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Strategies to Reduce Employee Turnover in the Insurance Industry

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This is to certify that the doctoral study by

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Abstract

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MBA, Walden University 2010

BS, Friends University, 2008

Doctoral Study Submitted in Partial Fulfillment

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Abstract

Employee turnover continues to increase in the insurance industry because no minimum skill or education level is required to enter the U.S. insurance industry. Insurance leaders are concerned with reducing employee turnover, as it creates a risk to employee productivity and profitability. Grounded in Herzberg's two-factor theory of motivation, the purpose of this qualitative multiple-case study was to explore strategies five insurance leaders from central Kansas used to reduce employee turnover. Data were collected using semistructured virtual interviews and a review of company records. Data were analyzed using Yin's five-step approach, and three themes emerged: (a) supportive leadership, (b) incentives/benefits, and (c) training strategy. A key recommendation is that insurance leaders build relationships with employees and openly communicating with employees. The implications for positive social change include the possibility of a lower unemployment rate, creating stability for more families, and more money circulating within the community.

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Section 1: Foundation of the Study

Employee turnover has attracted researchers, practitioners, and business owners (Arif, 2018). Organizations need to consider necessary strategies during daily operations to avoid excessive employee turnover and retain talented employees (Wandabwa & Makokha, 2021). Influential leaders can use good strategies to build employees, have higher levels of employee engagement, and reduce employee turnover (Visvanathan et al., 2018). Through this qualitative multiple case study, I interviewed insurance leaders and managers to explore strategies to reduce employee turnover. This section includes a discussion about the background of the problem, problem and purpose statements, nature of the study, research question, and interview questions. Section 1 also contains a discussion about the theory that will serve as the conceptual framework and the operational definitions, assumptions, limitations, delimitations, the significance of the study, and professional and academic literature review.

Background of the Problem

Losing employees with talents and knowledge harms businesses by altering their functions (Al Mamun & Hasan, 2017; Ladson, 2019), making employee turnover a phenomenon worthy of consideration. Turnover at any level, from tenured employees to entry-level, negatively affects group performance (Rajan, 2019). Voluntary and involuntary turnover negatively affect the finances of any industry.

Service industry leaders deal with employee turnover plans daily (Ferreira et al., 2017). Since no minimum skill or education level is required to enter the U.S. insurance industry, there is already a potential threat to the growth of insurance companies (Martin, 2016). Leaders should strive to reduce employee turnover to run a steady organization and remain competitive. Leaders require successful retention strategies to prevent the cost associated with staffing, teaching, and placement of new workers (Al Mamun & Hasan, 2017). Further study on employee turnover could enhance awareness of how insurance leaders can apply useful tactics for lowering employee turnover.

Problem and Purpose

The specific business problem was that some insurance leaders lacked strategies to reduce employee turnover. Therefore, this qualitative multiple case study was conducted to explore insurance leaders' strategies to reduce employee turnover. The participants were five central Kansas insurance companies' insurance leaders who have successfully reduced employee turnover.

Population and Sampling

The target population consisted of five purposively sampled central Kansas insurance companies' insurance leaders who have successfully reduced employee turnover. I interviewed insurance leaders using a semistructured interview process to stimulate their lived experience of successfully reducing employee turnover. I also reviewed public company documents for relevant information.

Nature of the Study

The three study methods are qualitative, quantitative, and mixed method (Park & Park, 2016). A qualitative approach is acceptable when researchers can explore the phenomenon in their natural setting (Saunders et al., 2016). A qualitative method was proper for this study because it allowed me to explore the research problem in the participant's natural environment. In quantitative research, the researcher uses numeric collection techniques, such as questionnaires, surveys, or data analysis procedures, such as graphs or statistics (Saunders et al., 2016). I did not select a quantitative method, as I did not intend to use surveys or statistical relationships to examine a relationship between variables. A mixed-method research design includes quantitative and qualitative methodology and logical procedures to understand a research problem (Manzoor, 2020). This method was not selected as the plan does not use both approaches to understand the phenomenon.

I chose a multiple case study design for this research. A case study is a qualitative research design that scholars use to investigate and understand complex issues in a real-world setting (Smith, 2018a). I selected a case study design over other qualitative research designs, such as ethnography and phenomenology research. The goal was to explore and understand complex issues in real-world settings. Ethnography involves studying a group's culture or social world (Saunders et al., 2016). I did not choose ethnographic design as I did not focus on the cultural aspects of insurance companies. A researcher who conducts a phenomenological study focuses on participants' recollections and interpretations of lived experiences (Kordes & Demsar, 2018). A phenomenological method would not serve this study's purpose because it does not pertain to participants' recollections and interpretations of their lived experiences.

Research Question

The study's research question was "What strategies do insurance leaders use to reduce employee turnover?"

Interview Questions

1. What techniques have you used to reduce voluntary employee turnover in your organization?
2. How did your employees respond to those strategies?
3. Based on your organization's experience, how has employee turnover affected your organization as a whole?
4. What strategies were most effective in reducing turnover?
5. What strategies, if any, were least effective in reducing employee turnover in your organization?
6. What techniques have you used to monitor employees' reasons for leaving your organization?
7. What additional information would you like to share regarding your strategies to reduce employee turnover?

Conceptual Framework

The theory that served as the conceptual framework of this study was Herzberg's two-factor theory. Herzberg (2003) introduced the two-factor theory, also known as the motivator-hygiene, in 1959. Herzberg et al. (1959) developed the theory to understand why employees become dissatisfied or satisfied with their jobs. Herzberg et al. asserted that motivators are aspects of the job that provide workers with positive satisfaction, which arises from essential employment conditions such as recognition, achievement, or personal growth. The eight motivators included in the theory are (a) a sense of personal achievement, (b) status, (c) recognition, (d) promotion, (e) growth, (f) opportunity for advancement, (g) responsibility, and (h) challenging work. Herzberg (1987) mentioned that implementing these eight motivating factors promotes high motivation, high satisfaction, and strong job commitment (Grigaliunas & Herzberg, 1971). Hygiene factors are aspects of the job that influence workers to do their jobs, such as incentives or punishment threats (Herzberg, 2003). The five hygiene factors are (a) company policy, (b) income, (c) benefits, (d) workplace conditions (e) personal relationships (Harder & Hughes, 2022). Herzberg's two-factor theory provided a lens to explore the participants' approach and experiences to improve employee turnover.

Operational Definitions

Dissatisfiers: Dissatisfiers, also known as hygiene factors, are aspects of the job that influence workers to do their jobs (Herzberg, 2003).

Employee productivity: Employee productivity is a person's performance on the job or the entire organization's output (Lohela-Karlsson et al., 2022).

Motivation: Motivation makes an individual act and behave a certain way (Maryani et al., 2021).

Satisfiers: Satisfiers, also known as motivators, are aspects of the job that provides workers positive satisfaction (Herzberg et al., 1959).

Turnover intention: The turnover intention is employees' willingness to leave their existing position or company (Lazzari et al., 2022).

Assumptions, Limitations, and Delimitations

Assumptions

An assumption is what the scholar believes to be accurate but cannot verify (Levitt et al., 2021). I made two assumptions. The first assumption was that the study members would answer the research questions truthfully. The researcher cannot verify the responses' truthfulness since qualitative research is open-ended, leaving the participants more control over the integrity of the data collected (Das, 2021). The second assumption was that those interview responses would provide helpful information to help resolve the underlying research question.

Limitations

Limitations are influences, shortcomings, or conditions out of the researcher's control that could affect the study's outcome (Morgado et al., 2018). The first limitation was that one of the data collection sources for this study was self-reported data, such as interviews. Using interviews as a data collection source created an area for improvement for the study, as the participants might need to provide more accurate information that could positively affect the findings' dependability and credibility. The second limitation was transferability in that the research study findings may not transfer to other insurance agencies. Results from qualitative studies are not transferable to other industries (Smith, 2018a).

Delimitations

Delimitations are elements of a research study that limits the research scope (Theofanidis & Fountouki, 2018). In this study, there were several delimitations. The first delimitation was the industry type. I explored the effective strategies of leaders in the insurance industry. Another delimitation of the study was the location. The selected companies were in central Kansas. The third delimitation pertained to participants who implemented successful strategies for reducing employee turnover.

Significance of the Study

The study's significance was rooted in identifying successful approaches to lessen employee turnover, which may lead to improved organizational performance and contribution to positive social change. Reducing employee turnover is critical because losing skilled employees disrupts organizational performance, both directly and indirectly (De Winne et al., 2018). Reducing employee turnover is crucial to an organization's longevity because keeping skilled employees help ensure profitability (Kazimoto, 2016). A profitable company may bring positive social change by investing in the community through payments, gifts, and employment openings.

Contribution to Business Practice

The study focused on recognizing strategies that may reduce employee turnover in the insurance industry. Organizations with a high employee turnover rate might have productivity challenges (De Winne et al., 2018). The study's findings may contribute to business practice because they reveal strategies for reducing employee turnover and increasing profitability, productivity, and customer satisfaction. Productivity, customer satisfaction, savings costs, and profitability increase when organizations minimize staff turnover and absenteeism (Kazimoto, 2016). The findings could also contribute to leaders of other businesses with strategies that may mitigate financial losses because of the cost of turnover, such as new hiring, advertising, selecting, and training new employees.

Implications for Social Change

The implications for positive social change exist because leaders can apply strategies suitable for reducing employee turnover. Businesses can create opportunities such as sustainable income and job creation that encourage social change for the people they serve (Steiner & Atterton, 2015). Decreasing the turnover rates could reduce unemployment, creating more stable communities since employees may have a sustainable income to spend in their local communities. Therefore, organizations in the local area may improve the communities and environment by creating more jobs and activities in the local area for positive social change.

A Review of the Professional and Academic Literature

This qualitative multiple case study was focused on practical strategies insurance leaders used to reduce employee turnover. Researchers perform literature reviews to locate and explore the diverse perspectives and themes related to the study topic (Ali et al., 2022). This study's overreaching research question was "What strategies do insurance leaders use to reduce employee turnover?" The literature review included employee turnover in the insurance industry and other organizations in other sectors. This literature review contains the conceptual framework and other rival theories. Primary themes from the literature on employee turnover included in this review are employee turnover, potential causes of employee turnover, the effect of employee turnover on the organization's success, and several known strategies to reduce employee turnover.

