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Motivational Strategies to Retain Insurance Finance Professionals

Derrick Anthony Blythe
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Walden University

College of Management and Technology

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Derrick A. Blythe

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Walden University
2020

Abstract

Motivational Strategies to Retain Insurance Finance Professionals

by

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MS, Central Connecticut State University, 1995

BS, Central Connecticut State University, 1992

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

June 2020

Abstract

The failure to retain talented employees can have adverse organizational outcomes. Organizational leaders are concerned with retaining talented employees, as retaining talented employees is critical for maintaining their corporations' competitive advantage. Grounded in Herzberg's motivation-hygiene theory, the purpose of this qualitative multiple case study was to explore motivational strategies insurance finance managers use to retain talented insurance finance professionals. The participants consisted of 6 insurance finance managers in 4 mid-to-large size insurance companies in Connecticut who successfully implemented motivational strategies to retain their talented insurance finance professionals and 8 focus group participants. Data were collected using semistructured interviews and a review of company documents. Data were analyzed using Yin's 5-step analysis process, which yielded 4 themes: supportive work environment, frequency and transparency of communication, compensation and benefits, and training and development. Because employees tend to function on a needs-continuum, insurance finance managers could use the findings of this study to address their employees' diverse needs. Insurance finance managers who read the findings may contribute to positive social change by enhancing their understanding of the strategies they can use to reduce employee turnover and improve economic stability among employees. Also, these managers may encourage a better sense of community among employees, help them attain personal goals, and promote social improvement within local communities.

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Dedication

I dedicate this study to my sons, Nathan and Anthony, who endured my never-ending requests for their understanding and patience throughout this doctoral journey. I know that there were many times that you wanted my undivided attention, but I was unable to give it due to the constraints that were placed on the time that I had as I juggled family, work, and school. Thanks for allowing me time to focus on and finish my work when I know you desperately wanted *daddy time*. Thanks, boys, for the times when you came downstairs and saw me at the computer, where I had been for hours, and gave me a hug, told me you love me, and went back to your rooms. These simple acts kept me going at those times when I was overwhelmed being a full-time employee, co-parent, and a doctoral student. I hope that my pursuit of this doctorate has ignited a passion for life-long learning in you and that you know that there are no limits to what you can achieve if you dedicate and commit yourselves to whatever goal you set for yourselves.

To all the family members, friends, and loved ones who prayed for me, encouraged me, and provided support in one form or another while I was on this journey, I dedicate this study to you. Thanks for checking on me and my progress and for your unwavering support for me. I constantly heard your voices telling me not to give up because the end was in sight. I owe a debt of gratitude to God and to you all. Finally, I dedicate this study to my parents, Lena and Melvin, who are no longer with us; especially my mother, who sacrificed so much to give her children the best education they could receive. I wish you were still with us to celebrate this achievement, but I know that you are smiling down from heaven and saying: *Well done, son!*

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Section 1: Foundation of the Study

Employee retention is essential for the long-term survival of an organization. Presbitero, Roxas, and Chadee (2016) posited that low retention rates are a challenge for many organizational leaders and that these leaders should learn the skills that will help them to motivate and retain their talented employees. Business leaders should make employee retention a part of their organization's vision, mission, values, and policies (Cloutier, Felusiak, Hill, & Pemberton-Jones, 2015). Successful employee retention strategies help to reduce turnover, minimize employee replacement costs, and benefit a company's bottom line (Johennesse & Chou, 2017). Organizational leaders should use motivational strategies to encourage their employees to remain committed to their organizations and lessen the risk of losing them to the competition. Furthermore, because of the increased risk of losing valued employees to competitors in the ongoing war for talent, retention should become a key priority of organizational leaders.

Background of the Problem

One of the main problems that face organizational leaders is employee turnover. The issue of employee retention is a concern for organizational leaders all around the world because the cost of losing key employees is significant (Baharin & Hanafi, 2018). Leaders of multinational corporations know that retaining talented employees is critical for maintaining their corporations' competitive advantage, so they strive to identify and develop retention strategies geared towards enhancing employee organizational commitment (Tlaiss, Martin, & Hofaidhllaoui, 2017). Scholars and practitioners consider high employee turnover a chronic problem within various organizations and noted that

this usually manifests a lack of employee loyalty, and commitment to their organizations (Yao, Qiu, & Wei, 2019). Mazurkiewicz (2017) posited that talent management is of strategic importance to an organization because of its significance to the organization's performance. Furthermore, talent management provides a challenge for human resources managers and business leaders globally, making it necessary to organizational leaders to develop strategies that will provide motivation for employees to have long-term commitments with their employers (Oludayo, Akanbi, Obot, Popoola, & Atayero, 2018).

Nolan (2015) maintained that the astronomical cost of employee turnover makes it a necessity for business leaders to develop retention strategies that will make them remain relevant and competitive within their industries. Consequently, organizational leaders must make employee retention a part of their core business strategy. Kraemer, Gouthier, and Heidenreich (2017) asserted that business leaders should make retention a primary focus in light of the significant risk of losing talented employees to the competition. Because highly-skilled employees have a direct impact on organizational competitiveness and the long-term success of organizations, organizational leaders must seek to understand the reasons these employees quit their jobs and devise and implement sound strategies to ensure long-term employee organizational commitment and retention.

Problem Statement

The high cost associated with losing key employees to voluntary turnover is of great concern to organizational leaders (Baharin & Hanafi, 2018). The Bureau of Labor Statistics (2019) reported that during 2018, approximately one million finance and insurance employees voluntarily separated from their jobs at a quit rate of 13.4%. The

general business problem was organizational leaders without motivational strategies to retain talented employees experience significant employee turnover within the finance and insurance industry. The specific business problem was some insurance finance managers lack motivational strategies to retain talented insurance finance professionals.

Purpose Statement

The purpose of this qualitative multiple case study was to explore the motivational strategies that insurance finance managers use to retain talented insurance finance professionals. The population was insurance finance managers in four mid-to-large size insurance companies in Connecticut. The insurance finance managers, who were the focus of this study, were employees of these insurance companies and had successfully implemented motivational strategies to retain their talented insurance finance professionals. Insurance finance managers may use the findings from this study to contribute to positive social change by using the motivational strategies to retain talented employees, which may lead to feelings of job security, job satisfaction, improvement in employee professional lives, better standard of living, and positive impacts on the local community.

Nature of the Study

Three methods commonly used in contemporary research include qualitative, quantitative, and mixed-methods (Taguchi, 2018). I used the qualitative method for this study to explore the motivational strategies that insurance finance managers used to retain talented insurance finance professionals. Using the qualitative approach, researchers ask open-ended questions to explore individual experiences and perceptions as they seek to

understand how or why a phenomenon occurred (Marshall & Rossman, 2016).

Quantitative researchers formulate and test hypotheses to draw inferences, and use close-ended questions (Onen, 2016; Taguchi, 2018). Mixed-methods research integrates both quantitative and qualitative methods (Alavi, Archibald, McMaster, Lopez, & Cleary, 2018). Exploring the motivational strategies on employee retention does not require formulating and testing hypotheses or benefit from the use of closed-ended questions, so neither the quantitative nor the mixed-method approach are suitable options.

I considered phenomenology, ethnography, narrative, and case study designs for this qualitative study. Phenomenology researchers try to understand people's lived experiences as well as the meaning they ascribe to those experiences and the circumstances (Gorichanaz & Latham, 2016; Marshall & Rossman, 2016; Moustakas, 1994). Phenomenology was not the optimal choice for this study because the goal was not to explore people's lived experience. Ethnographic researchers explore the norms, behaviors, and interactions of people within a culture, or these individuals' reaction to changing circumstances (Fusch, Fusch, & Ness, 2017; Knobloch et al., 2017).

Ethnography was not appropriate for this research because I did not intend to explore the norms, behaviors, and interactions within cultural settings. Narrative inquiry involves the collection of stories, documents, and conversations about the lived and told experiences of one or more individuals (Haydon, Browne, & van der Riet, 2018). My goal was to explore retention strategies, so narrative design was not appropriate for this study. In a case study, researchers specify the phenomenon of interest and draw boundaries around what they plan to explore (Yazan, 2015). Once the researchers define the boundaries of

the case by identifying the individual(s) who will become the focus of the study, they seek to understand the dynamics of the phenomenon within its setting or context (Yin, 2018). I selected the multiple case study design over the other designs because it enabled me to bound the population of insurance financial professionals within the four companies in the study. Besides, using this design allowed me to conduct a rich, in-depth study into the motivational strategies that the insurance finance managers, who were the focus of the research, employed to retain these talented insurance finance professionals. I did not choose the single case study because it would not facilitate analysis of the phenomenon within and across different settings. The multiple case study design was appropriate for this study because it allowed for this type of exploration among several cases to understand similarities and differences between the cases (Yin, 2018). Using this design leads to evidence that was robust and reliable and allowed for the replication of findings across cases.

Research Question

What motivational strategies do insurance finance managers use to retain talented insurance finance professionals?

Interview Questions

1. What motivational strategies do you have in place to promote the retention of talented insurance finance professionals?
2. Which strategies were the most effective in helping you to retain your talented insurance finance professionals?

3. How did you measure the impact of your motivational strategies to retain talented insurance finance professionals?
4. What were the key barriers to implementing your organization's successful motivational strategies for retaining your talented insurance finance professionals?
5. How did your organization address the key barriers to implementing the successful motivational strategies for retaining your talented insurance finance professionals?
6. What other motivational strategies have you implemented, in addition to those that you have in place, to motivate your talented insurance finance professionals to remain with your organization?
7. What other information can you share with me about the motivational strategies that you used to retain your talented insurance finance professionals that we have not discussed?

Conceptual Framework

Herzberg introduced the two-factor theory, otherwise called the motivator-hygiene theory in 1959 (Herzberg, Mausner, & Snyderman, 1959; Herzberg, 1974). Grigaliunas and Herzberg (1971) declared that hygiene factors and motivators have the potential to influence employees' job satisfaction experience, which results in employee retention. Implementing the hygiene factors such as good working conditions, job security, work-life balance, salaries and benefits, appropriate supervision, and collegiality leads to increased job satisfaction and reduces overall dissatisfaction (Grigaliunas &

Herzberg, 1971). Hygiene factors highlight the physiological needs of employees; employees expect that the conditions within the employment will satisfy these needs. Grigaliunas and Herzberg (1971) maintained that while hygiene factors do not lead to job satisfaction in the long term, if these factors are absent or nonexistent in the workplace, dissatisfaction results. The motivators promote intrinsic motivation, a high level of satisfaction, and an unwavering job commitment (Grigaliunas & Herzberg, 1971). Motivator factors include status, sense of personal accomplishment, job growth, opportunities for professional advancement, performance recognition, job responsibility, challenging work and promotion (Grigaliunas & Herzberg, 1971). Herzberg (1974) asserted that motivator factors inspire employees to superior performance and that employees obtain a feeling of self-worth from the influence of these factors because they appeal to employees' psychological needs. Herzberg's motivator-hygiene theory was the appropriate framework to explore the motivational strategies that insurance finance managers use to retain talented employees because using this framework enabled me to explore the strategies that these business leaders use to retain talented insurance finance employees. Furthermore, using this framework as the foundation of this study offered the potential to yield motivational strategies for managers in various organizations to utilize for improved employee retention.

Operational Definitions

Employee retention: Employee retention refers to organizational leaders' ability to keep employees working in their organizations for a long period of time (Sarmad, Ajmal, Shamim, Saleh, & Malik, 2016).

Employee turnover: This is the phenomenon in which employees depart an organization for various reasons (Al Mamun & Hasan, 2017).

Extrinsic motivation: Extrinsic motivation results from the influence of external activities that lead employees to meet personal and organizational goals, usually to get rewards in return (Hee & Kamaludin, 2016).

Intrinsic motivation: Intrinsic motivation is an internal urge that inspires employees to meet personal and organizational goals (Hee & Kamaludin, 2016).

Mid-to-large size insurance/finance companies: Insurance/finance companies with 1,500 or more employees or that have average annual receipts of over \$38.5 million (U.S. Small Business Administration, 2016).

Quit rate: The quit rate is the number of voluntary separations during a period as a percent of total employment (Bureau of Labor Statistics, 2019).

Talent management: Talent management refers to the purposeful efforts that organizational leaders make to engage high-potential employees (Letchmiah & Thomas, 2017).

Assumptions, Limitations, and Delimitations

Assumptions

According to Yin (2018), assumptions represent items that a researcher believes to be true but are not verifiable; these are usually out of the control of the researcher. Several assumptions guided this study. The first assumption was that the respondents would provide true and thoughtful responses and that they have no agendas or other motivations to influence their responses to the research instrument since their identity would remain confidential. I also assumed that each research participants would articulate

their experience of the studied phenomena and that the open-ended interview questions would enable them to provide responses that were in-depth and rich in content. Another assumption was that the data that I gathered from the interviews, focus group, document analysis, and reflective journaling, would reflect an honest, accurate, and a complete representation of the experience of the research participants. The degree of honesty and accuracy of participants' responses can help to determine data reliability as well as the validity of the research findings (Kirkevold & Bergland, 2007). The final assumption was that the use of interviews, focus group, document analysis, and reflective journaling were the best methods to collect information about the motivational strategies that insurance finance managers used to retain talented finance professionals.

Limitations

Limitations represent potential weaknesses in a study that could affect its validity as well as not allowing for the generalization of data or findings due to certain restrictive or limiting conditions (Marshall & Rossman, 2016). One limitation in this study was that I used purposive sampling, which resulted in a pool of participants that only included a select number of insurance finance managers. Purposive sampling results in the selection of only those individuals deemed knowledgeable about a phenomenon of interest (Jager, Putnick, & Bornstein, 2017; Morse, 2015). Because this study involved the multiple case study design, I purposely limited the participants to insurance finance managers who were successful in implementing motivational strategies to retain talented insurance finance professionals in their organizations, and who I believed could provide in-depth and detailed information about this phenomenon. Because the respondents included only

a small population of insurance finance managers, bound within the scope of this case study that has four companies as the units of study in a single industry, the findings may not apply to a larger population. The establishment of boundaries in a qualitative case study sets limits on what a researcher focuses on during a research study; it also helps to determine the breadth and depth of the study (Yin, 2018). Despite the limitation of not being able to generalize the findings from a multiple case study (Marshall & Rossman, 2016), researchers might use the data from this research to support similar studies in the future. Marshall and Rossman (2016) referred to this utilization of the research findings as transferability and posited that individuals using the findings should determine the aspects that have relevance when applied to other contexts or situations. My documentation of the research study facilitated this decision-making process.

Delimitations

Delimitations are the items that set the boundaries or demarcations of a study (Marshall & Rossman, 2016; Yin, 2018). The first delimitation in this study was the sampling pool of finance managers. I restricted data collection in this study to interviewing insurance finance managers, followed by member checking, a focus group, document analysis of company records of insurance companies in Connecticut, United States, and reflective journaling. The study did not include participants living outside of Connecticut and the participants came from only one industry. Only individuals working in insurance finance departments, who had successfully implemented motivational strategies to retain talented insurance finance professionals, and their subordinates participated in the study. Because I limited the research to a single industry (insurance

and finance industry), and the context of this industry is different from other industries, this will limit the use of the results to industries other than insurance and finance. The strategies that might work within this industry might not work for other finance managers in other industries; therefore, further study is recommended for managers who are not in the field of insurance and finance.

Significance of the Study

Mabaso and Dlamini (2018) posited that retaining highly skilled employees is one of the major challenges for human capital managers. This employee turnover phenomenon has created an on-going business dilemma, which challenges organizational leaders to devise creative ways to retain vital employees to remain competitive in business (Rathi & Lee, 2017). According to Mabaso and Dlamini, the benefits that accrue to organizations, employees, and society when employee retention is high are many and varied.

Contribution to Business Practice

The findings from this study could contribute to improving business practice by providing business leaders with motivational strategies to successfully retain their talented employees and avoid costs associated with replacing those who quit. Organizational leaders can reinvest the money saved from employee replacement costs in the business and this can lead to increased profitability. Business leaders who implement or adapt these successful motivational strategies to retain their employees might recognize the financial benefits to their organizations.

Implications for Social Change

This study might have implications for positive social change. Employees remaining with an organization for long periods can develop strong bonds with one another leading to a better sense of community. These employees might also feel a sense of achievement and meaning for the work that they perform and develop a strong feeling of self-worth. Long-term employment might allow employees to experience professional development and the chance to achieve their personal goals, giving them a sense of dignity and self-actualization. The economic stability that employees achieve from continued employment might result in economic and social improvement of their local communities by them reinvesting their earnings to provide or consume goods and services within the communities.

A Review of the Professional and Academic Literature

To explore the phenomenon of employee retention, I conducted a qualitative multiple case study involving six finance managers in four mid-to-large size insurance companies in Connecticut. Prior to conducting this study, I completed a critical literature review of peer-reviewed articles and relevant seminal books. The review incorporated current and previous research documented in academic and professional literature that explores strategies that business leaders, primarily in the financial services industry, use to retain talented employees. The main objective of the review of literature was to develop a vast reservoir of knowledge on the research topic by analyzing and synthesizing the information in these peer-reviewed articles and seminal books. Denney and Tewksbury (2013) posited that the ability to summarize and synthesize prior research

pertaining to a certain topic demonstrates that an individual has a solid grasp on the available information for a topic. My review of the literature revealed that a paucity of information existed on retention of talented financial professionals in the insurance industry and helped to confirm the need for this research study.

To conduct a comprehensive review of the relevant current and previous literature, I retrieved information from academic journals, articles, books, reports, government publications, and websites. I used Google Scholar and several databases such as Business Source Complete, ABI/Inform Complete, SAGE Journals, ProQuest Central, EBSCOHost, Emerald Insight, and ScienceDirect to search for relevant articles. Using targeted search terms in these academic databases, I identified and review relevant academic literature on the following topics: *talent management, employee retention, retention strategies, employee turnover, turnover costs, employee replacement, organizational commitment, employee engagement, job embeddedness, motivation, motivation theories, rewards, and job satisfaction*. The searches yielded numerous peer-reviewed articles published within the last 5 years, between 2016 and 2020. I used ULRICHWEB Global Serial Directory to validate the peer-review status of each article.

I organized this literature review by topics with subheading, as necessary. Herzberg's two-factor motivation theory that grounds the research and is the conceptual framework of this study begins the presentation of the review of literature. This discussion on Herzberg's two-factor motivation theory is an extension to the analysis presented in the Conceptual Framework section. Following this discussion on Herzberg's (1959) theory on motivation, I discuss supporting theories such as Maslow's theory of

motivation, Gilbert's (1978) behavior engineering model, and McClelland's achievement and motivation theory, and self-determination theory (SDT). Next, I discuss contrasting theories such as Locke's (1976) theory of job satisfaction and Vrooms' (1964) expectancy theory. I also present other topics such as talent management, retention, social exchange theory, turnover, employee engagement and organizational commitment.

Herzberg's Motivator-Hygiene Theory

The motivator-hygiene theory that Herzberg et al. (1959) promoted is significant in explaining the factors that result in employee satisfaction and dissatisfaction and, consequently, serves as an important conceptual framework for employee retention. The theory states that some job factors result in satisfaction while others cause dissatisfaction (Herzberg et al., 1959). Furthermore, Herzberg et al. (1959) argued that satisfaction depends on motivators, while dissatisfaction results from hygiene factors. This definition for the motivation-hygiene theory characterizes motivators as intrinsic to a job, while hygiene factors are extrinsic to the job (Herzberg et al., 1959; Udechukwu, 2009). Udechukwu (2009) argued that by providing this definition of motivation, Herzberg et al. ensured that a clear distinction exists between satisfaction and dissatisfaction and noted that the factors that produce job satisfaction are different from those that result in job dissatisfaction. This motivation-hygiene theory suggests that employees function on a satisfaction-dissatisfaction continuum (Friedlander, 1964; Herzberg et al., 1959). Because employee satisfaction or dissatisfaction vary from one employee to another, business managers should learn about the factors that result in these behaviors and design and implement remediation measures to ensure that employees remain engaged.

The factors that result in satisfaction are not necessarily the same factors that lead to dissatisfaction for certain employees; because different factors provide motivation for different individuals, employers should seek to understand the factors that drive satisfaction in their organizations (Ahmed, Taskin, Pauleen, & Parker, 2017). Chitiris (1988) mentioned that the work environment plays an important role in motivating employees and asserted that when organizational constraints prevent employees from satisfying most of their needs the hygiene needs take priority and become the more powerful sources of motivation. Some researchers claim that money has the largest effect on motivation (Tang & Gilbert, 1995; Wagner, Rubin, & Callahan, 1988). For others, opportunities for training and professional memberships may provide higher motivation compared to salary and bonuses (Jyothi & Ravindran, 2012; Shuck, Twyford, Reio, & Shuck, 2014).

Hyung and Oh (2011) tested the legitimacy of Herzberg's two-factor motivation theory using data collected from members of a Korean army foodservice operation. Hyung and Oh hoped to use this empirical test to assess the impact of Herzberg's motivators and hygiene factors on general job satisfaction. In addition, Hyung and Oh hoped to gain an understanding of the role that motivators and hygiene factors played in the military food service operation.

Hyun and Oh (2011) concluded that a significant difference existed between foodservice soldiers and logistics officers. Hyung and Oh found the hygiene factors had a greater influence on job satisfaction among the foodservice soldier group than the motivators. General job motivation among the logistics officers resulted primarily from

the motivators; the hygiene factors played a minor role. Hyun and Oh found that foodservice workers might prefer to receive more job-related support, for example, which is a hygiene factor, than psychological pride due to the nature of their military service. Promotion opportunities or job enrichment were examples of motivators that increased logistics officers job satisfaction. Hyung and Oh noted that the role of hygiene factors was to prevent worker job-dissatisfaction and mentioned that when the work environment lacked these factor employees became dissatisfied.

Hyun and Oh (2011) also stated that while the hygiene factors did not result in workers achieving higher levels of motivation when these factors did not exist, this resulted in discontentment. In addition, Hyun and Oh argued that unlike the hygiene factors, the motivators served as encouragement for employees to become diligent in their work efforts and gain satisfaction from effectively executing their work assignments. Because the motivation factors involved the tasks that employees performed on their jobs, employers should ensure that the jobs that they create for their employees reflect these motivators as this will encourage and develop intrinsic motivation in the workplace (Hyun & Oh, 2011).

Kim, Kim, and Heo (2016) performed a content analysis in which they analyzed online hotel reviews produced by customers to identify and compare satisfiers and dissatisfiers based on Herzberg's two-factor theory. The satisfiers represented those factors that resulted in higher-than-expected customer ratings on areas such as: employee's attitudes, cleanliness, neatness of establishment, service quality, and employees' knowledge of service. Kim et al. listed the dissatisfiers as including room

rate, meals, service, speed of service, service quality, parking availability, and employees' knowledge of service. Kim et al. obtained customer reviews from Trip Advisor, a widely-used online website used globally. The reviews selected for analysis pertained to hotels in New York City since this location consists of a large number of lodging businesses that represent a wide range of hotel classes.

From the analysis of the customer-generated online hotel reviews for consistency with Herzberg's two-factor theory of motivation, and whether they indicated satisfaction or dissatisfaction, Kim et al. (2016) revealed that the findings partially supported Herzberg's theory; satisfiers and dissatisfiers coexisted in the hotels sampled. Kim et al. found that hotel class directly impacted satisfaction and dissatisfaction among hotel customers. Furthermore, Kim et al. mentioned that from the findings they concluded that because the class of hotels helped to determine the level of satisfaction or dissatisfaction among hotel customers, knowledge of the impact of services and facilities on customer expectations can help to improve satisfaction while alleviating dissatisfaction. Kim et al. also noted that management of hotels, regardless of class, should seek to learn about the specific needs of their customers as represented by certain satisfiers, and the sources of complaints, which result in dissatisfaction.

Manif, Shariffadeen, Buyong, and Arabi Idid (2019) examined the factors that influenced job satisfaction among factory workers in Malaysia. Manif et al.'s (2019) primary objective was to examine what motivates factory workers and their levels of job satisfaction using Herzberg's motivator-hygiene theory. Using a survey method, Manif et al. gathered data through structured interviews of 551 factory workers (line workers,

operators, and supervisors) regarding their job satisfaction, individual well-being, and the work environment. Of the 551 respondents 67% were females and 33 % were males.

Manif et al. (2019) concluded that factory workers were generally satisfied with their jobs despite their dissatisfaction with the amount of salary they received, and their disappointment about the unfair treatment of the benefits received by the locals in comparison to foreign workers.

Working conditions and individual well-being were significant factors that contributed to high job satisfaction among factor workers. Family income, which the workers deemed important initially, had a reduced influence on job satisfaction. Consequently, Manif et al. (2019) revealed that external factors such as family income did not motivate employees to perform better and feel satisfied at work. On the other hand, factors that relate to the working environment and employees' good feelings towards themselves were more important, which determined satisfaction at work. Manif et al. asserted that based on the findings, when the motivator and hygiene factors were tested together with job position, working environment, and individual well-being, these factors had a positive and significant effect on job satisfaction among factory workers in Malaysia. Both motivators and hygiene factors were sources for satisfaction; consequently, the results differed from Herzberg's theory in which Herzberg posited that hygiene factors were sources of dissatisfaction.

Supporting Theories

Maslow's theory of motivation. Although Herzberg's motivation-hygiene theory received criticism from some researchers, other scholars support his theory. In 1943,

Maslow introduced the theory that human needs are in the form of a hierarchy of five groups, namely: physiological, safety, love and belonging, self-esteem, and self-actualization (Maslow, 1943). The first four of these five needs are the deficiency or D-needs, while the need for self-actualization is the growth or B-needs (Winston, 2016). Maslow (1943) posited that an individual seeks to satisfy the D-needs, which are the lower-order needs, prior to attempting to satisfy the higher-order needs. Winston (2016) noted that the gratification of a lower-order need enables an adjacent need in the hierarchy to emerge; as a result, the deficiency needs motivates behavior. However, growth needs reflect the individual's desire to achieve self-actualization and this is set in motion after the individual achieves adequate gratification of the deficiency needs (Winston, 2016). Unless an individual's basic physiological needs are adequately met, the higher-order needs do not emerge. Herzberg's motivators align with higher-order needs, while the hygiene factors function like the lower-order needs in Maslow's needs hierarchy

Herzberg categorized satisfaction horizontally and distinguished between two types of satisfaction (Herzberg, et al., 1959). Herzberg et al. (1959) contended that an employee with low job satisfaction levels is not necessarily a dissatisfied employee; likewise, if an employee experiences a low level of job dissatisfaction, this is not an indication that this employee is satisfied. Maslow's theory infers vertical satisfaction; this leads some scholars to argue that satisfaction is on an absolute scale, fully met or unmet or satisfied or unsatisfied (Winston, 2016).

Maslow (1943) maintained that an individual's need to achieve personal growth objectives can result in a change in his or her behavior. In addition, Gieter and Fofmans (2015) asserted that the behaviors and attitudes that employees exhibit reflect their level of personal satisfaction. Consequently, one can infer that the need for personal growth is a significant driver in an individual's motivation, which is intrinsic or extrinsic.

Self-determination theory. Adams, Little, and Ryan (2017) asserted that since its inception by Deci and Ryan (1985), SDT is one of the most widely cited theories of motivation. SDT is a universal theory of human motivation that evolved from research on intrinsic and extrinsic motivations and expanded to include research on work organizations and other domains of life (Deci, Olafsen, & Ryan, 2017). SDT is an approach to human motivation and personality; it emphasizes the importance of an individuals' inner resources such as his or her potentialities, capabilities, and feelings toward growth and integration as well as seeking and engaging in challenges in social environments (Deci & Ryan, 2000, 2001). SDT postulates that employees can experience different types of motivation with respect to their work and that the presence of the different types of motivation may lead to several positive individual and organizational outcomes (Manganelli, Thibault-Landry, Forest, & Carpentier, 2018).

Deci and Ryan (2000) stressed that an important concept within SDT is a differentiated view of motivation and argued that these types of motivation lie on a continuum that ranges from autonomous to controlled regulation. Manganelli et al. (2018) stated that the position on the continuum where an individual's motivation lies depends on how integrated or internalized the external factors become a part of that

individual's sense of self. Consequently, the more an external factor becomes internalized within the individual, the more autonomous this individual's regulation becomes.

(Manganelli et al., 2018).

Unlike many motivational theories that view motivation as a unitary concept that varies in amount, SDT highlights different types of motivation that relate to different quality outcomes (Bidee, et al., 2013). Bidee et al. claimed that one important distinction within SDT and some other theories of work motivation is between intrinsic and extrinsic motivation. Intrinsic motivation refers to motivation that stems from interest and enjoyment in the activity itself and people have little concern about separate outcomes for engaging in an activity or doing the activity well; instead, these individuals engage in the activity because they find it interesting and enjoyable (Bidee, et al., 2013). Extrinsic motivation, on the other hand, is motivation that stems from individuals participating in activities that will result in separate outcomes or contingencies, such as engaging in an activity to obtain some form of reward or to avoid punishment for not engaging it (Bidee, et al., 2013). The distinguishing factor between SDT and the other theories that acknowledge intrinsic and extrinsic motivation is that it contemplates different types of extrinsic motivation, which seems appropriate because all tasks are not necessarily intrinsically motivating (Cerasoli, Nicklin, and Ford, 2014). Cerasoli et al. (2014) also maintained that relying simply on external contingencies has not worked effectively for promoting high-quality performance and well-being.

