THE EFFECTS OF REALISTIC JOB PREVIEWS ON TURNOVER
IN A FINANCIAL SERVICES ORGANIZATION

THESIS

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Realistic Job Previews have been shown to impact newcomers to jobs through increased self-selection, reduced turnover, eased adjustment, improved performance and increased job satisfaction. To address a turnover problem, Realistic Job Previews were implemented in hiring for two entry level positions in half of 539 branch offices of a large financial services organization. Subjects consisted of 122 Service Representatives and 98 Financial Representatives. Eight months after implementation, turnover rates were compared for control and experimental groups. There was no significant difference between turnover among Service Representatives. Financial Representatives in the experimental group had lower turnover rates ($p < .10$), with the difference increasing over time. Comparing the turnover rates between three and six months tenure resulted in a statistically significant difference ($p < .05$).
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THE EFFECTS OF REALISTIC JOB PREVIEWS ON TURNOVER
IN A FINANCIAL SERVICES ORGANIZATION

Introduction

Attention from a variety of sources and with a variety of emphases has focused on Realistic Job Previews (RJPs) for the past thirty years. The concept of the RJP was to provide applicants or newcomers to an organization with a realistic picture of the organization which hired them and/or the job for which they were being considered. The idea was attractive because logical rationale could be given for the RJP acting upon applicants or new employees in a number of ways: (1) increased self-selection, (2) lowered initial job expectations, (3) more positive attitude regarding the job choice, and (4) increased ability to cope (Reilly, Brown, Blood & Malatesta, 1981; Dugoni & Ilgen, 1981; Wanous, 1980).

Varying theoretical perspectives have been formulated based on the different reasons for its expected effect and the RJP has been examined using different experimental hypotheses in attempts to determine if, how, why, when, and for what RJPs were effective. Researchers generally began from one theoretical stance regarding how the RJP worked to hypothesize about what effects could be expected from its use. The different perspectives led to a diversity of studies designed to elucidate different aspects of the
problem of determining the RJP's usefulness.

Laboratory settings using human subjects in controlled settings was a method utilized in attempts to shed light on how and why people formed attitudes and made decisions about their work; however, the experiments with the RJP tended to be so unlike the actual life situations people experienced that generalizability was extremely limited. One study used introductory psychology students (Erffmeyer & Erffmeyer, 1983) to measure the effects of an RJP on expectations, attitudes, attrition and performance. No significant differences were found in any of the variables measured, though it was reported that previews were consistently well-received by newcomers. Because so much of an individual's self-definition was related to his/her work, it did not seem possible to answer the question of how the RJP functioned without assessing it in situations in which the subjects were fully immersed.

Other research applications of the RJP involved applicants or newcomers to field settings with broader implications to the individuals involved than an introductory psychology class. These included applicants to nursing school (Katzell, 1968), bank tellers (Dean & Wansuc, 1984; Colarelli, 1984), insurance salesmen (Macedonia, 1969; Weitz, 1956; Youngberg, 1963), master of business administration students (Wansuc, 1976), military academy cadets (Ilgen & Seely, 1974), Navy pilots and flight crew members

**Theoretical Bases for RJP's and their Effectiveness**

*Increased self-selection.* A primary means by which the RJP could reasonably be expected to affect applicants was through decreasing the number of unsuitable applicants who did not accept the position. By providing an informational basis to job candidates, the RJP permitted them to make a more informed choice regarding how well the organization and/or the position would match what they wanted. This eliminated the expense of hiring some of those who were least likely to "fit" the particular position or organization. Wanous (1973) elaborated on this reasoning:

There are two important "match-ups" which occur during the process of new employees entering an organization: (a) individual talent with organizational talent requirements, (b) individual needs with the need-fulfilling characteristics of the job. . . . Industrial psychologists traditionally have studied the match between individual talent and organizational requirements rather than the latter match-up. They have also tended to study this primarily from the viewpoint of
the organization selecting the individual rather than
the other way around. (1973, p. 327)

Traditionally, recruiters have attempted to maximize the
number of candidates available to them by making the
organization appear very attractive. By increasing the
accuracy of the information provided during the interviewing
process, the RJP affords the job candidate a better perspec-
tive on the quality of the match-up between him/herself and
the position.

In research regarding the effect of RJP's on self-
selection, the effect was typically measured by comparing
withdrawal rates of job candidates from the selection
process prior to beginning work. Whether or not this
constituted a measurement of "true" self-selection in the
sense of matching one's needs to the organizational climate
(Wanous, 1980) was debatable. In a review of six studies,
Wanous (1977) reported that none had conclusively shown
self-selection decisions to be affected by RJP's, possibly
because "... the RJP may not always be sufficiently
potent to dissuade people from taking a job" (p. 251). In
later studies, Dean and Wanous (1984) again found no signi-
ficant differences in self-selection among bank teller
applicants, nor did Reilly et al. (1979) among telephone
operator candidates. In contrast, Weitz (1956) and
Macedonia (1969) found that the presentation of candid
information to applicants made it easier to fill insurance
agents positions. Finally, in a recent meta-analysis of 19 RJP studies, Premack and Wanous concluded that "RJPs appear ... to increase the number of candidates who drop out from further consideration for a job" (1985, p. 712).

**Lowered job expectations.** A second way in which the RJP could affect job applicants was by lowering their initial expectations about the job. Studies comparing individuals' expectations with actual jobs have found that outsiders' perceptions of the jobs studied were typically both deficient and positively biased (Bray, Campbell & Grant, 1974; Dunnette, Arvey & Banas, 1973; Wanous, 1972, 1977). Concrete factors such as salary, working hours, etc., were the only important job areas which closely approximated expectations (Wanous, 1977). In fact, after taking a close look at several facets of organizational entry, Wanous concluded that "increasing experience in a new organization is associated with a less favorable view of it. Expectations of the future and perceptions of the present seem to drop for most newcomers and continue to drop for at least one year" (1977, p. 615). In a "management progress study" at AT&T, Bray, Campbell and Grant (1974) found that the unrealistically positive expectations of new employees regarding both the job and the organization declined steadily over seven years of actual experience.

Measuring the impact of RJPs due to lowered expectations required another research perspective. Generally
accepted principles of social psychology and organizational behavior agreed that unmet expectations led to dissatisfaction. The probability of dissatisfaction following unmet expectations was strongest when (1) the individual firmly believed the expectation, (2) the expectation concerned something of great personal value to the individual, or (3) the individual in some way felt responsible for the incorrect expectation. The choice of a job appeared to meet all three conditions for dissatisfaction (Popovich & Wanous, 1982).

The dissonance between the expectations of the new employee and the realities of the job caused the individual to dislike the situation more than if no initial expectations were held (Popovich & Wanous, 1982). Weitz (1956) postulated that "job expectancy" was a major variable mediating initial job descriptions, subsequent satisfaction/dissatisfaction, and ultimate survival/termination. A number of studies have shown that reducing newcomers' initial expectations to be more consistent with organizational realities was in fact associated with less dissatisfaction with the job (Colarelli, 1984; Dean & Wanous, 1984; Farr, O'Leary & Bartlett, 1973; Ilgen & Seely, 1974; Macedonia, 1969; Wanous, 1973; Weitz, 1956; Youngberg, 1963). RJP's changed the expectations of new employees to be more consistent with the realities of the position, which reduced the subsequent (on-the-job) disillusionment they may have felt. This contributed to greater satisfaction with the job and less likelihood of
turnover (Schneider, 1976; Wanous, 1980).