Literature Review Search

The literature review involved conducting content searches using the Walden University Library and Google Scholar. I searched for peer-reviewed journal articles and books on employee turnover in the following databases: Business Source Complete, Academic Search Complete, Dissertation and Thesis at Walden University, ProQuest, SAGE, Google Scholar, U.S. Government agency websites, and search engines. In my database searches, I used the following key terms: *Herzberg's two-factor theory*, *employee turnover*, *employee turnover strategies*, *retention strategies*, and *employee turnover in the insurance industry*. I used a variety of sources, including peer-reviewed journal articles, books, and government websites. The literature included 194 references, of which 182 were peer-reviewed articles, and 129 were published within the past 5 years (2019–2023). The literature also included six books, three government websites, and five non-peer-reviewed articles (see Table 1).

Table 1

Literature Review Content

Literature review content	Total	<5 Years	>5 Years	%>5 Years
Peer-reviewed articles	190	50	140	74%
Books	6	4	2	33%
Government websites	3	1	2	67%
Non-peer-reviewed articles	4	1	3	75%
Total sources by year	203	56	147	72%

I started my research by exploring insurance leaders' strategies to reduce employee turnover. I researched theories that involved motivation and job satisfaction. Of the recommended theories, Herzberg et al. (1959) was the theory that related closely to the conceptual framework for this research study. Other motivational theories included Maslow's hierarchy of needs theory and job embeddedness theory.

Herzberg's Two Factor Theory

To better understand the research question, I used Herzberg's two-factor theory as the study's conceptual framework. I also used Herzberg's theory to see how workers' satisfaction related to achievement, growth, and work quality (Herzberg et al., 2010). Researchers use Herzberg's theory to explore strategies for insurance leaders to decrease employee turnover (Robinson, 2020). Researchers use Herzberg's theory to explore employees' motivation to work.

Herzberg's theory consists of two factors: motivation and hygiene factors. Motivation factors are associated with satisfiers, and hygiene factors are associated with dissatisfiers (Artaya et al., 2021). Understanding the two factors of Herzberg's theory may help explain why employees leave a job. These factors, intrinsic/motivation, and extrinsic/hygiene, help leaders understand employee behavior (Riyanto et al., 2021). The intrinsic (motivation) factors, also known as satisfiers, are components of the job that positively affect the employees' level of satisfaction and include achievement, recognition, growth, responsibility, and an opportunity for why advancement (Herzberg et al., 1959). Motivation factors can enhance motivation, but the absence of motivation factors does not mean dissatisfaction (Artaya et al., 2021). Motivating factors include achievement, responsibility, advancement, recognition, autonomy, promotion, and work (Kok et al., 2018).

The second factor in Herzberg's theory is the hygiene factor. Hygiene factors, or dissatisfiers, relate to working conditions, salary, benefits, job security, quality of supervision, relationship with peers, company policy, and work-life balance. The absence of hygiene factors could cause employees to dislike the organization (Lee et al., 2022). Hygiene factors are necessary, although it is not enough to create employee satisfaction (Kok et al., 2018). Motivation factors affect long-term job satisfaction, and hygiene factors affect short-term pleasure (Herzberg et al., 1959).

Further, the performance of an employee develops from physiological and psychological satisfaction. The physiological aspect relates to a need for monetary rewards to employees in the workplace, and the psychological need relates to acceptance, empathy, and achievement (Kumar, 2019). An employee's physiological needs correspond to extrinsic factors, and an employee's psychological needs relate to intrinsic factors (Herzberg et al., 1959). Employees who are satisfied with their job are more likely to meet job demands (Paais & Pattiruhu, 2020). As the conceptual framework for this study, Herzberg's two-factor theory provided a lens to explore participants' approaches and experiences to improve employee turnover.

Criticisms Against the Two-Factor Theory

Herzberg's' two-factor theory has worked in most cases, yet there is criticism as some might not agree with how the theory works. According to Yadav (2019), the theory has several complaints. Yadav identified that Herzberg assumed that satisfiers are the same for all people. According to researchers, the two-factor theory cannot explain the similarities between motivation and satisfaction. The methodology, according to researchers, is biased because the interviewers reported exceptionally good or horrible experiences. The theory's development included accountants and engineers, making the study findings inconclusive from other fields (Ozsoy, 2019). Most studies I have reviewed revealed that Herzberg et al.'s (1959) two-factor theory is often used as the framework in studies about turnover.

Supporting and Rival Theories

This section will cover three theories I considered but did not choose as my study's conceptual framework. My analysis focused on how motivation and satisfaction affect employee turnover. Researchers use Maslow's theory, job embeddedness, and expectancy of motivation as the framework for studies on employee turnover often but not over how motivating and satisfying factors affect the employee turnover of an organization.

Maslow's Hierarchy of Needs Theory

Maslow's hierarchy of needs theory is another theory that researchers use to understand employee turnover. Maslow (1943) noted that managers only sometimes try to satisfy the employees' needs by reducing employee turnover. Nevertheless, there is an association between employee motivation and the leader's adaptation to the employees' changing needs to keep the employees engaged (Zhao & Sheng, 2019). Maslow's theory identifies five needs to help reduce employee turnover. Starting at the bottom, the five needs identified in a pyramidal form are physiological/basic, safety/security, social/love, esteem, and self-actualization (Maslow, 1943). Maslow suggested that as lower-level needs are satisfied, the higher-level needs take over as motivating forces (Hardin, 2020). As the needs of the pyramid are complete, a new condition replaces the one that has been satisfied (Djallel & Rahim, 2020). The physiological groups include food, air, water, and shelter (Maslow, 1943). The second level, safety/security, means a person is free from harm or threats (Maslow). The next level is the need for social/love, which involves belonging, associating with others, friendship, and affection (Maslow). The fourth need is esteem, which consists of others' appreciation, respect, and approval (Maslow). Lastly, the pyramid's tip is self-actualization (Maslow), which includes developing to the fullest of one's potential.

To enable employees to meet their full potential, employers must understand which hierarchy of needs an employee belongs to (Kuranchie-Mensah & Amponsah-Tawiah, 2016). Both Maslow's and Herzberg's theories suggest that motivation depends on certain factors essential in reducing employee turnover (Essel, 2019). Although both theories relate to motivation and how the satisfaction of needs helps reduce employee turnover, Maslow's is unsuitable for this study; leaders cannot control employees' needs to motivate them not to leave. Unlike Maslow's theory and Herzberg, job embeddedness theory explains why employees stay in an organization.

Job Embeddedness Theory

Job embeddedness theory is another theory that explains how to reduce employee turnover. The job embeddedness theory explains why employees stay in organizations (Fuchs, 2022). Job embeddedness offers an understanding of the factors that keep individuals from withdrawing (Qian et al., 2022). Job embeddedness is one strategy business leaders adopt to inspire workers to continue in an organization (Burrows et al., 2022). Job embeddedness is a collection of different forces that keep employees in their organization (Alola et al., 2019). Job embeddedness consists of three dimensions (a) link, (b) fit, and (c) sacrifice, which are significant on and off the job (Ampofo & Karatepe, 2022; Liu, 2018). On-the-job embeddedness is related to employee performance and turnover, and off-the-job embeddedness relates to influences outside the workplace that might lead to employee turnover (Porter et al., 2019).

The three dimensions of the theory are essential for the theory to work. The first dimension in the job embeddedness theory links. Links can be formal or informal between employees and colleagues, teams, and jobs (Gonzalez, 2016; Liu, 2018). Study findings show that the more connections or links an employee has, the greater the sense of attachment, promoting employee retention and reducing employee turnover while increasing employee performance (Liu, 2018). Employees with strong relationships with their teammates or associates might continue to work for the organization (Mohammed, 2020). Additionally, employees engaged in the area they work or live in are not prone to leave their current job (Ayuningtyas et al., 2020). Community links or an employee’s connection with community members, programs, and cultural relations can influence an employee to stay in an organization (Faisal, 2022a). The different links can help employees strengthen their relationships at work and in the community.

The second dimension in the job embeddedness theory is fit. Fit is an employee’s closeness or comfort level with the company and its atmosphere (Liu, 2018). An environment that provides comfort and compatibility can help an employee stay at an organization. An employee’s fit to an organization relates to attachment; a better fit makes it more likely to feel professionally and personally attached to the organization (Liu, 2018). Employees who are fitter with their job and organization become more attached (Mohammed, 2020). Organizational fit refers to how employees feel about their organization’s compatibility (Faisal, 2022b). Community fit also plays an essential role in employee retention. Factors such as weather, amenities, and the culture of a person's location are examples of the community dimension (Liu, 2018). Organizational and community fit are essential when employees think about attachment to their place of employment.

Leaving or changing jobs sometimes makes employees sacrifice items that are not worth losing. The dimension of job sacrifice refers to the tangible thing employees consider losing if they quit their job (Liu, 2018). Employees could lose benefits, career advancement, and a steady paycheck (Fuchs, 2022). Organizational sacrifices include benefits such as health insurance, 401k plans, and flexible work schedules, and are difficult to give up; therefore, employees feel the need to stay at their job (Faisal, 2022a). Stock options and benefit pensions can also affect employee turnover (Halvorsen et al., 2020). After leaving the community, community sacrifice is the sacrifice (Faisal, 2022a). Relocating from family and friends, safe neighborhoods, quality schools, and the inconvenience of selling property are some sacrifices people may forgo when changing jobs (Faisal, 2022b). Organizational and community sacrifice can harm an employee planning to quit their job.

Job embeddedness theory includes significant factors that help with the retention of employees. Job embeddedness is a significant forecaster of employee turnover and negatively relates to employee intention to leave an organization (Nica, 2018). Job embeddedness predicts employee intent to leave the organization and voluntary turnover (Haryati et al., 2022). Leaders of organizations should understand how to develop and integrate embedded practices to decrease employee turnover intentions (Nica, 2018).

Although job embeddedness relates to turnover intentions, the theory helps discover why people stay in an organization. This study did not aim to understand the forces that keep an employee on the job but to explore the leaders' strategies to reduce employee turnover. Thus, the job embeddedness theory was not appropriate for this study.

