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Employee Resignation: Strategies to Retain Tacit Knowledge

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This is to certify that the doctoral study by

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Walden University
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Abstract

Employee Resignation: Strategies to Retain Tacit Knowledge

A Qualitative Descriptive Case Study

by

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MBA, Albertus Magnus College, 2014

BS, Albertus Magnus College, 2012

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

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Abstract

Globalization has increased the turnover of skilled employees who resign without transferring their tacit knowledge, which makes up 85% of organizational knowledge. Insurance agency owner-managers who fail to transfer knowledge from employees who resign negatively impact their firm financially due to repetitive efforts, the loss of time and resources, and organizational failure. Grounded in complexity leadership theory, the purpose of this qualitative multiple case study was to explore the strategies insurance agency owner-managers use to retain tacit knowledge from employees who resign. The participants comprised of six insurance agency owner-managers in Southern Connecticut who successfully used strategies to retain tacit knowledge from employees who resigned. Data were collected from semistructured interviews and examining the organizations' policies and internal records relating to knowledge retention strategies. Thematic analysis was used to analyze the data. Three themes emerged: knowledge-sharing strategies, employee development strategies, and customer-centric strategies. A key recommendation is for insurance agency owner-managers to identify and mitigate tacit knowledge-sharing barriers and incorporate knowledge-sharing practices into their business models, which requires effective communication, consistency, and inclusion into knowledge-sharing processes. The implications for social change include the potential for insurance agency owner-managers to increase shared values and long-term prosperity of clients and consumers, make financial contributions to communities, and create new employment opportunities.

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Dedication

I dedicate this doctoral study to my grandchildren, Adrian, Amirah, and Ali'se. More emphasis is placed on education as a commodity than being inherently or intrinsically valuable in today's society. Through my hard work and dedication, I hope that my experiences inspire my grandchildren to strive for greatness, reach for higher heights, and continue to build our family legacy through love, determination, and education. I want to dedicate this doctoral study to young Black men and women from my hometown of New Haven, Connecticut. I hope that my educational accomplishment inspires them to keep pushing, understanding that societal perversions of what some may think that we are will never define who we can be or what we can achieve. I would also like to dedicate this doctoral study to the loving memory of my son, Danny G. Dolphin III, and my mother, Valerie Dolphin. Lastly, this doctoral study is dedicated to the loving memory of my grandparents, Wilbert and Thelma Frison. Through their understanding, compassion, guidance, and undying love, I know that I would not be in this position in life without them. I owe them so much gratitude, and I can only hope that I made them proud. I only wish they were all here to share this moment.

Acknowledgments

I would like first to acknowledge my family, friends, and supporters. This has been a long journey that took me away from normal life for many years, which caused me to miss many vacations, leisurely functions, and meaningful conversations. Thank you all for taking this ride with me, and you all are appreciated. I would like to acknowledge my chair, Dr. Edward Walker. Thank you for your commitment, which assisted me in reaching this milestone. Without your guidance, I am not sure if I would be in this position. To my second chair, Dr. Erica Gamble, while our interactions were not as abundant, your support is very much appreciated.

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Section 1: Foundation of the Study

Employees are recognized as irreplaceable assets (Lee & Jeong-Nam, 2017). The tacit knowledge they possess is a crucial source of sustainable competitive advantage and organizational growth (Dudek & Patalas-Maliszewska, 2016). Tacit knowledge makes up 85% of all organizational knowledge (Lin et al., 2016) and is economically unquantifiable (Suominen & Mäenpää, 2017). However, globalization has elevated competition among organizations seeking skilled employees (Ejaz & Akbar, 2015). As the economy improves, the rate at which critical employees depart an organization for another increase (Sood, 2017), and retaining their tacit knowledge becomes difficult.

Tacit knowledge comes from individuals' perceptions and values, which are difficult to express in formal language (Arsenijević et al., 2017). The noted ambiguity that renders tacit knowledge unique also hinders its transferability within organizations (Ranucci & Souder, 2015). The intent of this study was for insurance agency owner-managers to gain an understanding as to what retention measures should be embraced to retain tacit knowledge from employees who resign. The study's findings may provide insurance agency owner-managers with effective strategies to identify, acquire, formally record, classify, and convert tacit knowledge into usable explicit knowledge (Dudek & Patalas-Maliszewska, 2016).

Background of the Problem

Skilled employees are recognized as invaluable assets essential for businesses' continued success (Lee & Jeong-Nam, 2017). However, globalization has minimized the pool of highly accomplished candidates (Ejaz & Akbar, 2015). As the economy improves, the rate at which critical employees who voluntarily depart an organization to work at another increase (Sood, 2017). The phenomenon results in departing workers taking rare, critical, and difficult-to-imitate knowledge with them (Makhubela & Ngoepe, 2018).

Companies have access to two types of knowledge, explicit and tacit knowledge (Lewis, 2017). Explicit knowledge is described as systematic processes and established procedures. In contrast, tacit knowledge is embedded in employees (Lewis, 2017) and is difficult to codify and quantify (Wipawayangkool & Teng, 2016). Tacit knowledge makes up 85% of all organizational knowledge (Suominen & Mäenpää, 2017). Tacit knowledge is also vital to a sustainable competitive advantage and organizational growth (Dudek & Patalas-Maliszewska, 2016). Still, the real impact of tacit knowledge on organizational performance is economically unquantifiable (Lin et al., 2016).

The characteristics and noted ambiguity that render tacit knowledge unique also hinder its transferability in organizations (Ranucci & Souder, 2015). To maintain a sustainable competitive advantage and continued organizational growth, leaders must implement procedures to identify, acquire, formally record, classify, and convert tacit knowledge into useful explicit knowledge (Dudek & Patalas-Maliszewska, 2016).

Problem Statement

The shortage of skilled workers fuels a war on talent (Kim & Park, 2017). It creates significant challenges for incumbent organizations looking to retain their most valued employees (Mir & Mufeed, 2016). Tacit knowledge is valuable information embedded in employees, which is economically unquantifiable (Lin et al., 2016) and makes up 85% of all organizational knowledge (Suominen & Mäenpää, 2017). The general business problem was that insurance agents' business organizations suffer when employees resign without transferring acquired tacit knowledge. The specific business problem was that some insurance agency owner-managers lack strategies to retain tacit knowledge from employees who resign.

Purpose Statement

The purpose of this qualitative descriptive study was to explore the use of effective retention strategies by insurance agency owner-managers to retain tacit knowledge from employees who resign. The targeted population was six insurance agency owner-managers located in Southern Connecticut who successfully used tacit knowledge retention strategies. The study's implications for positive social change include the possibility that the results will inform efforts to improve strategies for retaining tacit knowledge from employees who resign, thereby increasing profitability. In turn, financial growth may enable agency owner-managers to increase shared values and long-term prosperity of clients and consumers, make financial contributions to communities, and create new employment opportunities.

Nature of the Study

There are three primary research methodologies: (a) quantitative, (b) qualitative, and (c) mixed-method (Reio, 2016). The qualitative method was chosen for this study because qualitative research focuses on the "why" behind people's behaviors or actions and provides a mechanism through subjects' experiences (Rosenthal, 2016). Quantitative studies enable researchers to test theories or hypotheses and make predictions using statistical procedures (Creswell, 2009). The mixed-method approach incorporates quantitative and qualitative techniques (Cabrera & Reiner, 2018). The mixed-method approach allows researchers to utilize contextual data and statistical variables to test theories and hypotheses to support their understanding of an occurrence or phenomenon (Lewis, 2015). This study's purpose did not consist of testing theories or measuring variables to defend or contest a hypothesis. Therefore, the use of quantitative or mixed methods techniques was not appropriate for this study.

In qualitative research, there are three significant designs: (a) phenomenology, (b) ethnography, and (c) case study (Marshall & Rossman, 2016). Phenomenological researchers focus on the underlying meaning of participants' subjective experiences (Thompson, 2018). Researchers conducting ethnographic research collect, describe, and analyze data from organizational members to understand cultural behaviors (Bellamy et al., 2016). Qualitative descriptive case study was chosen for this study because qualitative research focuses on the "why" of subjects' behaviors or actions (Rosenthal, 2016). I did not explore the underlying meaning of participants' lived experiences; therefore, I did not select a phenomenological research design for this study. This study focused on the strategies that insurance agency owner-managers use to retain tacit knowledge lost when employees resign; therefore, the ethnographic methodology was not appropriate for this study.

Research Question

What strategies do insurance agency owner-managers use to retain tacit knowledge from employees who resign?

Interview Questions

1. How are you promoting knowledge-sharing activities among agency employees?
2. What are the consequences resulting from agency employees not sharing knowledge?
3. What recognizable benefits does your business derive from the sharing of knowledge among your agency employees?
4. What key barriers do you identify that prevent the sharing of tacit knowledge among your agency employees?
5. How did your organization address the key barriers when implementing tacit knowledge-sharing strategies among your agency employees?
6. What activities could you implement that cultivate a culture of tacit knowledge-sharing within your insurance agency?
7. How do you ensure that knowledge converted from tacit to explicit knowledge is shared throughout your insurance agency?
8. Please share any additional information regarding the strategies that insurance agency owner-managers might use to retain tacit knowledge and motivate sharing knowledge among agency employees.

Conceptual Framework

The conceptual framework for this study was based on the complexity leadership theory (CLT) authored by Mary Uhl-Bien, Russ Marion, and Bill McKelvey in 2007 (Mendes et al., 2016). The authors of the theory provided a foundation for identifying the nature, characteristics, and relationships between organizational agents' specialized knowledge and how it is managed. CLT theorists identified the foundation for adaptive strategies that business leaders can utilize to integrate an organization's specialized knowledge while using processes for continuously capturing, integrating, and applying the knowledge before a period of distress.

Long et al. (2018) described complexity as the study of unexpected outcomes that emerge in response to a shifting environment and defined systems as interactive, emergent, nonlinear, and spontaneous orders. Likewise, a complex adaptive system (CAS) is defined as a system that consists of components that adapt and learn through interactions while utilizing internal models to anticipate future actions (Coetzee et al., 2016). Mendes et al. (2016) stated that the purpose of the CLT when incorporating the basics of CAS is identifying behaviors and strategies that generate creative concepts that drive innovation, learning, and adaptability among individuals within organizations. The unique role that CLT has in predicting, analyzing, and adapting to challenging interactions within networks will ultimately produce change (Olalere, 2015). The tenets of the CLT allows insurance agency owner-managers to effectively share their experiences as they relate to the strategies used to retain tacit knowledge from employees who resign.

Operational Definitions

The following terms are defined as they are used in the study:

Captive agent: A captive agent is an insurance agent who is associated with insurance and financial products for a single insurance company and is authorized to sell these products (Friedman, 2017).

Explicit knowledge: Explicit knowledge is described as systematic processes and established procedures that are readily available (Lewis, 2017).

Independent agent: An independent insurance agent is associated with insurance and financial products from multiple insurance companies and is authorized to sell these - products (Friedman, 2017).

Insurance agent: An insurance agent is a licensed or registered individual, also known as a *broker*, *producer*, *captive agent*, *independent agent*, *insurance provider*, or *employee* or *affiliate* of any agent, who is authorized to sell insurance and financial products on behalf of an insurance company (Peak et al., 2017). Insurance agents may operate solely from an agency or have a staff of producers licensed to sell insurance products (Peak et al., 2017).

Insurance agency owner-managers: Insurance agency owner-managers, as described by Resnick et al. (2016), are owner-managers who serve as the frontperson of a business. Owner-managers are also described as having a *controlling stake* or *equity stake* in their business. They are the firm's key strategic decision-makers without the management layers prevalent in larger organizations (Crick & Crick, 2015).

Knowledge management (KM): KM is a set of principles, processes, organizational structures, and technological applications that assist in the sharing and leveraging of knowledge to meet business objectives (Russell, 2016).

Knowledge workers: Knowledge workers are employees who possess updated knowledge within their specialized area that can be applied to the organization (Jayasingam et al., 2016).

Learning organization: A learning organization is an organization where employees continuously learn new skills to enhance their products and services (Schatten, 2014).

Succession plan: A succession plan is designed for the sole purpose of promoting qualified candidates for the continued fulfillment of the business mission (Ballaro & Polk, 2017).

Tacit knowledge: Tacit knowledge is described as knowledge and methods obtained through an individual's experiences, which are difficult to codify and quantify (Lewis, 2017).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are described as epistemic beliefs, experiences, and explored research influencing how researchers view a phenomenon (Antonenko, 2015). The first assumption was that all insurance agency owner-managers would be honest in their responses. An additional assumption was that the insurance agency owner-managers would provide detailed answers, which would prompt further open-ended questions and dialogue. A final assumption was that any questions developed for this study would result in the insurance agency owner-managers describing the strategies used to retain tacit knowledge from employees who resign.

Limitations

Schary and Cardinal (2016) described limitations as the uncontrollable challenges surrounding research. The first limitation of this study was that the research participants might not have been entirely engaged or forthcoming during the interview process. This study might have been limited by using the qualitative research method and a descriptive case study. Another obstacle that could have restricted the research from being completed was that five participants might not be willing to participate in the study. If I did not have five participants, I was prepared to identify and invite new potential study subjects. Another limitation was the insurance agency owner-managers' geographical location; the samples may not represent the entire insurance agency population.

Delimitations

Knafl et al. (2015) described delimitations as limiting characteristics that define a study’s scope and boundaries. This study’s scope was to explore the strategies that insurance agency owner-managers use to retain tacit knowledge from employees who resign. The opinions and findings obtained from insurance agency owner-managers located in Southern Connecticut for this study may not be an accurate representation of the strategies used by other owner-managers to retain tacit knowledge from employees who resign.

Significance of the Study

The significance of this study resides in its potential to benefit organizational leaders of various insurance companies within the United States by identifying the use of effective retention strategies to retain tacit knowledge from employees who resign. Tacit knowledge comes from individuals’ perceptions and values, and it is difficult to express in formal language (Arsenijević et al., 2017). The noted ambiguity that renders tacit knowledge unique also hinders its transferability within organizations (Ranucci &

Souder, 2015). Dudek and Patalas-Maliszewska (2016) reported that tacit knowledge is a primary asset and is a crucial source of sustainable competitive advantage and organizational growth. How tacit knowledge is managed among all individuals within an organization is exceptionally vital.

Contribution to Business Practice

Insurance agency owner-managers who read this study may gain insight into effective strategies to retain tacit knowledge from employees who resign. Insurance agency owner-managers who implement strategies to improve tacit knowledge retention may also enhance their organizational innovation, continual learning, and business adaptation (Mahon & Jones, 2016). The study's findings may also provide insurance agency owner-managers with effective strategies to identify, acquire, formally record, classify, and convert tacit knowledge into usable explicit knowledge (Dudek & Patalas-Maliszewska, 2016).

Implications for Social Change

This study has implications for positive social change, in that insurance agency owner-managers may adopt successful alternative strategies to improve tacit knowledge retention from employees who voluntarily resign. The retention of tacit knowledge can increase profitability, enabling agency owner-managers to increase shared values and long-term prosperity of clients and consumers, make financial contributions to communities, and create new employment opportunities. Dudek and Patalas-Maliszewska (2016) reported that tacit knowledge is a crucial asset for competitive advantage and organizational growth. Osorio-Vega (2018) reported that the creation of shared value is described as company policies and practices that increase competitive advantage while concurrently advancing economic and social conditions in the communities in which companies operate.

A Review of the Professional and Academic Literature

In this section, I present an in-depth review of the current literature relevant to understanding effective retention strategies used by insurance agency owner-managers to retain the tacit knowledge possessed by employees who voluntarily resign. I provide current peer-reviewed scholarly literature resources, which I synthesize, analyze, and summarize in support of the research questions. Onwuegbuzie and Weinbaum (2017) stated that researchers should ensure that the literature review comprises scholarly literature that applies to the central research question and aligns with the problem and purpose statements.

In this professional and academic literature review, I document and organize relevant theories to explore the foundations for exploring insurance agency owner-managers' strategies to retain tacit knowledge from employees who resign. I have organized the literature review by themes, including the evolution of employee turnover and knowledge loss, CLT, tacit knowledge retention, and employee retention. I have also incorporated themes related to employee development, succession planning, KM, knowledge-sharing, organizational change, and knowledge-sharing barriers.

The primary sources were from databases within the Walden University Online Library, including ABI/INFORM Global, Business Source Complete, Google Scholar, ProQuest, Emerald Management, and Sage Journals. I also checked the documentation using Ulrich's periodicals directory to confirm that the resources met peer-review requirements. Keywords and phrases used to search for relevant literature included *complexity leadership theory (CLT)*, *tacit knowledge*, *explicit knowledge*, *knowledge retention*, *employee retention*, *employee development*, *knowledge-sharing*, *employee turnover, succession planning*, and *knowledge-sharing barriers*. I used 230 sources: 218 peer-reviewed sources and 12 non-peer-reviewed sources.