Heyns and Kerr (2018) maintained that according to SDT, motivation results from internal (intrinsic) or external (extrinsic) forces. Heyns and Ker stated that extrinsic

motivation happens when individuals participate in activities because it is a means to an end, rather than due to an interest that they have in those activities. Likewise, Heyns and Kerr stressed that individuals driven by intrinsic motivation receive their drive from a desire to do activities that result from the satisfaction derived from successfully completing these tasks. Ryan and Deci (2000), and Deci and Ryan (2014) referred to this intrinsic motivation as autonomic motivation and noted that the key to autonomous regulation is satisfaction of the basic psychological needs for competence, autonomy, and relatedness. Furthermore, Gomez-Baya and Lucia-Casademunt (2018) insisted that a fundamental tenet of SDT is that various environmental factors such as job design, compensation and rewards, and managerial styles, influence employees' motivation and experiences, mediated by this small number of basic psychological needs. *Autonomy* refers to the need that an individual has to feel that he or she has a choice in decision making; *competency* attests to the belief that an individual has in his or her ability to complete a task, and *relatedness* suggests that the individual strives for close and intimate, meaningful relationships and a desire to achieve a sense of communion and belonging (Baumeister & Leary, 1995; de Charms, 1968; Deci & Ryan, 2000; Meyer & Gagne, 2008; White, 1959). Ryan (1995) proclaimed that satisfaction of these basic psychological needs is vital for an individual to function effectively within an organizational setting.

SDT has implications for the workplace. Deci and Ryan (2000) posited that SDT research is relevant to the workplace because it focuses on (a) the distinction between autonomous motivation, which includes intrinsic motivation and fully internalized

extrinsic motivation, and controlled motivation, which refers to externally and internally controlled extrinsic motivation. In addition, Deci and Ryan postulated that all employees possess the needs for competence, autonomy, and relatedness, and that satisfaction of these needs helps to promote autonomous motivation, high-quality performance, and wellness. Gagne and Deci (2005) and Nel (2014) stressed that autonomously-motivated employees can realize better outcomes for themselves and their employers through an improvement in performance and from experiencing enhanced sense of well-being. However, Meyer and Gagne (2008) also warned that a decreased level of performance or a reduction in an employee's physical and psychological well-being can result from a reduction in the satisfaction of the psychological needs. Further, Meyer and Gagne claimed that extrinsic motivation usually reflects a desire to obtain rewards or avoid punishment, boost an individual's self-esteem or help the individual avoid feelings of guilt, attain a valued personal goal, or express a sense of self.

Deci and Ryan (2000) emphasized that self-determination is on a continuum and reflects the extent to which an individual receives motivation from internal and external forces. Furthermore, Deci and Ryan explained that advocates of SDT suggest that significant benefits accrue to employees who use their internal motivation or energy to pursue goals that reflect their own values, rather than external motivation or incentives to pursue goals imposed by an external authority. Deci and Ryan also noted that external sources of motivation can contribute to self-determination under certain conditions. In these cases, Deci and Ryan stated that employees face the challenge of satisfying

extrinsically-motivated behaviors that they perceive other individuals, such as employers, demand of them.

One of the propositions of SDT is that it helps to promote workplace conditions where employees feel supported in their autonomy (Deci et al., 2017). Furthermore, Deci et al. (2017) proclaimed that this supportive environment leads to more employee satisfaction and helps them to thrive in their roles and suggested that collateral benefits for organizational effectiveness also result. SDT promotes employee development and as employees thrive, they become more engaged within the workplace. Appropriate supervision, an adequate reward system, and employee participation help to facilitate this level of employee engagement.

Deci and Ryan (2000) insisted that autonomous motivation is a critical SDT variable for predicting workplace outcomes. Autonomous motivation refers to employees' intrinsic motivation and well-internalized extrinsic motivation and goes under the assumption that when people can identify with the value and importance of their work they will show enhanced qualities of work motivation (Deci et al., 2017). Fernet, Gagne, and Austin (2010), in a study of more than 500 college employees, concluded that autonomous work motivation led to less burnout. In addition, Richer, Blanchard, and Vallerand's (2002) research on business school alumni revealed that a significant relationship exists between employees' autonomous motivation for their jobs and more work satisfaction and less emotional exhaustion. The findings demonstrated that work satisfaction led to lower turnover intentions while emotional exhaustion

resulted in higher turnover intentions; in addition, the level of turnover intentions played a significant role in predicting subsequent employee departures (Deci et al., 2017).

Manganelli et al. (2018) stated that based on SDT, employees experience different types of work motivation and noted that despite the well-known, validated phenomenon some managers display a lack of awareness of the outcomes of motivation in the workplace and of certain practices that may encourage autonomous regulation when employees obtain psychological need satisfaction. Consequently, Manganelli et al. (2018) conducted a review relevant literature to reveal the benefits that SDT principles can bring to the workplace.

Manganelli et al. (2018) concluded that employees can exhibit four different types of motivation with respect to their work and that the relative presence of the different types of motivation is important given that, compared with controlled regulation (extrinsic motivation), autonomous regulation (intrinsic motivation) leads to a host of positive individual and organizational outcomes. Manganelli et al. stressed that managers should promote autonomous regulation first by assessing their employees' current motivation and by structuring three elements of the work environment (a) job design, (b) interpersonal relationships/leadership, and (c) compensation in such a way as to facilitate psychological need satisfaction.

McClelland's achievement motivation theory. Referring to the achievement motivation theory (McClelland, 1958, 1961) postulated that most people possess and exhibit a combination of the need for achievement, the need for power, and the need for affiliation, which are learned motivators. McClelland's theory suggests that motivation

from these factors impact people in varying degrees by their need for achievement, and that these individuals acquire or learn these needs over their lifetime (Daft, 2008; Lussier & Achua, 2007). McClelland (1961) stressed that most people possess and will exhibit a combination of three needs. Valaei and Rezaei (2016) suggested that organizational leaders become aware of the motivators that have the most significant influence on employee behavior by regular interaction with them. Furthermore, Valaei and Rezaei maintained that not all employees receive the same level of motivation from each factor and, consequently, will exhibit different behaviors based on how dominant a motivator is in a particular situation or setting.

McClelland, Atkinson, Clark, and Lowell (1958) posited that the need for achievement is akin to the success that an individual obtains in a competition that has some standard of excellence. McClelland et al. (1958) suggested that the primary goal of some individuals is to achieve success measured by some standard of excellence and asserted that these individuals may fail to achieve this goal, but the motivation to succeed in a competition with a standard of excellence still allows these individuals to identify the goal as an achievement goal. An individual's desire to succeed when performing challenging tasks and receive the recognition of attaining a high standard of success especially in relation to peers is a good example of the need for achievement (Daft, 2008). In addition, Moore, Grabsch, and Rotter (2010) noted that individuals who exhibit the need for achievement seek to accomplish realistic but challenging goals.

McClelland (1961) defined the need for power as the expressed desire of an individual to influence another individual(s). Similarly, Lussier and Achua (2007)

defined the need for power as an innate desire to influence others and seek positions of authority. In addition, Daft (2008) suggested that the need for power reflects in an individual's desire to influence or control others, and to have responsibility for and authority over others. Individuals who exhibit the need for power have a desire to exert influence and want to make an impact (Moore, Grabsch, & Rotter, 2010).

In defining the need for affiliation, McClelland (1961) mentioned that an individual who has a need for affiliation desires to establish, maintain, or restore a positive, affective relationship with another individual. McClelland also referred to this relationship as a friendship and Daft (2008) suggested that a person who has the need for affiliation desires to establish close personal relationships or friendships and avoid conflict. Moore, Grabsch, and Totter (2010) added that individuals who have a need for affiliation seek interaction with others.

McClelland (1961) posited that certain needs vary in strength from individual to individual and, as a result, this leads to variation in the level of motivation and job satisfaction among different individuals. The advantage of McClelland's achievement motivation theory in the workplace include its usefulness in helping organizational leaders identify the motivating factors that exert significant influence on team members thereby enabling these leaders to set goals, provide feedback, and motivate and reward employees appropriately (Pacesila, 2014). Lieu and Wohlsdorf Arendt (2016) mentioned that using McClelland's theory, organizational leaders can place employees in the roles that align with their needs and that will enable them to help to achieve organizational goals.

Gilbert's behavioral engineering model. Thomas Gilbert (1978) presented the behavior engineering model (BEM) with the main purpose to improve performance by determining the influences that affect behavior (Marker, 2007). O'Driscoll (2003) asserted that one of Gilbert's goals was to offer the BEM to modify behavior. Gilbert's BEM focuses exclusively on human competence and behavior and includes six cells, based on a hierarchy, containing variables that impact performance in the workplace. The structure of Gilbert's BEM came from Skinner's (1953) operant behavior theory, which suggested that behavior has two aspects: the individual's behavioral repertoire and the environmental conditions under which the behavior occurs (Binder 1995). In addition, the BEM aligns with the general systems theory (von Bertalanffy 1950), which identifies employees as an important part of the organizational system. von Bertalanffy (1950) maintained that environmental and cultural factors have an impact on employees, in a manner similar to the individual characteristics that they bring to their job.

Crossman (2010) asserted that critical to the formation of BEM was Gilbert's (1978) ability to distinguish between human behavioral repertoire and performance, that is, the difference between activity and accomplishment. Gilbert's six-dimension system model operates on the premise that worthy and exemplary performance is a product of the synergy between performer behaviors (knowledge, capacity, and motives) and environmental supports (information, resources, and incentives). Consequently, Gilbert suggested that there is an interrelationship between the performer behaviors and the environmental supports within the workplace.

Marker (2007) declared that information (data) provide timely feedback to staff on how they are doing their jobs, resources (instruments) include the tools and resources employees require to perform work tasks to the best of their ability, and that appropriate incentives and consequences are important for encouraging and maintaining high levels of performance. Gilbert (1978) asserted that when organizational leaders provide these environmental support factors, employees receive empowerment to perform at exemplary levels. The last three variables, knowledge, capacity and motives, are concerned with the characteristics of employees. Gilbert stated that, generally, adaptations to the environment in which an individual works can result in performance improvement than by focusing only on the individual's personal characteristics. This argument by Gilbert is akin to Herzberg's two-factor theory: the environment and the factors within it are similar to the extrinsic motivators while the individual's personal characteristics align with the intrinsic motivators.

In discussing organizational performance and human performance improvement, Fusch and Gillespie (2012) mentioned Gilbert's (2007) human competence model (see Figure 1) and the two main factors that they saw as affecting human performance in the workplace: environmental issues and worker motivation. Fusch and Gillipsie suggested that environmental opportunities for improvement fell above the line (the hard side of management), while worker behavior fell below the line (the soft side of management). The hard side of management as well as the soft side of management have similar subcategories: (a) information, (b) instrumentation, and (c) motivation (Fusch & Gillipsie, 2012). Because my goal was to explore motivational strategies that insurance

finance managers use to retain talented insurance finance professionals, the motivation subcategory above the line as well as below the line applies to this study.

When referring to motivation on the hard side of management, Fusch and Gillipsie (2007) noted that employees require motivation and incentives to perform and that this requirement transcends basic salary remuneration for these employees to perform at their best without coercion. Regarding motivation on the soft side of management, Fusch and Gillipsie offered that it is within the control of the employees who have absolute control over their behavior to perform within the workplace. This argument is akin to Herzberg's two-factor theory. The environment or environmental supports (hard side of management) and the associated factors are similar to Herzberg's (1959) extrinsic motivators while the individual's personal characteristics or worker behaviors (soft side of management) align with the intrinsic motivators.

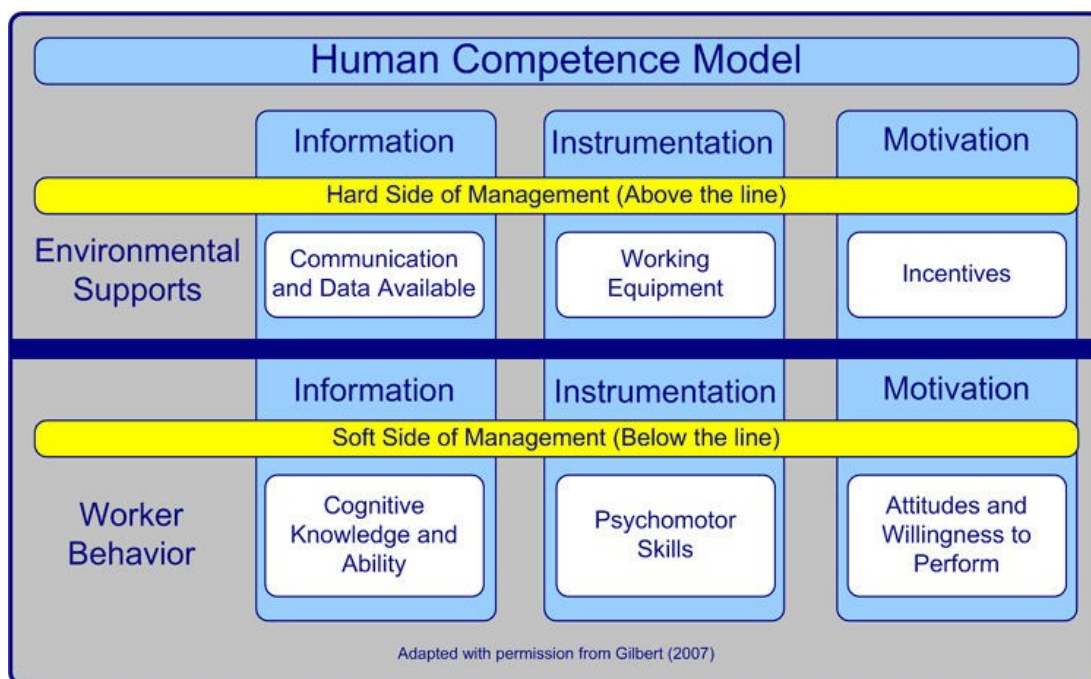


Figure 1. Human competence model. Adapted from “A practical approach to performance interventions and analysis: 50 models for building a high-performance culture,” by G. E. Fusch and R. C. Gillespie, 2012, Upper Saddle River, NJ: FT Press, p. 2.

Contrasting Theories

Locke’s theory of job satisfaction. Locke’s (1976) first critique of Herzberg’s theory is that Herzberg’s view of man’s nature implies that the human make-up has a split between the psychological and biological processes; Locke argued that these two processes are different and function separately, without any dependency or relationship to one another (Tietjen & Myers, 1998). Locke posited that the mind and body are closely related and that an individual discovers the nature of his or her physical and psychological needs through the mind and how to satisfy them (Tietjen & Myers, 1998). Tietjen and Myers (1998) noted that Locke discounted Herzberg’s idea of the

unidirectional nature of hygiene factors, motivators, physical and psychological needs.

Locke argued that no justification existed for this conclusion and using the example of hunger, suggested that eating not only serves to avert hunger pangs, but also as pleasures for the body (Tietjen & Myers, 1998).

Locke's (1976) third criticism of Herzberg's two-factor theory is that no parallel relationship exists between the hygiene factors and the motivators and the needs and argued that the relationship is unclear and sometimes overlapping. To support this argument, Locke mentioned that a new company policy (hygiene factor) may exert a significant influence on an employee's interest in the work itself or his or her success with it; Locke maintained that this correlation lacks a clear line of distinction (Tietjen & Myers, 1998).

Tietjen and Myers (1998) mentioned that another of Locke's (1976) criticisms of Herzberg's two-factor motivation theory is the inconsistency in categorizing factors of satisfaction. Tietjen and Myers noted that Locke argued that the two-factor theory simply divides satisfaction into two sections and noted that a new task (motivator) given to an employee is a responsibility, but if a manager chose not to delegate this task the label changes to supervision. Locke suggested that situations like these, which involve the division of one element such as responsibility into two different types of factors, result from the confusion between the event and the agent (Tietjen & Myers, 1998).

Another criticism that Locke (1976) levied against Herzberg was the use of frequency data. Locke argued that even though a dissatisfying factor occurs numerous times, this does not necessarily imply that this factor will result in a significant problem

or even irritates an employee as much as an infrequent problem which caused a greater level of dissatisfaction. Consequently, Locke suggested that the measurement of intensity rather than frequency is more appropriate. Locke also posited that the sample size that Herzberg used in his original study was too small, and that many different reasons exist for job satisfaction and job dissatisfaction.

Vroom's expectancy theory. Vroom's (1964) expectancy model is one of the most widely accepted and researched models in the field of work motivation (Donovan, 2001). The much earlier work of Tolman (1959) is at least part of the theoretical foundation on which Vroom built his expectancy model. According to Tolman, expectancy theory assumes that people consciously make choices regarding the actions they take based on perceived outcomes associated with those actions and based on the perceived probability of obtaining the outcomes.

During the 1960s, Victor Vroom identified a gap between the research performed by industrial psychologists and practical models of workplace motivation that organizational leaders employed (Vroom, 1964). Consequently, Vroom (1964) introduced expectancy theory and suggested that employee performance depended upon individual factors that motivate people to achieve goals. Through his expectancy theory, Vroom suggested that for individuals to get motivated they must meet three criteria: (a) they must value the behavioral outcome valence; (b) they must believe that the desired behavior is instrumental in achieving the valent outcome since the individuals must expect that if they behave in a certain way, they will receive certain things; and (c) they

must expect that they have the capability to perform the behavior that is instrumental in achieving the outcome.

Expectancy theory suggests that people are motivated to behave in a certain way dependent upon the strength of the belief that (a) specific behaviors will result in specific outcomes, (b) their confidence in the belief that they are capable of achieving those outcomes, and (c) that those outcomes have varying degrees of appeal depending upon these individuals' perception that achieving the outcome will lead to attaining a second level outcome (Caulfield, 2007). Caulfield (2007) also suggested that the first level outcomes are behaviors that help to attain the more desirable second level outcomes.

Vroom (1964) defined motivation as a process that governs the choices that an individual makes from alternative forms of voluntary activity. Therefore, based on his expectancy theory, Vroom postulated that individuals have choices and that they make decisions based on the choice they perceive will lead to the best personal outcome. Lloyd and Mertens (2018) maintained that it was on this supposition that Vroom composed the three premises which he used to construct his theory – expectancy, instrumentality, and valence. Vroom argued that the motivational force that influences behavior is a product of these three variables and is represented by the equation: $\text{Motivation} = \text{Expectancy} \times \text{Instrumentality} \times \text{Valence}$ (Lloyd & Mertens, 2018).

Lazaroiu (2015) posited that Vroom's (1964) expectancy theory is relevant to work environments because it establishes an interplay between the individual's assumption that his or her performance will produce a specific outcome and that the individual's conscious effort to select a particular undertaking because it leads to specific

rewards, provides the required level of motivation. Likewise, Hancock (1994) noted that expectancy theory views people as purposeful beings who interact with their environment for the express purpose of obtaining outcomes of value based on the efforts that they make. Shapira (1976) explained that Vroom's (1964) model is one of extrinsic motivation since the outcomes assume their valence in accordance to the other outcomes or rewards that they have the capability of achieving. Shapira also noted that although several authors proposed adding an intrinsic component to Vroom's model (Galbraith & Cummings, 1967, Porter & Lawler, 1968), the basic formulation of the model is extrinsic in orientation.

I did not consider Vroom's (1964) expectancy theory for this study because my goal was to explore motivational strategies that insurance finance managers use to retain their talented finance professionals. This exploration did not focus only on extrinsic motivational factors, which is the main premise of Vroom's expectancy theory. I used Herzberg's (1959) two-factor theory because the factors address both intrinsic and extrinsic motivation.

Other Herzberg critics. Other critics of Herzberg's two-factor theory include Wernimont (1996) and King (1970). Wernimont suggested that it is impractical to distinguish between intrinsic and extrinsic motivation. Furthermore, King maintained that when a researcher conducts a study using Herzberg's two-factor theory, it is impossible to eliminate bias between the investigator and the respondent.

Each employee in an organization has different needs. It is important for organizational leaders to understand the motivational factors that will keep their

employees satisfied, engaged, and committed to their organizations. Herzberg's (1959) theory, which explores the intrinsic and extrinsic motivating factors, is ideal for my plan to explore and gain an understanding of how these factors influence the retention of talented finance professionals.

Retention

Employee turnover is one of the costliest challenges that confront business leaders and this phenomenon prompted some researchers to focus recent studies on the importance of retaining valuable human capital in today's competitive world of work (George, 2015; Johennesse & Chou, 2017; Khaleel, Chelliah, Khalid, Jamil, & Manzoor, 2016; Potgieter, Coetzee, & Ferreira, 2018). Organizational leaders should devise ways to increase retention and reduce turnover, which has resulted in reduced productivity, decreased profitability, and reduced long-term economic growth (Jarupathirun & De Gennaro, 2018). For business leaders to meet their organizations' profitability goals and maintain a competitive edge, they should engage in activities designed to promote a high level of employee retention. Arnold (2005) maintained that employing and retaining the most suitable and capable employees is a critical objective for organizational leaders because these employees are the core of an organization and necessary to ensure organizational success. Sarmad et al. (2016) suggested that the retention of key employees is paramount if business leaders desire to keep their businesses competitive in the global marketplace. Retention and talent management are important business strategies that organizational leaders must contemplate.

The retention of employees is of utmost importance and is matter of priority for many business leaders. Bibi, Ahmad, and Majid (2018) suggested that employee retention is foundational to the success of any organization and indicated that organizational leaders should employ strategies to encourage their employees to remain committed to their organizations. Retention takes place when organizational leaders design and implement strategies to encourage employees to demonstrate organizational commitment (Darkwa, Newman, Kawkab, & Chowdhury, 2015). Tymon, Stumpf, and Smith (2011) posited that retaining talented professionals is significant for organizational leaders because this helps to eliminate the costs associated with recruiting, selection, and on-boarding of replacement employees, and helps to maintain job knowledge. Mustapha, Ahmad, Uli, and Idris (2011) echoed a similar sentiment by stating that high levels of turnover among talented professional staff presents the danger of a loss of institutional memory within organizations.

Some business leaders do not have effective retention strategies in place within their organizations. An important attribute for organizational survival in this competitive marketplace is having a cadre of highly-skilled workers (Johennesse & Chou, 2017). Consequently, a lack of adequate employee retention strategies can result in significant employee turnover because of this short-sightedness among some organizational leaders (Holtzman, Brady, & Yehia, 2015). Organizational leaders should commit to making employee retention a core strategic objective of their organization, because loss of highly-skilled human capital is detrimental to the overall health of the organization.

Iqbal and Hashmi (2015) posited that the primary purpose of employee retention strategies and practices is twofold. The first is to reduce employee turnover and the second is to significantly reduce the expenses associated with the hiring, training, and orientation of new employees who replace those who quit (Iqbal & Hashmi, 2015).

March and Simon's (1958) organizational equilibrium theory suggests that an individual tends to stay with an employer if the inducement offered (compensation, working environment, growth opportunities) are similar or greater than the contributions (such as time, energy, and effort) that an employee offers. Because organizational leaders cannot prevent their employees from looking for more attractive and lucrative opportunities, they should endeavor to implement retention strategies designed to promote employee loyalty and encourage these employees to stay with their organizations.

Retention Theories

Job embeddedness. Job embeddedness theory suggests that relationships exist between organizational factors and that these factors positively contribute to employees' retention in the organization; it also focuses on why employees stay with an organization (Mitchell, Holtom, Lee, Sablinski, & Erez, 2001; Zhang, Fried, & Grifeth, 2012).

Mitchell et al., (2001) maintained that job embeddedness represents a wide collection of factors that influence employee retention and suggested that it involves the embedded figures test and Kurt Lewin's field theory. The embedded figures test depicts employees as figures immersed in or attached to their background and, as a result, are hard to separate and become a part of the surroundings (Zhang et al., 2012). Likewise, Lewin's (1951) field theory asserts that people perceive their lives as having a connection with

certain space and that job embeddedness is similar to a net or a web in which these individuals become stuck.

Mitchell et al. (2001) maintained that job embeddedness refers to the on-the-job and off-the-job factors associated with individual links, fit, and sacrifice. Job embeddedness focuses on the relationships (links) that exist between with an employee and other workplace constituents within the organization and the community, the individual's role within the organizations (fit) and what the employee would lose if he or she decided to leave the organization (sacrifice; Mitchell et al., 2001). Based on the job embeddedness theory, the extent to which an individual is stuck in his or her role within an organization and whether he or she decides to stay or leave depends on certain factors that apply to the individual's circumstances and the environment in which the individual functions (Halvorsen, Treuren, & Kulik, 2015; Mitchell et al., 2001).

The description of an embedded person is an individual viewed as having such an attachment to an organization that he or she becomes fitted within and considered stuck within the organization (Mitchell et al., 2001). Crossley, Bennett, Jex, and Burnfeld (2007) suggested that job embeddedness represents the immersion in or the attachment that an employee has to a job. Job embeddedness represents a wide variety of internal and external stimuli which encourage people to stay in the organization and show their best performance (Murphy, Burton, Henagan, & Briscoe, 2013). Job characteristics, including the perception of job security and job flexibility increase the motivation of employees to become more embedded in their jobs; the feeling of embeddedness motivate these employees to demonstrate creative performance and innovative behavior (Chen, 2017;

Karatepe, 2013). Lyu and Zhu (2019) suggested that a lack of job embeddedness may entice employees to leave an organization. However, Yao, Lee, Mitchell, Burton, and Sablinski (2004) stated that job embeddedness is a construct that prevents employees from leaving an organization.

A study conducted by Holtom and Inderrieden (2006) revealed that high levels of perceived job support from colleagues enhance job embeddedness. Because employees feel embedded, they exhibit positive attitudes such as job satisfaction and their creative performance improves (Harris, Wheeler, & Kacmar, 2011; Karatepe, 2016). Based on the social exchange theory, providing suitable job characteristics such as perceived job security and flexibility, are examples of organizational leaders' long-term commitment to their employees; these job characteristics may stimulate employees to reciprocate in the form of retention and extra-role behavior (Wang, Liu, Luo, Ma, & Liu, 2016). When job characteristics such as job security and job flexibility combine with other links, employees get a feeling of compatibility with their job and the organization (Richman, Civian, Shannon, Jeffrey Hill, & Brennan, 2008). Furthermore, Zeytinoglu et al., (2012) argued that some employees do not want to separate from these valuable resources and, therefore, embed themselves within their organizations.

Psychological contract. The concept of psychological contract research dates to the 1960s when Argyris (1960) used the term psychological work contract to describe agreement between employees and employer (Rousseau, 1989). Rousseau (2001) maintained that the psychological contract represents an unwritten agreement between organizational leaders and employees based on mutually accepted promises and

obligations. Rousseau and Tuoriwala (1998) defined psychological contract as employees' beliefs about the mutual obligations between them and their employers. Soares and Mosquera (2019) and Kiazad, Kraimer, and Seibert (2019) offered that employees believe that organizational leaders make a promise to provide certain inducements such as employment or career opportunities, and, in exchange, these employees feel that they have an obligation to reciprocate by accepting a position and making their contributions to the organizations. Rousseau (2001) suggested that the basis of a psychological contract is preemployment experiences and organizational socialization and that unlike a legal employment contract, the psychological contract has a subjective character because it relies on individual perceptions instead of explicit terms.

Soares and Mosquera (2019) posited that a psychological contract forms during the early phase of the recruitment and selection processes and evolves over the duration of the employee's employment at the organization. Soares and Mosquera also maintained that the psychological contract evolves based on the opportunities that present themselves to the employees to develop themselves and advance their careers, which occur through the performance-feedback mechanisms within the organization and the incentives that organizational leaders provide for development and career advancement. Psychological contracts get fulfilled or breached, but this depends on human resource management practices, which affect employee engagement as well as other work-related outcomes (Kraak, Lunardo, Herrbach, & Durrieu, 2017; Paillé & Raineri, 2015).

Employees' behavior reflects their perception of the status of their psychological contracts; employees tend to exhibit more positive work attitudes and demonstrate better

performance when they believe that their psychological contracts are fulfilled (Conway, Guest, & Trenberth, 2011; Turnley, Bolino, Lester, & Bloodgood, 2003). When employees believe that a breach occurred in their psychological contracts, this can trigger intense feelings of violation and diminished trust in the leaders of the organization and can result in responses that are not organizationally desirable, such as turnover and absenteeism, reduced organizational citizenship and other counterproductive behaviors (Deery, Iverson, & Walsh, 2006; Zhao, Wayne, Glibkowski, & Bravo, 2007). Shen, Schaubroeck, Zhao, and Wu (2019) pointed out that failure to manage breach perceptions effectively may account for a considerable amount of turnover and counterproductive behavior among employees.