Expectancy Theory of Motivation

The expectancy theory of motivation is another theory that researches use to help with employee turnover intentions. Victor Vroom's (1964) expectancy theory of motivation focuses on cognitive qualifications and how they relate to one another. Unlike Herzberg and Maslow theory's that attempt to describe the motivation of workers in the workplace (Lunenburg, 2011), Vroom's theory identifies three relationships that motivation depends on: expectancy, instrumentality, and valence. The first element, expectancy, considers that certain actions lead to certain outcomes (Iba et al., 2022). The second element, instrumentality, is the likelihood that a certain action will lead to a reward (Iba et al., 2022). Lastly, the third element, valence, is the thought of rewards are ideally offered (Iba et al., 2022). Four factors are also involved: effort, performance, reward, and preference (Silverman, 2020). Based on an employee's belief in the results of their work determines the amount of effort they will put into the performance of the task (Lunenburg, 2011). Employees who notice that a good performance will result in rewards such as salary increases, or bonuses will give a higher level or performance (Lunenburg, 2011). Depending on the employee's preference monetary rewards may not lead to higher performance as the employee may prefer additional vacation days or an improved benefits plan (Lunenburg, 2011). Understanding the relationship that drives an employee whether it be a better outcome, reward, or bonus, can help leaders get a more effort and performance out of employees.

Determining factors for what motivates employees differ from theory to theory, but Vroom’s expectancy theory identifies relationships that leaders use for motivating employees. Vroom’s theory of motivation does help identify factors that reduce employee turnover. However, the aim of this study did not involve identifying factors that drive employees but strategies leaders use to reduce employee turnover; therefore, Vroom’s theory of expectancy was not appropriate for this study.

Job Satisfaction

Job satisfaction is an essential measure to keep employees and obtain company goals. A prior study shows that job satisfaction is the relationship between the organizational leader and employees concerning respect and loyalty in the work environment (Dwyer, 2019). Job satisfaction is vital in reducing employee turnover, workers who are pleased with their careers tend to be dedicated, committed, and stay at the organization for extended periods of time (Kumar, 2019). Satisfied employees are also more likely to exceed formal requirements (Kim et al.). Job satisfaction increases commitment to an organization and reduces employee turnover. Herzberg’s theory relates motivating factors to job satisfaction. Employee job satisfaction could increase intrinsic motivation and commitment to the organization (Kim et al., 2021). Job satisfaction positively correlates with work engagement, reducing employee turnover (Paais & Pattiruhu, 2020). Leaders should reduce negative experiences in the workplace and keep a positive work environment to increase job satisfaction.

Leaders need to create policies that increase employee satisfaction to keep a positive work environment. Incorporating the motivational factors of growth and advancement can help reduce employee turnover (Johnson, 2023). Leaders and managers should enforce policies to increase employee satisfaction to *improve* performance, productivity, and turnover (Osman et al., 2022; Skelton et al., 2018). One of the symptoms of an employee's intent to leave might include low job satisfaction (Paais & Pattiruhu, 2020). Study shows that pleased employees are more loyal to their jobs and less likely to leave (Kearney et al., 2023). Leaders should increase employee satisfaction and motivation to help reduce employee turnover.

Results of Job Dissatisfaction

Leaders who struggle to keep employees motivated create job dissatisfaction. Hygiene factors in Herzberg's et al. (1959) two factor theory often relate to an employee's dissatisfaction in their current position leading to employee turnover. Insurance employees deal with clients who are often in a crisis, and need immediate and prompt service, employees may feel the pressure creating negative work environment and job dissatisfaction (Rajendran et al., 2023). Employees who are dissatisfied create a negative working atmosphere and tend to spread negativity throughout the company. Preventing dissatisfaction decreases employee turnover and leads to motivated employees.

A company's employee performance and profitability are dependent on the motivation of the employees. Dissatisfied workers can lead to poor performance, which harms the company's profitability, leaders should work to understand the reason or reasons for dissatisfaction (Jaradat, 2020). Lack of job satisfaction directly relates to low production and employee burnout leading to employee turnover (Wu & Wu, 2019). Leaders who strive to understand employees and turn dissatisfied employees into satisfied employees have higher performance rates and a better working environment (Jaradat). The results of job dissatisfaction have a lasting effect if the dissatisfied employee remains within the organization; leaders should make every effort to understand employees to keep them satisfied and motivated.

Employee Motivation

Insurance leaders should focus on employee motivation to help reduce employee turnover. Business practices that contribute to employee motivation are critical to enhanced employee performance and beneficial to reducing employee turnover (Kumar, 2019). Leaders in rapidly growing industries like insurance should focus on factors contributing to employee motivation (Kumar). When developing and implementing employee motivation strategies, leaders should consider intrinsic and extrinsic motivation factors (Kumar). Intrinsic factors include work appreciation, involvement, loyalty, and growth opportunities (Kumar). Extrinsic factors include improved working conditions, acceptable wages, and job security.

Extrinsically motivated employees have a behavior change and are no longer dissatisfied with their job. Job enrichment, purpose, the need to feel appreciated, feedback and appraisal, communication, training and development, nature of work, and good working conditions (intrinsic motivation factors) contributed to the sales agents' motivation (Onyango, 2017). Motivated employees were less likely than employees who needed the motivation to leave their position (Onyango, 2017). When leaders use intrinsic and extrinsic motivation, employees are less prone to exit a position. The hygiene and motivating factors levels differ from how employees think about their work.

Herzberg's theory consists of two factors, hygiene, and motivating. According to Herzberg et al. (1959), hygiene and motivating factors affect employees' feelings about their work. Hygienic factors contribute 80%, and motivating factors contribute 90% (Herzberg et al., 1959). When employees leave an organization, whether voluntarily or involuntarily, the remaining employees' work morale decreases, causing them to perform at a lower level and with less enthusiasm (Chiat & Panatik, 2019). Regardless of the hygiene or motivating factor, the remaining employees feel a direct hit when an employee exits an organization. Leaders should work to increase enthusiasm and morale in the workplace to keep employees satisfied. The hygiene factor does not contribute directly to worker satisfaction but can help prevent job dissatisfaction.

Insurance leaders should work not only to increase workers' satisfaction but also to prevent job dissatisfaction. Hygiene factors are not substantial contributors to worker satisfaction but must meet employees' expectations to prevent job dissatisfaction or force an employee to give up on their job (Chiat & Panatik, 2019). While hygiene factors such as the policy of the organization, the quality of the supervision by the company, the working environment and condition, the employee's relationship with the owners, salary paid, and the employee's relationship with peers may seem basic, they are necessary (Chait & Panatik). Although the hygiene factor does not contribute to worker satisfaction, it can help prevent job dissatisfaction. Leaders should consider hygiene factors to avoid employee turnover. Unlike the hygiene factor, motivated employees increase job satisfaction.

Preventing job dissatisfaction is essential for insurance leaders, but keeping employees motivated can increase job satisfaction. According to the two-factor theory, motivated employees experience increased job satisfaction (Herzberg et al., 1959). Herzberg (2003) stated that achievement, recognition, responsibility, and work advancement are the main drivers of job satisfaction, organizations that show these factors have lower levels of turnover (Kumar, 2019). Employees who achieve more are more motivated to work longer hours, accept challenging tasks, and be willing to reach maximum outcomes (Herzberg et al.). Recognition within the work environment is a way to create motivation levels, show significant support, and promote growth and development (Kumar, 2019). A sense of responsibility given by empowering employees plays a significant role in accomplishing tasks and commitment to the job (Herzberg et al.). Study results show that a higher employee turnover rate can be related to needing more advancement chances and more employee coaching courses (Kumar, 2021). The absence of essential factors does not lead to dissatisfaction, but their contribution is motivational (Hardin, 2020). Motivated employees show increased job satisfaction, and leaders offer work to keep employees motivated to prevent job dissatisfaction.

Employee Engagement

Employee engagement is a tool insurance leaders can use to help reduce employee turnover. Insurance leaders must try to enhance the connection with their workers to expand employee engagement (Alatawi, 2017). Employers should recognize employees' needs to obtain and maintain high motivation and engagement levels (Ogbonnaya & Valizade, 2018). Employees, supervisors, peers, or each engagement occurs in the work environment at some point during employment (Alatawi, 2017). Leaders who can develop a rapport with employees should have more employee engagement; leaders who engage with employees should recognize their employees' needs. Leaders who create a positive atmosphere in the workplace and develop positive employee attitudes have more engaged employees, respectful employees, and employees in the decision-making process (Besliu, 2018). High motivation and engagement levels allow leaders to have more rapport which allows leaders to identify the needs of their employees. Employee engagement also allows leaders to have a better work environment with stronger relationships between leaders and employees.

Creating a positive work environment allows employees to feel more engaged in the workplace. Leaders can create a pleasant work environment and improve work performance by improving employee interaction (Burton et al., 2019). Organizations that understand the need to create a positive and comfortable environment while creating job opportunities can increase employee motivation and engagement (Burton et al., 2019). Having a positive work environment give leaders the opportunity to focus on improving their employee's performance which creates better job opportunities and increased motivation.

Employees are motivated to work when the work environment is comfortable, and there are positive interactions. Conversely, when an organization is not engaging employees, employees can become dissatisfied, unmotivated, and concerned about their future with the organization (Widarko & Anwarodin, 2022). Employees in a pleasant working environment are more engaged and have an increase in motivation. Leaders who can create positive and comfortable work environments can improve work performance and an employee's future with the organization.

Leaders play a role in employee engagement. Leaders who engage employees in daily reports increase operational performance, including increased business revenues, retention, and employee and job satisfaction (Jensen et al., 2019). Engaged employees are concerned about monetarily being rewarded and focusing on how an organization can benefit from their daily performance (Aune, 2017). Engaged employees are an asset because they encourage new employees who need encouragement how to perform simple or repetitive unpleasant jobs (Aune, 2017). Engaging employees in the workplace can decrease turnover and improve productivity (Kanchana & Jayathilaka, 2023). Employee engagement is an important factor in increasing performance, retaining employees, and improving productivity. Employees that are engaged tend to stay committed and remain at an organization.

Engaging employees helps organizations reduce employee turnover. The undeniable benefit of engaging employees is that the level of organizational commitment among engaged employees is higher than disengaged employees' organizational commitment (Brones et al., 2017). Employees with a more substantial commitment to the company are also less likely to leave (Brones et al.). Also, work engagement and interaction between employees and leadership are essential components of employee engagement (Nubold et al., 2019). Building relationships with employees helps leaders link with the employee’s simple individual wishes (Robinson, 2020). Suppose no individual connection happens between leaders and workers; employee engagement and satisfaction decrease (Maskurochman et al., 2020). Improving employee engagement involves interaction between leaders and workers (Robinson, 2020). When engaging with employees, leaders should show positive efforts to motivate them and increase job satisfaction. Research has shown that leaders who can engage with employees help decrease turnover and increase productivity.