The findings of Dugoni and Ilgen (1981) and Reilly et al. (1981) did not support the effect of RJP's in adjusting applicants' expectations so that subsequent experience on the job met their expectations. This may have been attributable to the particular RJP's used. The quality (how well it reflects reality) and type (in terms of specificity) of information provided in the RJP was important. As would reasonably be expected, the effects of the RJP on initial expectations depended on the specific information provided about the job and the organization; expectations were adjusted in the direction of conforming with the information provided (Wanous, 1976).

Even when an RJP was designed to convey specific, realistic information about the job, candidates for life insurance agent positions (Youngberg, 1963) who had the RJP did not evidence highly realistic expectations. The realism of their expectations was, however, significantly greater than those who received only a general preview or no preview. In addition, the RJP group expressed a significantly higher level of 'satisfaction with the way the job turned out compared to how it was described'.

While an RJP generally was effective in increasing the probability of met expectations for new employees by making their expectations more realistic, the connection between met expectations, increased job satisfaction, and reduced
job turnover may not have been as direct a connection as was frequently assumed. Dugoni and Ilgen (1981) found the RJP had no effect on satisfaction, and the effect on turnover was not strong enough to achieve statistical significance ($p < .10$). They stated, "It seems reasonable at this point to conclude that lowering expectations does not raise satisfaction in the RJP process" (1981, p. 588). Whether or not realistic expectations were induced by the RJP, both Dugoni and Ilgen (1981) and Reilly et al. (1981) found significant correlations between measures of met expectations and measures of satisfaction and/or commitment. However, this may or may not have been related to turnover: Porter, Steers, Mowday and Boulian (1974) found that mean satisfaction scores for those who left as well as those who stayed in an organization fluctuated "considerably across time with no apparent pattern" (p. 608), while Katzell (1968), Reilly et al. (1979), and Youngberg (1963) found a significant relationship between met expectations and job survival. It was apparent that simply measuring differences in job satisfaction would not be sufficient to allow a prediction of job survival.

Improved attitude regarding the job choice. A third method by which RJP s could impact new hires was through creating in the candidate a more favorable impression of the organization and the position. RJP s communicated an "air of honesty"--the appearance of straightforwardness--to job
applicants, which induced a more positive attitude toward the organization. In addition, they felt a greater commitment to their decision to accept the position because they perceived themselves as having made an informed choice. Both factors resulted in reducing the likelihood of turnover and possibly improving performance.

Contradicting this theory, Dean and Wanous (1984) found that bank tellers who had received a specific RJP evidenced the lowest perceptions of the bank's honesty and concern for their interests, and showed the least interest in continuing to work for the bank. The overall job survival rates for the control, specific preview, and general preview groups were not significantly different, although there was a significant difference in the amount of time subjects stayed on the job before terminating. Those who received either the specific or general preview tended to leave during the first three weeks on the job, while those who terminated from the control group lasted longer into the 20 week period examined. In spite of the similarity of overall turnover rates, the difference in when terminators tended to leave had positive financial implications for the bank in terms of reduced training costs.

In support of the theory, Premack and Wanous (1985) found in their meta-analysis that the RJP did in fact slightly increase individuals' organizational commitment. This seemed to be an important conclusion in light of Porter
and Steers' finding: "Organizational commitment was found to discriminate better between stayers and leavers than did the various components of job satisfaction" (1974, p. 603).

If the RJP did improve the newcomers' attitudes toward the organization, increased effort in job performance might be anticipated. Youngberg (1963) did not find this to be the case. He found little difference between the amount of effort expended on the job by those who terminated and those who survived.

**Increased ability to cope.** It was also suggested that RJP's affected the newcomer to a position through an innoculation effect. They prepared new employees to cope with unpleasant aspects of the position by reducing the "reality shock" or dissatisfaction they would feel were those aspects unexpected and by easing the adjustment to the new position. "... The ability to adjust to the job situation is conceived of as being at least partially a function of the individual's expectations of what the job will involve; the more realistic the expectations, the better the chances of adjustment" (Youngberg, 1963, p. 9). This improved ability to cope with unpleasant aspects of the job theoretically enabled newcomers to perform better.

**RJP's Impact on Job Performance**

One experimental perspective from which the RJP's impact on performance has been examined noted the effect of the RJP on the speed of the transition made by the newcomer
from a naive "outsider" with inflated and unrealistic expectations to an "insider" who understands and was able to manage the realities of their job and the organization. Receiving a realistic preview gave the individual a head start in the adjustment process. Gomersall and Myers (1966) utilized a "realistic socialization" method, similar to an RJP but administered after the employees were hired. They found that the experimental group attained an 85 percent level of the standard rate of job performance significantly faster than the control group. They estimated cost savings due to use of the realistic socialization process with 100 employees at $50,000 for improved performance soon after hiring, in addition to $35,000 personnel costs for reduced absenteeism and turnover.

In their experiment with bank tellers (using a general preview, a specific preview, and a control group), Dean and Wanous found no support for increased job performance by the specific preview group. They advised, "... researchers should not expect RJP's to affect job performance, no matter how well designed" (1984, p. 67), because the effects of training overwhelmed any possible effect of the RJP on performance. This could conceivably account for the impact on performance noted by Gomersall and Myers (1966), in that their experimental procedure was actually a part of the training process.

Wanous (1978, 1980) examined research evidence from RJP
experiments in business, educational, and hospital settings and found no impact on either the individual's level of job performance or the ability-performance relationship. He concluded that the RJP aided in matching human needs to organizations, in that most RJP content has been with a macro (organization) rather than micro (job-related) focus; therefore, it influenced job satisfaction and voluntary terminations rather than performance. Wanous speculated that the use of RJP s which stressed job-related information might affect performance rather than turnover.

RJPs' Impact on Job Survival

Whether or not increased job survival resulted from lowered expectations, increased job satisfaction, increased commitment, or an improvement in coping ability, a number of experiments found that job survival was significantly greater for RJP recipients, regardless of differences in organizational factors and RJP techniques (Ilgen & Seely, 1974; Katzell, 1968; Macedonia, 1969; Youngberg, 1963; Weitz, 1956). The effect of RJP s on job survival was the factor which received the most attention from both researchers and managers. Turnover was a concrete behavior easier to measure than attitudinal factors, and most organizations were very concerned about the costs incurred by high turnover (Popovich & Wanous, 1982). (These costs were more readily apparent than those incurred by negative attitudes.)
Reductions in turnover due to the use of an RJP were quite attractive to organizations, especially considering its low cost compared to other measures for reducing turnover (e.g., increased wages). For example, the reduction in turnover found by Youngberg (1963) in an experiment with life insurance salesmen (27% of the control group terminated, compared to 19% of the experimental group) constituted a reduction in terminations of approximately 30 percent. Although no specific dollar value was assigned, this represented a significant savings to the organization.

However, the magnitude of the effect on turnover which could be expected from the use of an RJP has been difficult to predict based on experimental findings. The previously cited studies which were effective in reducing turnover did so to varying degrees. In addition, several RJP experiments (Dean & Wanous, 1984; Dugoni & Ilgen, 1981; Farr et al., 1973; Reilly et al., 1979; Wanous, 1973) did not result in statistically significant reductions in turnover.