Social exchange theory. Social exchange theory (SET) embraces the logic of transaction cost economics, which suggests that as members access the tangible and intangible benefits provided by organizational leaders, they display acts of reciprocation to the associated organization or its leaders (Blau, 1964). Harden, Boakye, and Ryan (2018) stated that individuals engage in behaviors motivated by an expected reciprocal behavior and that the social outcomes of these exchanges result from an individual's social and esteem needs such as a greater number of connections or a higher status within his or her social network. A primary principle of the social exchange process is that when people perceive that they are receiving fair returns in the exchange process, they become more satisfied; however, an inequity in what they are giving in comparison with what they receive prompts them to reevaluate the exchange (Harden et al., 2018). When an employee provides a certain presumed benefit to an organization, there is the expectation

that this employee will receive reciprocity in some unclarified capacity from organizational leaders (Covella, McCarthy, Kaifi, & Cocoran, 2017; Hwang, Al-Arabi, Rouibah, & Chung, 2016).

In general, SET focuses on what individuals perceive as the relative costs and benefits of relationships and how these costs and benefits influence satisfaction of these relationships (Ward & Berno, 2011). Furthermore, SET highlights how individuals or organizational leaders engage in an exchange relationship whereby individuals put into the relationship what they expect to get from the relationship with the hope of maximizing personal satisfaction (Lee, Capella, Taylor, Luo, & Gabler, 2014). Chang, Tsai, Chen, Huang, and Tseng (2015) posited that if individuals are the recipients of benefits then they have an obligation to return benefits in one form or another to others. It is worth noting that not all exchanges involve material goods, but that they can include services and intellect, which the recipient views as valuable resources (Cropanzano & Mitchell, 2005; Homans, 1961). Individuals who engage in the constructs of the social exchange theory often expect reciprocal benefits, which include personal affection, trust, gratitude, and economic return, for the benefits that they gave to others in the process of exchange (Hsu, Yin, & Huang, 2017).

Hsu et al. (2017) asserted that trust between parties involved in these exchanges increases as reciprocal behavior emerges. Morgan and Hunt (1994) noted that in the context of the exchange environment, trust points to the confidence that one individual has in an exchange partner's integrity and reliability. Hrebiniak (1974) maintained that since relationships characterized by trust are so highly valued, the parties involved tend to

commit themselves to these relationships. The social exchange theory provides the explanation for this causal relationship through the principle of reciprocity (Morgan & Hunt, 1994).

Employee Retention Studies

Once organizational leaders recruit talented employees, they should endeavor to minimize the risk of them leaving their organization; it is imperative that organizational leaders develop an environment within their organizations to motivate employees to stay in the organizations (Haider et al., 2015). Employers should not think that money is the most critical employee retention factor; employees are also concerned with personal growth and career development (Sarmad et al., 2016). Agarwala (2003) posited that strategies like career aspirations, autonomy, delegation, involvement, and cooperative and supportive working environment could be the key factors of employee retention. Amabile, Schatzela, Monetaa, and Kramer (2004) and Agwu and Olele (2014) identified employee consultation and delegation by managers as an immediate force, which influences their perception regarding the work environment, and are frequently viewed as variables that influence employee performance and employee retention.

Letchmiah and Thomas (2017) noted that the inability to retain talented employees is a significant concern for many organization leaders and emphasized that a major problem that business leaders grapple with is the loss of business knowledge when employees leave their jobs. To investigate this phenomenon, Letchmial and Thomas conducted a case study using the qualitative research methodology with open-ended interview questions to solicit explanations or insights from the research population. The

primary focus of this case study was to gain an understanding of the factors that could aid the retention of employees in a South African finance institution who organization leaders described as high-potential employees. Five major themes emerged from this case study. Study participants ranked these themes in order of importance and emphasized that organization leaders must focus on these factors to retain talented employees. These five themes are as follows: (a) leadership and organizational culture, (b) organizational purpose or a sense of belonging, (c) developmental opportunities, (d) meaningful work, and (e) collegiality or a feeling of mutual respect.

Zaharee, Lipkie, Mehlman, and Neylon (2018) undertook a research study to determine if key elements of an organization's human resource strategy result in the mutual benefit of employee and employer and enhance retention. This quantitative study identified six categories of incentives that millennials consider when they look at potential employers. The six categories were (a) salary, (b) benefits, (c) professional development opportunities, (d) purposeful work, (e) flexible work arrangements, and (f) organizational ethos (Zaharee et al., 2018). The research findings confirmed that the needs of millennials are the same as those of employees of other ages and that like professionals of all ages they leave their employers when these incentives are unmet.

Johennesse and Chou (2017) conducted a research study in which they tried to understand the influence of talent management on performance management and employee retention. Specifically, Johennesse and Chou sought to understand the relationship between certain talent management practices and retention. Based on the review of literature, Johennesse and Chou postulated that employee empowerment,

employee training, employee remuneration, appraisal and feedback, and business coaching constitute major employee retention strategies and proposed five hypotheses to prove that significant relationships exist among these variables and employee retention.

Nolan (2015) conducted a fictional case study using an array of millennial employee stereotypes to highlight the truths and workstyles of younger employees in relation to source of employee dissatisfaction and employee turnover. Nolan, in seeking to address how organizational leadership can retain top millennial employees, posited that the retention strategy should incorporate work-life balance, internal branding and meaningful jobs, benefits and perks to include development and advancement, and management training. Nolan provided four guiding principles that organizational leaders should use to retain millennials based on source of dissatisfaction: (a) work-life balance, (b) lack of meaning, (c) low enticement, and (d) management style.

A source of workplace dissatisfaction among millennials is the conflict between work-life balance expectations and their perception of management's support in this area. Nolan suggested that organizational leaders can address this source of dissatisfaction by offering flexible work arrangements for these employees and that organizational leaders can, in turn, market their organizations as being employee-friendly and responsive to growing responsibilities at home. Meaningfulness in function and assignments is important to most employees, especially millennials and lack of meaning causes disengagement and turnover; consequently, Nolan suggested that organizational leaders should increase meaningfulness for employees by matching their job assignments with business goals. By making this connection for employees, these employees can see

firsthand how important their roles are in carrying out the company's vision (Nolan, 2015).

Nolan (2015) asserted that perks and benefits are one way that organizational leaders can attract and retain millennial employees; a good benefits package and stability rank high on millennials' choice of employers and if leaders do not provide these, dissatisfaction may occur. Human resource leaders should create benefits that cover employees in the long term and help avoid financial risk. Nolan noted that if the management style of direct supervisors is not conducive with the way millennial employees work, this source of dissatisfaction can have a detrimental impact on the organization. In addition, Nolan stated that to prevent these employees from leaving their organizations, managers should treat employees as individuals having unique needs and talents, rather than generational stereotypes because it is this type of relationship that will retain millennial workers. The reality is that millennials make up a significant percentage of the workforce and organizational leaders must provide incentives that will retain the top talent in this group of workers (Nolan, 2015).

In their article, Ott, Tolentino, and Michailova (2018) discussed the decreasing supply of talent worldwide, and why retaining talent is essential for the survival of organizations. Ott et al. identified factors that result in the separation of employees from organizations and noted that chief among them are exposure and access to external opportunities, and lack of career path in some organizations, which result in employees taking control of their own career planning. Lack of opportunity to develop and apply their skills was also highlighted as one reason why employees quit. Ott et al. noted that

competitive compensation and monetary reward systems help to encourage retention, but these were not usually the most effective ways.

In addressing how organizational leaders can encourage talent retention, Ott et al. (2018) mentioned that organizational leaders should develop a solid organizational culture and strong values since research showed that more than a quarter of employees left their companies because they were unhappy with the workplace culture. Secondly, Ott et al. mentioned that talented employees need to feel connected to their organization's strategy and purpose. Consequently, organizational leaders should help them develop a strong level of commitment and emotional attachment to the organization since individuals with a deep commitment and emotional attachment to their organization typically have less intention to leave. Ott et al. discussed that organizational leaders should focus on helping employees develop skills that are less transferable to other organization and empower these talented individuals to assume more challenging roles with appropriate mentoring. This type of on-the-job development cause talented employees to have a feeling of connectedness to their role and, consequently, to their organizations. Ott et al. maintained that when talented employees are engaged, they are less likely to seek employment elsewhere, and by offering them flexible working arrangements, increased job autonomy, employee recognition, etc., organizational leaders can increase employee engagement and, consequently, increase job satisfaction and talent retention.

Pregnoiato, Bussin, and Schlechter, (2017) conducted quantitative research with a descriptive research design to investigate reward preferences and the ideal combination

of reward elements that lead to employee retention among various demographic groups within a South African context. Pregolato et al. (2017) used three questionnaires to administer the survey among 368 research participants who were sampled via a non-probability or convenience sampling method: Remuneration Managers Questionnaire, Remuneration Preference Questionnaire, and a Choice-based Conjoint Task Questionnaire.

The main findings in the Pregolato et al. (2017) study were that all respondents considered financial rewards, which include benefits, performance and recognition, remuneration, career, the most important component of their total rewards package that would lead to their retention. For most demographic groups, the research participants ranked career advancement, learning and work-life balance as next in order of priority. Generation Y employees considered work-life balance more important than career advancement, and employees with only the basic qualification and those in non-managerial positions considered access to learning opportunities the least important to their retention. Baby boomers, the oldest generation in the study and nearing retirement, valued retirement benefits, medical aid and base pay. Overall, the researchers confirmed that rewards play an important role in every employment relationship and that offering customized rewards packages that are fair, reasonable, and regular can encourage the retention of talented employees.

Factors That Aid Retention

Leadership and supervisor support. Employees leave an organization for several reasons such as low salary, poor benefits and unchallenging work; however, one

of the main reasons cited is ineffective leadership (Bake, 2019). Bake maintained that it is imperative that organizational leaders avoid a one-size-fits-all mentality when it comes to leadership approaches that will foster employee engagement and retention. In addition, Harrison and Gordon (2014) argued that the same retention strategy that works for one group of employees does not necessarily work for another group. Individual differences among employees imply that not all employees will have the same response to the same retention programs; consequently, organizational leaders should devise retention strategies that address their employees' diverse needs. A manager's leadership style is a critical component of organizational success; consequently, Kara, Kim, Lee, and Uysal (2018) suggested that if organizational leaders employ effective leadership strategies they might help to enhance their employees' job satisfaction, which could translate to increased productivity and higher levels of organizational commitment.

Organizational leaders play a key role in the retention of employees. Andrews and Wan (2009) noted that improvement in nurse retention had a direct link to the behavior of the nurse managers who these nurses reported to. In addition, Snyder and Lopez (2002) pointed out that leaders within an organization play a pivotal role in encouraging the talent within an organization to stay. Likewise, Ellett et al. (2007) mentioned the importance of having leadership that values employees. Premalatha (2016) suggested that the best way to engage and retain employees is for organizational leaders to get people managers to take responsibility for engaging and retaining their best employees. Furthermore, Premalatha asserted that organizational leaders should make managers

become vigilant leaders because their behaviors can help to influence employee retention and business on a whole.

Given the critical role that leadership plays in the employee engagement and retention phenomena, organizational leaders should focus on certain core characteristics that people managers should possess (Bake, 2019). Kouzes and Posner (2007) argued that although ineffective leadership often results in employee turnover, exceptional leadership usually entices employees to remain committed to their organizations. Consequently, identifying the key characteristics and traits of good leaders is vital for employee retention. Ribelin (2003) noted that employees who participate in regular and productive interactions with immediate supervisors display a tendency to remain with their organization. Ribelin pointed out, however, that this productive interaction not only includes the mundane daily passing of messages to employees, but includes active listening, and verbal and nonverbal communication that result in employees feeling a sense of appreciation and that they have the support of their managers, which leads to a feeling of connectedness with the organization.

Effective leadership can play a pivotal role in employees' decision to remain with an organization. Nei, Snyder, and Litwiller (2015) reported that leadership plays significant roles in reducing employees' intention to quit a workplace and found that employees who worked with communicative and supportive leaders usually exhibit little or no intention to separate from such a leader, or the organization. Likewise, Holmes, Chapman, and Baghurst (2013) maintained that lack of mentorship, ineffective

communication and inadequate leadership skills can cause employees to consider quitting an organization.

Covella et al. (2017) based a study on the social exchange theory (SET) to demonstrate the outcome of a leadership-employee centered model. Covella et al. investigated how the relationship between employees and leaders influenced an employee's future career decisions and turnover intentions and examined the importance of building quality relationships between leaders and employees. Based on the research findings, Covella et al. reported that a healthy exchange between leaders and followers stimulate an engaged workforce, which resulted in minimizing the likelihood that the employees would seek opportunities outside of their organizations.

Effective employee supervision is vital for employee retention (Rathi & Lee, 2017). London (1993) posited that supervisor support is the interpersonal relationships that exist between supervisors and subordinates. Supervisor support, as explained by Tan (2008), refers to various activities performed by a supervisor in relation to subordinates and includes performance evaluation, career networking and mentoring, and coaching. As facilitators of positive attitudes towards the organization, supervisors act as agents of the organization (Bigliardi, Petroni, & Dormio, 2005; Lee, 2004; Stinglhamber & Vandenberghe, 2003). As highlighted by Walumbwa, Lawler, Avolio, Peng, and Kan (2005), supervisor support results in consistent, positive relationships with subordinates, helps to promote organizational commitment, and facilitates employee retention.

Effective supervision involves actions directed by supervisors towards subordinates to help them develop a sense of well-being and experience organizational

attachment; supervisors accomplish this by developing a solid working relationship with their subordinates and devising ways to help them meet their own personal goals as they strive to achieve organizational objectives (Kossek, Pichler, Bodner, & Hammer, 2011; Rousseau & Aubé, 2010). Research conducted by Eisenberger, Huntington, Hutchison, and Sowa (1986) and Levinson (1965) highlighted the critical role that supervisors play in enhancing employee engagement and reducing turnover intentions. In addition, Eisenberger et al. (1986) insisted that the message that a supervisor sends to employees by his or her actions is critical because subordinates see them as ambassadors of the organizations. Consequently, if a supervisor's actions communicate that organizational leaders value the contributions of their employees, these employees may begin to feel that they belong to a supportive organization and may tend to exhibit more organizational commitment (Eisenberger et al., 1986; Levinson, 1965).

Trust in supervisor and the support that a supervisor gives to subordinates play an important role in promoting organizational commitment (Firth, Mellor, Moore, & Loquet, 2004; Perry, 2004). Eisenberger, Fasolo, and Davis-LaMastro (1990) suggested that employees who experienced significant supervisor support expressed stronger feelings of affiliation and loyalty to the organization. Supervisor and organizational support contribute to employees' quality of work life (Cohen, Kinnevy, & Dichter, 2007; Flores, Jenaro, Orgaz, & Martin, 2011; Penny & Joanne, 2013).

Rathi and Lee (2017) conducted a study to investigate how supervisory support influenced organizational commitment, turnover intentions, and life satisfactions, and to assess the impact of quality of work life on these relationships. Rathi and Lee collected

data from 244 respondents employed in the Indian retail industry. Analysis of the data revealed that supervisor support had a positive relationship with the quality of work life, and that quality of work life links supervisor support with organizational commitment, turnover intentions, and life satisfaction.

Umamaheswari and Krishnan (2016) conducted a study to examine the role of work life balance, career development and supervisor support on organization commitment over employees of unattended, ceramic sanitary ware factories in India. In this study Umamaheswari and Krishnan also verified the influence of organizational commitment on retention and its mediating role. The findings provided evidence that employees' commitment towards their organization increases their likelihood of continuation in ceramic sanitary ware industries in India. The study illustrated that work-life balance and career development and supervisor support were the influencing determinants highly relevant in predicting employees' organizational commitment, in the most turnover-prone Indian working environment. The result also revealed that the provisions that organizational leaders offered for career development alone were not enough to retain these employees and that the facilities required modification to meet the expectations of the employees.

Supportive work environment. A good working environment includes attractive and clean surroundings in which employees can comfortably and effectively complete their work; this type of environment has a positive impact on the retention and commitment of the employees (Wang & Brower, 2019). When employees experience a trusting and nurturing relationship with their employers, a balanced and enriching work-

life interface, and a work environment supportive for them to pursue career goals while managing personal life needs, they may choose to reciprocate positively by choosing to stay with rather than leave their employers (Saks, 2006).

Richman et al. (2008) stated that a supportive work environment can help to promote organizational engagement. Richman et al. suggested that employees who believe that organizational leaders placed them in jobs that best suit their skills and abilities, who feel that organizational leaders treat them fairly, and that they work in a supportive environment will experience more organizational engagement. Richman et al. also maintained that to retain valuable employees, organizational leaders should create working environments in which employees can feel that their knowledge and skills are put to the best use, where training and development opportunities abound, and where employees can develop professionally. The best predictor of employee engagement and retention comes from employees' perception of their work environment; a supportive work environment that provides employees with opportunities for growth and development helps to make employees become more engaged and an engaged employee exhibits more organizational commitment (Juhdi, Pa'wan, & Hansaram, 2013; Richman et al., 2008).

The job demands-resources (JD-R) model suggests that employees demonstrate organizational commitment when they receive the resources that will enable them to perform effectively at their jobs (Cho & Song, 2017). Bakker and Demerouti (2007) argued that these resources may exist at the task level, the organization of work level, and the organization level and suggested that organizational leaders should endeavor to

address the needs of the employees at each level by providing the resources that will enable them to maximize their potential. Bakker and Demerouti maintained that providing these resources plays a significant role in maintaining a supportive and trusting work environment. Proponents of the JD-R model identified a supportive work environment as a key factor in helping employees become successful in their roles (Jiang & Shen, 2018). Jiang and Shen (2018) also suggested that employees who interface with a supportive work environment tend to exhibit a greater level of trust in their leaders. Furthermore, the supportive work environment, a balanced work-life arrangement, and a trusting supervisor-employee relationship encourage higher levels of job commitment (Jiang & Shen, 2018).

Kundu and Lata (2017) used multiple regression analysis on a sample of 211 respondents from 67 organizations in India and concluded that a supportive work environment (SWE) plays a crucial role in predicting employee retention. In addition, Kundu and Lata suggested that the research findings revealed that compelling evidence existed that a supportive work environment positively contributed to employee retention. The results of this study supported Cromwell and Kolb's (2004) study in which they concluded that SWE can have a significant impact on knowledge transfer among employees, and that it facilitates learning new tasks and improvement in employee skillsets. Furthermore, because of the positive influences of a supportive work environment employees tend to develop attachment towards their employers and the organization on a whole (Gilbreath, 2004; Lingard & Francis, 2006; Ramlall, 2003).

From the findings of their study, Kundu and Lata (2017) inferred that as organizational leaders explore ways to enhance retention among employees, they should focus on being strategic in implementing and expanding the supportive work environment in their organizations. Furthermore, Kundu and Lata explained that a work environment that is collegial, characterized by good supervision, and where there is evidence of good organizational support will promote organizational citizenship and organizational commitment. These findings by Kundu and Lata supported the position of Ghosh and Sahney (2011) and Wayne, Shore, and Liden (1997) that managerial support in the form of employee participation, familial care and respect, and overall support make employees less likely to leave an organization.

Mandhanya (2015) investigated the relationship between the work environment and employee retention in the automobile sector in India. Using a sample of 300 employees derived from random sampling, Mandhanya collected data using a self-designed questionnaire. The questions focused on various aspects affecting the work environment like empowerment, climate, integrity, turnover rate, autonomy, initiative, innovation, creativity, authority, job satisfaction, trust, flexibility in company rules and regulations, long-term welfare policy for employees, participation in decision making by employees, communication system, and safety and health practices. The findings indicated that work environment had a positive relationship with employee retention and, therefore, affects employees' decision to stay in the company. Based on the findings, Mandhanva concluded that management should provide an effective work environment to retain employees because a thriving and friendly work environment helps to make

employees more satisfied and cause them to have a desire to remain with the organization.

Al-Hamdan, Manojlovich, and Tanima (2017) conducted a study to examine associations among the nursing work environment, nurse job satisfaction, and intent to stay for nurses who practiced in hospitals in Jordan. Al-Hamdan et al. (2017) collected data through self-reported survey questionnaires distributed to 650 registered nurses who worked in three hospitals in Jordan. Al-Hamdan et al. found that a positive association existed between nurses' job satisfaction and the nursing work environment and that the work environment had a positive influence on the nurses' intent to stay with the hospitals. Another research conducted by AbuAlRub, El-Jardali, Jamal, and Al-Rub (2016) also revealed that job satisfaction and intent to stay varied by hospital and unit type, which suggested that organizational characteristics, not captured by a reliable and valid nursing work environment instrument, were important considerations in research where the nursing work environment is explored.

Compensation. The term compensation refers to all forms of financial rewards and benefits that employees receive as part of an employment relationship (Milkovich & Newman, 2011). Likewise, Dessler and Varkkey (2011) defined employee compensation as all forms of pay that organizational leaders give to employees as an outcome of their employment. Gupta (2014) maintained that to ensure the best talent remains within an organization, organizational leaders should implement effective compensation policies that could influence an employee's perceptions and personal well-being, in addition to improving productivity and increasing profitability. Furthermore, Khalid and Nawab

(2018) posited that compensation serves as a moderating function to create equilibrium between employee participative practices and employee retention.

Compensation has a significant impact on employee retention within a company because satisfactory compensation results in employees feeling that the company officials care about the employees' needs (Syahreza, Lumbanraja, Dalimunthe, & Absah, 2017). Isimoya, Olajide, and Onafalajo (2018) asserted that when a significant relationship exists between the compensation practices of an organization and employees' perceived fulfillment of a psychological contract this leads to higher organizational commitment. Furthermore, employees who express dissatisfaction with their organizations' compensation practices exhibit job dissatisfaction have a greater tendency to voluntarily separate from these organizations (Isimoya et al., 2018).

Sarmad et al. (2016) conducted a quantitative study, using questionnaires, to investigate if compensation and motivation had a positive relationship with employee retention. The conceptual framework for this study was Herzberg's two factor theory of motivation. The results of the data analysis revealed that motivation significantly influenced employee retention, but compensation was also a contributing factor. Sarmad et al. (2016) opined that the intangible aspects of motivation were more important in employee retention than the tangible aspects of compensation. Although motivation was critical for employee retention in the oil and gas selling organizations in Pakistan, the findings show that employees also needed to experience financial comfort to remain committed to the organizations where they work.

Gupta and Shaw (2014) noted that a reward system plays a significant role in voluntary turnover, job satisfaction, and employee retention. Likewise, Yang, Wan, and Fu (2013) agreed that employees tend to have less thoughts of leaving an organization and that their productivity levels increased when they are satisfied with their organization's compensation system. Furthermore, Leider, Harper, Shon, Sellers, and Castrucci (2016) insisted that organizational leaders who want to reduce turnover within their organizations should recognize the critical role that compensation strategies play. Theron, Barkhuizen, and du Plessis (2014) conducted a quantitative study, which included 150 South African faculty members, and found that critical to their decision to remain on staff was the compensation and bonus structures at the university. In addition, George (2015) argued that effective retention strategies should include compensation strategies that employees consider fair as the perception of fair pay may motivate employees to demonstrate organizational commitment.

Training and development. One of the most effective methods that organizational leaders can use to reduce employee turnover and retain employees is by investing in training and development programs (Bayraktaroglu & Cickusic, 2014; McNelis, 2014; Terera & Ngirande, 2014). Memon, Sellah, and Baharom (2016) posited that when organizational leaders invest in training and development programs this results in increased organizational performance, increased employee productivity, and engenders a more positive attitude among employees regarding the organization. Employees who have a positive association with their organizations demonstrate more organizational commitment and are less likely to leave (Memon et al., 2016).

Paré and Trembley (2007) mentioned that training and development is one of the critical human resource strategies that organizational leaders use to influence employees' levels of job satisfaction, which in turn, may affect their decision to remain with their organizations. Blau (1964) argued that this concept is also supported by the social exchange theory (SET). SET, conceived by Thibaut and Kelley in 1959, postulates that good acts and performance result in reciprocated action (Blau, 1964). Furthermore, Mossholder, Settoon, and Henagan (2005) asserted that the SET suggests that a person who feels that he or she received benefits from an individual or organization will feel obligated to repay or compensate that person or organization through positive behavior, attitudes, efforts and devotion. Consequently, Blau stated that institutional leaders utilize various human resource practices, including training and development, that will result in these types of exchange relationships. Eisenberger, Stinglhamber, Vandenberghe, Sucharski, and Rhoades (2002) noted that SET suggests that employees perform better when they receive organizational support and when they feel valued by organizational leaders. Whenever organizational leaders provide enough training and development opportunities, employees become more satisfied and exhibit a stronger desire to remain with their employers for a longer period (Chang, 1999).

Ahmad, Bibi, and Majid (2018) conducted a quantitative study in which they probed the correlation between training and employee commitment among academic faculty members in public higher education institutions in Pakistan. Using the survey method for data collection, Ahmad et al. (2018) produced 246 items for analysis; the outcome of the data analysis showed a significant positive relationship between training

and development and employee retention. This finding suggested that when organizational leaders provide adequate training programs that meet the developmental needs of their employees, it makes the employees commit to their jobs for longer periods of time thereby enhancing retention rates (Dockel, Basson, & Coetzee, 2006). The findings also support SET, which implies that when employees receive proper training from an organization, they are more satisfied and feel obligated to repay this through their positive attitudes, loyalty and devotion (Blau 1964; Mossholder et al., 2005).

Some researchers such as Haines, Jalette, and Larose (2010) and Batt, Alexander, Colvin, and Keefe (2002) opined that training and development does not always result in employee retention. Haines et al. (2010) suggested that training and development might decrease employee retention because the enhancement of employees' skills may make them more attractive to other organizations and they may become the victim of poaching. Likewise, Batt et al. (2002) argued that training and development does not positively influence employees' retention.

Employee participation. Employee participation is a process in which employees take control of their work and its conditions by becoming involved in decisions relating to their work (Strauss, 2006). Consistent with this process, employees share decision-making power regarding their tasks with their superiors and enjoy shared influence and authority with their supervisors, thereby equalizing any hierarchical inequality that may exist (Pereira & Osburn, 2007; Strauss, 2006). Employee participation includes direct and indirect forms, which extends to employee task delegation and consultation, employee representations, and shared ownership schemes (Allen, 2015). Allen (2015) maintained

that employee participation schemes promote equal opportunities and incentives that enhance employees' commitment and retention.

Ojasalo and Tahtinen (2016) posited that organizations with effective employee participation practices (direct and indirect) have more positive attitudinal outcomes (commitment, job and pay satisfaction, retention). When employees are involved in devising policies and decisions within their organization, leaving the organization can become difficult for them (Ojasalo & Tahtinen, 2016). The notion that employee participation may have a significant influence on employees' retention is consistent with the study conducted by Gutherie (2001) which stated that for retaining vital workforce and reducing distractions related to employee turnover, most organizational leaders use employee participation practices. Furthermore, when these leaders provide employees with opportunities of participation in decisions related to their job, employee retention increase (Gutherie (2001). A study conducted by Marescaux, De Winne, and Sels (2013) indicated that practices such as direct participation, delegative participation, and consultative participation, can result in enhanced employee retention. Any form of employee participation (delegation, empowerment, or autonomy) supports employee retention decisions and builds positive perception regarding the organization and its management (Liu, Zhang, Wang, & Lee, 2011). The findings of Liu et al. (2011) have significant implications for academicians in the form of employee retention and participation literature, along with managerial implications to enhance retention.

Employee Turnover

The success or failure of an organization depends, to a large extent, on the talent of its employees; therefore, one of the main mandates of human resources department personnel is to recruit, manage, and retain the best employees and create a competent talent pool (Chiamsiri, Bulusu, & Agarwal, 2005). Philips and O'Connell (2008) posited that employees desire to work for the best employers and that recognition as an employer-of-choice usually involves acquiring the best talent for the organization, motivating employees to improve performance, keeping them satisfied and loyal, developing employees so they can grow and contribute skills, and ultimately retaining those employees. In this global economy, characterized by a war for talent, employee turnover is a serious organizational issue forcing organizational leaders to initiate measures to retain talent within their organizations (Al Mamun & Hasan, 2017).

Mobley (1982) suggested that turnover occurs when an individual who is a member of an organization and received monetary compensation from the organization ceases to have this affiliation with the organization. Champion (1991) posited that turnover impacts an organization at the individual level and at a collective level and maintained that at the individual level, turnover is a dichotomy between staying with an organization and leaving the organization. However, at the collective level, turnover refers to the number or percentage of employees who leave a group, unit, or organization during a specified period (Hausknecht & Trevor, 2011). Organizational leaders should understand the impact of individual-level turnover and collective-level turnover on their organizations. Champion (1991) argued that it is important for organizational leaders to

know about individual-level turnover since it helps to inform them about why employees stay with or leave an organization; however, knowledge of collective-level turnover is also very important to for human resources planning purposes.