Employee Turnover

Employee turnover creates concerns with productivity and profitability. One of the most considerable assets of an organization is its employees. Employees can impact the company’s productivity and profitability (Martin, 2016). With the cost of hiring and training new employees ranging between 25% and 500% of their salary, money is spent out of the companies’ reserves when employees leave an organization to replace them (Alatawi, 2017). An organization’s three forms of separation are layoffs and discharges, quits, and others (U.S. Bureau of Labor Statistics, 2019). Employee turnover is costly to an organization, leader with a better understanding of why employees leave can help resolve turnover issues.

Employee turnover whether involuntary is a concern for any organization. Layoffs and discharges, also known as involuntary, usually occur when an employee is fired or discharged due to mergers or the closing of a business (U.S. Bureau of Labor Statistics, 2019). When an employee quits, the employee voluntarily leaves the organization (U.S. Bureau of Labor Statistics). The other separation cases involve retirement, relocation, transfers, death, and disability (U.S. Bureau of Labor Statistics). The 2018 retention report reported the total separation (voluntary and involuntary) rose from 37.7 million in 2017 to 40.1 million in 2018 (U.S. Bureau of Labor Statistics). Some forms of employee turnover cannot be avoided, finding solutions for reducing turnover that can be avoided not only will increase company revenue but also the growth of the company.

As the number of voluntary employee turnover increases, the negative effect of voluntary employee turnover will continue to affect an organization’s profit and growth. Organizations pay an estimated one-third of an employee’s salary in turnover costs (Hultman, 2020). The negative effect of an employee who begins to lose interest in the job and show turnover intention on productivity is immediate until the employee leaves the organization (Maqsoom et al., 2023). Voluntary employee turnover is the most concerning to business since the employees leave their own free will and are beyond the organization’s direct control (Sija, 2021). Involuntary and voluntary employee turnover harms an organization’s growth and profitability; insurance leaders should work to prevent either when possible. However, involuntary turnover is sometimes out of the leaders’ control.

Involuntary Turnover

Losing an employee for circumstances that are out of the leader’s control has a negative effect on the organization. Involuntary turnover occurs when employees leave their position unwillingly (Hernandez-Cestero & Campus, 2020). During an economic crisis, an organization might reconstruct and lay off or terminate employees (Manz et al., 2015). Involuntary termination creates a negative experience for the employee, leadership, and the remaining employees. Other circumstances for involuntary turnover may not involve circumstances controlled by the company but involve the employee's skill.

Leaders sometimes meet employees who cannot meet the job requirements and cannot handle the position. Another cause of involuntary turnover could be employee issues, such as lacking qualified skills or an incorrect fit for the job (Hernandez-Cestero & Campus, 2020). Losing an employee that does not meet certain aspects of the job may not financially hurt the organization, it could potentially hurt the work environment (Kraaij, 2020). Employees who are not lack skills or do not meet job requirements can harm organization by staying. Involuntary turnover does not affect the profitability or production of the company, but workers might feel the change in the atmosphere when a coworker is no longer there.

Leaders should recognize the different groups of employees who fit these criteria to help the organization meet customer demands. .Misfit, stagnant, imprisonment, and wrong-job stress are categorized into a group called dysfunctional (Perev, 2018). Dysfunctional employees are employees who are most likely fit for involuntary turnover (Perev, 2018). Misfit employees occur when there is a not a clear understanding between work from the employee and the employee's job expectations (Perev). Misfits between employees and the organization can increase job dissatisfaction and turnover (Perev). Stagnancy is when the employee no longer cares about the job and is not interested in personal development (Perev). Imprisonment is when an employee does not want to work for the organization anymore but does not have an alternate position (Perev). Lastly, wrong-job stress occurs when employees can no longer perform their duties (Perev). These categories could influence the employee's attachment to the organization and considerably influence employee turnover, according to Ellingson et al. (2016). Dysfunctional employees are harmful for the organization, as these employees are generally dissatisfied and low performers. Unlike involuntary turnover, voluntary turnover is out of the control of leaders.

Voluntary Turnover

When employees leave of their own free will, this is called voluntary turnover. Voluntary employee turnover refers to an employee's termination decision (Sija, 2021). Reasons for voluntary turnover could include better job opportunities, job dissatisfaction, distaste for human resources practices, or merely personal issues (Hernandez-Cestero & Campus, 2020). Educated and skillful employees have a more competitive advantage in the job market and are more likely to leave a job voluntarily (Al Mamun & Hasan, 2017). A study completed by Liu (2018) stated that employees would leave their current job within one year or two as they reach another stage in their career for a better job. Less educated employees are less likely to leave as they will not obtain a better job (Liu, 2018). Controlling voluntary turnover can help leaders keep educated and tenured workers.

Preventing voluntary turnover may never be resolved, but leaders can create positive working relationships to build a connection with employees. In an organization, voluntary employee turnover is difficult to prevent since employees could leave for various jobs aspects (Sija, 2021). A poor relationship between an employee and a leader can lead to job dissatisfaction, resulting in an employee leaving the organization (Tanner, 2020). In a study by Haberman and Garred (2017), most drivers for employee commitment and retention related to how leaders and managers create an environment that inspires employees to put forth their best efforts. A study had similar findings stating that a leader's inability to communicate effectively and create a work environment that fosters employee motivation increases the voluntary turnover rate (Tingfeng et al., 2022). Employees who receive more professionally attractive and better job offers (Rubenstein et al., 2019) are more likely to leave an organization voluntarily. Nevertheless, knowing the motives for voluntary employee turnover will enable organizational leaders to prevent or reduce employee turnover.

Factors out of the control of leaders can create a voluntary turnover. Employees who dislike human resource practices, such as workplace civility, could lead to voluntary turnover (Perev, 2018). When workplace incivility is apparent, a reduction in employees' effort and work performance are lowered, leading to job burnout and turnover (Rahim & Cosby, 2016). Personal reasons could also lead to voluntary turnover, including age or family responsibilities (Sija, 2021). Knowing the reasoning behind an employee's voluntary turnover can help leaders reduce the amount of employee turnover in the future.

Knowing the reasons for voluntary turnover, whether it be human resources policies, poor relationships between leaders and employees, or better job opportunities, can help leaders reduce employee turnover. How well leaders reduce employee turnover and retain essential talent is critical for maintaining organizational functioning and increasing a competitive edge (Hadijah, 2022). Additional research on reducing employee turnover could benefit the insurance industry when developing new retention strategies (Hernandez-Cestero & Campus, 2020). Survivability and sustainability depend on the organization's ability to include good turnover strategies.

Other Turnover

Turnover caused by an employee leaving for retirement, disability, or death harms the organization, the remaining employees, and leaders. These forms of turnover cannot be held against the organization since the employee is not leaving for another place of employment or dissatisfaction (Mclnerney, 2023). Any reduction in the number of employees can be harmful to an organization, losing an employee cause by retirement, disability or death not only has a negative effect on the company but the emotions of the remaining employees (Manz et al., 2015). Losing tenured and skilled workers for unforeseen reasons affects the profitability and productivity (Mahadi et al., 2020). Although, retirement, disability, or death are unavoidable leaders should focus on maintaining a positive work environment for the remaining employee to avoid a decrease in productivity and employee turnover.

Employee Turnover Reduction in the Insurance Industry

Reducing turnover in the insurance industry helps leaders keep educated qualified employees as well as sustainability. Insurance companies that fail to retain employees have reduced profitability and productivity (Bussin & Mouton, 2019). Between 2015-2018, the yearly employee turnover rate concerning insurance company employees in the

United States averaged 24.8% (U.S. Bureau of Labor Statistics, 2019). Insurance leaders face the challenges of enticing and retaining employees because of the competition from other sectors, such as financial institutions (Ganapathy, 2016). Insurance employees' high-stress situations make it challenging to maintain job satisfaction, resulting in higher employee turnover (Langmore, 2016). Therefore, insurance leaders should know the employees' job demands and stress levels (Rana & Javed, 2017). Leaders should work to reduce employees' stress since employees face such demanding jobs to avoid higher employee turnover. Since employees have demanding jobs in the insurance industry, employees might consider leaving their current position for less demanding jobs.

Keeping employees satisfied and motivated is essential for reducing employee turnover. Another factor contributing to voluntary employee turnover is that skilled workers in the insurance industry can work in less demanding and stressful industries (Ganapathy, 2016). Insurance employees often work with customers in difficult situations or who have taken a loss (Rana & Javed, 2017). Insurance leaders should reduce the job's negative aspects to achieve the best employee performance while increasing employee satisfaction (Robinson, 2020). Employee turnover in the insurance industry decreases when insurance leaders empower essential employees to make critical decisions when interacting with customers (Langmore, 2016). Insurance employees' demand is considerably higher since most customers deal with difficult situations or losses. Insurance leaders should make employees feel empowered to reduce employee turnover.

Leaders who can keep educated and tenured employees help an organization remain competitive. Reducing employee turnover creates a competitive edge (Aune, 2017). Keeping high-value employees against the competition is a means for leaders to gain an advantage (Aune, 2017). Management's top concern is preventing employees from leaving since tenured talent safeguards sustainability, increases profitability, and delivers stakeholders' expectations (Martin, 2016). Decreasing employee turnover benefits the organization's performance and could elicit positive social change in the organization's communities (Lum, 2018). Creating a competitive edge within the insurance industry and other competing industries is a task a leader should work to achieve. Keeping tenured and experienced workers helps create a competitive edge and helps to reduce employee turnover.

Transition

In Section 1 of this study, I stated the foundation of the study. The foundation included the research topic strategies to reduce employee turnover in the insurance industry, the problem of losing employees, and the purpose of the study. The population and sample size included five insurance leaders in central Kansas. This section also has the nature of the study, explaining the reasoning for choosing a qualitative methodology and multiple-case study design. I introduced Herzberg's two-factor theory as the conceptual framework and discussed assumptions, limitations, and delimitations. Finally, I concluded Section 1 with a professional and academic literature review, including an in-depth review of Herzberg's two-factor theory and other similar theories.

In Section 2, I discuss my role as the researcher and justify the selection of the study participants, the research method and design, and the population and sampling. Section 2 will also discuss ethical research, the data collection instruments, the data analysis steps, and strategies to ensure reliability and validity. Section 3 will include presenting the findings, application to professional practice, implications for social change, recommendations for action, suggestions for further research, reflections, and a study conclusion.

Section 2: The Project

Purpose Statement

The purpose of this qualitative multiple-case study was to explore insurance leaders' strategies to reduce employee turnover. Data were collected using semistructured interviews and public company documents for relevant information. An implication of positive social change includes the possibility of a lower unemployment rate, creating stability for more families within the community. The findings of this study may contribute to business practice because it reveals strategies for reducing employee turnover, increasing profitability, productivity, and satisfaction.

