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Relationship Between Intrinsic Job Satisfaction, Extrinsic Job Satisfaction, and Employee Turnover Intentions

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Walden University

College of Management and Technology

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Taran Bhagwandeem

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Walden University
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Abstract

Relationship Between Intrinsic Job Satisfaction, Extrinsic Job Satisfaction, and Employee

Turnover Intentions

by

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MS, University of Central Florida, 2008

BS, University of the West Indies, 2005

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

January 2021

Abstract

Employee turnover can cost business owners up to 200% of an employee's annual salary to recruit, hire, and train a replacement in the insurance industry. Understanding employee intent to leave is vital for insurance leaders to help reduce turnover. The purpose of this quantitative correlational study was to examine the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions of casualty insurance professionals in the southeast region of the United States. The study was grounded in Herzberg's 2-factor theory. Data were collected from 83 participants using an online survey with questions from the Minnesota Satisfaction Questionnaire and the Turnover Intention Scale-6. The data were analyzed using multiple linear regression analysis. The model was able to significantly predict employee turnover intentions, $F(2, 75) = 73.930, p < .001, R^2 = .663$. In the final model, intrinsic job satisfaction and extrinsic job satisfaction were statistically significant with extrinsic job satisfaction ($t = -7.835, p < .01, \beta = -.683$) accounting for a higher contribution to the model than intrinsic job satisfaction ($t = -2.138, p < .05, \beta = -.186$). A key recommendation is for insurance leaders to focus on extrinsic job satisfaction factors such as career advancement, compensation, and level of supervision to reduce employee turnover. The implications for positive social change include the opportunity for employees to have steady employment to support their families. Also, there will be a significant positive social impact when employees have steady employment because it increases their morale and creates positive relationships between them and members of the community.

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Dedication

In an evolving society that is rapidly changing either randomly or systematically, one must be able to adapt to these changes and make the right decision when presented with a problem. My father used to always suggest that I should advance my education and I was always reluctant because I already possess a sound educational background. He always said it is better to prepare myself now so when the right opportunity presents itself, I would have the necessary tools for the job and always encouraged me to pursue an MBA. Time and time again I would always explain that since I already have an MSc in Statistics that I would be well qualified for anything that presents itself in my respective field since most jobs require an MBA or an MSc in a relevant field, but he would try to convince me that an MBA would open more doors. I was hesitant in pursuing another degree since I felt it would not add to my value until I found out about the DBA program at Walden. This degree would be more valuable than an MBA and at the same time, it would be a higher degree than the one I currently have. Therefore, it would kill two birds with one stone, that is, arm me with the necessary tools that my dad always wanted me to have and give me a sense of adding value to my education background because it would be one step up from my current qualification. I dedicate this to my parents Sagram Bhagwandeem and Basdai Bhagwandeem who always encourage me to push forward.

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Section 1: Foundation of the Study

Employees play a vital role in the success of a company and are considered valuable assets to the organization (Tiwari, 2017). When an employee leaves a company, it can affect the profitability of the organization. Managers need to understand what causes employees to leave an organization. In this study, I addressed the issue of job satisfaction and employee turnover of insurance professionals. Managers can use the findings from this study to implement measures to reduce employee turnover and increase profitability.

Background of the Problem

Employee turnover results in a reduction in profits and the loss of skilled labor, which hurts businesses (Fisher & Connelly, 2017). In this study, I researched employee turnover intentions in the insurance industry. The cost of employee turnover is also a significant issue related to employees leaving their job. Business leaders spend billions of dollars each year because of employee turnover (Reina, Rogers, Peterson, Byron, & Hom, 2018). Depending on the type of job, turnover could cost up to 200% of an employee's total annual compensation (Fisher & Connelly, 2017). The substantial cost of employee turnover not only impacts profit but also has indirect costs such as a reduction in employee morale and the loss of knowledge (Mamun & Hasan, 2017). In the insurance industry, high turnover intentions by employees can lead to disruptions in day-to-day activities due to a lack of personnel, low productivity from lack of resources, and the increased cost of training new hires (Mamun & Hasan, 2017). To decrease the cost associated with employee turnover, managers can focus on the factors that have a

relationship with employee turnovers such as growth opportunities, competitive pay, and employee involvement in decision making (Mamun & Hasan, 2017).

Problem Statement

The number of employees who left their organizations voluntarily has increased by 29% from 2008 to 2017 (Bureau of Labor Statistics, 2018). It can cost business owners up to 200% of an employee's annual salary to recruit, hire, and train a replacement (T. W. Lee, Hom, Eberly, & Li, 2018). The general business problem is that employee turnover is detrimental to organizational profit. The specific business problem addressed in this study is that some business leaders do not know the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions.

Purpose Statement

The purpose of this quantitative correlation study is to examine the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions. The targeted population for this study consisted of casualty insurance professionals in the southeast region of the United States. The independent variables are intrinsic job satisfaction and extrinsic job satisfaction. The dependent variable is employee turnover intentions. Understanding this relationship may help managers increase the profitability of insurance companies, increasing employees' job satisfaction, and increasing the economic health of the community. Increasing the longevity of insurance companies may ensure that there is steady employment for employees to

support their families. Successful companies may re-invest into the community they serve through donations to the less fortunate, which has a positive social impact on society.

Nature of the Study

For this study, I considered the quantitative, qualitative, and mixed-method approaches. Researchers use quantitative methods to identify specific values and relationships or correlations (Park & Park, 2016). I have chosen to conduct a quantitative correlation study because it allows me to examine the relationship between the predictor variables and employee turnover intentions. A researcher using a qualitative study seeks to explore a phenomenon (Marshall & Rossman, 2016). I rejected the qualitative research methodology because I am not trying to explore a phenomenon. A mixed-methods study contains the attributes of both quantitative and qualitative methods (Marianna, 2019). I rejected the mixed-method approach because of the time required for this approach (Marianna, 2019).

I considered the following range of design options for this quantitative study: correlation, quasi-experimental, and experimental. Correlation designs do not seek cause and effect but explore the relationship among variables (Curtis, Comiskey, & Dempsey, 2016). Quasi-experimental designs establish cause-effect relationships among the variables (Curtis et al., 2016). Experimental designs use the scientific method to establish a cause-effect relationship among a group of variables (Curtis et al., 2016). I rejected both the quasi-experimental and experimental designs and chose a correlation design because I sought to determine the relationship between two or more variables and not the cause and effect of these variables.

Research Question

What is the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions?

Hypotheses

H₀: There is no statistically significant relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions.

H_a: There is a statistically significant relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions.

Theoretical Framework

The theoretical framework I have selected for this quantitative study is Herzberg's two-factor theory. The theory was developed by Herzberg in 1959. The theory explains how hygiene and motivation affect how happy an employee is with their occupation. Herzberg (1968) identified hygiene as extrinsic factors, such as company policy, level of supervision, working conditions, compensation, risk of being fired, and relationships, which can lead to an employee being unhappy, whereas motivation refers to intrinsic factors such as viewpoint, acknowledgment, recognition, achievement, responsibility, promotion, and growth.

This theory is consistent with the issue of employee turnover intentions because employees may be reluctant to stay at their job if they dislike it, and this would reduce the overall profit of the company (Amiri, Heidari, Khezri, Imani, & Faraji-Khiavi, 2017). In this study, Herzberg's two-factor theory is used to help managers understand the correlates of employee turnover intentions and create a plan to mitigate that cost.

Operational Definitions

Job satisfaction: Positive feelings an employee has toward their professional life (Yenen, 2019).

Turnover intention: The intent of an employee to leave their current job (Adnot, Dee, Katz, & Wyckoff, 2017).

Assumptions, Limitations, and Delimitations

Assumptions are notions that are not verified but are considered true (Marshall & Rossman, 2016). Limitations influence the quality of the study due to the potential restrictions they place on conclusions (Morgado, Meireles, Neves, Amaral, & Ferreira, 2018). Delimitations refer to the bounds or scope of the study (Muqadas, Rehman, Aslam, & Ur-Rahman, 2017).

Assumptions

Assumptions carry risk and should be treated as such. I assumed that the participants would answer the survey honestly. Dishonest answers would have resulted in invalid data.

Limitations

The main limitation of my study was that a correlational design does not imply causation between the variables. This limitation implies that although there may be a relationship between job satisfaction and employee turnover intentions, the variables are not necessarily causally related. My other limitation was that the sample size for this study was dependent upon the availability of the participants to complete the survey to

determine if there is a relationship between job satisfaction and employee turnover intentions.

Delimitations

For my study, to determine turnover intentions based on their job satisfaction, I surveyed casualty insurance professionals. The scope of the study included casualty insurance professionals in the southeast region of the United States. The results do not apply to other professionals in different disciplines. The results of the study are generalizable only to an insurance professional in the casualty industry.

Significance of the Study

This study is significant to business practice because it could provide a practical model for a better understanding of the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions. Business leaders need to determine an effective way to reduce the financial cost associated with employee turnover. Managers who can reduce the financial cost associated with employee turnover would gain a competitive advantage because it could reduce their overall operating cost (Knapp, Smith, & Sprinkle, 2017). It may also have a positive social impact because employees would have steady employment so they can support their families. In addition, there could be a significant positive social impact with the increase in profit due to the reduction in cost associated with employee turnover intentions, which can be used to improve the quality of life for residents in the community.

A Review of the Professional and Academic Literature

The purpose of this quantitative correlation study is to examine the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions. The targeted population for this study consisted of casualty insurance professionals in the southeast region of the United States. The independent variables were intrinsic job satisfaction and extrinsic job satisfaction. The dependent variable was employee turnover intentions. The focus of the literature review was to address the research question: What is the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions? The related hypotheses were:

Null Hypothesis (H_0): There is no statistically significant relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions.

Alternative Hypothesis (H_a): There is a statistically significant relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions.

The topic of intrinsic and extrinsic factors deals with the issue of motivating employees. Understanding intrinsic and extrinsic factors is also valuable because it would reduce the turnover rate at any company which would result in positive outcomes. Intrinsic rewards are in the form of variety, job responsibility, a sense of purpose, achievement, challenging work, and opportunities for professional growth. They can also be in the form of public recognition or a sense of empowerment. Extrinsic rewards are the opposite and are generally provided by the employer or organization. They include competitive wages, bonuses, paid time off, pay raises, being promoted, tuition

reimbursement, job security, and stock options or profit-sharing plans. Most people would be motivated for these types of rewards because they are transactional.