Evolution of Employee Turnover and Knowledge Loss

The Office of Research of the Connecticut Department of Labor (2017) has noted that Connecticut's workforce consists of approximately 1,692,200 non-farm-related employees. With approximately 110,000 workers, Connecticut's finance and insurance industry make up 6.5% of the total statewide workforce (Insurance & Financial Services, 2017). Members of this population may provide valuable information on retaining tacit knowledge possessed by employees who resign from insurance agencies. The recommendations from this study may provide insurance agency owner-managers with effective strategies to reduce tacit knowledge lost when employees resign.

Globally, organizations are faced with complex business performance challenges and are often confronted by social developments, issues surrounding globalization, and technological improvements that increase global competition (Zerrin & Dumrul, 2018). The increase in market competition and the shifting labor market have caused voluntary employee turnover rates to rise (Marica, 2018). Organizations are faced with new developments such as the global shortage of talent (Millar et al., 2016). As a result of market conditions, some organizational leaders are confronted with the need to retain skilled employees (Haider et al., 2015). Rani and Reddy (2014) found that the loss of a tactical-level employee can cost an organization 100% of the employee's salary, with the loss of strategic-level employees costing considerably more. When key employees resign, their departure tends to impact the morale of remaining colleagues adversely, but how it may adversely influence organizational performance is not quantifiable (Chen, 2014; Lee & Jeong-Nam, 2017).

Skilled employees are recognized as irreplaceable assets essential for an organization's continued success (Lee & Jeong-Nam, 2017). The financial cost associated with recruiting and training new employees to replace staff members can be exorbitant (Ngah, 2016). It has caused organizational leaders to realize that effective employee retention strategies are the most critical business objectives to stay competitive and profitable (Vandana, 2017). Vandana (2017) surmised that employee training and development represent one way to retain talented employees. A phenomenon gaining attention in many organizations is how globalization has minimized the pool of highly accomplished candidates in elevating competition among organizations seeking skilled employees (Ejaz & Akbar, 2015). Staff shortages often breed organizational chaos, create organizational performance deficiencies, and foster anxiety about job security among remaining employees (Ishak & Mustafa, 2016). The shortage of skilled employees will continue to be a factor and attracting and retaining talent should be a key objective for organizations (Davis & Frolova, 2017).

Arsenijević et al. (2017) found that globalization's effects have inundated organizations with large volumes of generated information that must be managed efficiently. Arsenijević et al. also expressed that information is a primary source of wealth, and how knowledge is managed among all individuals within an organization is exceptionally vital. Lewis (2017) reported that companies have access to two types of knowledge: explicit and tacit knowledge. Explicit knowledge is described as systematic processes and established procedures (Lewis, 2017). Conversely, tacit knowledge is based on methods obtained through an individual's and is difficult to codify and quantify (Wipawayangkool & Teng, 2016). Tacit knowledge comes from individuals' perceptions and values, which are difficult to express in formal language (Kaya & Erkut, 2018).

The characteristics and noted ambiguity that render tacit knowledge unique also hinder the transferability of such knowledge in organizations (Ranucci & Souder, 2015). Dudek and Patalas-Maliszewska (2016) reported that tacit knowledge is a primary asset and is a crucial source of sustainable competitive advantage and organizational growth. Companies must implement procedures to identify, acquire, formally record, and classify tacit knowledge, as well as convert it into usable explicit knowledge (Dudek & Patalas-Maliszewska, 2016). Anand and Walsh (2016) reported that knowledge empowers an individual or a group of individuals. Joia and Lemos (2010) stated that the transfer of such knowledge might be stifled because individuals can perceive knowledge-sharing as relinquishing their influence, superiority, and professional respect, thereby weakening their job security. The mismanagement of tacit knowledge can significantly affect an organization's performance and morale (Arafah et al., 2018). Kim and Park (2017) reported that as the economy improves, the rate at which critical employees voluntarily depart an organization to work at another increase. Improving job markets also creates a high demand for skilled labor, thereby creating competition between companies desperate to acquire qualified candidates from an otherwise limited pool of skilled workers (Kim & Park, 2017).

Complexity Leadership Theory

The conceptual framework of this study was based on the CLT, which was authored by Uhl-Bien, Marion, and McKelvey in 2007 (Mendes et al., 2016). The authors of the theory provided a foundation for identifying the nature, characteristics, and relationships between organizational agents' specialized knowledge and how it is managed. Modiba (2018) suggested that CLT is appropriate for organizations subjected to rapidly changing interactions, policies, regulations, technologies, and effects due to globalization. Arena and Uhl-Bien (2016) reported that adaptability, which is noted in the purview of CLT, enhances performance and innovation, which occurs in individuals' daily interactions in response to perspective challenges and opportunities emergent phenomena. CLT also provides a foundation for adaptive strategies that business leaders can utilize to promote the integration of the specialized knowledge within organizations while using processes for continuously capturing, integrating, and applying the knowledge before a period of distress (Modiba, 2018).

Knowledge is a principal resource, and CLT enables the delivery of knowledge to adapt to the level of complexity in the environment in which businesses operate (Modiba, 2018). The linkage between adaptability, performance, and innovation is hard to achieve because of organizational bureaucracies and the silos that create interconnectivity barriers (Arena & Uhl-Bien, 2016). Stiller and Meijerink (2016) stated that the basis of the CLT indicates that modern organizations must adapt to change to survive, and some leadership functions should be delegated to organizational members who are not in formal leadership positions.

CLT is grounded in complexity instead of the bureaucratic structures of other theories and models (Modiba, 2018; Ochara, 2017). Olalere (2015) described complexity as the study of unexpected outcomes that emerge in response to a shifting environment and defined systems as interactive, emergent, nonlinear, and spontaneous. Ochara (2017) reported that CLT focuses on adopting organizational creativity, learning, and malleability when specific complex adaptive systems (CAS) are initiated. CAS is defined as systems that consist of components that adapt and learn through interactions while utilizing internal models to anticipate future actions (Coetzee et al., 2016). Knowledge management (KM) and the CAS were combined in 1995 because CAS theory fulfilled the missing element that KM and organizational learning (OL) theoretically lacked (Dalkir & Liebowitz, 2011). Mendes et al. (2016) stated the purpose of CLT when incorporating the basics of CAS is to identify behaviors and strategies that generate creative concepts that drive innovation, learning, and adaptability among individuals within organizations.

Modiba (2018) stated that “it takes complexity to defeat complexity” (p. 59). Modiba (2018) also posited that CLT allows researchers to learn the purpose of individual actors and social meanings that they share with others in teaching and learning. The unique role of complexity leadership is based on predicting, analyzing, and adapting to the interactions within networks to seize challenges that will ultimately produce change (Olalere, 2015). CLT includes three broad types of leadership: (a) administrative leadership based on traditional, hierarchical bureaucracy; (b) adaptive leadership, a generative dynamic on which emergent change activities depend; and (3) enabling leadership, which structures and enables conditions that allow CAS to address creative problem solving, adaptability, and learning (Uhl-Bien et al., 2007).

Tacit knowledge is a complex principal resource obtained through an individual's experiences (Wipawayangkool & Teng, 2016). Its mismanagement can significantly affect an organization's performance and morale (Arafah et al., 2018). The noted ambiguity that renders tacit knowledge unique also hinders its transferability within organizations (Ranucci & Souder, 2015). By applying the tenets of CLT, organizational leaders can understand the nature and characteristics of specialized knowledge possessed by employees and how business leaders manage the information within organizations. Modiba (2018) suggested that business leaders use CLT as an adaptive strategy to promote specialized knowledge within organizations. One such approach involves incorporating processes to capture, integrate, and apply tacit knowledge before a period of distress can disrupt a business (Modiba, 2018).

The other conceptual frameworks considered for this study included Herzberg's (1969) two-factor theory and KM theory. Herzberg utilized the two-factor theory to explore how job satisfaction and dissatisfaction impact employee performance (Cote, 2019). Herzberg noted that intrinsic factors such as employee achievement, the overall work environment, and potential growth opportunities are prominent factors that promote positive attitudes (Cote, 2019). In contrast, extrinsic factors related to salary increases, award recognition, and other incentives do not relate significantly to an employee's overall satisfaction (Ruiz & Davis, 2017). As the economy improves, organizations are growing and generating new positions (Ejaz & Akbar, 2015), and regardless of the degree of employee satisfaction or dissatisfaction, retaining employees is not always possible. Therefore, the use of Herzberg's two-factor theory was not appropriate for this study.

Rechberg (2018) described the theory of KM as involving awareness of embedded knowledge and the strategies used to leverage it for the benefit of the organization. Shukla (2015) also described KM as a process that creates organizational value through resources and capabilities. Shukla postulated that organizational leaders utilize KM to promote learning, which improves profitability by exchanging knowledge and expertise among individuals.

The purpose of this qualitative descriptive study was to explore the use of effective retention strategies by insurance agency owner-managers to retain tacit knowledge from employees who resign. Tacit knowledge is complex information obtained through an individual's experiences (Wipawayangkool & Teng, 2016). The noted ambiguity that renders tacit knowledge unique also hinders its transferability within organizations (Ranucci & Souder, 2015). Adaptability, which is in the purview of CLT, enhances performance and innovation, which occurs in individuals' daily interactions in response to perspective challenges and opportunities (Arena & Uhl-Bien, 2016). In comparison to KM theory, CLT was a more appropriate conceptual framework for this study.

Tacit Knowledge Retention

In the competitive business environment, organizations face new developments such as the global shortage of talent (Millar et al., 2016), causing voluntary employee turnover. This anomaly has also minimized the pool of highly accomplished candidates, thereby elevating competition among organizations seeking skilled employees (Ejaz & Akbar, 2015) and creating a high demand for skilled labor (Cascio, 2014). Arsenijević et al. (2017) reported competition from globalization had inundated organizations with a large volume of information, which is considered a primary source of organizational wealth that must be managed efficiently to sustain a competitive advantage. The two types of knowledge accessible to companies are explicit and tacit knowledge (Lewis, 2017). Explicit knowledge is described as systematic processes and established procedures (Lewis, 2017). Lee and Jeong-Nam (2017) described tacit knowledge as methods obtained through an individual's experiences; such knowledge is difficult to codify and quantify. Letonja and Duh (2016) reported an individual's tacit knowledge is the core of the knowledge creation process, which is then moved to the collective, followed by the organizational levels.

Tacit knowledge is valuable information embedded in employees, which is economically unquantifiable (Lin et al., 2016) and makes up 85% of all organizational knowledge (Suominen & Mäenpää, 2017). Tacit knowledge is considered imperative to organizational sustainable competitive advantage (Wipawayangkool & Teng, 2016). Mahon and Jones (2016) reported tacit knowledge transfer (TKT) remains elusive in many organizations, and some studies support the notion that knowledge is identified as a process. Knowledgeable and skilled employees are essential for businesses' continued success (Lee & Jeong-Nam, 2017). The financial costs associated with recruiting and training new employees to replace staff members can be exorbitant (Santoni & Harahap, 2018). Organizational leaders realize effective employee retention strategies are the most critical business objectives to stay competitive and profitable (Davis, 2017). An organization's ability to retain knowledgeable employees is essential for present and future success (Davis, 2017).

The transferability of tacit knowledge is crucial to innovation, continual learning, and business (Mahon & Jones, 2016). Due to the significant impact that the loss of experienced employees has on an organization, knowledge retention strategies should be implemented to combat the associated knowledge loss (Muhammad et al., 2017). It should also be noted that knowledge retention within an organization can only occur if the environment and culture are supportive and encourages knowledge transfer practices institution-wide (Makhubela & Ngoepe, 2018). Tacit knowledge transfer should start through the functions of early inclusion, learn-by-doing, mentorship, and apprenticeship (Letonja & Duh, 2016).

Conversely, retaining employees is not always possible; therefore, leaders should attempt to retain employees' tacit knowledge before they depart the organization (Makhubela & Ngoepe, 2018). Implementing knowledge retention strategies should be incorporated early in an employee's tenure because forecasting when an employee will depart is nearly impossible (Abugre, 2017). Millar et al. (2016) reported that individuals' knowledge, experience, and creativity are considered the foundation of an organization's overall success. Millar et al. also stated that effectively leading the employees and developing and managing their knowledge in conjunction with the organizational objectives is imperative.

Smith et al. (2015) reported that intangible resources such as tacit knowledge create significant economic value. For many businesses, the accumulation of tacit knowledge is essential for the production of intellectual capital. Smith et al. also stated that intellectual capital, personal and intangible resources, and the effective utilization of such resources are essential for competitive advantage. Many businesses encounter problems creating and sharing tacit knowledge throughout the organization (Smith et al., 2015). Mahon and Jones (2016) stated that tacit knowledge transfer (TKT) is elusive in many businesses, but the ability to capture and rapidly transfer tacit knowledge is vital to learning and adaptation.

Muqadas et al. (2017) reported that many employees refuse to engage in knowledge-sharing practices because they feel relinquishing their knowledge decreases their authority, supremacy, respect, influence, and recognition, which harms their career aspirations. Firms that do not have a supportive culture that influences employees to share tacit knowledge will also find it difficult to transfer knowledge in the event of employee death, movement, or retirement (Muqadas et al., 2017).

Expert Power and Tacit Knowledge-Sharing

Globalization has disrupted the significance of tangible assets such as financial capital and inventories; however, intangible assets such as expert and tacit knowledge are considered critical drivers to organizational performance (Huang et al., 2016). Wantaate

(2017) posited that the increase of the current global market's knowledge economy also increases expert power within organizations. Power is a neutral force (Reiley & Jacobs, 2016) defined as a process of dependency (Patterson et al., 2018), which creates the ability to alter or control objectives, attitudes, behaviors, needs, and values (Gao & Wang, 2017). Holland (2017) postulated that corporations' power over information production also increases with the growth of the knowledge economy. Moreover, individuals' internal knowledge is considered a vital source of organizational power and status (Serenko & Bontis, 2016).

Dirik and Eryılmaz (2018) reported that in 1959, psychologists French and Raven introduced five interpersonal bases of power that leaders use to influence their followers' behavior, which was identified as legitimate, coercive, reward, expert, and referent power. Legitimate power is described as the authorized individuals who have power based on their position within an organization (Kovach, 2016). Coercive power can penalize others, while reward power grants one the ability to compensate or incentivize others (Kovach, 2016). Referent power is based on the respect that individuals gain over time (Dirik & Eryılmaz, 2018). Expert power is defined as the competence, knowledge, skills, and expertise that one possesses, which influences and is useful to others (Hellebrand, 2017).

Wantaate (2017) stated that sources of power are generally used together and grouped into two categories: organization and personal power. Organizational power incorporates legitimate, reward, and coercive power, while personal power combines expert and referent power (Wantaate, 2017). Kovach (2016) reported that as the world becomes more technologically oriented, specialized or expert employees become authoritative sources of influence that leaders depend on to achieve organizational goals. Coercion, legitimacy, and reward are known as mediated power; however, the use of these types of power has no substantial impact on adopting either process or market-based practices (Marshall et al., 2019). The effective management of intangible assets and knowledge is a critical strategy for organizational survival and overall success in an extremely competitive marketplace (Huang et al., 2016).

Wipawayangkool and Teng (2016) reported that many researchers associated specialized knowledge and expertise and expert power with tacit knowledge. Expert power evokes respect and compliance (Dirik & Eryılmaz, 2018), which is not based on someone's position within an organization; rather, it is grounded in an individuals' experiences, job knowledge, or educational background and could be found throughout an organization (Kovach, 2016). Expert power is more relevant to KM because it refers to others' perceptions that another has unique knowledge or expertise (Aljuwaiber, 2016). Expert power appropriateness as a proxy to tacit knowledge-sharing is because people will often consult with an expert when sources of explicit knowledge are unclear or unavailable (Wipawayangkool & Teng, 2016). Expert power will grow when knowledge-sharing exists and when individual expertise grounded in tacit knowledge is sought after (Wipawayangkool & Teng, 2016).

Employee Retention

For corporate competitiveness, organizations must have competent workers (Haider et al., 2015). Globalization and the rivalry between industry competitors have increased the need to train and retain employees according to their organizational values, individual skills, and competencies (Ejaz & Akbar, 2015). The attraction and retention of skilled employees are essential business objectives that keep organizations profitable (Lee & Jeong-Nam, 2017). Still, human capital management has proven to be challenging (Terera & Ngirande, 2014). Makhubela and Ngoepe (2018) reported that employee retention is considered one of Human Resource (HR) management's most critical components. Globalization forces organizations to realign operationally, to mitigate and improve performance challenges (Gao & Wang, 2017), which has minimized the pool of skilled employees and elevated the competition among organizations seeking competent workers (Ejaz & Akbar, 2015). As the economy improves, organizations are growing and generating new positions (Ejaz & Akbar, 2015). With the offering of desirable benefits and room for growth, organizations are positioned to attract skilled employees from their competitors (Ejaz & Akbar, 2015).

George (2015) reported that retaining the best professional talent has a more considerable practical significance to firms because it eliminates recruiting, selection, and onboarding costs. McGowan et al. (2018) also described knowledge workers as key employees who possess experience and skills that create tangible and intangible assets for organizations. With the growing phenomenon created by globalization, valuable employee retention is becoming more challenging for an organization. Leaders must devise effective strategies to retain their most desirable employees (George, 2015). Ejaz and Akbar (2015) emphasized that turnover rates indicate an organizations' performance and that companies with lower turnover rates will usually possess dedicated, well-equipped, and skilled employees.