Role of the Researcher

As the researcher, I conducted semistructured interviews, analyzed the collected information, and protected the data and participants' confidentiality. The researcher's role in a qualitative study is to explore the perceptions and feelings of research participants to understand a research topic (Yin, 2018), interviewing participants and analyzing the collected data (Hlady-Rispal et al., 2021). In collecting data, researchers play an essential role in protecting participants' rights and safeguarding confidential information from the organization and participants involved in the study (Cypress, 2018). The U.S. Department of Health and Human Services (1979) established *The Belmont Report* to ensure that researchers use ethical research principles to protect participants during research: (a) respect for persons, (b) beneficence, and (c) justice. I respected each participant by treating each participant as a professional with common courtesy. Before conducting any interviews, I obtained written consent and ensured each participant understood the study’s purpose and nature. The second principle, beneficence, relates to not putting participants at risk during or because of the study. I assigned all participants identifier codes to protect the participants’ identities. I will also keep all sensitive material in locked storage that others cannot access. I conducted interviews in a safe and accessible location. Finally, I utilized justice by allowing all participants to answer the same interview questions in the same order.

The researcher must also manage bias (Patricio & Junior, 2022) and avoid viewing data through a personal lens. I chose to conduct this study on employee turnover because I have seen employee turnover as a former licensed insurance adjuster, whether voluntary or involuntary. Because qualitative researchers are so close to the raw data, scholars have promoted reflexivity as a necessary tool for qualitative researchers. Researchers should use reflection questions (Dodgson, 2019).

I also used an interview protocol (Appendix). It is suitable for researchers to follow a predetermined interview protocol when conducting a semistructured interview (Saunders et al., 2016). Using an interview protocol lets participants know what to expect during the interview process (DeJonckheere & Vaughn, 2019). The interview protocol consists of three parts: interview procedures, questions, and general rules to follow (Yin, 2018). Using an interview protocol enhances the interview process (Majid et al., 2017). The participants were made aware of procedures and voluntary participation in the study. Because of the voluntary nature of the study, the participant could withdraw at any point without consequences. After the data collection, I thanked the participants and offered a summary of the findings or a copy of the entire study.

Participants

The eligibility criteria for the participants in this study were (a) working in an agency in central Kansas and (b) having experience implementing strategies to help reduce employee turnover. In a qualitative research study, researchers recruit participants who inform the researcher about the research problem under exploration (Stewart, 2021). The researcher ensures that the data are meaningful (Yin, 2018). Not selecting the correct participants impacts the study findings' reliability and validity (Saunders et al., 2018).

I contacted insurance leaders through LinkedIn to gain access to participants. I selected participants in the insurance industry who have experience reducing employee turnover. Telephone conversations or video calls (Tarar, 2021) as well as social media are ways to find and gain access to participants (McRobert et al., 2018). Contacting possible organizations allows researchers to give the institution information about the study, which is helpful in the decision-making process. Using email reduces the time it takes to receive replies, is less expensive, and allows the researcher to keep electronic proof of communication and information (Rajendran et al., 2019). To start the recruitment for my research, I searched for local insurance leaders and groups through LinkedIn and Facebook. Upon the approval of the proposal from Walden University's IRB (approval no. 07-08-22-0150489), I connected with the leaders through social media networks.

Establishing a good working relationship with participants strengthens the research process's engagement. It is easier to establish a working relationship by earning the participants' trust (Robinson, 2020). I established trust by building a good rapport between the participants and me by being open and displaying a positive attitude toward the participants. Using a consent form is also an effective strategy for strengthening the working relationship between the researcher and the participant (Dorsten & Hotchkiss, 2019). The consent form contains detailed information about the process and nature of the study. Having social networks with participants will positively impact data and data collection and improve understanding of participants' viewpoints (Pinnegar & Quiles-Fernandez, 2018). To establish a working relationship, I communicated by email with prospective participants and then provided each participant who met the eligibility criteria with a consent form. The consent form contained information about the purpose and nature of the study, risks associated with participating in the study, and confidentiality assurance to strengthen the researcher–participant relationship.

Research Method and Design

Research Method

Three research methodologies—qualitative, quantitative, and mixed—are available for researchers (Taherdoost, 2022). Researchers use qualitative methods to understand the phenomenon of interest regarding the meanings people bring to them, and data is collected using words or images (Palinkas et al., 2016). The researcher's primary goal in a quantitative study is to test theories or hypotheses about relationships between variables (Palinkas et al., 2016). The mixed-method researcher uses qualitative and quantitative methods (Grandison, 2017). I used a qualitative method for this study.

In qualitative research, the researcher aims to explore, interpret, and describe a phenomenon (Techo, 2016). In qualitative research, the researcher interacts with participants to generate meaning and understanding of the phenomenon (Haradhan, 2018). Researchers who conduct qualitative studies gather data by interviewing participants, examining documents, and observing behaviors (Cheron et al., 2022). Quantitative researchers, unlike qualitative researchers, use numbers to explore a phenomenon (Ahmadin, 2022). In a quantitative research method, the researchers are not a part of the research instrument and use closed-ended questions (Saunders et al., 2016). Researchers who intend to examine statistical trends and compare data numerically conduct quantitative studies (Ahmadin, 2022). Quantitative research is unsuitable because I did not use numerical methods or statistical analyses to answer the study's research question.

Mixed-method researchers combine qualitative and quantitative methods to understand the phenomenon under study (Techo, 2016). Scholars use mixed-method research to gain a greater insight into a problem (Grandison, 2017). Researchers use mixed methods when qualitative or quantitative methods alone do not provide enough information about the phenomenon under exploration (Onwuegbuzie et al., 2018). Mixed-method research was unsuitable for this study because using quantitative and qualitative methodologies was unnecessary to answer the research question.

Research Design

When choosing a research design for a qualitative research study, it is crucial to understand the research question, the people or situation studied, and how the data are analyzed, interpreted, and presented (Johnson et al., 2020). Three commonly used research designs are case study, phenomenology, and ethnography (Yin, 2015). I used the multiple case study design for this research.

Case study researchers explore a person, an organization, or an institution over a period to understand the factors supporting the research problem (May & Perry, 2022). Researchers use case studies to find a precise solution for a complex problem (Smith, 2018b). Researchers should use at least two sources when collecting data: interviews, direct observations, documentation, archival records, participant observations, and physical artifacts (Yin, 2018). For this study, I gathered data through interviews and documents from insurance leaders on employee turnover, two of Yin's (2018) recommended data sources. Researchers who use multiple case study designs seek to find commonalities and differences among various cases to understand the studied phenomenon (Yin, 2018). A multiple case study design was appropriate because I aimed to explore and compare commonalities and strategies to reduce employee turnover among insurance leaders from five organizations.

Phenomenology is a qualitative design researchers use to describe something that exists as an essential part of our world (Stolz, 2020). Researchers conduct phenomenological studies to explore people's lived experiences (Neubauer et al., 2019). Phenomenology design relates to the participants' lived experiences of a phenomenon (Yin, 2018). I did not explore participants' lived experiences, perceptions, and attitudes related to an event or phenomenon, for this study. As a result, there were more suitable designs for this study than phenomenology.

Ethnography was also not a suitable design for this research. Ethnography is the study of a culture in its natural setting to explore a group's behaviors and daily lives (Harwati, 2019). When conducting ethnographic research, researchers live among the study participants full time for an unspecified amount of time to gather important observational and interview data (Grandison, 2017). Researchers immerse themselves in the group’s everyday culture during the study and collect participant data using interviews and observations (Beach & Larsson, 2022). Ethnography was not a suitable design for this study because I did not immerse myself in the participants’ daily lives for an extended period to understand the participants’ culture.

Qualitative research researchers must achieve data saturation (Fusch & Ness, 2015). Data saturation is achieved when the collected data no longer reveals new data, themes, or codes (Mwita, 2022). The number of participants in qualitative research is not necessarily the goal of a case study; the data’s extent is most important (Fusch & Ness, 2015). Thus, I continued interviewing participants until no new information was available.

Population and Sampling

Participants of a study belong to a research population (Ganesha & Aithal, 2022). It is important to align the selected population with the main research questions (Moser & Korstjens, 2018; Yin, 2018). Researchers select participants with adequate experience to provide new information to resolve the research problem (De Luca, 2022). To align with the research question, the population comprised five insurance companies in central Kansas. Since I intended to explore practical strategies to reduce employee turnover, I interviewed insurance leaders with experience implementing strategies to reduce employee turnover.

I used purposive sampling to select participants to gather information about effective strategies to lessen employee turnover. Sampling involves identifying and selecting individuals or groups who know of or have experienced the phenomenon of interest (Palinkas et al., 2016). Sampling from a population allows data to be collected faster and is more practical than reaching every population member (Turner, 2020). Researchers can use non-probability sampling to select units from a population interested in the study (Mujere, 2016). Non-probability sampling techniques include quota, snowball, convenience, and purposive sampling (Mujere, 2016). Researchers use quota sampling when selecting participants based on predetermined characteristics, such as boy versus girl, to evenly distribute a larger population to the total sample (Taherdoost, 2016). Snowball sampling is appropriate when the researcher aims to reach harder-to-reach populations such as the sick (Mujere, 2016). Convenience sampling involves selecting participants because they are available and typically used among students (Taherdoost, 2016).

Qualitative research consists of a small sample of participants. A small sample size is adequate for a case study design because the focus is not on the size but on the richness of the data (Mthuli et al., 2022). In multiple case studies, data saturation is a criterion researchers use to determine when to end the data collection process (Saunders et al., 2018). After all, the objective of a case study is to gain an in-depth understanding of the phenomenon. Similar studies used five–six participants (Bradley, 2020; Martin, 2016). I interviewed five insurance leaders who had successfully decreased employee turnover. Data saturation was met after the fifth participant, as no new information emerged (see Fusch & Ness, 2015).

Ethical Research

Participants' protection through correct ethical principles is essential (Arifin, 2018). Participants should be aware of the type of study, their legal rights, and any disclosures associated with the study (Geier et al., 2021). Practicing full disclosure with research participants is integral to the research process (Yin, 2018). In the consent process, I ensured that participants understood the study's purpose, the participants and data protection measures in place, and the interview protocol (Appendix). I made participants aware of the study's research questions. Potential participants received an e-mail with a consent form and ample time to review it before signing it.