There has been extensive research done on intrinsic and extrinsic rewards, but there is still an aspect of the topic that needs to be explored. Research on this topic can potentially impact the field by allowing managers to understand what motivates employees to perform well on the job. If managers can assess the motivational factors of each employee, it can lead to optimal performance in the company. More quantitative studies need to be done looking at demographic information in the field. For example, the impact of gender and age needs to be considered when looking at intrinsic and extrinsic rewards. Millennials may be more inclined to intrinsic awards because they are motivated differently from baby boomers. The argument over the effectiveness of extrinsic rewards because they are not shown to be as effective as intrinsic rewards is the main reason for research on this topic. Understanding intrinsic and extrinsic rewards can help managers and supervisors because they need to know when employees are driven and need to know what drives employees to be motivated. It applies to supervisors because they need to be able to distribute rewards so that the employees of the organization feel appreciated and valued for their work efforts in addition to the product services they generate for the company. Also, employees need to know what motivates them so that if they are not motivated, employers can determine ways to improve the rewards systems. The literature review covers intrinsic job satisfaction, extrinsic job satisfaction, and its impact on employee turnover intentions. The literature review will also expand on the theoretical framework, including an extended discussion of the framework as well as a discussion on

rival theories, measurement instruments, the independent variables, and the dependent variables.

This literature review contains 118 references, 108 (92%) are peer reviewed with 106 (90%) of the total sources published fewer than 5 years from the anticipated date of the CAO's approval. I used research databases and libraries, including Walden University Library, ProQuest, Google Scholar, and EBSCO in my literature search. In the literature review, there were articles from national, state, and federal government agencies, peer-reviewed articles, books, and industry journals. I retrieved the literature with the following keywords: *turnover, intrinsic job satisfaction, extrinsic job satisfaction, Herzberg's two-factor theory, employee turnover intentions, and retention.*

Herzberg's Two-Factor Theory

Herzberg's two-factor theory is widely accepted and used to examine the relationship between job satisfaction and job dissatisfaction (Kotni & Karumuri, 2018). I used the two-factor theory, also known as the motivation-hygiene theory (Herzberg, 1987), in this study to examine this relationship and the intention for an employee to leave their job in the insurance industry. The two-factor theory was developed based on a study of engineers and accounts in Pennsylvania and showed that different factors caused job satisfaction and job dissatisfaction (Herzberg, 1964).

The two-factor theory mentions intrinsic and extrinsic factors. Herzberg's two-factor theory indicates that motivation factors and hygiene factors influence employee satisfaction (Ruiz, 2017). Job satisfiers or motivational factors are viewpoints, acknowledgment, recognition, achievement, responsibility, promotion, and growth. Job

dissatisfiers or hygiene factors are company policy, level of supervision, working conditions, compensation, risk of being fired, and relationships (Ozguner & Ozguner, 2014). Job satisfiers help increase motivation, which leads to more productivity in the workplace, whereas job dissatisfiers do not (Khoshnevis & Tahmasebi, 2016).

Researchers have suggested that Herzberg's motivation-hygiene theory is a good foundation for understanding the relationship between employee job satisfaction and dissatisfaction (Mahzan & Abidin, 2017).

Many other researchers have continued to research the motivation-hygiene theory in different fields as it relates to job satisfaction. For example, Irwan (2018) used Herzberg's motivation-hygiene theory to explore the factors that cause dissatisfaction in government workers noting that training, job security, the curriculum transformation process, and job responsibility led to dissatisfaction. Irwan also noted that it is important for employees to be included in the decision-making process and have active participation in policymaking. Larkin, Brantley-Dias, and Lokey-Vega (2016) also researched job satisfaction, finding that teachers were satisfied with their positions and because of this satisfaction were willing to stay with the organizations for a long time. Khoshnevis and Tahmasebi (2016) also noted that Herzberg's hygiene factors had a more significant impact on employee motivation than motivational factors. These studies suggest that once employees are dissatisfied with their job they are more likely to leave the company.

Researchers have also used the theory to emphasize the importance of motivation for job satisfaction. Le Grand and Roberts (2018) found that issues affecting public

service workers include lack of motivation to complete work or pursue personal interests as well as motivation to follow their version of what constitutes social good rather than what is in place. Le Grand and Roberts concluded that employees would more closely align with the company if they have the right to influence and the right to the surplus of the company delivering the goods. Additionally, Rochat (2018) determined that there are different motivations, including interventional motivation, which includes empathy, a collaborative relationship, strengthening of the individuals' desires, and affirming the individual's right to autonomy. Because one employee may be motivated by something different than what motivates another employee, the manager needs to address individuals' motivations. Further, Downes, Kristof-Brown, Judge, and Darnold (2017) concluded that employees who pursue work goals and have autonomous motives have a higher level of efficiency in getting the task completed. For instance, employees from different generations tend to have different needs for autonomy (Heyns & Kerr, 2018).

Managers can reduce employee turnover by reducing the level of job dissatisfaction among their employees. Using Herzberg's motivation-hygiene theory, Woolworth (2016) found that managers need to understand that improving job satisfaction is important to retain qualified professionals, improve teaching, and reducing turnover costs. Alshmemri, Shahwan-Akl, and Maude (2016) also surveyed nurses in Saudi Arabia and determined that hygiene factors are less important to job satisfaction and that motivation is the most important factor that leads to employees being satisfied. For instance, Mamdani and Minhaj (2016) found that employees were willing to leave an organization if they felt the incentives—both intrinsic and extrinsic—were not enough.

Additionally, Ahmad (2017) suggested that an employee's attitude toward the company can be changed through having a better relationship with the company. Motivation may be improved through the influence of human resource managers, who can create loyalty, satisfaction, engagement, and increased performance in the employees (Mira, Choong, & Thim, 2017). Continued research on employee perceptions of their work environment, work status, and job function can benefit leaders and managers.

Herzberg's conclusions continue to be the foundation of motivational policies and practices within organizations worldwide (Nakhate, 2016). All studies that I have reviewed suggest that research using Herzberg's (1959) motivation-hygiene theory may be significantly beneficial in reducing turnover. Also, managers can consider different strategies depending on whether they are in the private or public sector to alleviate or reduce turnover intentions. Different strategies may also need to be used based on the gender of the employees. Most casualty insurance organizations are privately held although there are a few public entities that manage insurance programs as well.

Rival Theories

Researchers have conducted studies that contradict Herzberg's two-factor theory. One theory was developed by Maslow (1970) who identified a list of needs in defined order physiological, safety, love, esteem, and self-actualization as motivators. Although Herzberg's theory is closely related to Maslow's hierarchy of needs, the latter contains additional factors to measure motivation in the workplace (Güss, Burger, & Dörner (2017). Güss et al. (2017) considered Maslow's hierarchy of needs theory one of the most recognized motivation theories. This theory is based on five basic needs: (a)

physiological, which is the most basic need and includes having enough food, air, and water for survival; (b) safety, which consists of the need to be away from physical and psychological danger; (c) love, which includes the need for affection and a sense of belonging; (d) esteem, which is the need for reputation, prestige, self-confidence, and strength; and (e) self-actualization, which is the desire for self-fulfillment, to become the best one can be (Güss et al., 2017).

Maslow's hierarchy of needs theory provides a foundation for managers and researchers to explore job satisfaction (Kanfer, Frese, & Johnson, 2017). Other researchers found that managers who know how to meet the needs of employees can improve employee satisfaction and reduce employee turnover (Kanfer et al., 2017). Siahaan (2017) supported the findings of Kanfer et al. (2017). Both authors found that employees could not satisfy a need until the previous need was satisfied.

Maslow (1970) suggested that workers will always want more from their managers. When an employee moves up in the workplace and is promoted, the employee's level of satisfaction will increase (Cote, 2017). Therefore, an employee who attains self-actualization should experience a high level of job satisfaction regardless of the job. When they have satisfied their subsistence needs, they strive to fulfill other needs. Once those needs are filled, they then continue satisfying the other needs. A satisfied employee will demonstrate a greater dedication to their jobs, which results in lower turnover.

Another rival theory is McClelland's (1962) learned needs theory of motivation, which focuses on the need for achievement, affiliation, and power. From Herzberg's two-

factor theory, the work itself is an intrinsic factor that is connected to McClelland's (1962) need for achievement. Employees who are interested in one form of achievement are also interested in other kinds of achievements. One strength of McClelland's needs theory is that it provides a clear and concise picture of the organization and the managers. It also includes the identification of the kinds of jobs suitable for employees and which kinds of people make organizations more successful. One weakness of McClelland's needs theory is that it does not apply to public sector employees because they are not motivated by financial incentives.

The expectancy theory, developed by Vroom (1964), explains how an individual's behavior depends on the results he expects from a selected behavior. Expectancy theory deals with the mental processes people go through when they make decisions (Vroom, 1964). The factors underlying the expectancy theory are valence, expectancy, and instrumentality (Vroom, 1964). Valence is the passionate stance employees hold regarding rewards. Employees place value on financial rewards (intrinsic satisfaction) to satisfy their personal needs (Vroom, 1964). Vroom investigated the effects of financial rewards and advancement on employees' motivation which was a different route from Herzberg. Bakker and Demerouti (2017) research supported the findings of Vroom by encouraging managers to offer financial rewards to employees to help increase motivation. Guest (2017) also found that offering financial rewards was an effective strategy to increase employees' motivation.

Measurement

Researchers use instruments to capture the data that can be analyzed in a research study (Taber, 2017). The researcher must choose the right instrument to ensure that they are capturing the data for the analysis. The researcher must ensure that the instrument they choose is relevant to the study. Although the process to develop or find the right instrument may be time-consuming it is imperative to ensure integrity, reliability, and validity (DeMonbrun et al., 2017). Researchers need to understand how important it is for the instruments they choose to be reliable and valid (Taber, 2017). Cronbach's alpha coefficient is used to measure the reliability of instruments (Taber, 2017). Various aspects are used to determine the validity of an instrument. These include factor analysis, observation, interviewing, and expert reviews (DeMonbrun et al., 2017). The instruments that I used were used to measure intrinsic and extrinsic factors. Intrinsic factors include variables such as viewpoint, acknowledgment, recognition, achievement, responsibility, promotion, and growth, whereas extrinsic factors include variables such as company policy, level of supervision, working conditions, compensation, risk of being fired, and relationships which can lead to an employee being unhappy. These factors are part of the Herzberg two-factor theory which has been widely accepted by researchers due to its simplicity (Holmberg, Caro, & Sobis, 2017). Many tools can be used to measure job satisfaction and employee turnover intention. I have chosen the Minnesota Satisfaction Questionnaire (MSQ) survey created by Weiss, Dawis, England, and Lofquist (1967) and the Turnover Intention Scale-6 (TIS-6; Cohen, Blake, & Goodman, 2016) to collect data.