Many types of turnover occur in organizations (Campion, 1991). These types of turnover include voluntary or involuntary, avoidable or unavoidable, and functional or dysfunctional (Campion, 1991; Wallace & Gaylor, 2012). Voluntary vs. involuntary turnover pertains to whether or not the employee or organizational leaders initiated the termination of employment; avoidable vs. unavoidable refers to the likelihood that organizational leaders could prevent the turnover; and functional vs. dysfunctional refers to turnover that is desirable (such as when poor performers leave; functional) as opposed to turnover that is undesirable (such as when average or strong performers leave; dysfunctional (Beadles, Lowery, Petty, & Ezell, 2000; Campion, 1991; Dalton, Todor, & Krackhardt, 1982; Hollenbeck & Williams, 1986; Park, Ofori-Dankwa, & Bishop, 1994). A high turnover rate typically signals a retention problem that needs managerial attention while a low turnover rate may not automatically signal that employees are motivated or less likely to quit (Lee, Hom, Eberly, & Li, 2018).

Pepe (2010) maintained that business leaders expressed increasing concern about the costly challenges of locating, attracting and, most importantly, retaining quality employees. Furthermore, Cho, Rutherford, Friend, Hamwi, and Park (2017) suggested that losing talent can result in negative impacts on organizations by affecting organizational performance and organizational capabilities. Human capital theory suggests that the skills and knowledge that employees accumulate are significant for

organizational performance and losing these experienced and talented employees may lead to a negative outcome on organizational performance (Becker, 1993). Likewise, Szreter (2000) noted that employee turnover may disrupt the social relations that employees use in sharing knowledge and information resulting in a negative impact on the pursuit of organizational goals. Although organizations benefit when poor performers quit, they can incur a significant amount of direct and indirect organizational costs when their top performers decide to leave their employers (Jiang & Shen, 2018).

Lee et al. (2018) suggested that a critical link exists between employee recruitment and selection and turnover and noted that turnover researchers alleged that that recruitment and selection practices can affect turnover. Lee et al. revealed that realistic job previews, or comprehensive and candid descriptions of the job, delivered to recruits or new employees can improve retention during the early period of employment when turnover risks are greatest. Lee et al. insisted that organizational leaders might consider using personality tests and employment interviews to assess person-job or person-organization fit as new employees are more likely to quit. Furthermore, Lee et al. contended that employers can examine prospective employees' biographic data such as the school they attended and frequency of prior turnover and compare them to profiles of individuals who stay versus those who to leave an organization. By identifying leavers' biographical profile, organizational leaders might determine the likelihood of a job applicants to leave and exclude him or her from the hiring process, because the profiles approximate those who quit organizations in the past (Lee et al., 2018).

Turnover Models

March and Simon (1958) model. March and Simon (1958) developed one of the earliest models of turnover (Hom & Griffeth, 1995). This model described individuals and organizations as being in a state of equilibrium, where the members contributed to the organization while the organization, through its leaders, provided members with compensation in return. March and Simon posited that if a disparity exists between the compensation provided by organizational leaders and the contribution of the organizational members, individuals quit the organization. This equilibrium between individual contribution and organizational compensation is a function of two motivational components – perceived desirability of the job and perceived ease of movement (Hom & Griffeth, 1995).

To further clarify their argument, March and Simon (1958) contended that job satisfaction and organizational size influenced the perceived desirability of the job since the larger the size of the organization the greater the chances were of an intra-organizational transfer. In addition, March and Simon argued that the number of perceived opportunities outside of the organization had a significant influence on an individual's perceived ease of movement. Furthermore, factors such as economic conditions, the individual's traits and characteristics, and the number of employers the individual can access, help to determine ease of movement.

Mobley (1977) model. Mobley (1977) suggested that a series of steps lead from job satisfaction to turnover. Mobley maintained that dissatisfaction with a job first leads to thoughts of quitting, thoughts about the costs of quitting (for example, loss of excellent

health benefits), and the expected utility of searching for a new job (for example, the probability of finding another job within the same salary range). If the cost of quitting is not too exorbitant and the individual believes that a high probability of finding a comparable job exists, the individual will search for alternatives, evaluate them, and compare them to the existing job (Mobley, 1977). Mobley (1977) insisted that the individual only makes the final decision to quit the current job if the comparison is favorable towards the alternatives.

Mobley's (1977) model attracted a large body of empirical research (Hom & Griffeth, 1991; Miller, Karterberg, & Hulin, 1979). The initial studies of the model found that thinking about quitting has a direct effect on intention to search for a new job, and that intention to search for a new job has a direct effect on intention to quit (Miller et al., 1979; Mobley, 1977). These researchers also found that turnover intentions were the best predictor of actual turnover.

Steers and Mowday (1981) model. The Steers and Mowday (1981) model suggested that affective responses (including job satisfaction as well as organizational commitment and job involvement) influence desire and intention to stay or leave. As in other models, desire and intention to stay or leave directly lead to the individual leaving or staying but alternative job opportunities moderated this relationship (Lee & Mowday, 1987). This model identified job expectations and values, job performance, and organizational experiences as predictors of an individual's affective response to a job. Steers and Mowday (1981) claimed that in addition to this basic framework, several other factors influence these relationships and offered the example of how an individual's

characteristics, available information about the job and organization, and alternative job opportunities influence job expectations. Whenever an individual gets to the stage where he or she desires to leave, Steers and Mowday suggested that the individual has multiple paths to consider; for example, the individual might resign immediately or start looking for available alternatives to the current job.

Several studies, including the study by Stumpf and Hartman (1984) tested Steers and Mowday (1981) model and showed partial support for the model. The only study that tested the complete Steers and Mowday model found that only intention to leave predicted actual leaving while alternative job opportunity did not add any significant variance (Lee & Mowday, 1987). Lee and Mowday (1987) concluded that together, intention to leave and alternative job opportunity accounted for only 5% of the variance in turnover.

Employee Turnover Studies

Saleem and Qamar (2017) investigated the impact of perceived alternative employment, job satisfaction, and job involvement on turnover intention and job-hopping behavior, with organizational commitment as a mediator by gathering data through questionnaires from 250 faculty members of public and private universities in Pakistan. Saleem and Qamar noted that the primary goal of this study was to investigate whether job satisfaction (both intrinsic and extrinsic) and job involvement of faculty members influenced turnover intention as well as on job-hopping behavior through the mediating effect of organizational commitment.

The results revealed that faculty members did not intend to leave or hop jobs if they were satisfied with their jobs; organizational commitment mediated this relationship (Saleem & Qamar, 2017). This study also showed that staff retention, even in developing countries, it is not merely about money; rather, the satisfaction that a person gets from the job itself or the environment in which the employee works, can play a very significant role (Saleem & Qamar, 2017). Saleem and Qamar (2017) stated that faculty members would job hop, if not satisfied with their work, despite lacking substantial alternative employment opportunities. Consequently, this study is valuable for administrators as well as policy makers to help them understand the practices that foster job satisfaction and organizational commitment, especially in the case of highly productive employees.

Zimmerman and Darnold (2009) conducted a quantitative study to estimate the strength of the relationship between job performance and intentions to quit. After selecting 77 studies on different variations of intent to quit (for example: intent to leave, turnover intentions, intent to stay) that included estimates of the relationship between job performance and intent to quit from several databases, Zimmerman and Darnold analyzed the data and concluded that performance–turnover relationship was partially mediated through job satisfaction and intentions to quit. Zimmerman and Darnold claimed that a higher job performance led to increased job satisfaction, which reduced employees' intention to quit, and resulted in a decrease in voluntary turnover levels. Zimmerman and Darnold also noted that job performance had a direct negative effect on voluntary turnover and suggested that certain environmental factors such as a low performance evaluation may lead to employees quitting their organizations even when they

experienced job satisfaction. The findings from this study may provide organizational leaders with a better understanding of how employees' job performance affects their turnover decisions and how organizational leaders can use this information in their efforts to control turnover.

Bufquin, DiPietro, Orłowski, and Partlow (2017) posited that whenever employees experience dissatisfaction with their jobs and experience a diminished commitment to their organization, turnover intentions build slowly and later result in these employees exhibiting withdrawing behaviors, seeking other job opportunities, comparing their job to other jobs, and finally separating from the organization. Consequently, Bufquin et al. (2017) conducted a quantitative study, grounded in the attitude theory and the social exchange theory, to evaluate the role that social perceptions, held by employees regarding their co-workers, play in employee turnover intentions, mediated by job satisfaction and organizational commitment. The target population for this study was employees of casual dining restaurants located in the Southeast and Midwest regions of the United States and Bufquin et al. used a non-probability convenience sampling technique to choose employees to participate in an online survey.

From the findings of the study, Bufquin et al. (2017) confirmed that a statistically significant relationship exists between co-workers' perceived warmth and job satisfaction, which suggested that employees develop increased levels of job satisfaction when they perceive their co-workers as warm individuals. This means that employees in the restaurant industry constantly judge their peers to evaluate their work environment. Bufquin et al. also revealed that job satisfaction had a significant impact on

organizational commitment and that both job satisfaction and organizational commitment significantly reduce employee turnover intentions. Employees who perceive a higher level of warmth and competence from their co-workers experience higher levels of job satisfaction, which leads to organizational commitment and, ultimately, lower intentions to leave their organization (Bufquin et al., 2017). Bufquin et al. (2017) argued that based on the data gathered during the study, restaurant owners should try and create a working environment that feels warm and competent by rewarding employees who adopt these social and task-oriented characteristics.

Lee (1988) conducted a study to replicate Mobley's (1977) model on how job dissatisfaction results in employee turnover. Lee, however, extended Mobley's model by examining the role that this theory plays in employee turnover when organizational commitment and job involvement replace job satisfaction. Lee conducted the study at a large financial institution in the western section of the United States, which employed 14,000 people. Lee used random sampling to identify potential research participants and conducted the survey using internal company mail.

Lee (1988) confirmed that the Mobley (1977) model was a valid and significant link between job attitudes and employee turnover. Besides, the Mobley model provided a solid explanation of how job dissatisfaction can lead to employee turnover (Lee, 1988). Furthermore, Lee (1988) suggested that Mobley used the model to highlight the role that alternative jobs played in the job turnover process. Lee maintained that dissatisfied employees will seek employment in other organizations and that if these jobs are more suited to their needs, will motivate them to leave. In addition, Lee posited that managers

concerned with turnover should become aware of the alternatives that are available to employees and which alternatives have the potential to lure employees away.

Moshin and Lengler (2015) investigated, using a survey approach, the relationship between job satisfaction and job turnover in Hamilton, New Zealand. The primary goal of this research study was to assess whether career perception, training and recognition, job security and loyalty, and personal development and lifestyle were antecedents of employees' job satisfaction and influence their intentions to leave the fast food industry in Hamilton, New Zealand. Moshin and Lengler personally administered the questionnaires to employees at Subway, McDonald's, KFC, and Burger King.

Moshin and Lengler (2015) noted that evidence from the research showed that career perception, training and recognition, job security and loyalty, and personal development and lifestyle impact satisfaction/dissatisfaction and could present as the antecedent to leave jobs in the fast food industry. Furthermore, Moshin and Lengler revealed that the workers were not satisfied with their jobs, and this led to increased intentions to quit. Moshin and Lengler also noted that training and recognition, job security, and loyalty were positively related to job satisfaction and stated that fast food operators should try to develop strategies for training, recognition of employees, creating a feeling of job security, and for developing loyalty among its employees.

Ellingson, Tews, and Dachner (2016) used data from an ethnographic research study conducted in the service sector, based on the life stage theory, to conduct a study. The focus of this study was on constituent attachment and its effect on employee turnover. Ellingson et al. (2016) argued that a high turnover rate persists in the service

industry and investigated how constituent attachment, defined as the meaningful ties that coworkers develop among themselves, helps to reduce turnover among these service employees. The sample that Ellingson et al. selected for this study consisted of 405 restaurant servers and hosts employed in a typical low-wage/low-skill service job.

Ellingson et al. (2016) concluded that when employees view coworkers as supportive and when they experience a high level of work group cohesion, this helps to enhance constituent attachment. Furthermore, this group cohesion and the bonds that employees form with other employees, help them to feel increasingly attached to the organization. Moreover, Ellingson et al. argued that the presence of these bonds makes it difficult for these employees to quit their jobs. Although organizational attachment was instrumental in reducing turnover among younger employees, it did not have a similar effect on the older employees; this suggested that the level of organizational attachment is different among employees of different age groups (Ellingson et al., 2016).

Talent Management

The talent that employees bring to an organization is one of its most important assets and managing this talent effectively is important for employee retention. Narayanan, Rajithakumar, and Menon (2019) defined talent management as a strategic initiative of organizational leaders to attract, develop, and retain talented employees to enable their organizations to achieve a competitive advantage. Ojwang (2019) noted that although human talent represents a source of competitive advantage, there is the startling phenomenon that the individuals that organizational leaders want to retain are the ones most likely to quit the organization. Isa, Ibrahim, Jaaffar, and Baharin (2018) declared

that talented employees are critical assets for an organization and that identifying these employees and mobilizing them is most important for the future development of the employees as well as the organization. Some organizational leaders try to lure talented employees from their competitors because these high-quality employees can play key roles in a company's competitive advantage (Nsour & Tayeh, 2018). Borisova, Silayeva, Saburova, Belokhvostova, and Sokolova (2017) noted that in the 1990s, the competition for talent was great and company leaders battled to lure talent away from each other, so McKinsey & Company conducted a study to investigate why organizations needed to compete on talent and in 1997 coined the term *talent management*.

Talent management refers to the notion that human capital is a company's greatest asset and that companies are constantly at risk of losing their employees to more attractive competitors (Borisova et al., 2017). Narayanan (2016) maintained that human resource officers spend a considerable amount of time focusing on the retention of talented employees because of the hazards involved in losing top talent, especially to rival organizations. Vaiman, Scullion, and Collings (2012) asserted that talent management includes organizational activities geared towards the attraction, selection, development, and retention of the best employee for strategic positions within organizations. Stahl, Björkman, Farndale, Morris, and Paauwe (2012) noted that talent management involves engaging a quality workforce with the primary purpose to retain them through rewards, recognition, and performance management. Furthermore, Stahl et al. (2012) noted that organizational leaders face a critical challenge of building and sustaining a strong talent pipeline through the effective management of human assets.

Consequently, organizational leaders should link talent and talent management to the overall strategy of their organizations.

When used as a tool to manage high potential employees, talent management is the method used by organizational leaders to identify, develop, appraise, deploy, and retain these talented individuals (Kim, Williams, Rothwell, & Penaloza, 2014). Nilsson and Ellström (2012) suggested that organizational leaders should actively secure and develop talent pools across various business functions within an organization especially as they consider future leadership roles within their organizations. Likewise, Powell, Duberley, Exworthy, Macfarlane, and Moss (2013) posited that effective talent management processes should include, among other things, in-house development programs, employee mentoring and coaching, succession planning, job enrichment, job shadowing, and job rotation.

Organizational leaders seek to attract the best talent to their organizations. However, Borisova et al. (2017) posited that one of the issues with many companies is that their leaders make a significant effort to attract employees to their organizations, but spend little time retaining and developing the talent that they secured. Narayanan et al. (2019) stressed that identifying talent is only a small part of the totality of talent management practices; management should commit to efforts to develop and retain talented employees. Borisova et al. referred to this commitment by management as the buildup of intellectual capital. Pandita and Ray (2018) and Kim, Williams, Rothwell, and Penaloza (2014) supported this view by suggesting that the objective of talent management is to ultimately nurture and maintain a talent pool of adequately skilled and

engaged workforce. In addition, Pandita and Ray suggested that unless organizational leaders develop effective talent management strategies, high-quality employees will separate from their companies to join organizations where talent management is part of their leaders' strategic plan. A key measure relevant to talent is staff turnover because this provides valuable insights to what is happening within an organization's talent pool (Gandy, Harrison, & Gold, 2018).

Talent management should become a primary focus of business leaders and human resources personnel; furthermore, organizational leaders should make it one of their strategic business initiatives (Kehinde, 2012; Pandita & Ray, 2018). In addition, Pandita and Ray (2018) mentioned that as part of their talent retention strategies, business leaders should endeavor to match the goals of their organizations to employee expectations and that management should respond proactively in this regard in an effort to reduce attrition. This view held by Pandita and Ray was echoed by Björkman, Ehrnrooth, Mäkelä, Smale, and Sumelius (2013) who asserted that organizational leaders should identify, categorize, nurture, and assign talented individuals in the best competitive positions within their organizations. Björkman et al. (2013) also noted that whenever employees perceive that their leaders categorize them as talent these employees have an inclination to demonstrate commitment to their roles and the organizations more than those who did not receive this identification.

Talent management, previously viewed as a trend, has become integral to the long-term success of organizations and one way to ensure effective talent management demands that every organization develops an effective process to manage its human

capital (Narayanan, 2016; Pandita & Ray, 2018). Furthermore, Pandita and Ray (2018), as well Gandy, Harrison, and Gold (2018) suggested that organizational leaders should attract a well-qualified talent pool and ensure that this talent pool stays committed and engaged. Because disengaged employees can adversely affect business, senior management support for employee engagement is critical for the success of all talent retention efforts. The conceptual model proposed by Pandita and Ray suggested that the relationship between talent management and retention is a cyclical process, which involves 4 strategies: talent attraction, enhance employee capability and experience, employee engagement and enduring relationships. Each strategy connects to the other and functions as the basis for each successive strategy. This sense of connection portrays the organization as an employer of choice, assists in the retention of current staff, and attracts potential talented employees (Pandita & Ray, 2018).

Employee turnover results in significant detriments to organizations. Thunnissen (2016) suggested that many organizational leaders recognize that talented employees are a source of competitive advantage for their organizations and are concerned about the employee turnover phenomenon. These organizational leaders highlighted talent management as one of the preferred methods to tackle talent turnover issues that plague their organizations (Thunnissen, 2016). Waters-Sobkowiak, Kowalski, and Smit (2018) posited that organizational leaders should start viewing talent management as a strategic initiative, rather than just a source of competitive advantage. Furthermore, organizational leaders should rethink the methods they use to attract, develop, and retain top talent and implement successful talent management strategies that

will allow them to remain competitive in this global economy (Waters-Sobkowiak, et al., 2018).

McCracken, Currie, and Harrison (2016) posited that business leaders give little consideration to including university graduates as part of their talent management strategy and conducted a study to investigate the phenomenon of graduate recruitment and its impact on talent management and retention. McCracken et al. (2016) noted that college graduates were a key source of talent in some organizations in the United Kingdom and that organization leaders should understand how to recruit, develop, and retain these individuals as part of their organizations' talent pool. The major finding of this qualitative study, using a multiple case study approach, is that business leaders should develop different talent management strategies for graduates who have unique characteristics and that employers should assess graduate talent on their performance potential.

Aned, Zainal, and Alya (2013) explored the issues faced by leaders in the financial sector in managing talent and human capital in their organizations and sought to gather information that these leaders could use to introduce a structured management program focusing on tangible and intangible returns. Aned et al. (2013) concluded that if business leaders invested in a talent management plan this could result in them attracting a large talent base for their organizations. In addition, Aned et al. highlighted the need for organizational leaders to provide training and job development, appropriate performance measurement programs, and a robust system of rewards and recognition for their top-tier talent because this investment in training might result in boosting the talent within the

organizations as well as an improvement in returns from this investment in human capital.

Isa et al. (2018) investigated the relationship between management practices, perceived organizational support, and employee retention. Using a survey instrument, Isa et al. (2018) collected responses on talent development, talent identification, and talent culture from 143 respondents, selected using purposive sampling from 47 government-linked companies (GLCs) listed on the Bursa Malaysia stock exchange. The target respondents were members of talent pools within the GLCs.

The findings showed that talent development had the strongest direct effect on perceived organizational support because through this process employees receive opportunities to develop their technical, managerial, or soft skills (Isa et al., 2018). Isa et al. (2018) contended that based on the findings of this study, employees who received exposure to talent development activities felt appreciated by organizational leaders because these employees became the recipients of more challenging and important assignments within their organizations. The employees considered these assignments management's way of demonstrating trust in their abilities to handle these new tasks.

Analysis of the results also revealed that talent culture did not have a significant effect on organizational support. However, the findings indicated that while perceived organizational support significantly mediated between talent identification and talent development against employee retention, it did not mediate the relationship between talent culture and employee retention (Isa et al., 2018). Isa et al. (2018) also concluded that except for talent culture, talent management practices contributed to employee

retention and in building a positive organizational image, which, through the influence of perceived organizational support, helps to foster employee retention.

Organizational Commitment

Organizational commitment refers to a psychological attachment that an employee develops for an organization (Porter, Steers, Mowday, & Boulian, 1974). Porter et al. (1974) enhanced this definition to include the degree to which the individual gets involved with and attached to an organization. Dalkrani and Dimitriadis (2018) maintained that organizational commitment is one of the most critical elements in an organization and that an individual's psychological condition is instrumental in making this commitment. Yağar and Dökme (2019) posited that organizational commitment is the extent of an individual's commitment to the organization, while Dalkrani and Dimitriadis declared that organizational commitment plays a vital role in employee performance and in the development of organizational behavior. Organizational commitment and, especially affective commitment, are closely related to work engagement; both influence employees' job performance and retention (Chalofsky & Krishna, 2009).

Meyer and Allen (1991) proposed a model that involves three components to describe the multiple motivational bases of organizational commitment; the three components include affective, normative, and continuance commitment. *Affective commitment* refers to an individual's conscious decision to continue with an organization because he or she enjoys an emotional attachment to the organization (Meyer & Allen, 1991; Robbins & Judge, 2007). On the other hand, *normative commitment* or the

obligation dimension refers to the obligation that an individual perceives that he or she has to remain with an organization, which might exist because of ethical or moral reasons (Meyer & Allen, 1991; Yao et al., 2019). *Continuance commitment* describes the attachment that an individual has towards an organization because of the perceived economic benefit linked to remaining with the organization compared to leaving it for other employment alternatives (Meyer & Allen, 1991; Potipiroon & Ford, 2017; Yao et al., 2019).

Mowday, Steers, and Porter (1979) suggested that organizational commitment refers to the affective attachment that an employee has with an organization. Accordingly, Mowday et al. (1979) noted that affective attachment allows the employee to share the organization's values and increases his or her desire to remain in the organization and exert more effort to accomplish organizational goals. This emotional attachment to the organization generates a sense of belonging and identity and improves employees' engagement in activities that help to achieve strategic organizational goals (Meyer & Allen, 1991). Several studies showed that affectively committed employees demonstrate more organizational citizenship behavior, less absenteeism, and lower turnover intention (Garland, Hogan, Kelley, Kim, & Lambert, 2013; Kehoe & Wright, 2013). Likewise, Rhoades, Eisenberger, and Armeli (2001) concluded that supportive treatment by managers generates greater commitment from employees, which ultimately reflect in better employee performance and lower turnover intentions.

Lee and Jeong (2017) claimed that incentives including job security and career development opportunities result in employees reciprocating through greater

organizational commitment, motivation, and performance. Likewise, Kehoe and Wright (2013) maintained that through this form of reciprocation, employee and organizational goals and values become aligned while the efforts expended to accomplish tasks increase. However, if managers fail to provide the expected level of support, this may threaten the reciprocal relationship between the employers and employees and may result in employees adjusting their behavior due to the perceived breach of the social exchange contract (Mauno, Kinnunen, Mäkikangas, & Natti, 2005).

Employees who regard their work as meaningful and participate in decisions regarding the work that they perform tend to demonstrate increased feelings of organizational commitment than those employees who view their roles within the organization as meaningless (Tan, 2016). Employees' organizational commitment increase with perceived trust of organizational leaders and when they feel safe and empowered (Sahin, Cubuk, & Usu, 2014). The level of autonomy afforded employees reflects the amount of trust from organizational leaders, and the freedom to participate in decision making provides empowerment to employees; these factors help to increase employees' connectedness to their organizations (Nadim & Amir, 2015; Ryan & Deci, 2000).

Hague, Fernando, and Caputi (2019) examined the relationship between responsible leadership (RL) and organizational commitment and the mediating effect of employee turnover intentions. Using a web-based online survey, Hague et al. (2019) collected data from a sample of 200 full-time employees working for supervisors in various Australian industry sectors. The results revealed that perceived responsible

leadership significantly influenced employees' organizational commitment and their turnover intention. Hague et al. noted that the positive relationship between RL and organizational commitment was an indication that that organizational leaders can utilize RL to enhance organizational commitment among their employees. Furthermore, Hague et al. stated that the interpersonal nature of RL might result in employees becoming attracted to leaders and organizations, thereby increasing employees' emotional attachment and leading to higher levels of organizational commitment.

Hague et al. (2019) noted that the direct relationship between responsible leadership and organizational commitment was partially mediated by employees' turnover intentions. Consequently, Hague et al. recommended that organizational leaders should invest in building the RL capability of managers to enable them to motivate and better engage employees. Hague et al. also suggested that organizational leaders could implement specific training and development programs to help managers recognize the significance of RL practices and to assess ways in which to promote these practices.

Salminen and Miettinen (2019) conducted a study in which they focused on the opportunities that employees had to develop their skills and competencies, which is an important part of human resource management in terms of retaining older employees. This study had two objectives: (a) examine age-related differences in terms of intention to remain at the current workplace and affective organizational commitment and (b) explore the relationship between perceived human resource practices and affective organizational commitment and analyzed whether this relationship was moderated by age or career stage.

Salminen and Miettinen (2019) gathered research data from registered nurses and nursing personnel working in a public university hospital in Finland by questionnaires submitted via the hospital internal post. An analysis of the 510 returned questionnaires revealed that the oldest nurses and those who had worked longest for their current employer had the most commitment to the organization (Salminen & Miettinen, 2019). In addition, Salminen and Miettinen (2019) emphasized that the findings revealed that affective organizational commitment had a positive association with intentions to remain at the present organization; this indicated that nurses with more affective commitment were less likely to leave their employer. Furthermore, Salminen and Miettinen mentioned that the study provided empirical evidence of a strong positive relationship between affective organizational commitment and intention to remain in the current workplace. Salminen and Miettinen also concluded that nurses' perceptions of human resource practices can indirectly influence their intention to stay with their organization via affective organizational commitment. Perceived opportunities to develop one's competencies and opportunities for career progress did not have a significant effect on affective organizational commitment.

Transition

Section 1 consisted of the introduction to my research study about motivational strategies used by insurance finance managers, in insurance companies in Connecticut, to retain talented insurance finance professional. This section began with the foundation for this scholarly work, the background of the problem, the purpose statement, research question, conceptual framework, and operational definitions. I discussed the rationale for

selecting to use the qualitative research method and a multiple case study design. I also presented a discussion of the significance of the study, followed by a review of the professional and academic literature to conclude the section. The review of the professional and academic literature, which is the largest subsection in this section, provided an in-depth discussion of the conceptual framework guiding the study and an evaluation of the retention and related literature addressing the research question.

The remainder of this paper includes details on the research process, findings, and recommendations on how insurance finance managers might implement strategies to retain their talented insurance finance professionals. Section 2 includes the specific steps that I used to conduct this research study. Subsections include information about the purpose of the study, the role of the researcher, participants, the research design and method, population and sampling, ethical research considerations, data collection instruments and techniques, data organization techniques, and data analysis. I provide detail information on each subsection within this section. Section 2 also includes an explanation of how these subsections influence to the reliability and validity of this research. Section 3 includes details of the research findings and recommendations on how insurance finance managers might implement motivational strategies to retain talented insurance finance professionals, recommendations for further research, and how this might contribute to positive social change.

Section 2: The Project

In Section 2, I began with a restatement of the purpose of the study and then discussed my role as a researcher. I followed this with a description of the study participants, additional information on the research methodology and design, information on the study population and sampling, and a discussion on ethical research considerations. This section also contains details on data collection instruments, data collection technique, data organization techniques, and data analysis, as well as information supporting the reliability and validity of this process. Section 2 sets the foundation for and the transition into Section 3, which includes the (a) the results from the data collection instruments, (b) study conclusions, (c) application to professional practice, (d) implications for social change, and (e) recommendations.

Purpose Statement

The purpose of this qualitative multiple case study was to explore the motivational strategies that insurance finance managers use to retain talented insurance finance professionals. The population consisted of insurance finance managers in four mid-to-large size insurance companies in Connecticut. The insurance finance managers, who were the focus of this study, were employees of these insurance companies and had successfully implemented motivational strategies to retain their talented insurance finance professionals. This study might contribute to positive social change by insurance finance managers reading the findings and using the motivational strategies to retain talented employees, which may lead to feelings of job security, job satisfaction,

improvement in employee professional lives, better standard of living, and positive impacts on the local community.