According to the U.S. Department of Health and Human Services (2020), all participants must receive a consent form. I reviewed the form with each participant to ensure understanding and obtain a signed copy from each participant. I discussed the participants' option to withdraw from the study without consequences, as their participation is voluntary. Participants could withdraw from the study by contacting me by telephone or e-mail. Scholars can offer incentives if the value does not affect the data's quality or reliability (Hall & Martin, 2019). For this study, I did not offer any incentives to the participants.

Data collection cannot begin until the approval of the Walden IRB. Upon approval, I received an IBR approval number, 07-08-22-0150489. Once approved, I followed the guidelines outlined in the *Belmont Report's* protocol to guarantee that participants comprehensively understood the research study (U.S. Department of Health and Human Services, 2020). I assigned pseudonyms to protect individuals' or companies' names to ensure participants' privacy and maintain ethical standards. After 5 years, I will destroy all identifying materials by shredding documents and destroying all electronic data.

The ethical protection of participants is essential. Researchers must establish adequate measures to protect the collected data during all the study stages, including the storage process (Yin, 2018). Arifin (2018) recommended that scholars provide participants with all the study information to make an educated decision. To confirm the participants' ethical protection, I disclosed all information related to the study and conducted interviews in confidential rooms to protect the participant's information. I will store all data securely for 5 years to protect the participants' confidentiality. After 5 years, I will shred the documents and destroy any external drives containing electronic data and information.

Data Collection Instruments

The researcher is the primary data collection tool (Barrett & Twycross, 2018). For this study, I was the primary data collection instrument. Qualitative researchers collect data from interviews, observations, on-site visits, focus groups, interviews, and archival records reviews (Triqueros et al., 2017). Qualitative scholars applying a case study design must collect data from two sources (Yin, 2018). The data collection instruments for this study were virtual semistructured interviews with open-ended questions, interview notes, and company documents. Semistructured interviews allow the researcher to obtain data through open-ended questions to explore the participants' experiences and attitudes, reducing the researcher's control (Triqueros et al., 2017). Semistructured interviews focus on open-ended questions to allow the participants freedom when responding to the interview questions.

I used an interview protocol (see Appendix) during the interview process to ensure uniformity. The interview protocol in qualitative research is imperative because it ensures that the researcher asks the same questions and discusses the same topics with all respondents (Patton, 2015). Before the interview, I obtained consent through an agreed email from the participants and reminded them that their participation was voluntary. They could withdraw from the study at any time. I used Zoom to record the interview and took notes during the online meeting with the participant's permission.

I conducted member checking to enhance the reliability and validity of the data. In qualitative research, member checking, known as participant validation, ensures the data's reliability and validity (Candela, 2019). Member checking allows the participant to review the researcher's summarized interpretation of responses to enhance accuracy (Candela). After the interviews, I transcribed the responses to the interview questions and summarized my interpretations. I sent each participant a copy of their interpreted interview to confirm no errors. Member checking helped to confirm the information received and check for additional or missing data from each participant.

Data Collection Technique

To gather adequate data for this research study, the data collection instruments included semistructured virtual interviews using open-ended questions and reviewing public company documents on employees. During the interviews, I took notes, and when reviewing documents, I saved relevant data that contributed to the central research question. Semistructured interviews are a standard data collection technique in qualitative research consisting of dialogue between the researcher and participant (DeJonckheere & Vaughn, 2019). Different interviews include face-to-face, focus groups, and observations (Chai et al., 2021). I conducted virtual interviews using the Zoom platform.

Virtual interviews have advantages and disadvantages. One advantage of a virtual interview is that the location is not specified, making it easier to plan (Gray et al., 2020). Since the location is unconstrained, participants can schedule the interview conveniently (Selvam et al., 2022). Another advantage of video-recorded interviews is the researcher’s ability to have unlimited recording/transcribing (Gray et al., 2020). Participants may also feel comfortable discussing sensitive information in virtual interviews (Hicks et al., 2021). An advantage of the virtual interview during the study is that participants could stain in their offices or homes to meet. Also, with the Zoom platform, meetings could be scheduled for any time, so participants could schedule the interviews when convenient for them.

The disadvantage of virtual interviews is that the researcher cannot observe participants’ nonverbal communication when responding to questions about the phenomenon under investigation (Yin, 2018). Since the participant’s location is unknown, there is a chance for distractions or privacy issues (Gray et al., 2020). There is also a higher chance of technology issues with virtual interviews, including but not limited to internet signal, webcam issues, and dropped calls. Technical issues created some issues during the virtual interviews, Participants 1 and 2 had issues with their passwords, so we had to resend links at the start of the issues. Also, participant 2 needed help finding the e-mail with the attached meeting information, so we had to reschedule for a later time.

Reviewing company documents also has advantages and disadvantages. An advantage of reviewing company documents is the ease of obtaining valuable information promptly (Yin, 2018). Also, Yin (2018) noted that company documents give substance to the data collection. While the benefits of reviewing company documents, such as inexpensive and fast access to detailed data from official documents, are transparent (Yin, 2018), company documents have disadvantages. One of the disadvantages of using company documents is that in some organizations, public records may not include restricted valuable information with a researcher (Patton, 2015). An advantage of reviewing company documents for this study included fast access to the company websites. A disadvantage was that information on employee turnover was not easily accessible, making it harder to validate the information.

Qualitative researchers can use member checking to enhance the data's reliability and validity (Motulsky, 2021). The member checking process includes conducting the initial interview, transcribing the data, and sharing the researcher's interpretation with the participant for validation (Candela, 2019). To validate the data of my research, I used member checking. After the initial interview, I sent each participant a copy of my interpretation of their responses to the interview questions. I followed up with a meeting to allow participants to confirm or correct the accuracy of my interpretation of their responses. Member checking allowed the participants to validate the data and confirm the accuracy of the information. After validating the interpretations member-checking ended when no new information emerged.

Data Organization Technique

Qualitative researchers use data organization techniques to classify and organize data (Sutton & Austin, 2015). While collecting data, the researcher can use reflective journaling to inspire advanced thinking skills; reflective journaling is essential when performing research (Yin, 2018). According to Raterink (2016), reflective journaling is a tool that enables researchers to develop critical thinking to understand the study better. The researcher must also use a labeling system to protect the privacy of the participants and the study organizations (Sutton & Austin, 2015). After completing the research, the researcher can begin coding the data (Yadav, 2022). Coding involves denoting and categorizing the research data, enabling the researcher to establish categories, themes, and concepts from the data collected (Archer, 2018). NVivo is a software program that qualitative researchers use to organize data in qualitative studies (Mortelmans, 2019). I imported the interviews, company documents, and notes into the NVivo system to organize and examine the data collected. I used a labeling system to label participants 1 through 5 to protect their privacy of the participants.

Sufficient data storage is also a crucial component in qualitative research. I will store both raw and analyzed data for 5 years. All hard copies, notes, flash drives, and external drives will be stored in a locked filing cabinet for 5 years. After 5 years, I will destroy the data by shredding any paper copies and deleting any electronic files that contain data collected for this study to comply with IRB requirements and ensure the protection and privacy of the participants involved in the study.

Data Analysis

When analyzing data, qualitative researchers can use one of the four triangulation methodologies: (a) data triangulation, (b) investigator triangulation, (c) theory triangulation, and (d) methodological triangulation (Shea, 2021). Data triangulation involves collecting data from multiple participants using the same method (Fusch et al., 2018). Investigator triangulation refers to collecting data from different researchers, and then their interpretations are reconciled or compared (Noble & Heale, 2019). In theory triangulation, the researcher uses different theories to interpret the data (Noble & Heale, 2019). Lastly, methodological triangulation involves collecting data from multiple sources, such as interviews and document reviews (Zelcane & Pipere, 2023). Methodological triangulation was the most suitable method since it involved collecting data from multiple sources, such as interviews and company documents. I used methodological triangulation throughout the data analysis to confirm the interview data with company documents. During member checking, I validated that the interview information was accurate and that no information was missing from each participant.

Data analysis starts when researchers collect notes, interview transcriptions, and other research data (Yin, 2018). In qualitative research, data analysis is vital as it includes transcribing, coding, and analyzing themes from interviews and document reviews to reach the study's findings (Ravindran, 2019). For this study, I used Yin's five-step process. Yin's (2018) five steps of data analysis include: (a) compiling, (b) dissembling,

(c) reassembling, (d) interpretation, and (e) conclusion. After completing the data collection process, I began the data analysis. In the first step, I compiled the data from the virtual interviews and company documents and member-checking into organized groups using the NVivo system to code and identify themes. Next, I disassembled the data into fragments and labeled each Participants 1 through 5, with Participant 1 being the first semistructured interview. The third step involved reassembling the data. I used the NVivo software to reassemble the data into patterns or themes and cross-check themes with the literature review and conceptual framework for connections and disagreements in the findings. I interpreted the data based on the themes and patterns from the interview, member-checking, and company documents. The last step involved making conclusions based on the emergent themes and addressing the research question. I concluded the data analysis by identifying emergent themes and connecting the interpreted data collected from company documents, virtual interviews, and member-checking to address the research question. I used the member-checking process by performing interviews and translating each participant's statement. I provided my interpretation of each participant from the interview to confirm that the information received from the participants was accurate. I continued this process until no new information was received from the participants leading to data saturation.

Researchers have several options for data analysis software programs in qualitative research. These programs include NVivo©, Aplastic, MAXQDA, Transana, and Excel. Selecting a program to transcribe data and evaluate patterns, codes, and themes to get a conclusion is essential in qualitative studies (Oni-Eseleh, 2020). In qualitative research, the researchers use NVivo software to interpret information (Sharma & Deb, 2019). I used NVivo software to analyze, classify, sort, and arrange data from interviews and company documents. I developed descriptive codes by identifying the most basic information from the data based on the conceptual framework and literature review.

Reliability and Validity

Reliability

Reliability in qualitative research is the degree of dependability and consistency of the research results (Haradhan, 2017). Cypress (2018) also stated that accurate and trustworthy research results are essential and that a researcher can accomplish that by using reliable and precise data collection and analysis tools. Reliability in qualitative research refers to the rigor instilled in obtaining, organizing, and analyzing data (Patton, 2015). Qualitative researchers use two common strategies to ensure reliability in the research process: member-checking and transcript reviews. I used member-checking to enhance the dependability and credibility of the findings. I conducted member-checking by sharing my interpretations of their responses with participants to ensure accuracy. To perform member-checking, I e-mailed each participant a copy of my interpretation of their interview, I allowed the participants to review for errors or confirm accuracy. To ensure the data was dependable, after reviewing the interpretations, all participants responded by telephone that the interpretations were accurate, so no additional follow-ups were needed.