Minnesota Satisfaction Questionnaire. The MSQ survey measures employee's satisfaction or dissatisfaction with their job. The MSQ has a long and a short version (Purohit, Yadav, & Goyal, 2016). The long version consists of 100 items divided into 20 five-item scales whereas the short version consists of a subset from the long version with 20 items (Purohit et al., 2016). The MSQ uses a scale from one to five, with one indicating very dissatisfied and five indicating very satisfied (Purohit et al., 2016). Worsfold, Fisher, McPhail, Francis, and Thomas (2016) have noted that the MSQ survey has been used by researchers extensively to study job satisfaction. The shorter version requires less time to complete which was the main reason I chose the short version.

Turnover intention scale. The TIS-6 measures an employee's intent to leave or stay at their job (Akgunduz & Eryilmaz, 2018). I used TIS-6 to measure employee turnover intention. Professor Gerdt Roodt developed the original Turnover Intention Scale which consists of 15 items to measure employee turnover intention (Bothma & Roodt, 2013). He later developed a shorter version of the TIS-6 which includes 6 items. I will use the shorter version. The reliability of the TIS-6 is acknowledged by Ribeiro, Bosch, and Becker (2016) who conducted a study where the Cronbach alpha coefficient in their study was 0.81 which satisfies the criterion for internal reliability.

Job Satisfaction

Job satisfaction is an employee's degree of content with his or her job (Shukla & Singh, 2016) or the degree to which employees are satisfied with all the aspects of their job (Basirudin, Basiruddin, Mokhber, Rasid, & Zamil, 2016). Research has also defined job satisfaction using Herzberg's two-factor theory, incorporating feelings of satisfaction

and dissatisfaction concerning the job (Karabina, 2016). Job satisfiers are the factors that influence or motivate an employee to stay at a company (Arslan Yurumezoglu & Kocaman, 2016). Additionally, an employee's personal feelings and the outward demonstration of those feelings toward their job are part of job satisfaction (Masum et al., 2016). Despite the differences in the definitions of job satisfaction, the common element is that it depends on how the employee feels toward their job. When an employee is satisfied, they put their best foot forward in trying to get the job done (Che Nawi et al., 2016).

There have been many studies conducted on job satisfaction that indicate factors that affect a person's perception of an employee's satisfaction with their job. Ireri (2016) found that the level of satisfaction of an employee is dependent on the motivational factors. Conant (2017) also found that dissatisfaction and wanting to leave the job is related to the employee not having a good sense of job responsibility. Kalifa, Ololo, and Tafese (2016) found that an employee is less willing to leave the company once they have served there a long time. Employees who are satisfied at their current jobs will have longevity with that organization and will not seek alternative employment compared to those who become dissatisfied with their employer. Thus, managers in the casualty insurance sector need to understand the impact that satisfaction has on the longevity of employment so that employees will not seek alternative employment.

Companies need to ensure that their employees are satisfied if they want to survive and be sustainable (Girma, 2016; González, Sánchez, & López-Guzmán, 2016). A satisfied employee will increase the productivity of their company, but a dissatisfied

employee may reduce the productivity of the company. Kanyurhi and Bugandwa Mungu Akonkwa (2016) have researched with a similar conclusion. The authors found that a satisfied employee will be committed to their employer which would lead to increased productivity at the job. Yousef (2017) has also identified a relationship between job satisfaction and performance.

Increased employee job satisfaction also leads to increased customer satisfaction, which leads to increased organizational profitability and tenure (Che Nawi et al., 2016). Therefore, job satisfaction is an essential goal that managers set for the organization.

The way a company treats its employees reflects how the company is perceived in the eyes of the public. This can be positive in attracting new talent to the organization or negative in increasing the turnover rate. Companies can use intrinsic rewards to positively affect motivation by making employees proud of their work. Another intrinsic reward can be workplace flexibility. Employers can be more flexible and discover how this can benefit the business. By doing this the employer would be practicing transformational leadership which transforms the mindset of the employees and inspires them to go above and beyond the call of duty (Kastenmüller et al., 2014). It includes the essence of transactional leadership because the employees are focused on the overall wellbeing of the organization instead of their gain. The hurdle with this style is that some employees may be set in their ways and unwilling to change their minds. This style is highly effective with inexperienced employees. They would be more susceptible to change because they are still in the early learning stages of their jobs. One disadvantage with this style is that it takes a lot of time for the transformation process of their minds to

take effect especially with the experienced employees who are set in their ways.

Managers should be constantly reinforcing the values that the company is trying to implement to avoid slippage of the principles that are trying to be implemented.

Transformational leadership and democratic leadership should be combined to be the most effective. Once the transformational process has begun, the input of the employees should be considered. This strategy would further motivate employees to perform at their optimal performance because they feel their input is valued.

If employers do not acknowledge or give credit to your employees' efforts, employees may lose interest or stop performing at a high level over time. If the supervisor does not notice or care, employees may not feel an incentive to work as hard. Public recognition or monetary rewards are traditionally the ways companies compensate their employees. It does not always have to be a big, formal recognition of a job well done. An email, conversation, or announcement in a meeting appreciating an employee's hard work is a powerful motivation tool and will inspire them to perform well.

Employees who feel they are part of a team and feel that their opinion matters will put more effort into their jobs. Employers should take steps to be as inclusive as possible. They should be sure to include employees at team meetings or events and try to encourage all employees to contribute their ideas. This behavior would be practicing democratic leadership which includes the employees in the decision-making process by sparking their attention to the issues at hand (Malos, 2012). This leadership style shares some of the characteristics of transformational leadership mentioned earlier because it transforms the mindset of employees. Employees will appreciate their job more because

they feel their opinions are being heard and their voice matters. If they feel like their suggestions are being implemented into the overall management of the company, they will make an additional effort to get the job done. This leadership style is like the laissez-faire leadership style because the employees are allowed to have input as well. The democratic leadership style is more effective than if decisions are just mandated to them and they must abide by those rules. Most employees will not want to abide by the instructions if they feel it is not the correct solution to the problem. This will cause a drop in employee engagement and morale because most employees would feel their opinion is not appreciated. The decrease in morale would initiate a decrease in the productivity of the company. Employees would perform at the bare minimum amount and feel unwilling to engage in ways to improve the productivity of the organization. Another result will be the decrease in the turnover rate because most employees want to be associated with an organization where their opinion matters. Companies would lose their most valuable employees who will seek employment with an elsewhere or with a competitor. The competing company would get an advantage because the employee would provide them with knowledge about the working of their prior employer which would lead to a competitive advantage.

Employees will feel appreciated if they can improve their skills. Employers should help employees to learn new skills and improve in areas where they may have a weakness. They can offer to educate employees by enrolling them in online training courses or provide a classroom environment. By improving their skillset, the employer will help employees to achieve their goals and excel in their careers, so it benefits both

parties. Employers who do this usually practice Laissez-Faire leadership which often results in low productivity levels of the organization (Malos, 2012). It is appropriate to use when employees are highly skilled, take pride in their work, and are trustworthy (Malos, 2012). This leadership style is best suited for upper management and executives who run corporations with high visibility in the public eye. Due to the nature of the organization, they would not be able to monitor or interact with the employees frequently. Leaders that follow this style, will have to choose the industry leaders in their respective fields and trust in them to enhance the profitability of their organization. The advantage of this type of style is that the organization can grow at a speedy rate because the leader is not involved in the minor activities of monitoring employees and can spend their time looking at new ways to expand or improve processes to increase efficiency and effectiveness. The disadvantage would be if a candidate who is unable to function without guidance in completing the necessary tasks get appointed. This lack of supervision by the leader may cause the candidate to fail in their job objectives. This would result in the overall demise of the company. This style is the riskiest type of leadership style but has the potential to result in the highest return on investment if the correct employee is selected.

Employers should create a fun work environment that can pay off in many ways including turning your team into a group of engaged employees who enjoy coming to work. Employers can have social events on Fridays or company social events a couple of times a year and a reward for employees doing a good job. It also gives the employee a chance to socialize outside the work environment and create that comradery between

supervisors and subordinates. Özutku (2012) mentioned that intrinsic rewards invoke feelings of accomplishment and self-worth because employees take pride in doing a good job. Job satisfiers that managers can focus on include viewpoint, acknowledgment, recognition, achievement, responsibility, promotion, and growth.

Achievement. Career satisfaction is achieved when employees receive self-achievement from their respective employers (Kanfer et al., 2017). Employers need to invest in the training and knowledge of their staff so that they will be successful and satisfied with their job. When employees have motivational factors, their job satisfaction levels are also higher than usual (Sinha & Trivedi, 2014).

Recognition. When employees do not receive recognition, it usually leads to voluntary turnover (Neckermann & Yang, 2017). Employees need to be recognized and complimented on their work to feel satisfied with their job (Parker & Morgeson, 2017). Managers showing appreciation toward employees such as a monetary award when they do a good job can result in less turnover (Siyanbola & Gilman, 2017). But if a monetary award is not available, then managers can use recognition, which does not have a financial burden on the company (Hoogveld & Zubanov, 2017). For example, Levitt, List, Neckermann, and Sadoff (2016) researched with students in Chicago and showed an increase in performance by using a trophy as an award for good performance. Recognition can be in many different forms from verbal communication to a physical award (Bradler, Dur, Neckermann, & Non, 2016). However, although organizations can use intrinsic and extrinsic rewards to motivate their employees to achieve the

organizational goals, sometimes this could be harmful to the organization when employees look for loopholes to achieve the awards (Khan, Waqas, & Muneer, 2017).

Work itself. An employee's intention to leave their job is also influenced by the work environment (Hayward, Bungay, Wolff, & MacDonald, 2016). For example, Mbogo (2016) examined the relationship between working conditions and job satisfaction from 146 administrators and faculty members from universities in Kenya. The author concluded that there were significant differences between faculty personnel and administrators' perceptions of job satisfaction through advancement opportunities and the work itself. Delaney and Royal (2017) found that when an employee finds the job interesting, they become motivated to perform their jobs. When they enjoy what they do and are passionate about their jobs then they perform very well which benefits the company due to increased profits and the reduction in turnover costs. Employers can reduce turnover costs by ensuring that employees like what they do daily. They will be increased productivity due to the passion and commitment to getting the job done. This increased productivity will lead to increased profits.

Responsibility. Employees also feel satisfied when they are empowered and when they have control and responsibility. Responsibility empowers employees with power, authority, and control (Ye, Seunghyun, & Youngjun, 2017). With responsibility, employees can have the opportunity to showcase their skills by improving procedures and processes. These improvements will enhance the performance of the employee and increase the profitability of the company as well. Bayraktar, Araci, Karacay, and Calisir (2017) conducted research that involved employee involvement and job satisfaction. In

the study, the authors defined involvement to be like a responsibility because it gave the employees the ability to contribute to the decision-making process. The authors concluded that there was a relationship between responsibility and job satisfaction. Employees will have peace of mind when they are responsible for their actions. If they have flexible work schedules, then they feel they have control of their lives which would make them more comfortable on the job. This comfort would lead to less turnover and increased productivity.