Predicting the Results of an RJP

There has been much variation in the degree of realism depicted by RJP, the media used for presentation, and the timing of the presentation in the hiring process. Yet, Breaugh concluded in his critical appraisal of realistic job previews, "the researcher and the practitioner still are hard pressed to draw any firm conclusions about their effectiveness" (1983, p. 613). Although the rationale for how an
RJP achieved its effect was reasonable, it was difficult to measure changes resulting from an RJP for any single factor; all the factors (attitudes, expectations, performance, and job survival) were interdependent yet not directly linked. It was possible, however, that with recently developed methods of meta-analysis of data from many experiments, some general conclusions could be drawn about the RJP.

Premack and Wanous, in their meta-analysis of RJP experiments, concluded that "the overall impact on an organization is probably more positive than indicated by any single criterion" (1985, p. 715). Essentially, if any of these theories had validity, the implications of the RJP for organizations was significant in terms of improved attitudes toward previewed jobs and organizations, improved performance and reduced turnover.

One of the criteria examined by Premack and Wanous (1985) in their meta-analysis was the effect of the RJP on performance. This was the only criteria for which they discovered a moderator variable--the type of medium used to present the RJP moderated the RJP/performance relationship. When the RJP was presented audio-visually, performance was slightly increased. This contradicted Wanous' (1978, 1980) previous conclusion that RJPs have little effect on performance. Possible explanations for this finding were that (1) behavioral modeling occurred in the audio-visual presentation; (2) when the information was not too complex,
audio-visual presentation was a more persuasive form of communication (Popovich & Wanous, 1982); or, (3) this latest conclusion was based on too few studies (Premack & Wanous, 1985).

In Wanous' (1980) review, nine of the ten studies reporting turnover data showed lower turnover in the RJP groups. Although some of the differences reported in these experiments were statistically significant, Wanous concluded that since they consistently showed a difference in the expected direction, these also could be considered support for the determination that RJP's did impact turnover rates. However, Schwab (1981), in his critique of Wanous' review, suggested there was little basis on which to conclude that RJP's reduced either dissatisfaction or turnover. Reilly et al. (1981) also examined the same ten experiments reviewed by Wanous (1980) and added findings from their own study (total of 4500+ subjects). Overall, they found a difference in turnover of 6 percentage points, significant at $p < .0001$.

McEvoy and Cascio (1985) reviewed 14 studies of the effect of realistic/unrealistic expectations on employee turnover, using a recently developed meta-analysis technique. This meta-analysis utilized a weighted average of the amount of variance due to sampling error to correct for potentially deficient statistical power. They found a significant amount of variance among the studies, and a mean effect size of .18.
Premack and Wanous (1985) reviewed 21 RJP experiments, 19 of which reported turnover data, including 8 unpublished reports to minimize the problem of experiments with results that were not statistically significant not reaching publication. They found insignificant amounts of unexplained variance around the mean effect size of the job survival criterion, and an effect size of .12. This was comparable to the effect size of .14 calculated from the overall job survival rates reported in the review by Reilly et al. (1981). When they recalculated the data from the studies reviewed by McEvoy and Cascio (1985) eliminating the two nonexperimental studies, the variance dropped to insignificance and the average effect size was then computed at .14.

These meta-analyses of previous experiments have made it possible to predict the effects of the use of an RJP on job survival for a specified setting (Premack & Wanous, 1985). First, the mean and standard deviation of the survival rate must be figured for the position to be studied. Then, the standard deviation is multiplied by the mean effect size (.12 or .14, depending on which meta-analysis findings are selected), and the product added to the mean survival rate of the research setting. For example, if the mean survival rate for a position without an RJP was .80, and the standard deviation of job survival was .40, then .40 would be multiplied by .12 (or .14) and added to .80. For this example, the predicted mean survival rate using an
RJP would be .848, an increase of six to seven percent.

"The larger the number of people exposed to an RJP, the more closely will the results conform to the mean effect size found [in the meta-analysis] on over 6000 people" (Premack & Wanous, 1985, p. 717). The projected savings to an organization from the use of RJP's could then be estimated, using replacement costs for the jobs using RJP's. Based on this method of figuring impact, RJP's could be expected to have a greater impact when job turnover was a major problem than when it was not.

**Issues in RJP Design and Implementation**

While this method for predicting RJP effects appeared straightforward, other factors may have had a bearing on the results achieved in specific settings. The issue of persuasiveness of communication may have had important implications for the design of effective RJP's. Popovich and Wanous (1982) cited social psychology literature for a possible accounting for the variability of RJP effect. As a form of persuasive communication, RJP's attempt to change attitudes, which have three components--affect, cognition, and behavioral intentions. RJP's have probably influenced all three components: written RJP's directly influenced the cognitive level, indirectly the other two, while audio-visual RJP's could directly influence all three because of the addition of affect to the message.
Colarelli (1984) had job incumbents present RJP information personally. A significantly lower turnover rate was found among the group who received the RJP from an incumbent than among either the control group or those who received the RJP in the form of a brochure. Again, role modeling was suggested as a possible explanation; or, the personal contact could have increased the applicants' self-confidence and competence (however, job performance between groups was not compared). Another possible factor could have been that incumbents presented different information than did the RJP, especially when answering applicants' questions.

Popovich and Wanous (1982) suggested that the variance among results of RJP experiments could be due to differences in the design of the RJP. The Yale Persuasive Communication model was offered as a guide for developing RJP and for choosing the situations to which they could best be applied. This model defined four major categories of factors affecting persuasion:

1. source of the persuasive message--focus on source credibility in RJP design. Incumbents are a more credible source than other personnel in the organization. Colarelli's findings, mentioned above, support this.

2. message content--a moderate level of negative information is most persuasive. Begin with positive information to reduce anxiety; then, the unexpectedness of negative information enhances credibility. Information which is too
disparate from the applicant's previously held beliefs will likely have less effect than will a moderate difference.

3. message channel--live or videotaped communication would be preferred, then audio, and finally written. The results of RJP research, however, do not clearly support this principle. Reilly et al. (1981) found no difference in their experiment between a film preview and job visits. Then, using pooled groups in their review, they found no interaction effect between the types of medium used (booklet vs. audio-visual) and the RJP's effectiveness. Dean and Wanous (1984) attributed the durability of the inoculation effect of the RJP to the superiority of a printed medium over audiovisual methods for complex information. Premack and Wanous' (1985) meta-analysis showed no interaction between medium and job survival, although, as previously mentioned, they did for medium and performance.

4. audience characteristics--intelligent subjects seemed to be most affected by RJP's, although intelligence was confounded with job type.

Dean and Wanous (1984) pointed out that it was practically impossible to examine all four of these persuasive factors in a field experiment. In addition, the interaction effects of these factors needed to be considered. However, the number of RJP studies available was too small to allow the multi-variate analysis necessary to achieve this.

Two additional factors regarding the use of RJP's have
been addressed in the literature which also may have influenced research findings. These were differences in the complexity of the jobs for which RJP's were used and in the time period examined when comparing turnover rates.