Validity

Validity refers to the credibility and accuracy of the study results (Hayashi et al., 2019). Validity in qualitative research is centering on the credibility of the tools, process, and the ability to use accurate results to make decisions (Yin, 2018). Researchers enhance the validity of their research findings by verifying and validating data. Scholars use a validation method known as member checking to validate and verify the results of qualitative research studies (Candela, 2019). Through member checking, researchers promote qualitative research's trustworthiness and increase the credibility of study results (Noble & Smith, 2015). To ensure validity, I conducted member checking. I provided each participant with a copy of their interview interpretation to validate for accuracy. Each participant provided clarity and validation that no information was missing and that there were no errors in the interpreted data. Member checking enhanced the trustworthiness and credibility of the research.

Denzin and Lincoln (2018) defined transferability as the applicability of study findings to other groups, meetings, and people. Providing detailed and thick descriptions of the study enables the readers to determine if the research results are transferable to their context (Yin, 2018). Noble and Smith (2015) noted that it is essential for qualitative researchers to describe as many research process steps. To enable the reader to decide on their own if the findings from this study are transferable to other people and settings, I provided a detailed description of each phase of the research, including the data collection and analysis process, techniques, interview protocol, participants, and research context.

To ensure confirmability, I used methodological triangulation. I triangulated data collected from the semistructured virtual interviews, interview notes, company documents, and member-checking. Denzin and Lincoln (2018) stated that triangulation is a qualitative research strategy often used to ensure validity through information convergence from different sources. Confirmability during the data collection process shows the extent to which others confirm or corroborate research results (Patton, 2015).

Reaching data saturation in qualitative research is essential. Achieving data saturation is integral to ensuring validity in qualitative research (Yin, 2018). To achieve data saturation, researchers should continue interviewing participants until no new data emerges (Fusch & Ness, 2015). To ensure data saturation, I continued interviewing insurance leaders from the insurance industry, reviewing company documents, and member-checking until no new data emerged and no further coding was needed. After validating interviews and confirming the data was accurate, I reached data saturation after five participants.

Transition and Summary

Section 2 started with the purpose statement of the study. I explained that my role as the researcher was to explore participants' perceptions and feelings to understand the research topic better. For this qualitative study, the participants had to work in an agency in central Kansas and have experience with strategies for reducing employee turnover. I explained the different methods of research, qualitative, quantitative, and mixed methods, and the reasoning for selecting qualitative. I explained the research designs and the reasoning for selecting a multiple-case study. I discussed the population and sample size and how they aligned with the study's research question. I described steps to protect research participants through the correct ethical principles as the researcher. I explained the data collection process and researchers' techniques to classify and organize data. After the collection process, I explained using methodological triangulation to analyze data versus other methods. Lastly, I explained how reliability and validity help to reach data saturation.

In Section 3, I present the results of my research. I also discuss the application of the study to professional practice, the implications for social change, the recommendation for action, suggestions for social change, reflections, and concluding statements.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore insurance leaders' strategies to reduce employee turnover. The data came from insurance leader interviews and company documentation from five insurance agencies in central Kansas. The study's findings showed that insurance leaders use multiple strategies and methods to help reduce employee turnover. Participants identified these key themes: supportive leadership, incentives/benefits, and training strategy. The findings explain that leaders who provide supportive leadership, good incentives, and benefits work as a team with consistent feedback, both good and bad. Further, continued training reduces employee turnover and increases job satisfaction and productivity.

Presentation of the Findings

The overreaching research question in this study was "What strategies do insurance leaders use to reduce employee turnover?" I used semistructured virtual interviews for five participants who met the study requirements as insurance leaders with successful strategies for reducing employee turnover. I used Herzberg's two-factor theory to comprehend the phenomenon and answer the research question. After the fifth interview, I reached data saturation and found no new codes or themes. The three themes from the data collection and company documents were supportive leadership, incentives/benefits plan, and training strategy. The results of this study support the synthesis and analysis from the literature review and conceptual framework. Table 2 provides an overview of the frequency and percentage of the themes.

Table 2

Emerging Themes

Themes	Frequency of response	Percentage of response
Supportive leadership	18	45.00%
Incentive/benefits	11	27.50%
Training strategies	11	27.50%

Theme 1: Supportive Leadership

All participants used a supportive leadership style to help reduce employee turnover. According to the literature, leaders can advocate for better relationships with employees to help reduce employee turnover (Steffens et al., 2018). Table 3 provides an overview of the supportive leadership frequency of responses and percentage of responses.

Table 3

Theme 1: Supportive Leadership

Participants	Frequency of response	Percentage of response
Participant 1	2	11.11%
Participant 2	5	27.78%
Participant 3	4	22.22%
Participant 4	3	16.67%
Participant 5	4	22.22%

From the data provided from the interview responses and company documents, supportive leadership was an effective strategy used by the five participants. Participant 1 mentioned that supportive leaders could build positive relationships with employees to make them feel welcome and committed to work. According to Participant 2, supportive leaders who can have honest conversations with employees, both negative and positive, will build a stronger team. Participants 3 and 4 mentioned supportive leaders who can openly communicate with employees and allow employees to feel more comfortable when in difficult situations can help reduce employee turnover. Companies with open communication policies create job satisfaction and help reduce employee turnover (Lai et al., 2019; Usman, 2019).

Along with honest conversations, as Participant 2 mentioned, regular communication with employees is also essential. Communication is a crucial function that increases employee commitment and trust (Andersen, 2019; Ichimiya, 2019). Regular and impromptu meetings helped reduce employee turnover and were one of the most effective strategies at Participant 2’s organization. The relationship between a leader and a member influences an employee’s intention to stay (Park & Lee, 2021). Building bonds and connections where employees feel like family helps reduce employee turnover and create a more enjoyable work atmosphere, according to Participant 1.

Further, letting team members know leaders are there for support and open to questions builds confidence and job satisfaction, reducing employee turnover. Participant 5 stated he was able to show support by finding out what motivates each employee. Each employee had slight differences in what motivated them and identifying and supporting the employee helped build a stronger team. For example, some employees were motivated by bonuses while others were interested in vacation or time off.

Reviewing the company website for Participant 4, I triangulated the data from interviews with the company values presented on the site. Building strong relationships throughout the team helps leaders build stronger teams and partnerships within the organization and community. Viewing the company website for Participant 5 helped to identify strategies that are in place to build a strong culture within the organization. The strategies included often collaborating to gain better outcomes and maintain skilled employees.

Alignment to the Conceptual Framework and Literature Review

The findings from this theme aligned with Herzberg's two-factor theory. According to Herzberg et al. (1959), building positive relationships can increase or reduce employee dissatisfaction. The findings regarding supportive leadership align with prior research studies showing that supportive leadership positively influences employee turnover (Johnson, 2023). Leadership support contributes to a positive work environment, helping decrease employee turnover (Kanchana & Jayathilaka, 2023). Having open communication helps increase job satisfaction and reduce employee turnover (Kristina, 2020). All the participants suggested that building positive relationships with employees increased job satisfaction and helped create a more stimulating work environment. As a result of this, a reduction occurred in employee turnover and job dissatisfaction.

Theme 2: Incentives/Benefits Plan

All participants mentioned that having some form of incentives or benefits plan for employees increased their motivation to work and achieve the goals set for them. After reviewing the benefits section of Participant 4 and 5’s company website, I noticed that offering fair compensation and benefits, compared to other agencies, helped reduce employee turnover. The company websites helped to triangulate the data from interviews and identify Theme 2. Table 3 provides an overview of the incentive/benefits frequency and percentage of responses.

Table 4

Theme 2: Incentive/Benefits Plan

Participants	Frequency of response	Percentage of response
Participant 1	2	18.18%
Participant 2	1	9.09%
Participant 3	3	27.27%
Participant 4	3	27.27%
Participant 5	2	18.18%

All the participants mentioned offering incentives to increase employee performance and help keep employees satisfied with their position. Providing incentives can motivate employees by making them feel appreciated by the company (Wood & Bischoff, 2019). Participant 1 stated that creating incentives and goals that worked for each employee was one of the most effective strategies for reducing employee turnover.

Celebrating small and big wins was another effective strategy for Participant 1. Incentives at Participant 2's organization consisted of being flexible and offering commission. The higher the commission, the more satisfied the employee is. Participant 3 discussed having care and benefits packages. Most offices or organizations in the insurance industry did not start benefits for 90 days. Participant 3's organization benefits started after 30 days, which helped reduce employee turnover at this agency. Another valuable tool for reducing employee turnover was to include a compensation package.

The finding from Theme 2 confirms that benefits and incentives help motivate employees and help reduce employee turnover. Participants who provided benefits and incentives helped motivate employees at Organizations 1 and 4. A recent study demonstrated that salary/benefits had one of the highest percentages for reducing employee turnover at 82% compared to other factors such as working conditions, working relationships, and motivation (Alshamrani et al., 2023). Another study revealed that organizations with low pay have a higher turnover rate (Jolly et al., 2021). Offering rewards and different compensation plans or reward performance is a helpful technique suggested by Participant 4. Noticing the type of reward or incentive each employee enjoyed helped reduce employee turnover with Participant 5. Some employees prefer a day off or to leave early over a monetary reward. Another effective strategy was to share bonuses among the team. The findings suggest that providing benefits and incentives helps to reduce employee turnover and increase job satisfaction.

Alignment to Conceptual Framework and Literature Review

The findings in this theme align with Herzberg's two-factor theory. Factors that influence employees to do their jobs are called hygiene factors (Herzberg, 2003). Offering sufficient pay and incentives is an important factor in keeping employees satisfied (Williams, 2020). Hygiene factors include the concept of compensation, Participants 2 and 4 mentioned that when offering commission or rewards, employees respond well, are satisfied with their job, and achieve more goals. Herzberg (2003) identified the hygiene factor as a dissatisfier that correlates with all the participants' data. The findings suggested that when leaders provided incentives and benefits for employees, satisfaction increased and turnover decreased.

Theme 3: Training Strategy

Theme 3 from the participants during the interviews was the importance of training employees. Table 5 provides an overview of the incentive/benefits frequency and percentage of responses.