Advancement. Advancement and promotional opportunities inside a company can affect employee turnover (Chen & Wu, 2017). A lack of inside opportunities to advance within the organization sends a negative signal to employees (Chen & Wu, 2017). If the inside opportunities for advancement are minimal, then the employee turnover rate is high (Chen & Wu, 2017). Training, rewards, recognition, and advancement help to reduce turnover and increase other motivational factors that increase employee retention (Neckermann & Yang, 2017).

Job Dissatisfaction

Hygiene factors are things that can lead to workers being dissatisfied at their job: (a) supervision, (b) working conditions, (c) coworkers, (d) pay, (e) policies and procedures, (f) job security, (g) status, and (h) personal life. A lack of hygiene factors may lead to employees feeling dissatisfied with their jobs. However, if someone is not dissatisfied with their job, this does not mean that they are satisfied (Herzberg et al., 1959). Hygiene factors just significantly influence an employee's motivation in the workplace. Given that these factors do not create permanent satisfaction among

employees, these factors can be categorized as maintenance factors because they represent the employee's functional needs. Hygiene factors also include (a) organizational and administrative policies, (b) employee position and status, (c) interpersonal relationships, and (d) fringe benefits.

Extrinsic rewards are better suited for private companies because of the nature of the award. Private companies can provide financial incentives for employees to perform. Extrinsic rewards are better suited for leaders who practice transactional leadership. Research on job satisfaction would be useful in the prediction of potential success in specific leadership positions. Most individuals spend a large part of their lives at work, understanding the factors related to job satisfaction may also improve the well-being of many individuals.

Companies today continue to face challenges in retaining their workers, especially younger generations who are known as Generation Y (Shahrudin & Daud, 2018). But by focusing more on retention strategy instead of turnover, a company can find significant information about the reason why employees stay so that the right resources can be allocated to retain employees successfully (Hopson, Petri, & Kufera, 2018). Managers can also reduce turnover by committing to unbiased treatment, growth opportunities, training, and educational opportunities (Egener et al., 2017). Attracting and retaining employees is critical to ensuring quality customer service, which also contributes to job satisfaction and employee retention (Burke, Flanagan, Ditomassi, & Hickey, 2018).

Supervisors should monitor and be aware of the feelings their employees have toward satisfaction with their jobs. Li, Lee, Mitchell, Hom, and Griffeth (2016) shared

similar thoughts and mentioned that the main reason job satisfaction is a highly researched topic is because of its correlation to employee turnover. Managers within an organization can decrease turnover intention by increasing job satisfaction as studied by Pek-Greer, Wallace, and Al-Ansaari (2016). Pek-Greer et al. (2016) concluded that the initiatives taken by human resource managers correlated with job satisfaction in Singapore. Williams and Owusu-Acheampong (2016) have a similar study that showed that human resource practices such as compensation, training, and benefits influence employee job satisfaction and intent to leave an organization. Yon, Kim, Ko, and Park (2016) studied the impact of various leadership roles within an information technology company on employee job satisfaction in Korea. The results concluded that there is a relationship between human resource practices and leadership to employee job satisfaction. Transactional leadership creates an incentive to complete a task. These incentives can be financial, a political, or a psychological benefit to the employee (Whittington, Coker, Goodwin, Ickes, & Murray, 2009). The leader is the one that states the criteria required for qualifying for the extrinsic reward and the employees try to attain those criteria. This is the most practiced leadership style because it requires the least amount of intervention by the leader to remain in line with the organization's objective. The goal may be to attain a certain financial key performance indicator at the end of the fiscal year or within a specific timeframe. Therefore, this leadership style is effective in attaining short term goals (McCleskey, 2014). The criteria devised by the leader to the employees should have a direct correlation to the key performance indicator that needs to be attained. The issue with this type of leadership is that the criteria set forth by the leader

will have an impact on the key performance indicator. If the criteria do not impact the ultimate goal, it could result in the employee meeting the expectation of the leader, but the overall health of the organization would be in demise. This issue would be the disadvantage of implementing this type of leadership style. To prevent this, the leader must be confident that the key performance indicator would increase the overall health of the organization. This measure can be achieved by conducting a root cause analysis to determine which variables affect the key performance indicator. Once this is done then the leader can set the accurate criteria that need to be attained by the employee.

Khunou and Maselesele (2016) additionally conducted a study of the effect of using salary increase to motivate nurses to stay in public facilities. The results of this study support Herzberg's motivation theory because the salary increase did not address both motivation and hygiene factors, ultimately leading to a turnover. Bowles and Arnup's (2016) study which involved teachers found that there is a strong relationship between job dissatisfaction and turnover intention. One of the main reasons for job dissatisfaction and turnover was resilience. The authors concluded that management may have control over job dissatisfaction and job satisfaction however cannot control resilience which is a personal factor (Bowles & Arnup, 2016). Human resource managers in casualty insurance companies need to pay attention to what leads to job dissatisfaction.

Another reason an employee may choose to leave a job voluntarily is because of the culture of the organization. The corporate culture of a company is reflected in the overall behavior of customers and employees, enhances employee retention, and reduces error (Egener et al., 2017). Organizational culture directly influences the engagement of

employees and is vital for the success of the organization. Managers need to understand how culture can affect the turnover rate in the casualty insurance business.

Organizational culture can be viewed by self-enhancement or self-transcendent values according to Van Hoorn (2017). Self-enhancement values are those that improve an employee's worth within an organization via talent acquisition, monetary growth, or other private gains. Self-transcendent values are those that include concern for the care of others (Van Hoorn, 2017). Many public sector employees work in areas that rely heavily on self-transcendent values and less career success relative to the private sector. Van Hoorn (2017) found that individuals who had a higher level of self-transcendent values were more successful in their careers than those who put personal gain above others. Ahmetoglu, Akhtar, Tsivrikos, and Chamorro-Premuzic (2018) researched organizational culture and its effects on innovative output. The authors concluded that psychological mechanisms in entrepreneurial culture can influence an employee's innovation within the company. Employees become dissatisfied with their job when they cannot balance their work and family lives because of competing demands (Gozukara & Colakoglu, 2016). When employees are satisfied with their pay, leadership support, and the daily decision of the organization, they will be less likely to leave the job for reasons other than retirement (Leider, Harper, Shon, Sellers, & Castrucci, 2016). The working conditions usually depend on the nature of the job (Al-Hamdan, Manojlovich, & Tanima, 2017). Some jobs may have a better working condition than others. For example, an office worker may be less exposed to injury than a construction worker. These safety conditions are stated in the terms and conditions of employment. Andreassen et al. (2017) also noted that safety

is a factor that employees will consider when evaluating working conditions. A safety study conducted by Jinnett, Schwatka, Tenney, Brockbank, and Newman (2017) found that safe working conditions lead to a reduction in absenteeism and increase productivity. The study concluded that employers should emphasize workplace safety to increase productivity. Andreassen et al. (2017) found that employers who invest in employee's welfare benefit from an increase in the company's safety climate. The increase in safety climate can lead to lower workers' compensation insurance premiums. It can also lead to increased business opportunities through winning contracting because safety climate is a criterion for being awarded contracts for those in the construction sector.

Vatankhah, Raoofi, and Ghobadnezhad (2017) researched fraternal deprivation where a group of people feels that they were deprived. Vatankhah et al. (2017) found that increased benefits mediated the effects of fraternal deprivation. Satuf et al. (2018) conducted studies on the effects of job satisfaction on mental health, happiness, and well-being. Satuf et al. (2018) noted that if managers had policies that focused on the job satisfaction of employees then there could be happier and healthier employees (Satuf et al., 2018.) Clark (2017) determined that large corporations like Amazon were in better shape by allowing parents of new-born children to have paid leave. Clark (2017) also reported that support programs can reduce the cost of turnover. Providing employees with paid leave will encourage employees and increase production and satisfaction while at the same time creating a less stressful working environment (Clark, 2017).

Employees feel secure when they have high job security. Job security is the probability an employee will remain with a company (Shoss, 2017). If an employee feels

they have high job security, they will not look for other job and their intent to leave would be less. Having little or no job security would make employees unstable and their revenue stream can be gone at any time. The instability would lead employees to leave their current employer.

Fringe benefits include paid vacation leave, paid sick leave, maternity leave, insurance plans, and retirement accounts (Urbancová & Šnýdrová, 2017). Mamun and Hasan (2017) noted that fringe benefits attract and retain employees. Some employees may value these benefits more than others based on their need for them. Understanding the different needs of each employee can give the company a competitive advantage over other companies (Mamun & Hasan, 2017). Some employees may not be married or have children and hence may not need all the benefits of the fringe package whereas others might need them.

Turnover Intentions

Managers often struggle to retain employees at their organization (Edet, Benson, & Williams, 2017). Turnover intention is the likelihood or chance that an employee will choose to leave an organization within a specific time (J. H. Wang, Tsai, Lei, & Lai, 2016). Researchers have conducted studies to determine if the turnover intention is a good predictor of an employee leaving a company. Business leaders in organizations must understand why their employees have intentions to leave as well as why their employees leave the company (Salman, Abdullah, & Saleem, 2016). There could be numerous reasons why employees consider leaving versus leaving an organization. Employees may leave an organization for personal reasons not caused by the company

which includes the employee's values, work-life balance, or a health condition (Fashola, Akanni, & Ajila, 2016). Employees may also choose to leave because of anticipated issues within an organization which include pay, benefits, employee treatment, internal politics, job responsibilities, or leadership (Fashola, Akanni, & Ajila, 2016). Managers need to ensure that there are not any issues within the organization that would cause employees to leave. J. H. Wang et al. (2016), in a similar study examining the relationship between job satisfaction, organizational support, and turnover intention of workers in Macau, showed that job satisfaction was highly correlated to the commitment of the company. Also, the affiliation between job satisfaction and turnover intention was positive but not significant and the affiliation between organizational commitment and turnover intention was negative but not significant.

When employees leave a company the knowledge that they gained while working there is lost (J. C. Lee, Shiue, & Chen, 2016). Ocen, Francis, & Angundaru (2017) found that training employees make them more committed to their jobs. Managers can decrease turnover intention by increasing employee engagement. Both monetary and non-monetary incentives can be used to create a balance of value within the employee-employer relationship to decrease employee turnover intention.

