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Strategies Insurance Leaders Use to Reduce Sales Agent Turnover

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Walden University

College of Management and Technology

This is to certify that the doctoral study by

Jacqueline Evans

has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

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Walden University
2018

Abstract

Strategies Insurance Leaders Use to Reduce Sales Agent Turnover

by

Jacqueline Evans

MS, Thomas Edison University, 2005

BS, University of the West Indies, 1992

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

October 2018

Abstract

High turnover of new sales agents costs insurance leaders millions of dollars and adversely impacts profit margins. The purpose of this multiple case study was to explore the retention strategies that insurance leaders from central New Jersey used to reduce sales agent turnover. Study participants included 5 insurance leaders with sales management experience ranging from 3 to 5 years. Job embeddedness theory was the conceptual framework for the study. Data were collected via semistructured interviews, company reports, and archival records. Using thematic analysis, the data were examined and coded and generated 4 key themes: recruiting and selection process; value of coaching, training, and mentoring; leadership engagement; and organizational culture. The implications of this study for social change include the ability of insurance leaders to allocate increased profits to funding local and community-based service organizations and philanthropic initiatives. Additionally, with increased profits, insurance leaders may be able to invest in developing indemnity products and services tailored for underserved populations, such as women, minorities, and low-income individuals and families, thereby contributing to positive social change.

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Dedication

I dedicate this study to my best friend, partner, and love, my husband Ransford, and our two children Kwami and Khamil. Thank you, my love, for your unwavering belief in me and your ardent and steadfast support during this journey. I would not have started this journey without your push and could not have finished without your pull. To my children, I have always wanted to be the best role model for you. I hope I have provided a good example of hard work, dedication, and sacrifice in pursuing one's dreams, and the sweetness of the reward at the end. I love you both world without end.

I also dedicate this work to my parents Sydney and Inez Brown. Although you both came from very humble beginnings, you instilled in me the principles of working hard and aiming high. Daddy, although you are no longer here, I thank you for always encouraging my educational pursuits and teaching me to dream big. Mommy, thank you for providing a loving, nurturing, caring, environment where I always felt secure and loved. Thank you both for implanting in me an appreciation for the value of education.

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Section 1: Foundation of the Study

High turnover of sales associates is a widespread problem facing insurance leaders. A high rate of employee turnover impacts productivity and profitability and represents a huge financial disincentive to organizations (Ejaz & Akbar, 2015). According to Varma, Vij, and Gopal (2016), attrition of sales employees is one of the most critical problems insurance leaders face. Excessive employee turnover endangers the achievement of organizational objectives (Varma et al., 2016). It is therefore imperative that insurance leaders acquire an understanding of the turnover phenomenon towards adopting effective strategies to mitigate the attitudes and behaviors that lead to turnover.

Background of the Problem

The costs associated with voluntary employee turnover have long challenged business leaders. In 2015, the average annual rate of employee separation in the professional and business service sector was 5.06% (U.S. Department of Labor, Bureau of Labor Statistics, n.d.). Attrition in the insurance industry is particularly concerning, with a reported 71% of insurance agents leaving their employer within the first 2 years (Honan, 2013). A high rate of turnover can be detrimental to businesses because of the disruptive effects and the increased costs associated with it (Skiba, Saini, & Friend, 2016). The estimated cost of replacing an employee who leaves is between 50% and 200% of the annual salary of that employee (Selden & Sowa, 2015). In addition to increased costs, a high voluntary turnover rate has other tangible and intangible consequences for organizations. Tangible consequences include effects on organizational

performance, such as decreased level of productivity. Intangible consequences involve the negative effects on company reputation and employee morale. The nature of the job in the insurance sector makes this industry extremely susceptible to a high rate of voluntary turnover.

Management scholars and business practitioners have shown considerable interest in understanding the turnover phenomenon because of the negative consequences. As a result, research interest in the topic has continued and expanded over the years (Rothausen, Henderson, Arnold, & Malshe, 2017). To enhance efficacy, insurance leaders require an understanding of the consequences of employee turnover and the factors that contribute to employee turnover (Selden & Sowa, 2015). Knowledge of the causes and consequences of sales agent turnover may enable insurance leaders to identify and adopt strategies to mitigate turnover behavior in their agencies and create the conditions and structure within their organizations to retain valuable new sales agents.

Problem Statement

Insurance leaders experienced a 35% turnover rate of new sales recruits during the first year of employment (Sehgal & Pathak, 2014). An estimated cost to replace an employee is between 50% and 200% of the individual's annual salary (Selden & Sowa, 2015). The general business problem was that the high turnover rate of insurance sale agent results in increased operating costs. The specific business problem was that some insurance leaders lack knowledge of the retention strategies to reduce sales agent turnover.

Purpose Statement

The purpose of this qualitative multiple case study was to explore retention strategies insurance leaders use to reduce sales agent turnover. The target population consisted of five leaders from insurance agencies in New Jersey who successfully used strategies to reduce sales agent turnover. The implications for positive social change include (a) lower level of sales agent unemployment through turnover in the insurance sale force, (b) increased source of funding for community and social initiatives, and (c) increased customer satisfaction and loyalty through improved service delivery.

Nature of the Study

I selected a qualitative method to explore retention strategies insurance leaders used to reduce sales agent turnover. Researchers use a qualitative method to explore the how and why about a phenomenon (Yin, 2017). Additionally, by undertaking qualitative research, researchers can answer critical research questions (Henwood, 2014). Researchers also use the qualitative method to provide rich descriptions of dynamic, complex, and multifaceted issues. The qualitative method was appropriate for this study to explore retention strategies insurance leaders use to reduce sales agent turnover. Researchers use a quantitative method to examine relationships between variables or to compare group differences (Babones, 2015). Researchers use the quantitative method to test hypotheses and measure variables to answer questions such as how much and how often. The quantitative method is not suitable for exploring a phenomenon or bringing understanding to an issue from rich personal descriptions. Therefore, the quantitative method was not appropriate for this study. The mixed method is appropriate when a

researcher wishes to combine quantitative and qualitative methods in one research study to augment data validity and reliability and achieve a more robust and credible study (Wardale, Cameron, & Li, 2015). There was no quantitative component to this study. Therefore, the mixed method was not applicable.

I selected a case study design for the study. By using a case study design, researchers can inquire into an individual, organization, event, or action at a particular time, in a specific place, to generate deep insights. Researchers using the case study design use evidence from multiple sources such as archival documents and interviews conducted in real-life settings (Yin, 2017). The case study design was appropriate to explore retention strategies used by insurance leaders to reduce sales agent turnover. Researchers use the phenomenological design to explore lived experiences and perceptions regarding a phenomenon (Lamont, Kennelly, & Moyle, 2014). The phenomenological design was therefore not appropriate for this study. Researchers use ethnographic design to explore a phenomenon in a cultural setting (Awasthy, 2015). The purpose of this study was not to explore a culture but to explore strategies insurance leaders used to reduce sales agent turnover. Thus, the ethnographic design was not appropriate for this study.

Research Question

The primary research question is as follows: What retention strategies do insurance leaders use to reduce sales agent turnover?

Interview Questions

1. What retention strategies have you used to reduce sales agent turnover?

2. What strategies do you currently use to reduce sales agent turnover?
3. What strategy did you find worked the best to reduce sales agent turnover?
4. How did you assess the effectiveness of your strategies for reducing sales agent turnover?
5. How did the sales agents respond to your different strategies to reduce turnover?
6. What strategies were the least effective in reducing sales agent turnover?
7. What modifications did you apply to improve the effectiveness of your strategies for reducing sales agent turnover?
8. What additional information would you like to share about strategies you use to reduce sales agents' turnover?

Conceptual Framework

I selected the job embeddedness (JE) theory for the conceptual framework. Mitchell, Holtom, Lee, Sablinski, and Erez (2001) introduced the concept of JE to provide an alternative paradigm for exploring the employee turnover phenomenon. Researchers have used JE to address some of the deficiencies identified in the traditional employee turnover models and to expand the literature by providing an additional conceptual framework for exploring employee turnover behaviors. Mitchell et al. (2001) proposed three dimensions to the JE concept: (a) fit (extent of synchrony between employee job, community, and personal life), (b) the link (the relationships between employee and other people/activities in the organization), and (c) the sacrifice (ease of breaking links/what the employee is willing to give up). The JE constructs provided a possible paradigm for exploring turnover behavior about unique job characteristics such

as those associated with insurance sales (see Valle & Ruz, 2015). Additionally, JE was a possible conceptual lens for exploring the turnover phenomenon. The dominant constructs of JE are alternative job prospects, job satisfaction, and organizational commitment (Holtom, Mitchell, & Lee, 2006). Therefore, as applied to this study, the JE concept was an appropriate lens for exploring retention strategies used by leaders with the responsibility for reducing sales agent turnover.

Operational Definitions

The following operational terms provide understanding and clarity for readers and appear throughout this study:

Attitudinal construct: Attitudinal construct refers to the behavioral factors such as job satisfaction and employment alternatives that influence turnover intention and actions (Mobley, 1977).

Cognitive evaluation: Cognitive evaluation refers to the process of mental assessment employees engage in when deciding whether to quit their jobs (Riley, 2016).

Dysfunctional turnover: Dysfunctional turnover refers to the negative effects on organizational costs and decrements to organizational performance resulting from employees quitting (Skiba et al., 2016).

Functional turnover: Functional turnover refers to the beneficial effects on organizational costs and performance that result from employees voluntarily leaving (Skiba et al., 2016).

JE: JE refers to the level of connectivity and degree of attachment employees feel to their organization and the forces that keep them in their jobs (Collins & Mossholder, 2017).

Withdrawal cognition: Refers to the psychological evaluation process employees engage in analyzing job alternatives (Zimmerman, Swider, Woo, & Allen, 2016).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are unprovable views, beliefs, or opinions believed to be true. Milbourn, McNamara, and Buchanan (2014) described assumptions as unsubstantiated and unchallenged ideas and concepts that are taken for granted but necessary to facilitate inquiry into a phenomenon. Researchers use assumptions to validate the data and information provided by the research participants and authenticate the experiences participants relay. The first assumption was that the research study participants had successfully applied turnover-mitigating strategies in their capacity as insurance leaders. The second assumption was that participants could articulate their experiences about the turnover phenomenon and successful reduction strategies currently in use within their businesses. The third assumption was that participants would provide honest and forthright responses about their experience. A fourth assumption was that the findings would reveal innovative strategies to reduce sales agent turnover. The fifth assumption was that the data collection instruments selected would adequately gather the data and information necessary to address the research questions. The final assumption was that the participants would answer all the research questions.

Limitations

Limitations are potential weaknesses in a study that are beyond the control of the researcher. Researchers use limitations to define the focus of the study and restrict the interpretation of findings (Josiassen, Assaf, Woo, & Kock, 2016; Henderson, 2016).

Limitations of this study included (a) inherent weaknesses in the chosen research method and design, (b) the number of participants in the study, and (c) uniqueness of business operations within insurance sales. Inherent limitations associated with the qualitative research include the time and labor-intensive nature of the process, skills required of researchers, and the inability to verify results objectively (Leung, 2015). To overcome the inherent limitations in this qualitative research study, I ensured alignment between the research question, the research method, the collected data, and the data collection method. The case study design also presented limitations (Cronin, 2014). While the finding from a case study may be suggestive of similar behaviors in other businesses, causal inferences are not possible because of the inability to rule out alternative explanations. As a result, the findings from a case study are not generalizable (Yin, 2017). Furthermore, the data obtained from using the qualitative case study design may provide limited understanding when compared to the data obtainable from other methods and designs.

I used supplemental information from additional sources to offset the limitations mentioned above. Although a sample size might not provide the wealth and depth of details necessary to bring understanding to a phenomenon (see Yin, 2017), the sample of five insurance leaders was adequate for this study. I also used a process of data

triangulation to mitigate some of the challenges in this qualitative case study. Finally, the researcher's knowledge and experience might also be a limitation of this study.

According to Yin (2017), the skills and abilities of the researcher as the primary data collection instrument reflect the depth and richness of the information collected.

However, obtaining information from multiple sources and using multiple techniques to collect and analyze the data may counterbalance researcher skill limitation.

Delimitations

Delimitation refers to the boundaries or the scope of the research. Marshall and Rossman (2014) offered that delimitations arise from the researcher's conscious choices in the planning and development phase about what to study and the confines of the research. There were three primary delimitations associated with this study. The first delimitation was the theoretical framework (JE theory), and the lens for analyzing the findings (Blaxter, Hughes, & Tight, 1996). The second delimitation was where the research occurred. Geographical constraints and expenses related to travel confined research activities to the northeastern United States with the study population limited to leaders from insurance organizations located in New Jersey. The third delimitation was the selected sample population of insurance leaders. The experiences of the sample population represent the breadth of the study and therefore the data they provided the scope of the research.

Significance of the Study

Contribution to Business Practice

The values of my findings to business leaders included the potential to identify strategies that organization leaders used to reduce the turnover of insurance sales agents. Leaders may use the findings to formulate appropriate strategies to increase the long-term retention rate of sales agents. Insurance leaders have a responsibility to create an organizational environment that fosters positive job-related decisions from sales agents. The results of this study may help leaders with strategies to devise and implement better business practices to reduce turnover.

The contribution to business practice is that the findings may provide insurance leaders with proven retention strategies for insurance sales agents. Additionally, by applying more contemporary retention strategies, insurance leaders may be able to reduce the operation costs, recruitment costs, and training costs associated with sales agent turnover.

Implications for Social Change

The implications for positive social change include the potential to enhance public perception of the insurance sales occupation as a stable professional career choice. Employment stability within the insurance industry emits a sense of comfort and confidence to clients. Insurance clients seek businesses with stable, professional, and knowledgeable sales agents who are experts in the insurance services industry. Employment stability within the insurance industry may also result in increased employment opportunities and reduced unemployment within local communities.

Another positive social change implication is the potential for insurance companies to provide increased funding and support to local communities and social initiatives because of reduced operational costs and increased profits.

A Review of the Professional and Academic Literature

I explored literature on the strategies insurance leaders used to reduce sales agent turnover. The exploration included a review of 91 peer-reviewed articles, three books, and two seminal works related to the research topic. I also researched several academic databases to obtain study-related information. These included Google Scholar and the following databases from Walden University's library: ABI/INFORM Complete, Academic Search Complete, Business Source Complete, Emerald Management Journals, ProQuest Central, PsycINFO, SAGE Premier, and ScienceDirect. Documents designated as peer-reviewed were authenticated through Ulrich web Global Serials Directory as well. Keyword and search terms used to identify relevant study literature included *employee turnover, voluntary turnover, employee retention, retention strategies, sale agent, sales force, insurance industry, dysfunctional turnover, job satisfaction, employee motivation, JE, engagement, employee engagement, personal engagement, benefits of engagement, antecedents of turnover, consequences of turnover, costs of turnover, barriers of employee engagement, influences of engagement, burnout, measure of burnout, components of burnout, and JE*. The literature review contains a total of 98 articles, of which 89 (91%) are peer-reviewed, with 84 (85%) published between 2014 and 2017, as required by Walden University. The theoretical framework that guided this study is the JE theory.

Job Embeddedness Theory

To address some of the explanatory and prescriptive deficiencies of the traditional models to provide a holistic understanding of employee turnover, researchers introduced a new theory called JE. In opposing the reasons advanced by traditional turnover theorists for employee turnover, Mitchell et al. (2001) argued that the turnover construct explained only a small percent of actual turnover action and opined that JE, which examined employees who stayed, was a superior explanatory model. JE was introduced to explain why employees stayed with employers instead of trying to address why employees leave. The concept of employees staying contrasted with traditional models of voluntary turnover that focused on examining why employees left their jobs.

Unsatisfied with the limitations of the traditional turnover theories, Mitchell et al. (2001) reasoned that exploring why people stayed might be a more useful and beneficial research endeavor and proposed a model that explored the forces behind why employees stayed. Mitchell et al. moved away from the affect-focused emphasis of traditional turnover research such as satisfaction, commitment, and involvement, and instead focused on the contextual factors that affected staying behaviors. This offering by Mitchell et al. was pivotal as it resulted in a shifting of the research focus towards employee retention. Consequently, the JE theory originated from a need to provide a better understanding of why people stayed in their jobs as opposed to the traditional models, which focused on explaining why employees left.

The attachment theory is the primary conceptual framework for the JE theory. Other theories such as the general withdrawal construct and individual differences also

influenced the development of JE (Holtom, Smith, Lindsay, & Burton, 2014). Some key ideas related to the development of attachment emerged from the extant literature on employee turnover. These ideas influenced the development of the JE theory (Holtom et al., 2014). Two important emerging concepts were that (a) nonwork factors influenced attachment and thereby turnover, and (b) nonattitudinal or organizational factors played an important role in influencing turnover. Additionally, newer research on turnover and a shift in research focus to employee retention also provided different theoretical perspectives on turnover.

Nonwork factors. Empirical evidence from research on turnover suggests that many factors not related to the job (off-the-job factors) influence employee turnover behavior. For example, some researchers identified off-the-job factors such as family attachments and work and family roles conflicts as important influencers of attachment, job satisfaction, and employee turnover (Mobley, 1977; Price & Mueller, 1981). Marasi, Cox, and Bennett (2016) identified organizational trusts as a critical factor that affects employee turnover. Other researchers have identified work-life balance (Robinson, Kralj, Solnet, Goh, & Callan, 2014) and spillover between family engagement and work-life engagement (spillover theory; Krannitz, Grandey, & Songqi Liu, 2015) as influencing job satisfaction and employee turnover. Researchers have also explored how other elements such as commitments to nonwork factors such family, hobbies, and church influenced job attitudes and attachment.

Other organizational focused predictors. Some researchers identified other factors not considered attitudinal as important influencers of employee retention.

Alcover, Rico, Turnley, and Bolino (2017) argued that the employee-organization relationships and the existence of a psychological contract are important work attachment creators that provide inducements to employees to remain in their jobs. Other organizational factors identified as methods business leaders used to induce employees to remain included team or group work and projects (Alcover et al., 2017). Other types of group attachments included unions, employee associations, and other work-related groups. Through innovative research on employee turnover, newer theories on voluntary employee turnover evolved.