Table 5

Theme 3: Training Strategy

Participants	Frequency of response	Percentage of responses
Participant 1	1	8.33%
Participant 2	5	41.67%
Participant 3	1	8.33%
Participant 4	2	16.67%
Participant 5	2	16.67%

The participants all shared that training from the start and while working was necessary for creating successful employees that enjoyed their job. Participant 1 mentioned that a technique many employees would prefer to avoid at the start of employment was setting a gate or reaching a certain amount of money within a set time. In place of the setting gate, this leader sat with employees, created goals that worked with each employee, and gave additional training to help the employee reach the goal. Participant 2 stated that cross-training employees and providing regular feedback, and impromptu training sessions are essential to building a strong committed team. Being able to develop team members was important to Participant 2. One-on-one meetings with honest conversations where the leader shared thoughts on employee performance and letting the employee provide feedback, whether good or bad, helped to motivate and develop the team. Letting employees provide feedback during an evaluation allows the employee to take ownership of the areas that need to be improved and highlight their performance and accomplishments (Booth et al., 2020). Participant 3 mentioned that as a leader, it is crucial to lead and not be like a peer. Insurance leaders will identify outstanding work during individual meetings, and using additional training was encouraged to ensure employees had the necessary skills to perform the job duties and helped to reduce employee turnover. Participant 4 found that continuous coaching and development was one of the most effective strategies to help reduce employee turnover. While Participant 5 stated that there is no magic button to reduce employee turnover, being transparent and having timely reviews with a training session to ensure that employees have the skills to perform the necessary job functions helps to reduce employee turnover. Influential leaders promptly give feedback sessions to ensure the employee benefits from the evaluated work (Mamula et al., 2020). A review of the company documents from Participants 3 and 4 revealed that training is a key factor in developing the skills needed to handle any position within the organization. Participant 4's company site also addressed that providing training and support at every level allows growth. Participant's 4 company site stated that support is given at every level, and everyone has the opportunity for growth.

Alignment to Conceptual Framework and Literature Review

Agents need proper knowledge and training to grow within an organization. A research study showed that keeping skilled or higher-performing employees builds the company's reputation and profitability (Bachtiar, 2022). Companies must provide growth and promotion opportunities to prevent employee turnover (Hu, 2023). Theme 3 aligns with Herzberg's et al. (1959) two-factor theory regarding the motivating factor, growth. Training and developing employees to higher positions leads to trust and loyalty (Robinson, 2020). Based on the findings from this study, providing feedback and training increases employee satisfaction. Participants 1 and 2 mentioned that giving feedback often was essential to keeping employees satisfied and effectively reducing employee turnover. Participant 2 also mentioned that ongoing training helped to develop leaders. Leaders build leaders and are more committed to an organization.

Applications to Professional Practice

Applying this qualitative case study to professional practice includes providing insurance leaders with strategies to reduce employee turnover. Employee turnover is costly and harms the organization's ability to grow (Singh, 2019). Insurance leaders may link the finding of this study to their organization to develop a stronger relationship with current and new employees to reduce employee turnover. During this study, I worked in the insurance industry, so I noticed employee turnover often. Utilizing the findings, insurance leaders can improve employee performance and job satisfaction while reducing employee turnover. The insurance industry is very competitive, causing turnover to remain problematic (Prasetio et al., 2019). Therefore, obtaining and utilizing strategies to help reduce employee turnover is vital to insurance leaders.

The participants of this study shared experiences with employee turnover strategies that were the most effective and least effective. Organizations must develop ways to reduce employee turnover to support overall sustainability (Sawaneh & Kamara, 2019). From the data, three themes emerged: supportive leadership, incentives/benefits, and training strategies. Insurance leaders can apply these themes to their agencies to reduce employee turnover. Reducing employee turnover is essential in the insurance industry since the industry is highly competitive. According to Participants 2, 3, and 4, losing an experienced or tenured agent damages an agency's productivity. Being supportive and finding what motivates and increases job satisfaction to reduce employee turnover will help an agency remain competitive and improve the relationship between the leader and employees. Insurance leaders can include incentives to motivate employees and create a positive work environment. Singh and Chaudhary (2022) concluded that motivated employees produce better than unmotivated employees. Continuous training will give agents the necessary skills to perform their duties and feel confident.

Implications for Social Change

This qualitative case study on employee turnover impacts social change because insurance companies can use the finding to decrease employee turnover by applying effective strategies. When employee turnover decreases, unemployment rates decrease, stabilizing the local economy (Galleno, 2021). Reducing turnover with insurance employees can help maintain a lower unemployment rate. By keeping unemployment rates lower, more people earn a regular income (Houser, 2022). Employee income can help maintain the local community. Reduction in employee turnover provides more stable jobs for employees to take care of their families. An agency that provides stable jobs for employees leads to more money circulating within the community. Companies should support social change or corporate social responsibility in communities for organizational survival (Wei et al., 2021). If insurance leaders reduce employee turnover, the organization could reduce employee replacement costs. Organizations that spend less on recruiting, hiring, and training new employees can utilize that money on community projects.

Recommendations for Action

Recommendations for action begin with insurance leaders reducing employee turnover. Insurance leaders need help with employee turnover (Evans, 2018). Replacing employees is costly to an agency, as it takes time to develop new employees, plus the cost of advertisement and hiring a new employee. Findings from this study showed that supportive leadership, benefits/incentives, and training strategies could drastically influence employee motivation and reduce employee turnover. Researchers use literature and themes to identify recommendations for action. Based on the finding, I recommend the following actions:

- Insurance leaders review the findings of this study and implement strategies that align with the theme's supportive leadership, benefits/incentives, and training to help reduce employee turnover.
- Implement open communication to build relationships between the leader and the employee.
- Schedule regular and impromptu meetings to share new information and promote organizational clarity.
- Establish benefits and maintain skilled employees.
- Provide rewards and incentives as employees reach goals and commitments.
- Provide continuous training to ensure agents remain knowledgeable.
- Provide timely reviews to ensure agents have a fresh memory of the material.

Hermans (2019) stated that employee turnover worldwide impacts businesses, organizations, and government institutions. The findings of this study relate to the insurance industry, but employee turnover is a factor that affects several industries. I shared the findings from this study with the participants involved in the study. The research will also be available in ProQuest and Scholar Works for other doctoral students and businesses to review. I will also share the findings with business leaders located in central Kansas and at conferences for leaders and organizations to review for training opportunities.

Recommendations for Further Research

This qualitative case study aimed to explore strategies insurance leaders uses to reduce employee turnover. The findings of my study suggest that supportive leadership, benefits/incentives, and training strategies can help reduce employee turnover within the five participants of the study. Other research suggests that hiring, recruiting, and selecting processes also help reduce employee turnover (Evans, 2018). Participant 1 was the only participant that discussed hiring. Since there needs to be more data to include hiring as a theme, I recommend further study to focus on the role of hiring in reducing employee turnover.

A limitation of this multiple case study was that one of the data collection sources for this study was self-reported data, such as interviews. Researchers should consider using groups to avoid misleading information that could negatively affect the finding' dependability and credibility. The second limitation was the transferability of the research study findings to other insurance agencies. For further research, I recommend that researchers use agencies outside of central Kansas and other insurance fields to confirm transferability.

Reflections

At the beginning of this doctoral program, I thought this program would be like my bachelor's or master's degree, but that was not how things turned out. This research study has been one of the most challenging programs of my educational experience. When I started 5 years ago, I was confident I would get through the program within 3 years. By the third year, life took a turn, and the program became overwhelming for me. Significant losses in the family and my medical issues challenged me, and I had to withdraw from classes for several months. Upon returning, my chair left Walden University, and it felt like I had to start everything over. It took a while for me to get used to my new chair, but we finally got things going, and I was getting back into the swing of things until Walden let her go for unknown reasons. At this point, I was close to giving up as I was not progressing with the program. After two fill-in chairs, Walden University DBA program administrators assigned me a third chair, and things started improving. Once I learned time management and set reasonable goals, things finally clicked.

During this study, I worked in the insurance industry, so I noticed employee turnover. My research study's motivation was identifying why leaders could not connect with experienced or new employees. I wanted to determine how to reduce employee turnover in insurance and other fields. To restrict any personal bias, I stood by the ethical requirements. All five participants were crucial to my study and helpful with scheduling and adjusting to virtual interviews. With Covid-19, many organizations were familiar with Zoom meetings, although we did face technical difficulties when starting our meeting with links not working and files not being saved. I am thankful that each participant was patient and took the time to sit with me for our scheduled meetings. To reduce bias during the data collection process, I sent out messages to leaders who met the criteria for the study. I stuck to the interview protocol and asked the same seven questions in all the interviews. This study may have been a challenge, and as I sit here finishing up, tears of excitement and relief roll down my face. I am thankful for the experience and challenges of this program.

Conclusion

This qualitative multiple-case study aimed to explore insurance leaders' strategies to reduce employee turnover. It is costly to replace valuable experienced workers. As one of my participants stated, there is no magic key to eliminating employee turnover. However, insurance leaders can use the themes discussed in this study to help reduce employee turnover. I collected data using semistructured interviews and public company documents. I analyzed the data using Yin's five-step process. As a result, three themes in this study included supportive leadership, benefits/incentives, and training strategy, related to the literature review and the conceptual framework of Herzberg's two-factor theory of motivation. The findings of this research study reveal that insurance leaders who use these strategies can maintain a positive working environment with valuable employees and reduce employee turnover.

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Appendix: Interview Protocol

Interview Protocol	
What you will do	What you will say—script
Introduce the interview and set the stage	Thank you for meeting me today. My name is Ebony Phillips, and I am a student at Walden University pursuing a doctoral degree in business administration. Thank you for participating in my research on strategies to reduce employee turnover in the insurance industry. Each interview should not last longer than 60 minutes.
• Ask the following 7 questions • Paraphrase as needed • Ask follow-up probing questions to get more in-depth	1. What techniques have you used to reduce voluntary employee turnover in your organization? 2. How did your employees respond to those strategies? 3. Based on your organization's experience, how has employee turnover affected your organization as a whole? 4. What strategies were most effective in reducing turnover? 5. What strategies, if any, were least effective in reducing employee turnover in your organization? 6. What techniques have you used to monitor employees' reasons for leaving your organization? 7. What additional information would you like to share regarding your strategies to reduce employee turnover?
Wrap up interview thanking participant	Thank you for speaking with me today. Do you have any questions or comments?
Schedule follow-up member checking interview	When do you think will be an excellent time to schedule a follow-up after transcribing the interview? This interview should take no longer than 30 minutes as I will only ask follow-up questions regarding the interview and any documents you have provided.