Managers can decrease turnover intention through training. Fletcher (2016) researched training perception and how work engagement and personal role engagement are compared. Fletcher (2016) hypothesized that personal role engagement would reinforce validity more than work engagement and would be a stronger mediator among relationships. Training in hospitality organizations has been associated with higher levels

of job satisfaction, lower business costs, and more consistent job performance (Jaworski, Ravichandran, Karpinski, & Singh, 2018). Christopher et al. (2018) found that Mindfulness-Based Training for law enforcement individuals that exposed them to situations they could encounter made them better prepared to handle stressful situations without adverse mental stress. A well-trained team will be safer on the job in such a hazardous environment as law enforcement. Fletcher determined that both personal engagement and work engagement played a part in training perception, but that personal role engagement has better usage in the work environment (Fletcher, 2016). Training is imperative and having a well-trained, engaged team can benefit most organizations. Ocen et al. (2017) found that there is a positive relationship between training and employee engagement, training and job satisfaction, and job satisfaction, and employee commitment.

Transition

The objective of the first section of this study was to provide a comprehensive explanation for why employee turnover intention research is relevant to stakeholders within the Southeastern region of the United States. I explained the background of the problem and its importance to the business community. I outlined the purpose of the study and how it can help managers increase the longevity of insurance companies, increase employees' job satisfaction, and increase the economic health of the community. I stated the hypotheses of the study and the theoretical framework that will form the foundation of the study. In the literature review, I presented a summary of Herzberg's two-factor theory along with rival theories. The literature review also included studies

that discuss the variables in the study which concluded that there is a relationship between the independent and dependent variables.

The primary objective of Section 2 will be to implement the study. This will highlight aspects such as the specific role of the researcher, the participants, the research method and design, and the sampling requirements. Section 2 will also include the data collection process and data analysis. Section 2 will conclude by diving into the validity of the study and how to mitigate biases. Section 3 will be the final section and include an analysis of the finding. It will include a detailed discussion of the findings of the study. The section will also include a recommendation for action and a final statement concerning the study.

Section 2: The Project

Purpose Statement

The purpose of this quantitative correlation study is to examine the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions. The targeted population for this study consisted of casualty insurance professionals in the southeast region of the United States. The independent variables are intrinsic job satisfaction and extrinsic job satisfaction. The dependent variable is employee turnover intentions. Understanding this relationship may help managers increase the longevity of insurance companies, increasing employees' job satisfaction, and increasing the economic health of the community. Increasing the longevity of insurance companies will ensure that there is steady employment for employees to support their families. Successful companies usually re-invest into the community they serve through donations to the less fortunate which has a positive social impact on society.

Role of the Researcher

The role of the researcher is to collect valid and reliable data to answer the overarching research question for a given study (Marshall & Rossman, 2016; Yin, 2018). For this study, I adopted the objectivist paradigm, positing that there is an objective reality, which researchers can determine from examining sensory experiences through recording participants' numerical responses. Positivism starts with research hypotheses and then uses the analysis of numerical data to reject or support the hypotheses (Yin,

2018). Accordingly, I used highly structured methods of quantitative data collection, presentation, and statistics to provide new information about the research topic

Professional experience in a respective field would be an advantage to the researcher. I have a background in casualty insurance management from 10 years of working in the industry as an actuary and risk analyst. I have firsthand experience with the factors that lead to employees seeking other jobs in the casualty insurance industry. I have witnessed the effect employee turnover cost can have on a company.

The role of the researcher is to practice the ethical duty and obligations of the three principles of the *Belmont Report* which are beneficence, justice, and respect (Belmont Report, 1979). Beneficence means there will be no harm to the participants and the benefits of the study will be maximized. Justice means the burdens and benefits of the study are equally distributed. Respect means to recognize that the participants are autonomous and that participants with diminished autonomy need protection. I followed these principles by providing an assessment of the risks and benefits of the study.

I did not have any direct managerial relationship with the participants and ensured that they receive equal and fair treatment to avoid biases. Accordingly, the characteristics of the behavior and phenomena in this study occurred without my influence. The data reflected the factors that might occur with or without my presence.

Participants

Casualty insurance employees comprised the population of interest for this study. The participants represented a significant portion of the labor force from the casualty insurance sector in the southeast region of the United States. The participants included

analysts, account executives, and administrative employees. I used a random sampling method because this process assured that each employee had an equal chance of responding to the survey and addressed the assumption of arbitrary selection for inferential statistical analysis (Rahi, 2017). The participant recruitment process took place online through the distribution of emails to randomly selected participants who qualified for inclusion in the study. The inclusion criteria for the participants included (a) 18 years old and above, (b) working currently, and (c) salary based not commission based such as analysts, account executives, and administrative employees.

Research Method and Design

In this study, I used a quantitative method and a correlational design. I collected data from two validated questionnaires. My research questions and the business problem addressed the relationship between job satisfaction and turnover intentions of casualty insurance professionals.

Research Method

The three main types of research methods are quantitative, qualitative, and mixed-methods. A quantitative study uses hypothesis testing. A quantitative research study needs more than just data to explain the study (Park & Park, 2016). Researchers conducting quantitative research provide statistical methods to evaluate independent and dependent variables to measure study outcomes and how they change (Park & Park, 2016). I used a survey instrument because it is an appropriate tool to measure the responses of participants from the sample population.

A qualitative study involves researchers finding the answers to predetermined questions. In a qualitative study, researchers use visual and verbal cues (Brown, Strickland-Munro, Kobryn, & Moore, 2017). Qualitative methods are used to determine the understated effects of the relationship being studied (Yin, 2018). The mixed-methods approach was not warranted because of the time it takes to complete the study, and the research problem did not include questions that required both qualitative and quantitative data. I used a quantitative method to gain an understanding of how intrinsic job satisfaction and extrinsic job satisfaction were related to turnover intentions.

Research Design

Correlational, experimental, and quasi-experimental are three quantitative research designs available to researchers (Curtis et al., 2016). Researchers using experimental design rely on continuous observation and the causal interpretation of interventions in quasi-experimental design (Curtis et al., 2016). I did not require continuous observations or causal interpretation of interventions therefore, experimental and quasi-experimental were not appropriate for this study.

Researchers who use correlation research designs allow for the evaluation of variables that affects the outcome. Researchers who use correlation studies examine the relationships between variables (Curtis et al., 2016). A quantitative method uses the results of science to explain some phenomena. My study looked at the relationship between independent and dependent variables. The relationship between several variables forms the basis of a correlational study (Curtis et al., 2016). Therefore, correlational design was the most appropriate for my study.

Population and Sampling

The population of this study consisted of casualty insurance professionals in the southeast region of the United States. The number of employees was at least 68 full-time employees. I chose this population because the management team of these employees would appreciate the insight into the reasons for the turnover intent.

I used a nonprobability sampling type because I would not be able to determine who would participate in the survey. My study has the selection of a predefined population because it is the strength of a purposive sampling method (Pickett, Cullen, Bushway, Chiricos, & Alpert, 2018). I used convenience sampling because it is best to use when the sample is available to the researcher (Etikan, Musa, & Alkassim, 2016). The advantages of convenience sampling are ease and low cost (Etikan et al., 2016).

I used the G*Power (Version 3.1.9.2) software to determine the appropriate sample size for the study. The number of respondents required for this survey according to G*Power software analysis was a range from 68 to 108. If I did not get the required number of respondents initially, I would have resent the survey and provided a reminder until I got the required amount. A priori power analysis, assuming a median effect size ($f = .15$), $\alpha = .05$, indicated a minimum sample size of 68 participants would achieve a power of .80 and a sample size of 108 would achieve a power of .95.

Ethical Research

The informed consent process allowed me to communicate the intent, risk, and procedure of the study to the participants. I needed to gain informed consent from the participants to conduct ethical research. Participants agreed to participate in the study by

clicking a button then proceeding to the survey. If they did not agree to the informed consent terms, they were not able to participate in the survey. Participants who chose not to participate simply ignored the survey and did not complete any questions on it. To protect participants' privacy, the online survey did not have any means of identifying the participants. I will continue to maintain the responses for 5 years on a USB drive stored in a secured locked draw before destruction. The names of the participants have not been shared and the password to access the survey data has not been shared with anyone.

Data Collection Instruments

I used the MSQ survey, which was created by Weiss et al. (1967), and the TIS-6 (Cohen et al., 2016) to collect data. The MSQ survey measures employees' satisfaction or dissatisfaction with their job. The TIS-6 measures an employee's intent to leave or stay at their job (Akgunduz and Eryilmaz, 2018). I requested and received permission from the authors to use both instruments (see Appendices A and B).

Minnesota Satisfaction Questionnaire

The MSQ evaluates intrinsic, extrinsic, and general categories of satisfaction. There are six extrinsic factors and 12 intrinsic factors. The general category has job satisfiers and dissatisfiers. The MSQ is a popular instrument that has been used over time to measure job satisfaction (Lakatamitou, Lambrinou, Paikousis, & Middleton, 2020). I used the 20-question version of MSQ offered to the participants to reduce the amount of time it takes to complete the survey. Appendix C has the survey questions I used.

The MSQ uses an ordinal scale from one to five, with one being not satisfied and five being extremely satisfied. Participants answered each of the 20 questions by

selecting from one to five. Each participant had three different scores that reflect (a) intrinsic satisfaction, (b) extrinsic satisfaction, and (c) general satisfaction. A high score means that the employee is satisfied, and a low score means the employee is unsatisfied.

Weiss et al. (1967) noted that both the MSQ long and short versions have the same amount of reliability. Internal validity suggests that the findings of the study cannot be because of some other factor (Breskin, Westreich, Cole, & Edwards, 2019). The MSQ survey has internal validity because the general satisfaction section of the survey correlates with job satisfaction (Weiss et al., 1967). Construct validity is used to validate the use of two instruments. Cain et al. (2019) conducted a study on the role of gratitude in the workplace that verified the construct validity of the MSQ. External validity suggests that the results of the study can be applied throughout the population (Breskin et al., 2019). The external validity of the MSQ has been verified by Bilsev (2020) in his study which investigated job satisfaction among operating room nurses. Schrepp (2020) noted that a study with a Cronbach's Alpha coefficient of at least .70 suggests acceptable reliability. The Cronbach's Alpha coefficient in Bilsev's study was 0.75, which makes the MSQ reliable.

Turnover Intention Scale

The TIS-6 uses an ordinal scale from one to five to measure an employee's intent to leave the company using six questions (Roodt, 2004). Mobley (1977) used the TIS to examine job satisfaction, interests in terminating employment, and whether the employees were searching for alternate employment in a study of 203 hospital employees. Mobley (1977) determined that the TIS provided an appropriate, validated,

and reliable approach to answer the research questions. Researchers use the Cronbach alpha as a measure to test the reliability of an instrument (Karatepe and Olugbade (2017)). A high Cronbach alpha confirms the reliability of the TIS (Mobley, 1977). Bothma and Roodt (2013) validated that TIS-6 can be used to predict turnover by measuring turnover intention. Bothma and Roodt's (2013) Cronbach alpha coefficient in their study was 0.80 which makes the TIS-6 reliable. The authors studied a sample of 2,429 employees and were able to determine the employees who stayed and those who left which confirmed the predictive validity and differential validity. Ribeiro et al. (2016) conducted a study where the Cronbach alpha coefficient in their study was 0.81 which satisfies the criterion for internal reliability.