Role of the Researcher

Qualitative researchers focus their interests on understanding how people make sense of their lives and how they interpret their lived experiences and, therefore, play a critical role in the exploration of these lived experiences. According to Sutton and Austin (2015), a primary role of a researcher is to gain access to the thoughts and the feelings of study participants because in doing so, the researcher hears the voices of the respondents, learn about their experiences, interpret, and report on the phenomenon. Sutton and Austin also asserted that the researcher's role is critical in helping others to read about and learn from the experiences of the research participants. Because researchers play such a vital role in the exploration of a phenomenon, they should learn how to transform into research instruments. Consequently, as a research instrument, one of my primary objectives for this study is to achieve the following: (a) collect data, (b) analyze the data, and (c) summarize and synthesize the results of the findings. Malcolm (2014) and Xu and Storr (2012) asserted that as a research instrument, a researcher should demonstrate capability to collect rich and detailed information from research participants to facilitate an in-depth and accurate interpretation of the phenomenon researched, in a manner that is consistent with research question and the philosophical foundation that grounds the research study.

I followed the guidelines of the *Belmont Report* to ensure transparency and adherence to ethical practices. The *Belmont Report* provides an outline of the ethical principles and guidelines that researchers should follow to protect human subjects

(Mikesell, Bromley, & Khodyakov, 2013; National Commission for the Protection of Human Subjects and Biomedical and Behavioral Research, 1978). The *Belmont Report* highlighted three principles of research that have relevance to research involving human subjects: the principles of respect of persons, beneficence, and justice (Mikesell et al., 2013; Schrems, 2014). I also adhered to the ethical guidelines established by the Walden University's Institutional Review Board (IRB) regarding any contact with potential research participants prior to the beginning of the data collection process. Following the guidelines in the *Belmont Report* and those set by the IRB ensured that the research is conducted in an ethical manner.

I followed an interview protocol and a focus group protocol during the data collection process. Jacob and Furgerson (2012) posited that a good interview protocol is vital to obtaining the best information from research participants. Using the protocols ensured that I follow a consistent approach when I conduct the semistructured interviews and the focus group. I followed up these interviews with member checking to validate my interpretations of participants' responses to the interview questions. One advantage of the interview protocol is that it provided the structure for consistency such as the order, quality, and clarity of questions asked of each research participant (Patton, 2015; Rubin & Rubin, 2012).

The role the researcher plays in a research study also raises concerns regarding bias. Scholars such as Berger (2015), Karagiozis (2018), Mehra (2002), Poggenpoel and Myburgh (2003) suggest the potential reasons for this bias can include (a) the characteristics and experiences of the researcher, (b) the degree of empathy or familiarity

of the researcher with the population under study, (c) the relationship between the researcher and the participants, (d) awareness of cultural differences, (e) the researcher's lack of preparedness to conduct the field research, and (f) the researcher conducting inappropriate interviews. Because my research focused on the retention of insurance finance professionals and because I worked in the accounting field for many years, my main biases might come from my experience working in this industry. My knowledge of the insurance industry and the experience that I gained as a manager with supervisory responsibilities might cause me to have certain biases or assumptions that might impact my data collection efforts, my verbal and nonverbal behavior while conducting the research, and how I view the findings. Researchers should have a profound understanding of their own personal perspectives, shortcomings, and biases that might affect their interaction with the participants of the study, the interpretation and the analysis of the data gathered, and the outcomes of the research (Karagiozis, 2018). I must ensure that I do not try to influence the research process because of my experience and knowledge and make every effort to eliminate any preconceptions or personal beliefs that I have because of my familiarity with this industry.

Because I could not separate myself from the research, I endeavored to recognize the influence of my personal lens on the data collection and data analysis efforts. Consequently, I utilized the process of reflexivity as the main strategy to limit researcher bias. Reflexivity is the strategy that researchers use to promote rigor because it refers to the process that a researcher employs to generate a continuous awareness of his or her actions, feelings and perceptions in relation to the research he or she conducts

(Darawsheh, 2014). Practicing reflexivity involves the actual disclosure of researcher's assumptions, beliefs, and biases that inform their inquiry, and involves an abiding, continual awareness of these assumptions, beliefs, and biases (Cunningham & Carmichael, 2018; Dodgson, 2019). Berger (2015) maintained that when researchers practice reflexivity, it not only increases the credibility of their findings but also deepens their understanding of the phenomenon researched.

Karagiozis (2018) posited that a researcher limits bias by developing strategies and skills that facilitate reflexivity. Finefter-Rosenbluh (2017) discussed the issue of reflexivity and posited that researchers should use this as a monitoring mechanism to minimize research bias. Through reflexivity, I paid special attention to my role in the knowledge production process of the research study and monitor the impact of my biases, experiences, and beliefs to reduce opportunities to impair the transparency and legitimacy of the research process.

It is impossible for a researcher to remove all bias so he or she should seek to mitigate it. Consequently, in my efforts to mitigate bias, and enhance reliability and validity, I used strategies such as an interview protocol, a focus group protocol, triangulation, and data saturation during the data collection process of this study. Furthermore, I made it imperative that the interpretation of the phenomenon that is the subject of the research study represents the views of the participants and not my perspective, so a major goal is to understand the perspectives of these research participants and produce an accurate document of these perspectives. I used member checking to accomplish this goal.

Participants

Some research studies require the involvement of research participants or respondents as part of the data collection process. Besides, it is often impossible to conduct primary empirical exploration without securing the agreement, involvement and co-operation of those individuals who will serve as informants (Shenton & Hayter, 2004). Identifying individuals to participate in a study is a critical component of the research process; however, certain eligibility criteria exist for researchers to use as a guideline for choosing research participants (Hysong et al., 2013; Yin, 2018). The study participants in this multiple case study included six insurance finance managers, from four mid-to-large size insurance companies that are the focus of this study, who successfully implemented motivational strategies to retain their talented insurance finance professionals. Yin (2018) argued that selecting study participants from a population that experienced a phenomenon is best for a case study because these participants will help the researcher to answer the research question. In addition, Mao and Adria (2013) maintained that researchers should choose participants that will form a representative group that will add value to a research study.

I sought written permission to conduct the study from the CEO or an appropriate company executive of each of the four insurance companies where I planned to conduct the research study. Bell, Bryman, and Harley (2018) and Saunders, Gray, and Bristow (2015) posited that one of the critical aspects of implementing a research study is gaining and maintaining access, physical and cognitive, to potential research participants. After receiving this permission and IRB approval for the study, I coordinated with my contacts,

within the four insurance companies, to get a listing of potential participants who meet the participant criteria.

I began the recruitment process with a telephone call to the potential participants outlining the purpose of the study, which was to explore the motivational strategies that insurance finance managers use to retain talented insurance finance professionals and request a date and time to meet with them. For those individuals who expressed an interest in the study, I scheduled interviews at times that were convenient to them. I had telephone conversations and onsite meeting with participants who had questions or needed more information about the study prior to scheduling the interviews with them. Schober (2018) referred to face-to-face interactions as traditional access. During these initial interactions, I discussed employee retention to ensure that these potential participants have knowledge of the topic prior to the interviewing process; this confirmation was important to ensure that the strategies that they employed aligned with the overarching research question on motivational retention strategies that was the focus of the study.

I also provided each participant with information about my background as an insurance finance professional and inform them of my intention to learn from their experience and knowledge. In addition, I presented each participant with a letter of consent. Gibson, Benson, and Brand (2013) noted that a researcher is responsible for providing research participants with letters of consent prior to an interview. Before I began the interview that I scheduled with each participant, I provided each participant

with a letter of consent, discussed its contents, and asked the participant to sign a copy of the letter indicating his or her agreement to participate in the research study.

Research Method and Design

The research method that a researcher chooses is a vital step in the research process because the type of research method chosen will play an instrumental role in the data collection process. Cypress (2018) declared that it is important for researchers to choose the most appropriate method of research as this will serve as the roadmap for them as they seek for answers to the question(s) that form the basis of their research project. The type of research studies that researchers conduct vary and certain research methods apply more favorably to certain types of research projects; consequently, a researcher should make the critical decision regarding the type of research method that he or she selects for each project.

Research Method

I used the qualitative method for this study. Researchers find qualitative methods particularly useful to generate in-depth information such as meanings, understandings and experiences (Bristowe, Selman, & Murtagh, 2015). Using the qualitative approach, researchers ask open-ended questions to explore individual experiences and perceptions as they seek to understand how or why a phenomenon occurred (Marshall & Rossman, 2016). A researcher who uses the qualitative method gets an opportunity to interpret human experiences and phenomena in their normal setting using textual data and attempts to make sense of, or to interpret, these experiences and phenomena in terms of the meanings people bring to them (Denzin & Lincoln, 2005; Yilmaz, 2013).

Yates and Leggett (2016) posited that in qualitative research, the researcher is aware of the socially constructed nature of reality and is embedded intimately in the context of the study, which includes the research setting, participants, and data collection. Consequently, a qualitative researcher seeks to understand the drivers behind phenomena and attempt to gain meaning from them; the goal of qualitative research is not to make generalizations about findings or to predict outcomes (Bristowe et al., 2015; Yilmaz, 2013). Furthermore, a qualitative researcher gets the unique opportunity to venture into the world of research participants, view the world from their perspective, and in the process, make discoveries that will advance empirical knowledge in those specific areas of study. Taguchi (2018) stated that the main benefit of using a qualitative method is that it allows researchers to adopt and use an exploratory outlook through which they gain an understanding of the reasons behind a phenomenon, rather than proving or disproving a hypothesis. Marshall and Rossman (2016) indicated that qualitative research gets at the how and why of the story, in ways that quantitative research cannot. The use of the qualitative method for this study provided me with the opportunity to gather relevant information from the insurance finance managers, who are participants in the study using open-ended questions, to answer the research question about the motivational strategies that they use to retain their talented insurance finance professionals.

Quantitative researchers formulate and test hypotheses to draw inferences, and use close-ended questions (Onen, 2016; Rutberg & Bouikidis, 2018; Taguchi, 2018). Quantitative researchers seek to answer questions on relationships within measurable variables with an intention to explain, predict and control phenomena (Taguchi, 2018;

Yates & Leggett, 2016). The quantitative researcher typically begins with data collection based on a hypothesis or theory followed by the application of descriptive or inferential statistics (Klassen, Creswell, Clark, Smith, & Meissner, 2012). Quantitative research includes identifying the characteristics of an observed phenomenon or examining correlations between two or more entities (Park & Park, 2016). Exploring the motivational strategies on employee retention does not require formulating and testing hypotheses or benefit from the use of closed-ended questions, so the quantitative approach is not a suitable option.

Mixed-methods research integrates both quantitative and qualitative methods (Alavi et al., 2018). Srivastava and Chandra (2018) posited that researchers use the mixed-method approach to explore and examine complex problems because of the need to use a combination of qualitative and quantitative research methods. The qualitative researcher asks open-ended questions to explore individual experiences and perceptions, while the quantitative researcher formulates and tests hypotheses to draw inferences, and use close-ended questions (Onen, 2016; Rutberg & Bouikidis, 2018; Taguchi, 2018). Johnson, Onwuegbuzie, and Turner (2007) and Klassen et al. (2012) also maintained that a researcher finds the mixed method approach most valuable when a quantitative or qualitative approach, by itself, is insufficient for the development of multiple perspectives to provide a complete understanding of a research question or problem. Furthermore, Taguchi (2018) pointed out that mixed methods research is about using quantitative and qualitative methods systematically in a way that they reinforce each other's results and interpretations. I did not consider the mixed-method approach for this

study because it has a quantitative component, which includes testing hypothesis and asking close-ended questions and would not facilitate the exploration of motivational strategies on employee retention strategies.

The qualitative research method was best suited for my study. It has several advantages over the quantitative and mixed methods approaches primarily due to the exploratory nature of my study, which the qualitative method facilitates. For example, using the qualitative method enabled me to utilize open-ended interview questions in a semistructured interview setting to elicit information directly from the research participants.

Research Design

Sometimes researchers seek to gain a better understanding of a particular problem and in order to gain the in-depth insight that they seek will consider various qualitative research designs. According to Yin (2011), a research design is like a roadmap that a researcher follows in his or her quest to answer the research question. In addition, Teddlie and Tashakkori (2009) asserted that the research design is a systematic way in which a researcher plans and executes his or her research plan to answer the research question.

For this research study, I considered four qualitative research designs, namely: phenomenology, ethnography, narrative, and case study. Phenomenology researchers explore the meaning of people's lived experience (Gorichanaz & Latham, 2016). Robertson and Thomson (2016) maintained that phenomenology researchers discovered that although a group of individuals might experience the same phenomenon, each person's interpretation of this event could differ greatly. Consequently, phenomenology

affords the opportunity for researchers to capture the various interpretations that individuals have of a phenomenon to document a full and in-depth account of the event. Zahavi (2019) posited that phenomenological researchers seek to understand how particular individuals experience certain events and life-episodes. I did not use phenomenology because I did not plan to explore the meaning that people ascribe to the phenomena that they experience.

Ethnography involves the study of certain cultural groups (Knobloch et al., 2017). Likewise, Tierney (2017) argued that ethnographic researchers attempt to record and describe culturally significant behavior of certain individuals or groups of people. Edberg et al. (2015) suggested that researchers using the ethnographic design focus on research participants' behaviors, values, and beliefs within the same cultural group. I did not use ethnography because the purpose of this research was not about the discovery and description of the social and cultural life of individuals or a group of people.

Narrative inquiry involves the collection of stories, documents, and conversations about the lived and told experiences of one or more individuals (Haydon et al., 2018). Narrative inquiry also offers insights about peoples' experiences and is important for social-cultural research (Singh, Corner, & Pavlovich, 2015). Furthermore, Yin (2018) suggested that a researcher desirous of learning about social phenomena uses the narrative design when conducting research. Although narrative inquiry involves obtaining truthful accounts of research participants' stories and observations, it was not appropriate for this study because I did not intend to gain insights into participants' personal stories.

I selected the case study design over the other three designs, because it allowed me to control the scope of the study in which I planned to explore the motivational strategies that six insurance finance managers in four insurance companies used to retain their talented insurance professionals. One of the common pitfalls associated with a case study is that researchers attempt to answer a research question that is too broad (Baxter & Jack, 2008). To avoid this pitfall, a researcher should place boundaries on the case (Yin, 2018). Yin (2018) also asserted that binding the population within the case study will ensure that the study remains reasonable in scope. I chose the case study approach because this design allows researchers to use certain data collection techniques that enable them to get into the world of the research participants.

The case study approach also allows researchers to explore phenomena by working directly with the individuals who experienced these events and can give first-hand accounts of their experiences (Boblin, Ireland, Kirkpatrick, & Robertson, 2013; Yin, 2018). Moreover, Atmowardoyo (2018) explained that since a case study researcher's goal is to obtain detailed first-hand accounts of research participants' experiences, the case study approach provides the opportunity for these researchers to learn of the uniqueness of each person's experience and their interpretation of any phenomena that they experienced. Likewise, McLeod (2008) maintained that by using the case study design, researchers can explore topics or phenomena that involve an individual, or small groups of individuals, which is an advantage over other research designs, especially those that rely on the involvement of large numbers of research participants. McLeod also suggested that the case study design facilitates the exploration into the experiences and

behaviors of individuals or groups of people, by directly interfacing with them, is advantageous to researchers since other research methods might not allow them to gather this information either because it is impractical to do so, or because of ethical reasons.

To further define my design, I used the multiple case study design for this research study. This research design allowed me to explore why phenomena occurred, through the voice of the of the research participants. Moreover, a multiple case study design allowed me to use data collection techniques that helped me gather an abundance of data using a replication strategy that facilitated a deep understanding of the phenomenon that I explored.

Population and Sampling

For this study, I explored motivational strategies used by some United States insurance finance managers to retain talented insurance finance professionals. Shalini and Arora (2012) argued that data collection efforts should focus on the subjectively relevant segments of the population. The population for the study consisted of insurance finance managers in four insurance companies in the state of Connecticut, that were the focus of this study. These insurance finance managers had successfully implemented motivational strategies to retain their talented insurance finance professionals. Because only those insurance finance managers who successfully implemented motivational strategies to retain their talented insurance finance professionals were relevant to fulfilling the objectives in this study, I selected six members of this population to participate in the study. Using the approach, ensured that I selected the most appropriate participants for the study. Identifying the appropriate population and selecting the right sample enables a

researcher to collect the data necessary to explore the research question (Robinson, 2014). Marshall and Rossman (2016) maintained that two critical components of qualitative research are the number of individuals available to participate in the study and the methods used to collect data. Marshall and Rossman also suggested that these two components play an integral role in helping researchers to conduct exploration into phenomena.

Sampling is a process that involves the selection of, or searching for situations, context, or participants to provide rich data relating to a phenomenon of interest (Polit & Beck, 2017). In qualitative research, there are various sampling techniques that a researcher can use when recruiting participants. Some of the well-known qualitative sampling techniques are purposive (purposeful), convenience, snowball, quota, and census. Researchers should choose sampling strategies in such a way that they yield rich information and are consistent with the methodological approach used (Apostolopoulos & Liargovas, 2016). The two most popular sampling techniques are convenience and purposive (purposeful) sampling because they align the best across nearly all qualitative research designs. Convenience sampling is the sampling technique that qualitative researchers use to recruit participants who are easily accessible and convenient to the researchers (Polit & Beck, 2017). Polit and Beck (2017) posited that using purposive sampling, a researcher attempts to obtain samples that appear representative of the population he or she plans to study; the individuals selected to participate in the study should meet the qualifying criteria considered of the research study. Employing the purposive sampling technique will also enable a researcher to have a diverse range of

opinions and experiences, which will enhance the credibility of the findings from the study (Forero et al., 2018). Another sampling technique that qualitative researchers use is snowball sampling. Polit and Beck suggested that snowball sampling involves the selection of participants through referrals by participants who previously participated in research studies and have access to potential participants. Marcus, Weigelt, Hergert, Gurt, and Gelléri (2017) referred to snowball sampling as chain referral sampling and described it as the indirect recruitment of research participants. Furthermore, Marcus et al. (2017) noted that while snowball sampling gained popularity in organizational research, two of the main concerns with using this technique are data quality and participant bias.

Morse (2015) asserted that a sample should reflect the pure, focused experience of the group that a researcher plans to use the study to explore; it excludes all outside influence since a true reflection of the research participants' experience is fundamental to qualitative research. Furthermore, Morse maintained that using an inappropriate sample can render the findings from a study invalid and untrustworthy as is the case if a researcher used the convenience sampling method instead of purposive sampling. I did not use convenience sampling because although it is the least costly, in terms of time, effort, and money, it may result in poor data quality that lacks intellectual credibility. Snowball sampling is also not appropriate for this study because of the possibility of unreliable, untrustworthy data, and participant bias. I used purposive sampling for this study because this technique enabled me to recruit participants who can provide in-depth and detailed information about the phenomenon that I planned to explore. Using

purposive sampling also allowed me to select individuals with knowledge about the phenomenon that was the focus of the research.

The purposive sampling technique was suitable for obtaining the sample for this study because it allowed me to select six insurance finance managers from the population of insurance finance companies in Connecticut, the United States of America, who successfully implemented motivational strategies to retain talented insurance finance professionals. The sample of research participants included the following composition of insurance finance managers: two from Company A, two from Company B, one from Company C, and one from Company D. A purposive sample includes participants with direct experience with a phenomenon, which allows them to provide rich, detailed accounts of their experience to answer the research question (Palinkas et al., 2015). Apostolopoulos and Liargovas (2016) asserted that purposive sampling means that after taking into consideration the purpose of the research, researchers seek a target group and use the expertise of the members of this group to elicit information on an issue where expert knowledge is necessary. The data that I gathered from these insurance finance managers, based on their experience, supported the research design and help to augment the effectiveness of the research.

Data Saturation and Sampling

It is essential for a researcher to know when he or she has collected the maximum amount of data for a study. Lowe, Norris, Farris, and Babbage (2018) mentioned that a critical milestone in qualitative research is reaching saturation, which is the stage when collecting additional data will not lead to the discovery of more information related to the

research question. Moser and Korstjens (2018) advanced that one guiding principle in qualitative research is to sample until data saturation occurs. Data saturation means that the researcher's collection of qualitative data is to the point where a researcher arrives at a sense of closure because new data yield redundant information (Polit & Beck, 2017). Data saturation takes place when no new analytical information gets generated from the sample, the study participants provided maximum information on the phenomenon, and the information collected is enough to allow replication of the study (Fusch & Ness, 2015). Fusch and Ness cautioned that a researcher should not assume data saturation because he or she collected all data and exhausted all available resources. Moser and Korstjens (2018) maintained that an essential criterion for data saturation is the availability of enough in-depth data showing the patterns, categories, and variety of the phenomenon under study. I used the data collection methods that I selected for this study, especially interviewing, to achieve data saturation. I structured the interview sessions to facilitate asking each participant from the six insurance finance managers the same open-ended questions and knew that I reached saturation when no new information or concepts and ideas emerged from the study participants. In addition to gathering data from the six insurance finance managers through interviews, I triangulated the other sources of data collection such as focus group, document analysis, and reflective journaling to help reach data saturation.

Ethical Research

Adhering to ethical norms helps to promote the objectives of the research and the research process itself. Resnik (2015) argued that one of the main reasons why a

researcher should adhere to the ethical norms that govern research is that norms promote the aims of a research study. Resnik asserted that adherence to these norms enhances the gathering of essential bodies of knowledge, promotes truth, and helps to avoid errors. Resnik also suggested that ethical considerations help to limit the incidence of fabricating, falsifying, or misrepresenting research data.

The target population for this doctoral study was insurance finance managers who worked in the four mid-to-large size insurance in insurance companies in Connecticut, which are the focus of this study. This targeted group was critical to this research study because I explored the motivational strategies that these insurance finance managers implemented for successful employee retention. The importance of participant confidentiality is an ethical requirement of research (Roberts, 2015). Lin (2009) maintained that confidentiality and the protection of human subjects are important topics in qualitative data management because most qualitative research involves human participants. To ensure the confidentiality of the research participants, I did not disclose the names of any participant or their organizational affiliations in the study. I coded all notes about each participant to ensure that no one besides me will know their identity in case someone should glance at my notes. I assigned the following codes to the six individuals who participated in the study and used these codes throughout the data collection process: P1, P2, P3, P4, P5, and P6. To enhance the readability of my final study, I changed the participant codes to pseudonyms during the data organization phase. Thomas and Hodges (2010) asserted that the use of pseudonyms or false names helps to preserve confidentiality. Surmiak (2018) also maintained that to ensure the

confidentiality of participants in a research study a researcher should assign numbers or aliases to each participant and suggested that researchers should hide the identities of research participants not only in research publications, but also during research.

I ensured that my behavior complied with the Belmont Report. Mikesell et al. (2013) noted that the Belmont Report outlines ways to protect the rights and well-being of research participants and focuses on these three primary areas: informed consent, assessment of risks and benefits, and selection of subjects. I conducted this study under the Walden IRB approval # 03-06-20-0977900.

Other ethical considerations include the use of the proper channels to recruit and get informed consent from the participants, explaining the nature of the participation, and the mechanism for withdrawal to the participants (Connelly, 2014; Patton, 2015). I informed the study participants of their rights to withdraw at any time, regardless of the reason, and that withdrawal would not result in any penalty. I let participants know that they could initiate withdrawal, verbally or in writing, by contacting me via telephone or email, or in person while I was on site and assured them that I would destroy any data that I collected throughout my interactions with them. I obtained each participant's informed consent prior to any data collection procedure. A researcher should obtain informed consent from each research participant for two primary reasons: (a) the document informed the research participants of their rights and give them a full understanding of their role in the study and (b) it is necessary for compliance with the principles of ethical research (Leach, Kalinowski, Onwuegbuzie, Leach, & Benedict, 2015). I informed the study participants that each would receive a summary of the research findings once the study is completed.

Yin (2011) maintained that data obtained in a qualitative study require special attention and security. Consequently, I used a fireproof safe, located at my residence, to store all data collected as part of the research, and store all data associated with the research on a password-protected flash drive that was only accessible by me. The research data will remain in storage for 5 years, after which I will destroy all records of the data collected. It was important to have the appropriate ethical safeguards in place during a research study to complete a research of good quality.

Data Collection Instruments

One of the most important roles that a qualitative researcher plays is that of a research instrument. A qualitative researcher is the key person responsible for obtaining data from respondents by facilitating interactions that encourage respondents to share rich data about their experiences (Lewis, 2015; Marshall & Rossman, 2016). As the primary research instrument, a researcher conducts data collection activities, data analysis, and reports the results of the research in an unbiased manner (Chenail, 2011; Marshall & Rossman, 2016). I was the primary data collection instrument in this multiple case study research project.

A case study researcher uses a variety of data sources to collect rich, real-life information from study participants (Stake, 1995). Stake (1995) also mentioned that a researcher uses these varied data sources to obtain multiple viewpoints to gain a holistic understanding of phenomena. Furthermore, using a variety of data collection methods to pursue a single research question has several benefits. Darbyshire, MacDougall, and Shiller (2005) pointed out that utilizing multiple data collection methods is a valuable

approach that does not merely duplicate data but also offers complementary insights and understandings that is otherwise difficult to obtain by relying on one method of data collection. My goal was to collect data from multiple sources to ensure that the data that I collected was in-depth and rich. I used semistructured interviews, guided by an interview protocol (see Appendix A), as the main source of data collection in this research study.

Many researchers like to use semistructured interviews because they can prepare questions in advance allowing for better preparation so that they might appear competent during the interview. Semistructured interviews also allow respondents the freedom to express their views in their own terms; these interviews can also provide reliable, comparable, in-depth, qualitative data (Bell et al., 2018). Bell et al. (2018) also maintained that the use of open-ended questions provides the opportunity for identifying new ways of seeing and understanding the topic at hand. Furthermore, semistructured interviews allow a researcher to ask probing questions of the interviewees. Rubin and Rubin (2012) posited that probing questions will facilitate the capture of the full range of possible responses from research participants by allowing them to expand their responses to achieve depth. Asking probing questions also ensured that the data captured reflect the perspectives of the participants and not my interpretation of their experiences.

Rooshenas, Paramasivan, Jepson, and Donovan (2019) maintained that many qualitative researchers can use semistructured interviews as an approach to gathering data; however, interviews alone do not always enable participants to answer in deep and meaningful ways, so it becomes necessary for a researcher to use other data collection instruments to gather data that will provide the rich and thick description of the

phenomenon. Glenna, Hesse, and Camfield (2019) noted that most qualitative researchers use secondary data, such as business research surveys, to enhance data and provide rich context for analysis. In this study, I used additional primary sources such as a focus group (following a focus group protocol – Appendix B), as well as review of company documents such as attrition records and retention policies and kept a reflective journal.

Acocella (2011) suggested that a focus group is a method of gathering data based on an informal discussion among a group of people. Researchers use focus groups primarily to facilitate interaction among participants and to maximize the collection of high-quality information in a short period of time, at a low cost (Acocella, 2011). Krueger and Casey (2014) explained that focus groups, which involve carefully-designed discussions geared towards obtaining the perceptions of participants on a given topic, consist of individuals who have certain characteristics in common. Acocella (2011) also posited that qualitative researchers often adopt focus groups because they represent an easy-to-organize and inexpensive data collection method. In addition, Acocella maintained that one of the benefits of using focus groups to gather data is due to the robust interaction that emerges during the debate. During focus group interviews, the moderators collect information on the feelings and opinions of individuals through the discussion of issues and experiences or from a given phenomenon (Arcelay-Rojas, 2018). However, Arcelay-Rojas (2018) cautioned that excessively homogeneous focus groups tend to discourage the collection of different points of view because the homogeneous groups do not facilitate the collection of a wide range of opinions and perspectives, which are sometimes opposed to each other, from the focus group participants.

Silverman (2001) posited that when a researcher studies a phenomenon, collecting and analyzing texts and artifacts produced and used by research participants help to foster understanding. To conduct methodological triangulation, which is critical in qualitative research, a researcher should perform an analysis of documents and artifacts, and notes taken during the interviews, in tandem with other data collected from primary sources such as interviews and focus groups (Silverman, 2001). Cardno (2018) argued that as a research tool, document analysis is a method that investigators use to peruse a document to have an in-depth look at and gain an understanding of its contents to enable capable action to take place. Furthermore, many qualitative researchers deem documentary analysis as straightforward, efficient, cost-effective and manageable; one of the major advantages of this data collection instruments is the availability of documents, usually at little or no cost to the researcher (Cardno, 2018). Moreover, Bowman (2009) and Bryman (2012) posited that an additional advantage of document analysis is the unobtrusive nature of this instrument because this source of data does not draw attention to the presence of researchers. Bryman asserted that documentary analysis adds rigor to a study, when used with other data collection instruments, by facilitating methodological triangulation. Cardno (2018) found that a documentary researcher should know of some of the shortfalls of relying on documents as sources of evidence and highlighted some of these shortfalls as (a) inability to retrieve a document due to blocked access for protection, (b) some kinds of documents may pose difficult to locate and access for geographical reasons, and (c) some documents are not usually produced for research

purposes, and that the information they contain may not have sufficient detail to make them useful.