Vandana (2017) examined the non-explicit intent of employee turnover and employees' desire to resign based on the perceived ease and desirability of movement, which can be influenced by job satisfaction. It is believed that HRM mismanagement of employee retention can negatively affect an organization, and employees who consider resigning can be persuaded to stay based on a well-strategized retention plan that incorporates mutual inducements (Potgieter et al., 2018). The authors suggested that employers initiate the incentives with the employees receiving higher pay in exchange for higher productivity and continued efficiency for the organizations (Chen, 2014). Englmaier and Schüßler (2016) surmised that before investing in any retention intervention, HRM should understand the employee's decision to resign and what, if anything, they could have done to prevent the departure. Human resource management's actions or inaction affect employee retention, and the replacement of key skilled employees by recruiting and training replacements can be exceedingly high (Allahar, 2018). Chen (2014) surmised that leaders experience a general fear that they will be enduring the expense associated with training and development, resulting in skilled employees resigning to pursue better employment opportunities.

The loss of skilled employees would ultimately leave a knowledge gap and reduce organizational performance, which is costly to replace (Wikström, Eriksson et al., 2018). Alshathry et al. (2017) conveyed that the main external factor that drives employee turnover was labor market opportunities, which cannot be controlled by the organizational leaders. Human capital is one of the most invaluable resources that can distinguish a successful from a less desirable organization (Chen, 2014). The associated cost with attracting, recruiting, and training new employees to replace workers who resign has increased the need for organizations to devise or enhance more effective retention strategies related to the overall workforce (Showry & Manasa, 2016).

A strategy that has grown among human resource managers is talent engagement, which is more descriptive and has more validity, thereby replacing standard terms such as job satisfaction, motivation, and commitment (Alferaih, 2017). MacLennan (2017) concluded that the cost associated with losing entry-level employees would be 30% to 50% of their proposed salary, while mid and high-level employees would be 150% to 400% of their respective salaries. The retention of critical employees provides the best advantage by elevating customer satisfaction, increasing productivity, and promoting good organizational health, enhancing the ability to devise effective succession strategies (Rani & Reddy, 2014). Talent engagement within an organization is also key to enhancing productivity and boosting morale, especially among mid-level employees (Rani & Reddy, 2014).

Vandana (2017) surmised organizations are shifting away from the financial capital and investing more in intellectual capital to secure a competitive advantage, which is dependent on hard to duplicate resources. Career development was also an essential driver of retention from an employees' perspective, which can be cultivated by organizational leaders to retain employees (Baharin & Hanafi, 2018). Allen et al. (2015) stated that employees' behaviors and attitudes in support of organizational strategies depend on their abilities, motivation, and opportunities. Stringent managerial controls over employees have also been identified as factors that might restrain workers from exercising their discretion, applying their knowledge, and utilizing skills, thereby inhibiting motivation and reducing opportunities (Allen et al., 2015).

The attitude of critical employees in effective corporate entrepreneurship is the basis for a long-term commitment, which is demonstrated by their willingness and intent to stay with their respective companies (Allen et al., 2015). Santoni and Harahap (2018) reported that having workplace issues in areas such as supporting organizations, fair salary and benefits, the potential for fair promotions, good communication, and contingent rewards can compound a workers' perception of diminished respect. Workplace issues increase the speculation that the phenomenon is a major contributor to employee turnover (Santoni & Harahap, 2018).

The evolving business environment calls for new and innovative approaches to developing and implementing human resources and talent management (TM) strategies, which are considered ways to systematically attract, develop, and retain employees with excellent competencies (Luna-Arocas & Morley, 2015). Walsh et al. (2016) reported that organizations of all sizes recognize the struggle of retaining employees and are actively looking for solutions to minimize the phenomenon. The most common reasons employees decide to resign consist of retirement, dissatisfaction with salary and benefits, work flexibility, relocation, the lack of upward mobility, or departure due to workplace disputes with management or contemporaries (Long & Perumal, 2014).

Some organizations approach employee retention by equally incorporating talent management strategies to retain the best employees, including executives, managers, and staff members (Rani & Reddy, 2014). Goyal and Wang (2015) reported that agencies are more likely to offer retention and incentives bonuses to departing employees. Stephen et al. (2018) reported that incentives alone did not motivate employees to share their knowledge. Stephen et al. do, however, note that the relationship between incentive and knowledge-sharing is strengthened when knowledge providers are willing to share their information and when the knowledge receivers perceive that the information is pertinent.

Employee Development

The increasing trend related to employee turnover is exacerbated by the lack of programs designed to develop and prepare existing talent for future roles (Ishak & Mustafa, 2016). Career development is a critical strategy that promotes internal promotion and is described as a process for achieving specific and organizational goals by providing career information, identifying advancement opportunities, promoting job satisfaction, and improving productivity (Walsh et al., 2016). Ishak and Mustafa (2016) reported that a career development strategy helps with internal promotion among employees and can help employees identify and understand their interests and strengths while reinforcing employee engagement, retention, and succession strategies.

Career development strategies can help attract the best new employees and develop, motivate, and retain the most qualified current employees by enhancing communication between employees and management (Ibidunni et al., 2016). Career development strategies can also improve employee morale, job satisfaction, strengthen employee-organization fit, employee-job fit, and increase employee loyalty; thereby, facilitating succession efforts to reduce turnover (Ishak & Mustafa, 2016). Ibidunni et al. (2016) conducted a study to examine organizations' best course of action to retain and manage talented employees. Within the theoretical framework, the reference related to motivation theories is classified as either content or process theories, focusing on the factors of needs, goals, and motives within individuals to energize, direct, sustain, and stop behaviors (Ibidunni et al., 2016). Lee et al. (2015) conducted a study related to the quality of work-life and job satisfaction among frontline employees in the hospitality industry and reported that the lodging industry is notorious for providing poor wages, low job security, and long shifts. These factors are believed to be the leading cause of job dissatisfaction and consequential high turnover rates (Lee et al., 2015). Failure to meet employee's needs could increase frustration, resulting in a bad performance, job dissatisfaction, and increased voluntary resignation of employees (Ibidunni et al., 2016).

Succession Planning

Letonja and Duh (2016) reported that knowledge is the most strategically important resource for organizations, but organizational knowledge is often lost due to organizational realignment (Makhubela & Ngoepe, 2018). Organizational knowledge is also lost due to employee retrenchment, retirements, and resignations, which leave organizations with a shortage of qualified employees (Makhubela & Ngoepe, 2018). Additionally, the loss of skilled employees has a negative impact on many companies' day-to-day operations because the departing workers often take rare, critical, and difficult-to-imitate knowledge with them (Makhubela & Ngoepe, 2018).

Huynh (2017) reported that staff turnover is challenging, and succession planning is key to influencing the retention of qualified staff. Makhubela and Ngoepe (2018) reported that strategic human capital management is described as HR preparation related to employee development and succession planning to meet its mission and vision. In the rapidly changing business environments, the knowledge transfer process from potential business successors is the key to innovation, described as the driver of continued success for many industries (Makhubela & Ngoepe, 2018). Huynh also reported that succession planning and upward mobility within the organization could result in employee retention, allowing organizations to maintain their tacit knowledge.

Succession planning is critical for organizations of all sizes (Madichie & Nyakang'o, 2016) and involves employees' investment (Ishak & Mustafa, 2016). It also supports strategic planning, strategic thinking and establishes a starting point for employee development programs (Ishak & Mustafa, 2016). Madichie and Nyakang'o (2016) also reported that succession planning practices must extend to all critical positions from top executive managers and down to the lowest staff members because of its effectiveness in transferring tacit knowledge. Succession planning practices guarantee that older members' continuity of knowledge will be passed down to other organizational members (Granados et al., 2017).

Ishak and Mustafa (2016) reported that succession is a pressing issue in talent management and is described as a deliberate and systematic effort that organizations utilize to ensure continued functions of critical positions, retain and develop intellectual and capital properties to encourage individual advancement. Succession planning is imperative because many organizations face increased issues related to growth, globalization, and competition (Ishak & Mustafa, 2016).

Knowledge Management

With the global economic climate, businesses need to be efficient, effective, innovative, and trendsetters to be competitively sustainable (Granados et al., 2017), and the management of organizational knowledge is viewed as a key critical factor in building such a competitive advantage (Hau et al., 2016). Knowledge is based on proven ideas, beliefs, and impressions born out of information interpreted and put into context (Göksel & Aydıntan, 2017), which is then structured to make decisions and take actions (Magnier-Watanabe & Benton, 2017). The knowledge that is not used has no significant value, but when knowledge is shared, its value continues to increase with widespread use (Muñoz-Pascual & Galende, 2017). Organizations that effectively manage and use their knowledge will also continue to be prosperous in the future (Ishak & Mustafa, 2016).

KM is described as the systematic management of intellectual capital, such as explicit and tacit knowledge that workers possess and is designed to enhance organizational performance and competitiveness (Ishak & Mustafa, 2016). The use of explicit and tacit knowledge both resulted in higher organizational performance, and when compared to explicit knowledge, tacit knowledge resulted in higher innovative performance (Magnier-Watanabe & Benton, 2017). Hau et al. (2016) reported that tacit knowledge represents hard to reproduce experiences and gives organizations a competitive edge while providing a sense of superiority to individuals or groups. Organizations that cannot retain and effectively manage knowledge will also face potential learning gaps because, when experienced employees depart an organization, the remaining employees are unable to learn from the departing employees (Makhubela & Ngoepe, 2018).

Tacit knowledge is also practical, intuitive, and subjective and is considered the foundation of social practices and change (Slettli & Singhal, 2017). Muñoz-Pascual and Galende (2017) reported that individuals that possess tacit knowledge are more innovative and creative; therefore, firms that adopt effective tacit KM practices also increase organizational creativity. Although many organizations make significant efforts to encourage an environment of tacit knowledge-sharing (TKS), the practice among employees is rare and sporadic; thereby making its management difficult (Hau et al., 2016). Magnier-Watanabe and Benton (2017) reported that in the ever-changing and complex market, firms must support tacit and knowledge creation activities while managing innovation initiatives that support corroborative activities that enable the creation of relevant knowledge. Wipawayangkool and Teng (2016) reported that fostering tacit knowledge-sharing throughout the organization is vital to any KM initiative.

Knowledge-Sharing

In the rapidly changing competitive environment, knowledge is power (Khoza & Pretorius, 2017) and is considered a critical element to an organization's innovation and sustainable competitive advantage (Park & Kim, 2015). Makhubela and Ngoepe (2018) reported that knowledge retention strategies improve innovation, company growth, employee development, and competitive advantage. How organizations control and manage knowledge can also improve efficiency and effectiveness while supporting combined resources into feasible capabilities (Granados et al., 2017). The strategies for sharing useful knowledge must be targeted, promoted, and facilitated between team members and across an organization (Khoza & Pretorius, 2017).

Knowledge-sharing is described as the capturing, organizing, reusing, and transferring experienced-based knowledge within an organization while making it available to all employees (Razmerita et al., 2016). Makhubela and Ngoepe (2018) reported that organizations could retain knowledge by using multiple strategies that include education, training, professional networks, and process documentation through advanced software designed to capture work processes, best practices, and job manuals. Stephen et al. (2018) reported that because there is a possibility that experts and professional workers will eventually leave organizations, organizational leaders must have strategies in place to capture and retain knowledge. Knowledge retention is regarded as a multifaceted element of an organization's HR strategy to retain essential expert knowledge and sustain competitive advantage (Makhubela & Ngoepe, 2018).

The practice of knowledge-sharing increases its value. Still, many organizations face the challenge of finding ways to motivate their members to engage in or enhance their willingness to share knowledge (Stephen et al., 2018). Successful knowledge-sharing does not occur spontaneously and requires a degree of trust, motivation, norms, perceived organizational support, and personality traits (Wu & Lee, 2017). Additionally, Khoza and Pretorius (2017) reported that culture, management, and technology are three areas that also influence knowledge-sharing. Consequently, the common factors that negatively influence knowledge-sharing are the lack of time, job security, organizational culture, and the resistance to using technology across the various teams and projects (Khoza & Pretorius, 2017).

Garrick and Chan (2017) reported that specific know-how within businesses is essential for replicating intellectual capital and the continued quest for a competitive edge. Likewise, a firm's competitive advantage is dependent on how well the knowledge is shared among employees, groups, and organizations (Khoza & Pretorius, 2017). Due to the pressure that organizations face with capturing tacit knowledge and transforming it into explicit knowledge, knowledge retention practices can become the organization's transformative norm (Garrick & Chan, 2017).

Knowledge-sharing is described as transforming personal knowledge into usable organizational knowledge (Razmerita et al., 2016) and is often used interchangeably with knowledge exchange and knowledge transfer. Knowledge transfer is described as the outcome of the knowledge-sharing process (Park & Kim, 2015). At the individual level, knowledge-sharing consists of knowledge donation, which involves active communication among colleagues and knowledge donation, which involves learning consultation among colleagues (Razmerita et al., 2016). Knowledge-sharing is motivated by intrinsic and extrinsic motivation (Razmerita et al., 2016). Intrinsic motivation is derived from an individual's inner being, their interest, their enjoyment of the task, or their overall enjoyment of helping others instead of extrinsic motivation such as external influences or reward (Wipawayangkool & Teng, 2016).

Tacit knowledge is practical, intuitive, and subjective and is considered the foundation of social practices and change (Slettli & Singhal, 2017). The loss of tacit knowledge can have an economic impact (Ayub et al., 2018); therefore, enhancing the preservation and sharing of tacit knowledge is imperative (Ayub et al., 2018). Knowledge-sharing practices are considered the cornerstone of an organization's KM strategy (Ayub et al., 2018). Tacit knowledge practitioners are viewed as the source of creativity, inspiration, and the source of solutions (Slettli & Singhal, 2017). Garrick and Chan (2017) reported that codifying and passing on tacit knowledge may be commercially appealing, but the practice can be problematic due to such knowledge's intangibility. Garrick and Chan also stated that the tacit know-how of experienced employees involves responding to organizational challenges in a manner that is conducive to their own professional experience, which others may find to be demotivating, stressful, or burdensome.

Muqadas et al. (2017) reported that many employees refuse to engage in knowledge-sharing (KS) practices because they feel relinquishing their knowledge decreases their authority, supremacy, respect, influence, and recognition; thereby, hurting their career aspirations. Firms that do not have a supportive culture that influences employees to share tacit knowledge will also find it difficult to transfer knowledge in employee death, movement, or retirement (Muqadas et al., 2017).

Some other obstacles with knowledge transfer are identified as geographic distances, inefficient communication processes, knowledge overload, the corruption of knowledge, as well as an organizational form, and cultural elements such as formal and informal socialization programs, internal communication processes, and trust and relationships within the organization (Mahon & Jones, 2016). The problem with the management of knowledge and intellectual capital is how to measure tacit knowledge and its transferability (Smith et al., 2015). Knowledge transferability depends on intangible factors such as an individuals' personal beliefs, trust, experiences, values, norms, intent to share the knowledge, and other knowledge-sharing behaviors (Smith et al., 2015).

Expert power will grow when knowledge-sharing exists when individual expertise grounded in tacit knowledge is sought after (Wipawayangkool & Teng, 2016). Hartviksen et al. (2018) reported that organizational value is generated when teams repetitively play an active role in continuous knowledge-sharing activities. Johnson (2020) stated that consistency in sharing existing knowledge strengthens organizational knowledge while enhancing internal work coordination, employee behaviors, and the integration of diverse knowledge and experience. Hartviksen et al. (2018) also reported that new and tenured employees benefited from building on the tacit knowledge that each organizational member has. However, the sharing of tacit knowledge is both time-consuming and demanding; therefore, continuity and repetition are vital and necessary in the knowledge-sharing process (Hartviksen et al., 2018).

Socialization

Burnett et al. (2017) reported that the four elements of the Socialization, Externalization, Combination, and Internalization model (SECI) are used to explore how knowledge is disseminated. The SECI model consists of the socialization element, tacit-to-tacit knowledge-sharing; the externalization element, which is the tacit-to-explicit knowledge-sharing; the combination element of the explicit-to-explicit knowledge-sharing; and the internalization element, which consists of explicit-to-tacit knowledge-sharing. Burnett et al. (2017) noted that when tacit knowledge is converted into explicit knowledge, it can also be combined into new knowledge, thereby starting an ongoing cycle of sharing and resharing among a group, which produces new knowledge. Because knowledge is considered a vital asset, proper management is essential for preservation (Ayub et al., 2018).

Externalization

Externalization is the process of amplifying and converting tacit knowledge into explicit knowledge and making it accessible to a large group of individuals (Slettli & Singhal, 2017). The externalization process utilizes dialogue, metaphors, and images to convert tacit knowledge to the explicit continuum or from the individual to the collective forum (Slettli & Singhal, 2017). Additionally, externalization utilizes reasoning to articulate tacit knowledge and is the key to how knowledge is created, thereby leading to new concepts (Bejinaru, 2016). Through externalization, some knowledge can be lost during conversion (Burnett et al., 2017). While completing the task, either through traditional or habitual means, can radically stunt the amplification of tacit knowledge (Slettli & Singhal, 2017).