The validity and reliability of the TIS are verified by Karatepe and Olugbade (2017) and is used to predict and measure turnover intention. The results of Karatepe and Olugbade's (2017) survey demonstrate the predictive validity of the TIS ability to predict turnover. Karatepe and Olugbade (2017) verified the results of 287 employees which supports results of the validity of the TIS to predict turnover intention. The questionnaire was available on SurveyMonkey (<https://surveymonkey.com>). The results were uploaded into Statistical Package for the Social Science (SPSS version 25) for analysis and the data was stored on a USB drive in case requested. Appendix D has the survey questions I used.

Data Collection Technique

I began to recruit participants after I received Walden University's Institutional Review Board approval number 09-18-20-0538720 to gather data. The initial participants

were invited to participate in an online survey after they had given their consent to participate. Additional participants were approached by using the snowball sampling method. Snowball sampling is a process whereby the researcher contacts at least one participant who then contacts other participants and so on gradually increasing the participant base like a snowball that increases in size as it rolls down a hill. (Kirchherr & Charles, 2018). An online survey was a convenient and reliable quantitative data collection technique. I used SurveyMonkey to conduct the survey.

One advantage of using an online survey is that employees could access the survey anywhere and anytime from multiple devices, this allows respondents to respond quickly. An online survey is inexpensive and will be able to have a high number of participants responding at their convenience. Using an online survey saves money in printing and postal services.

The disadvantage of the online survey is that participants may withdraw without hesitation or not complete the entire survey. For this reason, the format must look simple and concise to avoid a higher withdrawal rate in the research project. Another disadvantage was that the online survey did not require complete answers before the participant moves to the next question.

Data Analysis

The research question that is the foundation of my study is: What is the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions? The hypotheses of this study are the following:

H_0 : There is no statistically significant relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions.

H_a : There is a statistically significant relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions.

Green and Salkind (2016) suggest that researchers use SPSS for correlation studies. Based on the suggestion, I used SPSS for my study. I conducted a multiple linear regression analysis because it is used for correlation studies that try to determine the relationship between independent and dependent variables (Plonsky & Oswald, 2017). Another kind of statistical analysis is a bivariate linear regression and the Pearson correlation analyses. I did not use a bivariate linear regression analysis because this is used to determine how one variable will affect another (Green & Salkind, 2016). I did not use a Pearson correlation because this is used to determine the relationship between two variables (Chen & Wu, 2017). In hierarchical linear regression, the researcher determines which variables should be entered and at what stage in the process. (Edwards, 2019). I did not use hierarchical linear regression because I did not want to control a specific variable. In stepwise linear regression analysis, the researcher determines which variables should be included or excluded (Theobald, Aikens, Eddy, & Jordt, 2019). I did not use stepwise linear regression because I did not want to remove any variables.

Errors such as testing, in correlation, and causal errors can all threaten data analysis and accuracy (Mohajan, 2017). I have assumed that there will be linearity, normality, independence of errors, absence of multicollinearity, and homoscedasticity (Green & Salkind, 2016). These are the assumptions that need to be validated in multiple

linear regressions analysis. Multicollinearity will be present when tolerance value levels are less than 0.10 and the variance inflation factor (VIF) is greater than 3 (Thompson, Kim, Aloe, & Becker, 2018). Normality will be present if the variables have a normal distribution (C. C. Wang & Lee, 2020). This was tested by using SPSS to create data plots to identify skewness and normal probability (P-P) plots (Andika & Xia, 2019). Homoscedasticity assumes that there is the same variance for each independent variable (Yang, Tu, & Chen, 2019). I assessed homoscedasticity by using SPSS and creating a scatter plot diagram. Linearity assumes that there is a linear relationship between the independent and dependent variables (Teig, Scherer, & Nilsen, 2018). Independence of errors assumes that there is no correlation among the standard errors (Teig, Scherer, & Nilsen, 2018). Both linearity and independence of errors were both tested by using a P-P plot, histogram, and scatter plot. I used the bootstrapping method because some assumptions were violated.

Data cleaning is a crucial process to ensure that quality data is used in research. Data cleaning allows the data to be checked for outliers, accuracy, validity, and generalization (Yasar, Arslan, Colak, & Yologlu, 2019). The authors also noted that data cleaning will help the researcher check for missing data and unusual patterns. The data were checked for outliers, missing data, and any unusual patterns. There were missing data which is the case in most online surveys (Shi, Dai, Santerre, & Liu, 2020). I addressed the issue of missing data by removing the incomplete surveys from my analysis. I used Pearson's product-moment correlation coefficients to interpret inferential results.

Study Validity

There are two types of validity when conducting research: internal validity and external validity (Ko, Lee, Birch, & Lee, 2017). External validity refers to the ability of a researcher to make reliable inferences about a topic beyond that of its current context (DeMonbrun et al., 2017). This study included several strategies to overcome external validity. I used the G*Power version 3.1.9.2 software to determine the appropriate sample size for the study. The number of respondents required for this survey according to G*Power software analysis was a range from 68 to 108. I used an appropriate sample size of 78 participants to reduce the threat of external validity. Matthay and Glymour (2020) suggested that to reduce threats to external validity the researcher should not influence the participants. The authors also noted that having a sample size from a diverse background would ensure that there is external validity. I used the appropriate sample size from a random diverse background to ensure external validity. The MSQ has been validated by Purohit et al. (2016) by using the Spearman-Brown Coefficient. Bothma and Roodt (2013) have validated the use of TIS-6 as a predictor of employee turnover.

My focus was on casualty insurance professionals in the southeast region of the United States. Casualty insurance professionals in the southeast of the United States have similar characteristics to other financial institutions in the United States. The results of this study may apply to other financial institutions in the United States financial industry. Therefore, users of this study might apply the results to other financial institutions.

In this study, there were no repeat measures on participants because I did not use an experimental design hence this will not be an issue. Instrumentation threats occur

when instruments change during the observation (Mohajan, 2017). Maturation is natural changes that occur resulting from the normal passage of time (Mohajan, 2017). There were not any instrument changes or natural changes in this study which I why I rejected those options.

Two main errors could occur in this experiment: concluding that a relationship does not exist when it does and concluding that there is a relationship existing when there is not one (Cheung, Burns, Sinclair, & Sliter, 2017). I used the SPSS statistical tool for this. SPSS can compute several parametric and nonparametric statistics.

Transition and Summary

The purpose of this quantitative correlational study was to examine the relationship between job satisfaction and employee turnover intention. The independent variables are intrinsic job satisfaction and extrinsic job satisfaction. The dependent variable is employee turnover intentions. This study includes a list of operational keywords and their definitions to enhance the clarity of the literature review. This study also involves relevant assumptions, limitations, and delimitations to emphasize the inherent flaws and finite scope of the research.

The role of a quantitative researcher involves recognizing the need to remain ethical throughout the entire research process. The data collection process involved collecting information by administering a survey. The data collection process was anonymous to help ensure that the research was valid and complied with established ethical parameters. This study involved the use of multiple linear regression as a statistical technique to assess the predictable relationship between two or more

independent variables and one dependent variable. This study incorporated the SPSS software to analyze the research data. The implications for positive social change include reinvestment back into communities from the savings generated from the research.

As the first two sections of this study provided pertinent background information and methodology details, Section 3 incorporates the final stages of the research process. Section 3 details the statistical findings from the study. Section 3 also addresses whether the statistical analysis of the quantitative data can indicate the acceptance or rejection of the null hypothesis.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this quantitative correlation study was to examine the relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions. The independent variables were intrinsic job satisfaction and extrinsic job satisfaction. The dependent variable was employee turnover intention. The null hypothesis was rejected, and the alternative hypothesis was accepted. Intrinsic job satisfaction and extrinsic job satisfaction significantly predicted employee turnover.

Presentation of the Findings

In this subheading, I will discuss testing of the assumptions, present descriptive statistics, present inferential statistic results, provide a theoretical conversation about the findings, and conclude with a concise summary. I employed bootstrapping, using 2,000 samples, to address the possible influence of assumption violations. Thus, bootstrapping with 95% confidence intervals are presented where appropriate.

Tests of Assumptions

I used SPSS to evaluate the assumptions before analyzing the data. The assumptions of multicollinearity, outliers, normality, linearity, homoscedasticity, and independence of residuals were evaluated. Bootstrapping, using 2,000 samples, enabled combating the influence of assumption violations.

Multicollinearity. Multicollinearity was evaluated by viewing the tolerance and VIF. Multicollinearity will be present when the tolerance value levels are less than 0.10 and the VIF is greater than 3 (Thompson et al., 2018). The tolerance and VIF for both

variables were .591 and 1.692 respectively which confirmed that there were no violations of the multicollinearity assumption.

Outliers, normality, linearity, homoscedasticity, and independence of residuals. Outliers, normality, linearity, homoscedasticity, and independence of residuals were evaluated by examining the P-P plot of the regression standardized residual (see Figure 1) and the scatterplot of the standardized residuals (see Figure 2). The examinations indicated there were violations of these assumptions. It appears there is a violation of normality and there are outliers. A P-P plot is used to determine how well two data sets agree by forming a straight line, any departures from this straight line (see Figure 1) would suggest that the assumption of normality has been violated (Mishra et al., 2019). The presence of residuals greater than -3 standard deviations indicates the presence of outliers (see Figure 2). The lack of a clear or systematic pattern in the scatterplot of the standardized residuals (see Figure 2) supports the tenability of the assumption of equal variances being met. However, 2,000 bootstrap samples were computed to combat any possible influence of assumption violations, and 95% confidence intervals based upon the bootstrap samples are reported where appropriate.

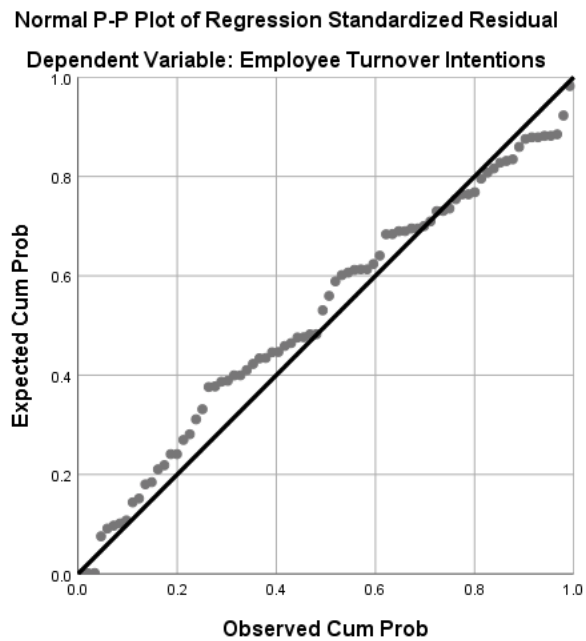


Figure 1. Normal probability plot (P-P) of the regression standardized residuals.