Reflective journaling is another method that researchers use to collect data. Billings (2006) posited that people use reflective journaling to help them to explore their feelings regarding first time experiences, enhance critical thinking and problem solving, and improve overall confidence in their work while learning unfolds. Likewise, Goldberg (2010) suggested that reflective journaling provides insight into participants' experiences as they live it. In addition, Dewey (1997) maintained that a researcher uses reflective thinking to explore complex issues using reflection. Research involving neophyte researchers using reflective journaling resulted in certain findings. For example, Hwang et al. (2018) found that through reflective journaling neophyte researchers recognized and processed their own biases. In addition, O'Connell and Dymont (2011) identified several issues with the use of reflective journaling, such as insufficient reflection, lack of training or structure for neophyte researchers, and legal and ethical issues related to these researchers' privacy and evaluation of the phenomena that they reflect on. Naber and Markley (2017) argued that reflective journaling may invoke anxiety in some neophyte researchers and produce negative feelings, if proper feedback is not provided. However, a researcher might overcome these issues by conducting methodological triangulation using data from other sources. I kept a reflective journal throughout the data collection process to document my thoughts, feelings, and insights gained as I reflected on each data collection exercise.

Data Collection Technique

The purpose of this multiple case study was to explore the motivational strategies that insurance finance managers used to retain talented insurance finance professionals. The data collection techniques that I utilized during this research included semistructured, face-to-face interviews with follow up member checking interviews, a focus group, document review, and reflective journaling. Heath, Williamson, Williams, and Harcourt (2018) suggested that using multiple data collection methods help researchers to conduct an extensive exploration of the facts that surround a case.

I made my initial contact with the potential research participants after receiving IRB approval to conduct the study. I began the data collection process by scheduling semistructured interviews with the six insurance finance managers from whom I received consent to participate in the study. I initially scheduled the interviews at a time and place convenient to each participant, away from the participants' place of employment. Gill, Stewart, Treasure, and Chadwick (2008) posited that whenever possible, a researcher should conduct interviews in areas devoid of distractions and suggested interview times and locations should align with participants preferences. However, due to the COVID-19 outbreak, I could not conduct the in-person, face-to-face semistructured interviews, so with the approval of the research participants, I rescheduled these interviews to take place virtually. I scheduled each interview to last for 60 minutes and followed the interview protocol (see Appendix A) to ensure consistency in interviewing all six participants. Rowley (2012) suggested that novice researchers allow for at least 30 minutes for each interview, but that they should include additional time for eventualities such as late

arrival of interviewee, interruptions, or other factors that could result in the interview going more than the allotted 30 minutes. I recorded each interview using an Olympus DM-720 voice recorder and my Samsung s10 phone as a backup in case of any malfunction. After transcribing each interview and documenting my interpretation of each interviewee's responses, I used member checking interviews to allow each interviewee to comment on and validate my interpretations of their responses.

Simultaneous with collecting research data via the semistructured interviews, I began writing my reflective journal. I used reflective journaling throughout the period that I collected research data using other instruments, and then used the documented reflections regarding insights gained and how I managed my own biases during the data analysis phase of the research. Dewey (1997) noted that a researcher who incorporates reflective thinking as part of the data collection process explores complex issues using reflection. Besides, Hwang et al. (2018) posited that researchers who engage in reflective journaling learn to recognize and process their own biases.

A focus group is a group discussion on a topic usually for research purposes (Gill et al., 2008). I used the focus group as another data collection method. Gill et al. (2008) offered that the optimum size for a focus group is six to eight participants (excluding researchers). It was my intention to conduct a focus group with eight participants, two from each company whose insurance finance managers participated in the study. I solicited the names of employees, currently managed by the insurance finance managers who participated in the semistructured interviews. I invited four employees from each company, for a total of 16, to participate in the focus group discussion. I invited more

than the required eight participants as a safeguard against last minute cancellations or failure of some participants to show up. Group size is a critical component of focus group research. Stewart and Shamdasani (1990) suggested that a researcher is prudent if he or she slightly over-recruits for a focus group as this will mitigate the need to cancel the discussion due to last-minute withdrawal by participants or having an unsatisfactory discussion with less than the required number of participants. This focus group took place in a virtual environment, using Microsoft Teams video-conferencing application, due to the COVID-19 outbreak, which prevented an in-person meeting of the focus group participants. I used a focus group protocol to guide the discussion. Researchers who utilize focus groups use a focus group protocol to ensure that the meetings have a guided monitored tone that facilitate the generation of a rich understanding of each participant's experience and beliefs (Gill et al., 2018).

As in the semistructured interviews, I probed and ask the focus group participants to expand on issues or topics as they arise during the discussion. Because interaction is critical to successful focus groups, I tried to moderate the discussion in a manner that motivated the participants to respond actively, positively, and respectfully to encourage a fruitful discussion. I was careful in my role as a moderator not to influence the discussion. Gill et al. (2018) maintained that a focus group moderator should seek to guide the discussion rather than join it and expressing his or her views. Furthermore, Gill et al. argued that if a moderator expresses his or her views during a focus group discussion, this might influence participants input, introducing bias, resulting in the collection of data that the researchers did not obtain from open and honest viewpoints. I

initiated a brainstorming session for each question that I asked of the focus group participants and documented the contribution from the participants on a note pad. At the end of the brainstorming sessions, I directed the participants' attention to the feedback that I documented and asked the participants to collectively and succinctly synergize the answers that they provided to each question. At the end of the session, using the synergy from the focus group participants, we arrived at the best answer for each question.

Some researchers use secondary sources to collect data for research their studies. Whenever they were available, I obtained company documents from my contacts within each company and from each company's website. The documents I reviewed included annual reports, press releases, human resource manuals, retention rates, and company documents on retention strategies. Information gleaned from documents help to promote increased validity and improve data saturation and meet the methodological triangulation criteria (Bailey, 2014; Saxena, 2017).

Data Organization Technique

Well-organized data facilitate data analysis. The data that I generated during the semistructured interviews, from the focus group, through analysis of company documents, and reflective journaling required organization or categorizing to identify patterns and meanings. This process of categorizing the data signaled the beginning of methodological triangulation in preparation for data analysis. Carter, Bryant-Lukosius, DiCenso, Blythe, and Neville (2014), Denzin (1978), Fusch, Fusch, and Ness (2018), and Polit and Beck (2017) asserted that methodological triangulation involves using multiple methods to collect data about the same event or phenomenon. Coding the data that I

gathered from these various sources facilitated methodological triangulation.

Methodological triangulation is the method that researchers use to reduce the inadequacies inherent in using single data collection methods, helps to generate an abundance of meaningful data, and facilitates the production of more valid and reliable findings (Bekhet & Zauszniewski, 2012).

Wong (2008) asserted that this categorizing of the data collected during a research study is the most important stage in the qualitative data analysis process and that it involves dividing large amounts of data into subgroups and then assigning labels to them. Furthermore, Sutton and Austin (2015) referred to the categorization of the data as the coding process and noted that it is the method that researchers use to identify similarities or differences in significant amounts of textual data, especially data collected during an interview. Likewise, Ryan (2009) referred to coding as this complex process of organizing qualitative research data into meaning units that help to enhance the transparency of the research process.

Organizing research data into meaningful categories is necessary for analysis and interpretation. Blair (2016) posited that in researchers' efforts to find meaning from qualitative data, they code their data and then review them for the emergence of concepts and ideas, which will form the bases for the subsequent data analysis. Chowdhury (2015) maintained that categorizing research data into ideas and concepts enables researchers to explore the data through a variety of lenses, thereby facilitating the understanding of multiple facets of a phenomenon or event.

Extricating and coding data from multiple data sources can pose challenges for a researcher. A researcher can use the classic data analysis (manual) method or the software analysis method to assist in organizing research data. If the researcher chooses to use the classic data analysis method, he or she will categorize like ideas and concepts; if he or she uses the software analysis method to identify and organize the ideas and concepts, both will eventually help the researcher to determine overarching themes and make comparisons across various themes as part of the subsequent data analysis process (O'Connor & Gibson, 2003; Wong, 2008).

I used the classic data analysis method to organize the data that I collected during the research. I used colored pens to code the data that I gathered from the various data collection sources. For example, I read each transcript generated from the semistructured interviews several times to gain an understanding of salient points made by each respondent and used colored pens to highlight sections of the data (words, phrases, and sentences) that seem to convey the essence of each respondent's answer to the interview questions. Belotto (2018) referred to this process of highlighting sections of interviewees' responses as identifying *meaning units*, which facilitate the interpretation of larger portions of the data. I completed the coding of one transcript entirely before working on another because my plan was not to allow the responses in one transcript to influence my coding of another. Once I completed coding all interview transcripts, I created words or phrases that captured the essence of what I heard from these interviewees; these words and phrases encompassed the ideas and concepts that I derived from the coding exercise. I performed a similar exercise with the data that I collected from the other sources, which

included the focus group, company documents, and the reflective journal, and after all the coding ended looked for similarities among the codes and clustered related items. Later, during the data analysis phase, I examined the clusters to determine the existence or emergence of overarching themes. Basit (2003) concluded that the choice of coding method depends on the size of the project, the funds and time available, and the inclination and expertise of the researcher. Moreover, Basit noted that regardless of the method of coding that a researcher uses, it is an intellectual exercise because the researcher is not exempt from the need to think and deliberate, generate codes, and reject and replace them with others that are more illuminating, and which will explain the phenomenon better.

I used a fireproof safe, located at my residence, to store all data collected as part of the research. Yin (2011) maintained that data obtained in a qualitative study require special attention and security. Consequently, in addition to the fireproof safe, I stored all data associated with the research on a password-protected flash drive that is only accessible by me. The data collected during the research process will remain in storage for 5 years to protect the rights of the research participants. After the 5 years elapse, I will destroy all records including audio tapes, handwritten notes, and other forms of documentation by electronically erasing the files from the flash drive and by shredding all hard copy documentation of data collected.

Data Analysis

Yin (2011) asserted that to produce good research studies, researchers go beyond simply presenting their empirical findings and strive to interpret the findings to arrive at

conclusions. After completing the coding and categorization of the data that I collected from the semistructured interviews with follow up member checking, focus group, document analysis, and reflective journaling, I proceeded to get to know the data to interpret and conclude on the findings. Getting to know the data is a major step in the research process (O'Connor & Gibson, 2003). I correlated the data from these multiple data collection instruments through methodological triangulation. A researcher uses methodological triangulation to strengthen the outcome of the study because it reduces dependency on one source of data (Cairney & St. Denny, 2015; Yin, 2018).

Onwuegbuzie and Byers (2014) asserted that the data analysis process is the most meaningful step in qualitative research because it allows researchers to identify themes from the data they collect to answer the research question that formed the basis of the study. In this study, I explored the motivational strategies that insurance finance managers used to retain their talented insurance finance professionals. During this phase of the research study, I focused on the interpreting and concluding steps of Yin's (2011) five-step analysis cycle. Yin suggested that these steps help researchers to create the right message to tell the world about the significance of the recently-concluded research study. Hyett, Kenny and Dickson-Swift (2014) and Yazan (2015) suggested that the data analysis processes involve the discovery of meaningful themes and using the ideas and concepts from the data collected during the process to answer the question that the researcher set out to answer at the outset of the study. Likewise, Haines, Summers, Turnbull, Turnbull, and Palmer (2015) argued that when researchers interpret research data, they go beyond describing the data to extracting meanings from it. I performed a

detailed review of the data that I coded and categorized during the data organization process to search for the primary themes.

To derive themes, I used the processes of within-case and cross-case analyses to identify themes across all the data sources to find interconnections among the ideas and concepts. Yin (2011) referred to this process as the within-case analysis and suggested that researchers should also perform cross-case analysis. Cross-case analysis involves an exploration of all data sources for patterns leading to the formulation of themes based on similarities and differences and this synthesis helps to reinforce the research findings. While performing the within-case and cross-case analyses, I created a mind map from the data as I looked for major or minor themes, as well as similar and dissimilar themes. Swanson- Kauffman and Schonwald (1988) referred to moving between across- and within-case comparisons as critical to the identification of themes from accounts provided by multiple respondents and sources. After grouping the ideas and concepts into the mind map, I reviewed each grouping and questioned the meaning of the key categories to identify common themes and then determine the main themes coming out of the data. Following this analysis, I tried to make meaning of the themes.

Haines et al. (2015) suggested that concluding the research is the final step in the data analysis process that allows researchers to draw conclusions on their findings. Likewise, Cox and Mcleod (2014) and Yin (2018) mentioned that this final phase of data analysis is where researchers present the conclusions that they arrived at from the research study in its entirety. I discussed the findings of the study in conjunction with the conceptual framework of this study, which is Herzberg's two-factor theory, and with

supporting and contrasting theories. Furthermore, I highlighted how the findings align with key current extant literature, especially literature published since the writing of my proposal.

Reliability and Validity

The concept of research quality is significant to a researcher because legitimacy as a researcher depends on the credibility of the research study. Researchers should have knowledge of the key role that quality plays throughout all steps of a research process, from the inception of a research question and data collection, to the analysis and presentation of research findings (Md. Ali & Yusof, 2011). According to Marshall and Rossman (2016), the criteria for measuring the quality of qualitative research studies fall under two primary headings – reliability and validity. Reliability addresses the dependability of the research, while validity focuses on how the researcher ensures that the research is: (a) credible, (b) confirmable, (c) and transferable (Marshall & Rossman, 2016; Morse, 2015). Houghton, Casey, Shaw and Murphy (2013) asserted that research studies with evidence of rigor are good examples of uncompromised research quality.

Reliability

According to Md. Ali and Yusof (2011), reliability is the extent to which research findings are replicable. Morgan and Drury (2003) also noted that to attain reliability in research, the qualitative researcher should document, in chronological order, all the stages of data production, analysis and interpretation. To achieve reliability, I explained the framework and strategies used within the study, the method used to select study participants, and data collection procedures so that other researchers might duplicate the

process and arrive at a similar outcome if conditions are sufficiently similar. Providing an explanation of the strategies and steps used throughout the research process will also ensure that the research method and design remain consistent throughout the study as this will enhance the trustworthiness of the data (Gibbs, 2007; Golafshani, 2003). Golafshani also asserted that trustworthiness of data and the research process is critical to ensuring reliability in qualitative research. Yin (2018) agreed with Golafshani by positing that reliability helps to reduce the risk of errors in research and helps to determine the quality of the data that the researcher collects.

I also created a case study database as part of the case study process. Yin (2018) maintained that the primary benefit of a case study database is that it allows for an orderly organization of research data that is easily retrievable by others who seek to understand the evidence; consequently, the case study database helped to increase the reliability of this case study. This case study protocol helped me ensure dependability of the research. Noble and Smith (2015) asserted that the utilization of a case study protocol by a researcher is crucial for dependability because it provides a roadmap of the study for future researchers to follow. Yin (2018) noted that to ensure the reliability of a case study, a researcher's documentation of his or her research process should allow another investigator or researcher to follow the same procedures and conduct the same case study and arrive at the same results and conclusions. I used multiple sources of data collection such as semistructured, face-to-face interviews, focus group, document analysis, and reflective journaling to ensure dependability. The use of multiple sources of data helps to

enhance the reliability of a case study (Yin, 2012). The use of multiple sources of data also facilitate data triangulation, which promotes dependability.

I shared my interpretation of the data with the research participants for them to opine on the accuracy of my understanding of the data. Member checking allows research participants to review a researcher's interpretation of their responses taken during an interview (Marshall & Rossman, 2016). Birt, Scott, Cavers, Campbell, and Walter (2016) maintained that research participants who engage in member checking activities experience a heightened level of comfort with the research process. Besides, this member checking activity improved the accuracy of my interpretation of the participants responses and ensured that I provided an accurate account of the participants perspectives.

Validity

The validity of qualitative research refers to the extent to which findings accurately depict the phenomenon that the researcher investigated (Yates & Leggett, 2016). FitzPatrick (2019) opined that without validity research findings are not trustworthy. I ensured the validity of my research primarily through the methods that I used for data collection and documented in the study. Using different data collection methods, one can perform triangulation of the data during the data analysis phase. Collecting and analyzing data from different sources help to secure an in-depth understanding of the phenomenon in question (Denzin, 2012). Denzin (1970) proposed four basic types of triangulation: (1) data triangulation, (2) investigator triangulation, (3) theory triangulation, and (4) methodological triangulation. Denzin (2009) also argued that

no single method, theory, or observer can capture all that is relevant or important. To promote validity in my research, I used methodological triangulation, which Denzin (2009) described as involving the use of more than one option to gather data, such as interviews, document analysis, artifacts review and observation.

Triangulation is a critical measurement of the quality of research data and the validity of qualitative research. Fusch, Fusch, and Ness (2018) mentioned that triangulation is the way in which a researcher explores different levels and perspectives of the same phenomenon and that this helps to determine the reliability and validity of research data and results. In addition, Yin (2018) asserted that one of the benefits that case study researchers realize is the ability to use a variety of evidence sources because this helps to enhance the quality of the data. Furthermore, Walsh (2013) maintained that by using triangulation, a researcher gains different insights into a single issue and this allows him or her to obtain a better understanding of the findings and gain confidence in the evidence gathered. Fusch and Ness (2015), suggested that using multiple methods to investigate the same events helps reach data saturation, which enhances the validity of the research process. Similar results from different data sources promote convergent evidence, which strengthens the validity of the case study (Carter et al., 2014; Yin, 2018).

A significant part of the research process involves gathering evidence and it is important that the researcher maintains the chain of evidence of this data collection. Morgan and Drury (2003) posited that to promote validity a researcher should fully describe and document the methods used to generate data in a research study. Yin (2018) suggested that a researcher who ensures that a chain of evidence exists helps to increase

the validity of the case study. Yin also maintained that the researcher must exercise due care to safeguard all evidence, because lost evidence or inability to trace evidence to original source damages the credibility of the research. If, however, the researcher maintains the chain of evidence, this helps to increase the quality of the case study (Yin, 2018).

Credibility, confirmability, and transferability are important hallmarks of a quality research study. I met the criteria for credibility and confirmability primarily through member checking. Birt et al. (2016) referred to member checking as respondent validation and posited that researchers use this technique to explore the credibility of research findings. I requested that research participants engage in member checking and review my interpretation of their responses from the interviews, make edits to further clarify their perspectives, or remove any misinterpreted data. To achieve accurate and thorough representation of the phenomenon, which is important to the credibility of the research, interview respondents should get a chance to confirm, refute, or elaborate upon the record of their interviews (McIntosh & Morse, 2015). Fusch (2001) asserted that a researcher's background predisposes him or her to having certain biases, values, and ideologies that have the potential to influence how he or she interprets the results of a research study. Consequently, confirmation of the research participants' perspective through member checking helped to reduce these biases.

I also sought to reach data saturation to address the credibility and confirmability component of this research. When researchers reach the point in the data collection process where they can no longer obtain new or unique information about the

phenomenon saturation occurs (FitzPatrick, 2019). FitzPatrick (2019) maintained that when researchers reach saturation, they attain the completeness of data gathering that is necessary to make valid conclusions. Fusch and Ness (2015) noted that when researchers fail to reach data saturation this results in a significant impact on the quality of the research that they conducted and is an impediment to the validity of the data and findings. In addition, Fusch and Ness asserted that one of the challenges in addressing data saturation is the use of a personal lens and suggested that researchers should know that their own biases, which result from the use of their personal lens, may prevent them from recognizing when the data collected is saturated. To minimize the impact of my personal lens on data saturation, I ensured that the perspectives presented in the research represent those of the study participants and not my interpretation of the phenomenon. Fusch and Ness noted by ensuring that the data collected reflects the perspectives of the research participants rather than the interpretation of the research, this helps to enhance the validity of the research as well as facilitate data saturation.

Transferability refers to the ability of other researchers to transfer the findings of the study to a larger setting (Colorafi & Evans, 2016). Marshall and Rossman (2016) suggested that researchers should allow the readers and future researchers to opine on the transferability of their research findings. Consequently, I ensured that I provided meticulous documentation of the steps that I performed during the research process so that future researchers will have a roadmap if they choose to utilize the data from this research to support similar studies in the future.

Transition and Summary

In Section 2, I began with a restatement of the purpose of the study and then discussed my role as a researcher. I followed this with a description of the study participants, additional information on the research methodology and design, information on the study population and sampling, and a discussion on ethical research considerations. This section also contained details on data collection instruments, data collection technique, data organization techniques, and data analysis, as well as information supporting the reliability and validity of this process. Section 2 set the foundation for and the transition into Section 3, which includes (a) the results from the data collection instruments, (b) study conclusions, (c) application to professional practice, (d) implications for social change, and (e) recommendations.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore the motivational strategies that insurance finance managers use to retain talented insurance finance professionals. My initial plan was to use in-person, face-to-face semistructured interviews, followed by member checking interviews, and a face-to-face focus group as part of my data collection instruments. However, to protect my participants and myself during the 2020 COVID-19 pandemic, I conducted the interviews and the focus group in a virtual environment. I conducted the virtual semistructured interviews with six insurance finance managers from four different insurance companies in Connecticut. These participants shared their experiences using motivational strategies to encourage employee retention in their organizations. I also conducted follow-up, member checking interviews via telephone with each interviewee. In addition to the semistructured interviews, I conducted the virtual focus group with eight participants from the four insurance companies and learned how these participants viewed the retention strategies used by their managers and the motivation strategies that caused them to remain committed to their organizations. Because of the COVID-19 pandemic, which prevented me from meeting face-to-face with interview participants, I was not able to gain access to the physical copy of the company handbook or view the intranet of any of the partner firms whose leaders agreed to share this information with me on site. Consequently, I had limited company information about my partner companies' recruitment processes, their compensation and benefits policies, and their retention programs. My access to company

data was limited to information in the public domain, which did not contain information that fully addressed areas relevant to my research topic. My main objective for reviewing company documents was to corroborate information that I gathered from these sources to information that I collected from the interview and focus group participants. I also used notes from my reflective journal to enhance my understanding of the phenomenon and to confirm the data that I gathered. The findings from the study revealed motivational strategies that insurance finance managers used to retain their employees. Four themes emerged from the study (see Table 1). The major themes I discovered were (a) supportive work environment (b) frequent and transparent communication (c) compensation and benefits, and (d) training and development.

Presentation of the Findings

The overarching research question was: What motivational strategies do insurance finance managers use to retain talented insurance finance professionals? To answer the research question, I gathered data from semistructured interviews with six insurance finance managers, member checking interviews, a focus group consisting of eight insurance finance professionals, organizational documents and public records, and my reflective journal. Using the classical method, I coded all the data that I generated to identify patterns and meanings. I used colored pens to highlight sections of the data such as words, phrases, and sentences into meaning units. Coding the data that I gathered from these various sources helped me facilitate methodological triangulation. I analyzed the data from all these sources. However, after I analyzed the data from the fifth interview and noticed that no new ideas or concepts emerged and the data began to yield redundant

information, this led me to conclude that I reached data saturation. Following the coding exercise, I searched the coded data to discover meaningful themes to answer the question that formed the basis of this study. After grouping the ideas and concepts into a mind map, I reviewed each grouping and questioned the meaning of the key categories. From this exercise, I identified certain common themes and concluded on the four main themes coming out of the data analysis shown in Table 1.

Table 1

Emerging Themes and Frequencies

Emerging theme	Frequency	Percentage of total
Supportive work environment	44	36%
Frequent and transparent communication	30	25%
Compensation and benefits	29	24%
Training and development	19	16%
Total	122	100%

I was able to link these four themes, generated from my efforts to seek deep meaning from the data, to Herzberg's et al. (1959) motivator-hygiene theory, the conceptual framework of this study, which suggests that different factors provide motivation for different individuals. These factors, which Herzberg et al. maintained are extrinsic or hygiene (such as: good working conditions, job security, work-life balance, salaries and benefits, appropriate supervision, interpersonal relations with supervisor, interpersonal relations with peers, company policy, and job security) and intrinsic or motivators (such as: status, sense of personal accomplishment, job growth, opportunities for professional advancement, performance recognition, job responsibility, challenging work, and promotion) can influence employee retention. The four themes highlight

Herzberg et al.'s hygiene factors rather than the motivators as the main sources of motivating insurance finance professionals towards greater employee retention. Although some of the insurance finance managers and the focus group participants identified a few motivators, such as empowerment, recognition, and challenging work, as part of the employee retention strategies, these did not result in major, overarching themes.

I also linked the themes to Gilbert's (1978) behavior engineering model. Gilbert suggested that an interrelationship exists between the performer behaviors and the environmental supports within the workplace. Like Herzberg's motivator-hygiene theory, Gilbert's behavior engineering model suggests that the environment and the factors within it are similar to the extrinsic motivators while the individual's personal characteristics align with the intrinsic motivators.

In addition to linking these themes to Herzberg et al.'s (1959) motivation-hygiene theory and Gilbert's (1978) behavioral engineering model, I connected them to McClelland's (1958, 1961) achievement motivation theory. McClelland's theory applies to the workplace because of its effectiveness in helping organizational leaders identify the motivating factors that exert significant influence on employees prompting these leaders to set goals, provide feedback, and motivate and reward employees appropriately (Pacesila, 2014). I made the final link of these themes to self-determination theory by Deci and Ryan (1985), which states that employees experience different types of work motivation. In addition, Deci et al. (2017) argued that SDT focuses on human motivation and the impact of intrinsic and extrinsic motivating factors. SDT also includes research on workplace conditions and proponents of the theory suggest that a supportive

environment leads to more employee satisfaction and helps them to thrive in their roles, which can result in significant benefits for the organization (Deci et al., 2017; Manganelli et al., 2018; Meyer & Gagne, 2008). Furthermore, Gomez-Baya and Lucia-Casademunt (2018) insisted that a fundamental principle of SDT is that factors such as job design, compensation and rewards, and managerial styles that exist in the working environment, influence employees' motivation and experiences.

In the extant literature, some researchers claim that money has the largest effect on motivation (Tang & Gilbert, 1995; Wagner et al., 1988). Other researchers concluded that opportunities for training and professional memberships may provide higher motivation compared to salary and bonuses (Jyothi & Ravindran, 2012; Shuck et al., 2014). However, based on the themes that emerged from the data collected during this study, the six interview participants indicated that they did not use compensation and training as top strategies to encourage employee retention. The results from the data showed that these insurance finance managers considered a supportive work environment and frequent and transparent communication as the two most successful motivational strategies that encouraged their talented insurance finance professionals to remain loyal to their organizations, followed by compensation and benefits, and training and development. The focus group participants identified the same four strategies that emerged from the data collected through the semistructured interviews with the insurance finance managers; however, the focus group participants' ranking of the strategies differed. The focus group participants ranked the top four retention strategies that their managers used successfully to retain them as follows: (a) training and development, (b)

supportive working environment, (c) compensation and benefits, and (d) frequent and transparent communication.

Theme 1: Supportive Work Environment

Supportive work environment was the first theme that emerged from the data analysis. For this study, a supportive work environment includes the organizational climate, supervisor support, trusting relationships, supervisory-subordinate interaction, peer group interaction, and organizational support. In applying Herzberg et al.'s (1959) motivator-hygiene theory to this study, the factors that make up a supporting work environment qualify as hygiene factors. As the theory suggests, while these factors do not motivate in a strong way, whenever absent they result in dissatisfaction and can lead to employee turnover (Herzberg et al. 1959). Al, Manojlovich, and Tanima (2017) concluded that a supportive work environment had a positive association with nurses' intent to stay and job satisfaction and suggested that organizational leaders should pay more attention to create positive work environments to increase job satisfaction for nurses and increase their intent to stay. All six insurance finance managers who participated in the semistructured interviews, as well as the eight focus group participants, identified supportive work environment as a significant employee retention tool. In discussing the importance of a supportive work environment on the retention of his talented insurance finance professionals, Ricardo (pseudonym) remarked,

I meet with them once a month and try to understand, you know, how happy they are. I try to stay close to them to get an understanding of their level of happiness in their jobs, what I can do to make things better, and how to make them better.

Ricardo's emphasis on meeting with his staff on a regular basis to assess their level of satisfaction and to take necessary steps to remedy issues that may cause dissatisfaction is consistent with Herzberg et al.'s theory that the absence of the hygiene factors, factors that exist in the employees' work environment, can result in dissatisfaction and this could lead to employees quitting their organizations. Several researchers concluded that a supportive work environment inclusive of supervisory support, organizational support, and peer support, influence employee retention in the organizations (Bhatnagar, 2012; Gilbreath, 2004; Wong & Laschinger, 2013).

Retention of employees improves with support from senior management (Taylor, Garver, & Williams, 2010). Eisenberger, Huntington, Hutchison, and Sowa (1986) and Chan, Monroe, Ng, and Tan (2008) noted that when employees receive a high level of organizational support this results in a positive influence on their attitudes toward the organization and encourages their intention to stay with the organization. Likewise, Wayne et al. (1997) concluded that individuals who feel that they receive significant support from organizational leaders are more likely to feel indebted to their organizations. Joseph (pseudonym) maintained that it is important to show employees you care about their work, but more importantly, about their personal lives as well.