Slettli and Singhal (2017) reported that changing the conventional ways people think and act is considered the best way to facilitate tacit knowledge. The amplification of tacit knowledge cannot be complete without changing behaviors anchored by incorporating new knowledge (Slettli & Singhal, 2017). Tacit knowledge accessibility is most significant when the internal knowledge is moved toward the spectrum's explicit side (2017). The practical value of knowledge allows those who define, characterize, evaluate, and solve problems (2017).

Experimental Culture

Makhubela and Ngoepe (2018) reported that organizational culture is essential to forming an effective knowledge culture based on trust, which is considered the most powerful dimension in the entire process. Tacit knowledge is experiential, intuitive, and subjective and can be a source of creativity and inspiration when examining problems from an alternative perspective and seeking solutions (Slettli & Singhal, 2017). Ayub et al. (2018) reported that experimental cultures promote successful organizational knowledge transfer by allowing employees to deviate from assigned duties and established procedures while granting latitude for errors to stimulate innovative ideas. Innovation through knowledge transfer mechanisms is enhanced when knowledge workers are allowed to improvise (Ayub et al., 2018). Improvising will enable workers to share their idiosyncratic routines with new employees based on situations and context while also creating imitation barriers from outside competitors (Ayub et al., 2018).

Shared Norms and Values

Smith et al. (2015) reported that evidence exists to show that organizational cultural norms and values increase the closeness and familiarity between knowledge transfer sources and the corresponding receivers. Embedded social norms, which create a sense of involvement and contribution among employees, are necessary to motivate individuals to frequently share tacit knowledge (Smith et al., 2015). Additionally, the relationship between reciprocity and knowledge-sharing is created when social exchange creates a general obligation between individuals who believe that their mutual friendship improves their attitudes toward tacit knowledge (Smith et al., 2015).

Mahon and Jones (2016) reported that organizational culture, values, and norms are demonstrated and shaped by organizational leaders. The effective transfer of tacit knowledge must also start with leaders who demonstrate trustworthiness and understand that organizational mission and goals should supersede their power or political agendas (Mahon & Jones, 2016). Additionally, leaders must promote a culture of sharing by having humility while sharing their knowledge with subordinates instead of hoarding it (Smith et al., 2015). During turbulent and uncertain work environments, organizational success must transfer tacit knowledge in a work culture that is flexible, transformative, as well as adaptive and supports innovation, change, and risk-taking (Mahon & Jones, 2016).

Organizational Change

Because of the rapidly changing business environment, organizations cannot depend on traditional strategies that incorporate competency-based approaches; instead, adapting to the rapidly changing environment is the key to sustainable competitive advantage (Malik & Garg, 2017). Malik and Garg (2017) also reported that employees' commitment to change has significantly increased job satisfaction and lowered turnover intentions. Change initiatives must begin with organizational leaders strengthening employees' support because, without such backing, transitional efforts will likely be unsuccessful (Malik & Garg, 2017).

Park and Kim (2015) reported that change is a continuous process within the organizational lifecycle. Park and Kim also stated that there are many inherent challenges, planned and unplanned, which affect how knowledge is adopted and shared. Leadership often implements reorganization efforts by integrating systems, followed by changes in how tasks are processed, communication patterns within the firm, norms of interactions among staff, and problem-solving processes, including knowledge-sharing practices among personnel (Park & Kim, 2015). Knowledge processes are made up of using, sharing, integrating, and knowledge creation (Park & Kim, 2015). Park and Kim (2015) reported that the organizational change framework is based on Leavitt's 1965 model and includes the factors related to tasks, structure, technology, and people, which must be aligned to garner change, thereby influencing knowledge transfer. Khoza and Pretorius (2017) reported that individual, technological, and organizational factors could also negatively affect knowledge-sharing among people within a team or group and cross-functional teams.

Tasks

Within the characteristics of organizational change, Park and Kim (2015) noted that knowledge-sharing is a critical aspect of accomplishing essential tasks. Furthermore, the different types, levels, features, and significance of functions and the interdependency level while completing the tasks are crucial roles in organizational knowledge-sharing activities (Park & Kim, 2015).

Structure

The characteristics of organizational structure related to policy and management are critical components that enhance knowledge-sharing practices (Park & Kim, 2015). Park and Kim also noted that complexities within the organization structure, centralized decision-making processes, and unclear procedures related to how knowledge is shared are identified as barriers to knowledge-sharing. Knowledge-sharing structures allow employees to acquire and share information while giving mutual learning opportunities (Malik & Garg, 2017). Knowledge-sharing structures also encourage social connection, knowledge development, expand new skills, build confidence, and reduce misconceptions and uncertainties; thereby, enhancing positive perceptions related to change processes among employees (Malik & Garg, 2017).

Technology

Park and Kim (2015) reported that applying diverse types of technology, such as KM and enterprise systems, are powerful tools that support and create an environment of knowledge-sharing. Some organizational members may be unfamiliar with the current technology used within an organization, which can present difficulty for employees to share their knowledge (Khoza & Pretorius, 2017).

People

Park and Kim (2015) stressed that people and structure, in the form of individual and team characteristics, are the most critical factors that influence knowledge-sharing for organizational change and culture. People can negatively affect knowledge-sharing efforts because of individual employees' perceptions and beliefs within a group or cross-functional teams, shifting the organizational culture (Khoza & Pretorius, 2017). Employees' lack of willingness to share knowledge can also limit the subsequent knowledge creation and the competitive advantage that companies can gain by having free-flowing knowledge (Wu & Lee, 2017). Khoza and Pretorius (2017) indicated that motivation, lack of time, psychological factors, lack of communication, resistance to change, and the lack of reward are the dominant factors that influence knowledge-sharing. Many individuals are either unable or reluctant to share their knowledge due to fear that their value within the organization will diminish; thereby, resulting in businesses spending a significant amount of money on training new employees when staff retire or resign (Khoza & Pretorius, 2017).

Trust

Mahon and Jones (2016) reported that prior research revealed that trust, which starts at the leadership level, and the development of strong relationships are essential to facilitate tacit knowledge. Smith et al. (2015) reported that affect-based trust within businesses is based on individual values and norms. Additionally, as it relates to affect-based trust and the sharing of tacit knowledge within organizations, leaders must form a secure social network of trust among employees to foster such sharing (Smith et al., 2015). Organizations that promote a culture of trust among individuals will also experience a significant rise in interactions; thereby, creating an environment where individuals will eagerly exchange their knowledge (Smith et al., 2015). Cognitive-based trust in business related to the sharing of tacit knowledge is described as an individual's assessment of whom to trust based on the perceived competency, reliability, and trustworthiness of co-workers and their ability to relay information to other personnel (Smith et al., 2015).

The theory of reasoned action models specified that the formation of attitudes and the perceived norms and behaviors are directly related to and guides an individual's intentions and behaviors. Smith et al. (2015) reported that the theory of reasoned action is applicable because the act of sharing tacit knowledge is based on personal outcome beliefs such as positive and negative attitudes towards sharing. Positive attitudes are based on positive perceptions that some benefits will occur if tacit knowledge is shared (Smith et al., 2015). Conversely, negative attitudes toward sharing are based on the perception that a personal cost will incur (Smith et al., 2015).

Resiliency

Malik and Garg (2017) reported that employee resiliency had gained a lot of attention related to organizational change. Resilience is described as an employee's emotional endurance and capability when facing challenging roles, tasks, and situations, characterized by an exhibition of courage and adaptability when faced with crisis and adversity (Malik & Garg, 2017).

Organizational Factors

Corporate culture is described as the unique values, beliefs, and systems that reflect its identity, which either encourages or obstructs the organization's knowledge-sharing capabilities (Razmerita et al., 2016). The cultural identity is either visible, which are the exposed values, mission and philosophy of the organization that develops over time or invisible factors, which are the norms and values that guide employee’s actions and behaviors (Razmerita et al., 2016).

Knowledge-Sharing Barriers

KM strategies are often affected by innovation barriers such as information technologies changing the competitive landscape and new business models such as offshoring and open-global innovation models (Millar et al., 2016). Ayub et al. (2018) suggested that organizational knowledge, the techniques in which knowledge is managed, the ability to share knowledge, and how knowledge flows throughout the group are considered some of the most important assets for any company. There are inherent barriers that prevent knowledge from flowing freely throughout organizations. Bejinaru (2016) reported that the hidden barriers that prevent knowledge-sharing are often referred to as stickiness. Stickiness involves the knowledge source, the recipient, and the context in which knowledge is shared (Seidler-de Alwis & Hartmann, 2008) and is defined as the difficulty organizations have in recreating and maintaining causally ambiguous routines (Bejinaru, 2016).

Millar et al. (2016) noted that although organizations' high-performance demands require that employees have mutual interdependence, it is still imperative that knowledge workers have a productive and cohesive work environment. In today’s highly competitive work context, knowledge workers are subjected to a great deal of information that must be tacitly absorbed, creating an information overload (Garrick & Chan, 2017). In many commercial organizations where cohesion is a critical element of high production, the primary reason for the transference of knowledge is increasing the bottom line (2017).

Some organizations that employ managers or, worse, micro-managers utilize bullying tactics to generate billable service hours, creating a toxic work culture, thereby producing equally toxic knowledge (2017). Employees are also subject to an overload of information, and toxic workplace conditions can produce toxic knowledge, thereby tainting how it is disseminated throughout the organization (Garrick & Chan, 2017).

Krylova et al. (2016) reported that difficult relationships and the ease of communication between the knowledge sources and recipients are considered a circumstantial barrier to effective knowledge transfer practices. Lievre and Tang (2015) reported that organizational cultural differences present an obstacle to knowledge transfer. One such barrier is that organizations with deep hierarchical structures tend to assert rigorous operational methods with a less tolerant culture of mistakes or errors (Ayub et al., 2018). Ayub et al. (2018) also concluded that these organizations discourage employees from freely offering ideas for fear of future retribution because mistakes are not quickly forgotten.

Knowledge is situation-specific and not often shared by individuals; therefore, organizations must develop and promote good knowledge-sharing, creation, and utilization platforms (Granados et al., 2017). Tacit knowledge includes a technical component, which involves the know-how of professional tasks (Ayub et al., 2018). The cognitive component comprises personal, intangible elements such as individual beliefs, projects and value structures (Lievre & Tang, 2015), which is uncodified and can only be transmitted through direct communication (Bejinaru, 2016). In some cases, the holder may not communicate their knowledge aloud, which creates a significant barrier in the knowledge transmission process (Bejinaru, 2016).

Millar et al. (2016) reported that employees often have other incentives that promote the hiding of knowledge instead of sharing. Employees who lack the willingness to share knowledge can also limit the subsequent knowledge creation, thereby minimizing the competitive advantage that companies may gain by having free-flowing knowledge throughout the organization (Wu & Lee, 2017). Millar et al. (2016) also reported that workers that feel detached or could not foresee long-term tenure with an organization often lack commitment. In some cases, the knowledge possessed by an individual or a group of individuals empowers them. The perception of sharing knowledge is viewed as relinquishing influence, superiority, and professional respect, thereby weakening individual job security (Joia & Lemos, 2010). Granados et al. (2017) reported that the job security issues surrounding the sharing of too much tacit knowledge might eventually constrain the creativity and development of new knowledge.

Some other obstacles with knowledge transfer are identified as geographic distances, inefficient communication processes, knowledge overload, the corruption of knowledge, as well as an organizational form, and cultural elements such as formal and informal socialization programs, internal communication processes, and trust and relationships within the organization (Mahon & Jones, 2016). Serenko and Bontis (2016) conceived that tacit knowledge transferred from one employee to another would eventually spread throughout the organization; thereby, becoming an inevitable part of organizational intellectual capital. Conflict arises when the initial knowledge owner receives no personal benefits for their contribution (Serenko & Bontis, 2016). The problem with the management of knowledge and intellectual capital measures tacit knowledge and transferability (Smith et al., 2015). The transferability of knowledge depends on intangible factors such as an individuals' personal beliefs, trust, experiences, values, norms, intent to share the knowledge, and other knowledge-sharing behaviors (Smith et al., 2015).

Mahon and Jones (2016) reported that transferring knowledge is often viewed as a commodity instead of a process. During the development stages, knowledge is often corrupted when transferred from tacit to explicit knowledge (Mahon & Jones, 2016). Mahon and Jones also stated that tacit knowledge, which is developed and evolves, can be lost or corrupted if it is not captured or transferred. Knowledge corruption is described as the deliberate or unintentional change of knowledge or facts, often resulting from the inherent difficulty with sharing tacit knowledge (Mahon & Jones, 2016). The creation of shared meaning when attempting to transferring tacit knowledge requires clear communication, shared experiences, and common backgrounds and culture (Mahon & Jones, 2016).

Millar et al. (2016) stated that many people might be reluctant to share their internal knowledge if deemed a source of power or job security. The practice of hiding knowledge can also be advantageous when one seeks to improve their reputation from the perspective of its superior (Muqadas et al., 2017). Knowledge hiding practices are flourishing even when employees are motivated, encouraged, and rewarded for their knowledge-sharing practices (Muqadas et al., 2017). Knowledge hiding, which is also known a knowledge hoarding, is described as a territorial behavior that presents a major challenge because it inhibits internal sharing practices, teamwork, and organizational goals (Millar et al., 2016). Knowledge hoarding is also described as the intentional retention of knowledge to gain benefits such as power, influence, and promotion (2017).

Transition

In the Foundation of the Study (Section 1), I discussed the background of the problem, the problem statement to include the general and specific business problems, the purpose statement, and the nature of the study. In section 1, I also discussed the research question, the interview questions, and the conceptual framework. Finally, I discussed the operation definitions, deliberated the assumption, limitations, and delimitations, and conducted a review of the professional and academic literature.

In Section 2, I discussed (a) the purpose of the study, (b) the role of the researcher, (c) the participants of the study, (d) the methods used in the study, and (e) the research designs. Additionally, I deliberated the population and sampling methodology, the ethical research, data collection instruments, data collection and organization techniques, data analysis techniques, determining the instruments' reliability and validity, and transition and summary statements. Section 3 will include the introduction, presentation of findings, application to professional practice, implications for social change, recommendations for action and further research, reflections, conclusion, and appendices.

Section 2: The Project

Purpose Statement

In this qualitative descriptive study, I explored effective retention strategies used by insurance agency owner-managers to retain tacit knowledge from employees who resign. The targeted population was insurance agency owner-managers located in Southern Connecticut who successfully used tacit knowledge retention strategies. This study may promote positive social change by informing organizational leaders about strategies to retain tacit knowledge from employees who resign, thereby increasing profitability. This, in turn, could enable agency owner-managers to increase shared values and long-term prosperity for clients and consumers, make financial contributions to communities, and create new employment opportunities.

Role of the Researcher

In a qualitative study, the researcher’s role is to use carefully crafted questions and flexibly translate participants’ responses (Colorafi & Evans, 2016). Additionally, researchers link participants’ causal beliefs while developing themes (Colorafi & Evans, 2016). Researchers conducting qualitative studies apply interpersonal and subjectivity skills to understand participant experiences (Alase, 2017). My role in this qualitative descriptive study was to learn what the participants believed related to the phenomenon.

My role included gathering pertinent data by conducting in-person interviews in the participants’ choice locations, as long as it was ethically feasible. Ecker (2017) noted that some public spaces do not guarantee privacy for participants. Standardized questions were asked and recorded while allowing participants to describe their lived experiences related to the phenomenon openly. Colorafi and Evans (2016) reported that researchers are responsible for studying participants in their natural state while sharing their stories to collect data efficiently and understand the issues. The electronic recording of interviews increased the rigor of the data collected to go back to check and clarify the participants' answers (Weber, 2017).

When conducting qualitative research, researchers inevitably face ethical issues, which usually emerge unexpectedly (Bamu et al., 2016). A researcher's responsibility is to gather data accurately and ethically while reducing bias throughout the data collection process, as described in the Belmont Report, which outlines the fundamentals of ethical procedures and the protection of vulnerable groups (Zagorac, 2016). To prevent personal biases and support accuracy and rigor in this study, I collected data by audio recording the interviews and taking field notes. Moreover, to mitigate ethical issues, researchers should be sensitive to participants (Waldeck, 2017). At the beginning of a project, a researcher should describe to participants what information constitutes data, and participants should be informed that the collected data will be kept confidential (Weber, 2017). An informed consent document was presented to clarify this information for participants. A researcher should also reiterate that participants are allowed to withdraw from a study at any point, even after the study has concluded (Waldeck, 2017).

I was familiar with the study topic because I had worked for three insurance organizations. Upon my resignation from the first two of these employers, the managers did not conduct an exit interview or inquire about processes that I might have used or developed to perform my duties efficiently. However, upon my resignation from my last employer, my direct manager asked that I construct a detailed procedure manual for my specific position. The manual was designed so that my replacement would have insight into processes and procedures used to reduce training time and assist with efficiency.