Newer turnover theory: The unfolding model of turnover. Newer research on turnover aimed at providing empirical evidence, enhancing understanding, and redirecting theoretical development provided a different theoretical perspective on why employees left organizations. Using constructs from both the market-pull (alternate job) and psychological-push (job dissatisfaction) approaches to explain voluntary turnover behaviors, researchers Lee and Mitchell (1994) developed a new model called the unfolding model of turnover or multipath approach. Proponents of this new theory argued that there were several paths to turnover and posited that contrary to traditional theories, job dissatisfaction was not the basis for all turnover decisions (Lee & Mitchell, 1994). Additionally, the narrow focus of the pull and push theorists produced skewed results, and a simultaneous examination of both perspectives would likely produce a more significant understanding of the turnover phenomenon.

Researchers have found that negative attitudes and active job searches were weak predictors of the actual turnover phenomenon. Under the new model, Lee and Mitchell

(1994) identified a variety of outside factors or shocks considered to be greater motivators of the employees' quitting behavior. Some researchers used the new model (also known as the multipath model) to explain the turnover decision-making process along each path.

Five distinct decision paths stem from the unfolding model of turnover that leads to voluntary turnover. Using the constructs of the image as the foundational framework for the new model, Lee and Mitchell (1994) contended that employee turnover results when some event or shock occurs to an individual's system. The shock initiates a process of deliberation and decision making that involves assessing implications on the job and causes the employee to evaluate options, including leaving the job. The image theory is a descriptive decision-making model where information represents images from a predetermined set of images that the decision maker embraces (Lee & Mitchell, 1994). Decision-making follows a process of assessment and an evaluation of the impact of these images.

An assessment of the state of research and existing literature on employee turnover has led some researchers to deduce that many other factors besides negative attitudes may account for employee turnover. Mitchell et al. (2001) posited that (a) people who are satisfied also voluntarily leave their jobs, (b) not everyone who quits searches for a job before leaving, and (c) many people leave their jobs because of a nonwork-related shock event. These different and emerging ideas highlighted the limited predictive and explanatory power of the traditional attitudinal constructs. According to Mitchell et al. (2001) job satisfaction, organizational commitment, and job alternatives

did not provide a holistic understanding of employee turnover behaviors. The JE construct arose from the deficiencies of the traditional models in explaining employee leaving behaviors and the desire to move the discourse to explore why employees stayed (Mitchell et al., 2001). The expansion of research focus to other areas such as antecedent and mediators of employee turnover combined with the development of the JE constructs opened the door to research focused on staying behaviors by employees and retention strategies and practices by employers.

Dimensions of Job Embeddedness

The JE theory represents the influences of a broad group of paradigms on employee retention, unlike the turnover models, which represent the influences of affect-related constructs only. JE theory is described as the extent of employee enmeshment within a social system (organization and community) and how external or contextual forces known as links, fits, and sacrifices affect the employee (Lee, Burch, & Mitchell, 2014). The external forces are separated into two distinct dimensions, organizational (on-the-job) commitment and community (off-the-job) commitments. The three underlining principles, links, fit, and sacrifice, form the core of the JE model.

Links are the extent to which employees have relationships and associations with other people or activities in both the community and organization. Fit is the degree of compatibility between job, community, and other aspects of the employee life. Sacrifice is what employees might lose or may or may not be willing to give up by breaking the links. JE is the result of a variety of possible external (contextual) factors (Lee et al., 2014). While early researchers have predominantly focused on the beneficial effects of

JE on businesses, such as reducing turnover and costs associated with replacing an employee, some researchers have questioned whether JE is always good for businesses.

A dark side exists in JE, and in some organizational contexts, JE might have negative consequences. In a study of workplace deviance, Marasi et al. (2016) identified an organizational trust JE relationship and found a higher level of workplace deviant behaviors from employees who were highly embedded but had low levels of organizational trust. Researchers Allen, Peltokorpi, and Rubenstein (2016) and Rubenstein, Eberly, Lee, and Mitchell (2018) also challenged the preponderance of views supporting JE as a desirable quality and the benefit of JE to employees, work groups, and businesses. Allen et al. found that highly embedded employees working in an adverse environment felt stuck and displayed behaviors such as physical exhaustion, emotional exhaustion, and loss of sleep. These characteristics, while personally detrimental, may affect the organization indirectly through a higher rate of workplace accidents and increased healthcare costs.

The ramifications of dysfunctional JE exposed that employees who felt stuck in their jobs may engage in various forms of organizational deviance or aberrant behaviors known as production deviance. Deviant behaviors by employees included avoiding job-related duties and responsibilities, withholding effort on the job, and neglecting or disregarding instructions and directives (Darrat, Amyx, & Bennett, 2017). Hence, the contemplation of strategic employee retention schemes requires the consideration of all dimensions of employee embeddedness.

Voluntary employee turnover. Researchers have devoted considerable effort to developing models to explain and predict voluntary turnover. Job satisfaction, organizational commitment, and intent to quit have emerged as the constructs most commonly associated with turnover. Some research studies have supported hypothesized linkages between these constructs and turnover (Hayati, Charkhabi, Kalantari, & De Paola, 2015). Attracting and retaining highly qualified employees is one of the most important managerial functions and keeping key employees is critical to any businesses' continued success (Balakrishnan & Vijayalakshmi, 2014; Guha & Chakrabarti, 2016). Some academic researchers and business practitioners contended that voluntary employee turnover presents a challenge to business leaders (Balakrishnan & Vijayalakshmi, 2014; Guha & Chakrabarti, 2016; Hayati et al., 2015). Seventy-eight percent of today's business leaders view employee engagement and retention as one of their top concerns (Deloitte Global Human Capital Trends, 2016).

The extant literature on voluntary turnover is rife with evidence that recognizes the impact of turnover on organizational performance. Iqbal, Ehsan, Rizwan, and Noreen (2014) and Mwasaru and Kazungu Kingi (2015) found that trends, such as globalization, increased competition, innovative technological advancements, and increased knowledge make the retention of human capital vital for businesses. Hom, Lee, Shaw, and Hausknecht (2017); Lu and Gursoy (2016); and Mwasaru and Kazungu Kingi (2015) posited that high turnover resulted in increased operational costs and reduced productivity. Therefore, the extant literature is documented well with the potential harmful effects on businesses of voluntary turnover.

Researchers have also identified some shortcomings in current literature on voluntary turnover. These include excessive preoccupation with predictors, low rigor, and little relevance (Hom et al., 2017; Rothausen et al., 2017). Researchers Hom et al. (2017) and Rothausen et al. (2017) have also questioned the predictive validity of existing turnover research. Despite the concerns with the shortcomings and questions on the predictive validity of findings from existing turnover research, the turnover phenomenon remains a fertile field for research and exploration.

Functional and dysfunctional turnover. The turnover in businesses assumes a functional or dysfunctional role. While not all forms of employee attrition are harmful to businesses, dysfunctional turnover (also referred to as dysfunctional attrition) is detrimental (Skiba et al., 2016; Smith & Macko, 2014). Dysfunctional attrition occurs when high valued organizational employees depart their jobs against the wishes of their employers. Conversely, functional attrition occurs when employers view leaving employees as adding no value and are happy to see them go (Skiba et al., 2016). In the insurance industry, attrition is particularly concerning with an estimated 35-45% of insurance agents leaving their employment yearly (Shah & Bharti, 2014). The dysfunctional form of employee turnover is what occupies the interest of scholars and business practitioners.

The organizational and personal impacts of dysfunctional turnover can be quite costly. The dissolution of a beneficial (for the businesses) working relationship between an employee and their employer presents a substantial cost to businesses and significantly affects the business (Hom et al., 2017; Mitchell et al., 2001). For example, Wang, Wang,

Xu, and Ji (2014) and Harrison and Gordon (2014) contended that employee turnover reduced a business's financial performance. Hence, a high level of voluntary turnover has both substantive and substantial effect on organizational performance including affecting their bottom-line.

Dysfunctional turnover also has a personal effect on employees. Holtom, Mitchell, Lee, and Eberly, (2008) argued that leaving a job without notice (the act of quitting) is very stressful for the employee. Stressors employees may experience from quitting include feelings of anxiety, uncertainty, and depression (Mitchell et al., 2001). Consequently, the mission of retaining talented employees has become one of the essential functions of businesses leaders, according to Takawira, Coetzee, and Schreuder (2014). Because of the negative impact (business and personal) of turnover, business practitioners and researchers have placed considerable emphasis on exploring all facets of the turnover phenomenon, according to Hom et al. (2017). A significant offshoot of research emphasis on employee turnover is a focus on turnover intention.

Turnover intention. Traditionally, researchers exploring employee turnover have focused their attention on analyzing attitudinal factors with an emphasis on the turnover intention attitude. Cohen, Blake, and Goodman (2016) agreed that in turnover-related studies, researchers substituted turnover intention for turnover action and used it as a predictor of actual turnover behavior. As a result, the turnover intention construct has emerged as a primary antecedent to actual turnover, and the literature abounds with examples of turnover action inferred from turnover intentions (Cohen et al., 2016). Justification provided by researchers for the inference include, (a) theoretical support

with researchers (e.g., attitudinal theorists) advancing theories implying that intention is the best predictor of behavior and, (b) a pragmatic consideration as turnover intent is more amenable to research (e.g., cost, scalability, measurability) than actual turnover action (Cohen et al., 2016). However, Robinson et al. (2014) countered that the rationale and supporting evidence advanced for the association between the turnover intention attitude and actual turnover in the turnover literature is minimally explanatory. Therefore, while the turnover intention construct occupies a prominent position in the extant turnover literature on turnover, questions remain regarding the appropriateness of the construct used in most models.

Researchers have explored the relationship between turnover intention and actual turnover behavior in various contexts. Typically, researcher findings have shown a statistical correlation between turnover intention and action (Ghosh & Gurunathan, 2015; Mobley, 1977; Thakur, & Bhatnagar, 2017). However, Cohen et al. (2016) argued that empirical studies on the relationship are scarce and results conflicting. In a study of the turnover intention constructs at the agency level, Cohen et al. (2016) found that the correlation between turnover intention and behavior might not be as strong as postulated by traditional theory. For example, in measuring the constructs, Cohen et al. (2016) found significant differences that led them to conclude that turnover intention may be a poor proxy for turnover action. Further, the researcher argued that turnover was a discernable, objective, and measurable paradigm while the turnover intention was indirect and subjective. Hence, the strength of the correlation between turnover intent and actual turnover behavior is an area of research concern.

Other researchers identified differences in the type of relationships between turnover and turnover intent than suggested by extant theories. As an example, in a research on the “effect of work engagement on employees' turnover intentions” conducted by Caesens, Stinglhamber, and Marmier (2016), the researchers found that the correlation between turnover intention and turnover behavior was curvilinear and not linear as suggested by traditional theories. Mitchell et al. (2001) challenged the predictive power of turnover intention and offered that other constructs were better predictors of both the turnover intent and action. In Mitchell et al. (2001) theory forming work that examined the question of why employees left or stayed with their businesses, the researchers introduced a new construct called JE. Mitchell et al. (2001) research showed JE to be superior at predicting key outcomes of turnover intention and actual turnover.

The employee turnover and turnover constructs continue to evolve and develop as leaders continue to grapple with challenges stemming from the phenomenon. Researchers have also identified personal and contextual factors that moderate the turnover intention/turnover relationship (Ghosh, Rai, Chauhan, Gupta, & Singh, 2015; Joo, Hahn, & Peterson, 2015; Lee & Heo, 2015). The factors identified included leadership, stress (both personal and job-related), job alternative, JE, and characteristics of the job (Hom & Griffeth, 1991; Peltokorpi, Allen, & Froese, 2015). The extent and type of relationship between turnover intention and action continue to develop and evolve as turnover research expands.

Voluntary or dysfunctional turnover/attrition. Employee turnover is an individual choice behavior, which assumes many forms. Behavioral scientists,

researchers, and business practitioners, enthralled by this concept, have advanced many descriptions and explanations to define this behavior. In their groundbreaking work on turnover, Hom and Griffeth (1995) defined turnover as the voluntary termination of an organizational member. Katsikea, Theodosiou, and Morgan (2015) defined voluntary termination as the actual number of employees leaving an organization over a specific time. Whatever the definition, voluntary employee turnover (VET) presents real and constant challenges to companies.

The effects of VET on performance, productivity, and profit at the organizational level are multifaceted. Katsikea et al. (2015) and Marsden (2016) asserted that VET not only impacts businesses in direct monetary outlays such as labor costs but also in indirect costs such as loss of valuable organizational knowledge and skills. Hom et al. (2017) argued that employees who defect to an organization's competitor might undermine organizational competitive advantage by revealing trade secrets. Harrison and Gordon (2014) revealed a significant negative relationship between turnover and organizational performance. As a result, research interest in this behavior has attracted the attention of behavioral scientists, leadership and management scholars and practitioners as well as psychologists for centuries. Turnover substantially affects the functioning of businesses, disrupts outcomes related to productivity, reduces financial performance and has an infectious effect on other employees (Harrison & Gordon, 2014; Selden & Sowa, 2015; Hom et al., 2017; Kessler, 2014). For these reasons, inquiries on employee turnover, which have captivated the interest of researchers for decades, continues to garner much attention even today.

Cost of Employee Turnover

Employee turnover results in wasted costs to organizations including direct costs associated with recruitment, selection, and training. Many businesses experience high organizational and operational costs that are a direct link to voluntary employee turnover. Turnover actions by the employees also negatively affect a business's indirect and other intangible costs as explained by Babalola, Stouten, and Euwema (2014). The effects include lower morale, lower productivity, and increased costs associated with overtime shifts for remaining workers (Ferreira, Martinez, Lamelas, & Rodrigues, 2017). Selden and Sowa (2015) suggested that the cost of replacing a terminated employee is between 50% and 200% of the annual salary of the terminated employee. In another context, Undale and Pande (2015) estimated that the replacement cost of VET might exceed 2.5 times the salary of the worker who leaves.

High employee turnover also has indirect cost effects on business. One important indirect impact is the cost to organizational competitiveness. Hom et al. (2017), Katsikea et al. (2015), and Undale and Pande (2015) asserted that when employees exit their employ, they may undermine an organization's competitiveness by soliciting organizational clients to go with them, or by revealing competitive information to their new employer. Research supports the notion that prudent management of the voluntary turnover rate by leaders may result in improved organizational performance.

In addition to the direct financial profits, intangible benefits accrue to organizational leaders from the employee attraction and retention policies and practices employed by organizational leaders. As an example, according to Kwon (2014), evidence

from research suggested intangible factors such as talent attraction and retention accounted for a significant portion of businesses' market value. Research has also shown that businesses with a reputation for high turnover level have difficulties in attracting and retaining good talent (Kwon, 2014). Additionally, researchers found that organizational leaders, who invest heavily in their employees in areas such as training, education, and development, derive significant intrinsic value from the human capital in their employ (Holtom et al., 2008; Mwasaru & Kazungu Kingi, 2015). Skiba et al. (2016) argued that the direct and indirect costs associated with employee turnover represent the dysfunction aspect of the turnover phenomenon. Consequently, leaders who can minimize the rate of dysfunctional employee turnover may effectively maximize the return on their investment.

Effects of sales agents turnover. In the U.S., sales agents' turnover in the insurance industry is very high. The U.S. Data from U.S. Department of Labor, Bureau of Labor Statistics (n.d.) indicated that the industry's annual turnover rate is more than 12 percent. Sehgal and Pathak (2014) estimated that 35 percent of new sales agents quit their employ within the first year. Undale and Pande (2015) put a conservative estimate on the rate of turnover and other associated costs (including lost customer, lost business, and damaged morale) in the insurance industry at 30 to 40 percent. According to Katsikea et al. (2015), the high rate of turnover of sales agents presents significant negative consequences to insurance companies including increased costs and difficulties for leaders to implement sustainable efforts to increase sales. Consequently, effectively

managing the rate of turnover of sales agents might be a top priority for insurance leaders.

Another significant indirect cost of employee turnover is a loss of investment when employees leave before the organization can realize the full benefit of the training provided. Holtom et al. (2008) and Katsikea et al. (2015) posited that turnover that occurs before the benefits of investments in recruitment and training are realized might be particularly damaging to organizational performance, as recruiting, training, and socialization investments do not provide the anticipated returns. According to Call, Nyberg, Ployhart, and Weekley (2015), sales businesses are specifically vulnerable to turnover before realizing the benefits of investments in recruitment and training and might incur significant replacement costs, loss of valuable knowledge and expertise specific to a market or segment and loss of important customer relationships. The disruptions to operations caused by a high rate of turnover also present a customer service dilemma for insurance businesses. Businesses are less effective and efficient in servicing existing and prospective clients (Call et al., 2015; Katsikea et al., 2015; Smith & Macko, 2014). The cost and customer service impact of turnover on sales organization can, therefore, be deleterious.

Because of the wide-ranging impact on individuals and businesses, employee turnover has been a concern for organizational leaders for decades, and sales businesses leadership are particularly affected. As a result, there has been an intense focus on the turnover phenomenon, and this has generated a substantial amount of research interest in the topic, especially by business practitioners keen on finding prescriptive solutions.

While addressing voluntary employee turnover has remained a challenge for scholars and practitioners, businesses such as insurance businesses are increasingly relying on retaining valued employees to remain competitive (Babalola et al., 2014). This research study will explore strategies insurance leaders currently use to reduce sales agent turnover.

Foundational and Formative Research on Turnover

The earliest work on employee turnover arose from the recognition that employees' voluntarily leaving their employment presents a significant cost to businesses. The acknowledgment by researchers of the cost impact of turnover led to the initial explorations into turnover behaviors. Researchers in the early 1900s focused on hiring and replacement expenses and were responsible for the initial inquiries into the causes of turnover (Kessler, 2014). Hom et al. (2017) studied works by early researchers such as Fisher (1917), which detailed turnover costs and Bills (1925) provided an empirical study on turnover that characterized the turnover research during this period. However, criticisms levied against the early researchers were for presenting simplistic works that were empirically deficient.

Organizational equilibrium. Renewed interest in turnover research emerged again in the late 1950s aimed at countering the criticism of deficiency in earlier works. March and Simon (1958) orchestrated this renewal with the publication of the first formal turnover model. Seminal work by March and Simon (1958) hinged on the concept of the influence of movement desirability and eases in employee turnover, and introduced a theory of organizational equilibrium. Organizational equilibrium was key to

understanding employee turnover, and March and Simon (1958) introduced a model that emphasized a balance between employee contributions and organizational inducements. The researchers focused on factors such as the desirability of the job, and ease of movement to explain turnover, and emphasized job satisfaction and job alternatives as primary influencers of turnover behavior.