Joseph stated,

I think simple questions like "How was your weekend?" or, "How was your time on vacation?" show that you care about the person. Along those same lines, you know, just recognizing their hard work, it is amazing how far a simple 'thank you' can go.

Joseph also talked about the importance employee evaluation. He stated, “It is important that the employees get meaningful performance reviews, ones that are well thought out and delivered with the proper merit increase.”

Tatiana (pseudonym) and Joshua (pseudonym) supported Joseph’s view on the importance of performance appraisals in creating a supportive work environment and in retaining talented insurance finance professionals. Tatiana noted,

We have a performance appraisal program where each year we set objectives at the beginning of the year. We document employees’ objectives and have a discussion on what each employee wants to accomplish from both a business process perspective and a personal development perspective. Each quarter we assess progress towards these goals, and at the end of the year they do a self-assessment and I sit down with them and measure how their performance compares to what they wanted to accomplish.

Tatiana also pointed out that the quarterly and annual evaluations helped to keep her employees motivated and focused on moving forward, and that it was during these performance appraisals sessions that she was able to identify if an employee had a particular interest, and by seeing what was acting as a motivator for that employee would make provision for that employee to gain access to the resources that enabled him or her to get the job satisfaction that they wanted. Tatiana’s approach to giving feedback to her employees and helping them to experience job satisfaction is discussed in the literature review on employee retention.

Joshua mentioned that he met one-on-one with employees throughout the year to discuss their progress and to get a sense of the employees' perception of how they were doing with their job responsibilities or how they were feeling about the company and addressed the issues or concerns that surfaced in those sessions. This type of interconnectedness between supervisor and employees is critical for creating a supportive work environment. The relationship that a supervisor cultivates with subordinates plays a significant role when conducting performance appraisal discussions with these employees (Lancaster & Di Milia, 2015). Positive superior-subordinate relationship in terms of sharing feedback, sharing information, performance appraisal, recognition, reciprocity, trustworthiness and cooperation can significantly enhance employee retention (Ghosh & Sahney, 2011). Tan (2008) explained that support from a supervisor includes employee performance evaluation, career mentoring, the development employees' career network, and job direction. Ahmad et al. (2018) also emphasized that if employees receive adequate support from their supervisors, they will reciprocate by demonstrating positive behavior toward their organization.

Mathieu, Fabi, Lacoursière, and Raymond (2016) posited that studies conducted on voluntary termination revealed that the belief exists that employees do not quit their companies but quit their bosses. Guchait and Cho (2010) projected that 80% of employees look for better work environment. Therefore, it becomes paramount that organizational leaders create a conducive work environment with the right mix of organizational support because this kind of supportive work environment promotes the retention professional employees (Ghosh & Sahney, 2011; Richman et al., 2008). Jamal

(pseudonym) was emphatic when explaining why he thought that it was important for supervisors to create the right atmosphere for their employees to work in or risk them quitting their jobs. Jamal declared,

I try to celebrate with the team after certain milestones. I celebrate with them, take them out to lunch, give everybody a pat on the back. I try to promote a lot of camaraderie, a lot of collaboration. As a manager, I try to make them feel connected in some way...that they feel a part of the team. These are some of the things that I do to help retain them.

Kundu and Lata (2017), Ghosh and Sahney (2011) and Wayne et al. (1997) agreed that that managerial support in the form of employee participation, familial care and respect, and overall support make employees less likely to leave an organization.

When he discussed the role that a supportive work environment plays in helping him to retain his talented insurance professional, Miguel (pseudonym) explained,

On a quarterly basis, I get the entire group together over a pizza lunch, share results, discuss things and make sure everyone feels comfortable...that everyone is on the same page. Not necessarily a lot of hurrahs or the cheerleading type of get-together, but a time to get people together. People like to feel part of a team. It is a chance for people who work together to interact, and I get to step back and make sure that everyone's treating each other respectfully.

Miguel continued,

I may have a different role in the organization, but I don't feel myself at all superior to you. My view is that everyone is on the same team. Everyone has

different roles. Pitchers might sometimes get viewed like they are worth more than utility infielders, but they are all part of the same team, they are all trying to accomplish the same thing. So, this is what I instill in my organization to foster an environment where people enjoy coming to work.

Employees who experience a supportive work environment display less tendencies to separate from their organizations. Lee, Burch, and Mitchell (2014) characterized this situation as embeddedness and argued that this feeling of embeddedness protects employees against negative events that could propel them toward eventual turnover. Social capital theory (Coleman, 1988), explains this phenomenon because it highlights the value created by networks of social relationships that develop within organizations that have supporting work environments. According to Coleman (1998), the more social connections an employee has with coworkers, and the stronger these connections are, the less likely the employee will be to withdraw from work.

A work environment that factors supervisory support, organizational support, and peer support is one in which employees feel supported and encouraged and plays a crucial role in predicting employee retention (Broad & Newstrom, 1992; Kundu & Lata, 2017; Ma Prieto & Pérez-Santana, 2014). Al et al. (2017) concluded that a supportive work environment was positively associated with nurses' intent to stay and job satisfaction and suggested that organizational leaders should pay more attention to create positive work environments to increase job satisfaction for nurses and increase their intent to stay. Tatiana asserted that a supportive working environment was a very important tool among her retention strategies. She explained,

We spend so many hours away from our families, so our teammates really become an extension of our family. And the environment that people come to really will dictate how positive their experiences are and how well you can retain them. I think our environment is one of comfort; everyone is comfortable with each other. We try to make it as friendly and open as possible. We even put in a gym because they asked for one. So, we're listening to what their requests are and do what we can to make it a better place for them.

Ellingson et al. (2016) argued that the presence of bonds created by individuals in a work environment makes it difficult for these employees to quit their jobs.

Perceived organizational support refers to employees' belief and understanding that organizational leaders value cooperation, support their employees, and are concerned about their employees' future and prosperity; these behaviors exhibited by organizational leaders motivate employees to have a sense of duty and commitment to the organization (Asgari, Mezginjad, & Taherpour, 2020). Tatiana explained that she scheduled various activities that promote a sense of community among employees throughout the year because these activities enhanced team cohesiveness and helped to create a positive working environment where employees wanted to stay. Tatiana offered,

The more people interact, the more cohesive the team becomes, and that right there, is a very positive work environment and makes people want to stay. You build that loyalty, you know, and when the temptations come, you know the head hunters are going to call... the first thing that the employee will say is: "No, I'm happy where I'm at!"

Support from supervisor has a positive effect on organization commitment of employees (Hsieh, 2012). Furthermore, trust in supervisor has an important role to play in promoting organizational commitment (Perry, 2004). Tatiana pointed out that the work environment that she and her employees created was one in which they learned to rely on each other and build off each other's strengths and weaknesses, and where there was mutual respect. Tatiana said,

I want my team to know that they can trust me to be their advocate, that I will support them, that I will push their ideas. I will give them full credit for what they have done. I need them to know that I respect them.

This sense of community that employees experience in a supportive work environment is akin to a hygiene factor that Herzberg et al. (1959) discussed. In referencing the importance of a supportive work environment, Herzberg et al. suggested that the following are among the most effective employee motivators: job enrichment, fulfilling work assignments, opportunities for professional achievement, recognition, responsibility, and growth. McCole (2015) asserted that when employees experience a sense of community, this plays a significant role in their decision to remain with their organizations. The best predictor of employee engagement and retention comes from employees' perception of their work environment; a supportive work environment that provides employees with opportunities for growth and development helps to make employees become more engaged and an engaged employee exhibits more organizational commitment (Juhdi et al., 2013; Richman et al., 2008).

During the semistructured interviews, two of the participants hinted that they managed some of their employees remotely. I noted this in my reflective journal with the intention to probe further. Consequently, I asked these two participants to talk about their effectiveness in motivating their remote workforce to demonstrate long-term commitment to their organizations. I also made this inquiry of interview participants who I interviewed subsequently, but none of these other participants managed employees remotely. Joseph, one of the managers who managed a remote workforce, remarked that his success in retaining his remote employees resulted from the trusting environment that he created. Joseph stated,

A lot of this comes down to trust. You trust that they are getting the work done and they trust in your leadership... that you are their chief advocate. I also connect with them regularly through text messages, email, and virtual group meetings. Using these methods, I have a good pulse on what is going on.

Joseph also mentioned that one of the keys to keeping his remote staff engaged and motivated was to create an environment in which the employees knew that he appreciated the work that they do. Joseph argued that showing appreciation for the work that employees do goes a long way in letting them feel that they are valued members of the organization. Joseph maintained that this feeling of being an integral part of the group encouraged organization commitment even though the face-to-face, in-person interactions were infrequent. Ricardo, the other manager who had employees in a remote location, offered that to achieve success in retaining his remote employees, he empowered them to make decision about their jobs. Ricardo explained that he

encouraged these remote employees to take a critical look at current processes and present ways in which they could streamline them and create efficiencies. The result of this exercise was that these employees felt that they were involved in participative decision-making and that made them not only commit to the new processes that they helped to create, but to the organization.

During my review of the company documents that I found in the public domain, I discovered statements made by my organizational leaders and other pieces of evidence that indicated that these leaders recognized and emphasized the importance of a supportive work environment. Joseph's company documents stated that employees are the organization's most important asset, and that organizational leaders created an environment in which they recognize and appreciate each other for the energy, effort, pride, and passion that they bring to work every day. The leaders of Joseph's company maintained that they create an inspired, collaborative environment, where employees take ownership of their work, innovate, and have the confidence that organizational leaders will value their contributions and champion their growth. Review of the information of Joseph's partner firm also revealed that one of the top priorities of the leaders of the organization was to attract top talent and engage and retain these employees to boost the leaders' efforts to make the organization become a global employer of choice. The documents further stated that organizational leaders embraced the unique contributions that employees make to the organization from the moment they joined the organization and developed various methods to recognize and reward employees for their efforts.

Joseph's company website highlighted several awards that indicated that it had a supportive working environment for its employees. One of the awards was based on an online survey on best workplaces in the United States. In the 2019-2020 *Great Place to Work Trust Index* survey, a U.S. National Employee Engagement Study, 83% of employees surveyed from this partner firm indicated that this company is a great place to work. This ranking is 24% higher than the 59% of employees at a typical US-based company and this affirmation by the employees aligns with the supportive work environment theme that emerged from the study in which the interview and focus group participants from this organization indicated that creating a supportive work environment was one of the strategies used to encourage employee retention. The documents from Miguel's organization indicated that organizational leaders created an inclusive environment to drive employee and business success and noted that achieving a work-life balance was not something that they took lightly. I also observed a statement made by organizational leaders of this company indicating that they recognized the value of work-life harmony and this prompted them to offer flexible and remote work arrangements to accommodate the unique needs of their employees. These work opportunities that were available to all employees included flextime, compressed or reduced work week, part-time schedules, and occasional, part-time, or full-time remote work. My review of Miguel's organization website also revealed that the company received several workplace awards in recognition of the efforts of organizational leaders to provide a supportive work environment for its employees. Ricardo's company document described the

company as an exciting and collaborative company with a flexible and casual work environment, where employees get recognized for exceptional performance.

Theme 2: Frequent and Transparent Communication

Communication was the second theme that emerged from the data analysis. This theme recurred throughout most of the discussion on successful motivational retention strategies. Five of the six interview participants indicated that they used effective communication as a retention strategy, and the focus group participants also identified this as one of the strategies that their managers used to retain them. Some researchers also posited that organizational leaders' effective communication and motivation enhance employee satisfaction and organizational citizenship behavior, which, in turn play a significant role in reducing employee turnover (Chan & Lai, 2017; Osman, Noordin, Daud, & Othman, 2016; Paillé, Raineri, & Valeau, 2015; Popescu et al., 2015; Yildirim, 2014). Nwagbara, Smaryt, Ugorji, and Ennsra (2013) stated that when organizational leaders engage in ineffective communication, this could result in a lack of communication amongst employees or subordinates, which is a direct cause of employee turnover or intentions to leave an organization.

In highlighting the importance of effective communication, Miguel noted, "I use communication to make sure Finance folks feel connected to the business, understand the importance of their roles, understand how the business is performing, and really feel like they're a part of it." Tatiana also offered,

I try to be as honest and open with our employees. Communication is a very important part of that. For example, if we are running up against a barrier as far as

compensation is concerned, we communicate that with our staff. We are very open and honest about that...timing of communication is very important!

Mishra, Boyton, and Mishra (2014) concluded that employees rely on transparent communication to have a better understanding of organizational changes and this aligns with Tatiana's approach to communicating change, albeit disappointing news, to employees.

Condruz-Bacescu (2020) asserted that when organizational leaders engage in effective communication it strengthens the connections between all stakeholders in several ways and this includes lower employee turnover and higher employee satisfaction. The need for organizational leaders to communicate frequently and in an open, honest, and unambiguous manner was expressed by five interview participants. Frequent communication between managers and subordinates result in increased employee commitment, which enhances organizational performance (Mayfield, Mayfield, & Sharbrough, 2015). The interview and focus group participants agreed that frequent and timely communication is necessary for employee retention. This view by the participants aligns with Gatling, Shum, Book, and Bai's (2017) position that organizational leaders should engage in frequent and timely communication. Joshua stated that "From the constant contact with employees, you get a sense of how they are feeling about their job responsibilities and the company, and how things are going in general." Joseph maintained that, "It is through constant communication that you get across to your people, that you let them know that they're valued." Kamon (2016) posited that through ongoing conversations with employees about their performance, managers

become aware of employees' skills, values, interests, and work styles. In addition, Kamon maintained that this interchange helps managers to understand employees' personal goals and, therefore, enable these employees to create and communicate individual development plans to meet those aspirations. Likewise, managers will assist employees to achieve these goals by providing the necessary support by assessing skills, offering appropriate coaching, removing obstacles, and connecting employees with the right resources (Kamon, 2016).

Open and honest communication is important within work environments to ensure agreement and understanding between organizational leaders and employees. Tatiana commented that,

Communication goes both ways. You know, employees need to tell us what their concerns are, you know, what they're trying to achieve, so that we can assist them. So, you know, I guess communication is the key, it is the answer.

Joseph offered,

The one-on-one discussions are where I really recognize the personal efforts of these people; sometimes, I use formal meetings or just pick up the phone and call someone and say, "Hey, thanks! Thanks, from the bottom of my heart," or send an email to simply say, "Nice win!"

Employers are becoming increasingly aware of and are acknowledging the need for clear and continuous communication to inform and engage their teams in order to retain top talent (Kamon, 2016). Furthermore, Kamon (2016) maintained that in this competitive business environment where top talent is a premium, business leaders need to develop the

art of delivering positive and engaging employee experiences or risk losing their talented employees to the competition. Kamon also suggested that as the needs, wants, and preferences of the employees change, organizational leaders should develop strategies to deliver information in a way that keeps employees satisfied, productive, and willing to remain with the organization for the long term.

Through meaningful and frequent communication with colleagues and employees, organizational leaders create networks through which employees obtain access to social resources and support; furthermore, this type of communication facilitates the creation of a socially supportive work environment where employees feel comfortable expressing their feelings (Fenlason & Beehr, 1994; McCance, Nye, Wang, Jones, & Chiu, 2013). This type of environment that results from organizational leaders engaging in frequent and transparent communication with employees facilitate the creation of high-quality relationships network within these organizations making employees less likely to quit their jobs out of fear of losing this sense of community (Mossholder et al., 2005). Some researchers referred to this as *embeddedness* and argued that it protects employees against negative events that could propel them toward eventual turnover (Lee et al., 2014; Lyu & Zhu (2019). In explaining why communicating in a transparent manner is essential for employee retention, Miguel stated,

So that you know, communication is a big part of it. And, it's done through lots of communication, lots of transparency, lots of... you know, making sure they're involved in conversations. I want them to have a clear line of sight as to how what they do fit into the overall success of the organization.

As the competition for talented employees increases, it becomes imperative for organizational leaders to develop skills to retain their valued employees; frequency and transparency of communication are some of the critical factors that will increase employee engagement, job satisfaction, and retention. Miguel insisted,

You need to know, really need to understand what motivates the person, to understand what drives them, what gets them excited about being part of the organization and making sure that you are fostering and feeding that, and also making sure that people have a clear understanding of their opportunities to grow and develop and take on more responsibility.

Jamal echoed a similar sentiment,

I strive to do a good job communicating...to let the employees know what is happening – the big picture. I'm always talking to them, asking them if they are happy. I do this monthly, or at least quarterly, just engaging them, you know, asking about what their struggles are, what I can help with, how can we shift things to make them better. They really appreciate this.

Theme 3: Compensation and Benefits

Compensation and benefits formed the third theme that emerged from the data analysis. All the interview participants expressed that this strategy, which constitutes the main rewards system, was important for helping them to retain their talented insurance finance professionals, but Tatiana, Joseph, and Miguel were the strongest advocates. In addition, the focus group participants highlighted compensation and benefits as one of the main tools that their managers used to encourage their commitment to their organizations.

In this study, I used the definition of *compensation and benefits* provided by Armstrong and Taylor (2014), which states that from an organizational perspective, compensation and benefits include salary, allowances, bonus and commission, insurance (medical and life), pension plans and vacations. These items that Armstrong and Taylor listed as comprising compensation and benefits, or the rewards system, support Herzberg et al.'s (1959) position that rewards are instruments that help to improve job satisfaction, and by extension, employee retention. Terera and Ngirande (2014) also stated that a positive correlation exists between employee retention and a rewards system, while Robbins, Odendaal and Roodt (2003) asserted that rewards and satisfaction have a close association with and influence staff retention, in addition to playing a role in decreasing employee turnover.

When discussing her organization's compensation and benefits package, which Tatiana indicated was instrumental in her having a 75% employee retention rate among her insurance finance professionals, Tatiana noted that the bonus component of the total rewards package was most effective in achieving the high retention rate. Tatiana remarked,

To be honest with you, I think it is the bonus program. It is a really huge incentive. Although many companies in the industry give annual bonuses, I think ours is very generous. When our employees get their first bonus checks their eyes kinda glaze over. I think people stick around because of it.

Tatiana also explained that the compensation and benefits package is a significant motivation for her employees to remain with the organization. She noted that members of

the insurance finance team receive base pay that is comparable to industry median market salary and the bonus program is above average. Tatiana mentioned that because of the very generous bonus program, members of her staff could receive bonuses that range anywhere between 15 – 45% of gross pay, and that it is not uncommon for some employees to receive up to 200% of their target bonus. Tatiana also explained that her organization has a very generous benefits package. She stated,

Another really great motivator to retain our people and prevent them from going out to our competitors is our benefits. We do have our insurance that the company pays for 100%. People are always surprised at that, you know. “Wow, I have paid insurance premiums...the company picks up 100%?” This is another good thing. So those are what I call our compensation and benefits incentive; I think they are really great motivators to retain good, talented people.

Jamal mentioned that the people who worked for him “really identified with the benefits package, especially because of the 100% insurance coverage.” Nolan (2015) asserted that perks and benefits are one way that organizational leaders can attract and retain millennial employees; a good benefits package and stability rank high on millennials’ choice of employers and if leaders do not provide these, dissatisfaction may occur.

Gómez -Mejia, Balkin, and Cardy (2010) stated that it is usual for employers who offer the most attractive compensation and benefits package to experience lower employee turnover rates than those employees whose compensation and benefits are below standard. Likewise, Nieman and Bennett (2007) maintained that employees’ dissatisfaction with a remuneration package can result in job dissatisfaction, below-par

performance, and disgruntled employees, which can cause company leaders to experience increased employee turnover in their organizations. In discussing the importance of compensation and benefits as a motivational strategy to retain talented employees, Joseph remarked,

I believe performance reviews and related compensation increases are the most important. People want to feel valued and compensated for their work product, so in addition to delivering meaningful performance reviews, that are well thought out and delivered, I ensure that they get the proper merit increases and bonus incentives for the work that they do.

Joseph maintained that he considers compensation and benefits a good retention tool because he believes that people get motivated when they perceive that they receive the proper remuneration for the responsibilities that they have. Consequently, he regularly assessed his staff's pay against the market and make necessary adjustments, and in so doing promotes the strong compensation and benefits package of his organization. Joseph made this remark about one situation when he had to make one such adjustment for one of his new employees who became a part of his team via a company acquisition. "I recognized that he was underpaid," Joseph said, "and I was able to get him a very nice pay increase for basically stepping up to those responsibilities. I advocated that he should get the highest increase that was allowed within our system."

Robbins et al. (2003) argued that whenever employees perceive that their work effort does not result in fair and adequate compensation, they experience job dissatisfaction and this leads to low productivity, which later translates into an increase in

absenteeism and turnover. Under the standard called reciprocity, as espoused by social exchange theory, if employees feel satisfied with the benefits that they receive in compensation they will feel that their employers value them and their work, and will have feelings of obligations towards the organization (de la Torre-Ruiz, Vidal-Salazar, & Córdón-Pozo, 2019). It is for this reason why many organizational leaders use remuneration as the number one weapon to encourage staff retention. This view resonated with Haider et al. (2015) who posited that the remuneration that organizational leaders offer to their employees reflect their commitment and intention towards them and it constitutes a compelling reason why employees choose to stay with their organizations. Berger and Berger (2014), on the other hand, argued that while compensation plays an important role in employee retention, by itself it does not result in high retention rates. Berger and Berger noted that only when used along with other types of rewards (tangible and intangible) that compensation is a winning retention strategy.

Miguel expressed that one of the factors that underpins his 90% or greater retention rate is compensation. However, Miguel had this caution:

Folks need to be compensated, but at some level, compensation only goes so far. If you don't feel the value in what you are doing, you know, the money can only go so far. It can only keep you motivated so long. If you just show up every day and sort of charge through, but you don't feel motivated about your job, it will eventually show up in your work.

Miguel's position is consistent with Sarmad et al.'s (2016) assertion that employers should not think that money is the most critical employee retention factor; employees are

also concerned with personal growth and career development. Sarmad et al. (2016) also opined that the intangible aspects of motivation were more important in employee retention than the tangible aspects of compensation.

In explaining how he viewed compensation and benefits as significant tools for employee retention, Joshua noted that management considers bonuses as such an important retention mechanism that, “Management really strives to meet the target bonus for all the employees. Even when the company had a bad year, they are very strong in making sure that the employees’ bonuses didn’t suffer.” Further, Joshua explained that the benefits package ranked high on his list of motivational strategies for employee retention. He stated,

The people that work for me really identify with the benefits package. The company pays health care at 100% and they have an incentive compensation that is paid out annually. And even in times where the company has not performed well, they’ve always paid out at least the target bonus or over, depending on the individual’s performance. I think those two are probably very material in terms of people’s motivation to stay.

After I completed my first interview and reflected on the discussion with the participant, I realized that in our discussion about compensation and benefits, this individual did not indicate using non-monetary rewards as a retention tool, so I documented this in my reflective journal. As someone who receives motivation from both monetary and non-monetary rewards, I wanted to find out from the other interviewees if they factored non-monetary rewards as a motivational retention strategy. I learned that

although they focused on the monetary aspects of compensation and benefits when talking about this strategy, some did use non-monetary rewards as part of their employee retention strategies. Joshua and Tatiana talked about the flexible working arrangements that they make available to their staff, and the opportunity that some members have to work from home. Joshua noted,

I think that one of the biggest non-monetary strategies that we use to encourage employee retention is to provide flexible work schedules. In our office some people come in as early like six o'clock in the morning and leave at like 2:30. That along with the ability to work from home, is a plus for people, especially those with kids who need to be home at certain times.

Tatiana also commented about the summer flex hours that she has for her group. During the summertime, if insurance finance professionals worked an extra hour per day, they had worked a 5-hour day on Fridays, and many of her employees took advantage of this perk. Tatiana also noted that a non-monetary reward is her company's generous vacation policy, which helps her employees to maintain a balance between their personal and professional lives. Tatiana stated, "I think people realize when they work hard, they work hard, but they do have that time off, so it's a good balance." Jamal indicated that one of the ways in which he used non-monetary rewards to encourage organizational commitment was by providing his employees with a good mix of independence and autonomy to work on their own and have ownership of their work assignments. Jamal also noted that empowering his staff in this manner helped to boost employee engagement, job satisfaction, and retention.

My review of information on the internet about some of my partner firms also revealed that the leaders of these organizations consider compensation and benefits an important tool for attracting and retaining quality employees. I learned that organizational leaders in Miguel's company consider their employees as the company's greatest asset and that the company's success was due to these employees' dedication and passion for their work. Consequently, organizational leaders affirmed their commitment to offering employees and their families a comprehensive benefits package and award-winning well-being programs. The premise is that by helping their employees achieve their full potential, this unlocks potential within the organization. While it did not have data on pay scales or merit increases, the online human resource policies and procedures document mentioned that employees at Miguel's company received salaries and wages which compared well with the market for similar jobs. Furthermore, to help boost employees' retirement savings, organizational leaders make contributions, which are among the most generous in the industry. Another significant benefit offered to employees is the student loan paydown program through which organizational leaders make payment towards employees' student loan in order to help them manage the stress of student debt and help them accelerate the pay down of their loans.

Joseph's company documents stated that a *pay-for-performance* culture existed at the organization. Organizational leaders declared that talented people expect to be well paid and are attracted to those companies that provide competitive pay, reward exceptional performance, and offer advancement opportunities. At this organization, leaders reviewed performance and pay reviewed annually; they designed the

compensation program to deliver above-market pay if employees performed well, and significantly above that if they demonstrated exceptional performance over time. In addition, the documents revealed that organizational leaders offered a competitive and comprehensive benefits package designed to support employees and their families.

Theme 4: Training and Development

The fourth theme to emerge from my analysis of the data was training and development. Weng, McElroy, Morrow, and Liu (2010) stated that training and development are examples of the type of investment and support that organizational leaders provide to employees and that these factors within the working environment help to boost commitment towards the organization. Colquhoun et al. (2016) also suggested that training and development foster organizational commitment. Training and development can also help employees feel like they can achieve their personal and professional goals. If organizational leaders do not afford employees opportunities to achieve these goals, this may influence their decision to leave their organizations (Maertz & Boyar, 2012). Cheng and Waldenberger (2014) suggested that when employees perceive that they can realize the goals that they set for themselves, they are less likely to leave their organization.

The focus group participants identified training and development as a major strategy that their managers used to help encourage their retention. In addition, five of the six interview participants discussed the importance of training and development as a motivational strategy for employee retention. Joshua remarked that the more business acquisitions that his company leaders complete, the more opportunities abound for

training and development among his staff, and that he welcomes these events because they are good for his group. Joseph stated,

The more companies that we can bring in and grow our company, the more our employees can take on. This allows us to shift responsibilities around and, you know, not make it so routine year over year, and give people new assignments and new projects to work on so that they don't feel that they're just doing the same thing year after year; they can shine in different areas of the company.

The primary reason organizational leaders provide employee training and development opportunities is to achieve higher corporate performance. This view is consistent with the resource-based theory, which argues that business leaders invest in human resources through training and by developing human capital and that this investment is vital for developing competencies that will allow their employees to help the organizations achieve a sustainable competitive advantage (Barney 1991). Training does not only enhance skills and capabilities but helps to improve employee workplace satisfaction. The result of this study showed that increased satisfaction in the workplace enhanced organizational commitment. Organizational training has a positive influence on employee attitudes and organizational commitment (Dysvik & Kuvaas, 2008). Blau's (1964) social exchange theory, which emphasizes reciprocated behavior, provides a theoretical justification for this relationship.

In discussing how he used training and development to encourage organizational commitment, Ricardo said, "This is one of the key barriers that I encountered in motivating my staff, especially those who joined the finance organization in recent years,

but I overcame this barrier.” Ricardo remarked that his more seasoned employees were very comfortable in their roles and were satisfied with the work that they performed; however, his biggest concern was that one of them would leave the organization with the institutional knowledge acquired over the years, creating a knowledge gap. Ricardo explained,

I instituted a program of mentoring, job shadowing, and job sharing so that the new members of the team, who were eager to learn and develop as professionals, and the more seasoned members benefitted from this process. The new team members got a chance to learn new tasks and experience job enrichment, while the more seasoned staff had opportunities to assume new responsibilities because they were able to delegate some of their old job duties. This opportunity to train and develop my team was a win-win for everyone.

Ricardo’s strategy to provide training and development opportunities for his staff, especially the ones who expressed a desire for organizational learning aligns with Ott et al.’s (2019) study in which they concluded that a lack of opportunity to develop and apply their skills was one reason why employees quit.

From an employee perspective, training and development opportunities can present several benefits for becoming more skilled and knowledgeable, which will ultimately enable employees to achieve career goals in addition to making available an increasing number of intrinsic and extrinsic rewards. Therefore, employees who perceive supportive organizational actions, such as employee training, as aimed at them will more likely experience a sense of responsibility to reciprocate in kind and to repay their

employer through enhanced levels of commitment to maintain this positive relationship (Hannah & Iverson, 2004). Since training and development significantly influences employees' job commitment and job performance, management should develop strategies that will cater to the development, growth, and well-being of their workforce (Ohunakin, Adeniji, Ogunlusi, Igbadumhe, & Sodeinde, 2020).