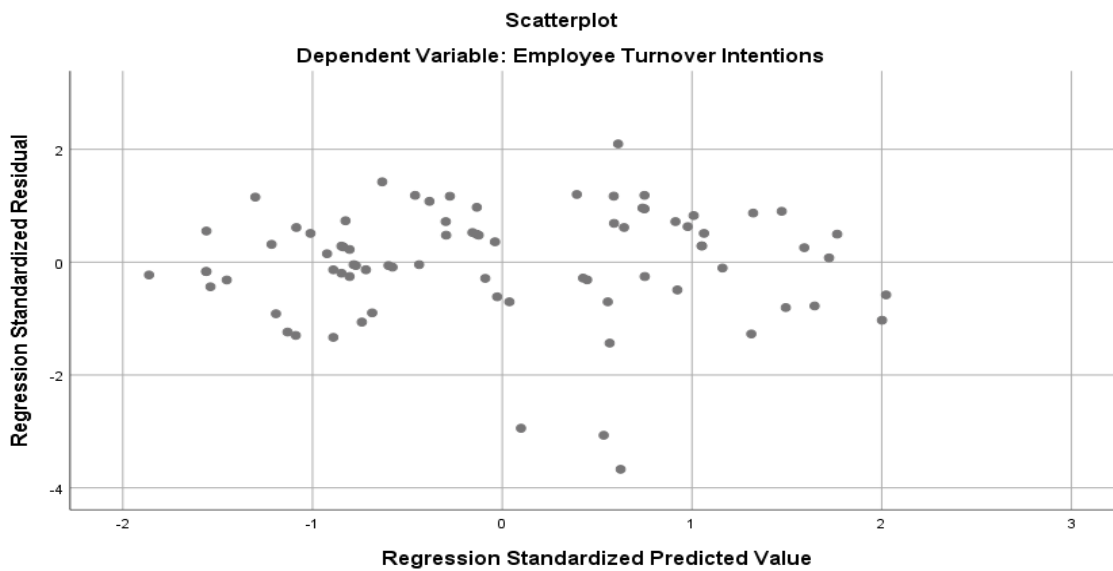


Figure 2. Scatterplot of the standardized residuals.

Descriptive Statistics

In total, I received 83 surveys. Five records were eliminated due to missing data, resulting in 78 records for the analysis. Table 2 contains descriptive statistics of the study variables.

Table 1

Means and Standard Deviations for Quantitative Study Variables

Variable	<i>M</i>	<i>SD</i>	Bootstrapped 95% CI (<i>M</i>)
Employee turnover intentions	17.72	7.102	[16.12, 19.32]
Intrinsic job satisfaction	36.91	10.651	[34.51, 39.31]
Extrinsic job satisfaction	18.51	7.049	[16.92, 20.10]

Note. $N = 78$

Inferential Results

Standard multiple linear regression, $\alpha = .05$ (two-tailed), was used to examine the efficacy of intrinsic job satisfaction and extrinsic job satisfaction in predicting employee turnover intentions. The independent variables were intrinsic job satisfaction and extrinsic job satisfaction. The dependent variable was employee turnover intentions. The null hypothesis was that intrinsic job satisfaction and extrinsic job satisfaction would not significantly predict employee turnover intentions. The alternative hypothesis was that intrinsic job satisfaction and extrinsic job satisfaction would significantly predict employee turnover intentions. Preliminary analyses were conducted to assess whether the assumptions of multicollinearity, outliers, normality, linearity, homoscedasticity, and independence of residuals were met. There appeared to be outliers and the assumption of normality was violated (see Tests of Assumptions). Due to the presence of outliers, bootstrapping using 2000 samples was computed and the 95% confidence interval was

reported. The model was able to significantly predict employee turnover intentions, $F(2, 75) = 73.930, p < .001, R^2 = .663$. The $R^2 (.663)$ value indicated that approximately 66% of variations in employee turnover intentions are accounted for by the linear combination of the predictor variables (intrinsic job satisfaction and extrinsic job satisfaction). In the final model, intrinsic job satisfaction and extrinsic job satisfaction were statistically significant with extrinsic job satisfaction ($t = -7.835, p < .01, \beta = -.683$) accounting for a higher contribution to the model than intrinsic job satisfaction ($t = -2.138, p < .05, \beta = -.186$).

The final predictive equation was:

Employee turnover intentions = $35.038 - .124$ (Intrinsic job satisfaction) $-.688$ (Extrinsic job satisfaction).

Intrinsic job satisfaction. The negative slope for intrinsic job satisfaction ($-.124$) as a predictor of employee turnover intentions indicated there was about a .124 decrease in employee turnover intentions for each one-point increase in intrinsic job satisfaction. In other words, employee turnover intentions tend to decrease as intrinsic job satisfaction increases.

Extrinsic job satisfaction. The negative slope for extrinsic job satisfaction ($-.688$) as a predictor of employee turnover intentions indicated there was a .688 decrease in employee turnover intentions for each additional one-unit increase in extrinsic job satisfaction. In other words, employee turnover intentions tend to decrease as extrinsic job satisfaction increases. The following Table depicts the regression summary table.

Table 2

Regression Analysis Summary for Predictor Variables

Variable	<i>B</i>	<i>SE B</i>	β	<i>t</i>	<i>p</i>	<i>B 95% Bootstrap CI</i>
Constant	35.038	1.734		20.209	.000	[31.584, 38.492]
Intrinsic job satisfaction	-.124	.058	-.186	-2.138	.036	[-.240, -.009]
Extrinsic job satisfaction	-.688	.088	-.683	-7.835	.000	[-.863, -.513]

Note. $N = 78$.

Analysis summary. The purpose of this study was to examine the efficacy of intrinsic job satisfaction and extrinsic job satisfaction in predicting employee turnover intentions. I used standard multiple linear regression to examine the ability of intrinsic job satisfaction and extrinsic job satisfaction to predict the value of employee turnover intentions. Assumptions surrounding multiple regression were assessed and violations were noted. There appeared to be outliers and the assumption of normality was violated. The model was able to significantly predict employee turnover intentions, $F(2, 75) = 73.930$, $p < .001$, $R^2 = .663$. Both intrinsic job satisfaction and extrinsic job satisfaction provide useful predictive information about employee turnover intentions. The conclusion from this analysis is that intrinsic job satisfaction and extrinsic job satisfaction are significantly associated with employee turnover intentions.

Theoretical conversation on findings. The findings from this study support Herzberg's two-factor theory, which states that there is an inverse relationship between employee satisfaction and employee turnover intentions (Herzberg, 1987). Job

satisfaction is broken into two variables because certain factors cause employees to be satisfied, whereas a different set of factors cause an employee to be dissatisfied with their jobs (Herzberg, 1987). Mamdani and Minhaj (2016) found that employees were willing to leave an organization if they felt their job satisfaction levels were not high enough. The findings of this study also support research conducted by Ileri (2016), who found that the level of satisfaction of an employee is dependent on the motivational factors. Conant (2017) also found that there is a relationship between job dissatisfaction and wanting to leave their job. Kalifa et al. (2016) found that an employee is less willing to leave the company once they have served there a long time because they are satisfied with their current job. Kanyurhi and Bugandwa Mungu Akonkwa (2016) have researched with a similar conclusion. The authors found that a satisfied employee will be committed to their employer.

My findings are also supported by Bowles and Arnup (2016) who conducted research that involved teachers and found that there is a strong relationship between job dissatisfaction and turnover intention. J. H. Wang et al.'s (2016) similar study, examining the relationship between job satisfaction, organizational support, and turnover intention of workers in Macau, showed that the affiliation between job satisfaction and turnover intention was positive but not significant. Ocen et al. (2017) found that there is a positive relationship between job satisfaction and employee commitment. The research conducted by the researchers mentioned above supports the findings of my study.

Applications to Professional Practice

The findings of this study have a significant impact on the casualty insurance sector. The findings will help human resource managers in the casualty insurance sector understand the relationship between job satisfaction and employee turnover intention. This new insight can be used to mitigate cost both direct and indirect costs associated with employee turnover. Managers can now apply intrinsic and extrinsic job factors to help reduce employee turnover. This will also reduce the operational cost associated with employee replacement. Managers who understand the factors that motivate employees to stay at their current jobs would be able to implement strategies to reduce employee turnover. Managers who have a robust employee retention strategy in place will reduce the likelihood of an employee leaving which will also mitigate the cost associated with the departure of that employee and the onboarding of theirs.

Business leaders need to determine an effective way to reduce the financial cost associated with employee turnover. Managers who can reduce the financial cost associated with employee turnover would gain a competitive advantage because it could reduce their overall operating cost (Knapp et al., 2017). When employees are satisfied, they share their satisfaction with others in the business environment. This positive message may tend to increase sales by putting the company in a positive spotlight. Additionally, the positive message will attract highly productive individuals to join the company which will increase profit.

Implications for Social Change

The social impact of employee turnover justifies the reason for investigating which factors contribute to it. Managers in the casualty insurance industry can use this information to implement strategies that will decrease employee turnover. The implication for social change due to a higher employee retention rate would be the increase in employee morale, improving the wellbeing of the employee, and increasing the longevity of the company. Increasing the longevity of insurance companies may ensure that there is steady employment for employees to support their families. Successful companies may re-invest into the community they serve through donations to the less fortunate which has a positive social impact on society. It may also have a positive social impact because employees would have steady employment so they can support their families. Additionally, there will be a significant positive social impact with the increase in profit due to the reduction in cost associated with employee turnover intentions. This additional profit can be donated to improve the quality of life for residents in the community by funding charitable events.

Recommendations for Action

The findings of the study suggest that there is a relationship between both intrinsic and extrinsic factors and employee turnover intention when applied to the casualty insurance sector. The findings of the study also suggest that extrinsic job satisfaction was more influential than intrinsic job satisfaction in predicting employee turnover. When an employee leaves an organization there is a decrease in morale, workforce, profits, and competitive advantage (Mamun & Hasan, 2017).

My recommendation for action given the results of the study is that managers need to implement measures to reduce employee turnover intentions. These measures should firstly involve increasing the ability of the employee to advance in their career. The career advancement process should be properly documented and the goals to be promoted should be made clear to the employee. The burden would be on the employee to achieve these goals to move up the ranks of the organization and gain satisfaction by attaining their promotion.

A second recommendation involves creating a system to adjust wages and provide bonuses based on the profitability of the company. Managers in the casualty insurance sector should set aside a specific bonus pool of funds from profits and they should be distributed as a fixed percentage of an employee's annual wage. For example, based on the amount in the pool of profits, the amounts distributed maybe 5% of the employee's annual wage. This would reduce the employee's intention to leave their job because now their compensation would be more in line with their expectations. This would also incentivize the employee to increase profits because as the profits increase the bonuses would also increase.

Another recommendation would be to relax the level of supervision and involve employees in the decision-making process. The results of the study suggest that extrinsic factors were more influential than intrinsic factors which are why most of my recommendations deal with extrinsic factors. Managers would have to be trained on how to supervise employees by using a more relaxed and understanding approach. Once

managers practice the new measure there should be a decline in employee turnover based on the findings of the study.

Employees who are happy with their working conditions are less likely to leave and have increased productivity (Peiró, Kozusznik, Rodríguez-Molina, & Tordera, 2019). The casualty insurance sector is usually in an office setting environment. This type of environment would be able to cater to the needs of employees who have personal obligations. An example of creating an inviting working environment would be having an onsite daycare facility for employees who have infants. This would allow the employee to balance personal and work life. Another recommendation would be to have an onsite gym so that employees can exercise in their free time. One final recommendation is to have an onsite cafeteria so that employees can nourish themselves when needed. Employees would not have to leave the office to get lunch and feel more comfortable in their work environment knowing that they can grab nourishment conveniently. These actions if implemented in an office environment such as in the insurance industry would result in an increase in job satisfaction and a decrease in employee turnover.

Researchers and managers may find that the results of this study may warrant further research. I will share the findings of my study via online meeting sessions with professional organizations involved in the casualty insurance sector. I will also publish my study in the ProQuest/UMI dissertation database and other scholarly journals to help disseminate the results of my study to a wider audience.

Recommendations for Further Research

Based on the findings of my study there should be further research into the topic of employee turnover intentions in the casualty insurance sector. Further research should be focused on employees in different geographic regions of the United States and other countries. Employees in other different geographic regions may be affected by different factors than those in the southeastern region of the United States. The findings of a study using employees in a different region may yield different results from the current study which can be used by managers in that region.

Future research should also expand the study to different industries other than the casualty insurance sector. Additional research can be conducted on other professionals such as accountants, engineers, and government employees. Employees in different professions may react differently than those in the casualty insurance sector. The findings of a study using other professionals may have different results. These results can be used by managers of those professionals to implement strategies to reduce employee turnover.

In my study, I used the MSQ and TIS-6 to collect data. Future studies can use different instruments to collect data. Some additional instruments include the job satisfaction survey (Spector, 1985), the job descriptive index (Smith, Kendall, & Hulin, 1969), and the intent to leave the job survey (Hom, Griffeth, & Sellaro, 1984). Researchers who use these additional instruments may have findings that differ or are like the findings of my study. These researchers may find other factors that are related to employee turnover which may not have been addressed in my study. Conducting further research using the criteria stated above would address the limitation of participants being

available to participate in the study. Participants in a different geographic region, from a different profession, and being presented with different collection instruments may have a different level of availability and accessibility than the participants in this study.

I would also recommend that research into other factors that may affect employee turnover intention to be conducted. One such factor would be the leadership style. Researchers can conduct further research into the relationship between leadership style and employee turnover intention. Researchers should also use a different design when conducting future quantitative studies. A correlational design does not imply causation between the variables. Quasi-experimental designs establish cause-effect relationships among the variables (Curtis et al., 2016). Conducting future research using a quasi-experimental design would address the limitation of causation. This further research would help business leaders understand the factors that influence employee turnover and decrease the cost associated with employee turnover.

Reflections

The doctoral journey has been a time consuming and challenging experience. The main challenge was not work-life balance as I envisioned would be the major issue at the start of this journey but was adhering to the rubric. There were several delays in the doctoral process due to not adhering to the rubric. However, getting over all these hurdles and meeting all the requirements of the process makes me proud of the study I have conducted. I also cannot emphasize the benefit of having a great chair who is knowledgeable and provides constructive feedback which guided me throughout the process. It was also helpful to hear some of the pains of other students in the class

because we all had similar issues and it helped to know that I was not alone with my frustrations.

The topic of employee turnover has always been interesting to me when I started my career. I had the preconceived idea that employees usually stay with an organization until retirement. When I saw that employees were leaving after a couple of years to other organizations, it made me wonder why they left. I began to think if I was missing out on something by not trying to leave as well and seeing what other companies had to offer. The knowledge I gained from conducting this research gives me a better understanding of the relationship between job satisfaction and employee turnover intentions. Before getting the results of this study I had the personal bias that both intrinsic and extrinsic job satisfaction would be equally related to employee turnover. Based on the findings of the study, my thinking has changed because I found that some factors have a stronger relationship than others. The findings of this study can be used by my managers to reduce employee turnover.

Conclusion

The findings of this study support the null hypothesis that there is a statistically significant relationship between intrinsic job satisfaction, extrinsic job satisfaction, and employee turnover intentions. The findings also suggest that extrinsic job satisfaction accounted for a higher contribution to the model than intrinsic job satisfaction. Managers in the casualty insurance sector can use this information to create policies and procedures to reduce employee turnover intentions. The findings of this study will provide valuable

insight to managers in the casualty insurance sector and ignite positive change in the casualty insurance industry.

Managers in the casualty insurance sector should firstly focus on policies to reduce employee dissatisfaction by addressing extrinsic factors such as company policy, level of supervision, working conditions, compensation, risk of being fired, and relationships. Secondly, managers should implement policies to increase employee satisfaction by addressing intrinsic factors such as viewpoint, acknowledgment, recognition, achievement, responsibility, promotion, and growth. The priority should be on addressing the extrinsic factors first and then intrinsic factors because based on the findings of the study, extrinsic job satisfaction accounted for a higher contribution to the model than intrinsic job satisfaction.

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Appendix A: Permission to Use Turnover Intention Scale

RE: TIS-6 turnover intention Scale

roodtg8@gmail.com <roodtg8@gmail.com>

Sat 8/8/2020 3:41 AM

To: Taran Bhagwandeem <taran.bhagwandeem@waldenu.edu>

1 attachments (59 KB)

Turnover intentions questionnaire - v4.doc

Dear Taran

You are welcome to use the TIS for your research. For this purpose please find the TIS-15 attached for your convenience. This TIS-6 (version 4) consists of the first six items high-lighted in yellow. You may use any one of these two versions. The TIS is based on the Theory of Planned Behaviour.

The only two conditions for using the TIS are that it may not be used for commercial purposes and second that it should be properly referenced as (Roodt, 2004) as in the article by Bothma & Roodt (2013) in the **SA Journal of Human Resource Management** (open access).

It is easy to score the TIS-6. Merely add the item scores to get a total score. The midpoint of the scale is 18 (3 x 6). If the total score is below 18 then it indicates a desire to stay. If the scores are above 18 it indicates a desire to leave the organisation. The minimum a person can get is 6 (6 x 1) and the maximum is 30 (5 x 6). No item scores need to be reflected (reverse scored).

It is recommended that you conduct a CFA on the item scores to assess the dimensionality of the scale. We found that respondents with a matric (grade 12) tertiary school qualification tend to understand the items better and consequently an uni-dimensional factor structure is obtained.

If you wish to translate the TIS in a local language, you are welcome to do so. It is recommended that a language expert is used in the translate - back translate method.

I wish you all the best with your research!

Best regards

Prof Gert Roodt

From: Taran Bhagwandeem <taran.bhagwandeem@waldenu.edu>

Sent: Thursday, 06 August 2020 21:34

To: groodt@uj.ac.za

Subject: TIS-6 turnover intention Scale

Dear Dr. Roodt,

My name is Taran Bhagwandeem and I am a doctoral student attending Walden University. I am at the dissertation phase of my studies and would like permission to use your TIS-6 instrument (Turnover Intention Scale-6) as referenced in your study: The validation of the turnover intention scale (2013). I would like to use and print your survey instrument to use only for my research study. I will not sell or use it to gain any compensation. I will include a copyright statement on all copies of the instrument. Please contact me if you have any question. If you approve, can you please provide approval via email to taran.bhagwandeem@waldenu.edu

Thanks

Taran Bhagwandeem

Appendix B: Permission to Use Minnesota Satisfaction Questionnaire

(MSQ) Minnesota Satisfaction Questionnaire

VPR no longer sells the MSQ questionnaires. All forms are available under a [Creative Commons Attribution-NonCommercial 4.0 International License](#). This license allows the instrument to be used for research or clinical work free of charge and without written consent, provided that you acknowledge Vocational Psychology Research, University of Minnesota, as the source of the material in your reproduced materials (printed or electronic). This license does not allow commercial use or reproduction for sale. The MSQ may be used without cost, however, for employee surveys provided that the survey is implemented within an organization and that no charges are made for its use.

VPR and the University of Minnesota do not offer scoring for the MSQ and cannot answer questions about its administration or scoring. Directions for scoring the MSQ are in its manual.

<http://vpr.psych.umn.edu/instruments/msq-minnesota-satisfaction-questionnaire>

Appendix C: Minnesota Satisfaction Questionnaire

On my present job, this is how I feel about . . .	Very Dissat.	Dissat.	N	Sat.	Very Sat.
1. Being able to keep busy all the time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. The chance to work alone on the job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. The chance to do different things from time to time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. The chance to be "somebody" in the community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. The way my boss handles his/her workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. The competence of my supervisor in making decisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Being able to do things that don't go against my conscience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. The way my job provides for steady employment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. The chance to do things for other people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. The chance to tell people what to do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. The chance to do something that makes use of my abilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. The way company policies are put into practice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. My pay and the amount of work I do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. The chances for advancement on this job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. The freedom to use my own judgment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. The chance to try my own methods of doing the job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. The working conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. The way my co-workers get along with each other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. The praise I get for doing a good job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. The feeling of accomplishment I get from the job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Very Dissat.	Dissat.	N	Sat.	Very Sat.

Appendix D: Turnover Intention Scale 6

DURING THE PAST 9 MONTHS.....

1	How often have you considered leaving your job?	Never	1-----2-----3-----4-----5	Always
2	How satisfying is your job in fulfilling your personal needs?	Very satisfying	1-----2-----3-----4-----5	Totally dissatisfying
3	How often are you frustrated when not given the opportunity at work to achieve your personal work-related goals?	Never	1-----2-----3-----4-----5	Always
4	How often do you dream about getting another job that will better suit your personal needs?	Never	1-----2-----3-----4-----5	Always
5	How likely are you to accept another job at the same compensation level should it be offered to you?	Highly unlikely	1-----2-----3-----4-----5	Highly likely
6	How often do you look forward to another day at work?	Always	1-----2-----3-----4-----5	Never