Reilly et al. (1981) noted the differences in the organizational roles studied in the experiments they reviewed. They compared turnover rates from RJP experiments using relatively simple entry level jobs to turnover rates from experiments on jobs using more complex skills which placed greater mental and physical demands on participants. A differential effect was discovered for RJP's based on the type of job previewed (1.9% lower turnover rate for RJP groups in entry level jobs vs. 9.5% lower turnover for RJP groups in more complex jobs). A reason for this difference was suggested: "many entry level jobs are simple and repetitive in nature. Thus, the amount of new information that a job preview can transmit is limited" (p. 220). Dean and Wanous (1984) expanded this idea by pointing out that for high visibility jobs (e.g., bank teller) there was only a small amount of information that could be added by an RJP.

An alternative explanation for the apparent effect of job complexity is that the applicant population for entry level positions may be for some reason less influenced by RJP's (Reilly et al., 1981). This would be consistent with the previously discussed application of the Yale Persuasive Communication model in which audience characteristics such as
intelligence affected the impact a communication had on subjects. Applicants for more complex jobs were very likely more intelligent as a group than applicants for less complex jobs, which could account for the greater impact of RJP's on the former subjects.

In the aforementioned review, Reilly et al. (1981), the time period studied was not found to be a significant factor in RJP's effects on turnover rates. The experiments examined used time periods for the survival criteria ranging from four weeks to one year. However, Farr (1973), Weitz (1956), and Youngberg (1963) measured survival at two different times and found that the size of the difference between turnover percentages increased over time. It was possible that some of the RJP experiments that evidenced differences in the expected direction but not to the point of significance may have become statistically significant with later measurement (Wanous, 1977).

Summary

From the number of criteria with possible significance for RJP studies, measuring the overall impact of the RJP has been shown to be extremely difficult. The benefits to an organization using an RJP were undoubtedly greater than the impact of any single criterion. However, since the criteria were not independent from each other, their mean effect sizes could not be summed (Premack & Wanous, 1985).
On an overall basis the influence of RJP on new employee perceptions, attitudes, and job behavior is modest. However, some encouragement is taken from the fact that the two criteria of most practical importance, job survival and performance, were among those most strongly influenced by an RJP, although the latter effect must be more cautiously interpreted given the smaller number of effect sizes. . . . Specifically, RJP appears to lower initial expectations about a job and the organization, to increase the number of candidates who drop out from further consideration for a job, to increase initial levels of organizational commitment and job satisfaction slightly, to increase performance (for audio-visual RJP) and to increase job survival.

(Premack & Wanous, 1985, p. 712)

A number of factors have been discussed which could be important for explaining some of the variability in the findings of different RJP experiments. There were differences in the rationale on which the experiments were based. Consequently, different criteria for the RJP's effects were measured. In addition, the interaction of variables, sampling error, deficient statistical power, persuasive communication factors in the development and implementation of the RJP, differences in job complexity and the time period studied could account for variance in research results.
If the effects of the RJP were so complex and difficult to measure, how could management be convinced of its effectiveness in their particular settings? The simplest solution seemed to be to demonstrate in a straightforward manner that the RJP would more than pay for itself in terms of direct cost savings, and then to point out the added benefits which were less easily measured as "icing on the cake". The RJP could be presented as a practical aid in reducing turnover, which could be readily applied to a variety of settings over which strict controls were not feasible. In order to optimize the effectiveness of the RJP and thereby presumably enhance the likelihood of success, the factors prior research suggested were important, could be taken into account, such as selecting complex (while still entry level) positions for its implementation and utilizing persuasive communication methods.

The present study was designed on this basis. The two entry level positions in the branch offices of a large consumer finance company seemed ideal targets for an RJP research project in that these positions required the job incumbent to perform a number of tasks requiring a variety of skills, the demands of the positions were not highly visible to the general public, and both positions consistently had high turnover rates. An RJP could be constructed and distributed at low cost to the organization, which allowed management to be convinced that even modest improve-
ments in turnover would result in a net savings. Since most of the hiring for these positions was done at the branch offices, the RJP implementation plan would need to be simply devised, for use by the field managers independent of supervision by the researcher.

Turnover rates for the targeted positions for the financial corporation's fiscal year 1985 were 54.71 percent for Service Representatives and 47.85 percent for Financial Representatives. Using the formula presented in the meta-analysis by Premack and Wanous (1985), the mean and standard deviation of the survival rate are figured for each position to be studied. Then, the standard deviation is multiplied by the mean effect size and the product added to the mean survival rate of the research setting. The predicted effect of the use of RJPs in these positions would be an overall increase in job survival among Service Representatives of 13 to 15 percent, or between 7.1 and 8.2 percentage points; among Financial Representatives, 11.5 to 13.4 percent or between 5.5 and 6.4 percentage points.

It was hypothesized that even when an RJP was utilized by field personnel over whom experimental control was very limited, there would be a statistically significant difference between turnover rates for those who experienced an RJP as part of the process of being hired, and turnover rates for those who were hired using only current hiring interview procedures.
Method

Subjects

All newcomers to the entry level positions of Service Representative and Financial Representative in branch offices of a large financial services corporation during a three-month period were the subjects of this experiment. Service Representatives were responsible for customer service, cashiering, various clerical functions, credit processing, selling loans and other products, and collection of delinquent accounts. Service Representatives were almost exclusively females, while the majority of Financial Representatives were males. Financial Representatives were responsible primarily for assisting in the resolution of customers' financial difficulties, collection of past due accounts, and selling loans and other products. Some of the duties of the Financial Representative and the Service Representative were the same, but the two positions differed in a number of responsibilities as well as in the way the positions were presented to job candidates. The Service Representative position has been considered the start of a clerical career path, while the Financial Representative position was in a management career path.

Two hundred and twenty subjects were hired for these positions during a three month period: 122 Service Representatives and 98 Financial Representatives. The distribution of subjects among experimental and control groups and the demographics are shown in Table 4.
Research Setting

The setting for this experiment was a large financial services corporation with 539 branch offices offering loans and other financial products to the general public. The structure of the corporation was as follows:

<table>
<thead>
<tr>
<th>President</th>
</tr>
</thead>
<tbody>
<tr>
<td>(2) Executive Vice Presidents</td>
</tr>
<tr>
<td>(6) Division Senior Vice Presidents</td>
</tr>
<tr>
<td>(18) Regional Vice Presidents</td>
</tr>
<tr>
<td>(60) Group Assistant Vice Presidents</td>
</tr>
<tr>
<td>(539) Branch Managers</td>
</tr>
</tbody>
</table>

The entire structure was based on geographic considerations, taking into account state lines since legislation governing financial services differed from state to state.

Hiring to the entry level positions was typically a function of the Branch Manager, though second interviews were frequently conducted and approval for hiring given by the Group Assistant Vice President (GAVP).

Materials

An investigation was conducted for each of the two entry level positions to develop the script for the RJP. This consisted of job analyses and interviews to obtain information about job incumbents' expectations prior to being hired. The experimenter spent a day at each of two branch offices in Texas observing Service Representatives.
and Financial Representatives in the performance of their
duties and discussing their duties with them. Then, those
observed were asked what they had anticipated prior to
taking the position and which job factors they had found to
affect their attitudes, either positively or negatively, 
once in the position. In order to make the RJP appropriate
for offices nationwide, Service Representatives and Finan-
cial Representatives in offices in other States were inter-
viewed by telephone to find out how their duties varied from
those observed locally, and to gain additional perspectives
on how closely their initial expectations matched the job
functions actually performed. Based on this investigation,
the information content of the RJP's were largely job-related
rather than organizational.