Participants

Joshi et al. (2017) reported that recruiting participants is the most difficult part of the research process. Selecting the right subjects for a study is important. According to the standard view, researchers should select participants to minimize their total risk while maximizing combined benefits to participants and society (MacKay, 2016). Additionally, participants should have a minimum of one similar characteristic or interest among them (Asiamah et al., 2017). Asiamah et al. (2017) reported that using a systematic approach when selecting study participants and becoming familiar with their characteristics allows researchers to avoid bias. Researchers can use this study's findings to establish effective strategies to reduce tacit knowledge loss when employees resign. Therefore, the criteria for the targeted population for the study were five insurance agency owner-managers located in Southern Connecticut who had experience using effective strategies to retain tacit knowledge from employees who resigned.

Although it may be convenient to recruit participants from one particular organization, recruiting subjects from several different institutions will ensure that a sample represents the intended study population (Joshi et al., 2017). To confirm potential subjects' participation, I first made telephone contact with each candidate and described the study's purpose. I then extended an invitation (see Appendix A for the email invitation to participate in the study) to prospective subjects to take part in the study. To access the participants, I sent an introductory email to explain the study’s nature and significance.

Within the research process, the relationship between researchers and participants is not independent, and the continuous negotiation of roles and responsibilities is necessary (Park et al., 2016). To build a working relationship with the participants, I consistently took appropriate steps to ensure that they were comfortable with the process and were aware of the study’s purpose. Boddy (2016) reported that empathy is considered the best start of an ethical relationship between researchers and participants. Additionally, I reminded the participants that the interview recording was a tool used to clarify responses and would be transcribed for their review for accuracy.

Qualitative research can be intrusive, embarrassing, and destructive for participants (Boddy, 2016). Therefore, both researcher and participants must understand their roles and the study's processes and intent (Boddy, 2016). The researcher must also show feelings and present a degree of discretion, respect, help, support, and appreciation toward the study participants (Bamu et al., 2016). Because electronic recording increases rigor, continuously checking with participants on their comfort with recording can reduce any feelings of intimidation (Weber, 2017).

Research Method and Design

The study involved exploring the use of effective strategies to retain tacit knowledge from employees who resign. The study was conducted utilizing the qualitative descriptive research (QDR) method. In the following subsections, I explain the purpose of choosing the research method and research design.

Research Method

Qualitative research is described as exploring and understanding phenomena through people's behaviors or actions and their lived experiences, resulting in quality improvements (Asiamah et al., 2017). The qualitative method is commonly used to conduct individual interviews or focus groups exploring lived experiences when the research intent is to explore beliefs, attitudes, and values (Willis et al., 2016). Basias and Pollalis (2018) posited that researchers who use the qualitative method face challenges with interpreting data, concluding and developing themes, and using in-depth interviews and observations. However, for researchers that comprehend the data and draw conclusions based on their observation, the qualitative method is a more natural approach than using numbers and statistical processes, common in the quantitative research method (Basias & Pollalis, 2018). The qualitative research method is flexible compared to the quantitative and mixed-methods approach (Willis et al., 2016).

In comparison, researchers who conduct quantitative research can compare two or more groups by analyzing a phenomenon through statistics and mathematics (Basias & Pollalis, 2018). The quantitative method is based on the use of numbers to determine objectivity, whereas qualitative methods involve using a subjective lens (Kaur, 2016). Cingranelli (2017) noted a lack of transparency when measurements are produced in quantitative studies. Cingranelli also noted that what is presented and how it is measured in quantitative research depend on the responsible entity's power and preference, which may result in biased conclusions.

Kaur (2016) described the mixed-method as the deliberate combining of the qualitative and quantitative approaches to draw strength from both methods' philosophical and theoretical positions in response to the research questions. Grieve and Olivier (2018) noted that one drawback of using a mixed-method design is that it requires the researcher to have extensive knowledge of quantitative and qualitative methods. Grieve and Olivier also surmised that using the mixed-method could lower the quality of the integrated quantitative and qualitative data, substantially extending the study's completion time. Bazeley (2016) stated that researchers face challenges with fully exploiting, interpreting, and reporting the integrated data during the analysis and writing process when employing the mixed method. This study’s research question was best (adequately) matched with the qualitative research method. Therefore, the mixed-method approach was not appropriate for this study.

Research Design

Research design is often associated with aspects of the research process, such as data collection and analysis methods (Doody & Bailey, 2016). The purpose of a research design is to link qualitative and quantitative research questions (Doody & Bailey, 2016). Ridder (2017) also stated that a research design reveals common characteristics, different scientific goals and discloses the results from analyzing the collected data. The descriptive design was chosen because it allowed for exploring actual experiences and strategies of insurance agency owner-managers seeking to retain tacit knowledge lost when employees voluntarily resign, rather than to support generalized results or theories. Colorafi and Evans (2016) noted that descriptive designs are based on real-life inquiry’s fundamental principles. Such designs' versatility is beneficial because it allows for various theoretical methodologies, sampling practices, and data collection tactics. The descriptive design also focuses on the “what” of a phenomenon instead of how or why it happened (Nassaji, 2015).

Other key research designs include case studies, ethnography, and grounded theory. Researchers use ethnographic design to understand a specific cultural group (Doody & Bailey, 2016) and members’ pattern of shared behaviors, language, and actions (O’Neil & Koekemoer, 2016). An ethnographic researcher investigates a group’s culture by conducting an in-depth study of individual members, which involves systematically collecting, describing, and analyzing data to develop theories related to the group’s cultural behaviors (Bellamy et al., 2016). Another fundamental feature of ethnographic research design is collecting data in the research setting over an extended period (Van Keer et al., 2017).

Grounded theory is a general method of exploring concepts based on real observation (Bamkin et al., 2016). Bamkin et al. (2016) reported that grounded theory requires researchers to explore literature and collect and analyze data surrounding a phenomenon simultaneously. Grounded theory design involves a flexible and methodical gathering and examination of data to generate theory and explain social and psychological processes (Achora & Matua, 2016). Achora and Matua (2016) noted that researchers use grounded theory to discover theories based on subjectivity, philosophical assumptions, interpretive traditions, and the subjects’ constructed realities and perspectives.

The purpose of the study was to explore the retention strategies that insurance agency owner-managers use to retain tacit knowledge that might be lost when employees resign. Descriptive design was suitable for the study because it allowed participants to give detailed and exhaustive descriptions of a phenomenon through their personal experiences (Nyvang et al., 2016). Descriptive research focuses on the “what” of a phenomenon instead of how or why it happened (Nassaji, 2015). Researchers use ethnography to understand patterns of shared behaviors, languages, and actions of specific cultural groups (O'Neil & Koekemoer, 2016); therefore, the ethnographic method was not appropriate for this study. Bamkin et al. (2016) reported that a disadvantage of using grounded theory is an inherent lack of depth of insight surrounding the participants and research setting; therefore, the grounded theory was not appropriate for this study.

Qualitative research focuses on participants’ perspectives and opinions, so data saturation is considered the “gold standard” for qualitative studies (Hancock et al., 2016). In qualitative studies, researchers often find difficulty determining how many participants and interviews are necessary to reach data saturation (Hancock et al., 2016). Tran et al. (2016) stated that the sample size needed to obtain data saturation for qualitative studies depends on the study topic, the research purpose, the study participants, the data collection method, and the data analysis results. I achieved data saturation after the sixth in-depth interview using standardized open-ended questions. Once no new data are collected, no new themes evolve, and no further coding is necessary, then data saturation has been achieved. If data saturation had not been obtained based on the number of participants, I would have conducted additional in-depth interviews until new information was received. Data saturation is reached when there is no replicated information, there is no further new information obtained, or the coding of themes is no longer feasible (Kline, 2017).

Population and Sampling

Setia (2016) described a population as a group of individuals or objects that a researcher selects to make up a study's sample population. Setia also reported that probability and nonprobability sampling are the two standard research sampling methods, explaining that nonprobability sampling is primarily used in qualitative research and is based on population accessibility and availability. The targeted population's accessibility is essential; otherwise, researchers may find difficulty in collecting appropriate data. Asiamah et al. (2017) reported that the appropriate research population for a qualitative study comprises individuals who share one or more distinct characteristics of interest.

It is imperative to select the appropriate sample once a researcher has solidified the research question and research design (Setia, 2016). Researchers use qualitative methods to investigate the rationale for a phenomenon using a small yet purposeful sample size (Hesse, 2017). Compared to a quantitative study, there are relatively few specifications in a qualitative study for the required number of participants who can share their knowledge and experiences related to the research questions and phenomena of interest (Asiamah et al., 2017). The appropriate population for this qualitative descriptive study consisted of six insurance agency owner-managers located in Southern Connecticut. The insurance agency owner-managers had at least five years of experience as owner-mangers. The selected criteria were established because the study participants needed to have obtained sufficient work experience within the prescribed timeframe to respond to the related interview questions.

I used a purposeful sampling strategy for this qualitative study because the study participants were insurance agency owner-managers located in Southern Connecticut. The participants were selected based on their personal experiences with the successful utilization of strategies to retain tacit knowledge from employees who resign. Valerio et al. (2016) surmised that purposeful sampling allows a researcher to select specific participants based on targeted characteristics and assets. Researchers often utilize purposeful sampling when deliberately choosing a small number of participants to shed light on a research question ("Understanding Qualitative Research in Health Care," 2017). Purposeful sampling also allows participants to be selected based on their shared experiences, intuitions, and expertise related to the study's specific subject (Kithumbu et al., 2017).

Tadakamadla et al. (2017) stated that the sample size in qualitative research depends on the data's quality. Tadakamadla et al. also noted that interview quality is more important than the sample size. To achieve data saturation for this study, I conducted six in-depth interviews using standardized questions for each study participant. Boddy (2016) reported that a single interview is not feasible for qualitative research because data saturation cannot be achieved unless two or more cases have been examined. Kline (2017) reported that data saturation could be reached when enough information has been replicated, new information has been received, or further coding is no longer feasible. If data saturation had not been achieved based on the participant interviews, I would have conducted additional in-depth interviews until I reached a point at which no new information was received. Further coding was not feasible.

To collect data, I conducted face-to-face semistructured interviews using Zoom. Rimando et al. (2015) stated that the locations where researchers conduct interviews are critical in the data collection process. Eckers (2017) stated that to capture participants' attitudes, experiences, and understanding of a phenomenon, researchers should determine interview locations based on where subjects are most comfortable. Ethical concerns such as confidentiality and safety may nullify location preference, and attention should be given to selected public locations, such as parks, coffee shops, restaurants, or libraries (Eckers, 2017). Eckers also suggested that subjects may prefer to be interviewed in their homes, and researchers should be open to such locations.

Ethical Research

Ethical issues in research are bound to arise, and Seitzer et al. (2016) reported that researchers should be unbiasedly aware of all relevant ethical issues. In research that involves human subjects, researchers must obtain ethical approval before soliciting participants and before the data collection process begins (Gelling, 2016). Kadam (2017) described the informed consent process as the cornerstone of ethics in research. Agyeman and Ofori-Asenso (2016) also stated that potential participants must understand specific conditions from the informed consent to decide whether to participate in the study, under voluntary conditions and without undue pressure influence.

Before engaging with the potential study participants, I obtained permission from Walden University's IRB. I was provided with IRB approval authorization number 06-

05-20-0571969, which I included in the informed consent form. I contacted the potential study participants by telephone. During the telephone conversation, I provided an overview of the study, explained the participant criteria, and fielded any questions that may assist with their decision to participate. I asked that interested participants contact me via email. I then sent an introductory email, including an informed consent. The informed consent included explicit instructions related to the nature, purpose, and procedures of the study. The form also included a description of the risks and benefits, provided a privacy statement, sample interview questions, and the methods for withdrawing from the study. Agyeman and Ofori-Asenso (2016) stated that study participants have an unconditional right to withdraw from a study without reprisal. Participants' right to withdraw from a study is an ethical incentive for researchers to develop strong practices to keep participant withdrawals low (Holm, 2011).

For the study, participants were informed that they would not be penalized to decline the invitation or withdraw from the study. Additionally, the study participants were informed that they could withdraw by declining to participate in the interview or not answering the interview questions. Bernstein and Feldman (2015) noted that incentives, such as cash or gift cards to widely available retail outlets, are often used to encourage research participants to enroll and enhance follow-up. However, as it relates to an incentive for this study, participation was entirely voluntary, and it was not my intent to offer incentives for the research.

Moore and Donnelly (2018) stated that members of the University community involved in specific research activities must research ethical standards concerning study participants' rights. The ethical standards set the principles that stress researchers' obligations with participants' recruitment, obtaining informed consent, protecting participants' privacy and confidentiality and minimizing harm and conflicts of interest (Daku, 2018). For privacy, the participants' names and respective organizational names were kept private, and all data collected was used solely for this study. To further protect individual identities, I (a) used participant identification codes as opposed to utilizing participant's names, (b) used private labeling when storing a hard copy of electronic data, and (c) used identification codes to references participants when discussing research results. I securely stored all collected data safely, which I will retain for 5 years and then destroy, erase, and properly discard all of the stored research data at the end of the 5 years.

Data Collection Instruments

I was the primary data collection instrument for collecting pertinent data, and I followed an interview protocol (see Appendix B for the Interview Protocol Form). I conducted semi-structured interviews (see Appendix B for the interview questions), which allowed the participants to describe their lived experiences related to the phenomenon openly. For qualitative studies, researchers collect data by conducting in-depth interviews, observations, focus groups, and examining documents. The most common data collection method in qualitative research is an in-depth interview with open-ended questions (Najimi et al., 2017). Dikko (2016) reported that researchers provide greater insight into the study subject as the research instrument because it allows them more personable access to the data.

Once the data is collected, researchers must test the data instrument for quality to ensure the collected information is valid and reliable (Gaus, 2017). To test the data's validity and reliability, I generated interview transcripts based on the data collected from the interviews. Validity is based on content, in which researchers determine the relatability of the questions to the study concept (Najimi et al., 2017). Dikko (2016) reported that validity adequately differentiates items based on related principles and ensures that the measures used coincide with theories in which the test was created, known as the construct validity. I sent a 1 to 2-page summary of my interpretation of the participant’s answers and verified my understanding of their answers accurately and correct inaccuracies. Wong and Cooper (2016) reported that member checking is a form of validity, which is achieved by sending the study participants a transcript of the interview and asking them to confirm or disconfirm the researcher's interpretation of data collected. Once the data was collected, transcribed, and member checking was conducted, the participants’ responses were entered into NVivo 12, a software program used to analyze the interview data.

Gaus (2017) reported that reliability is related to the consistency of findings, which is problematic in qualitative research because human behaviors change; therefore, the context of results can also vary. Najimi et al. (2017) reported that reliability is achieved when the concept is measured consistently and without bias. Najimi et al. (2017) also reported that reliability could be established through the test-re-test when the initial test is given to the same participants to determine whether the results are similar to the original findings. Reliability is also established when parallel form reliability is conducted by issuing the same test while utilizing questions with different wording and sequence, resulting in the same data (Najimi et al., 2017).

Data Collection Technique

For this study, I conducted semi-structured interviews, which researchers use to determine a phenomenon that cannot be directly observed (Understanding qualitative research in health care, 2017). For consistency, I followed an interview protocol (see Appendix B for the Interview Protocol Form). Researchers apply interpersonal and subjectivity skills to understand participant experiences (Alase, 2017). The most common data collection method in qualitative research is in-depth interviews with open-ended questions (Najimi et al., 2017). Dikko (2016) reported that properly conducted interviews provide greater insight into the study subject because it allows the researcher more personable access to the data.

During the interviews, I asked the study participants for permission to audio record the meeting. With the participant's permission, I recorded the conversation using a digital voice recorder. When necessary, I was able to go back to get an accurate account of the subject's responses. I also took field notes and recorded the participant's body language and physical cues. Gaus (2017) reported that reliability is related to the consistency of findings, which is problematic in qualitative research because human behaviors change; therefore, the context of results can also vary. Schober (2018) reported that a disadvantage of face-to-face interviews is that researchers can be deemed intrusive when entering into the homes and businesses of study participants. Securing interviews with some participants may take longer because there may be a need for the subject to change interview times due to business needs or scheduling conflicts (Schober, 2018). The process of face-to-face interviews can be time-consuming and costly if there is a need for many study participants (AlKhateeb, 2018).

Pilot studies are considered a “soft” research tool that researchers use to perform preliminary analysis by conducting a smaller study before committing to a full research study (Vaganay, 2016). Kannan and Gowri (2015) reported that pilot studies are conducted before the primary research and are essential in determining whether the analysis is feasible while identifying the study's time, cost, and method. A pilot study was not required nor conducted for this study.

Once the data is collected, researchers must test the data instrument for quality to ensure the collected information is valid and reliable (Gaus, 2017). Once the collected data and field notes were reviewed to identify similar themes, a 1 to 2-page summary was drafted. As a form of member checking, the summary was sent to the individual research subjects to verify and clarify my interpretation of their answers. Wong and Cooper (2016) reported that member checking is a form of validity. Simpson and Quigley (2016) stated that the process of member checking is designed to seek the views of participants on the accuracy, description, and interpretation of the collected data. Member checking is achieved by sending the study participants a transcript of the interview and asking them to confirm or disconfirm the researcher's interpretation of the data collected (Wong & Cooper, 2016).