The foundational constructs of the organizational equilibrium model are, perceived desirability or job satisfaction and job alternatives. March and Simon (1958) posited that these factors were key predictors of VET. The two factors, namely (a) perceived desirability and (b) perceived ease of leaving an organization, determined employee and organizational balance. The organizational equilibrium model formally introduced the attitudinal constructs to the turnover discourse researchers criticized the model for lacking demonstrative and empirical validity.

Attitudinal drivers of turnover. Extensive research on turnover models continued and researchers renewed their focus on attitudinal factors as well as expanded the research to antecedents to turnover and withdrawal cognitions. In contrast to the organizational equilibrium model, Porter and Steers (1973) introduced a model that emphasized antecedents to turnover and focused on a single job satisfaction precursor “met expectations” as the driver of turnover decisions. Hartmann and Rutherford (2015) and Porter and Steers (1973) posited that the met expectation model linked to job satisfaction and employees’ decision to remain, and the level to which the job experience fulfilled the expectations of the employee. Researchers also introduced a new attitudinal

factor, organizational commitment, to explain turnover variance not addressed by the job satisfaction construct.

Researchers also introduced alternative variables into the turnover decision. In countering Porter and Steers (1973) model, Mobley (1977) argued that alternate variables such as turnover intention and job alternative are factored into the turnover decision. Mobley (1977) then introduced a model that focused on the cognitive process employees engage in when deciding to quit (Wittmer, Shepherd, & Martin, 2014). Mobley (1977) used the expectancy framework model to show how alternative employment opportunities and turnover intentions factored into employees' turnover decision. According to Mobley (1977), employees engaged in a withdrawal process involving a sequence of cognitive steps before quitting. The researcher explored the linkages between job satisfaction, employment alternatives, and turnover.

The intermediate linkages theory. The new model was the intermediate linkages theory. Mobley (1977), suggested that employees engaged in a rational decision-making process involving a set of sequential cognitive evaluations in deciding to quit. Employees used the subjective expected utility (SEU) which involved a cost-benefit analysis in evaluating work alternatives when searching for and leaving a job. Mobley (1977) suggested the cognitive process indicated quit intentions, linked job dissatisfaction, turnover behaviors, and the clearest antecedent to turnover. Through the linkages, employee values, job perceptions, and labor market perceptions influenced employees' withdrawal plans.

However, researchers questioned the predictive relationship between turnover intentions and actual turnover. Wittmer et al. (2014) and Joo et al. (2015) contended that turnover intentions did not always predict turnover contrary to the implications of Mobley's model. Similarly, Cohen et al. (2016), Joo et al. (2015), and Wittmer et al. (2014) discovered that turnover intention was a poor predictor of actual turnover also countering one of the assumptions of Mobley's model. Consequently, the findings from newer research created doubt about the predictive strength of turnover intention in forecasting actual turnover. Researchers continued to expand the linkages and turnover antecedent paradigm by considering other associations between job satisfaction and VET, and antecedents and drivers of VET.

Job satisfaction and turnover. A significant contribution to early turnover research was introduced as the construct of "kinship" or family ties to enhance understanding of VET. Price and Mueller (1981, 1986) incorporated the construct of organizational commitment into turnover research. Arguing that kinship may be an initiator or deterrent to VET, Price and Mueller (1981, 1986) highlighted the significance of family influences on VET. Price and Mueller (1981, 1986) also proposed a broad range of environmental factors rather than attitudinal causes as drivers of VET intentions. Environmental determinants such as the labor market, work environment, professional drivers, and community and family attachments were also important influencers of quitting decisions (Cohen et al., 2016; Joo et al., 2015; Wittmer et al., 2014). These works signaled a major shift in the turnover research. Some researchers began to focus attention on the causes of job satisfaction.

Researchers continued to explore the relationship between job satisfaction and turnover. For example, in research to test the effects of pay and job satisfaction on turnover, Hayati et al. (2015) found a direct relationship between job satisfaction and employee turnover. However, Hayati et al. (2015) also found that the relationship might not be as strong as proposed, as other factors besides job dissatisfaction caused unhappy employees to remain in their jobs. In other research, Lu and Gursoy (2016) identified generational difference as the most important determinant of the job satisfaction and turnover relationship. While the findings from many researchers on job satisfaction and turnover showed a significant relationship between the two variables (Han, 2016; Jeon, 2014), the finding by Hayati et al. (2015) is similar to conclusions reached by other researchers. Despite the different findings, researchers have continued to explore the association between job satisfaction and employee turnover.

The unfolding Model and Turnover. Scholars continued to make incremental contributions to the turnover research; though, there were no significant theoretical modifications for a period. Dissatisfied with the explanatory powers of the existing models, Lee and Mitchell (1994) proposed a radically new turnover concept called the “unfolding model.” The model proposed by Lee and Mitchell (1994) provided challenge to the three underlining assumptions of the organizational equilibrium model namely (a) job satisfaction is a major cause of turnover, (b) dissatisfied employees seek and leave for alternate employment opportunities, and (c) prospective leavers use SEC to compare other opportunities. In a supporting work, Lee and Mitchell (1994) suggested that job dissatisfaction is not always the initiator of employee turnover and that considerable

deliberation is not necessarily a part of the employee turnover process. According to Lee and Mitchell (1994), employees may follow five decision paths before quitting. For 3 of the paths suggested in the pathway theory, a jarring environmental event or “shocks” and not job satisfaction was the trigger for employees taking those turnover decision pathways. Lee and Mitchell (1994) and Park, Heesun, and Hyun Jung (2017) also suggested that not all leavers quit for another job. The unfolding model was a marked deviation from traditional theories, which did not consider this paradigm. The unfolding model introduced new research focus on “how” people left their jobs and emphasized the complex and dynamic nature of the turnover process.

The unfolding model continued to receive considerable research interest, and its underlining tenets underwent extension and refinement. A significant development of refinement was combining the unfolding model with JE in recognition that embedded forces could mitigate the effects of shocks on turnover. Lee and Mitchell (1994) introduced the concept of turnover mitigating factors, which precipitated inquiries into retention and why employee stayed. Researchers also challenged other tenets of the unfolding model as they explored the concept of employees staying.

Employee Engagement and Turnover. A nonattitudinal factor that has emerged in the employee turnover literature is employee engagement. Employee engagement describes employees who are highly involved, attached, and committed to their jobs and their organization (Anney, 2014). Within an organizational context, engagement describes how absorbed employees are in their roles, believe in their company, have pride in their work, and the level of enthusiasm, vigor, and energy they exert in their job

functions. High employee engagement provides businesses with competitive advantages such as greater productivity and decreased turnover. Highly engaged employees are also highly motivated employees (Ibrahim & Falasi, 2014; Lu, Lu, Gursoy, & Neale, 2016). As a result, the topic of employee engagement has garnered increased interest globally and is currently a trending action item for organization leaders (Smith & Macko, 2014). To bring understanding and improve employee motivation and performance, academics and practitioners have focused on exploring the effects of employee engagement in businesses.

Because of the touted impact of employee engagement on employee behavior and desired organizational outcome, employee engagement emerged as a central theme in organizational efficacy discussions. Numerous studies documented the positive consequences and attractive benefits of a high-level work engagement to both organization and employee (Anitha, 2014; Caesens et al., 2016). In addition to benefits of reduced turnover and associated operational cost, employee engagement also results in other tangible outcomes for businesses such as higher levels of customer satisfaction, retention, and sales (Kang & Sung, 2017). The “soft” or human orientated nature of employee engagement makes it an attractive alternative for human-focused conscious businesses.

Motivation and Employee turnover. Another central theme in the early works on employee turnover is the influence of motivation on the turnover action. Motivation is a principal driving force in human behavior, and scientists, management and leadership scholars, and practitioners used it for its explanatory powers in examining turnover

(Rubenstein, Eberly, Lee, & Mitchell, 2015). Motivation theorists sought to bring understanding to human behavior and the forces or events that energize, channel, and sustain this behavior. Like other theories on human behavior, motivation theories emerged from the field of philosophy and later migrated to the realm of psychological research.

In the employee turnover paradigm, the primary focus of motivation theorists was to determine how best to encourage behaviors towards desired organizational outcomes. Extant theorists suggested that satisfaction-eliciting rewards would affect the types of behaviors and attitudes necessary for organizational success. The literature is rife with evidence supporting a relationship where rewards resulted in increased satisfaction, improved performance, and decreased turnover (Hewett & Conway, 2015; Kuvaas, Buch, Gagné, Dysvik, & Forest, 2016; Shaw & Gupta, 2015). However, De Gieter and Hofmans (2015) argued that satisfaction with reward affects employees differently and therefore has different effects on performance and turnover.

The research study identified three types of reward (financial, material, and psychological) and found that individual differences caused employees to value each type of reward differently. Additionally, satisfaction influenced each type of reward differently and ultimately impacted turnover in different ways. De Gieter and Hofmans (2015) also revealed a negative relationship between satisfaction and financial rewards, contrary to findings from previous studies. Researchers continue to struggle with determining how the motivational powers of reward affect satisfaction and turnover.

Negative and positive consequences of the effects of rewards on motivation exist. Olafsen, Halvari, Forest, and Edward (2015) argued against a positive relationship between financial rewards and motivation finding that monetary rewards did not necessarily enhance motivation. Hewett and Conway (2015) and Gerhart and Fang (2014) found a mixed relationship between the two variables in the context of salience reward. Yang and Hung (2017) proposed that employee's attitude towards reward is what determines the level of motivation the reward would induce, suggesting that an affirmative emotional state (positive disposition) enhanced the anticipated reward outcome. Despite the rewards/motivator dichotomy, researchers and theorists overwhelmingly proposed theories that advanced reward as a means of shaping employee behavior towards organizational objectives.

Financial implications of employee turnover. The financial impact on businesses of uncontrolled employee turnover can be significant. Research reveals that U.S. businesses experience a turnover rate of 24% in first-year-of-service employees (Marsden, 2016). The first-year-of service turnover statistics for sales businesses provides a more deleterious picture. Mohammed, Lai, Daskalaki, and Saridakis (2016) estimated that as many as 50% of sales personnel terminate within the first year of service. Hom and Griffeth (1995) estimated the direct cost of hiring and training a new employee at 200% of salary. Additionally, Marsden (2016) estimated that the cost to businesses when an employee leaves is 1 to 1.2 times their annual salary. Therefore, the direct costs associated with turnover are massive and pose negative ramifications for businesses.

While the direct costs of voluntary employee turnover are considerable and highly visible in organizations, the indirect or unobservable costs of turnover behavior may be considerably more. For example, employees who leave may damage important customer relationships and place the organization's revenue at risk (Hom & Griffeth, 1995; Sunder, Kumar, Goreczny, & Maurer, 2017). Turnover behavior by terminating employees may result in reduced revenue and profitability for businesses. Ramifications of turnover are particularly significant in sales businesses where relationships between customer and sales personnel are the lifelines of the business. Another indirect cost of turnover is the revenue loss, regarding the time it takes new employees (such as sales agents) to establish themselves and to start generating revenue. According to Hartmann and Rutherford (2015) and Kwon (2014), businesses with a reputation for high employee turnover and low retention will find themselves challenged to recruit high-quality talent. The low talent ceiling available to businesses with high turnover exacerbate their revenue and profitability.

Businesses with high turnover rates experience significant negative consequences paramount of which are increased costs and reduced efficiencies and effectiveness. Fibuch and Ahmed (2015) indicated that there are three ways to assess the direct financial impact of VET on businesses, namely (a) hiring costs, (b) training costs, and (c) production losses. However, calculating indirect costs such as lost productivity, skills, and the organizational image are more difficult to assess, and as such these costs are largely unreported or underreported.

Engagement

An employee's level of satisfaction and engagement affects his/her quality of work. The task of attracting, motivating, and retaining employees is one of the central missions of management. Managers are continually exploring ways to attract, motivate, and retain employees. Bakker, Demerouti, and Sanz-Vergel (2014) offered that an employee's level of satisfaction and engagement affects his/her quality of work. Shuck and Reio (2014) suggested that productive employees are likely more highly engaged. Since both engagement and productivity are necessary for organizational growth, managers seek ways to improve satisfaction and engagement to increase productivity. Motivating employees to improve their job performance through higher levels of engagement, therefore, remains a fertile research field. Four areas of research focus characterize the engagement paradigm namely (a) personal engagement, (b) employee engagement, (c) work engagement, and (d) burnout.

Personal engagement. Personal engagement provides an alternative lens to examine employee workplace performance. According to Shuck and Reio (2014), the focus on employee engagement on working roles and job function links dissatisfaction with existing theories on performance, and deficiencies with the explanatory and prescriptive powers of theories on employee motivation. Kahn (1990) introduced the constructs of personal engagement and disengagement to extend the discourse on employee performance in the workplace. The development of personal engagement construct was also to address a dearth in the literature on cognitive and behavioral antecedents to positive workplace behavior.

Recognizing the ability of engagement to generate a desired organizational outcome, Kahn (1990) suggested that the factors that produced engagement differ from those that created organizational outcomes achieved from traditional attitudinal constructs such as job satisfaction and organizational commitment. According to the researcher, the traditional constructs were distant to the employees' daily experiences on their jobs. Kahn (1990) posited that individuals draw on different versions of themselves (varying degree of physical, cognitive, and emotional abilities) to perform different roles and functions and maintain boundaries between these selves. By so doing, individuals are continually bringing themselves into a role/task (engaging) or removing themselves (disengaging) from a role/function.

Employee engagement. Researchers link employee engagement and employee level of productivity. As an example, Shuck and Reio (2014), contended that an employee's level of satisfaction and engagement affects work quality. The task of attracting, motivating, and retaining employees is one of the central missions of management. Managers are continually exploring ways of accomplishing this task. Bakker et al. (2014) offered that an employee's level of satisfaction and engagement affects his/her quality of work. Shuck and Reio (2014) suggested that productive employees are likely more highly engaged. Since both engagement and productivity are necessary for organizational growth, managers are continually seeking ways to improve satisfaction and engagement to increase productivity. Motivating employees to improve job performance through higher levels of engagement remains a fertile research field.

Four areas of research focus characterize the engagement paradigm namely (a) personal engagement, (b) burnout, (c) employee engagement, and (d) work engagement.

Employee engagement describes employees who are highly involved, attached, and committed to their jobs and their organization. Within an organizational context, engagement describes how absorbed employees are in their work roles, believe in their company, have pride in their work, and the level of enthusiasm, vigor, and energy they exert in carrying out their job functions (Ibrahim & Falasi, 2014). Ibrahim and Falasi (2014) and Lu et al. (2016) suggested that high levels of employee engagement provide businesses with competitive advantages such as greater productivity and decreased turnover. Some researchers described highly engaged employees as highly motivated employees (Bakker et al., 2014; Ibrahim & Falasi, 2014). Consequently, the topic of employee engagement has garnered increased interest globally and is currently a trending action item for organization leaders (Lu & Gursoy, 2016; Smith & Macko, 2014). Employee engagement presents a viable construct to bring understanding to and improve employee motivation, performance, and retention.

Despite the touted benefits, employee engagement has developed into a disputed concept. According to Bailey, Madden, Alfes, and Fletcher (2017), the engagement construct is vulnerable to manipulation from fixing, shrinking, bending, and stretching. Furthermore, Bailey et al. (2017) and Demerouti, Bakker, and Gevers (2015) argued that other factors, such as contextual aspects of the work environment, influence the decisions engaged employees make on whether to stay or leave their jobs. Other researchers questioned the difference between employee engagement and other job-related issues,

such as job satisfaction, job involvement, and job commitment (Davis, Balkin, & Juhnke, 2014). Notwithstanding these disparities, the engagement concept continues to grow and evolve (Davis et al., 2014). Academics and business practitioners continued their focus on exploring the effects of employee engagement on turnover and organizational outcome.

Benefits of employee engagement. Employee engagement emerged as a central theme in organizational efficacy discussions, because of its touted positive impact on employee behavior and desired organizational outcome. Caesens et al. (2016) and Jagannathan (2014) documented the positive consequences and attractive benefits to both organization and employee of a high-level engagement among workers. According to Kang and Sung (2017), employee engagement also resulted in further benefits to businesses such as reduced turnover and associated reduced operational cost, as well as other tangible outcomes. Tangible outcomes include higher levels of customer satisfaction, retention, and sales (Kang & Sung, 2017). Additionally, the soft or human-orientated nature of the employee engagement paradigm makes it an attractive alternative for businesses focused on human resource assets. Researchers and management practitioners continue to explore the topic of employee engagement and the relationship between the construct and employee turnover.

Work engagement. Researchers use the work engagement construct to describe a positive, fulfilling mindset related to work. According to Bakker et al. (2014), the conceptualization of work engagement is that of a syndrome comprised of three dimensions, namely vigor, dedication, and absorption, which have similarity to constructs

used in the burnout theory. As a result, questions related to the distinction between burnout and work engagement have been an issue (Goering, Shimazu, Zhou, Wada, & Sakai, 2017). Bakker et al. (2014) proposed that work engagement is at the opposite end of the burnout continuum. Schaufeli and De Witte (2017) added that vigor and dedication in the work engagement paradigm are the opposites of exhaustion and cynicism in burnout theory and absorption is the opposite of professional efficacy. The debate continues whether work engagement and burnout are distinct constructs or just points on a continuum.

An advanced view of burnout and work engagement at opposite ends of a continuum is suspect. Leiter and Maslach (2016) also advanced a view of the burnout and work engagement at opposite ends of a continuum. On the other hand, Schaufeli and De Witte (2017) discoursed that burnout and work engagement constituted a dual entity that is both opposite and independent. According to researchers (Leon, Halbesleben, & Paustian-Underdahl, 2015; Schaufeli & De Witte, 2017), the relationship between burnout and work engagement is a dialectic between independent and opposing forces. The debate continues whether work engagement is the opposite of burnout or a distinct state with recognizable effects on employee turnover and retention.

Engagement and turnover. Engagement is an expression (physical, cognitive, and emotional) of an employees' preferred self. According to Kahn (1990) behaviors that supported connectivity to work and others reflects engagement. Conversely, disengagement, according to Kahn (1990) and Purcell (2014), is a defense mechanism involving the physical, cognitive, and emotional withdrawal or extrication of self from

work role. Work engagement describes the work-related psychological state of mind of an individual. Furthermore, Kahn (1990) saw engagement/disengagement as a transitory state and engagement behaviors as the allocation or withholding of personal resources towards/from work activities. Employees attached three emotional conditions to engagement or disengagement namely, meaningfulness, safety, and availability (Kahn, 1990). The more these psychological conditions were present, the more engaged workers were (Eldor & Vigoda-Gadot, 2017). Accordingly, personal engagement is, therefore, a plausible motivation for appropriate work behaviors towards the desired organizational outcome. Although widely accepted and applied in explaining employee turnover, questions related to the empirical validity of the engagement construct remained.

Researchers continued to explore the strength of engagement construct and the influence of this behavior on employee retention. In a study to test the empirical soundness of Kahn's (1990) theory and build on its findings, May, Gilson, and Harter (2004) found a significant relationship between the psychological variables meaningfulness, safety, availability, and engagement. In the study, May et al. (2004) went further by identifying positive and negative mediators/predictors of the three psychological variables.

The positive predictors with positive implication for employee staying were job enrichment as well as rewarding and supporting coworker relationships. The negative predictors with adverse implications for employee staying were adherence to norms and self-consciousness (May et al., 2004). However, Anitha (2014) found that the findings from May et al. (2004) revealed a significant; but the reverse relationship between

meaningfulness, safety, and availability, and engagement and employee quit intentions contrary to Kahn's conclusions. The finding contradicted some of the principles of Kahn's theory.

Researchers continued to challenge the validity of the engagement construct as an independent construct and an influencer of turnover. Guest (2014) countered that personal engagement was part of an attitudinal state continuum with employee stress and burnout at the opposite end. Accordingly, the engagement was only an aspect of the burnout syndrome and not a separate construct (Guest, 2014). Guest (2014) postulated that engagement similarly affected employee turnover that burnout and stress does, and not in the manner ascribed by engagement theorists. Mazzetti, Schaufeli, and Guglielmi, (2016) questioned the positive effects of engagement in another context. Mazzetti et al. (2016) and Shimazu, Schaufeli, Kamiyama, and Kawakami (2015) expressed that engagement may lead to burnout and work alcoholism, which both have negative effects on productivity and organizational performance. The discussion continues today on the classification of engagement and the influence of engagement on employee turnover behavior.

Burnout

Researchers define burnout as an employee's psychological response to work stressors. Burnout poses many similar negative ramifications to businesses as those caused by other damaging behaviors such as disengagement (Salvagioni et al., 2017). Consequences of burnout include increased turnover, absenteeism, and reduced productivity, and these all add up to substantial costs to both employee and organization

(Salvagioni et al., 2017). Burnout theory resulted from research by Maslach and Jackson (1981) on issues, such as high absenteeism and turnover that healthcare workers (doctors, nurses, and counselors) encountered in their jobs in human services (Mészáros, Ádám, Szabó, Szigeti, & Urbán, 2014). Maslach and Jackson's (1981) research revealed a high level of harmful or debilitating emotional stress inherent in the healthcare field. To generalize the finding, researchers conducted parallel studies in the legal profession, where a similar phenomenon was occurring (Mészáros et al., 2014). The results corroborated the finding of the research in the healthcare field.

The results of the research in the legal profession found linkages between burnout and high employee turnover. The corroborating evidence led researchers to conclude that the emotional strain of peoples' work could result in burnout (Mészáros et al., 2014). Researchers also found a positive correlation between burnout and increased employee turnover (Maslach & Jackson, 1981; Maslach, Schaufeli, & Leiter, 2001; Mészáros et al., 2014). The findings imply that organizational leaders should consider the influence of burnout in developing employee retention strategies.

Components of burnout. Researchers identified three components of the burnout construct. The burnout concept, as proposed by Maslach and Jackson (1981) is a three-component syndrome manifested as emotional exhaustion (EE), depersonalization (DP), and personal accomplishment (PA). EE, DP, and PA are the original dimensions of burnout and relate to conducts from on the job contact with co-workers, such as manifested in workplace deviant behaviors displayed by health service workers (Bakker et al., 2014; Lu & Gursoy, 2016). Later expansion of the burnout model to occupations

outside of the human services resulted in a relabeling of the components to exhaustion, cynicism, and professional efficacy (Bakker et al., 2014; Lu & Gursoy, 2016). Some empirical research provided support for Maslach's three distinct components of the burnout construct (Das & Baruah, 2013; de Beer & Bianchi, 2016; Maslach & Jackson, 1981; Maslach et al., 2001). However, the results from other researchers have shown a strong correlation between the components and deviant workplace behaviors, such as turnover (Bianchi, Schonfeld, & Laurent, 2014; Bianchi, Schonfeld, & Laurent, 2015a; Bianchi, Schonfeld, & Laurent, 2015b; Bria, Spânu, Băban, & Dumitrascu, 2014). Agreement on whether PA is a valid component of the burnout syndrome is still pending (Bakker et al., 2014; de Beer & Bianchi, 2016). While consensus is lacking in the literature on the elements of the burnout syndrome, strong support exists for a significant and positive relationship between employee burnout and turnover.

Assessment of burnout. Researchers required a method to measure and assess the burnout construct. Maslach et al. (2001) developed a human service focused scale called the Maslach Burnout Inventory (MBI) to measure the original construct. Widely used in the health services, the MBI instrument remains the most commonly used to assess the burnout construct (Bakker et al., 2014; de Beer, & Bianchi, 2016; Lu & Gursoy, 2016; Mészáros et al., 2014). Later researchers modified the original scale to a version called the MBI-General Survey (MBI-GS) to overcome the restrictions of the original instrument's focus on health services (Bakker et al., 2014; Lu & Gursoy, 2016). However, there are conflicting conclusions about the factorial structure of MBI as a measurement instrument.

To validate the effectiveness of the measurement instrument, researchers have examined specific features of MBI. Researchers Bakker et al. (2014), de Beer and Bianchi (2016), Lu and Gursoy (2016), and Mészáros et al. (2014) suggested variations to the MBI instrument, including a two factor MBI incorporating EE and DP and excluding PA, a three-factor model discriminating between EE, DP, and PA and a bi-factorial mode. Schaufeli and De Witte (2017) argued that the lack of internal coherence in the burnout syndrome makes MBI an improper tool to measure the syndrome. The lack of convergence of views on the validity and reliability of the measurement instrument for the burnout construct means has resulted in a lack of confidence in the measurement of its effect on turnover.

Transition

Section 1 contained an introduction to the study and discussions related to (a) the background of the problem, (b) the problem statement, (c) the purpose statement, (d) nature of the study, (e) research question, (f) conceptual framework, (g) operational definitions, (h) assumptions, limitations, and delimitations, (i) significance of the study (including application to professional practice and implications for social change), and (j) the literature review. I began Section 2 by restating the purpose statement, and then discussed (a) role of the researcher, (b) participants, (c) research method, (d) research design, (e) population and sampling, (f) ethical research, (g) data collection instruments and technique, (h) data organization, (i) data analysis, and (j) reliability and validity. My objectives for Section 3 were (a) present the research findings, (b) expand on the application to professional practice and implications for social change, (c) make

recommendations for action items and areas for future research, (d) and present my reflections and conclusion.

Section 2: The Project

Section 2 includes a discussion on the role of the researcher, the participant selection process, and the research method and design. I also explain the criteria for selecting study participants and justification for the chosen data collection, organization, and analysis methods. Finally, I describe the strategies I used to protect study participants' confidentiality and conduct ethical research as well as tactics to ensure the validity, dependability, credibility, and transferability of the study.

Purpose Statement

The purpose of this qualitative multiple case study was to explore retention strategies insurance leaders used to reduce sales agent turnover. The target population consisted of five leaders from insurance agencies in New Jersey who successfully used strategies to reduce sales agent turnover. The implications for positive social change include (a) lower level of sales agent unemployment through turnover in the insurance sale force, (b) increased source of funding for community and social initiatives, and (c) increased customer satisfaction and loyalty through improved service delivery.

Role of the Researcher

The most important research instrument in qualitative research is the researcher. According to Yin (2017), a researcher is the most important mechanism for collecting data for a case study design. A researcher understands the data collection process, is heavily involved in the data collection procedures, and plays an integral role in collecting complex data (Boblin, Ireland, Kirkpatrick, & Robertson, 2013; Yin, 2017; Yu, Abdullah,

& Saat, 2014). I was the primary research instrument for my study and collected data through semistructured interviews and a review of archival documents.

The relationship between researcher and study participant as well as the personal characteristics of a researcher are important factors in qualitative research. For example, Aduda and Mkhize (2014) suggested that the association between researchers and the research population might present problems with areas such as obligatory feelings and voluntary consent from participants. McCusker and Gunaydin (2015) offered that the character of a researcher is important for the developing participants' trust, which is important for obtaining quality data in qualitative research. Therefore, my ability to establish an open and trusting relationship with study participants was important to encourage willing participation and alleviate potential feelings of anxiety and pressure.

As the primary research instrument, my knowledge of the insurance industry helped me to identify potential organizations from which to select participants. Having worked in the insurance industry for more than 25 years and at a senior level for the last 10 years, I was able to communicate with sales leaders comfortably. However, in my capacity as the researcher, I had no association with the final study sites chosen nor personal or professional relationships with the participants selected for the study.

There are legal and ethical mandates on the treatment of study participants to which researchers must adhere. The 1979 U.S. Department of Health and Human Services Belmont Report provides a framework for the legal and ethical treatment of study participants in research (as cited in Marrone, 2016). Fletcher (2017) offered that a researcher should identify and limit risks to participants, including physical, emotional,

social, legal, and financial harm. To implement the ethical mandates outlined in the Belmont Report, as well as to fulfill the Walden requirements for ethics in research, I treated all participants similarly, fairly, and with respect. Additionally, I adopted a protocol to protect information and provide informant anonymity.

A primary responsibility of a researcher is the protection of the confidentiality of research participants both at the individual and organizational level (Johnson, 2014). I adopted and implemented a process to protect confidentiality and provided participant anonymity at both the case and individual informant levels for this study. While anonymity is not the desired choice for case study research (Yin, 2017), the Walden program mandates confidentiality, and the competitive environment of the insurance industry requires that participating firms and their employees not be identifiable. Additionally, I completed the Protecting Human Research Participants course (Certificate #2074772), which provided me with in-depth training on protecting participants in research.

The management of personal biases is another important role of a qualitative researcher. Noble and Smith (2015) asserted that personal biases might influence research findings. Baškarada (2014) and Morse (2015) stressed that researchers must manage personal views and assumptions so as not to introduce biases, which may affect data collection and analysis. Yin (2017) stated that a desirable trait of a researcher is to know how to avoid introducing biases into research and offered that researchers may determine bias propensity by testing openness to contradictions of preconceptions. To mitigate biases, a researcher must (a) remain open-minded, (b) acknowledge and honestly identify

personal perspective on the research topic, (c) be sensitive to contrary evidence, and (d) follow the case study protocol. Researchers may also employ unbiased interview techniques to further control the introduction of personal biases into the interview process.

Qualitative researchers use an interview protocol to augment the research process. Selected research participants received pertinent and relevant information about the research, and I adopted an interview protocol to inform and enlighten participants on the interview process and his or her responsibility (see Marshall & Rossman, 2014). The use of an interview protocol facilitates greater accuracy and consistency in the data collected, increases data reliability, and improves the overall quality of the information obtained from study participants (Brown & Lamb, 2015; Yin, 2017). Additionally, by using an interview protocol, researchers are better able to guide and direct the interview process and identify and pursue emerging patterns and themes.

The Walden University's Institutional Review Board (IRB) process is a mechanism that regulates ethical conduct and practices of researchers. The IRB approval process ensures that researchers adhere to the highest level of ethical behaviors and engage in ethically sound practices. Obtaining IRB approval demonstrates adherence to the highest ethical standards and a researcher's commitment to comply with all the guidelines throughout the study. Researchers must obtain IRB approval before engaging in selecting the research site, research participants, or collecting data. Prior to commencing my research, I obtained permission from Walden IRB. My IRB approval # is 05-21-18-0596042 and it expires on May 20, 2019.

Participants

The population for my study comprised of business leaders from insurance agencies with responsibility for hiring and managing insurance sales agents in the northeast region of the United States. To obtain information-rich contributions, I selected study participants based on their knowledge of and experiences with sales agent turnover and their involvement with strategies that successfully reduced sales agent turnover. Palinkas et al. (2015) expressed that in addition to knowledge and experience with the research topic, participants must have other abilities, such as good communication skills. Therefore, participants must be able to effectively communicate, articulate, and express experiences and be willing and available to participate in the research process.

By using a homogeneous purposive sampling process, researchers can identify participants capable of providing insights, in-depth understanding, and rich descriptions of the turnover behaviors of sales agents. Purposive sampling is a nonrandom approach that enhances representation in a sample (Robinson, 2014). Robinson (2014) postulated that homogenous sampling reduces differences and variations, promotes commonality in the study population, and facilitates the use of a smaller sample size. Homogenous purposive sampling allows for the selection of the most appropriate participants (Benoot, Hannes, & Bilsen, 2016). A researcher uses homogenous purposive sampling to identify participants who are best suited to provide profound enlightenment on a study topic.

A Google search provided public contact information for organizational leaders identified for the research. Koekemoer (2014) recommended that researchers establish contact with key decision-makers in the organizations selected to clarify objectives and

procedures. Upon obtaining IRB approval, I established initial contact via telephone with the executive identified. The central purpose of the initial contact with the participants was to introduce myself, present my academic credentials, explain the purpose of the study, and give details on how participants' input would benefit the research. I provided a summary of the prospectus for additional elucidation upon request by participants. Once an executive verbally agreed to participate, I provided an "Invitation to Participate" and an "Informed Consent Form" for signature.

The letter of invitation establishes a formal request to participants to join the research. After an initial telephone assessment with the participants, I sent an "Invitation to Participate" form using email. Yin (2017) asserted that it is important for the researcher to establish rapport with study participants early in the project. I then worked with each participant on research logistics, such as establishing the primary contact/communication mode, scheduling interviews, identifying other potential participants, and communicating the research participation opportunity within the organization. I only provided a summary of the prospectus to participants selected for the research study.

The working relationship between a researcher and study participants is essential for the success of the study. Yin (2017) offered that it is important for researchers to establish a good working relationship with study participants, and Fletcher (2014) argued that by sharing their academic history with research participants, researchers create a conversational space, establish trust, and develop a bond. To establish rapport and create a climate conducive to obtaining rich and in-depth data from the interview, I interacted

with each participant during the initial contact, before conducting the interview, and throughout the member-checking phase of the process. Before beginning the interview phase, I emailed all participants thanking them for participating, inviting them to contact me with questions and concerns, and providing them with my contact information.

Before beginning each interview, I reiterated the purpose of the study and discussed my academic credentials and professional history to create comradery with interviewees. Once the interviews were scheduled, I followed-up by sending emails to confirm appointments and responded to any questions or concerns from participants. I also shared the interview questions (Appendix A) with the study participants before the interview. I also provided copies of the invitation to participate and informed consent forms upon the request of participants.

Research Method and Design

The research method guides a researcher in the collection and presentation of study data. Researchers use the research question along with the purpose of the research to identify the most appropriate research method and design (Yin, 2017). I used the qualitative method and a case study design to explore the study topic of retention strategies insurance leaders used to reduce sales agent turnover. It is important for researchers using a qualitative method to provide adequate justification for the chosen method (Park & Park, 2016). Additionally, the research method should synchronize with the study design, the conceptual framework, data collection, and analytical techniques (Dasgupta, 2015). In the following sections I present a detailed discussion of the rationale for choosing the qualitative method and case study design for conducting this study.

Research Method

There are three research methods available to researchers. The research methods researchers may use are qualitative, quantitative, and mixed-methods (Yin, 2017). Researchers exploring the how and why of a phenomenon use a qualitative method (Yin, 2017). Researchers also use the qualitative method to obtain rich descriptions of dynamic, complex, and multifaceted issues and bring understanding to issue, such as business problems. The intent of the study was to gain understanding and knowledge from the perspective of the study participants. The qualitative method was, therefore, appropriate for this study to explore specific retention strategies insurance executives used to reduce sales agent turnover. Qualitative inquiries are interpretive and naturalistic, and there is no manipulation of the phenomenon or participants by the researcher (Cleary, Horsfall, & Hayter, 2014). Therefore, naturally occurring events form the basis of inquiries using the qualitative method (Dasgupta, 2015). The naturalistic characteristic of the qualitative method makes it a suitable approach for exploring the events associated with the strategies that abate sales agent turnover. Yin (2017) offered that the qualitative method allows researchers to use *who*, *how*, and *why* questions to explore a phenomenon within a real-life setting. The qualitative method allowed me to interact with insurance leaders to discover what are the successful strategies used to reduce sales agent turnover and bring understanding to the *how* and *why* of the selected strategies.

The quantitative method uses quantifiable variables in investigating and explaining an issue or phenomenon. Researchers use the quantitative method to test hypotheses, apply measures to variables, and to answer questions such as how much and

how often (Macfarlane et al., 2015). Additionally, researchers use a quantitative inquiry when the data is evidence-based and primarily numeric, the study involves controlled variables. Quantitative research process requires a high degree of objectivity, and findings are required to be generalizable (Barnham, 2015; Ebinger & Richter, 2016). The quantitative method was, therefore, not appropriate as hypothesis testing and analysis of variables' relationships or differences was not necessary to address the study's purpose.

A mixed method is an integration of quantitative and qualitative approaches. Mixed method research is when a researcher combines quantitative and qualitative methods into one research (Maxwell, 2016; Wardale et al., 2015). Researchers use the mixed-method when they want to use one method to corroborate the results from the other (Kim, Han, & Kim, 2015). Researchers also use the mixed method to boost the validity and reliability of data and findings by using different types of procedures and obtaining data from different sources (Zohrabi, 2013). There is no quantitative component to this study; therefore, the mixed method was not applicable.

Research Design

The appropriate research design is the one that is most suitable to address the research topic. Factors such as the research question, the scope of a researcher's control, and the timing of events influence the selection of the appropriate design for research (Yin, 2017). The five research designs applicable to the qualitative method are a case study, ethnography, grounded theory, phenomenology, and narrative (Yin, 2017). The research design selected for this study is the case study design. Yin (2017) describes the case study as designed to explore an issue bound in time, place, and context to generate

insights from interviews conducted in real-life settings. In applying a case study design to a business scenario, Mariotto, Zanni, and de Moraes (2014) described the case study design as facilitating a detailed narrative of a management situation. Researchers using the case study approach can focus on a specific issue over a specific period, collect in-depth data, and obtain rich subjective recount of personal experiences (Cronin, 2014). The case study design was, therefore, appropriate to explore retention strategies used by insurance executives to reduce sales agent turnover. The processes involved in using the case study design allowed me to obtain rich personal recounts of successful strategies from executives.

Researchers using the case study design may choose between two variants, (a) a single case study design or (b) a multiple case study design. A multiple case study involves the exploration of more than one unit of analysis (case) to address the research question explored (Anderson, Leahy, DelValle, Sherman, & Tansey, 2014). A unit of analysis is a single person or entity or a single group of persons or entities that meet the study participant criteria (Yin, 2017). By using a multiple case study design, researchers can replicate, independently confirm, and identify common and complementary aspects of a phenomenon (Anderson et al., 2014). A single case study design involves the study of a single unit of analysis (case) to bring understanding to the research question (Baškarada, 2014). Researchers choose the single case study design when a single unit of analysis (case) is sufficient to address the research question or in extreme or unique situations where a case is the only one unit of analysis available for exploration (Yin,

2017). I used a multiple case study design to explore how leaders in different organizations devised and implemented successful employee retention strategies.

Researchers use a phenomenological study for deep exploration of an issue or phenomenon through the lived experience of participants. According to Lamont et al. (2014), researchers use the phenomenological design as a qualitative tool to explore subjectively lived experiences and reflections regarding a phenomenon. Fry, Scammell, and Barker (2017) asserted that researchers using a phenomenological design focus on unearthing and understanding the “*whatness*” or qualities of a phenomenon as experienced in the lifeworld. I did not explore lived experiences; therefore, a phenomenological design was not appropriate. The ethnographic design is another important tool employed in qualitative research and is used by researchers to explore a phenomenon in a real-life cultural setting (Awasthy, 2015). Researchers using the ethnographic design must examine the entire study population and adopt an open approach where they become immersed into the culture and setting to understand the issues (McCurdy & Uldam, 2014). The ethnographic design was not appropriate for this study as I did not explore a culture nor is the exploration of 100% of the study population required to gain an understanding of the issue. Researchers use the narrative design to obtain spoken or written accounts or storytelling of an event or phenomenon from informants (Yin, 2017). Researchers using the narrative design in qualitative research apply interpretation to the meaning people attribute to their world, to gain understanding (Joyce, 2015). A researcher employing a narrative approach studies how humans experience the world and how they interpret their experience by focusing on the stories of

the participants and accurately portraying their stories (Joyce, 2015; Young et al., 2015). A narrative approach was not suitable for this study because recounting stories from participants and interpreting meaning people attributed to their realm was not the purpose of this research.

Data saturation is an essential feature when using the case study method in qualitative research. According to Higginbottom, Rivers, and Story (2014), data saturation is the point when no additional ideas, themes, or categories emerge from the last participant interviewed. Researchers use data saturation to indicate completeness and robustness of data (Kwong et al., 2014). To ensure data saturation, I continued interviewing research participants until no new ideas or themes emerged.

Population and Sampling

The population and sampling method used in qualitative research should align with the research methodology and topic. The purpose of the research, the research question or phenomenon, and the research method all inform the choice of study population and sampling method most appropriate for a study (Elo et al., 2014). In qualitative research, the population identified and sample method selected should be the ones that can best address the research question (Koch, Niesz, & McCarthy, 2014). Sampling in qualitative research aims to acquire useful information to bring understanding and enlightenment and not to represent a population (Gentles, Charles, Ploeg, & McKibbin, 2015). Consequently, the most appropriate sampling method is one that emphasizes selecting the best information-rich sample of participants capable of providing knowledge and deep insights into the phenomenon (Koch et al., 2014).

Additionally, the nature of the sampling method in qualitative research is not static, but iterative and recurrent and the sample is the sources that provide the data to best address the research objective (Gentles et al., 2015). Therefore, over the course of the research, I continuously refined and developed the sample identified at the start to ensure the selection of the best sample.

Sampling involves selecting the best data sources to address the research objective. With the case study method, sampling occurs at two levels, (a) to identify the case and (b) to identify the participants (Gentles et al., 2015). There are three main types of sampling methods used in qualitative research namely purposive, quota, and snowball. However, purposive (also known as judgmental or nonrandom sampling) is the most commonly used (Gentles et al., 2015). Purposive or purposeful sampling is a deliberate approach to sampling and allows for the identification of the most appropriate study sample. Researchers using the qualitative method use purposeful sampling to not only select and recruit participants, but also the study site (Koch et al., 2014). By using purposeful sampling, researchers intentionally chose participants capable of providing rich, thick recounts (Gentles et al., 2015; Koch et al., 2014; Palinkas et al., 2015). I used purposive sampling to identify both the case(s) and participants for my study.

When using purposive sampling researchers must decide on what is to be sampled, what form of sampling to use, and how many participants and sites to sample (Elo et al., 2014). While a priori sample size specification is the ideal in purposeful sampling, flexibility is required and providing an approximation instead of a fixed number for the sample size is acceptable in the qualitative research context (Robinson,

2014; Tran, Porcher, Falissard, & Ravaud, 2016). The a priori sample size for this study is 10 participants.

Various factors influence the decision researcher make on the size of the sample. These include theoretical and practical considerations, the complexity of the research topic, the depth of data obtained from each subject, the scope of the study, availability of participants, and timeframe (Baškarada, 2014; Robinson, 2014). Researchers have provided suggestions for determining the appropriate sample size for a case study. As an example, Yin (2017) and Robinson (2014) offered that the qualitative method in general and case study design, in particular, allows researchers to use a smaller sample size to obtain rich descriptions of the phenomenon. Robinson (2014) suggested that homogenous sampling facilitated the use of smaller sample size and added that inclusion and exclusion conditions increased homogeneity. Robinson (2014) and Boddy (2016) offered that, for interview-based cases study a sample size as small as one may be adequate to address the research question. The sample size for this multiple case study is approximately 10 participants with the minimum number of contributors being four.

Other researchers have suggested different sample sizes for a single case study. As an example (Abbott, Fuji, & Galt, 2015) recommended a size of approximately twelve subjects as adequate for a single case study and 4 to 12 cases with twenty five to fifty participants for a multiple case study. On the other hand, Marcella and Kelly (2015) and Yin (2014) advanced a notion that a sample size of 9 to 12 participants as adequate for a single case study. Yin (2017) also offered the appropriate sample size is the one where

the researcher obtains all relevant information, and this could be as small as 1 participant. For this multiple case study research, I interviewed 5 leaders from 2 organizations.

Data saturation supports validity in case study research and the appropriate sample size support data saturation. According to Robinson (2014), one of the yardsticks for determining sufficiency in sample size is data saturation. Data saturation is the point where additional data collection yields no new information (Fusch, & Ness, 2015; Robinson, 2014). Researchers use data saturation to indicate completeness and robustness of data (Kwong et al., 2014). To achieve data saturation from interviews, Kwong et al. (2014) and Higginbottom et al. (2014) recommended that researchers continued interviewing participants until no new information or themes emerged. Tran et al. (2016) suggested that the number of participants or interviews needed to determine data saturation is dependent on factors such as the research topic, purpose, participants, the way data are collected, interviewer characteristics, a method of data collection, context, and analysis. Boddy (2016) suggested that a homogenous sample size of 12 might provide the threshold for data saturation. For my research, I adhered to the continuous analysis approach recommended by Kwong et al. (2014) for determining data saturation. Following Kwong et al. (2014) recommendations, I continued to interview research participants and continuously analyzed and evaluated data from interviews until no new themes or patterns emerged.

For the study population, I identified insurance leaders who successfully used strategies to reduce sales agent turnover in their organizations. By using criterion sampling method, I identified the best participants based on predetermined criteria.

Criterion sampling is a sampling method used by a researcher to identify the best study population and participants for the sample universe (Robinson, 2014). By using criterion sampling to define inclusion and exclusion conditions, a researcher can establish population boundaries and select cases that meet pre-determined characteristics associated with the phenomenon (Robinson, 2014). Crocker et al. (2015) and Ogden (2014) suggested researchers adopt a robust participant selection protocol including specific inclusion and exclusion conditions. The inclusion and exclusion criteria for this study were (a) insurance leaders currently working for insurance businesses in the northeastern region of the U.S., (b) have a responsibility of hiring and managing sales agents, and (c) demonstrated proof of implementing successful turnover reduction strategies.

I conducted interviews to collect study data in a manner that protected interviewees' confidentiality and provided privacy. Face-to-face interviews took place in a private setting, such as a conference room, at each participant's office to provide participants with privacy and protect the confidentiality of the information they divulge. Johnson and Esterling (2015) suggested that researchers conducting interviews provide a setting that protects the interviewee's privacy. I arranged telephone interviews for participants that are unable or unwilling to engage in a face-to-face interview. I conducted telephone interviews from the privacy of my home office, to minimize disruptions as well as protect the privacy of the interviewee and the confidentiality of the information received.

Ethical Research

Ethical practices and processes are protection mechanism for study participants. Alexander (2014) argued that ethical practices should permeate the entire research process and researchers should not relegate principled practices to a checked exercise in a research project. Researchers have a responsibility to (a) inform study participants of the implications of their participation, (b) protect participant's privacy, and (c) protect participants from any harm (Ingham-Broomfield, 2015). The Walden informed consent exercise is one of the processes that protect study participants. The process entails providing full disclosure about the research to the participant and obtaining their written consent to participate in the study. The full disclosure relates to exposition in areas such as the purpose and scope of the research, informant privacy and confidentiality, and data protection. Yin (2017) offered that providing participants with full disclosure is an essential part of the research process. I, therefore, provided study participants with full disclosure on the purpose and scope of the study.

Once IRB approved the commencement of the study, I initiated the initial telephone communication with contacts identified in the study organizations. I then sent each contact who agreed to participate in the study, an "Invitation to Participate Form" and a copy of the Walden "Informed Consent Form" together via email. Together, the letter and form reiterated the purpose of the study and provided details on participant's rights and expectations. The "Informed Consent Form" also contained information outlining procedures for the collection, evaluation, dissemination, and storage of the data collected. Knepp (2014) offered that one role of the informed consent is to provide a

baseline understanding and decrease misunderstanding. Participants agreeing to the information outlined in the “Informed Consent Form” were required to respond to my email restating their name followed by the words “I Consent.” The informed consent also contained information on the participant’s right to withdraw from the study at any time before, during, or after the commencement of the research. The informed consent form included verbiage that emphasized to participants that they may withdraw from the project at any time by simply providing me a written notification of their intent via email. Participants received no incentive for their participation in this study, and I verbally communicated this information as well as documented it in the informed consent form. At the completion of the study participants received a summary of research findings and results.

The practice of obtaining consent from study participants is an important component of an ethical research scheme. Schrems (2014) offered that the informed consent is an instrument of self-determination that protects study participants against threats such as abuse, exploitation, and harm. The 1979 Belmont Report provided guidelines for the ethical treatment of the human subject in research also protected participants in this research.

Unique identifiers protect the confidentiality of both the study sites and participants. Researchers use unique identifiers with no recognizable association to classify and categorize organizations, participants, and the position of participants within their organizations. Welsh, Nelson, Walsh, Palmer, and Vos (2014) recommended using unique identifiers to provide anonymity. I used an alphanumeric code to identify

participants where the alpha portion identified the organization and the numeric portion identified the interviewee. Further, a strategy that secures and protects participants personal information strengthens the integrity of the study (Welsh et al., 2014). The names of study participants and organizations and other identifiable data such as email addresses remain confidential, known only to me. A locked filing cabinet located in my home office houses the unique identification scheme. The cabinet is accessible only by me, and only in my capacity as the researcher.

The proper storage and eventual disposal of study data are also important considerations in protecting the confidentiality of study participants. I used a variety of data collection methods and data storage options for this study. The Walden program requires 5-year retention of research related data and material. Therefore, I will maintain for 5 years, all written documents, audio recordings, and data collected electronically or otherwise. I have stored electronic data on an external flash drive and have locked away both electronic and paper data and documents in a secure location, accessible only by me. At the end of 5 years, I will engage the services of a confidential document disposal entity to destroy all research related material including all electronic data, recordings, and the identification schema.

The Walden IRB process is a mechanism that regulates the ethical conduct and practices of researchers and thereby protecting study participants. The IRB approval process ensures that researchers adhere to the highest level of ethical behaviors and engage in ethically sound practices (Parker, 2016). As required, I obtained IRB approval before engaging in any interactions with participants. Obtaining IRB approval

demonstrated my adherence to the highest ethical standards as well as my commitment to protecting study participants.

Data Collection Instruments

Also known as the fact-finding strategy, data collection instruments are the tools and procedures used to collect the data to address a research topic or question. I was the primary data collection instrument for my study and employed a mixed-mode data collection strategy to obtain research data. Yin (2017) offered that a researcher acting as the primary data collection instrument is a recognized practice in qualitative research. Castillo-Montoya (2016) asserted that in qualitative research, a researcher is the most useful data collection instrument. As the primary data collection instrument, a researcher is in the unique position of directly interacting with study participants to document their experiences and perceptions. A researcher initiates conversations with participants through interviews, listen keenly to and record responses, ask questions, take notes, and observe behaviors and reactions (Collins & Cooper, 2014). Note taking, which entails documenting words, drawings, and illustrations, and recording personal observations during interviews, is an essential aspect of the data collection process (Baškarada, 2014). Reimer and McLean (2015) asserted that the practice of note-taking suggests a particular behavior of researchers. These behaviors include observing keenly, paying close attention, and a perceptive attunement to their environment.

There are a few data collection instruments available to researchers. These include (a) questionnaire, (b) interview, (c) observation, and (d) reading or documentary analysis (Anney, 2014). The data collection process includes informal interview, semistructured

interviews, focus group, and review of company and archival documents. For this study, I relied on telephone interviews, face-to-face interviews as the primary data collection instruments, and historical documents as additional data collection instruments.

Researchers often rely on interviews to collect data when they are the primary data collection instrument (Hedlund, Börjesson, & Österberg, 2015). The interview design facilitates exploration to gain understanding. Data collected from interviews provide researchers rich and detailed understanding of participants experiences and the meaning they ascribe to their experiences (Castillo-Montoya, 2016). Mojtahed, Nunes, Martins, and Peng (2014) offered that by using a series of interview questions, qualitative researchers use the interview method to elicit facts and obtain knowledge about the research subject. Through the interview method, I obtained a wide-range of data on the research topic from participants as well as documented their experiences.

I employed a semistructured method for my interviews and used open-ended questions (see Appendix A) to obtain rich descriptions and detailed responses from interviewees, regarding their perceptions, experiences, and opinions. A semistructured interview method was ideal for eliciting detailed responses from small numbers of participants and employed a comprehensive interview protocol (see Appendix B) that focused on a particular area of inquiry (McIntosh & Morse, 2015). The semistructured interview method was flexible, minimized researcher's involvement in participant's perception of their experience, and facilitated different opinions (Cridland, Jones, Caputi, & Magee, 2015). Using open-ended questions in an interview with prompts for follow-up questions are appropriate for obtaining comprehensive answers (Cole, Chen, Ford,

Phillips, & Stevens, 2014). The semistructured interview with open-ended question approach is, therefore, ideal for collecting data in a qualitative study. By using a semistructured interview with open-ended questions approach, I captured detailed descriptions and honest recounts of participant's opinions, perceptions, and experiences.

Validity and reliability in qualitative research refer to dependability, credibility, and transferability of data, instruments, and processes. To demonstrate validity and reliability of the data collection instruments used, researchers employ a robust data collection protocol to guide the process and enhance trustworthiness. Bentz, Blumenthal, and Potter (2014) posited that a vigorous data collection strategy enhances the integrity, reliability, and validity of the instruments and processes used to collect study data. Therefore, I also utilized an interview protocol (see Appendix B) to improve the quality of the data gathered from interviews and thereby amplify the reliability and validity of the data collection instruments. Researchers use an interview protocol to strengthen the quality of the data obtained from interviews and to capture qualitative data that is rich, focused, and meaningful (Castillo-Montoya, 2016). Additionally, a sound interview protocol strengthens the reliability of the interview process as a data collection instrument (Castillo-Montoya, 2016). By applying an organized plan that addresses the data collection instruments, I enhanced the overall trustworthiness of the study.

Member checking is an important strategy that researchers use to demonstrate rigor in the data collection instruments and processes. Member checking refers to the steps and processes involved in receiving feedback from study participants (Thomas, 2017). Researchers use member checking to obtain comments and or correction from

participants on, (a) a transcript of their interview, (b) researcher's interpretations, (c) emerging findings, and (d) the research report (Thomas, 2017). Although distinct from the member checking activity, transcript review is an important element on the member checking continuum and is the first phase of the member checking process. Through transcript review, researchers can authenticate the accuracy of the data collected and reduce the chances of including incorrect data (Milosevic, Bass, & Combs, 2015; Roche, Vaterlaus, & Young, 2015). Transcript review requires participants to check the correctness of the captured data (McIntosh & Morse, 2015). Member checking, on the other hand, requires participants to validate the accuracy of a researcher's interpretation of the data (Debono et al., 2017; Roche et al., 2015). By employing transcript reviews and member checking, I strengthened the reliability and validity of the data collection instruments and processes used in this study.

Data Collection Technique

Data collection procedure allows for the systematic collection of information about a research question. The data collection techniques available to qualitative researcher include (a) using available research, (b) observation, (c) interviewing, (d) administering written questionnaires, and (e) focus group discussions (Dabić & Stojanov, 2014). Interviewing is the most common data collection technique used in qualitative research (Janghorban, Roudsari, & Taghipour, 2014). The main data collection technique used in this research is interviewing. Kenno, McCracken, and Salterio, (2017) opined that interviewing entails, the in-depth study of study participants necessitated direct contact between researcher and participant. Additionally, the interviewing process involves the

oral questioning of study participants to elicit study data by allowing participants to talk about their experiences and understanding (Anyan, 2013). Fogarty, Augoustinos, and Kettler (2013) asserted that the interviewing process allows for the exchange of information between researchers and participants and helps to create trust and rapport between the two. The interviewing technique was therefore appropriate for facilitating the exchange of information needed to address the research topic of strategies insurance executives' use to reduce sales agents' turnover.

Interviews may be conducted either online (Skype), face-to-face or by telephone. According to researchers, although challenged by time, costs, geographical boundaries, and physical mobility (Janghorban et al., 2014), the face-to-face interview are the most common method of interviewing in qualitative research (Deakin & Wakefield, 2014; Mealer & Jones, 2014). The main interview approach I used in this study is face-to-face. Irvine, Drew, and Sainsbury (2013) explained that face-to-face interactions through interviewing create an environment that allows participants to express their humanity. Szolnoki and Hoffmann (2013) offered that another major advantage of the face-to-face interview process is that it is a structured, flexible, and adaptable process. Further, Irvine et al. (2013) opined that the face-to-face interview process fosters the type of controllable personal interactions that allow for the use of stimuli and the observation of participants, which are suitable conditions for qualitative data mining. Therefore, the face-to-face interview process enabled the collection of the high quality, deep and insightful data needed to address the research question.

I also used the telephone interview process to collect data for this study. While traditional views purport telephone interview as not suitable for qualitative research, contemporary researchers counter this view by highlighting the advantages of data gathering by telephone (Baškarada, 2014). The main argument against telephone interview is that it restricts the development of elements such as (a) rapport, (b) natural encounter and (c) reduces the identification of social cues, which are all important elements for extracting rich data (Irvine et al., 2013; Mealer & Jones, 2014). However, researchers countering that argument have offered that telephone interview provided a uniformed approach to the interview process (Baškarada, 2014; Houghton, Casey, Shaw, & Murphy, 2013). Additionally, researchers suggested that the data collected from telephone interview is equal in quality to data collected face-to-face (Baškarada, 2014; Houghton et al., 2013; Irvine et al., 2013). Other advantages offered by researchers who use the telephone interview process include (a) extended access to participant, (b) expanding the participant pool, (c) cost savings (time and travel) and (c) providing greater anonymity around sensitive topics (Irvine et al., 2013; Mealer & Jones, 2014). Consequently, the telephone interview approach was an appropriate supplement to the main face-to-face interview process, in this research. I used telephone interview in situations where I was unable to meet participants face-to-face or participants were reluctant to meet with me face-to-face.

The use of an interview protocol strengthens the data collection process and the quality of the data collected from interviews. An interview protocol provides researchers a detailed systematic guide for the conduct of an effective interview (Brown et al., 2013).

The interview protocol provides the framework that ensures alignment between the interview and research questions, which according to Castillo-Montoya, (2016) is an important component of qualitative research. Additionally, Brown et al. (2013) asserted that an interview protocol guides researchers in eliciting useful data from interviews. Moreover, Castillo-Montoya (2016) identified a good interview protocol as an essential component in the scheme of collecting the best information from interviewees. I used an interview protocol (see Appendix B) to provide structure to, as well as guidance for the interviewing process.

The review of archival documents is a useful supplemental data gathering technique available to qualitative researchers. Feldman and Lowe (2015) offered that archival documents represented an important source of data for researchers. Qualitative researchers may obtain valuable historical insights, identify trends and, gain an understanding of a phenomenon from archival documents. Wilson (2014) contended that information derived from archival documents substantiates and supplements data obtained from other sources and supports the data triangulation requirement of qualitative case study research. On the other hand, Yin (2017) identified some disadvantages with using archival documents including (a) difficulty validating the reliability of archival data, (b) researcher's lack of input and control in how the data was collected (c) incomplete or inaccurate data. Yin (2017) offered the use of data from multiple sources as a way to offset these limitations. Consequently, the exploration of historical documents was an appropriate data collection technique for my data collection strategy. I also collected data by reviewing publically available organizational documents.

In qualitative research, researchers use transcript review as a part of the data collection process to validate the accuracy of the information they capture. Transcript review (also called participant or respondent validation), entails participants reviewing the transcribed data and is a technique used to confirm the correctness of the captured data (Birt, Scott, Cavers, Campbell, & Walter, 2016). Nottingham and Henning (2014) opined that member checking which involves transcript review is a valuable procedure that qualitative researchers might use to improve the trustworthiness of their data. Further, the member checking process (specifically transcript review) used as a part of a data collection scheme improves data credibility by allowing researchers to verify data accuracy through participant authentication (Thomas, 2017). On the other hand, Morse (2015) and Birt et al. (2016) cautioned against the intemperate use of member checking as a data validation strategy. Birt et al. 2016 contended that researchers might not address or account for contextual, epidemiological, and methodological challenges inherent in member checking. This involved issue such as how time might affect the interpretation of a phenomenon, ethical concern related to returning data to participants and determining ultimate interpretation responsibility. Morse (2015) also questioned who has ultimate interpretation responsibility and whether the member checking process afforded participants the opportunity to change their minds and alter their initial offering. Despite these concerns, member checking remains a valuable data validation technique available to qualitative researchers, and I used transcript review (respondent validation) to validate the accuracy of the data I collected.

Data Organization Technique

Data organization in qualitative research refers to the systematic process of ordering, categorizing, and arranging the information gathered during data collection. Vaughn and Turner (2016) contended that a methodical process that organizes information allows researchers to analyze data and extrapolate meaning effectively. Further, Vaughn, and Turner (2016) offered that by organizing collected data, researchers are better able to identify important themes in the information and determine how best to use the data collected. To help with the management and organization of the data I collected, I created and maintained an electronic data log to label and cataloged each article of data. The data log was created as a Microsoft Excel file, stored on a password-protected computer, and detailed the type of data (document or interview), unique data identifier, data collection date and location, and electronic file name and location.

Interviewing tools provide researchers an efficient data organization mechanism as well as an alternate method to record, edit and translate interview text. According to DeFelice and Janesick (2015), tools such as audio recorders and audio editors facilitate an easier, faster and safe way to record, edit, store, transcribe, and transfer interview data. Gale, Heath, Cameron, Rashid, and Redwood (2013) and Sutton and Austin (2015), advanced the use of transcription editing software as a tool to help keep data organized. I used the audio recording feature (voice recorder) on my Amazon Fire Tablet and recording software SuperVoiceRecorder to record all interviews but also took notes to supplement the recordings. Doody and Noonan (2013) and Ranney et al. (2015) promoted the importance of note-taking during interviews but suggested writing keywords and

phrases instead of taking detailed notes, which may interfere with the interview process or distract researcher for listening keenly. Additionally, Gale et al. (2013), expressed a need for word-for-word transcription of interviews regardless of how unintelligible the transcribed data may be. I transcribed interviews verbatim using the digital tool Tami.com. I converted interview data to an electronic format and stored them in electronic folders on a password-protected computer.

By using a coding scheme researchers labels, identify and organize participants' data. Blair (2015) suggested that the coding of data is one of the most important ways to organize data. Coding, according to Blair (2015), is also the beginning of the process of extrapolating meaning from qualitative data. For this study, I utilized a coding system by assigning each organization an alphabetic identifier and each participant a unique alphanumeric identifier. The alphabetic portion of the participant code identified the participant's organization. The codes used in my study were MM and NY for organizations and MM01, MM02, MM03, MM04, and NY01 for participants. I stored the participant's data in separate electronic folder labeled with the participants' identifier. A coding system enhances participant and data security and using an alphanumeric identifier protects participant identity and confidentiality (Saunders, Kitzinger, & Kitzinger, 2014). I also labeled paper documents such as archival records, with the unique organizational identifiers MM and NY to anonymize the organization and location. I organized paper documents into folders and stored the folders in a filing cabinet secured with a lock. All participant data including manual data and documents,

electronic data, transcripts and analyzed documents are stored securely on either a password-protected computer or in a locked filing cabinet in my home office for 5 years.

Documenting a researcher's reflections and reactions via journaling is an important data organizing technique. Cowan (2014) asserted that reflective journaling is a technique that bolsters a researcher's ability to identify and address biases. Additionally, reflective journaling makes a researchers' subjective role transparent by allowing a researcher to make visible and include in the research, inner thoughts, experiences, and feelings (Darawsheh & Stanley, 2014; Peredaryenko & Krauss, 2013). Peredaryenko and Krauss (2013) and Wyatt and Pasamar Márquez (2016) advocated the inclusion of reflective journal into the research methodology. I used reflective journaling to help to document and organize my thoughts and facilitate the collaborative inquiry process of qualitative research. I included my reflective journal as a primary source of data for this study and used this reflectivity system of journaling to strengthen the trustworthiness of the research data.

Data Analysis

The analysis of data enables the discovery of meaningful patterns and themes. Blair (2015) asserted that the analysis of data enables the discovery of meaningful information that might drive decision-making. Yin (2017) stated that the selected data analysis technique should support the research question and conceptual framework, while Sutton and Austin (2015) offered that data interpretation is dependent on a researcher's theoretical view. Triangulation is a data analysis technique that allows researchers to corroborate evidence from different types of data and sources (Archbold, Dahle, &

Jordan, 2014; Foster, Hays, & Alter, 2013; Ramthun & Matkin, 2014; Turner, Cardinal, & Burton, 2016). Researchers also contended that triangulation supported research validity by showing the convergence of information from different sources namely documentation, interviews, and archival records (Carter, Bryant-Lukosius, DiCenso, Blythe, & Neville, 2014; Cooper & Hall, 2014). Further, Ramthun and Matkin (2014) asserted that qualitative researchers use triangulation to improve data credibility as well as the quality of finding and conclusions. Triangulation combines two or more methodological approaches (methodical triangulation), theoretical perspectives (theoretical triangulation), data sources (data source triangulation), investigators (investigator triangulation) and analysis methods (Carter et al., 2014). Data source triangulation is one of the analytical techniques most commonly used in case study research (Carter et al., 2014). I employed a process of data source triangulation as a part of my data analysis scheme.

Qualitative data analysis describes the processes and procedures used to interpret collected data and convert data into understandings and explanations. A systematic data analysis process enables researchers to extract meaningful and objective information from qualitative data. Data analysis in qualitative research is an ongoing process, which should begin in the data collection phase, although it is not uncommon to occur after data collection (Cypress, 2017; Vaismoradi, Turunen, & Bondas, 2013). Baškarada (2014) and Vaismoradi et al. (2013) recommended conducting data collection and analysis concurrently to enhance the depth and quality of the analysis and support necessary design adjustments. Vaismoradi et al. (2013) suggested a data analysis process involving

a sequence of analytical steps such as data familiarization, code generation, theme identification, theme review, theme definition, and naming, producing a report, and reporting findings. Further, Vaismoradi et al. (2013) contended that the analysis process should be a recursive one allowing for frequent review instead of linear and inflexible. Therefore, I applied a data analysis process that was methodical but also flexible in applying the procedures.

I used a six-step thematic data analysis process. By using thematic analysis, researchers may draw inferences from data, describe and summarize key patterns in data, and interpret the data about the research question (Braun & Clarke, 2013a; Clarke & Braun, 2014). Additionally, thematic analysis is a deliberative, reflective, and thorough qualitative analysis method (Braun & Clarke, 2013b; Castleberry & Nolen, 2018). Further, Braun and Clarke (2013a) and Vaismoradi et al. (2013) argued that thematic analysis is a clear, user-friendly data analysis method suitable for new qualitative researchers. Following Braun and Clarke's (2013a) suggestions, the six-step thematic data analytical process I followed entailed (a) familiarizing myself with the data, (b) examining and evaluating the data during data collection, (c) reducing and transforming (coding) the data to uncover useful information, (d) identifying meaningful patterns and themes, (e) defining and naming themes, and (f) drawing conclusions and producing reports. This approach to data analysis enabled me to address the research question and discover successful turnover-reducing strategies used by insurance executives.

Qualitative data analysis software is an important tool that aid researchers in the analysis phase of research. Researchers use research software to efficiently code,

categorize, and analyze data (Ewen, 2014). Gilbert, Jackson, and di Gregorio (2014) revealed that a specific genre of software known as qualitative data analysis software (QDAS) supported the analytical tasks associated with qualitative research. Woods, Paulus, Atkins, and Macklin (2016) argued the beneficial impact that QDAS might have on key aspects of qualitative research such as data coding, retrieval, and analysis. Woods et al. (2016) further asserted that researchers use QDAS primarily for data management and analysis purposes as well as to extend the limit of their manual analytical capabilities. Yin (2014) and Zamawe (2015) opined that Computer Assisted Qualitative Data Analysis Software (CAQDAS) lessened the burdensome systematic and rigorous preparation requirements and time-consuming and labor-intensive nature of qualitative data analysis. However, Yin (2014) and Zamawe (2015) pointed out that CAQDAS or QDAS are tools designed only to aid the process of data analysis and not to analyze data. I identified the Nvivo software as a potential QDAS for this study. Zamawe (2015) offered that the Nvivo software is consistent with most epistemological presumptions, research design, and analysis approach. According to Ewen (2014) and Zamawe (2015), the Nvivo software facilitates the easy, effective, and efficient coding of both transcripts and audio files resulting in an easier process of identifying themes and drawing interpretations. While the Nvivo software was an appropriate computer-based analytical tool that supported data analysis activities, it was not a financially viable option for this study.

In conjunction with a manual review, I conducted an electronic assessment using an Internet service provider, to code the data and uncover themes. Baškarada (2014) suggested that data analysis commenced at data collection and recommended creating an

initial list of codes based on the literature review. Blain and Lashley (2014) recommended listing and grouping key terms from the literature review and mapping them to categories, and Singer and Tucker (2014) suggested reviewing data to identify common themes. Therefore, I used the literature review to establish the initial codes that I used during data collection to identify terms and phrases common to the data and the literature. This mapping and review process enabled me to uncover linkages between the collected data and the extant literature. I used a thematic review process to facilitate the identification of key construct related terms, phrases, and ideas that emerged from the transcripts and audio documents. By using this iterative process of coding, mapping, and reviewing of collected data guided by the literature review and conceptual framework, I was able to identify and correlate common and significant themes from the conceptual framework, extant literature, and the study data.

Reliability and Validity

Reliability and validity in qualitative research refer to the procedures and processes researchers use to establish research truth and demonstrate the worth or merit of their work. While reliability and validity are terms traditionally associated with quantitative research, Lincoln and Guba (1985) suggested trustworthiness as an alternate overarching measure of the worth of a naturalistic inquiry. Further, Lincoln and Guba (1985) recommended credibility, transferability, dependability, confirmability, and applicability as the criteria for assessing trustworthiness. Similarly, Cypress (2017) offered that reliability and validity are fundamental principles researchers applied in assessing quality in qualitative research but returned to rigor rather than trustworthiness

as the terminology for overall qualitative research quality. Following are the strategies I employed to demonstrate research rigor, trustworthiness, reliability, and validity in this study.

Reliability

Qualitative researchers address reliability by demonstrating dependability and consistency in research design and practices. Cypress (2017) asserted that consistency and dependability are at the core of establishing reliability in qualitative research and stated that dependability, consistency, and appropriateness of data collection, analysis, and interpretation demonstrated reliability. Furthermore, Leung (2015) offered that openness and transparency of the chosen research design and inquiry methods enhanced the reliability of process and results. Morse (2015) offered audit trails, member checking, triangulation, and reflectivity as specific techniques researchers may use to demonstrate dependability.

To demonstrate reliability, I used (a) an audit trail, (b) a case study protocol, (c) a reflective journal, (d) member checking, and (e) triangulation. I used an audit trail that detail and justified the data gathering, analysis, and interpretation methods and techniques selected and used. To promote interview consistency and data dependability, I used a case study protocol to document and detail the interview questions and the data collection process and guidelines. I employed reflective journaling to boost research reliability. Reflective journaling strengthens reliability by incorporating into the research and displaying personal contributions of researchers (Darawsheh & Stanley, 2014; Morse, 2015). I included my reflective journal to make transparent my thoughts, feelings,

views, and potential biases, preconceptions, and assumptions. I used member checking to strengthen the accuracy of the data and reliability of the analysis and interpretation of the summaries. I used triangulation to demonstrate information consistency. Showing data consistency strengthens the credibility and dependability of the research process and findings and the overall trustworthiness of the study.

Validity

Validity in qualitative research refers to the suitability of the research method to address the research question and the degree to which study data support findings. Leung (2015) and Roulston and Shelton (2015) described validity as the appropriateness of the chosen design and methodology (process), the tools (data collection and analytical), and the collected data to address the research question. Similarly, Cypress (2017) asserted that validation relates to the legitimacy of techniques, procedures, and practices related to design, data generation, analysis, and presentation of findings. Moreover, Leung (2015) suggested that the inclusion of the divergent explanations enhanced research credibility. Lincoln and Guba (1985) described credibility, confirmability, and transferability as the criteria for assessing validity in qualitative research. Consequently, it is important that the research method aligns with the research question to enhance research validity.

Researchers use a variety of techniques to demonstrate study validity. An important validation technique that I used in this research is triangulation. Morse (2015) suggested that study data obtained through different methods and from different sources increased study depth and enhanced research credibility, confirmability, and dependability. Accordingly, I used triangulation to confirm data across data collection

methods, and show consistency in the data across sources, thereby promoting confirmability, credibility, and robustness in findings. Another important validation technique is member checking. According to Lub (2015), member checking provides participants the opportunity to assess the credibility of a researchers' account. Therefore, through member checking, study participants validated the accuracy of my depictions of participants' recounts, thereby enhancing study credibility.

Another validation technique is for a researcher to provide rich and detailed descriptions of participants and process. Elo et al. (2014) asserted that readers discriminately assessed research to determine the transferability of findings. Therefore, by providing rich and detailed descriptions of all aspect of the research (context, participants, and process), I provided readers the information to determine the applicability of my finding to similar scenarios, thereby promoting transferability and confirmability in my study. Additionally, researchers enhanced the credibility of finding by identifying study participants and providing detailed character descriptions (Elo et al., 2014). The final validation technique I used to authenticate my study was to include an assessment of divergent explanations in my analysis. Yin (2014) expressed that researchers threatened the credibility of their findings by not exploring plausible divergent explanations. Therefore, to augment study credibility, I included an assessment of divergent explanation identified during analysis.

The strategy for deciding the study sample is also an important technique for authenticating a study. According to Elo et al. (2014), choosing the appropriate sample size is essential for ensuring credibility. Hennink, Kaiser, and Marconi (2017) expressed

that data saturation is the key criteria for determining appropriate sample size in qualitative research. However, Fusch and Ness (2015) argued that failure to achieve data saturation affects research quality and validity. Data saturation occurs when analysis of the data reveals no new themes or information (Fusch & Ness, 2015). To achieve data saturation and determine the appropriate sample size for my study, I interviewed participants until no new themes or information materializes. Additionally, I maintained the same interview questions for all participants to encourage similarity in responses and promote data saturation.

Transition and Summary

In Section 2, I discussed the role of a researcher, the participant, research method and design, data collection, population sampling. I also explained the criteria for selecting study participants, and justification for the chosen data collection, organization, and analysis methods. Finally, I described the strategies I used to conduct ethical research and protect participants' confidentiality, as well as tactics to ensure the validity, dependability, credibility, and transferability of the study. I began Section 3 by presenting the study findings and moved on to discuss (a) the applications of the research to professional practice, (b) implications for social change, and (c) recommendations for actions and future research. I concluded Sections 3 by presenting my reflections and conclusions from conducting this study.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore strategies insurance leaders use to reduce sales agent turnover. The study participants comprised five leaders from two insurance organizations in the central New Jersey area. I collected data for the study through semistructured interviews and a review of archival documents. Four primary themes related to employee retention strategies in insurance sales emerged from the data. The emergent themes are (a) the importance of the recruiting and selection process; (b) the value of coaching, training, and mentoring; (c) the importance of leader engagement and relationship building; and (d) the significance of the organizational culture. The results showed that leaders in insurance sales are acutely aware of the impact of high employee turnover on their businesses and use a combination of innovative and time-tested strategies to mitigate the issues associated with this behavior.

Presented in Section 3 are the findings, applications, implications, recommendations, reflections, and conclusion. In the presentation of findings section, I detail my interactions with study participants and outline the four themes that emerged from the study. In the application to professional practice section, I discuss the potential contributions of the study findings to current business practice. In the implications for social change section, I discuss the potential societal impact of the findings. In the recommendations for action and further study sections, I suggest practical steps insurance leaders might undertake to reduce sales agent turnover and highlight other areas for possible inquiry that emerged from the research. I complete the section with my

reflections in which I provide a personal recount of my Doctor of Business Administration (DBA) journey and conclude with a summary.

Presentation of Findings

The overarching research question was as follows: What retention strategies do insurance leaders use to reduce sales agent turnover? Sunder et al. (2017) posited that high turnover of salespersons negatively affects sales organizations. De Winne, Marescaux, Sels, Van Beveren, and Vanormelingen (2018) offered that the depletion of human and capital resources and associated disruption to organizational operations that result from high employee turnover can be detrimental to organizations. Managing the employment behavior of sales agents to mitigate high turnover is one of the primary functions of leaders in sales organizations.

The study sample consisted of two organizations and five participants. I assigned an alphabetic code to each organization and an alphanumeric code to each participant. The alphabetic portion of the participant code identified the participant's organization. The codes used in my study were MM and NY for organizations and MM01, MM02, MM03, MM04, and NY01 for participants. The data analysis revealed four primary themes: (a) the importance of the recruiting and selection process; (b) the value of coaching, training, and mentorship; (c) the importance of leader engagement and relationship building; and (d) the significance of the organizational culture. I expand on each of the four themes in the following sections.

Theme 1: The Importance of the Recruiting and Selection Process

The participants saw a significant linkage between the recruitment and selection of employees and the long-term retention of sales agents. Specifically, the leaders felt that the process of identifying and sourcing prospective agents as well as the implementation of the onboarding process for recruits directly impacted attrition. As an example, in response to the first question on strategies used in the past to reduce sales agent turnover, the response from four of the five leaders indicated that they use strategies that emphasized aspects of the recruitment and selection process. Participant MM01 offered that “for us, it starts with selection,” and participants MM02, MM03, and MM04 supported this statement with similar assertions. The response from participant NY01 to the question on strategies used in the past to reduce sales agent turnover indicated that he also used strategies that emphasized elements of the selection process. However, according to participant NY01, the emphasis on the strategies used was on the onboarding process for recruits. Participant NY01 outlined that the focus of the onboarding process was on ensuring the new sales agent understood the job and the company's products sold as well as providing them the support and services necessary for a quick start. Accordingly, all the participants indicated that the recruitment and selection process was a vital aspect of the turnover reduction strategy they have used in the past.

A successful employee retention strategy is essential for organizational stability, profitability, and sustainability. According to Cloutier, Felusiak, Hill, and Pemberton-Jones (2015), an employee retention plan should be initiated at orientation and be an important component of the vision of the organization. Sutanto and Kurniawan (2016)

agreed and added that organizations might improve the long-term retention rate of their employees by improving their recruitment and selection processes. The response from participant MM01 to the first question on retention strategies used to reduce turnover appears to support Sutanto et al. assertion. Participant MM01 stated,

I have harped on selection. You know, it really is about selection. When you have agents that are happy to work here, not only is there less turnover, but they refer more agents to you, and there's nothing better than a referral from another agent. They're more likely to join and less likely to leave.

The response from participant MM03 to the question on retention strategy used also appears to support the view expressed by participant MM01. Participant MM03 declared that "We have found that some of the things we do prior to hire in terms of how we recruit impact the retention levels."

A recruitment related practice that emerged was the reliance of the leaders on internal referrals or referrals from current sales agents as a source for identifying new agents with long-term retention prospect. In particular, the managers referred to an internal referral process known in the insurance industry as "warm recruiting," which is the practice of identifying potential sales agents from references from current agents. The second question posed to the participants was about the strategies currently used to reduce turnover. In responding, all five participants indicated that "warm recruiting" was used to some degree, with one participant (MM03) saying that "warm recruiting" was the main recruiting method. All participants indicated that "warm recruiting" was the

preferred method of identifying and selecting new sales agents even if it was not the main recruiting method used.

Internal referral programs have gained increasing popularity among employers and represent a fundamental shift in the job search market. According to Stockman, Van Hoye, and Carpentier (2017), managers are increasingly relying on the recommendations from their existing employees to find new workers, as recruiting from internal referrals is faster and less expensive. Additionally, the quality of recruits from internal referrals or “connections” tend to be higher than from other sources such as corporate websites and internet job boards, and their rate of turnover is lower (Collmus, Armstrong, & Landers, 2016). The use of the “warm recruiting” method by the leaders as a source to identify and recruit new sales agents is, therefore, a prudent strategy for promoting longevity in employment tenure.

On the issue of “warm recruiting,” participant MM04 offered that by using employee referrals for recruiting, “We are banking on connections and trust already established within the community.” Participant MM03 added that a focus on warm recruiting as a central part of an attrition reduction strategy resulted in obtaining the majority of recruits from warm sources. Participant NY01 described using warm recruiting as a purposeful plan to focus on quality rather than quantity in the approach to identify and select new sales agents.

A review of the archival document also revealed the companies’ use of internal referral as a recruiting tool. Recruitment documentation from company MM outlined the use of a paid employee referral program. Advertising brochures on the website of

company NY included the company's support for the employee referral practice. The participants also offered that they used other approaches to mitigate turnover such as (a) training, mentorship, and coaching programs; (b) organizational culture building initiatives; (c) relationship building activities; and (d) establishing open and honest communication channels. However, recruiting from internal referral was the approach that the participants agreed was one of the best measures used to reduce sales agent turnover. Results from existing research add legitimacy to the practice by the sales leaders of relying on internal referrals as a primary source from which to recruit new sales agents (Collmus et al., 2016; Stockman et al., 2017). Therefore, research supports the use of internal referral for recruitment as a prudent turnover mitigating measure.

Theme 2: The Value of Coaching, Training, and Mentorship

Another important element of the JE theory that is the underpinning theory for this study is the "fit" principle. The person-job aspect of the fit principle describes the synchrony between employee and job. Coaching, training, and mentorship all contribute to the degree of fit between employee and job, and the study participants all indicated that the three activities were important elements of their turnover reduction strategy.

Mentoring is an important function that initiates new employees into their roles and responsibilities. A strong mentorship program significantly contributes to the long tenure of employees. According to Rollins, Rutherford, and Nickell (2014), mentoring is important to organizations, and a solid mentorship program provides a competitive advantage to companies for recruiting. Additionally, sales leaders value the socialization and acclimatization aspect of mentoring for salespeople and believe the mentoring

relationship to be beneficial to both mentor and protégée (Rollins et al., 2014). All the participants indicated that mentoring was an important component of their strategy to reduce sales agent turnover. The participants offered that mentoring increased the job satisfaction, earning potential, and long-term employee retention of their salesforce. For example, participant NY01 stated, “Providing mentorship and coaching to new agents helped in building a better relationship with them, getting their buy-in and helped me hold onto a lot of good people.” Therefore, mentoring, according to the participants, contributed to decreased turnover.

During the interviews, participants used mentoring and coaching synonymously, explaining that they used similar tactics for both approaches. In response to Question 3, all participants indicated using both mentoring and coaching in training and developing employees. Participant MM02 indicated allotting time to personally coach and mentor each new agent coming onto the team. Participant MM03 stated that a great deal of time was also spent providing mentoring and coaching to team members while participant NY01 offered that in addition to the leader protégé mentoring provided, senior sales agents are also used to offer peer-to-peer mentoring and coaching to less experienced junior agents. As participant MM03 stated, “Pairing them up with senior Reps for joint work ensures that they (agents) are being taught the right way.” According to the participants, a robust coaching and mentorship program in conjunction with other initiatives helped to reduce sales force attrition.

Training is another program that participants touted as playing an important role in their turnover reduction strategy. All 5 participants indicated that poor training was one

of the main reasons sales agents gave for quitting. As stated by participant MM02 “If we’re not training a Rep in a way that he can quickly and effectively put money into his pocket we’re going to lose him.” Participant MM03 spoke of “Spending time in the trenches” with agents “teaching them the ropes”; while participant NY01 offered that training is the vehicle for transmitting organizational culture and values to agents especially when they are new. According to the participants, providing agents with proper training is one of the best ways to garner respect and trust and cultivate loyalty.

Archival documents from both organizations outlined formally structured training programs. A review of recruitment documents from organization MM revealed a strong organizational commitment to training. The document highlighted the company’s emphasis on training and development, and a special feature of the document was a detailed career development path outlined for sales agents. The document provided a high-level description of the company’s sales agent training program as well as other job enhancement training available to sales agents. The recruitment documentation from organization NY also reveals a strong focus on training. The company offered an onboarding process steeped in a comprehensive training program for new sales agents and ongoing training and support for more experienced agents. NY also offered agents personal and professional development training throughout the year. The document also outlined opportunities for advancement within the company and special development program focused on opportunities for women.

Theme 3: The Importance of Leader Engagement and Relationship Building

Leaders have the potential of influencing employee behavior by the way they interact with members. Researchers Steffens, Yang, Jetten, Haslam, and Lipponen (2018) suggested that leaders may be able to reduce employee turnover by fostering better relationships with their members. Responses from study participants appear to support this assertion, and each offered that they considered the creation of meaningful employer/employee relationships an essential element of their turnover mitigation strategy. According to participant MM02, “When your agents get to know you on a deeper level they are more devoted to you.”

In responding to Question 8 and highlighting their leader engagement and relationship building practices, participants MM01 and MM02 spoke about routinely hosting company events to meet new agents and their families. The final question posed to participants was what modifications they applied to improve the effectiveness of their strategies for reducing sales agent turnover. Participant NY01 spoke of modifying the relationships and connections between leadership and agents by implementing monthly “no bars hold meetings” to discuss “any and everything related to the business.” Participants MM03 and MM04 described shifting tactics to focus on investing in establishing deep connections with their agents through heavy involvement with them in activities such as prospecting. Participants MM04 and NY01 discussed spending a lot of one-on-one time with agents thereby developing a deeper relationship based on a high level of trust and mutual respect. Participant MM02 described making adjustments to create a process focused on efforts to identify agents' work-related interest/motivators and

building relationships by supporting these interests. The leaders from company MM also spoke of the engagement of the Chief Executive Officer (CEO) and board of directors of the company and interactions with the top bosses. Participant MM01 stated “We are lucky to have a senior leadership team that genuinely values our contributions and seeks out our input. That strengthens our resolve to reciprocate the same actions to our agents”.

Research has shown that organization members benefit positively from strong leader/member relationships. The links component of the JE theory advances a position of a positive correlation between deep organizational relationships (such as leader/employee relationships) and strong employee organizational ties. Eberly, Bluhm, Guarana, Avolio, and Hannah (2017) suggested that leader engagement may promote JE and reduced employee intention to quit. Additionally, as espoused under the sacrifice component of the JE theory, employees may not be willing to sacrifice a good leader/member relationship by quitting. The participants offered that by increasing engagement with agents and building meaningful relationships, they are demonstrating research supported practices that contribute positively to their turnover reduction strategy.

Theme 4: The Significance of the Organizational Culture

The data analysis revealed that the leaders dedicated a significant amount of time and effort to creating, promoting, and communicating the appropriate organizational culture to their salesforce. Organizational culture describes the behavioral norms, expectations and values system that exist in a company. Researchers Kim, Tam, Kim, and Rhee (2017) and Pierce and Snyder (2015) argued that organizational culture is a crucial

factor in employee retention as it can either positively (discourage) or negatively (encourage) influence employee turnover behavior. Responses from the participants to a follow-up question on the significance of organizational culture as a part of a turnover reducing strategy support this assertion.

While responses from all the participants identified organizational culture as an important turnover mitigating tool, only 4 participants shared specific organizational culture cultivating/instilling tactics used. A follow-up question posed to participants was how importance was organizational vision, values, and culture in mitigating turnover. In responding, participant MM01 described using a process that identified a prospective employee personal value system at the onset and factoring that value system into the hiring decision. Participant MM01 also described a value-focused approach stating that the higher the congruence between organizational values and the values of a recruit, the more likely that rookie will become a longer tenured employee. Participants MM02 and MM04 spoke of a strategy that involved displaying the organization mission and value statements prominently throughout their offices. Participants MM02 and MM04 described “routinely conducting values focused team building activities” and requiring agents to participate in initiatives that exemplified the values of the organization.

Participant NY01 indicated using an onboarding process that incorporated cultural orientation for new sales agents, and ongoing culture building initiatives for existing agents. Participant NY01 alluded to a strategy focused on creating a good and positive organizational culture based on appreciation and respect. According to participant NY01 communication is the key to creating an environment where “agents feel valued and

appreciated.” Participant NY01 stated that “More than half of my staff have been with me since I opened my office 15 years ago” with the average staff tenure being 7 1/2 years. Participant NY01 pointed out that this retention rate far exceeded the insurance industry average and credited the organizational culture as one of the factors responsible for this low turnover rate.

Information from the corporate website for company MM revealed that the company engaged in various culture creating and team building activities. These include team building lunch-and-learns, team building group discussions, company sponsored offsite lunches, and sporting events, company sponsored off-site conferences. The website also revealed that the company sponsored charitable initiatives and promoted group and family participation. Recruiting documentation from company MM also mentioned 2 yearly corporate team building events that are mandatory for sales agents. Information in documents from company NY indicated an organizational culture focused on diversity and inclusion. The documents indicated that diversity is a fundamental part of the strategic strength of the organization. Leaders at NY sponsored numerous workshops, seminars, community awareness activities, and special events to promote the diversity centric organizational culture. Leaders at NY also encourage and sponsor various team building activities such as lunches and sporting activities.

While the extant literature largely supports the benefits to organization and individual of employee socialization into a positive organizational culture, there is also a negative side to this dyad. Conroy, Henle, Shore, and Stelman (2016) posited that organizational identification and socialization could have negative consequences such as

fostering an environment conducive to illegal or unethical behaviors. According to Linstead, Maréchal, and Griffin (2014), the dark side of organizations describes an organizational culture that supports dysfunctional behaviors that are injurious to both employee and organization. While acknowledging the potential for harm to organizations and agents from the wrong cultural environment, the participants were resolute about the positive cultural environment they created in their organizations. The leaders offered that they fostered the right set of values, beliefs, and practices to establish an ethical culture in their organizations. Further, the leaders vigorously defended their organizational culture building practices as a significant positive contributor to their turnover mitigating strategy.

Findings Related to Conceptual Framework

The JE construct represented the influences of a broad group of factors on employee retention and was the conceptual framework for this study. By using JE as a lens to explore employee retention, researchers can bring understanding to the damaging and dysfunctional turnover behaviors. According to Lang, Kern, and Zapf (2016), JE is a good predictor of voluntary turnover. Research also shows that JE influences employees' organizational commitment as well as retention attitudes and behaviors (Williamson & Holmes, 2015). Therefore, exploring employee turnover in the framework of the JE theory might uncover viable strategies managers use to reducing the turnover behavior.

The importance of the process of recruiting and selecting sales agents in mitigating turnover was the first emergent theme. The participants indicated that the recruitment and selection process was an integral part of their turnover mitigating

strategy. The finding that the selection and recruitment process is important in mitigating turnover aligns with the fit component of the JE construct. The person-job fit tenet of JE examines the degree of connection between the employee and job and the sacrifices associated with leaving the job (Takawira et al., 2014). While, the focus of the selection and recruitment process is on identifying the right caliber of employee who is the correct fit for the job (Ekwoaba, Ikeije, & Ufoma, 2015). According to Khan, Aziz, Afsar, and Latif (2018), the higher the person-job fit, the greater the potential for organizational affinity from employees, and a high degree of organizational affinity promotes loyalty and potential for long-term employment tenure. Therefore, the practice of incorporating recruitment and selection practices into a turnover mitigation strategy aligns with the fit tenet of the JE construct.

Further, the findings revealed participants preference for using internal referral or “warm recruiting” for identifying sales agents with potential for long employment tenure. The practice of managers relying on internal referrals demonstrates a reliance on communal relationships in the turnover mitigating strategy and this behavior aligns with the links principle of the JE construct. Links are the ties between employee, organization and community and strong ties to community and organization through personal and occupational links reduces an employee’s turnover intentions (Lang et al., 2016). According to Burks, Cowgill, Hoffman, and Housman (2015), about 70% of firms use internal referrals in their current business practices, and Stockman et al. (2017) described the use of internal referrals as increasing among employers. Researchers described this practice as a prudent turnover mitigating measure (Collmus et al., 2016; Stockman et al.,

2017), while, Brown, Setren, and Topa (2016) contended that referred employees have higher skills and longer tenure. Consequently, research supports the alignment of internal referral and the links tenet of the JE construct, and research also supports incorporating internal referral as an important component of a turnover mitigating strategy.

The next emergent theme was the importance of coaching training and mentorship in mitigating turnover. Training, coaching, and mentoring provide recruits with direct guidance and helps employees transition into a role (Lin et al., 2016). The importance of training, coaching and mentoring in mitigating turnover aligns with all 3 tenets of the JE construct. For example, the links and sacrifice components of JE provides a contextual explanation for the importance of training, coaching, and mentoring in mitigating turnover. Through training employees acquire skills and resources and make connections, they will not willingly sacrifice by quitting (Kiazad, Holtom, Hom, & Newman, 2015). Training, coaching, and mentorship provide employees the abilities and expertise to establish links in an organization. Employees may be less willing to sacrifice deep organizational links by quitting.

The fit component of JE also aligns with a focus on training coaching, and mentoring practices as a turnover mitigate strategy. According to Han, Chiang, McConville, and Chiang (2015), training, coaching, and mentoring enhances the person-job fit, and fosters the development of a psychological contract between the employee and the organization. The existence of a psychological contract improves the employees' likelihood of remaining with the organization long-term. Han et al., (2015) suggested organizations use training, coaching and mentoring to improve employees' organizational

affinity and cognition. Training, coaching and mentoring are standard tools used in current business practices. Sinclair, Fitzgerald, Hornby, and Shalhoub (2015), and Yun, Baldi, and Sorcinelli (2016), discussed the current use of mentoring in business practices to maximize potential and improve performance as well as the importance of these techniques in human resource management. Accordingly, training, coaching, and mentoring as a turnover mitigation strategy aligns with the JE construct and research supported the use of this strategy in current business practice.

The third emergent theme was the importance of leader engagement and relationship building in mitigating employee turnover. According to Reina, Rogers, Peterson, Byron, and Hom (2018), actions by management influence employee conduct and attitude and can induce behaviors such as turnover. Steffens et al. (2018) offered that leaders may create and develop in followers, a sense of shared identity and connectivity by increasing interactions with employees and building better interpersonal relationships. The affect related emotion of employees feeling connected to their work and coworkers aligns with the links principle of the JE construct (Kiazad et al., 2015). Links describe the degree of connection between employee, community and organization and employees are less likely to sacrifice deep connection by leaving (Han et al., 2015). The finding that leader engagement is important in establishing meaningful employee connections and therefore an important turnover mitigating tool supports research that showed that high leader engagement mitigated high employee turnover (Gutermann, Lehmann □ Willenbrock, Boer, Born, & Voelpel, 2017; Wirtz, Rigotti, Otto, & Loeb,

2017). Therefore, using leader engagement and relationship building to as part of a strategy to reduce turnover is a valid approach.

The final emergent theme was the importance of organizational culture as a component of a turnover mitigating strategy. Organizational culture describes the norms, beliefs, vision, and values that govern the behaviors and actions of organizational members (Idiegbeyan-ose, Opeke, Nwokeoma, & Osinulu, 2018). Leaders use culture to socialize employees and enhance organizational commitment (Mbah, Ekechukwu, & Obi, 2018). Ethical organizational culture is a key element in employee retention (Kangas et al., 2016). Using organizational culture as a part of a turnover mitigation strategy aligns with all the tenets of the JE construct. For example, socialization through cultural inculcation is one way employees' establish organizational links. Additionally, cultural inculcation which involves instilling the right behavior and attitudes in employees enhances person-job fit. Employees are less inclined to sacrifice a strong job fit and deep relationships from organizational links and will, therefore, remain with the organizations longer. The study finding that leaders engage in the practice of using organizational culture as a strategy to reduce turnover supports other research findings (Idiegbeyan-ose et al., 2018; Lee, Kim, & Lee, 2015). Therefore, incorporating organizational cultural inculcation into a turnover mitigation plan is a viable strategy used by managers.

Application to Professional Practice

Identifying best practices insurance leaders use to reduce sales agent turnover provide leaders with information that may affect the success of their organization.

Turnover remains a problem for organizations, and the turnover behavior is a damaging

practice with long-lasting effects on companies (Gupta & Shaw, 2014; Pieters, 2017).

Because of the potential devastating business impact of high salesforce turnover, knowledge of successful strategies used to minimize the turnover behavior is of vital importance to insurance leaders. Leaders who identify and implement measures such as training programs that encourage long-term commitment from employee contribute significantly to the success of their organization (Ampomah & Cudjor, 2015). The study finding could, therefore, provide insurance leaders with proven and practical strategies for reducing sales agent turnover.

The study provided an opportunity for leaders in the insurance industry to share best practice and strategies based on their years of experience in the insurance industry. Additionally, the findings show that insurance leaders use a variety of strategies to reduce sales agent turnover in their organization (Dalessio, 1994). Many leaders may only be aware of what is happening in their immediate environment. By participating in this study, leaders got the opportunity to share experiences and knowledge acquired from years in the field and gain insights into new or different techniques. For example, the summary of the study provided to participants potentially enlightened the managers of other turnover mitigating strategies at use in the insurance industry. The final published study (through publication on ProQuest database) is the road for the general distribution of best practice turnover reducing tactics to a broader audience of academics and business practitioners. Therefore, the research process provided a forum to disseminate successful turnover mitigating strategies to insurance leaders.

The four themes that emerged from the research revealed specific prescriptive actions insurance leaders might use to reduce sales agent turnover. Theme 1 revealed the recruiting and selection process as a critical factor in the identifying agents more likely to commit long term. Internal referrals emerged as the primary tool participants relied on to improve the hiring of agents who will potentially have a long tenure. Research supports the use of the selection and recruitment process as well as internal referrals as tools for improving the selection of potential long-tenured employees and reducing turnover (Carpenter & Berry, 2014; Cloutier et al., 2015; Sutanto & Kurniawan, 2016). Insurance leaders could realize low turnover by making adjustments to the recruitment and selection process to emphasize internal referrals as a primary source for recruiting and selecting sales agents.

Themes 2, 3 and 4 revealed the importance of relationships in mitigating turnover. Theme 2 revealed training, coaching, and mentoring as vital components of a successful turnover mitigating plan. According to Rollins et al. (2014), an excellent mentoring program provided a competitive advantage for organizations for recruiting. Theme three highlighted the value of leader engagement and theme four the value of organizational culture. Steffens et al. (2018) posited that a strong leader/member relationship might reduce turnover, while Kim et al. (2017) offered that organizational culture is an essential mechanism for influencing turnover behavior. Study participants indicated that they realized lower rates of turnover by placing greater emphasis on coaching, mentoring and training programs, and leader engagement and organizational culture initiatives. Insurance leaders could realize comparable results by similarly emphasizing their

coaching, mentoring and training programs, and their leader engagement and corporate culture initiatives.

The study applies to professional practice as the findings may help identify the causes of attrition of insurance sales agents. A practical application of this research is that the finding identifies specific repeatable strategies available to insurance sales leaders to improve the long-term retention rate of their sales personnel. For example, the findings revealed internal referral as an important strategy to identify long-tenured employees. Scholars and business practitioners mention the power of personal referral, and researchers have referred to internal referral as one of the best recruitment practices (Hoffman, 2017; Waxin, Lindsay, Belkhodja, & Zhao, 2018). However, a criticism of the employee referral program is that the screening aspect of the program may intentionally or unintentionally promote discrimination (Trivedi, & Muduli, 2015). Despite this criticism, managers continue to rely on internal referral to identify desirable recruits.

In addition, the study might contribute to the literature on strategies to mitigate turnover by providing an understanding of the approaches sales leaders within the insurance industry used to reduce the rate of attrition of sales personnel. Turnover mitigating strategies offered by participants included providing focused training, coaching and mentoring programs to recruits, increasing leader interactions and engagement with sales agents and leaders establishing more meaningful relationships with sales agents. Participants also indicated inculcating organizational vision, values, and norms to promote organizational commitment and long-term tenure. The turnover reducing strategies identified are similar to remedies espoused in existing literature.

Cloutier et al. (2015) discussed that organizations could achieve success in employee retention by implementing strategies focused on recruitment and hiring, training, communication, and inculcation of organizational culture. Selden and Sowa (2015) discussed business practices to deter turnover including the onboarding process, employee development, and leader/member relationships. Since the research findings appear to support these assertions, the study may add to the existing field of study on turnover mitigating strategies.

Implications for Social Change

The impact of high turnover such as the effects on organizational social outreach remains a challenge to organization leader. According to Carpenter and Berry (2014), a primary reason for the continued concern by leaders is the cost to organizations of counterproductive work behavior such as turnover. Ampomah and Cudjor (2015) posited that high turnover jeopardizes businesses ability to attain objectives. Improved profitability from reductions in costs expands an organization's ability to be socially responsible (Phillips, Lee, Ghobadian, O'Regan, & James, 2014). By managing personnel to mitigate turnover, leaders contribute positively to reducing operational costs and increasing profitability. With greater profitability from reduced operational costs, insurance companies may be able to provide increased funding and support to local communities and social, philanthropic initiatives.

The ability to deliver services effectively and efficiently to customers augments an organization's status. A stable workforce is one of the factors that strengthen a company's reputation. According to Bidwell, Won, Barbulescu, and Mollick (2014), a

high-status firm is better able to attract and retain high-quality employees. By having a stable workforce insurance companies may positively contribute to increased employment and reduced unemployment in the communities they serve.

Finally, stability is an essential feature of sustainability, and companies with a reputation for employment stability also enjoy a reputation for sustainability. Lew, Ng, Ni and Wu (2016) posited that organizations require stability to be sustainable. Therefore another implication for positive social impact from employment stability within the insurance industry is increased public confidence in insurance companies' ability to meet obligations. For insurance companies, increased customer confidence may bolster company value, further enhancing their ability to provide necessary services including to underserved populations such as women and minorities.

Recommendations for Action

Leaders continue to grapple with the phenomenon of high employee turnover. Within the insurance industry, employee turnover continues to challenge leaders (Raina & Roebuck, 2014). Organizational sustainability, profitability, and growth are dependent on successful employee retention (Cloutier et al., 2015). As a result, the need for leaders to identify and implement effective strategies to retain employees is more urgent. In the absence of plans to increase employment tenure, high turnover will remain a problem for organizations. Based on the result of the study, I recommend the following actions for leaders of insurance organizations:

- Ensure alignment of organizational mission, values, and vision with cultural identity and practices.

- Create an organizational culture where sales agents feel valued and appreciated.
- Adopt a strategic approach to hiring to ensure the identification and selection of the right sales agents.
- Adopt a collaborative work style.
- Develop and implement appropriate job-related training and development programs for all sales staff.
- Increase personal contact (engagement) with sales agents and be more accessible to sales agents.
- Develop effective upward and downward flowing communication channels throughout the organization.
- Adopt a coaching/facilitative leading style.

While the focus of the research was the insurance industry, the findings may apply to leaders in other sectors. Grzenda and Buezynski (2015) posited that the issues associated with employee turnover affect all organizations regardless of industry and size. Further, Grzenda and Buezynski (2015) contended that organizations struggle with accessing adequate information on the issues. I will distribute the research finding primarily through publication in the ProQuest database. I will also disseminate research result through publication in business and academic journals. Serrat (2017) offered that research finding is not useful outside of a practical application and suggested that researchers find ways to incorporate findings into policies, plans, and strategies. Therefore, I will also

present my research at training forums and seminars and encourage business leaders to incorporate the findings into corporate, employee, and training manuals and publications.

Recommendations for Further Research

While 4 primary themes related to strategies to mitigate turnover emerged from the research, other less developed viewpoints also arose. As an example, participants MM03 and NY01 referred to the potential of using the sales agent compensation structure as a tool to mitigate turnover. There was not enough data to confirm the participants' view; therefore, I recommend further study focused on the role of compensation in reducing high sales agent turnover. Examination of compensation as a strategic component of an employment longevity plan may reveal additional turnover mitigating strategies available to insurance leaders.

The sample size of five insurance leaders was a limitation to this research. While a small sample size allows for intensive analysis of each case, a large sample size facilitates generalization of results (Robinson, 2014). Future research involving a larger sample size might corroborate the study findings as well as generate additional insights. Therefore, I recommend conducting future research involving a larger sample size to address the small sample size limitation. Also, since turnover affects all organization regardless of industry (Grzenda & Buezynski, 2015), and given the singular focus of this study on the insurance industry in central New Jersey, I recommend replicating the research in other sectors in other regions of the United States to enhance generalization of findings.

Another limitation involved the exclusive focus of the research on leaders in the insurance industry. Exclusion of other categories of employees such as sales agents may produce skewed findings. Broadening the study population to include a more comprehensive sample may generate additional insights and promote generalization of findings (Robinson, 2014). Expanding research to include sales agents or conducting sales agent focused research may provide more balanced, holistic findings or results with different perspectives. Therefore, I recommend additional research expanded to include sales agents to possibly obtain more balanced and holistic findings. I also recommend further research focused on insurance sales agents to generate findings from another point of view. Finally, the inexperience of the researcher was another limitation of the study. Sutton and Austin (2015) suggested that researchers new to research, seek advice and supervision from experienced researchers. Consequently, I recommend future research conducted by an experienced researcher, to potentially corroborate findings and overcome the researcher inexperience limitation.

Reflections

This academic pursuit, which culminated with my achieving the designation Doctor of Business Administration (DBA), has been one of the most challenging but equally rewarding journeys of my life. As I reflect on my time in the Walden DBA program, I am cognizant of the depth of academic learning as well as the level of personal growth and development I have experienced. The area of most significant personal growth resulting from my participation in this program is my confidence. Completing the challenging coursework section of the program, while maintaining a

perfect grade point average, bolstered my confidence in my academic acumen. The process of creating and presenting scholarly documents (prospectus, proposal, and doctoral study) to a committee of learned academics confirmed my ability to write at the highest academic level. Defending my work before the committee affirmed my articulation and presentation capabilities.

The process of conducting research in a real-world setting was a new and exhilarating experience. Although daunting at first, the process helped shape my philosophical perspective and hone my research skills, both of which are necessary to conduct research successfully. An important learning from the research process was my edification on the influence of personal biases in research and the importance of reflection in mitigating the effects. As stated by Sutton and Austin (2015), reflections are not fundamentally negative, require researchers to articulate their perspectives and subjectivities and provide readers with contextual understanding. While I was not conscious of bringing any preconceived views to the research, I documented and organized my thoughts and observations throughout the study and included those reflections as a source of data. Also, to not influence participant responses I carefully adhered to the interview protocol and questions.

My experience in pursuing studies towards achieving my DBA degree has been personally gratifying. The finding from my research will positively contribute to the field of business and provide practical solutions for insurance leaders contending with high turnover in their salesforce. The skills acquired, and techniques developed from

conducting research have prepared me to undertake future research and potentially become a catalyst for change in the business community.

Conclusion

The purpose of this qualitative multiple case study was to explore strategies insurance leaders used to reduce sales agent turnover. The JE theory provided the conceptual framework and the research method and design established the research scope and guided the data collection and analysis activities. I interviewed five leaders from two multinational insurance organizations with local offices in the central New Jersey area. In addition to interviews, I collected data from archival documents and internet websites and triangulated the data to corroborate the evidence obtained from the different sources. The data analysis revealed four themes: (a) the importance of the recruiting and selection process; (b) the value of coaching, training, and mentoring; (c) the importance of leader engagement and relationship building; and, (d) the significance of the organizational culture.

The findings revealed that insurance leaders use a combination of innovative and time-tested strategies to mitigate turnover. Accordingly, insurance leaders should adopt a multifaceted approach to address sales agents' turnover. Insurance leaders should also be strategic in their approach to recruiting and selecting sales agents adopt policies and processes that increase their engagement with their sales staff, offer appropriate training and development opportunities and fostering a supportive organizational culture. Finally, the findings from the study provide insurance leaders tools to improve business practice and might contribute to social change.

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Appendix A: Interview Questions

1. What retention strategies have you used to reduce sales agent turnover?
2. What strategies do you currently use to reduce sales agent turnover?
3. What strategy did you find worked best to reduce sales agent turnover?
4. How did you assess the effectiveness of your strategies for reducing sales agent turnover?
5. How did the sales agents respond to your different strategies to reduce turnover?
6. What strategies were least effective in reducing sales agent turnover?
7. What modifications did you apply to improve the effectiveness of your strategies for reducing sales agent turnover?
8. What additional information would you like to share about strategies you use to reduce sales agents' turnover?

<ul style="list-style-type: none"> • Listen for nonverbal queues • Paraphrase as needed • Ask follow-up probing questions to get more in-depth responses 	<ol style="list-style-type: none"> 1. What retention strategies have you used to reduce sales agent turnover? 2. What strategies do you currently use to reduce sales agent turnover? 3. What strategy did you find worked best to reduce sales agent turnover? 4. How did you assess the effectiveness of your strategies for reducing sales agent turnover? 5. How did the sales agents respond to your different strategies to reduce turnover? 6. What strategies were least effective in reducing sales agent turnover? 7. What modifications did you apply to improve the effectiveness of your strategies for reducing sales agent turnover? 8. What additional information would you like to share about strategies you use to reduce sales agents' turnover?
<p>Wrap up interview thanking participant.</p>	<p>This concludes our interview. Thank you for participating in my research study. I appreciate the time you have taken to help me complete my research towards achieving a Doctor of Business degree.</p>
<p>Arrange follow-up member checking process using either phone or email.</p>	<p>I will transcribe this interview and provide a summary my interpretation of the three most prominent concepts from your interview to you via email within three business days from today. Please review the information to ensure that I have captured the essence of your responses. I will contact you either through a follow-up interview or email to obtain your feedback to ensure that you agree with my interpretations or provide clarification.</p>
<p>Share a copy of the interpretation for the three prominent concepts from the interview by email. Follow up conversation using phone or email format.</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 probing</p>	<p>Today I will share a succinct synthesis of your response to each question. Please provide feedback regarding the accuracy of the synthesis.</p> <ol style="list-style-type: none"> 1. Concept 1: Question and succinct synthesis of the interpretation—perhaps one paragraph or as needed 2. Concept 2: Question and succinct synthesis of the interpretation—perhaps one paragraph or as needed 3. Concept 3: Question and succinct synthesis of the interpretation—perhaps one paragraph or as needed

<p>and adhering to the IRB approval.</p> <p>Walk through each question, read the interpretation and ask: Did I miss anything? Or, What would you like to add?</p>	
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