Throughout the development of the RJP script, experi-
enced field personnel were consulted and asked to review the
descriptions of the positions and the organization to insure
accuracy. The script in its final form was reviewed and
approved not only by a number of experienced personnel, but
also by several people completely unfamiliar with the
consumer finance industry to insure that it would be
understandable to inexperienced job applicants.

Taking into account the Yale Persuasive Communication
Model, the use of a video-taped RJP was considered. However,
the cost of providing video equipment for the experimental
branch offices was prohibitive. Therefore, an audio-
cassette medium was selected. The negative information presented was in the tempered form recommended--different from applicants' unrealistic expectations, but not so disparate as to be discounted.

An audio cassette tape of the RJP was recorded, with the preview for the Service Representative position on one side and for the Financial Representative position on the other. A youthful female voice was used for the Service Representative's portion of the tape to increase identification of applicants with the RJP, and a youthful male voice for the Financial Representative's portion. In addition, because of the complexity of the information presented in the RJP, a brief printed summary of each preview was developed for each position (Position Overview), to aid applicants in comprehending the information presented (Appendix A). They could read the Position Overview while listening to the tape and take it with them for later consideration of the position.

Procedure

Because the GAVPs were involved in hiring personnel for the branch offices, and because the initial response of experienced field supervisors to the RJP was positive, it was a matter of concern that some GAVPs might decide the RJP was such a good idea that they would not wait for instructions to implement it in all offices under their control. They could initiate distribution of the RJP to unselected
With the branch offices located throughout the United States, the experimenter was at quite a distance from most of the offices; it was virtually impossible to effectively monitor the implementation of the RJP only in selected offices. Therefore, Branch Offices were selected by entire Groups (consisting of 7 to 10 offices) for assignment to the experimental and control groups. While it was possible that some "sharing" of the RJP with unselected offices could still occur, it was considered less likely when entire Groups were either selected or not selected for the experimental group. In addition, the Regional Vice Presidents (who supervised the GAVPs) were asked to assist in restricting the dissemination of the RJP.

Thirty of the 60 Groups were randomly selected for use of the RJP. Those hired using the RJP in addition to current selection procedures comprised the experimental groups. Individuals hired in the Branches of the 30 unselected Groups during the same period were the control groups.

An informational letter (Appendix B) was drafted for distribution to the selected Managers by the Division Senior Vice Presidents (DSVPs). A brief description of the project was provided, with instructions to give each job applicant a copy of the appropriate Position Overview and to have each listen to the audio-taped preview applicable to
the position for which he/she was applying. The Branch Managers were instructed to incorporate this procedure into their current selection methods beginning February 1, 1986. They were asked to make no other changes in their selection procedures during the subsequent three month period.

One potential problem with the implementation of the study was suggested. The Branch Managers continually felt pressured to keep up with the day-to-day activities of the Branch and to meet monthly production goals. Because of this, they tended to pay little attention to Corporate communications, and may not have begun using the RJP materials immediately. To address this problem, each Manager and GAVP selected for the experimental group received a letter from his/her corresponding DSVP regarding the use of the RJP, since they typically responded quickly to communications from the senior field personnel. In addition, the researcher talked to each GAVP selected for the experimental group, asked about their initial response to the RJP program, and requested their support in insuring that all Managers within their Groups had received and would utilize the RJP as requested.

Since the use of an RJP has been found to increase self-selection, information was also desired regarding the number of applicants interviewed for each person hired during the selection period. The Managers in all offices could have been asked to keep a list of persons interviewed, to be turned in with hiring information to the Corporate
office each time a person was hired. However, it was the opinion of several Vice Presidents who had worked their way up through the ranks that Managers would consider this request unimportant, which would make any information received quite unreliable. It was decided that self-selection information would only be gathered through the follow-up questionnaire to be sent to Managers in the experimental group, as securing permission to contact Managers in the control group would have required repeating the extensive procedure of gaining approval from all levels of field supervision, and could have also caused some change in the normal hiring process by focusing attention on it.

The experimenter received a weekly report from the Corporate Personnel Department detailing all hiring information (required before the person’s first paycheck could be issued) received during the preceding week for Service Representatives and Financial Representatives. The experimenter then contacted the respective Branch Manager for each new hire in the experimental group by telephone to ask whether they used the RJP as part of the interview process and how they believed it affected their hiring procedure. While of course it was possible that a Manager may not have been truthful in his/her response, this was an improvement over merely assuming that the implementation of the RJP had occurred.

As a result of these telephone contacts, it was
discovered that some Managers had not received their RJP s by the starting date because of delays in mail services, and that others simply had not reviewed their mail promptly. The cutoff dates for the study were therefore adjusted to include February 10 through May 10, which still encompassed a three month period but allowed for delays in implementation.

Subsequent to that date, Managers reported using the RJP with all new hires, although they differed somewhat in how it was used. None said they exposed all applicants to the entire RJP, although some did give the Position Overview to all applicants. Managers screened applicants by reviewing resumes and/or by interviewing them prior to using the RJP. Generally the candidates were exposed to the RJP as part of the second interview, either before or after the job offer was made. A few used the RJP as part of the orientation once the person had accepted the position. The diversity of methods of implementation were accepted as one of the variations anticipated in implementing the RJP in an uncontrolled field setting.

At the end of the three month selection period, a questionnaire was mailed to each Branch Manager requesting feedback regarding their use of the RJP and their perceptions about its effectiveness (Appendix C). The purpose of the questionnaire was to secure a measure of perceived value by the Branch Managers. It was not feasible to request feedback
from each new employee due to the difficulty of securing permission to contact each of those in the control group, as well as the added difficulty of contacting those who were no longer employed by the organization.

The independent variable in this study was the exposure or lack of exposure of job applicants to each of two entry level positions to a Realistic Job Preview created for their particular position prior to or shortly after hiring. The dependent variable was job survival vs. termination. Turnover information was evaluated five months after the end of the hiring period, or eight months from initiating the project.

Results

A correlation comparison of demographic information for the control and experimental groups reveals no significant relationships between turnover and sex, race, age, or years of education (see Table 5).

The turnover rate for each group is calculated by dividing the number of people in the group into the number terminated from that group at the end of the study. A z-test can be used to compare the proportion of job turnover between those in the experimental group to those in the control group. "The z-test is the difference in a statistic and the corresponding parameter, measured in units of the standard error of the statistic" (Glass & Hopkins, 1984, p. 282), where
\[ \sigma_p = \frac{n}{(1 - \tau)} \quad \text{and} \quad z = \frac{p - \tau}{\sigma_p} \]

**Service Representatives**

Service Representatives in the control group have a turnover rate of 38.66 percent while Service Representatives in the experimental group show a turnover rate of 38.30 percent. In this case the Service Representatives who were exposed to the RJP have only 0.36 percent lower rate than those who were not exposed. For these turnover rates \( \sigma = .071 \) and \( z = -.0507 \), which is not statistically significant.

**Financial Representatives**

Financial Representatives in the control group show a turnover rate of 32.61 percent, while Financial Representatives in the experimental group have a turnover rate of 23.08 percent. This constitutes a reduction in turnover of 9.54 percentage points, or 29.25 percent. A \( z \)-test comparing these turnover rates results in a \( \sigma = .065 \) and \( z = 1.466 \) which is not statistically significant (\( p < .10 \)).