Data Organization Technique

Qualitative research can generate a large volume of data, and its organization is critical to the research process (Macia, 2015). Palinkas et al. (2015) indicated that researchers should possess an efficient strategy to expeditiously access the desired information. Bunger et al. (2017) stated that an implementation strategy is used to enhance adaption and sustainment. Implementation research is described as the scientific method and technique used to improve descriptions of activities, rationale, and expected outcomes strategies through activity logs (Bunger et al., 2017). Researchers use activity logs as an implantation strategy to collect information related to activities, intent, and duration (Bunger et al., 2017). I ensured that the study participants' identity and personal information were not disclosed. I omitted the names and any other identifying information from the interviews and implemented a coding system in the research log to ensure the participant's identity remained confidential.

In education, reflective journals are used as a device for students guided by specific questions to narrow students' thought processes (Bussard, 2015). Journals are also a tool that researchers can use throughout the data collection process to notate relevant study information (Palinkas et al., 2015). Reflective journals are common in qualitative research and allow researchers to record the study's decisions, track the analysis process, and consider how their emotions and bias influenced the process (Orange, 2016). Reflective journals are tools that allow researchers to observe and record their daily activities, practices, and relevant facts while making a connection through text and journals (Woodbridge & Brenda, 2017). I maintained a reflective journal to record all study-related thoughts, activities, judgments, and goals.

Ethical standards set the principles that stress the researcher's obligations with the recruitment of participants, obtaining informed consent, protecting participants' privacy and confidentiality and minimizing harm and conflicts of interest (Moore & Donnelly, 2018). The research data was stored on a password encrypted flash drive, with the back-up data being stored in folders on a password encrypted computer. For privacy, the participants' names and their respective organizational names will be kept private, and all data collected will only be used solely for this study (Thomas, 2015). To further protect individual identities, I used (a) participant identification codes that incorporate lettering and numbering format instead of utilizing participants' names, (b) used private labeling when storing hard copies of electronic data, and (c) used identification codes that reference participants when discussing research results.

The storage of collected data should follow established ethical research practices (Yin, 2014) because effective storage practices ensure study participants (Thomas, 2015). Yin (2014) also recommended that all research data, including backup drives, consent forms, and transcripts, be secured in a locked facility and discarded after 5 years. I will securely store all collected data safely for 5 years and then destroy, erase, and properly discard all of the stored research data at the end of the 5 years.

Data Analysis

Data analysis in qualitative research involves reducing and summarizing the collected data into codes, concepts, categories, themes and theories (Understanding qualitative research in health care, 2017). Silverman (2015) reported that researchers utilize data analysis as a tool that assists with conceptual developments. When data analysis is conducted, researchers look to identify new themes, leading to new developments relative to tacit knowledge retention processes (Silverman, 2015). However, qualitative research can generate a large volume of data that can be overwhelmingly difficult to analyze (Macia, 2015). To analyze the collected data, I used the Content Analysis method, a systematic method of describing the meaning of qualitative data (Fallik & Francis, 2017). Fallik and Francis (2017) also reported that Content Analysis allows the researcher to transfer a large quantity of data into a more manageable form. Once the interviews concluded, I analyzed the description of the participant's practices to explore their lived experiences as it relates to the phenomenon.

Researchers are responsible for reading and analyzing the transcripts generated based on data collected from study participants (Macia, 2015). Researchers are responsible for reading and analyzing the transcripts generated based on data collected from study participants (Macia, 2015). Macia also stated that researchers could compare the developed themes from the study participant’s transcripts by verifying the concepts with data clustering. Data clustering is described as a statistical data analysis technique that uses algorithms to assemble a set of objects into groups based on similar properties or features (Saidala & Devarakonda, 2018). Based on earlier research, I identified and organized the first categories, which served as a starting point outlined in the literature review section. Once the data was collected from the interviews of study participants, the data from each was transcribed verbatim by listening to the interview recordings and reading the corresponding interview notes. Once the transcription was complete, I read it multiple times to comprehend the participant's words' overall meaning and searched for patterns in the total content. Themes were compared to study participants' transcripts to ensure that the collected data connected to my study's core themes.

Coding in qualitative analysis can be accomplished by reading, interpreting, and re-reading while considering earlier data (Evers, 2016). The individual interview transcripts were sent to the research participants to verify and clarify my interpretation of their answers. Wong and Cooper (2016) reported that member checking is a form of validity, which is achieved by sending the study participants a transcript of the interview and asking them to confirm or disconfirm the researcher's interpretation of data collected.

Stapleton (2015) reported that member checking is done to establish interpretive validity. I identified critical phrases in sentences or words, coded and structured into categories based on similar content and recurring data from the interviews. The data was analyzed given the complexity leadership theory (Uhl-Bien et al., 2007) conceptual framework, which supports the overall process of interpreting data application. Colorafi and Evans (2016) reported that researchers use Content Analysis to analyze data in the following eight-steps: (a) development of a coding manual derived from the conceptual framework, literature, and preliminary data, before initiating data collection, (b) document transcription, (c) divide sentences or paragraphs from the transcripts into meaning units, segmented into a single idea, (d) organize similar codes into categories, (e) for clarity, revise and redefine codes in the coding manual as needed, (f) analyze, summarize, and define the memos that were conducted throughout the analysis process,

(g) generate data displays consistent with finding, triangulated data collected, observations, and interviews, (h) re-present the data in a creative yet rigorous manner.

Salmona and Kaczynski (2016) reported transparency in accurately judging high-quality qualitative research is a continuous process. Salmona and Kaczynski also stated that qualitative data analysis software (QDAS) promotes improved handling of data. Evers (2016) stated that qualitative data analysis (QDA) software allows researchers to achieve a more comprehensive review of qualitative research practices. The collected data were transcribed and analyzed based on the eight-steps of the Content Analysis method. I then imported the text data into NVivo 12 to correlate themes connected with the literature and conceptual framework. NVivo is described as an analytical tool that conducts an in-depth analysis of entered data based on word search queries, word frequency queries, word trees, and coding queries (Hampson et al., 2016). Hampson et al. (2016) also stated that NVivo creates searchable records and audit trails of coding decisions and analysis, promoting transparency and strengthening the trustworthiness and creditability of findings.

Reliability and Validity

Olson et al. (2016) stated that qualitative research is designed to generate new theories and explain the phenomenon while utilizing inductive reasoning to conclude the acquired data. In qualitative research, the primary data is subject to the researcher's and participant's bias by past experiences, beliefs, and expectations, influencing how the data is interpreted and filtered (Olson et al., 2016). Ang et al. (2016) noted that establishing trustworthiness is crucial in qualitative research, determined by triangulation, member checking, or audit trail strategies.

Reliability

Gaus (2017) reported that reliability is related to the consistency of findings, which is problematic in qualitative research because human behaviors change; therefore, the context of results can also vary. Najimi et al. (2017) reported that reliability is achieved when the concept is measured consistently and without bias. Najimi et al. (2017) also reported that reliability could be established through the test-re-test when the initial test is given to the same participants to determine whether the results are similar to the initial findings. Reliability is also established when parallel form reliability is conducted by issuing the same test while utilizing questions with different wording and sequence, resulting in the same data (Najimi et al., 2017).

Once the data is collected, researchers must test the data for quality and ensure that the collected information is valid and reliable (Gaus, 2017). Qualitative research's reliability and validity are based on the dependability, trustworthiness, and defensibility produced by the data collected (Olson et al., 2016). I sent the 1 to 2-page summary to the individual participants and asked them to verify that my interpretation of their answers is accurate and correct inaccuracies. Member checking is a form of validity (Wong & Cooper, 2016) and adds creditability to qualitative studies (Ang et al., 2016).

Member checking consists of sending a transcript of the research findings to the study participants to verify the qualitative findings (Ang et al., 2016). To enhance dependability, researchers utilize memos to document their thoughts and actions

(Newman & Clare, 2016). Newman and Clare (2016) noted that memos provide an audit trail of coding decisions, conceptual insight, and theme development, which is how theories emerge and how they are grounded based on the received data.

Validity

Validity is derived from the content that researchers use to determine the relatability of the questions related to the study concept (Najimi et al., 2017). Dikko (2016) reported that validity adequately differentiates items based on related principles and ensures that the measures used coincide with theories in which the test is created, known as the construct validity. Reliability and validity are redefined as parallel concepts consisting of credibility, transferability, dependability, and confirmability (Ang et al., 2016). Qualitative research's quality and trustworthiness are enhanced by incorporating credibility, transferability, dependability, and confirmability techniques (Newman & Clare, 2016).

In qualitative research, credibility is an essential aspect of establishing trustworthiness (Ang et al., 2016). Newman and Clare (2016) stated that rigorous qualitative studies are credible, dependable, and confirmable based on the study's nature and limits and validity. Stewart and Gapp (2017) reported that in qualitative research, trustworthiness and credibility is dependent on transparency as well as the researcher's systematic approach to handling the evidence. Upon completing the interviews, I conducted member checking and triangulation by generating transcripts drawn from the interviews to test the creditability of the data. I then emailed the transcript to the study participants to allow an opportunity to verify the accuracy of my interpretation of the collected and analyzed data.

Triangulation is described as a method widely used to increase validity (Olson et al., 2016) and is a strategy used to establish credibility, dependability, and confirmability (Ang et al., 2016). Triangulation can also assist with an in-depth understanding of a phenomenon (Petrescu & Lauer, 2017). To triangulate data, researchers would need to interpret data from multiple sources based on either purposive sampling, observation, focus groups, or interviews to obtain various measures of the same phenomenon (Ang et al., 2016). Member checking is a form of validity (Wong & Cooper, 2016) and adds creditability to qualitative studies (Ang et al., 2016). Member checking consists of sending a transcript of the research findings to the study participants to verify the qualitative findings (Ang et al., 2016). To structure the data collection and perform follow-through during and after the interview process, I used an interview protocol (see Appendix B). The interview protocol includes directions on the informed consent, coding protocol, recording of reflective notes, and proper procedures for ending the interview.

Transferability is referred to as the external validity or “fitness” (Colorafi & Evans, 2016) and incorporates the notion that the generalization of research findings is transferable to practice (Parker & Northcott, 2016). Transferability is also described as the meaningfulness of study findings and refers to how potential decisions can be made based on such results' applicability to the broader population (Newman & Clare, 2016). To determine the study findings' transferability, I provided detailed data, specific examples and discussed associated limitations and delimitations. I also suggested further research so that readers of this study can take a broader view of and determine the findings' transferability. I also include in Section 3 a discussion as to why and how the study findings are relevant to improve business practices while affecting social change.

Baloyi and Takalani (2017) stated that confirmability is achieved by establishing truth and value, credibility and applicability, or transferability. Hägglund and Olai (2017) described confirmability as the degree and steps in which researchers show that the emerging findings represent the provided data's totality and not based on personal bias. Confirmability can be achieved by supporting research findings with the direct quotes of research participants while connecting the literature (Baloyi & Takalani, 2017). This study's confirmability can be achieved with the emergence of themes during the collected data analysis. The results that emerge can represent the overall disposition of the labor force at large, which could be confirmable by other scholars.

A study's quality lacks validity if there is a failure to reach data saturation (Fusch & Ness, 2015). To achieve data saturation for this study, I conducted six in-depth interviews using standardized questions (See Appendix B for Interview Protocol) for each study participant. I also used data triangulation and member checking to ensure data saturation for this study. Boddy (2016) reported that a single interview is not feasible for qualitative research because data saturation cannot be achieved unless two or more cases have been examined. Data saturation is considered the “Gold Standard” for qualitative research, which depends on study participants' perspectives and opinions instead of the number of participants involved (Hancock et al., 2016). Fusch and Ness (2015) stated that smaller studies would reach data saturation more quickly than larger studies.

Transition and Summary

In Section 2, I discussed the study's introduction, purpose statement, the researcher's role, participants' review, and a detailed description of the research method and design chosen for this study. In Section 2, I also discussed population sampling, ethical standards in research, data collection instruments and techniques, and data organization techniques. Finally, I will discuss the data analysis, and I will explain how I will ensure the reliability and validity of this research study.

In Section 3, I will discuss the introduction, presentation of research findings, application to professional practice, implications for social change, and the recommendations for action and further research. Finally, I will discuss my reflections and will provide my closing remarks.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative descriptive study was to explore the use of effective retention strategies by insurance agency owner-managers to retain tacit knowledge from employees who resign. Data were collected from six insurance agency owner-managers located in Southern Connecticut. My research study findings identified the methods that the insurance agency owner-managers used to retain tacit knowledge from employees who resigned. In the following sections, I present the findings, applicable themes, applications to professional practice, and social change implications. I also provide recommendations for action and further research, and a conclusion.

Presentation of the Findings

This study's central research question was: What strategies do insurance agency owner-managers use to retain tacit knowledge from employees who resign? I conducted semistructured interviews to collect data from six insurance agency owner-managers in Southern Connecticut. The participants responded to eight interview questions that explored the strategies used to retain tacit knowledge from employees who resigned. Upon completing the interviews, I conducted member checking and triangulation by generating transcripts drawn from the interviews to test the creditability of the data. I transcribed the recordings as a form of member checking. I sent the 1- to 2-page summary to the participants to validate my interpretation of their interview responses and obtain any additional related information.

Upon completion of the six interviews, I determined that saturation was complete because no new themes emerged. I used NVivo 12 software to organize and code the data and identify the themes and subthemes that emerged from the data. The three main themes that emerged from the data analysis were (a) knowledge-sharing strategies, (b) employee development strategies, and (c) customer-centric strategies. I used character codes P1, P2, P3, P4, P5, and P6 to identify the study participants. Table 1 illustrates the themes that emerged from the data analysis of this study.

Table 1

List of Major Themes

Central themes	Sources	References
Knowledge-sharing strategies	12	24
Employee development strategies	16	31
Customer-centric strategies	21	17

Theme 1: Knowledge-Sharing Strategies

Based on the study participants' responses, the development and improvements of strategies to enhance knowledge-sharing within the organization create an environment where tacit knowledge is shared openly and freely. Knowledge-sharing strategies were the first theme that emerged based on the analysis of participants' responses. The subthemes that emerged were the consistency and inclusion in knowledge-sharing practices, communication strategies, and knowledge retention through technology.

Consistency and Inclusion in Knowledge-Sharing Practices

P1, P2, and P6 concluded that consistency is key when emphasizing the importance of tacit knowledge-sharing for all employees. Expert power will grow when knowledge-sharing exists, and individual expertise grounded in tacit knowledge is sought after (Pathania & Rasool, 2019). However, strategies for sharing valuable knowledge must be targeted, promoted, and facilitated between team members and across an organization as a whole (Wethyavivorn & Teerajetgul, 2020). P2 concluded that the easier way to ensure that tacit knowledge is shared through the organization is repetition in examples and applications. Johnson (2020) stated that consistency in sharing existing knowledge strengthens organizational knowledge while enhancing internal work coordination, employee behaviors, and the integration of diverse knowledge and experience.

P3 and P6 reported that their organizations succeeded in implementing knowledge-sharing practices during onboarding and training programs. P5 felt that all individuals should be allowed to contribute to policies that would promote tacit knowledge-sharing. Ahmad and Karim (2019) reported that organizational value is generated when teams repetitively play an active role in continuous knowledge-sharing activities. Embedded social norms, which create a sense of involvement and contribution among employees, are necessary to motivate individuals to frequently share tacit knowledge (Register-Mihalik et al., 2019). Mansour and Tremblay (2019) also reported that new and tenured employees benefited from building on the tacit knowledge that each organizational member has. However, the sharing of tacit knowledge is both time-consuming and demanding; therefore, continuity and repetition are vital and necessary in the knowledge-sharing process (Hartviksen et al., 2018).

Communication Strategies

The study participants noted that communication through open discussions and team meetings that include the entire organization are effective tools to foster an environment of tacit knowledge-sharing. Mazorodze and Buckley (2020) reported that fostering tacit knowledge-sharing throughout the organization is vital to any KM initiative. P1, P2, P3, and P6 reported that open and free discussion among employees fostered an environment of tacit knowledge-sharing. P2 stated,

> My organization started doing weekly huddle meetings involving managers, team leads, and the employees to discuss whatever is going on in the department, such as work or workload, which allows the employees to ask questions and allow other employees to share knowledge as well.

Firms that do not have a supportive culture that influences employees to share tacit knowledge will find it difficult to transfer knowledge in the event of an employee’s departure (Gaghman, 2019). P3 suggested that it is important to stress knowledge-sharing during regular interoffice meetings, allowing staff members to share concerns, problems, and topics to deepen knowledge and expertise.

Knowledge Retention Through the Use of Technology

Borges et al. (2019) reported that organizations could retain knowledge by using multiple strategies that include education, training, and the documentation of processes through advanced software designed to capture work processes, practices, and job manuals. P1, P3, and P6 reported that electronic learning and informational platforms were incorporated to have information readily available and encourage others to openly share their tacit knowledge. P4 stated,

> I believe my company does a fabulous job at implementing and having a dedicated training center that provides current detailed insurance knowledge that expands on the laws and regulations that are very complicated, on a subject matter and format that's very manageable.

