.05	0.00	0.00	-0.19
EP2	0.07	0.04	-0.06	-0.01	-0.01	0.10
EP3	-0.03	-0.02	0.01	-0.03	0.02	-0.24
EP4	-0.04	0.02	0.03	0.01	-0.01	0.20
AC1	0.04	-0.04	0.01	-0.01	0.01	-0.18
AC2	0.01	0.01	-0.02	-0.04	0.00	0.14
AC3	-0.04	- -	-0.06	0.08	-0.01	-0.06
AC4	-0.04	-0.02	0.07	-0.01	0.01	0.02

Expected Change for THETA-DELTA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----

EP1	-0.15	-0.08	0.11	0.01	0.04	0.02
EP2	-0.06	0.09	0.08	-0.06	-0.01	-0.02
EP3	0.15	0.04	-0.09	-0.04	-0.01	0.00
EP4	-0.12	0.16	-0.03	0.06	-0.03	0.03
AC1	0.14	0.04	-0.16	0.05	-0.01	0.03
AC2	-0.10	-0.08	0.03	0.01	0.01	-0.02
AC3	0.05	-0.06	0.02	-0.02	0.00	0.01
AC4	-0.02	0.01	0.08	-0.03	0.00	-0.02

Expected Change for THETA-DELTA-EPS

	SI4

EP1	-0.01
EP2	0.08
EP3	0.01
EP4	-0.05
AC1	-0.04
AC2	0.00
AC3	0.04
AC4	0.03

Completely Standardized Expected Change for THETA-DELTA-EPS

	JS1	JS2	JS3	JS4	JS5	OC1
	-----	-----	-----	-----	-----	-----
EP1	-0.05	0.03	0.02	0.00	0.01	-0.04
EP2	0.03	0.02	-0.03	0.00	-0.04	0.02
EP3	-0.02	-0.01	0.00	-0.02	0.06	-0.07
EP4	-0.02	0.01	0.02	0.01	-0.02	0.06
AC1	0.02	-0.02	0.00	-0.01	0.02	-0.05
AC2	0.00	0.00	-0.01	-0.02	0.01	0.03
AC3	-0.02	-	-0.03	0.04	-0.02	-0.02
AC4	-0.02	-0.01	0.03	-0.01	0.02	0.00

Completely Standardized Expected Change for THETA-DELTA-EPS

	OC2	OC3	OC4	SI1	SI2	SI3
	-----	-----	-----	-----	-----	-----
EP1	-0.04	-0.03	0.03	0.00	0.03	0.01
EP2	-0.02	0.03	0.02	-0.04	-0.01	-0.01
EP3	0.05	0.02	-0.03	-0.03	-0.01	0.00
EP4	-0.04	0.07	-0.01	0.05	-0.02	0.02
AC1	0.05	0.01	-0.06	0.04	-0.01	0.02
AC2	-0.03	-0.03	0.01	0.01	0.01	-0.01
AC3	0.02	-0.02	0.01	-0.01	0.00	0.01
AC4	-0.01	0.00	0.02	-0.02	0.00	-0.01

Completely Standardized Expected Change for THETA-DELTA-EPS

	SI4

EP1	0.00
EP2	0.05
EP3	0.01
EP4	-0.04
AC1	-0.03

AC2	0.00
AC3	0.03
AC4	0.02

Modification Indices for THETA-DELTA

	EP1	EP2	EP3	EP4	AC1	AC2
	-----	-----	-----	-----	-----	-----
EP1	- -					
EP2	4.28	- -				
EP3	3.42	0.59	- -			
EP4	0.31	4.67	11.08	- -		
AC1	0.16	0.21	3.58	1.54	- -	
AC2	0.85	0.01	2.61	0.72	0.03	- -
AC3	1.11	0.29	0.00	2.37	0.15	0.20
AC4	1.91	1.01	0.15	1.35	0.00	0.02

Modification Indices for THETA-DELTA

	AC3	AC4
	-----	-----
AC3	- -	
AC4	0.66	- -

Expected Change for THETA-DELTA

	EP1	EP2	EP3	EP4	AC1	AC2
	-----	-----	-----	-----	-----	-----
EP1	- -					
EP2	0.19	- -				
EP3	-0.14	-0.05	- -			
EP4	-0.04	-0.16	0.19	- -		
AC1	-0.02	-0.02	0.08	-0.05	- -	
AC2	0.07	0.00	-0.09	0.04	-0.01	- -
AC3	0.07	-0.03	0.00	-0.06	0.02	0.03
AC4	-0.10	0.06	-0.02	0.06	0.00	0.01

Expected Change for THETA-DELTA

	AC3	AC4
	-----	-----
AC3	- -	
AC4	-0.05	- -

Completely Standardized Expected Change for THETA-DELTA

	EP1	EP2	EP3	EP4	AC1	AC2
	-----	-----	-----	-----	-----	-----
EP1	- -					
EP2	0.06	- -				
EP3	-0.06	-0.02	- -			
EP4	-0.02	-0.07	0.10	- -		
AC1	-0.01	-0.01	0.04	-0.03	- -	
AC2	0.02	0.00	-0.04	0.02	0.00	- -
AC3	0.03	-0.01	0.00	-0.03	0.01	0.01
AC4	-0.03	0.02	-0.01	0.02	0.00	0.00

Completely Standardized Expected Change for THETA-DELTA

	AC3	AC4
-----	-----	-----
AC3	- -	
AC4	-0.02	- -

Maximum Modification Index is 14.16 for Element (11,10) of THETA-EPS

TI HBAT EMPLOYEE RETENTION MODEL

Standardized Solution

LAMBDA-Y

	JS	OC	SI
-----	-----	-----	-----
JS1	0.99	- -	- -
JS2	1.02	- -	- -
JS3	0.89	- -	- -
JS4	0.90	- -	- -
JS5	0.15	- -	- -
OC1	- -	1.47	- -
OC2	- -	1.94	- -
OC3	- -	1.15	- -
OC4	- -	1.71	- -
SI1	- -	- -	0.71
SI2	- -	- -	0.76
SI3	- -	- -	0.75
SI4	- -	- -	0.82

LAMBDA-X

	EP	AC
-----	-----	-----
EP1	1.28	- -
EP2	1.32	- -
EP3	1.03	- -
EP4	1.15	- -
AC1	- -	1.15
AC2	- -	1.42
AC3	- -	1.19
AC4	- -	1.32

BETA

	JS	OC	SI
-----	-----	-----	-----
JS	- -	- -	- -
OC	0.10	- -	- -
SI	0.06	0.36	- -

GAMMA

	EP	AC
-----	-----	-----
JS	0.24	-0.01

OC	0.42	0.20
SI	0.37	- -

Correlation Matrix of ETA and KSI

	JS	OC	SI	EP	AC
JS	1.00				
OC	0.21	1.00			
SI	0.23	0.56	1.00		
EP	0.24	0.50	0.57	1.00	
AC	0.05	0.31	0.21	0.26	1.00

PSI

Note: This matrix is diagonal.

JS	OC	SI
0.94	0.71	0.58

Regression Matrix ETA on KSI (Standardized)

	EP	AC
JS	0.24	-0.01
OC	0.45	0.20
SI	0.55	0.07

TI HBAT EMPLOYEE RETENTION MODEL

Completely Standardized Solution

LAMBDA-Y

	JS	OC	SI
	-----	-----	-----
JS1	0.74	- -	- -
JS2	0.75	- -	- -
JS3	0.68	- -	- -
JS4	0.70	- -	- -
JS5	0.73	- -	- -
OC1	- -	0.58	- -
OC2	- -	0.89	- -
OC3	- -	0.66	- -
OC4	- -	0.84	- -
SI1	- -	- -	0.81
SI2	- -	- -	0.86
SI3	- -	- -	0.74
SI4	- -	- -	0.85

LAMBDA-X

	EP	AC
	-----	-----
EP1	0.70	- -
EP2	0.81	- -
EP3	0.77	- -
EP4	0.82	- -
AC1	- -	0.82
AC2	- -	0.82
AC3	- -	0.84
AC4	- -	0.82

BETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	0.10	- -	- -
SI	0.06	0.36	- -

GAMMA

	EP	AC
	-----	-----
JS	0.24	-0.01
OC	0.42	0.20
SI	0.37	- -

Correlation Matrix of ETA and KSI

	JS	OC	SI	EP	AC
	-----	-----	-----	-----	-----
JS	1.00				
OC	0.21	1.00			

SI	0.23	0.56	1.00		
EP	0.24	0.50	0.57	1.00	
AC	0.05	0.31	0.21	0.26	1.00

PSI

Note: This matrix is diagonal.

JS	OC	SI
-----	-----	-----
0.94	0.71	0.58

THETA-EPS

JS1	JS2	JS3	JS4	JS5	OC1
-----	-----	-----	-----	-----	-----
0.45	0.44	0.54	0.50	0.47	0.66

THETA-EPS

OC2	OC3	OC4	SI1	SI2	SI3
-----	-----	-----	-----	-----	-----
0.21	0.57	0.30	0.34	0.25	0.45

THETA-EPS

SI4

0.28

THETA-DELTA

EP1	EP2	EP3	EP4	AC1	AC2
-----	-----	-----	-----	-----	-----
0.51	0.34	0.41	0.32	0.32	0.33

THETA-DELTA

AC3	AC4
-----	-----
0.30	0.33

Regression Matrix ETA on KSI (Standardized)

	EP	AC
	-----	-----
JS	0.24	-0.01
OC	0.45	0.20
SI	0.55	0.07

TI HBAT EMPLOYEE RETENTION MODEL

Total and Indirect Effects

Total Effects of KSI on ETA

EP	AC
-----	-----

JS	0.19	-0.01
	(0.05)	(0.05)
	3.92	-0.21
OC	0.51	0.25
	(0.08)	(0.07)
	6.69	3.61
SI	0.30	0.04
	(0.03)	(0.01)
	9.01	3.07

Indirect Effects of KSI on ETA

	EP	AC
	-----	-----
JS	- -	- -
OC	0.03	0.00
	(0.02)	(0.01)
	1.68	-0.21
SI	0.10	0.04
	(0.02)	(0.01)
	5.19	3.07

Total Effects of ETA on ETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	0.14	- -	- -
	(0.08)		
	1.80		
SI	0.07	0.17	- -
	(0.04)	(0.03)	
	1.92	5.75	

Largest Eigenvalue of $B*B'$ (Stability Index) is 0.035

Indirect Effects of ETA on ETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	- -	- -	- -
SI	0.02	- -	- -
	(0.01)		
	1.75		

Total Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	1.00	- -	- -
JS2	1.03 (0.08) 13.65	- -	- -
JS3	0.90 (0.07) 12.49	- -	- -
JS4	0.91 (0.07) 12.93	- -	- -
JS5	0.15 (0.01) 13.38	- -	- -
OC1	0.14 (0.08) 1.80	1.00	- -
OC2	0.19 (0.10) 1.82	1.32 (0.11) 12.16	- -
OC3	0.11 (0.06) 1.81	0.78 (0.08) 10.27	- -
OC4	0.17 (0.09) 1.81	1.17 (0.10) 11.91	- -
SI1	0.07 (0.04) 1.92	0.17 (0.03) 5.75	1.00
SI2	0.08 (0.04) 1.92	0.18 (0.03) 5.80	1.07 (0.05) 19.53
SI3	0.08 (0.04) 1.92	0.18 (0.03) 5.67	1.06 (0.07) 16.00
SI4	0.08 (0.04) 1.92	0.20 (0.03) 5.79	1.17 (0.06) 19.16

Indirect Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	- -	- -
JS2	- -	- -	- -
JS3	- -	- -	- -
JS4	- -	- -	- -
JS5	- -	- -	- -
OC1	0.14 (0.08) 1.80	- -	- -
OC2	0.19 (0.10) 1.82	- -	- -
OC3	0.11 (0.06) 1.81	- -	- -
OC4	0.17 (0.09) 1.81	- -	- -
SI1	0.07 (0.04) 1.92	0.17 (0.03) 5.75	- -
SI2	0.08 (0.04) 1.92	0.18 (0.03) 5.80	- -
SI3	0.08 (0.04) 1.92	0.18 (0.03) 5.67	- -
SI4	0.08 (0.04) 1.92	0.20 (0.03) 5.79	- -

Total Effects of KSI on Y

	EP	AC
	-----	-----
JS1	0.19 (0.05) 3.92	-0.01 (0.05) -0.21
JS2	0.20 (0.05) 3.92	-0.01 (0.05) -0.21

JS3	0.17 (0.04) 3.89	-0.01 (0.05) -0.21
JS4	0.17 (0.04) 3.90	-0.01 (0.05) -0.21
JS5	0.03 (0.01) 3.91	0.00 (0.01) -0.21
OC1	0.51 (0.08) 6.69	0.25 (0.07) 3.61
OC2	0.68 (0.09) 7.55	0.33 (0.09) 3.73
OC3	0.40 (0.06) 6.97	0.20 (0.05) 3.66
OC4	0.60 (0.08) 7.43	0.30 (0.08) 3.72
SI1	0.30 (0.03) 9.01	0.04 (0.01) 3.07
SI2	0.33 (0.04) 9.20	0.05 (0.02) 3.08
SI3	0.32 (0.04) 8.71	0.05 (0.01) 3.06
SI4	0.35 (0.04) 9.15	0.05 (0.02) 3.08

TI HBAT EMPLOYEE RETENTION MODEL

Standardized Total and Indirect Effects

Standardized Total Effects of KSI on ETA

	EP -----	AC -----
JS	0.24	-0.01
OC	0.45	0.20
SI	0.55	0.07

Standardized Indirect Effects of KSI on ETA

	EP	AC
	-----	-----
JS	- -	- -
OC	0.02	0.00
SI	0.18	0.07

Standardized Total Effects of ETA on ETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	0.10	- -	- -
SI	0.10	0.36	- -

Standardized Indirect Effects of ETA on ETA

	JS	OC	SI
	-----	-----	-----
JS	- -	- -	- -
OC	- -	- -	- -
SI	0.03	- -	- -

Standardized Total Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	0.99	- -	- -
JS2	1.02	- -	- -
JS3	0.89	- -	- -
JS4	0.90	- -	- -
JS5	0.15	- -	- -
OC1	0.14	1.47	- -
OC2	0.19	1.94	- -
OC3	0.11	1.15	- -
OC4	0.17	1.71	- -
SI1	0.07	0.25	0.71
SI2	0.08	0.27	0.76
SI3	0.07	0.27	0.75
SI4	0.08	0.29	0.82

Completely Standardized Total Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	0.74	- -	- -
JS2	0.75	- -	- -
JS3	0.68	- -	- -
JS4	0.70	- -	- -
JS5	0.73	- -	- -
OC1	0.06	0.58	- -
OC2	0.09	0.89	- -
OC3	0.06	0.66	- -
OC4	0.08	0.84	- -
SI1	0.08	0.29	0.81

SI2	0.09	0.31	0.86
SI3	0.07	0.26	0.74
SI4	0.08	0.30	0.85

Standardized Indirect Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	- -	- -
JS2	- -	- -	- -
JS3	- -	- -	- -
JS4	- -	- -	- -
JS5	- -	- -	- -
OC1	0.14	- -	- -
OC2	0.19	- -	- -
OC3	0.11	- -	- -
OC4	0.17	- -	- -
SI1	0.07	0.25	- -
SI2	0.08	0.27	- -
SI3	0.07	0.27	- -
SI4	0.08	0.29	- -

Completely Standardized Indirect Effects of ETA on Y

	JS	OC	SI
	-----	-----	-----
JS1	- -	- -	- -
JS2	- -	- -	- -
JS3	- -	- -	- -
JS4	- -	- -	- -
JS5	- -	- -	- -
OC1	0.06	- -	- -
OC2	0.09	- -	- -
OC3	0.06	- -	- -
OC4	0.08	- -	- -
SI1	0.08	0.29	- -
SI2	0.09	0.31	- -
SI3	0.07	0.26	- -
SI4	0.08	0.30	- -

Standardized Total Effects of KSI on Y

	EP	AC
	-----	-----
JS1	0.24	-0.01
JS2	0.25	-0.01
JS3	0.22	-0.01
JS4	0.22	-0.01
JS5	0.04	0.00
OC1	0.65	0.29
OC2	0.86	0.38
OC3	0.51	0.23
OC4	0.76	0.34
SI1	0.39	0.05
SI2	0.42	0.05
SI3	0.41	0.05
SI4	0.45	0.06

Completely Standardized Total Effects of KSI on Y

	EP	AC
	-----	-----
JS1	0.18	-0.01
JS2	0.18	-0.01
JS3	0.17	-0.01
JS4	0.17	-0.01
JS5	0.18	-0.01
OC1	0.26	0.11
OC2	0.39	0.18
OC3	0.29	0.13
OC4	0.37	0.16
SI1	0.44	0.06
SI2	0.47	0.06
SI3	0.41	0.05
SI4	0.47	0.06

Time used: 0.141 Seconds