It appears that the difference between the percentages of Financial Representatives who had terminated was increasing as the study continued. When days of tenure are calculated for each person terminating during the study, the percentage who had terminated by any given point in the study are shown in Figure 1.

A Chi square test comparing control and experimental
"stayers" versus "leavers" for a five month period (the period of time for which all subjects had been on the job) does not achieve significance, \( \chi^2 = .6564 \) (Table 1); however, it does show results in the desired direction.

Table 1

<table>
<thead>
<tr>
<th></th>
<th>Control</th>
<th>Experimental</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stayers n =</td>
<td>34</td>
<td>42</td>
<td>76</td>
</tr>
<tr>
<td>Leavers n =</td>
<td>12</td>
<td>10</td>
<td>22</td>
</tr>
<tr>
<td>Totals n =</td>
<td>46</td>
<td>52</td>
<td>98</td>
</tr>
</tbody>
</table>

Focusing on the increasing difference over time by comparing the percentages of Financial Representatives who terminated following 90 days of employment does achieve statistical significance, \( \chi^2 = 4.432, p < .05 \) (Table 2).

Table 2

<table>
<thead>
<tr>
<th></th>
<th>Control</th>
<th>Experimental</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stayers n =</td>
<td>29</td>
<td>39</td>
<td>68</td>
</tr>
<tr>
<td>Leavers n =</td>
<td>11</td>
<td>4</td>
<td>15</td>
</tr>
<tr>
<td>Totals n =</td>
<td>40</td>
<td>43</td>
<td>83</td>
</tr>
</tbody>
</table>
The analysis methods which Premack and Wanous utilized in the meta-analysis (1985) can also be applied to the turnover figures achieved in this study. The job survival probability (i.e., the proportion of "stayers" to "leavers") is equal to 1.00, and the standard deviation is equal to the square root of the probability of staying multiplied by the probability of leaving (Abelson, 1985). Therefore, for Financial Representatives, the standard deviation would be \( \sqrt{.7755 \times .2245} = .42 \). This is then multiplied by the mean effect size found in Premack and Wanous' meta-analysis, .12, which results in the amount of expected increase in job survival. The predicted increase in job survival is then \(.42 \times .12 = .05\) or five percentage points. The actual increase in job survival was 6.86 percentage points after five months. A z-test to compare the achieved survival rate to the predicted rate results in a difference which is not statistically significant, \( z = .332 \).

**Discussion**

The hypothesis that a Realistic Job Preview utilized by field personnel in an uncontrolled setting would result in statistically significant differences between job survival rates for those who experienced the RJP as part of the hiring process and turnover rates for those who were hired using only current hiring procedures (i.e., interviews) is not supported for Service Representatives. For Financial Representatives, a z-test comparison of job turnover rates
in control and experimental groups results in a difference which is only significant at $p < .10$. However, the difference in turnover rates exceeds that predicted by Premack and Wanous' meta-analysis findings, in the expected direction.

The experimental group of Financial Representatives evidenced a higher job survival rate than the control group, which in fact exceeded the anticipated results (yet not significantly so). Because of this, it is believed that the failure to achieve significance in the overall analysis of turnover was due to small sample sizes. This is consistent with the caveat expressed by Premack and Wanous (1985, p. 716) that organizations experimenting with the use of a RJP on smaller samples may find results discrepant from the mean effect they they found on over 6,000 people, and that such differences could likely be attributed to sampling error. There are numerous factors which can affect turnover rates, or even the degree of the impact of an RJP, such as age, sex, the construction of the RJP, the match between the new hire and co-workers, or other psychological and physical factors. Therefore it may not be realistic to expect any single factor to impact turnover to the extent necessary to achieve statistical significance, except with extremely large sample sizes.

The difference between the survival rates of experimental and control groups of Financial Representatives increased with time, so that among those who terminated
following the first 90 days, there was a statistically significant difference. The trend definitely suggests the effectiveness of the RJP. Since this has typically been the case with RJP experiments, Wanous (1980) concludes that results which are consistently in the expected direction can be considered support for the conclusion that RJP s do in fact affect turnover rates.

For Service Representatives, there was no comparable trend. The failure to find statistically significant results in turnover rates for this position could be due to sampling error (Premack & Wanous, 1985, p. 717). It could also be due to other differences between the two groups studied. As was indicated earlier, in this organization there has traditionally been a difference in how the two positions are presented to applicants. While candidates for Service Representative positions are generally told specifically what their job duties will be, the emphasis for Financial Representative candidates is often on the management career opportunity, with much greater variation in how explicitly the duties are described. This could mean that, although the demands of neither position were readily visible to the general public, the candidates' initial expectations were more realistic among Service Representatives than among Financial Representatives, even without the use of an RJP. This would be consistent with the findings of Dean and Wanous that RJP s are most effective
when they present a considerable amount of information that candidates did not know previously.

Demographic differences between Service Representatives and Financial Representatives as groups could also have contributed to the differential impact of the RJP's. It was suggested by the Yale Persuasive Communication Model that audience characteristics influence the effectiveness of persuasive communication. Because sex differences are confounded with position, it is not possible to determine the effect of that factor in this experiment. In the same way, differences in intelligence, education level or career orientation between groups of candidates for the two positions could also be significant. Financial Representatives had, on the average, two more years of education than Service Representatives, which may lend support to the contention that more intelligent or highly educated audiences are influenced to a greater degree by persuasive communication.

Another factor may have increased the persuasiveness of the communication in the RJP. Although each script was presented by a person whose voice sounded similar in sex and age to the typical applicant for the position, it may have been more effective for it to be presented in the form of a personal message from job incumbent to applicant.

In attempting to understand the increasing difference in the turnover rates among Financial Representatives as
time went on, another factor supported by previous research needs to be considered. Premack and Wanous (1985) note that one positive effect for the organization is that the use of an RJP increases individuals' organizational commitment. This is a possible explanation for the significant difference found in this study between Financial Representatives who lasted more than 90 days on the job. It could be that most Financial Representatives have adequate commitment to remain on the job for the first three months regardless of whether they are exposed to an RJP; but, as time goes on, the frustration with unpleasant and unexpected job duties (i.e., collections) causes those without the increased commitment induced by exposure to the RJP to be less likely to remain on the job. If this is the case, the same effect would not be expected among Service Representatives who are not as involved in performing collections; and, in fact, the effect is not found there.

However, as suggested in the rationale for the RJP, the increased length of tenure may also be a result of an increased ability to cope due to the fact that the newcomer was better prepared to face his/her responsibilities. Conclusive data regarding the reason(s) for increased length of survival on the job was not available in this study, although approximately half the managers did report improved adjustment to the position due to use of the RJP.

Finally, there could have been a larger effect on
turnover had the information presented in the RJP's focused more on describing the organization and less on describing the positions. This would be expected based on Wanous (1978, 1980) findings regarding the differences between the impacts of RJP's providing macro vs. micro information. However, the macro information regarding the organization was consistently supplied by the organization to all newcomers during the orientation process. Removing that information from newcomers in the control group may have increased the difference in turnover rates. The primary effect could be on performance rather than turnover. A difference in performance, in the form of speed of adjustment to the new position, was reported by Branch Managers, but this was purely a subjective measure and not highly reliable information.

From the organizational perspective regarding use of the RJP, the measurable value to the organization's bottom line is more important than statistical significance and theoretical rationale. While some business people would be interested even if the RJP only improved newcomers adjustment and satisfaction, many want to know the practical implications of its effects. They are primarily concerned with how the RJP improves some tangible aspect of the business, and whether or not this impacts the financial "bottom line."

Based on feedback received from Branch Managers in a follow-up questionnaire (Appendix C), the RJP was perceived
to have a positive affect for both position in several areas: (1) their perceptions of the increased speed with which newcomers exposed to the RJP adjusted to the position--41.79 percent reported positive differences in the newcomers' ability to adjust to the position, (2) the benefit of the RJP to themselves personally in simplifying the interviewing process--90 percent reported the RJP made their interviewing process easier, and (3) increased self-selection by those exposed to the RJP who are unwilling to perform the functions required by the position--14.47 percent reported that the RJP influences someone whom they wanted to hire not to accept the position. None of these factors, however, were directly measured or dollar values assigned. Nevertheless, for the minimal expenditure of approximately $2000 that this organization made to implement the RJP, corporate and field personnel considered it worthwhile, regardless of whether there were significant differences in turnover. The RJP was subsequently implemented in all the branch offices of the organization.

In terms of actual, measurable cost savings, there was a benefit to the organization as well. In fiscal year 1985, the turnover rate among Financial Representatives was 47.85 percent. This implies a job survival rate of 52.15 percent. Approximately 265 new Financial Representatives were hired during fiscal 1985. The organization's personnel department estimates the cost of replacing one Financial Representative
at $4750. The entire RJP program cost approximately $2000, so that if even one person did not have to be replaced during this fiscal year, a net savings was realized. If the same turnover rate had occurred among control group Financial Representatives as occurred among experimental Financial Representatives, the net savings to the organization would be $26,500 on the sample subjects alone. Table 3 illustrates annual cost savings due to reduced turnover, using the meta-analysis estimates of increased job survival and the actual percentage point increase measured in this experiment. Whichever figures are used, the dollar savings to the organization is considerable, in addition to the intangible and less easily measured benefits. These include those reportedly achieved (increased speed of adjustment, a simplified interviewing process and increased self-selection by unsuitable candidates), in addition to the possibility of improved performance on the job due to an increased ability to cope, greater job satisfaction and a higher level of commitment based on a more positive attitude toward the organization.

In summary, the use of a Realistic Job Preview in entry level positions in this financial services organization did not result in statistically significant increases in job survival rates for Service Representatives. It did result in statistically significant increases among Financial Representatives; and, in fact, the differences in job survival
Table 3
Annual Estimated Cost Savings from Use of a Realistic Job Preview when Hiring Financial Representatives

<table>
<thead>
<tr>
<th>Prediction</th>
<th>Increase in Job Survival</th>
<th>Replacements Not Needed</th>
<th>Savings at $4750/Hire</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premack &amp; Wanous (1985) meta-analysis prediction</td>
<td>.05</td>
<td>28</td>
<td>$133,000</td>
</tr>
<tr>
<td>Reilly (1981) meta-analysis prediction</td>
<td>.06</td>
<td>34</td>
<td>$161,000</td>
</tr>
<tr>
<td>Reilly (1981) meta-analysis prediction for complex jobs</td>
<td>.095</td>
<td>53</td>
<td>$251,750</td>
</tr>
<tr>
<td>Overall difference measured in current experiment</td>
<td>.095</td>
<td>53</td>
<td>$251,750</td>
</tr>
</tbody>
</table>

rates for Financial Representatives were not significantly different from those anticipated by using Premack and Wanous' meta-analysis findings. The differences in turnover rates among Financial Representatives was minimal during their first 90 days on the job, but increased between 3 and 6 months of employment. When turnover between 90 and 180 days was examined, this difference achieved significance at the $p < .01$ level. It is suggested that the RJP significantly increases newcomers' commitment to the Financial Representative's position. Although there is not a measurable effect early on, as Financial Representatives become increasingly disillusioned those who have been
forewarned of the realities of the day-to-day duties of the position have enough additional commitment or diminished disillusionment that a significantly higher number remain on the job.

In addition to other factors possibly influencing the effectiveness of the RJP, it is believed that the position of Service Representative has been more accurately represented in the standard hiring practices of this organization. This could account for the lack of even a trend in the direction of reduced turnover for those who were exposed to the RJP, as the RJP would then have little to offer in the way of new information to make newcomers' expectations more realistic.

Future research should perform a more in-depth examination of the increasing difference between job survival rates over time, to replicate the current findings, and to determine, if possible, how the RJP is able to have such a sustained effect.

Secondly, Wanous (1980) speculates that RJPs emphasizing job-related information might affect performance to a greater degree, while those emphasizing organizational factors appear to influence job satisfaction and voluntary terminations. Job-related information was the focus of the RJPs in the current experiment. If Wanous is correct, the impact could very well be in the area of speeded socialization leading to improved adjustment and performance on the
job, rather than solely on increased job survival. A concrete comparison of performance by new hires was not within the scope of the information available to the experimenter in this study, but would be an area of interest. Formulating two different RJPs for a position such as that of Financial Representative and comparing turnover rates for the two experimental groups would enable organizations considering using RJPs to be aware of what areas in which to expect a result, and would provide some direction for creating and implementing RJPs, as it would suggest a focus for the information to be presented, depending on the desired impact.
APPENDIX A

POSITION OVERVIEWS
Appendix A
FINANCIAL REPRESENTATIVE: POSITION OVERVIEW

The primary responsibilities of a Financial Representative are sales and collections -- you will be expected to take an active role in each of these. Your specific duties may vary depending on the needs of the branch that hires you. Ask the manager specifically what will be expected of you, especially in terms of the end of each month.

Tasks of a Financial Representative include:

1. Selling loans and the other products [company] offers.
2. Taking loan applications, credit processing and (gradually) learning credit decision-making.
3. Collecting payments on delinquent accounts.
   a. Recognize and assist customers with financial problems.
      -- work out solutions to their problems
      -- sell customers on meeting their responsibilities
   b. Consistently follow-up on problem accounts.
   c. Always be businesslike, courteous and fair with customers.
   d. Contact customers by telephone, or in person outside the office if necessary, when they are available.
   e. Handle resentful customers tactfully.

[Company] offers excellent career opportunities, but your success will require hard work and personal initiative to meet goals and complete training programs. Do not accept the position of Financial Representative unless you are career oriented and highly motivated.

CHARACTERISTICS of a good Financial Representative:
- Sales-oriented
- Highly motivated
- Enjoys working with people; tactful, a good listener, and businesslike
- Tolerant of resentment, frustration and rejection by some customers
- Well-organized
- Detail-oriented
- Professional in behavior and appearance
- Energetic
SERVICE REPRESENTATIVE: POSITION OVERVIEW

The position of Service Representative includes a variety of responsibilities which you may be expected to learn quickly. To keep from being overwhelmed by this, you should be interested in learning the consumer finance business and be able to organize your work according to certain priorities. The customer is always the first priority. Because we must respond to customers, you should expect many interruptions while performing daily tasks. The manager can tell you specifically what to expect in the branch office where you are applying.

The RESPONSIBILITIES of a Service Representative require filling a variety of different roles:

1. **Salesperson:** try to solicit additional business on every customer contact; you need a positive, helpful attitude and knowledge of [company] products.

2. **Public Relations:** you represent [company] to our customers; we want you to give customers a good impression.