While discussing the importance of training and development opportunities for employee retention, Tatiana noted that,

It is our ability to get people opportunities to work outside their immediate job roles. We are a small shop, but we do a lot of things. Because we are a run-off company, we're always buying and selling things; people are getting exposure to areas that are outside their normal roles...outside of their cubicle walls. I think it's a good motivator for people because they do like the breadth of their experiences, which is a lot more than it would be elsewhere.

Tatiana also mentioned that the training and development opportunities that she made available to her insurance finance professionals exposed them to employees at various levels in the organization, from entry-level employees to senior-level executives and that these employees had opportunities to work with these individuals on a one-on-one basis.

Tatiana also said,

It is really in the fluidity of the tasks that they are asked to do; they are constantly changing. People are asked to do new things...different things all the time, and I think that keeps them on their toes. It keeps people motivated. It doesn't make the job become stale, routine, methodical and, therefore, not interesting.

Ismail (2016), posited that training and development has a positive relationship with affective commitment. A characteristic of affective commitment is a strong belief in the organization's goals and values, a willingness to exert effort for the organization, and a desire to maintain membership (Mowday, Porter, & Steers, 1982). Affectively committed employees are more likely to maintain organizational membership than other forms of commitment (Suliman & Iles 2000). Training and development are among several factors suggested as helpful in retaining employees; training and development helps to increase an employee's level of commitment and loyalty, which result in more sustained organizational commitment, decreased turnover, and enhanced retention (Beynon, Jones, Pickernell, & Packham, 2015; Walia & Bajaj 2012). Paré and Trembley (2007) mentioned that training and development is a critical component of human resource management practices that influence employees' levels of job satisfaction, which in turn, may influence their level of organizational commitment. Miguel argued that in relation to training and development, it depends on what drives the employee. He stated,

There are some people in an organization who really do not aspire to climb the professional ladder, so to speak, and they would be content with just their pay, their benefits, you know, a pat on the back, and they stay with the organization. But there are some individuals who you have to know what motivates them. If you have a person who wants to develop to get promoted, you have to see what you can do to develop that pathway for that person, because if you don't, then that person is apt to leave.

Hendri (2019) maintained that organizational learning has a significant effect on organizational commitment and that the more robust the learning activity of the organization, the higher the level of organizational commitment among employees. Likewise, Ahmad and Marinah (2013) conducted a study and concluded that a significant relationship exists between organizational learning and employee retention. The findings of this study are also consistent with social exchange theory (Blau, 1964). The results indicate that opportunities for training and development are factors that promoted retention among talented insurance finance professionals. This perception that organizational leaders care about or invest in their development promotes organizational commitment (Hannah & Iverson, 2004).

As an individual who receives motivation from both extrinsic and intrinsic factors, with intrinsic motivators the more dominant factors, I was interested to learn from the insurance finance managers if they thought extrinsic motivators played a more significant role than intrinsic motivators among their insurance finance professionals. I wanted to ensure that my preference for intrinsic motivation did not present a bias when I probed for deeper answers during my interviews with the insurance finance managers. I documented this reflection in my reflective journal and asked the interview participants to provide me their feedback. One of the answers that I received revealed what I consider the most interesting finding in this study. Five of the six interview participants indicated that extrinsic factors offered more motivation for retention among their talented insurance financial professionals. However, Ricardo indicated that the opposite was true in his case. If he were to remove certain job responsibilities from some members of his staff, this

would lead them to quit the organization. Ricardo maintained that if this group of individuals did not receive a raise or a target bonus in one year, they would not think of quitting the organization; however, if this group had certain job functions taken from them, that would result in loss of organizational commitment and voluntary turnover.

In reviewing the company documents of Joseph's organization, I found a statement from organizational leaders noting that they were committed to developing and training their employees. These organizational leaders stated that a diverse human capital organization was the most important asset that they had to meet the changing needs of the global marketplace. Consequently, one of their main focuses was to cultivate talent, regardless of ethnicity, gender, religion, sexual orientation, veteran status, socio-economic status, or educational background. Organizational leaders wrote that they had a strong commitment to staff training and development and noted that the talents, experiences, knowledge, and perspectives that employees bring to their work could help the organization gain a competitive advantage. Also, in a write-up on growth and mobility opportunities for employees, Joseph's company leaders documented that whatever path an employee career took, organizational leaders facilitated the employee's ambition. Furthermore, these leaders provided numerous opportunities to enhance employees' skills and advance their career; they provided employees with the resources they needed to excel.

During the focus group, I captured several verbatim statements that some of the participants made in response to a question requesting the feedback that they would give to their managers about their reasons for remaining committed to their organizations. The

eight participants had similar responses but some of the key sentiments they expressed about how their managers motivated them to remain attached to their organizations included the following: (a) “by providing competitive salaries and good benefits,” (b) “by being open and honest with your communication with real feedback and real adjustment to feedback,” (c) “by providing a flexible work environment and a solid work-life balance philosophy,” (d) “because you provided enriching experiences and a feeling of empowerment through knowledge, growth, and decision-making opportunities,” (e) “by making me seen as valued to the company,” (f) “by demonstrating good leadership in that the focus has been supporting me and helping me to grow my career,” (g) “by creating a work environment where employees can thrive socially and professionally,” (h) “by creating a collegial, comfortable, team environment – one that fosters collaboration and participative decision-making,” (i) “because you view employees as valuable to the organization and capable of being promoted to higher positions,” and (j) “because you provided exposure to other areas of the business so that employees obtain the knowledge and skills that will position them for opportunities in the future.”

Carlton (pseudonym), one of the focus group participants, had high praises for the way his manager motivated him to remain committed to his organization. Carlton stated, My manager made working in his department fun, and it is enjoyable to come to work. In addition to a creating a desirable work environment, my manager shows that he promotes his staff and that there is an incentive to be successful in his group.

These statements made by the focus group participants highlighted both extrinsic and intrinsic motivating factors, which are consistent with the premise of Herzberg et al.'s (1959) motivator-hygiene theory. This theory states that people receive motivation from both extrinsic or hygiene factors that seek to satisfy their physiological needs and are under the control of the environment in which these individuals operate, and from intrinsic factors or motivators, that appeal to individuals' psychological needs.

Applications to Professional Practice

Employee turnover negatively impacts the return on many organizational investments; organizational leaders can realize substantial savings by identifying key factors that result in employee turnover and by taking actions to retain talented employees who have intentions of quitting their organizations (Jiang & Shen, 2018). The findings of the study may apply to professional business practices in mid-to-large insurance companies by providing a repository of motivational strategies that insurance finance managers successfully used to encourage employee retention among their talented insurance finance professionals. Organizational leaders who have trouble retaining their talented employees or who have high employee turnover and incur significant costs related to employee turnover and replacement, may refer to these findings for strategies they can use to enhance their current retention strategies, or to develop strategies that may result in improved employee retention rates. The participants in this study highlighted the following factors that proved successful in employee retention efforts: (a) a supporting work environment, (b) frequent and transparent communication, (c) compensation and benefits, and (d) training and development.

Implementation of these findings could result in employers experiencing improved and sustained employee retention rates and significant reduction in the costs associated in replacing employees who quit. Furthermore, organizational leaders may use the savings from lower employee replacement costs to reinvest in the business leading to increased profitability. Improvement in employee retention can reduce the detrimental outcomes associated with employee turnover, such as recruitment and training costs, separation costs, and decreased or lost productivity (Dysvik & Kuvaas, 2013).

Since employees create value and are commonly viewed as the singular most important determinant of organizational performance, business leaders who implement these findings may develop a cadre of talented employees with the knowledge and skills to gain or maintain a competitive advantage, which is critical for success in this competitive business environment. In addition, employers who implement these findings and retain their talented employees can use these skilled employees as part of the succession planning strategy for their companies. Isa et al. (2018) suggested that talented employees are critical assets for an organization and that mobilizing them is most important for the future development of the employees as well as the organization. Furthermore, Nilsson and Ellström (2012) suggested that organizational leaders should actively secure and develop talent pools across various business functions within an organization for future leadership roles within their organizations. Business leaders can use these talented employees to train others through knowledge sharing, thereby ensuring that critical institutional knowledge remains within their organizations, if or when these talented professionals leave their organizations.

A supportive work environment was the most successful strategy that research participants indicated help them to experience high employee retention ratios, which ranged from 65% to 90%. Three of the most important characteristics of a supportive work environment include a positive interface between work and life, a trusting relationship between organizational leaders and employees, and a collegial environment with much collaboration and camaraderie. These factors help to create the type of environment that fosters the retention of top talent who play a significant role in the long-term success of organizations.

The participants in this study emphasized the importance of frequent, open, and honest communication between management and employees. This type of communication is important for creating an environment of trust, which plays an important role in organizational commitment. Clear, open and honest communication also serves to reduce misunderstandings between management and employees leading to lack of trust and disengagement. Organizational leaders who recognize the importance of frequent, clear, unambiguous, and consistent communication to employees may develop appropriate communication measures to disseminate information to employees to stem instances of uncertainty, discontentment, and intentions to leave their organizations.

Implications for Social Change

The results of the study could contribute to positive social change. A supportive working environment where employees experience a trusting and nurturing relationship with their employers, have a balanced and enriching working interface, enjoy a sense of collegiality, and in which they comfortably and effectively complete their work will have

a positive impact on employees' overall well-being. A supportive working environment may also reduce the incidences of stress among employees and may lead to higher levels of work satisfaction and a sense of worth. Furthermore, the positive influences of a supportive work environment cause employees to develop attachment towards their employers and the organization on a whole (Gilbreath, 2004; Lingard & Francis, 2006). The attachment and organizational commitment that these satisfied employees could develop may help them experience a sense of self-worth and sense of community. When organizational leaders develop successful retention strategies, they help to maintain adequate human capital and this results in a sense of stability among employees, employee engagement, employee commitment, and higher levels of job satisfaction and work motivation. Organizational leaders can use the savings from lower costs associated with lower employee recruitment and replacement costs to offer monetary rewards to their employees. In addition, they can use some of these funds to invest in local communities through corporate social responsibility efforts. Frequent and unambiguous communication between business leaders and subordinates reduces barriers that lead to misunderstandings, frustration, and intentions to quit. Employees with a clear understanding of the motives of organizational leaders, especially their supervisors, may feel more valued and this may have a substantial impact on their commitment to their roles. Furthermore, since long-term job retention means that employees tend to remain in their communities, these individuals will continue to contribute to the development of their local communities.

Recommendations for Action

Organizational leaders should make every effort to minimize the risk of their talented employees leaving their organizations. Haider et al. (2015) asserted that it is essential for organizational leaders to develop an environment within their organizations that will have the structures to motivate their employees to remain with their organizations. For insurance finance managers seeking to implement strategies or enhance the methods that they use to reduce employee turnover and ensure that they have a cadre of talented insurance finance professionals, I recommend the following strategies, based on the results of my study.

First, organizational leaders should recognize that as it pertains to retention, the one-size-fits-all mentality leadership approach does not work well to foster employee engagement and retention. These leaders should recognize the individual differences that exist among their employees and know that not all employees will respond to the same retention programs. Furthermore, since employees tend to function on a needs-continuum, it is important that their managers understand how they can address these diverse needs. As Kara et al. (2018) noted, the effective leadership strategies that organizational leaders employ are instrumental in securing higher levels of organizational commitment.

Second, supervisors should engage with their subordinates, get to know what motivates them, and serve as mentors to these employees. This type of engagement is called supervisor support and addresses the interpersonal relationships that exist between supervisors and subordinates. When supervisors interact with employees on a personal

level, they may become aware of factors that motivate them and those that do not, and this information may lead to better supervisor-employee relationship leading to employees feeling that they are valued. Employees who feel valued tend to express more job engagement and satisfaction and may have less desire to leave the organization. Supervisor support that involves consistent, positive relationships with subordinates help to promote organizational commitment and employee retention Walumbwa et al. 2015). This engagement between supervisors and subordinates is important because lack of mentorship, ineffective communication, and unhealthy relationship between employees and leaders may cause employees to consider quitting their organizations.

Another strategy that insurance finance managers may consider in order to encourage employee retention is to offer rewards and incentives. By offering competitive rewards and incentives, organizational leaders might appeal to employees who are extrinsically motivated. Organizations where leaders do not offer rewards or incentives may find a higher number of dissatisfied employees. Employees who are motivated by extrinsic rewards such as money, vacation days, and promotions accompanied by the commensurate pay, may leave their organizations for other organizations where opportunities exist to meet those needs.

Organizational leaders should also provide opportunities for their talented employees to experience professional growth. Some employees, especially those who are intrinsically motivated, usually desire opportunities that will allow them to grow within their organization. One of the best predictors of employee retention is a work environment, which employees see as providing them opportunities for growth and

development. According to Juhdi et al. (2013), a work environment that provides employees opportunities to grow and develop helps to make them more engaged and these employees tend to exhibit greater organizational commitment because these opportunities afford them the resources that enable them to maximize their potential, and in some cases achieve self-actualization.

The final recommendation pertains to the employee recruitment and selection process. Organizational leaders should ensure that they select the most appropriate candidates to join their team because a critical relationship exists between employee recruitment, selection, and turnover. Because recruitment and selection practices can affect employee turnover, it is vital that hiring managers conduct employment interviews and other employee screening tests, such as personality tests, to assess person-job or person-organization fit. Identification of an employee's fitness for a particular role, or how they will fit in an organization, may help to reduce the incidence of hiring individuals who might leave the organization in the short term.

I will disseminate the findings of this study using various methods. Study participants will receive a summary of the study findings, recommendations, and conclusions, or a copy of the published study, if requested. I will seek to have this study published in the ProQuest/UMI dissertations database making it available to current and future researchers. In addition, I will attempt to publish a summarized version of the study in scholarly and professional journals and look for opportunities to present the research findings to relevant stakeholders such as human resource managers and finance managers in different organizations in the business sector.

Recommendations for Further Research

The retention of talented employees is paramount for organizational excellence, competitive advantage, and survival. Employee turnover poses several challenges for organizational leaders because without sound strategies to retain talent, organizations may not only lose talented employees but could suffer financial as well as reputation loss (Swarnalatha & Vasantham, 2014). One of the main objectives of many organizational leaders is to select individuals who are the right job-fit and ensure that they retain these talents within their organizations. In addition, the success or failure of an organization depends, to a large extent, on the talent of its employees. Therefore, one of the primary responsibilities of organizational leaders is to recruit, manage, and retain the best employees and create a viable and competent talent pool (Chiamsiri et al., 2005; Wang-Cowham 2011). The factors that lead to employee retention are many and varied; consequently, the strategies that result in successful retention levels in one organization might not work among employees in another organization. Because there is still much to learn about the factors that promote employee retention, I will make a few recommendations for further research.

The primary participants in this doctoral study were six insurance finance managers, five males and one female, from four insurance companies in Connecticut who participated in face-to-face, semistructured interviews. Each respondent provided information on the motivational strategies that they successfully implemented to retain their talented insurance finance professionals. One of the limitations of this study was the use of purposive sampling, which resulted in the selection of only this small number of

insurance finance managers deemed to have knowledge about the phenomenon that was my research interest. Because of this limitation, the research findings may not receive generalized usage; therefore, one recommendation is for similar research to take place involving a significantly higher number of insurance finance managers from more insurance companies in other states. This will help to determine if the motivational strategies used by the insurance finance managers from Connecticut in this study to retain their talented insurance finance professionals will result in the same level of success in insurance companies in other states.

Another limitation in this study was the geographic area, since the participants came from one state in the United States. Consequently, I recommend expanding the study to include participants from other states. Because the study participants were all from Connecticut, this precluded exploration of the experiences of insurance finance managers from other areas of the country where demographics and other factors could influence the motivational strategies that managers use in their employee retention efforts.

Because of the geographic limitation, the findings of this study may apply only to similar contexts and similar organizations and this may limit the usage and transferability of the results. My recommendation is that future researchers consider industries, other than insurance, where managers successfully implemented motivational strategies to retain their talented employees. These researchers should also include a more substantial sample of finance managers and could also include more than one focus group involving

employees of these managers in order to gain these employees perspective on the strategies that their managers use.

Another recommendation is that future researchers could employ the use of quantitative or mixed methods research methodologies to investigate strategies that managers across various industries used to successfully retained their talented employees. Future research involving these methods among a more diverse group of research participants, with a proportionate mix of male and female participants, may result in findings that may provide managers with new insights, which could improve employee retention efforts on a larger scale.

During the interviews two participants noted that they managed several employees in remote locations. It would be interesting to learn if the motivational strategies that managers use with their direct reports with whom they have face-to-face interactions on a regular basis had the same impact on those employees who are managed remotely. Consequently, future researchers can explore the impact of these motivational strategies on employees managed in a remote location versus those managed locally and are in direct contact with their managers.

Reflections

I started this journey two years ago, after spending 30 years in the financial services sector, and began to think about how I could pursue a life-long dream of earning a doctorate and become engaged in efforts that would afford me the opportunity to give back to my community on a more sustained basis. I wanted to use the knowledge that I would gain from pursuing a doctorate, along with my years of experience working in

various positions in the financial sector, to impact the lives of students in the college or university setting, and the lives of others in the communities where I work. This thought prompted me to investigate online doctoral programs that would not only give me the knowledge and skills, but the credibility that I need to pursue these dreams.

I initially applied for the Ph.D. in Management program, but upon talking with a Walden advisor about my background and my goals for this degree and him explaining the difference between the Ph.D. in Management and the Doctor of Business Administration (DBA) degree, I opted for the DBA, with a concentration on Leadership. I figured that this degree would equip me with the skills for academia as well as qualify me to become a consultant to local business leaders who are contemplating organizational change or who encounter challenges that impact the smooth and efficient operations in their organizations, such as employee turnover, job satisfaction, multicultural management, and employee engagement. My only skepticism was whether I would find fulfilment in the program and if I would have any issues with the research portion of the program. However, I am happy to report that the program exceeded my expectation and despite facing some obstacles when seeking for companies to partner with for my research, I was successful in partnering with 4 great companies and working with the research participants was a most enjoyable and rewarding experience.

Walden's DBA program in Leadership helped me to develop competencies for academia, to manage across cultures, and helped me to acquire skills that are essential to guide and facilitate change efforts in organizations worldwide. In addition, it exposed me to a myriad of topics that transformed me into a change leader who is equipped to operate

in the global marketplace. As I reflect on the rigorous training that I received while completing the doctoral course work and the doctoral research, I have confidence that this terminal degree will render me an expert in my field of study. The knowledge, skills, and experience that I acquired on this doctoral journey will help me to be a strategic thinker, and grow as a professional, work in academia, and become an agent of social change and the global change agent that I aspire to become.

Conclusion

The voluntary turnover of normal employees in any organization results in significant replacement costs, both monetary and non-monetary, to organizations (Reina, Rogers, Peterson, Byron, & Hom, 2018). However, the costs associated with the loss of talented employees is even more significant. Ashton and Morton (2005) maintained that as talented employees become a primary source of an organization's competitive advantage, it becomes even more important that organizational leaders make attracting and retaining them one of the strategic objectives of their organizations. Employee retention strategies should include identifying and attracting talented individuals, maintaining and developing these individuals, and ensuring that structures are in place within the work environment that will encourage organization commitment and a desire among these employees to remain with organizations for the long term. Failure by organizational leaders to meet the needs and demands of the individuals they look to for gaining and maintaining this competitive advantage is often one of the main reasons these talented employees leave organizations to their competitors where these needs are met. Using the qualitative method, I conducted semistructured interviews (followed by

member checking) using open-ended questions, with six insurance finance managers to gain an understanding of the motivational strategies that they used to retain their talented insurance finance professionals. In addition, I conducted a focus group, which addressed employee retention from the perspective of non-managerial employees. I also reviewed company documents and used reflective journaling. The four themes that emerged revealed that supportive work environment, frequent and transparent communication, compensation and benefits, and training and development were successful strategies that insurance finance managers used to retain their talented insurance finance professionals.

Business leaders within insurance organizations and other organizations in the financial sector may apply these findings to improve employee retention. Specifically, these leaders should seek to understand why employees leave their organizations; however, they should pay special emphasis on screening employees for their workforce. Organizational leaders should endeavor to understand the factors that motivate their employees to have a desire to remain with their organizations. Considering that an organization's work force can comprise employees of both sexes, from different backgrounds or ethnic groups, and in different age ranges, it is important for business leaders to use strategies that will appeal to these different groups of individuals. The strategies that work for one group of individuals may not have the same effect on another group; some employees might receive motivation from factors in their work environment, while the primary motivation of others is intrinsic. And for some, their motivation may occur somewhere on the extrinsic-intrinsic continuum. Retaining talented employees will only become a reality if employees have their needs met.

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Appendix A: Interview Protocol

Interview Protocol	
What you will do	What you will say—script
<p>Introduce the interview and set the stage—often over a meal or coffee</p>	<p>Good morning/afternoon. My name is Derrick Blythe and I am a doctoral candidate at Walden University. I am conducting my doctoral study on motivational strategies that insurance finance managers use to retain their talented insurance finance professionals, which I will present as part of the requirements to complete my Doctor of Business Administration degree.</p> <p>I appreciate your decision to participate in this study. One of the first steps in conducting this interview is to obtain your consent to participate. Here is a copy of a consent form, which I will review with you and ask you to sign indicating your willingness to participate in this study. (Present a copy of the informed consent form, review the contents of the form with the participant, and secure signature).</p> <p>Before we begin this interview, I would like your permission to digitally record it, so that at a later date I will create a transcript of our conversation. (Begin the recording and repeat the request so that permission to record the interview is recorded). I will also take hand-written notes during our discussion. If, during this interview, you would like me to stop recording, please feel free to let me know.</p> <p>I will keep your responses confidential (by replacing your name with a pseudonym) and will use them to develop a better understanding of the strategies that you implemented to retain you talented staff. I will document my interpretation of our discussion and will provide you with a copy of this document for you to review for accuracy, clarify any misunderstandings, and add</p>

	information that I might have missed. Let us begin our interview.
<ul style="list-style-type: none"> • Watch for non-verbal queues • Paraphrase as needed • Ask follow-up probing questions to get more in-depth responses 	1. What motivational strategies do you have in place to promote the retention of talented insurance finance professionals?
	2. Which strategies were the most effective in helping you to retain your talented insurance finance professionals?
	3. How did you measure the impact of your motivational strategies to retain talented insurance finance professionals?
	4. What were the key barriers to implementing your organization's successful motivational strategies for retaining your talented insurance finance professionals?
	5. How did your organization address the key barriers to implementing the successful motivational strategies for retaining your talented insurance finance professionals?
	6. What other motivational strategies have you implemented, in addition to those that you have in place, to motivate your talented insurance finance professionals to remain with your organization?
	7. What other information can you share with me about the motivational strategies that you used to retain your talented insurance finance professionals that we have not discussed?
Wrap up interview thanking participant	<i>Script:</i> _____ (Name of Interviewee), thanks for taking the time to meet with me for this interview and to provide thoughtful responses to these questions that will help me to answer the research question that is the basis of this study. I would like to remind you that your identity, the name of your organization, and the information that you shared will remain confidential.
Collect company documents and artifacts	Collect internal company documents and artifacts from the interviewee. Approval to receive these documents and artifacts will come from an authorized company official through a request in the letter of cooperation.

<p>Schedule follow-up member checking interview</p>	<p><i>Script:</i> As I mentioned earlier, after I review and document my interpretation of your responses, I will share the document with you so that you will have an opportunity to clarify, correct, or expand on your responses. I would like to schedule this member checking interview with you in the next 30 days, so please let me know when will be the best time to meet with you.</p>
<p>Follow-up Member Checking Interview</p>	
<p>Introduce follow-up interview and set the stage</p>	<p><i>Script:</i> Thanks for taking the time to meet with me for this follow-up interview. Here is a copy of the interview questions along with a synthesis of your responses. Please talk a moment to review and let me know if my interpretations are accurate. If I misrepresented any point that you made, please feel free to clarify so that I will have an accurate record of your response.</p>
<p>Share a copy of the succinct synthesis for each individual question</p> <p>Bring in probing questions related to other information that you may have found—note the information must be related so that you are</p>	<p><i>Question 1:</i> What motivational strategies do you have in place to promote the retention of talented insurance finance professionals?</p> <p><i>Synthesis:</i></p>
	<p><i>Question 2:</i> Which strategies were the most effective in helping you to retain your talented insurance finance professionals?</p> <p><i>Synthesis:</i></p>
	<p><i>Question 3:</i> How did you measure the impact of your motivational strategies to retain talented insurance finance professionals?</p>

<p>probing and adhering to the IRB approval.</p> <p>Walk through each question, read the interpretation and ask:</p> <p>Did I miss anything? Or, What would you like to add?</p>	<p>Synthesis:</p>
	<p><i>Question 4:</i> What were the key barriers to implementing your organization's successful motivational strategies for retaining your talented insurance finance professionals?</p> <p><i>Synthesis:</i></p>
	<p><i>Question 5:</i> How did your organization address the key barriers to implementing the successful motivational strategies for retaining your talented insurance finance professionals?</p> <p><i>Synthesis:</i></p>
	<p><i>Question 6:</i> What other motivational strategies have you implemented, in addition to those that you have in place, to motivate your talented insurance finance professionals to remain with your organization?</p> <p><i>Synthesis:</i></p>
	<p><i>Question 7:</i> What other information can you share with me about the motivational strategies that you used to retain your talented insurance finance professionals that we have not discussed?</p> <p><i>Synthesis:</i></p>

Appendix B: Focus Group Protocol

Focus Group Protocol	
What you will do	What you will say—script
<p>Introduce the focus group and set the stage—often over a meal or coffee</p>	<p><i>Script:</i> Good morning/afternoon. My name is Derrick Blythe and I am a doctoral candidate at Walden University. I am conducting my doctoral study on motivational strategies that insurance finance managers use to retain their talented insurance finance professionals, which I will present as part of the requirements to complete my Doctor of Business Administration degree.</p> <p>I appreciate your decision to participate in this study and thank everyone for coming together for this focus group discussion. Today, we have members of 4 local insurance companies who have agreed to participate in this focus group. You were selected because you worked for a manager who successfully employed motivational strategies to help to retain talented insurance finance professionals. Today, we are on a first name basis, and no name will go in the report. At this time, we will go around the table and ask each person to say his or her first name and where you live (please do not state your last name) so that we can become acquainted. In addition, I placed a name card in front of each of you to help us remember each other's names and facilitate interaction within the group. Let's start with this person on my right. (All members of the focus group will give a brief introduction about himself or herself).</p> <p>One of the first steps in conducting this focus group is to obtain your consent to participate. Here is a copy of a consent form, which I will review with you and ask you to sign indicating your willingness to participate in this study. (Present a copy of the informed consent form to each participant, conduct a general review the</p>

contents of the form with the participants, and secure signatures from each).

This focus group discussion will last between 60 to 90 minutes. As the moderator, I will guide the discussion and encourage your active participation.

During this discussion, we will focus on 6 questions. We will have a brainstorming session on each question. During each brainstorming session, I will record your responses on flip charts. I will not link the responses with individual participants. I encourage you to be open, thorough, and honest in your responses. Keep in mind that I am interested in both positive and negative comments; sometimes, negative comments are the most helpful.

There are no right or wrong answers, only differing points of view. You do not need to agree with others, but you must listen respectfully as others share their views. Please talk to each other!

Please note that this session will not be audiotaped.

After we complete our brainstorming sessions on all 6 questions, we will return to the flip charts and review the responses. The goal of this review is to synthesize your responses to one overriding answer for each question. Again, I encourage your full participation so that we can arrive at the most succinct response for each question.

If at any time you would like to cease participating in the exercise, please feel free to let me know.

I will store all the notes from this focus group discussion in a locked file container that is only accessible to me and will keep these records for a period of at least 5 years as required by the university.

	Let us begin our focus group discussion.
<ul style="list-style-type: none"> • Watch for non-verbal queues • Paraphrase as needed • Ask follow-up probing questions to get more in-depth responses • Strive to get everyone engaged in the discussion 	1. What motivational strategies are in place at your work place to promote the retention of talented insurance finance professionals?
	2. Which strategies do you consider were the most effective in retaining talented insurance finance professionals?
	3. What are the key barriers to implementing your organization's successful motivational strategies for retaining talented insurance finance professionals?
	4. How did your organization address the key barriers to implementing the successful motivational strategies for retaining talented insurance finance professionals?
	5. What other motivational strategies should management implement to motivate talented insurance finance professionals to remain with their organization?
	6. Suppose you had one minute to tell your manager how he or she motivated you to remain committed to your organization, what you would you say?
Wrap up focus group thanking participant	<i>Script:</i> Thanks for taking the time to meet with me for this focus group discussion and to provide thoughtful responses to these questions that will help me to answer the research question that is the basis of this study. I would like to remind you the answers that you provided may help to devise strategic models used to motivate insurance financial professionals to remain with their organizations. Thanks again for participating in this focus group discussion.