Khoza and Pretorius (2017) reported that culture, management, and technology are three areas that also influence knowledge-sharing. However, Khoza and Pretorius also found that resistance to using technology across various teams and projects negatively influences knowledge-sharing.

Reward Strategies

P1, P2, P3, and P6 utilized rewards programs to encourage tacit knowledge-sharing among their team members. P1 found that reaffirmation and recognition intensify a culture of tacit knowledge-sharing. P2 reported that recognition reward programs prompt employees to share their knowledge. Conflict arises when an initial knowledge owner receives no personal benefits for their contribution (Khoza, 2019). P3 stated that "organizational leaders should incentivize knowledge-sharing behaviors by positively reinforcing and rewarding employees' efforts with sharing quality knowledge with others." Rohim and I Gede (2019) noted that the relationship between incentive and knowledge-sharing is strengthened when knowledge providers are willing to share their information and when the knowledge receivers perceive that the information is pertinent.

There is a relationship between reciprocity and knowledge-sharing created when social exchange creates a general obligation between individuals and improves their attitudes toward tacit knowledge (Smith et al., 2015).

Correlation to the Conceptual Framework

Karia and Muhammad Hasmi Abu (2019) stated that the purpose of CLT is to identify behaviors and strategies that drive innovation, learning, and adaptability among individuals within organizations. Arena and Uhl-Bien (2016) reported that adaptability, which is noted in the purview of CLT, enhances performance and innovation, which occurs in individuals’ daily interactions in response to perspective challenges and opportunities. Stiller and Meijerink (2016) stated that the basis of the CLT is the idea that modern organizations must adapt to change to survive, and some leadership functions should be relegated by organizational members who are not in formal leadership positions. Surace (2019) suggested that CLT is appropriate for organizations subjected to rapidly changing interactions, policies, regulations, and technologies.

Theme 2: Employee Development Strategies

Based on the study participants’ responses, employee development enhances tacit knowledge-sharing within the organization. Tacit knowledge-sharing should start through the functions of early inclusion, learn-by-doing, mentorship, and apprenticeship (Irum & Pandey, 2019). Employee development also creates an environment where tacit knowledge is shared openly and freely. Employee development strategies were the second theme that emerged based on the analysis of participants’ responses. The subthemes that emerged were employee learning, knowledge-sharing through peer mentoring, a knowledge-sharing culture, and community-based learning.

Employee Learning

Participant P3 said employee development through organizational education and training was a vital tool for retaining tacit knowledge. Makhubela and Ngoepe (2018) reported that organizations could retain knowledge using multiple education and training strategies. P4 stated that “knowledge and training are everyone’s responsibility, and if you don’t own it, it will show.” The transferability of tacit knowledge is crucial to innovation, continual learning, and business (Mazorodze & Buckley, 2020). P6 found that monthly teambuilding and training meetings are key to implementing tacit knowledge-sharing strategies. Rohim and I Gede (2019) stated that employees’ behaviors and attitudes in support of organizational strategies depend on their abilities, motivation, and opportunities.

Knowledge-Sharing Through Peer Mentoring

P2 and P5 encouraged teamwork and collaboration through peer mentoring, including aligning newer employees with senior employees to foster tacit knowledge-sharing activities. Strategies for sharing valuable knowledge must be targeted, promoted, and facilitated between team members and across an organization as a whole (Wethyavivorn & Teerajetgul, 2020). P2 also found that peer mentoring allowed senior employees to pass on their years of tacit knowledge unencumbered. Succession planning practices guarantee that older members’ continuity of knowledge will be passed down to other organizational members (Gaghman, 2019). P5 stated that effective tacit knowledge-sharing strategies are fostered by creating weekly collaborative partnerships or workgroups between team members with different skill sets to allow them to share, discuss, and resolve various topics or processes. Ahmad and Karim (2019) reported that trust and strong relationships are essential to facilitate the sharing of tacit knowledge. P5 found that ensuring that employees are cross-trained and well versed is an effective means to share tacit knowledge.

Creating a Knowledge-Sharing Culture

P3 and P6 reported that it is important to develop employee knowledge-sharing practices as early as possible, preferably at the onboarding stage, enhancing a knowledge-sharing culture. Ahmad and Karim (2019) posited that knowledge retention within an organization could only occur if the environment and culture are supportive and encourage knowledge transfer practices institution-wide. P6 stated that if the importance of tacit knowledge-sharing is stressed during the onboarding process, it will eventually become embedded in new employees' understanding of the organization's knowledge-sharing culture.

Creating shared meaning when attempting to transfer tacit knowledge requires clear communication, shared experiences, and common backgrounds and culture (Borges et al., 2019). P1 also recognized a learning curve when new employees are hired and noted that if the organization already has a knowledge-sharing culture, the learning curve is shortened. Firms that do not have a supportive culture that influences employees to share tacit knowledge will find it difficult to transfer knowledge at times of organizational distress, such as an employee's death, movement, or retirement (Gaghman, 2019).

Community-Based Learning Environments

Learning communities increase interactions and shared learning among a cooperative group in an interconnected learning environment (Holt & Nielson, 2019). Qureshi (2019) also stated that professional learning communities highlight the need for a community approach to learning, which positively affects performance, garners a greater sense of community, and improves the interaction between peers. P3 suggested implementing knowledge-sharing practices within organizational training programs is vital to initiating tacit knowledge-sharing among organizational members. Kung et al. (2019) reported that establishing a successful learning organization (LO) that incorporates a collective learning approach is vital to knowledge-sharing and knowledge transfer activities among employees.

P4 proposed incorporating a community-based learning environment to increase tacit knowledge-sharing, which tasks all employees with sharing their overall knowledge, experiences, and teachable moments. P4 further stated that as a part of community-based learning, individual team members conduct presentations during monthly meetings about topics or subject matter of interest that they want to share with the rest of the department. Kung et al. (2019) reported that the traditional learning model incorporating an instructor-driven approach is becoming ineffective and inflexible. P6 also found that allowing team members to facilitate training and conduct presentations increases confidence, builds trust, and fosters a bottom-up knowledge-sharing culture.

Kincey et al. (2019) postulated that employee-centered learning environments encourage employees to become invested in their learning. TeKippe (2017) also reported that active learning moves from a teacher- or trainer-centered format to a student- or employee-centered type of learning, in which employees become active participants. Active learning incorporates actively doing instead of merely listening, which results in the sharing of knowledge (Kung et al., 2019). P4 and P6 posited that the uniqueness of team-member lead training is that the presentations allow team members to incorporate their tacit knowledge related to the subject matter, which may be presented in nontechnical or laymen’s terms, in such a manner that all staff can comprehend the material.

Correlation to the Conceptual Framework

The employee development theme aligned with CLT because it supported the notion that tacit knowledge is a complex principal resource (Qureshi, 2019). The tenets of CLT also support the belief that organizational education and training are vital for retaining such complex knowledge (Karia & Muhammad Hasmi Abu, 2019). The noted ambiguity that renders tacit knowledge uniquely complex also hinders its transferability within organizations (Ranucci & Souder, 2015). CLT enables the delivery of knowledge to adapt to businesses' complexity level (Karia & Muhammad Hasmi Abu, 2019). Leaders who seek to build a knowledge-sharing culture within their organization must incorporate learning communities to increase the interactions among the collective group.

CLT provides a foundation for adaptive strategies that business leaders can utilize to promote the integration of specialized knowledge within organizations while continuously capturing, integrating, and applying the knowledge (Karia & Muhammad Hasmi Abu, 2019). The use of nontraditional learning, such as peer mentoring and team-member lead training environments, is effective because it encourages all employees to become invested in learning and knowledge-sharing practices. Hoffman (2020) stated that some functions should be delegated to organizational members who are not in formal leadership positions in modern organizations. CLT focuses on strategies for adopting organizational creativity, learning, and malleability (Hoffman, 2020). Surace (2019) also reported that the purpose of the CLT is to identify behaviors and strategies that drive innovation, learning, and adaptability among individuals within organizations.

Theme 3: Customer-Centric Strategies

Based on the study participants' responses, various customer-centric strategies produce value for consumers and create an environment where tacit knowledge is shared openly and freely. Customer-centric strategies were the third theme that emerged based on the analysis of participants' responses. The sub-themes that emerged were a cohesive work environment, an altruistic work environment, a customer-centric work environment, creating and sustaining a competitive advantage, and retaining tacit knowledge through employee retention.

Cohesive Work Environment

There is a general belief that interconnected employees who are dedicated, grounded, passionate, and engaged while helping others will be more inclined to share their knowledge. Becoming a cohesive unit is essential and entails leadership fostering a positive work culture built on trust. Cohesion also requires leaders to ensure all understand and buy into the mission, goals and aspirations. P1, P4, and P6 concluded that it is important for all employees to be on the same page. P6 stated, “When we collectively share knowledge, we are more cohesive as a unit and more efficient in delivering world-class products and services.”

Gangi et al. (2019) posited that internal KM is the foundation for a sustainable work culture, which provides a group identity for organizational staff, and increases information sharing, cooperation, learning and knowledge creation. P2 found that good working relationships and collaboration among employees fosters group knowledge-sharing. P3 concluded that organizational leaders should establish a culture built on trust while positively reinforcing tacit knowledge-sharing. Duryan and Smyth (2019) determined that the transfer of individual tacit knowledge requires trust and social interactions.

Altruistic Work Environment

P4 detailed that employees will likely share their knowledge if there is a common goal of being like-minded, trustworthy, caring, and focused on success. Altruism is described as the selfless concern for others and the belief in collaborative efforts, which leads one to perform actions beneficial to others without the expectation of reciprocity (Pee, 2018). P6 specified that clients trust us, and we are obligated to be well equipped to assist them. P6 further stated that “knowledge is power, and the more confident we are with what we know or our knowledge, it will positively reflect when dealing with our clients.” Assisting others significantly affects group-level and individual knowledge-sharing behaviors (Sedighi et al., 2018).

P4 noted that all employees should be in tune with why they choose the career field and understand the magnitude of what they are entrusted to do for their stakeholders. Irum and Pandey (2019) concluded that intrinsic benefits, such as self-awareness, self-efficacy, and altruism, significantly encourages knowledge-sharing. Singh et al. (2019) reported that once altruistic work designs are incorporated in business, it motivates individual employees to participate and provide positive long-term results. P6 stated, “clients trust us, and we are obligated to be well equipped to assist them.” P6 further stated that “knowledge is power, and the more confident we are with what we know or our knowledge, it will positively reflect when dealing with our clients.” Assisting others significantly affects knowledge-sharing behaviors (Sedighi et al., 2018).

Customer-Centric Work Environment

There is a correlation between tacit knowledge-sharing and great customer service. P3 stated that sharing tacit knowledge deepens knowledge and expertise among all employees. Strong customer-centric business strategies are considered more successful when focusing on customers that value innovative and exceptional services (Reese, 2019). Gangi et al. (2019) further inferred that organizational value is created when intangible information, such as tacit knowledge, is developed and incorporated into the central business model. P5 stated that great customer relationships built based on an employee’s longevity also build value and a strong community partnership. The knowledge that corresponds with strong customer relationships creates a robust network in which tacit knowledge and information are shared (Asiaei et al., 2018).

P4 reported that brand awareness and overall business reputation are necessary when incorporating tacit knowledge strategies. Gangi et al. (2019) reported that a business reputation is characterized by intangibility and tacit knowledge as a vital asset that improves competitiveness. P6 reported that their organization “promotes the theory that knowledge is power or that knowledge is the key to either being great or a mediocre organization.” There is a causal relationship between effective citizenship strategies and maintaining a positive reputation and relationships built on trust with external stakeholders (Gangi et al., 2019). P6 also noted that consumers do not want to be affiliated with subpar organizations, and without valued clients, the business will suffer economically. P6 further stated that a poor professional reputation could lead to distrust among current and prospective clients. Sedighi et al. (2018) described a reputation as a member’s perception of the organizational value, which increases their respect or prestige based on their involvement.

Creating and Sustaining a Competitive Advantage

Based on the study participant's responses, there is a correlation between tacit knowledge and creating and sustaining a competitive advantage. People gain a sense of pride by being part of a successful organization, and in business, success is often measured by profitability. To be profitable, companies must have a competitive advantage within their respective business sectors. All of the study participants (P1, P2, P3, P4, P5, and P6) agreed that tacit knowledge is an intangible vital resource that creates a competitive advantage. P6 also postulated that having a positive relationship with clients increases revenue, stimulates growth, and allows new products to better serve the community. Mazorodze and Buckley (2020) reported that tacit knowledge is a primary asset and is a crucial source of sustainable competitive advantage and organizational growth.

Acquiring or sustaining a competitive advantage requires companies to provide the best products and services, which would increase client trust and loyalty while increasing revenue. P6 noted that collectively sharing knowledge within the organization creates a cohesive unit that efficiently delivers world-class products and services to their clients. Ganguly et al. (2019) reported that the creation of shared value is described as company policies and practices that increase competitive advantage while concurrently advancing economic and social conditions in the communities in which companies operate. P1 proposed that sharing tacit knowledge minimizes mistakes and reduces service times, which increases customer service and increase growth. Khoza (2019) reported that knowledge is a critical resource that creates organizational value, and the sharing of knowledge is necessary to develop and sustain a competitive advantage.

Retaining Tacit Knowledge Through Employee Retention

The study participants revealed a correlation between retaining employees and retaining tacit knowledge. Organization leaders realize that effective employee retention strategies are the most critical business objectives to stay competitive and profitable (Mansour & Tremblay, 2019). P6 reported that all employees have knowledge that could be beneficial to the organization. Knowledgeable and skilled employees are essential for businesses' continued success (Mutyala, 2019). P4 stated that knowledgeable employees are the best source of information. McGowan et al. (2018) described knowledge workers as key employees who possess experience and skills that create tangible and intangible assets for organizations. P4 conveyed that when employees that clients respect and trust leave the organization, it could result in customer frustration. If clients feel they are losing value through a decline of products or services, they are more opted to go elsewhere, resulting in a decline in revenue and a stagnant business book. Retaining employees is not always possible; therefore, leaders should attempt to retain employees' tacit knowledge before they depart the organization (Makhubela & Ngoepe, 2018).

The financial cost associated with recruiting and training new employees to replace staff members can be exorbitant (Ngah, 2016). Due to the cost, organizational leaders realized that effective employee retention strategies are the most critical business objectives to stay competitive and profitable (Vandana, 2017). P5 reported that business continuity is impacted when the organization loses employees who possess tacit knowledge accumulated over time. The loss of skilled employees would ultimately leave a knowledge gap and reduce organizational performance, which is costly to replace (Wikström et al., 2018). P4 stated that offering employees a competitive salary, benefits and investing in training and development would be essential to retaining employees who possess intangible knowledge. Vandana (2017) surmised that employee training and development is one way to retain talented employees.

Correlation to the Conceptual Framework

The themes related to the strengthening of customer-centric strategies aligned with the complexity leadership theory because it supported the notion that customer-focused practices produce value for consumers. The tenets of CLT also support the belief that customer-centric strategies create a competitive advantage for the organization. Tacit knowledge is a complex principal resource obtained through an individual's experiences (Ganguly et al., 2019). The sharing of knowledge that creates value increases revenue and sustains a competitive advantage. It should also create an environment where tacit knowledge is shared openly and freely. The tenets of complexity leadership theory (CLT) provide a foundation for identifying the nature, characteristics, and relationships between organizational agents' specialized knowledge and how it is managed within an organization (Karia & Muhammad Hasmi Abu, 2019). Strong customer-centric business strategies are considered more successful when focusing on customers who generally value innovative and exceptional service (Reese, 2019).

Hoffman (2020) reported that CLT enhances performance, resulting in individuals' daily interactions in response to complex challenges. Therefore, interconnected employees who are dedicated, passionate, and engaged while helping others will be more inclined to share their knowledge for the organization and clients' common good. CLT enables the deliverance of knowledge to adapt to the complexity of the environment in which businesses operate (Surace, 2019). The unique role of complexity leadership is based on predicting, analyzing, and adapting to the interactions within networks to seize challenges that will ultimately produce change (Karia & Muhammad Hasmi Abu, 2019).

Applications to Professional Practice

Insurance agency owner-managers can use the research findings to develop and implement strategies used by other owners-managers to improve tacit knowledge retention. This research study is appropriate for insurance agencies' sustainability because the study's objective was to explore the strategies that insurance agency owner-managers use to retain tacit knowledge from employees who resign. Insurance agency owner-managers who understand the factors that influence tacit knowledge retention could achieve success within their business practices. Ganguly et al. (2019) advised that organizational leaders who want to maintain a sustainable competitive advantage and continued organizational growth must implement procedures to identify, acquire, formally record, classify, and convert tacit knowledge into useful explicit knowledge.