3. **Loan Processor:** you will fill out loan applications and check customers' credit and other references.

4. **Computer Terminal Operator:** you will process new loans and payments on all accounts.

5. **Secretary/Receptionist:** you will answer the telephone, distribute the mail, do typing and filing, and send out notices for late payments.

6. **Financial Counselor/Collections:** you will learn to evaluate customers' problems and refer them to the manager when help is needed; you will collect fees on late payments; you must respond respectfully to irate customers; you will try to locate customers who have moved.

7. **Cashier:** you will balance the cash drawer frequently, accept and process payments on accounts, prepare bank deposits; accuracy is very important.

CHARACTERISTICS of a good Service Representative:
- Sales-oriented
- Versatile, flexible
- Detail-oriented
- Well-organized
- Stress tolerant, patient with interruptions
- Likes dealing with people, pleasant and helpful
- Enthusiastic
- Professional in behavior and appearance
APPENDIX B

LETTER INTRODUCING REALISTIC JOB PREVIEW PROGRAM
DATE: January 30, 1986
TO: Regional Vice President
CC: Division Senior Vice President
FROM: Marilyn J. Goerz
SUBJECT: Realistic Job Previews

Attached you will find a copy of an explanatory letter regarding the new Realistic Job Preview Program which has been approved for implementation in selected groups. This is being sent to each Branch Manager and Group Assistant Vice President in the selected groups. In addition, I have enclosed a copy of the cassette tape containing the Job Previews, and the Position Overviews which are to be provided each applicant for Service Representative and Financial Representative positions.

The groups chosen for implementation of this program within your region are:

Please feel free to contact me if you have any comments or questions regarding this program.

Regards,

Marilyn J. Goerz

Attachment
DATE:

TO: Branch Managers (See Distribution List)

CC: Regional Vice Presidents
    Group Assistant Vice Presidents

FROM:

SUBJECT: Realistic Job Preview Program

The turnover rate in our entry level positions has been consistently high through the years. While our turnover obviously has not prevented us from being successful, we might be even more so if it could be reduced.

The idea of providing a Realistic Job Preview (RJP) for applicants to entry level positions has been suggested. This preview, in the form of a short cassette tape, will explain to each applicant key positive and negative aspects of the position for which he/she is applying, in order to make new employees' expectations about the job more realistic. This should reduce the possibility of disillusionment once they actually begin performing the job, and increase their commitment to the company.

Research using the RJP in a variety of situations has shown it to be effective. The average results of the studies for complex positions has been a reduction in turnover of 9.5 percentage points. This represents a significant savings for such a simple change.

In order to evaluate the extent of the effectiveness of the RJP before implementing it in all offices, we would like for Managers in selected branch offices to use the RJP with all applicants interviewed for Financial Representative and Service Representative position, beginning February 1, 1987. All those hired during a three-month period will then be tracked. A comparison of turnover rates for those hired using the RJP (in addition to current interviewing techniques) to those hired using only current interviewing methods will enable management to make a decision regarding implementation in all branches.

Attached you will find a cassette tape which includes job previews for both the Financial Representative and Service Representative positions, and summary sheets outlining the most important points regarding each position. Please have each applicant you interview during the next three months listen to the preview of the position for which he/she is
applying. Give each applicant the appropriate summary sheet (Position Overview) to review while listening to the tape, and encourage them to take this with them for review when making a decision about the job. This should now become a standard part of your interviewing process. Please do not make any other changes in your interviewing technique during this three month period, so that we can be sure any decrease in turnover is actually due to the use of the RJP.

Marilyn Goerz in the Consumer Training Department is monitoring this project. Please feel free to contact her if you have any questions about the Reslistic Job Preview Program. She will be requesting feedback from you at the end of the three month test period, and possibly at some point during that time as well.

Regards,

Attachments
APPENDIX C

LETTER AND QUESTIONNAIRE REQUESTING FEEDBACK REGARDING REALISTIC JOB PREVIEW PROGRAM
DATE: April 29, 1986

TO: Branch Manager

CC: Executive Vice Presidents
    Division Senior Vice Presidents
    Regional Vice Presidents
    Group Assistant Vice Presidents

FROM: C. W. Von Bergen

SUBJECT: Job Preview Program

Several months ago a cassette tape and two handouts describing the jobs of Financial Representative and Service Representative were mailed to your branch. The purpose of these items (called the Job Preview Program) was to give the job applicant applying for one of the above named positions a better idea of what these jobs involved. We felt that giving the applicant a realistic picture of what the job consisted of would increase our retention in the long run because of fewer surprises the individual would encounter given that he or she took the position.

It is now time to evaluate the success of this Job Preview Program. Part of this evaluation requires that we receive your opinion of the program and your recommendations on how it could be improved to better meet your needs. With this in mind, we have enclosed a short questionnaire that will help us modify the program to ensure that your recommendations are incorporated into the final product.

Please take a few minutes to complete the survey and return it to me through inter-office mail no later than May 7, 1986. Thank you in advance for your time and effort in helping make the Job Preview Program an effective recruiting tool for you.

Regards,

C. W. Von Bergen

Attachment
EVALUATION OF JOB PREVIEW PROGRAM

1. Did you have occasion to hire entry-level personnel during the past three months?
   - No
   - Yes, one or more Service Reps/Senior Service Reps
   - Yes, one or more Finance Reps

2. Did you use the Job Preview tape and Position Overview when interviewing for these positions?
   - Yes, both with all applicants
   - Position Overviews with all applicants, tape with selected applicants
   - Position Overview and Job Preview tape with selected applicants
   - No, did not use either

3. Please explain how you decided who should hear the Job Preview tape and/or who should receive the Position Overview.
   
   ___________________________________________________________
   
   ___________________________________________________________
   
   ___________________________________________________________

4. What effect do you think using the Job Preview tape had on your interviewing process?
   - Made it more difficult/complicated
   - No effect
   - Made it easier
   - Other________________________________________________________

5. How did the applicants who heard the Job Preview tape respond to it?
   - Generally positive - in what way?____________________________
   - No effect
   - Generally negative - in what way?____________________________
6. Did the Job Preview Program influence anyone whom you wanted to hire not to accept the position?

☐ Yes, ___ times  ☐ No

7. Have you noticed any differences in ability to adjust to the position between those hired using the Job Preview Program and those hired previously?

☐ Yes, significant positive differences

☐ Yes, minor positive differences

☐ No

☐ Yes, minor negative differences

☐ Yes, significant negative differences

8. Given the choice, would you continue to use the Job Preview Program as part of your recruiting process?

☐ Yes, in its present form

☐ Yes, with modifications

☐ No

9. Did you have occasion to listen to the Job Preview tape personally?

10. What is your general feeling about the Job Preview Program?

__________________________________________________________________________

__________________________________________________________________________

11. What suggestions do you have as to how it could be improved, and/or how it could best be used?

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________
Table 4
Demographic Data for Subjects in Realistic Job Preview Experiment

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<th>Control Group</th>
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Table 5
Correlation Comparison of Demographic Information
from Realistic Job Preview Experiment

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APPENDIX E

ILLUSTRATIONS
Figure 1. Percentages of subjects terminating employment during the Realistic Job Preview experiment.
REFERENCES


Campbell, Donald T. (1957). Factors relevant to the validity of experiments in social settings. *Psychological Bulletin, 4*, 297-