Moreover, insurance agency owner-managers who implement strategies to improve tacit knowledge retention may also enhance their organizational innovation, continual learning, and business adaptation (Surace, 2019). This study's findings may help insurance agency owner-managers devise succession planning strategies for those struggling to successfully retain tacit knowledge from employees before a point of distress. Borges et al. (2019) reported that succession planning and upward mobility within the organization could result in employee retention, allowing organizations to maintain their tacit knowledge. This study's findings may also inspire insurance agency owner-managers to amend or incorporate the recommendations to improve their existing tacit knowledge retention strategies.

Insurance agency owner-managers may consider applying this study's findings regarding implementing a strategy to recognize and mitigate knowledge-sharing barriers. Leaders who successfully recognize and mitigate knowledge-sharing barriers can ascertain organization success. Mansour and Tremblay (2019) suggested that organizational knowledge, the techniques in which knowledge is managed, the ability to share knowledge, and how knowledge flows throughout the group are considered some of the most important assets for any company. Serenko and Bontis (2016) conceived that tacit knowledge transferred from one employee to another would eventually spread throughout the organization; thereby, becoming an inevitable part of organizational intellectual capital.

Insurance agency owner-managers may consider applying the findings from this study regarding implementing knowledge-sharing strategies to retain tacit knowledge. The incorporation of knowledge-sharing strategies throughout an organization positively impacts adding organizational value (Wethyavivorn & Teerajetgul, 2020). The factors that frequently motivate tacit knowledge-sharing are embedded in the organization's culture and social norms, which create a sense of involvement and contribution among employees (Smith et al., 2015). Makhubela and Ngoepe (2018) posited that knowledge retention within an organization could only occur if the environment and culture are supportive and encourages knowledge transfer practices institution-wide.

Insurance agency owner-managers may consider applying the findings from this study regarding implementing employee development strategies to retain tacit knowledge. Leaders who successfully incorporate employee development strategies have a major role in motivating employees to share their knowledge while strengthening tacit knowledge retention. Stephen et al. (2018) noted that knowledge-sharing is strengthened when knowledge providers are willing to share their information and when the knowledge receivers perceive that the information is pertinent. Organizations could retain knowledge by incorporating multiple strategies that include education, training, and processes through advanced software designed to capture work processes and best practices (Makhubela & Ngoepe, 2018). Strategies for sharing valuable knowledge must be targeted, promoted, and facilitated between team members and across an organization as a whole (Khoza & Pretorius, 2017).

Insurance agency owner-managers may consider applying the findings from this study regarding implementing customer-centric strategies to retain tacit knowledge. Leaders who successfully incorporate customer-centric strategies can produce value for consumers and creates an environment where tacit knowledge is shared openly and freely. Customer-centric strategies can also cultivate a culture of trust and cohesion, which also strengthens tacit knowledge retention. Duryan and Smyth (2019) determined that the transfer of individual tacit knowledge requires a culture of trust and social interactions.

Osorio-Vega (2018) also conceded that the creation of shared value, based on company policies and practices, increase competitive advantage while advancing economic and social conditions in communities in which they operate. Employees who work to benefit others without reciprocity expectations significantly affect group-level and individual knowledge-sharing behaviors (Sedighi et al., 2018). Singh et al. (2019) reported that once altruistic work designs are incorporated in business, it motivates individual employees to participate, providing positive long-term results.

Building client trust is also considered a customer-centric strategy that should not be ignored. Clients appreciate and often build meaningful relationships with honest and knowledgeable employees. Knowledgeable and skilled employees create tangible and intangible assets for organizations (McGowan et al., 2018) and are essential for businesses' continued success (Lee & Jeong-Nam, 2017). However, when employees depart the business and relationships with their clients are severed, the consumers may perceive a decline in value and take their business elsewhere, resulting in revenue loss. Stephen et al. (2018) surmised that when there are possibilities of knowledgeable professionals leaving the firm, strategies must be used to capture and retain knowledge from these experts. Effective employee retention strategies are the most critical business objectives to stay competitive and profitable (Vandana, 2017). The loss of skilled employees would ultimately leave a knowledge gap and reduce organizational performance, which is costly to replace (Wikström et al., 2018).

Implications for Social Change

Insurance agency owner-managers who utilize this study's results may improve tacit knowledge retention, which is a primary asset that makes up 85% of all organizational knowledge (Suominen & Mäenpää, 2017). The retention of tacit knowledge is also crucial for competitive advantage and organizational growth (Ganguly et al., 2019). However, tacit knowledge mismanagement can significantly affect an organization's performance and morale (Arafah et al., 2018). Successful tacit knowledge retention strategies generated through teams play an active role in continuous knowledge-sharing activities, increasing profitability (Hartviksen et al., 2018). Insurance agency owner-managers who retain tacit knowledge can improve the quality of life for both the employees and clients in Southern Connecticut.

The implication for positive social change is that insurance agency owner-managers may adopt successful alternative strategies to improve tacit knowledge retention from employees who resign. The retention of tacit knowledge can increase profitability, enabling agency owner-managers to increase shared values and long-term prosperity for employees and clients, make financial contributions to communities, and create new employment opportunities. Tacit knowledge is considered the foundation of social practices and change (Slettli & Singhal, 2017). The creation of shared value relates to company policies and practices that increase competitive advantage while concurrently advancing community economic and social conditions (Osorio-Vega, 2018). Communities may economically benefit from lower unemployment rates, improved living standards for community members, and local economic stability. Insurance agency owner-managers could implement effective tacit knowledge retention strategies that could boost morale, increase productivity, and sustain daily operations, strengthening economic development.

Recommendations for Action

The recommendations for action apply to new, experienced, and future insurance agency owner-managers. New, experienced, or future insurance agency owner-managers might incorporate the noted recommendation from this study to improve their tacit knowledge retention strategies. The key themes that emerged from the study included: (a) knowledge-sharing strategies, (b) employee development strategies, and (c) customer-centric strategies. Ganguly et al. (2019) established that tacit knowledge is considered a critical element to an organization's sustainable competitive advantage. Insurance agency owner-managers who implement strategies to improve tacit knowledge retention may also enhance their organizational innovation, continual learning, and business adaptation (Mutyala, 2019).

I recommend that new, experienced, and future insurance agency owner-managers develop and incorporate strategies to identify tacit knowledge-sharing barriers. All study participants identified that it was necessary to identify and mitigate tacit knowledge-sharing barriers to improve tacit knowledge retention. One participant discussed how knowledge is power, and if it is not shared freely, clients lose value and the organization losses economically. Participants stressed that tacit knowledge is complex and difficult to express, which is a barrier that prevents the sharing of such knowledge. The participants also identified the human ego and the lack of communication and trust are common barriers that prevent tacit knowledge from being shared.

I recommend that new, experienced, and future insurance agency owner-managers devise and incorporate knowledge-sharing practices into their business models, which requires effective communication, consistency, and all employees' inclusion into knowledge-sharing practices. All participants expressed the importance of communication to improve tacit knowledge retention. Several participants discussed how necessary it is to implement tacit knowledge-sharing practices during the onboarding process and incorporate tacit knowledge retention through technology. Several participants also stressed the importance of creating an open dialogue environment and incentivizing knowledge-sharing to increase tacit knowledge-sharing practices.

I recommend that new, experienced, and future insurance agency owner-managers incorporate employee development strategies to influence tacit knowledge-sharing among employees. Strategies for sharing valuable knowledge must be targeted, promoted, and facilitated between team members across an organization as a whole (Khoza, 2019). In this study, insurance agency owner-managers needed to create a knowledge-sharing culture that promotes tacit knowledge. Several participants stressed the importance of peer-mentoring and incorporating a community-based learning environment to increase knowledge-sharing. Makhubela and Ngoepe (2018) posited that knowledge retention within an organization could only occur if the environment and culture are supportive and encourages knowledge transfer practices institution-wide.

Customer-centric strategies are the final recommendation for new, experienced, and future insurance agency owner-managers. Many study participants believe that customer-centric strategies that promote a cohesive working environment are essential for sustaining a competitive advantage. Many study participants also believe that interconnected, dedicated, grounded, passionate, and engaged employees will be more inclined to share their knowledge. Several participants concluded that it is important for all employees to be on the same page and identified a correlation between tacit knowledge-sharing and great customer service. Participants also suggested a correlation between the sharing of tacit knowledge and creating and sustaining a competitive advantage. Duryan and Smyth (2019) determined that the transfer of individual tacit knowledge requires trust and social interactions. Several participants also concluded that an altruistic work environment encouraged knowledge-sharing. One participant stated, "clients trust us, and we are obligated to be well equipped to assist them."

New, experienced, and future insurance agency owner-managers can access this study through Proquest/UMI dissertation database. Additionally, the findings will be disseminated through professional conferences and business journals. I will also network with Human Resource Professionals to enhance training and development related to tacit knowledge retention strategies.

Recommendations for Further Research

The purpose of this qualitative descriptive study was to explore the use of effective retention strategies by insurance agency owner-managers to retain the tacit knowledge from employees who resign in Southern Connecticut. The study included rich information about successful tacit knowledge retention strategies from 6 participants. The study's findings are limited to the six participants' knowledge and experience related to improving tacit knowledge retention. I depended on the data provided by the purposefully selected six participants: insurance agency owner-managers who successfully utilized tacit knowledge retention strategies that other industry leaders may consider. Future considerations for research should expand the number of participants to enhance the findings of this study. The future research that considers increasing the targeted population combined with these research findings may have a more rounded conclusion related to tacit knowledge retention strategies that insurance agency owner-managers can apply to their practices.

The selected participants were all owner-managers from separate agencies within the insurance industry located in Southern Connecticut. Because the study was conducted in Connecticut, it is a weakness when generalizing the findings to other geographical locations. Future research may incorporate a multiple case study design in alternative geographical locations to improve the generalization of this study's findings. Researchers may also consider conducting future research to purposefully select study participants beyond the insurance industry, which can also expand the generalization of this study's findings. A limitation of the qualitative research method is the challenges with interpreting the data, which necessitates the generalization of the findings compared to numbers and statistical processes used in the quantitative research method (Basias & Pollalis, 2018). To broaden the sample population, I recommend exploring non-insurance related industries and consider using the quantitative research method.

The recommendation of a quantitative study for future research is to determine the relationship between the findings of this study with improving tacit knowledge retention. Future research may incorporate the exploration of fundamental tacit knowledge retention strategies that insurance agency owner-managers may consider before incorporating broader knowledge retention strategies. Future research may also include recognizing knowledge-sharing barriers, incorporating and broadening current knowledge-sharing practices, employee development, and customer-centric strategies to improve tacit knowledge retention. Such a study can provide leaders with the importance of the strategies that can be used to retain tacit knowledge from employees who resign.

Reflections

I found the Walden University Doctor of Business Administration Program to be very challenging. However, I also found the experience to be rewarding. I faced daily challenges with balancing my work, family, health, and school throughout the program. At the beginning of the DBA program, I thought that I would sustain my family and social life while also being an effective employee and a great student. However, as the program progressed, I often felt discouraged, frustrated, and overwhelmed and all aspects of my life started to spiral out of control.

While I experienced my share of triumphs during the program, it seemed that the personal challenges took a toll on my ability to become fully engaged, which caused me to question my purpose, intent, and sincerity related to being in the program. My uncertainty became apparent in my work quality, which prompted my mentor to have a serious conversation about my purpose and dedication to the program. With a lot of soul searching, re-prioritizing, and added support from my mentor, I focused, re-engaged, and finished my study. The reality is, and I came to understand that the DBA program requires students to be fully invested, which requires personal sacrifices in their lives.

The researcher’s responsibility is to collect data accurately and ethically while reducing bias throughout the data collection process. Because I was intimately involved and the primary instrument for data collection for this study, it was important that my personal bias did not influence the research results. I am aware that I had preconceived notions related to strategies used to retain tacit knowledge from employees who resign. However, to ensure my personal bias did not influence this study, I provided all subjects that met the study's criteria the option to participate. I also followed an interview protocol using standardized questions (See Appendix B for Interview Protocol) for each study participant. Additionally, I collected the data by audio recording the interviews and took field notes for accuracy and rigor.

Qualitative research explores and understands phenomena through people's behaviors or actions and their lived experiences (Asiamah et al., 2017). While collecting qualitative data, I realized that semi-structured interviews effectively allowed the participants to freely and openly share their lived experiences related to the research problem. This study's completion influenced my opinions to include the understanding that the challenges surrounding effective tacit knowledge retention strategies could be improved and is an area that researchers should continue to explore.

Conclusion

To retain tacit knowledge, business leaders in the insurance industry should first acknowledge the importance of tacit knowledge and its contribution to competitive advantage. Business leaders must also understand that there are inherent barriers that prevent the sharing of knowledge. Once barriers are recognized and mitigated, leaders can devise or improve their tacit knowledge-sharing strategies, invest in employee development, and enhance customer-centric practices. When employees work in an environment where the focus is on providing exceptional services, value is created for organizational stakeholders. Implementing tacit knowledge-sharing strategies into the central business model, including investments into employee development, incentivizing knowledge-sharing, and improving communication, will also improve business reputation, organizational value, and profitability.

Tacit knowledge retention strategies are vital components that insurance agency owner-managers incorporate to improve their business practices. This study's findings can provide insurance agency owner-managers with an understanding of how important effective tacit knowledge retention strategies is to sustain a competitive advantage. The development of tacit knowledge retention strategies starts with identifying what barriers prevent tacit knowledge and how to mitigate them. The benefits of applying the tacit knowledge retention strategies identified in this study is to understand what tacit knowledge is, and how to make strategic decision to continuously capture, integrate, and apply the knowledge before a period of distress.

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Appendix A: Email Invitation to Participate in the Study

Date ____________________________

Dear ____________________________

My name is Danny Dolphin. I am a Doctor of Business Administration (DBA) candidate at Walden University. I am conducting research to complete my DBA degree. You are invited to participate in a research study to determine what strategies insurance agency owner-managers use to retain the tacit knowledge possessed by employees who voluntarily resign.

The shortage of skilled workers is fueling a global war on talent and creating significant challenges for incumbent organizations looking to retain their most valued employees. Tacit knowledge is valuable information embedded in employees who are economically unquantifiable and makes up 85% of all organizational knowledge. Additionally, tacit knowledge is crucial for competitive advantage and organizational growth. Insurance organizations that implement effective strategies to identify, acquire, formally record, classify, and convert tacit knowledge into usable explicit knowledge to retain tacit knowledge from employees who voluntarily resign can play an integral role in increasing profitability, to increase shared values and long-term prosperity of clients and consumers, make financial contributions to communities, and create new employment opportunities.

I anticipate that the total time required for each interview will span no more than one hour. The interviews will be audio-recorded, and the participants will have the opportunity to review the transcribed interview for accuracy before inclusion in the study.

I sincerely appreciate your valuable time and thank you in advance for your cooperation.

Sincerely,
Danny Dolphin

Appendix B: Interview Protocol Form

Interview Protocol

Interviewee:______________________________________

Interviewer:______________________________________

Tacit Knowledge Retention Strategies

To facilitate note-taking, I would like to audio record our conversation today. This was outlined in the informed consent process. Essentially, this document states that (a) all information is confidential, (b) your participation is voluntary, and you may stop the interview at any time if you feel uncomfortable, and (c) I do not intend to inflict any harm while conducting this interview. I will be privy to the recordings, which will be kept for at least 5 years, as required by the university, in a locked storage file cabinet that I only have access to, then permanently destroyed, erased, and properly discarded at the end of the 5 years.

I will use numeric coding to ensure the privacy and confidentiality of all participants. For example, I will code the first participant interviewed as participant one, or P1. I will code the second participant as P2, and so on for the remainder of the participants. For analysis purposes, I will maintain a list of the participants linked with the coded numbers. I am the only person who will have access to this list to ensure all participants' privacy and confidentiality.

I have planned this interview to last no longer than 45 to 60 minutes. During this time, I have a few questions that I would like to cover. You will have ample time to answer each question in as much detail as you wish.

During the interview process, I will take notes to document any reflective thoughts, including possible follow-up probing questions that emerged during the interview. The interview will be audio-recorded, and your answers will be entered into transcription. To validate the completeness and accuracy of themes, I will provide you with an opportunity to review my interpretation of your responses by sending a written summary of the interview and your corresponding answers. You will be asked to make corrections to any inaccurate translations or interpretations of your responses.

You are being asked to participate in this study because you are an insurance agency owner-manager and have helped retain tacit knowledge from employees who resigned. The purpose of my study is to explore the lived experiences of insurance agency owner-managers regarding strategies used for tacit knowledge retention programs.

Thank you for agreeing to participate.

Interview Questions:

1. How are you promoting knowledge-sharing activities among agency employees?
2. What are the consequences resulting from agency employees not sharing knowledge?
3. What recognizable benefits does your business derive from the sharing of knowledge among your agency employees?
4. What key barriers do you identify that prevent the sharing of tacit knowledge among your agency employees?
5. How did your organization address the key barriers when implementing tacit knowledge-sharing strategies among your agency employees?
6. What activities could you implement that cultivate a culture of tacit knowledge-sharing within your insurance agency?
7. How do you ensure that knowledge converted from tacit to explicit knowledge is shared throughout your insurance agency?
8. Please share any additional information regarding the strategies that insurance agency owner-managers might use to retain tacit knowledge and motivate sharing knowledge among agency employees.

Post Interview Comments: