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2016

Leader Strategies to Reduce Sales Personnel Attrition

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2016

Abstract

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by

Nicole Hawkins

MAM, Bellevue University, 2009

BS, Bellevue University, 2006

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

February 2016

Abstract

Because sales are the primary revenue generators for insurance companies, reducing attrition of sales agents is essential to organizational success. The purpose of this single descriptive case study was to explore strategies that 6 Nebraskan sales leaders within the insurance industry used to reduce attrition. Participants had experience in sales leadership and the attrition of sales personnel and were able to provide insight into the unique perspectives on attrition in the insurance industry. Participants met the following criteria: (a) manage an insurance sales office or organization or (b) held an insurance sales leadership position for at least 1 year and (c) are actively employed in the insurance industry. Data were collected from interviews with sales leaders, focus groups with sales representatives, and documentation from organizational websites for data triangulation. The expectancy theory framework guided the data analysis process. The data analysis process involved using thematic analysis which allowed coding data that related to the expectancy theory and research question. Data analysis also included the uncovering of repetitive themes and patterns and synthesizing results. Five themes emerged from data analysis: (a) leadership's responsibility for motivating sales personnel, (b) organizational commitment to creating a culture of engagement, (c) the use of compensation and rewards as sales motivators, (d) the necessity for training and development, and (e) a need to improve the selection process for new candidates. Organizational leaders may apply findings in other, similar settings to strategize community growth initiatives encouraging young people entering the workforce to stimulate local economies. Other possible benefits include reduced customer issues and claims.

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Dedication

I dedicate this doctoral study to my daughter, Maya, for giving me the opportunity to show you that you can do anything in this life if you set your mind to it. I hope always to set a positive example for you and support you throughout your adventures the way my mother supported me. To my mother, Karen, thank you for the continuous encouragement you have provided throughout my life. You have never stopped believing in me. Thanks to my furry baby, Asia, for being my late night homework pal. You are the greatest best friend anyone could hope for.

Acknowledgments

I am so thankful for the support and guidance I have received throughout the doctoral study process. First, I want to thank my family for believing in me and encouraging me. Thank you for your support. Next, I am so appreciative of the guidance provided by the Walden Faculty: Dr. Carol-Anne Faint, Dr. Yvette Ghormley, Dr. Pamela Smith, Dr. Gene E. Fusch, Dr. Brenda Jacks, and Dr. Freda Turner. Your wisdom throughout my journey has been invaluable, and I will take it with me forever. Last, and certainly not least, I wish to thank all of the individuals who participated in this study. I definitely couldn't have completed this work without you. Your contributions were invaluable, and the time each of you spent to share your perspectives shows you care about this industry as much as I do. You were the inspiration for this study, and I am grateful for the opportunity to have established relationships with each and every one of you!

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Section 1: Foundation of the Study

Organizational leaders seek to retain sales employees and reduce attrition (Alao & Adeyemo, 2013; Amine, Chakor, & Alaoui, 2012; Murphy & Li, 2012). Insurance industry sales leaders experience sales personnel retention issues such as compensation, marketing, management, training, growth opportunities, and quota expectancies (Messah & Kubai, 2011). Insurance sales leaders face challenges in finding replacement talent with fewer individuals entering the insurance workforce; however, leaders can build sales talent by retaining productive sales employees (Mayer, 2013). Insurance firms can increase retention and stability by making attrition solutions a focus of the company (Messah & Kubai, 2011).

Bass and Avolio (2010) identified leadership as a means to develop the workforce and create a competitive edge. Insurance sales leaders who revise organizational expectations will create sustainable programs to improve employee performance and increase retention (Sadri, Weber, & Gentry, 2011). Although many leaders operate in one critical area within an organization, insurance sales leaders have the complex role of managing product, pricing, marketing, sales, servicing, and research (Boles, Dudley, Onyemah, Rouziès, & Weeks, 2012). Insurance sales leaders have a broad scope of responsibility within the organization in addition to coaching sales personnel to high performance. Leaders with an extensive range of responsibility require a multitude of leadership capabilities to balance generating profits and managing staff performance (Murphy & Li, 2012). Insurance sales leaders who increase the motivation of sales

personnel may affect a salesperson's decision to leave the company and decrease organizational attrition rates.

Background of the Problem

Insurance sales personnel attrition is an ongoing problem for organizational leaders (Messah & Kubai, 2011). Honan (2013) reported that 71% of insurance agents terminate employment within the first 2 years, which causes an attrition issue. Messah and Kubai (2011) stated that the retention rate is approximately 14% for insurance agents employed for 4 years or more. Bakker (2013) and Carpenter (2011) observed that the following factors increase attrition: (a) mobile propensities, (b) competitive position, (c) human resource management practices, and (d) job mobility. As the attrition rates rise, organizational costs increase (Messah & Kubai, 2011).

Low employee productivity leads to decreased performance and output (Doan, Rosenthal-Sabroux, & Grundstein, 2013). If a sales representative leaves the organization, customers might pursue other services or products through another company, resulting in a loss of revenue (Laddha, Singh, Gabbad, & Gidwani, 2012). Insurance sales leaders who improperly allocate resources may miss opportunities to improve employee retention (Doan et al., 2013). Carlson et al. (2012) determined indirect attrition costs include operational disruption and demoralization of the organizational membership. Some insurance sales leaders focus on annual attrition rates without addressing causes to reduce employee losses (Doan et al., 2013). Numerous researchers have determined why employees leave companies; however, few scholars have focused

on insurance sales personnel attrition (Deconinck & Bachmann, 2011; Long, Ajagbe, Nor, & Suleiman, 2012; Swider, Boswell, & Zimmerman, 2011).

Problem Statement

Insurance sales leaders encounter a loss of knowledge and a decrease in competitive advantage because of employee attrition (Messah & Kubai, 2011). Employee attrition rates average 26% for the insurance industry (Bureau of Labor Statistics, 2014). The general business problem was insurance sales leaders are unable to reduce high attrition rates. The specific business problem was some insurance sales leaders lack strategies to reduce attrition.

Purpose Statement

The purpose of this qualitative single descriptive case study was to explore the strategies that sales leaders within the insurance industry use to reduce attrition. The study took place in Nebraska. The target population consisted of 6 insurance sales leaders from 6 insurance agencies. I conducted interviews with participants to gain perspectives on how leadership approaches to reducing sales personnel attrition may contribute to social change by improving insurance services. My study may also provide leaders with strategies to improve organizational efficiency and sustainment, culture, and knowledge management.

Nature of the Study

Researchers choose from three methods when conducting a study: quantitative, qualitative, and mixed-methods. A qualitative method is a process of seeking to understand *how* or *what* (Bernard & Bernard, 2013) and provides the opportunity to

explore a social phenomenon (Rowley, 2012). Qualitative inquiry was appropriate for

this study to assess viewpoints and foster a broad scope of descriptive information.

Quantitative research provides an understanding of *how much* (Yin, 2014), whereas the

mixed-methods approach is a combination of qualitative and quantitative methods

(Sinkovics & Alfoldi, 2012). The purpose of the study was to explore how and what

rather than how much; as a result, I did not select a quantitative or mixed-methods

approach for the study.

Researchers also choose the study design (Chenail, 2011). The five most common

qualitative designs are (a) case study, (b) grounded theory, (c) phenomenological, (d)

narrative, and (e) ethnography (Knoblauch, 2013). Yin (2014) defined a case study as an

investigation of why and how people implement decisions, and with what result. In case

study designs, investigators research programs, processes, individuals, or groups bound

by time and activity (Bernard & Bernard, 2013). The objective of this study was to

investigate leadership strategies and perspectives over a defined period; for this reason,

the qualitative single descriptive case study design was appropriate. The grounded theory

design was not appropriate because the approach requires new theory development; I did

not need to establish a new theory, but rather to learn from perspectives on existing

approaches. Phenomenology involves the collection of a large sample over a brief period

(Moustakas, 1994), which was beyond the scope of the study because a broad cross

section and a large participant pool were not available. The narrative design involves

collecting life stories (Bernard & Bernard, 2013), which was not pertinent to my study.

Investigators use an ethnographic design as a long-term process to study a group of

individuals linked by common beliefs, values, or traditions (Knoblauch, 2013); my intent was to explore sales leader perceptions, not a specific culture.

Research Question

The following central research question guided the study: What strategies can sales leaders within the insurance industry use to reduce attrition? I designed the interview questions to elicit responses that would answer the central research question.

Interview Questions

1. What is the state of sales personnel attrition within your organization?

2. What attributes affect attrition of sales personnel within your organization?

3. What strategies do you employ to reduce attrition?

4. What is your perspective on the strategies applied in your company to reduce attrition?

5. What strategies do you employ to increase employee engagement?

6. What is your perspective on the effect motivation has on sales personnel attrition in your organization?

7. What strategies do you employ to increase the motivation of sales personnel within your organization?

Conceptual Framework

The conceptual framework guiding the study was the expectancy theory (ET). Vroom (1964) established ET in 1964 to describe how an individual's actions relate to the result of the perceived gain. Vroom introduced motivation as a means for leadership

to manipulate the work environment. Motivational systems include (a) participative management, (b) self-managed teams, (c) just-in-time training, and (d) pay contingent on performance (Romzek, 2012). Leaders can increase or decrease employee motivation through the use of various workplace factors (Lunenburg, 2011). Vroom develped the theory based on (a) force, (b) valence, and (c) expectancy (Hunter, 2012). Individuals apply an amount of effort known as a motivational force when pursuing an action. Valence refers to the degree to which an action's outcome motivates a person; expectancy is the probability of achieving the outcome (Romzek, 2012).

The practice of ET transcends to the relationship between a leader and subordinates; insurance sales leaders can use motivation to manipulate individual performance (Hunter, 2012). Employees engage with organizations through (a) psychological contracts, (b) perceived organizational support, (c) trust, and (d) leader-member exchange (Tekleab & Chiaburu, 2011). Insurance sales leaders might increase employee engagement through motivation. Sales leaders need to understand the effect leadership actions can have on employee engagement (Evans, McFarland, Dietz, & Jaramillo, 2012; Gruman & Saks, 2011). Leaders who focus on employee engagement may affect (a) employee performance, (b) attrition rates and costs, and (c) organizational processes and efficiencies.

I used ET to develop the conceptual framework for this study. I explored strategies sales leaders can use within the insurance industry use to reduce attrition. The relationship between ET and leadership styles is notable because leaders use motivation as part of the standard leader-follower relationship (Bitektine, 2011). The issue of

leadership motivation as an attrition factor related to understanding whether leadership might affect the attrition of sales personnel. Insurance sales leaders might increase motivation using leadership styles by adjusting the insurance sales leadership style to match the follower needs (Turner, 2012).

Operational Definitions

Dysfunctional attrition. Dysfunctional attrition occurs when organizations encounter the loss of productive employees (Carlson et al., 2012).

Employee engagement. Employee engagement is the relationship between the employee and the organization in which employees connect with others and perform work at a satisfactory level (Gruman & Saks, 2011).

Employer groups. An employer group is a company with two or more employees who acquire insurance for their employees (International Risk Management Institute, 2011).

Full range leadership. Full range leadership is a combination of transformational, transactional, and laissez-faire leadership attributes (Bass & Avolio, 2010).

Functional attrition. Functional attrition is a type of attrition that results in organizations replacing unproductive employees with productive employees (Carlson et al., 2012).

Involuntary attrition. Involuntary attrition is the movement of employees across the company's membership boundary and includes employee dismissal, retrenchment, or death (Carlson et al., 2012).

Laissez-faire leadership. Laissez-faire leadership is a leadership style in which a leader does not interfere and gives employees the freedom to work in their way (Chaudhry & Javed, 2012).

Organizational commitment. Organizational commitment is the employee's desire to remain a member of the business and an individual's belief in the company's value system (Tuna et al., 2011).

Organizational commitment behaviors (OCB). Organizational commitment behaviors are positive employee behaviors that surpass expectations; the employee takes action beyond normal work roles (Chiang & Hsieh, 2012).

Assumptions, Limitations, and Delimitations

Assumptions

An assumption is a statement understood to be true; however, it is not provable (Mushtaq, 2012). Four assumptions affected this study. First, I assumed that participants could articulate experiences related to the phenomenon. Second, participants would answer interview questions honestly and truthfully. Third, I was capable of capturing, analyzing, and understanding participant responses. Fourth, patterns and themes would emerge from participant responses, which I could identify and categorize.

Limitations

A limitation is a condition beyond the researcher's control, which might restrict the study (Wahyuni, 2012). I identified four limitations in the study. First, I used a small population of 6 participants, which limited the generalizability of results. A small population size prevents generalization of the research findings to a broader population

(Yin, 2014). Second, limiting the research breadth by exploring the perspectives of sales leaders. Third, varying degrees of leadership experience limited the study. Fourth, my skills and abilities as the main instrument for data collection limited the depth and richness of the data collected. The researcher is the primary instrument in the data collection process, which makes the data collection limited by the researcher's experience and knowledge (Yin, 2014).

Delimitations

Delimitations are the boundaries of the study (Bernard & Bernard, 2013). I limited the study population to sales leaders of insurance organizations located in Nebraska. Six sales leaders from 6 sales agencies composed the limited population. The study also included six sales representatives engaged in focus groups on the topic. The use of interviews as the secondary instrument for data collection may have resulted in the unintended exclusion of useful information that could have been acquired through other means.

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Significance of the Study

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The study is of value to insurance businesses because personnel attrition affects the employee, the organization, business partners, and the customer base. Insurance sales leaders might encounter organizational disruption in work processes, low productivity, knowledge gaps, and a decrease in competitive advantage because of attrition (Messah & Kubai, 2011). Some insurance sales leaders are aware of the effect leadership behaviors have on sales personnel attrition; however, others are not aware of the problem (Schwepker & Good, 2012).

Contribution to Business Practice

My study contributes to business practices by providing strategies to reduce attrition, which may benefit leaders, sales representatives, and customers. Leaders who focus on reducing attrition may identify ways to improve organizational efficiency, culture, knowledge management, and sustainment (Pryor, Humphreys, Taneja, & Toombs, 2011). Sales representative consistency might also improve business retention, which may lead to improved benefits and service (Honan, 2013). According to Mosley and Patrick (2011), when leaders and followers have a positive relationship, the business prospers in terms of agility and flexibility. Industry leaders might benefit from the study through the sustainment of viable employees and sales personnel, which increases the retention of accounts. Through sustainment and an increase of business with critical accounts, insurance companies may increase retention (Schwepker & Good, 2012). Sales representatives who remain with the current employer have broader knowledge of the carrier culture and product portfolio (Schwepker & Good, 2012). Maturity within the business strengthens relationships within territories (Schwepker & Good, 2012). Sales representatives might benefit from increased job satisfaction, career development, and career stability. Sales representatives with stable jobs may experience increased stability in their personal lives, which may positively influence their families and surrounding communities (Schwepker & Good, 2012).

Implications for Social Change

My findings of the strategies insurance sales leaders apply to reduce attrition may affect social change by improving the services provided by insurance carriers. Insurance

customers rely on an insurance policy to protect their homes, families, and health (Potter, 2013). For example, an individual purchases a long-term disability policy for protection in case of a long-term injury or illness. Insurers protect customers by providing funds for unexpected events (Schwepker & Good, 2012). Leader strategies to reduce attrition in the insurance industry might increase retention of key accounts and decrease business attrition. Providing critical accounts with consistency in sales representatives may lead to dependable customer benefits and improved service (Schwepker & Good, 2012). The end user of the product might benefit by acquiring continuous coverage from the same company, resulting in fewer claims issues and less time spent on new coverage enrollment (Schwepker & Good, 2012).

A Review of the Professional and Academic Literature

Because sales are the primary revenue generators for businesses, reducing attrition of sales agents is essential to organizational success (Berry-Stolzle & Eckles, 2011). I reviewed a broad range of literature to assist in my exploration of the central research question: What strategies can sales leaders within the insurance industry use to reduce attrition? My review included sources from the Walden University Library, including the following databases: ABI/INFORM Complete, Academic Search Complete, Business Source Complete, Emerald Management Journals, ProQuest Central, PsycINFO, SAGE Premier, and ScienceDirect. Search terms included the following: *attrition cost*, *employee attrition*, *expectancy theory*, *full range leadership*, *impact of attrition, leadership*, *motivation*, *multifactor leadership questionnaire*, *organizational turnover*, *sales personnel attrition*, *sales personnel turnover, sales turnover*, *turnover*,

transactional leadership, *transformational leadership*, and *turnover cost*. The 111 works

in the literature review included 106 peer-reviewed articles (95%), one dissertation (1%),

and four seminal business books (4%). Ninety-seven out of 111 works (87%) had been

published between 2011 and 2015.

Attrition of sales personnel could result in loss of knowledge, loss of competitive

advantage, and attrition costs affecting organizations (Berry-Stolzle & Eckles, 2011;

Jackson, Meyer, & Wang, 2012; Laddha et al., 2012). Honan (2013) noted that attrition

of sales personnel in the U.S. insurance industry is 71% for new hires and 60% for

tenured sales representatives. Sales agent challenges include remote management,

nonroutine roles, broad responsibilities, and high levels of pressure. Palrecha, Spangler,

and Yammarino (2012) argued that managers receive inadequate management and

leadership training. Messah and Kubai (2011) and Shaw (2012) argued that employee

attrition increases costs and disrupts organizational processes. Dimaculangan and

Aguiling (2012) asserted that leadership may provide a solution to reduce attrition within

organizations. My review of the literature substantiated the need to explore strategies

insurance sales leaders can use to reduce attrition.

I used ET as the conceptual framework for the study and provided background on

ET in the literature review. Organizational leaders who understand the effect leadership

has on reducing attrition may help provide organizational solutions to benefit leaders and

followers. I began my literature review with ET as the basis for leader and follower

exchanges. Next, my review of sales leadership included the many elements of the

leadership style. In addition, my literature review included a section on followership as

related to establishing leader and follower relationships. My summary contained (a)

turnover models, (b) attrition costs, (c) the effect of attrition, (d) employee intentions, and

(e) sales personnel attrition and retention.

Expectancy Theory

Vroom (1964) established ET to describe how an individual's actions occur as a

result of perceived gain. Vroom developed the theory based on (a) force, (b) valence, and

(c) expectancy (Hunter, 2012). According to ET, individuals apply effort when pursuing

an action in expectation of gaining a reward (Romzek, 2012). ET may influence the

actions sales leaders take to increase motivation. Insurance sales leaders might apply ET

strategies to increase sales personnel motivation, which may increase sales performance

and reduce attrition. For example, sales leaders provide sales personnel with

compensation and rewards based on performance; therefore, sales personnel apply effort

with an expectation to gain financial rewards. Vroom (1964) introduced motivational

systems as a means for management to manipulate the work environment. Motivational

systems include (a) participative management, (b) self-managed teams, (c) just-in-time

training, and (d) pay contingent on performance (Romzek, 2012). Leaders can increase or

decrease employee motivation through the use of various workplace factors (Lunenburg,

2011).

Hunter (2012) posed that motivational systems underly effective leadership,

performance, and organizational transformation. Employees establish motivation through

relationships and situations occurring within the organization (Hunter, 2012); motivation

is intrinsic or extrinsic (Dysvik & Kuvaas, 2010; Rizwan & Mukhtar, 2014). Emotions

affect motivations, and motivations affect the decision-making process and satisfaction or dissatisfaction with the outcomes (Hunter, 2012).

Individual influences. Dysvik and Kuvaas (2010) conducted a cross-sectional survey of 400 organizations in multiple industries and found that intrinsic motivation has an effect on attrition. Intrinsic motivation is an employee's perception of the environment and potential outcomes (Rizwan & Mukhtar, 2014). On the other hand, goal orientation is how the individual interprets and responds to situations (Dysvik & Kuvaas, 2010). Dysvik and Kuvaas (2010) determined that mastery-approach goals are related to attrition when moderated by intrinsic motivation; however, when motivation is high, goals are irrelevant. Dysvik and Kuvaas found that changing the moderation factor causes employees who have high levels of goals to look for opportunities. Leaders who understand employee behaviors may adjust the approach for employee types.

Individuals may possess behaviors that affect the dynamics of relationships and performance. In a study of 380 frontline service employees, Dewettinck and van Ameijde (2011) found that employees who perceive empowerment from leadership were more inclined to remain with the organization. Dewettinck and van Ameijde offered that employee attitudes relate to the employee's intention to stay. Leaders may decrease employee attrition by emphasizing employee commitment, satisfaction, and loyalty. Employees may exert self-efficacy and means efficacy to strive for higher performance (Walumbwa, Cropanzano, & Goldman, 2011). Leaders might reinforce positive individual behaviors and attitudes through positive leadership and organizational factors.

Organizational influences. Rizwan and Mukhtar (2014) observed that employee satisfaction influences employee turnover. Rizwan and Mukhtar identified workplace environment and employee empowerment as critical factors relating to employee satisfaction. Miao, Evans, and Shaoming (2009) also noted that individuals find motivation in extrinsic forms, and outcomes drive personal behaviors; therefore, sales managers must incorporate challenging goals. Leaders who seek to increase employee satisfaction also increase employee productivity, devotion, and sincerity (Hunter, 2012). Sajjad, Ghazanfar, and Ramzan (2013) determined that motivation was directly correlated with reduced attrition. Employees demonstrate signs of motivation through client service, teamwork, and attitude (Sajjad et al., 2013).

Employees who fully engage in an organization contribute to the organization's success and competitiveness. Personal attitudes, behaviors, and performance affect the employee's ability to identify with the organization (Gruman & Saks, 2011). The employee's level of engagement drives individual and organizational factors (Chiang & Hsieh, 2012). Employees with an increased level of motivation affect organizational factors such as (a) organizational performance, (b) productivity, (c) retention, (d) financial performance, and (e) shareholder return (Gruman & Saks, 2011). Gruman and Saks (2011) identified management relations and supportive supervisor roles as means to increase employee engagement.

Leadership and motivation. Gangwar, Padmaja, and Bhar (2013) observed that leadership behaviors fall into two categories: decision-making and motive or orientation toward work. Leaders can affect employee motivation through leadership style (Gangwar

et al., 2013), and the leadership style should align with employee needs (Buble, Juras, & Matic, 2014). Leaders experience multiple dimensions of leadership orientation: (a) self, (b) employees, (c) organization, and (d) situations (Gangwar et al., 2013); therefore, leaders should understand how leader orientation affects leadership styles and employee behaviors. Organizational leaders might increase company success through leadership, followership, and employee motivation and engagement (Buble et al., 2014; Fowers, 2012). Arbak and Villeval (2013) argued that leaders have various motives for leading. Leaders serve organizations by guiding employees to achieve goals; leader reasoning can fall into three categories: (a) predisposition for kindness, (b) desire for social ranking, (c) or expectation of reciprocation (Arbak & Villeval, 2013). Despite leadership motives, effective leaders may affect employee motivation, which might influence organizational performance.

Bass and Avolio (2010) defined leadership in terms of (a) traits, (b) behaviors, (c) influence, (d) interaction patterns, (e) role relationship, and (f) occupation of an administrative position. In addition, Bass and Avolio identified a correlation between transformational leadership and motivation. Motivation is a behavior that drives individuals to achieve organizational and individual goals, and transformational leaders encourage or influence the motivational behavior. In contrast, Gillet, Gagne, Sauvagere, and Fouquereau (2013) defined motivation in terms of intrinsic and extrinsic factors. Gillet et al. determined that intrinsic factors have a stronger correlation with leadership style than extrinsic motivation. Individuals experience intrinsic factors through achievement of work, recognition, and advancement (Houkes, Janssen, de Jonge, &

Bakker, 2014). Alternatively, individuals encounter extrinsic motivational factors from work conditions, supervisor relations, salary, and company policies (Houkes et al., 2014).

Leadership, motivation, and attrition. Pepe (2010) identified perceived supervisor support (PSS) and job satisfaction, organizational commitment, and attrition as motivational factors. As leaders look to retain quality employees, leaders must understand the relationship between PSS and attrition. When employees increase the perception of PSS, organizational commitment and job satisfaction increase, which decreases attrition (Pepe, 2010). Dawley, Houghton, and Bucklew (2010) determined that PSS and perceived organizational support (POS) directly correlate to attrition with job fit as a partial mediator. Leaders may contribute to POS through organizational rewards for job performance and employee contributions. Employees who understand and value the organization and vision become emotionally attached, thereby increasing organizational commitment (Pepe, 2010). When employees perceive that leaders value the employee's work and well-being, PSS increases, thereby increasing POS and decreasing attrition (Dawley et al., 2010). Leaders should provide high levels of employee support to ensure PSS and POS.

Managers are communicators and ambassadors for senior management and the intermediaries between senior leaders and employees. Managers with a high level of leader-follower exchange see an increase in the employee's perception of providing input into the decision-making process (Farndale, Van Ruiten, Kelliher, & Hope-Hailey, 2011; Lugonja, 2011). Followers who have an opportunity to influence the organizational decision-making process express higher levels of organizational commitment and trust in

senior leadership (Dewettinck & van Ameijde, 2011). In turn, managers who increase

trust and employee perceptions of senior management also increase employees'

commitment to the organization.

Leaders who demonstrate a high level of organizational support and psychological

empowerment increase performance and organizational citizenship behaviors (Chiang &

Hsieh, 2012). Kraimer et al. (2011) presented that organizational support relates to

reducing attrition; however, a positive correlation exists only when career opportunity is

high. Employees perceive the relationship with leaders as part of organizational support

(Kraimer et al., 2011). Han and Jekel (2011) determined that high exchange between

leaders and followers correlates with low attrition intention. Managers and leaders who

form relationships with employees increase job satisfaction and lower attrition.

Employees and leaders should have an established level of trust in the leader-

follower relationship (Nunkoo & Ramkissoon, 2012; Schneider & Schroder, 2012). An

insurance sales leader demonstrates transactional leadership by providing rewards, and in

turn the salesperson performs a job (Walumbwa et al., 2011). When one individual no

longer reciprocates within the relationship, the relationship is broken. A transactional

leader bases follower relationships on the contingency of give and take (Walumbwa et

al., 2011). For example, leaders establish a bond of trust with followers (Chiaburu et al.,

2011). If the insurance sales leader breaks the established trust, the follower is reluctant

to continue the role of following the leader's vision or mission (Nunkoo & Ramkissoon,

2012). Correspondingly, sales personnel might consider leaving a company if they are not

provided with motivation and vision to inspire a higher level of performance (Messah & Kubai, 2011).

      Salesperson motivation. Moberg and Leasher (2011) compared motivation in multiple cultures and determined that sales employees in Western cultures find higher motivation in achievement, relationships, and power than those in Eastern cultures. Moberg and Leasher found that salesperson motivation correlates with job performance. In a similar study, Phani (2010) determined that sales personnel find motivation in attainable goals that correlate with corporate goals. Phani presented an attainable goal is one in which 70% of the individuals can obtain the goal. Sales personnel build trust with a manager who shares the same values, respect, and organizational commitment (Phani, 2010). Employee trust may increase individual motivation and decrease attrition.

Leadership

      Sales leadership. Sales leaders demonstrate behavior-based control using high levels of directing daily activities and rewarding outcomes based on performance (Chaffin, 2012). In contrast, sales leaders displaying outcome control encourage and base sales rewards on sales and financial results (Mishra, 2014). Sales leaders must understand the sales employee's value to the organization and emphasize communication and coaching rather than analyzing quotas and overseeing daily tasks (Boyatzis, Good, & Massa, 2012; Mishra, 2014). Salespeople may adjust individual behaviors according to the sales leader's behaviors; therefore, the sales leader's skills and behaviors affect sales performance and the sales unit's effectiveness (Campbell, 2012). Palrecha et al. (2012)

noted that the lack of formal sales management and leadership training is a continuous issue for sales leaders.

Full range leadership. Leaders practicing full range leadership use a range of leadership styles, which provides organizational leaders the opportunity to increase organizational efficiency and establish a mutually satisfying relationship with followers. Burns established the themes transformational, transactional, and laissez-faire elements in 1978; however, Bass founded full range leadership in 1985 (Avolio et al., 2010). Bass and Avolio (2010) segment full range leadership into the following leadership styles (a) transformational, (b) transactional, and (c) laissez-faire or passive/avoidant. Leaders exhibit various behaviors, which fall into eight categories ranging from no leadership to transformational (Avolio et al., 2010). Transformational leaders produce a change in follower attitudes, performance, satisfaction, and efficiency. Leaders who balance transformational and transactional leadership may increase organizational effectiveness (Bass & Avolio, 2010). Bass and Avolio (2010) expanded on past leadership paradigms such as (a) autocratic, (b) democratic, (c) directive, (d) participative, (e) task, and (f) relationship-oriented leadership. Bass and Avolio broadened the traditional leadership styles, providing a range of leadership ideas and linking each style with a defined outcome. According to Bass and Avolio, the three expected results of the full range leadership are extra effort, effectiveness, and satisfaction. Full range leaders might meet employee expectations through understanding follower needs.

Transformational leadership. Transformational leaders are influential to followers, look beyond self-needs, and excel for the organization's best interest. Tharmin

(2012) established transformational leadership as (a) idealized influence, (b) inspirational motivation, (c) intellectual stimulation, and (d) individual consideration. Conversely, Avolio et al. (2010) later separated idealized influence into idealized attributes and idealized behaviors. Transformational leaders promote high performance through positive leadership and influencing follower behaviors. Farahani, Taghadosi, & Behboudi (2011) represented that transformational leadership results in follower inspiration, awe, and empowerment. Dike (2012) and Lee, Cheng, Yeung, and Lai (2011) confirmed transformational leaders have followers who exert exceptionally high effort, high commitment, and willingness to take risks. Employees receiving empowerment are likely to commit to the organization (Dike, 2012). Conversely, Zacher and Jimmieson (2012) suggested training management in transformational leadership as a way to increase follower commitment and motivation. Zacher and Jimmieson (2012) used 61 employees to evaluate learning goal orientation as a mediator of transformational leadership, organizational citizenship behavior (OCB), and sales productivity. Zacher and Jimmieson determined transformational leadership correlates with OCB and sales productivity with learning goal orientation as a moderator.

Organizational commitment is an influencing factor of leadership. Farahani et al. (2011) engaged insurance experts to examine the relationship between transformational leadership and organizational commitment. Farahani et al. used emotional intelligence as a moderator for the two variables. Farahani et al. indicated a positive correlation between organizational commitment and transformational leadership. Farahani et al. also defined a relationship between emotional intelligence and transformational leadership and

organizational commitment. Farahani et al. highlighted the need for effective leaders and positive cultures through building transformational leaders. According to Farahani et al. the results could differ if conducted in other countries and provinces besides the Qazvin province. In contrast, Dimaculangan and Aguiling (2012) presented ethics, organizational fit, and organizational commitment as employee factors, which influence the termination decision-making process. Dimaculangan and Aguiling (2012) used a sample of 387 salespeople to determine if transformational leadership and the factors of ethics, organizational fit, and commitment directly decrease the salesperson's intention to terminate employment. Sales personnel and other employees encounter influential factors during the attrition intention process (Aydogdu & Asikgil, 2011; Trese, 2011). Transformational leaders may provide a solution to attrition issues at the individual and organizational levels.

Transformational leaders influence organizations and employees and employee behaviors affect leaders. Lee et al. (2011) associated transformational leadership with organizational components such as (a) team performance, (b) sustainability, (c) organizational commitment, (d) culture, (e) motivation, and (f) values. Lee et al. argued leadership styles and team performance are important in determining the quality of service in a team setting. Lee et al. collected data from 192 employees within 32 operational teams in 15 retail banks in Macau, China to investigate if variables of a team affect team performance (Lee et al., 2011). The variables examined include cohesion, team leader job satisfaction, and competence (Lee et al., 2011). Lee et al. found one dimension of transformational leadership and two dimensions of team performance

significantly affect service quality. Employee's influence transformational leaders

through cultural values, ethical ideologies, value orientation, and positive and negative

influences (Smith, 2011). Smith (2011) found similar results in a sample of 135 voluntary

undergraduate students and concluded young marketing employees hold ethical

ideologies, and personal, cultural values ultimately influence transformational leadership

(Munir, Rahman, Malik, & Ma'Amor, 2012; Smith, 2011). Transformational leaders may

have a direct effect on employee job satisfaction.

Transactional leadership. Leaders should focus on each follower independently

and assist in developing employees to the highest potential. According to Skipton

Leonard, Lewis, Freedman, and Passmore (2013) transactional leadership is targeted

toward reward and consequence as an effort to gain a following. On the other hand, Bass

and Avolio (2010) revealed that transactional leaders possess the behaviors of (a)

contingent reward, (b) active management by exception, and (c) passive management by

exception. Bass and Avolio ascertained transactional leaders do not create, change, or

transform followers or companies. Transactional leaders accept the standard goals and

culture of the organization (Skipton Leonard et al., 2013).

Transactional leaders set standards and expectations and through contingent

rewards relay what a follower receives if successfully meeting the desired results.

Dimaculangan and Aguiling (2012) defined the following transactional-based behaviors:

(a) recognition, (b) informal rewards, (c) approval, and (d) contingent on a high-

performance level. Relatedly, Bass and Avolio (2010) determined constructive

transactional leadership results in an agreement to accomplish goals and ties rewards or

consequences to the achieved results. Bass and Avolio clarified transactional leadership in a corrective form provides standards. Leaders acting in a passive form allow mistakes to occur before taking action, while active form leaders proactively monitor for errors. Passive avoidant leaders avoid confrontation and decision-making until problems escalate to an unavoidable level (Pryor et al., 2011). Leaders practicing active management by exception evaluate performance and trace issues back to job completion to determine the cause (Skipton Leonard et al., 2013). Conversely, Williams (2014) evaluated the idea of self-serving leadership behavior causing negative consequences and predicted high-power leaders' self-allocations align with effective leadership beliefs; whereas, performance information influences low-power leaders.

Hetland, Hetland, Andreassen, Pallesen, and Notelaers (2011) found a positive relation between transactional leadership and motivation and an adverse correlation between laissez-faire leadership and motivation. Alternatively, Gregory, Moates, and Gregory (2011) determined a positive relationship between transactional leadership, laissez-faire leadership, and motivation (Gregory, Moates, & Gregory, 2011). Chaudhry and Javed (2012) conducted a descriptive a questionnaire on 278 Pakistani employees within the private and public banking industry. Chaudhry and Javed evaluated the effect of transactional and laissez-faire leadership on employee motivation and identified a leadership style consistent with accelerating global organizations. Leaders maintain a responsibility to set goals, move the business forward, and achieve objectives. Leaders affect productivity, follower attitudes, and attrition. Leader qualities affect attrition within businesses (Chaudhry & Javed, 2012). According to Chaudry and Javed, transactional

leaders lead personnel by providing rewards for employee efforts. Alternatively, employees who break rules or or fail to perform well, receive punishment. The manager's role can either prosper or depress a subordinate's motivation. Chaudhry and Javed defined motivation as the desire and persistence to obtain goals. Chaudhry and Javed revealed a high correlation between transactional leadership and motivation; however, transformational leadership was not as instrumental. Chaudhry and Javed also noted laissez-faire leadership results in low motivation because of the lack of engagement with management. Laissez-faire leaders lack commitment to managing or choose a non-action approach. In contrast, expert employees may not require constant management; therefore, leaders trust subordinates to self-manage and control the decision-making process (Gregory et al., 2011). Laissez-faire leaders may provide support and answer questions, which allows subordinates the freedom to make decisions and act on their own.

Leadership and employee performance. Leaders recognize the affect empowerment and organizational identification have on employee performance (Zhu, Sosik, Riggio, & Yang, 2012). Zhu et al. (2012) sampled managers to understand follower characteristics in correlation with transformational and transactional leadership. Zhu et al. determined a positive relationship between transformational and transactional leadership and follower psychological empowerment and organizational identification. Employees commit to organizations if a level of organizational identification is present (Zhu et al., 2012). In contrast, Hargis et al., (2011) presented transformational and transactional leaders practice learned behaviors, which affect employee commitment and organizational performance (Hargis et al., 2011). Hargis et al. used the multi-factor

leadership theory, leadership tenets, to focus on individual, group, and organizational behaviors. Hargis et al. (2011) found transformational and transactional styles transition across industries; however, businesses should customize behavioral-based leadership programs. Hargis et al. used dominance and relative weights analysis to focus on the effect of team efficacy, cohesion, and job performance. Hargis et al. demonstrated transformational leadership as the main contributor to team potency and cohesion and leadership effectiveness. Hargis et al. found transactional leadership significant in performance and effort. Leaders who consistently practice transformational behaviors may enhance transactional behaviors. Effective leaders might present both behaviors and have a broad range of styles at their disposal.

Leadership and employee engagement. Leader views and level of engagement affect followers. Bushra et al. (2011) and Shah et al. (2011) determined a correlation between transformational leadership on employee outcomes and the mediation of empowerment as a factor in transformational leadership, organizational commitment, and innovativeness. Comparably, Groves and Larocca (2011) conducted a study of 122 organizational leaders and 458 employees to determine consistent, and specific, values, which influence followers and follower beliefs. Groves and Larocca found transformational leadership linked to followers and their views and recommended additional studies and education in management to encourage engagement. Leaders may increase employee motivation, satisfaction, organizational commitment, and organizational fit through practicing a transformational leadership style along with possessing a balance in transactional leadership.

Leadership challenges. Leaders face challenges with remote employees. Liang, Chan, Lin, and Huang (2011) determined social distance affects job satisfaction and task performance. Liang et al. conducted a questionnaire on 266 employees to assess the effect of social distance on leadership styles in relationship to job satisfaction and task performance. Leaders might also negatively affect an employee's level of trust and motivation based on geographic location, which demonstrates the effect a leader has on employee satisfaction. Berber and Rofcanin (2012) presented evidence of followers demonstrating behaviors similar to the behaviors portrayed by leaders within the organization. Employees at any organizational level might display leadership characteristics. In contrast to Liang et al. (2011), Berber and Rofcanin (2012) provided support that the laissez-faire leaders effectively manage remote employees. Leaders use a laissez-faire leadership style for increased flexibility and organizational responsiveness, which allows non-management and empowerment of employees (Berber & Rofcanin, 2012).

Followership

Followers play a vital role at every level of the business. Yung and Tsai (2013) suggested the success of prominent leaders creates a base of loyal, capable, and knowledgeable followers. Leaders who treat followers as valued employees within a parallel belief system, produce enriched individuals and companies (Yung & Tsai, 2013). Followers should possess a high level of organizational understanding to identify how motivation contributes to organizational success. Mosley and Patrick (2011) provided a model predicting similar results, which demonstrates the individual, dyad, and

organizational success. Through a holistic approach to leadership, leaders may positively affect the trust, behaviors, and cultural characteristics of subordinates. Mosley and Patrick built the model on the foundational elements of leadership, fit, perception, trust, motivation, performance management, and culture theories. Mosley and Patrick presented multiple case studies and literature reviews, which support leadership actions affecting follower behaviors and perceptions. Leaders and followers increase the ability to adapt to change by creating mutual respect and an interactive relationship. Conversely, Zacher and Jimmieson (2012) suggested training management in leadership strategies to increase follower learning goal orientation. Zacher and Jimmieson evaluated learning goal orientation as a mediator of leadership, organizational citizenship behavior (OCB), and sales productivity. Participants included 61 casino employees. Zacher and Jimmieson determined a correlation between leadership, OCB, and sales productivity with learning goal orientation as a moderator.

Followership is a determinant element of the leader-follower relationship. Kottke, Pelletier, and Agars (2011) conducted two qualitative studies to define confidence as a new followership variable. The construct of confidence determines if followers support leadership (Kottke et al., 2011). Kottke et al. included themes of leadership, followership, and organizational change to understand employee views on leadership. Students completed 381 surveys to validate the Top Leadership Direction Scale (TLDS) and 293 employees from multiple industries provided individual level validation of the construct (Kottke et al., 2011). Kottke et al. suggested future scholars seek to understand leadership from the follower's viewpoint. Followers must support a leader's vision for the

organization or employees will lack engagement and confidence (Kottke et al., 2011).

Conversely, Inyang (2013) provided a contrasting view of leadership and the effect on

followership. Inyang conducted a qualitative survey and in-depth critical and contextual

analysis of literature to explore the dark side of leadership. Participants provided input to

determine causes of leadership derailment and strategies to overcome derailment (Inyang,

2013). Inyang found leadership derailment is prominent in organizations and leaders,

followers, situational, and environmental factors are the cause. Leader failures cause

organizational disruption and loss of reputation. Followers affected by leader derailment

may suffer from low morale and low productivity. Leaders might experience restricted

career progression (Inyang, 2013). Inyang determined leader derailment remedies of (a)

coaching, (b) development, (c) feedback, and (d) self-awareness. Whereas, Hernes and

Braenden (2012) explored followership by seeking employee responses to unsatisfactory

management behaviors. Participants from various organizations contributed to qualitative

interviews to provide insight into manager behaviors and employee reactions to

unsatisfactory events (Hernes & Braenden, 2012). Hernes and Braenden provided that

employees may exhibit attrition behavior when managers exhibit imperfect behaviors.

Leaders who empower followers might see increased engagement and decreased

attrition. Mendes and Stander (2011) addressed leadership empowerment behaviors as a

means to improve retention. Mendes and Stander determined leader empowering

behavior, role clarity, and psychological empowerment correlate to work engagement.

Allio (2013) discussed that followers have a responsibility to remain informed and

exercise courage in challenging situations. Mendes and Stander noted work engagement

predicts an employee's intentions to leave an organization; therefore, scholars should focus on leadership and followership in tandem, and the leadership process should acknowledge the psychology of followers.

Attrition

Leadership styles have long been a topic of interest in the area of attrition and retention. Bass and Avolio (2010); Hassan, Fuwad, and Rauf (2010); and Bushra, Usman, and Naveed (2011) are examples of researchers who have conducted studies on various leadership styles. Pradeep and Prabhu (2011) researched employee behaviors about leadership programs; however, no scholars have explored the sales person's view on leadership style as a solution to the attrition issue.

Long et al. (2012) examined the topic of attrition to discover individual and organizational influences. Other scholars have built models around the human capital theory and data mining to assist with sales representative retention studies (Alao & Adeyemo, 2013; Davieson, 2011). Although some researchers have provided a deeper understanding of the causes and solutions to attrition, the research on sales personnel attrition is scarce (Alao & Adeyemo, 2013; Davieson, 2011). Davieson (2011) discussed leadership styles as the leading cause of attrition.

Attrition models. Employee attrition has been an area of scholarly interest for decades and stemmed the build of multiple turnover models. March and Simon's (1958) examined job satisfaction and opportunities; birthing the job attitude period. March and Simon used the process model for turnover to evaluate the performance and termination decision-making process of employees. Long, Yusof, Kowang, and Heng (2014)

expanded on the original attrition study by March and Simon. Mobley (1977), Griffeth and Hom (1988), Hom and Griffeth (1991), and Hom and Kinicki (2001) demonstrated support for March and Simon's theory by conducting various turnover studies (Deconinck, & Bachmann, 2011; Zhang, Fried, & Griffeth, 2012). Conversely, Long et al. (2014) determined turnover research primarily concentrates on the macro level issues.

Mobley (1977) introduced the intermediate linkages model. Mobley created a sequential model that evaluates an employee's intention to terminate employment at each stage of the psychological process. Mobley set the foundation for organizational commitment and job satisfaction research. Griffeth and Hom (1988) used the Mobley turnover theory to survey 244 nurses on factors related to attrition. Conversely, Griffeth and Hom found a lack of evidence for the explanatory constructs and no correlation between turnover factors and theory. As a result, the Griffeth and Hom altered the model to demonstrate an employee's intention to quit takes place prior to the plan to search.

Bryson and MacKeron (2013) and Deconinck and Bachmann (2011) identified various job characteristics that affect attrition. Bryson and MacKeron (2013) and Lunenburg (2011) attributed job satisfaction to job characteristics and work well-being in comparison to turnover. On the contrary, Saeed et al. (2013) evaluated attrition related variables such as (a) compensation, (b) job characteristics, and (c) development. Bryson and MacKeron, Lunenburg, and Saeed et al. asserted that job characteristics influence organizational commitment, which affects the attrition rate. Conversely, Deconinck and Bachmann (2011) applied the foundational models to specific behaviors and sectors to evaluate attrition about to organizational commitment in the sales industry.

Zhang et al. (2012) revealed progressive research on turnover models that identifies issues beyond nonattitudinal causes. Consistent with Zhang et al.'s theory, Kazi, Aziz, and Zadeh (2012) researched the organizational causes of attrition. Kazi et al. identified the organizational causes of attrition as (a) firm stability, (b) pay level, (c) industry, and (d) work situation. Kazi et al. offered strategies to decrease attrition should involve increasing employee loyalty through human resource programs and ensure competitive pay.

Attrition costs. Organizational leaders incur several attrition costs associated with employee terminations. Messah and Kubai (2011) categorized attrition into direct and indirect costs. Leaders should identify associated attrition costs and evaluate the effect on the organization. Davieson (2011) determined direct attrition costs account for (a) recruiting and hiring employee replacements, (b) hiring temporary employees, and (c) new hire training and development. Relatedly, Hausknecht and Holwerda (2012) stated attrition costs are significant in terms of training, recruitment, and advertising. Messah and Kubai presented indirect attrition costs as harder to quantify and less understood. Indirect attrition costs include (a) a reduction in productivity, (b) resource reallocation, (c) reduced competitive advantage, and (d) consumer loss (Messah & Kubai, 2011). Honan (2013) discussed intangible effects on organizations. During an attrition situation, employees encounter relationship issues and loss of morale and organizational leaders see a decline in business sustainability (Messah & Kubai, 2011). Other individuals then need to fill the vacant role, thereby creating a further disturbance. Employees may have unclear perceptions of the cause attrition, which may result in the demoralization of

remaining employees and deteriorating employee attitudes or morale (Carlson et al., 2012).

Insurance companies incur direct and indirect costs when failing to prevent attrition. Insurance sales leaders in the United States invest an average of $65,000 to $215,000 annually in developing new sales representatives (Messah & Kubai, 2011). Experienced sales personnel can earn progressively more than new sales representatives could, thereby increasing the risk companies face in turnover costs (Messah & Kubai, 2011). When an employee terminates employment, the employee replacement cost affects the company's bottom line (Messah & Kubai, 2011).

Leaders facing higher attrition rates may also deal with the disruption of organizational systems and loss of control. Shaw (2012) revealed that attrition rates cost organizations in terms of safety and revenue. Shaw determined the loss of human and social capital results directly affects profitability and performance. Relatedly, Messah and Kubai (2011) offered that sales leaders who disregard attrition rates incur expenses associated with the rebuilding of territories and relationship building. Messah and Kubai (2011) identified attrition as an evident issue within insurance companies; however, the causes have not been determined.

Effect of attrition. Employees who leave the organization create issues beyond attrition costs (Bosse, 2011). According to Arokiasamy (2013) senior managers, human resource professionals, and psychologists find the effect of attrition is a major challenge to organizations and is the most costly. Arokiasamy conducted a qualitative study to determine reasons for attrition and the effects on productivity. Arokiasamy classified

causes of attrition into two categories: organizational and job factors. Arokiasamy noted organizational practices and procedures as organizational factors and salary and advancement as job factors. Conversely, Nelson and Daniels (2014) determined managers and supervisors have a direct relationship to attrition. Managers associate productivity issues and customer service levels with attrition rates (Nelson & Daniels, 2014; Von Hagel & Miller, 2011). Similar to Arokiasamy (2013), Nelson and Daniels administered a questionnaire to employees to analyze the correlation between (a) employee tenure, (b) perceptions, (c) job satisfaction, and (d) employee intentions to quit. Nelson and Daniels determined a relationship between attrition and the perception of job satisfaction and the need for leaders to implement solutions for attrition issues.

Leaders might have the resources and tools needed to prevent or reduce attrition. Gardner, Wright, and Moynihan (2011) recommended leaders use human resource systems to reduce voluntary attrition through tracking and managing individual, group, and organizational outcomes. Gardner et al. conducted a study of 62 food distribution business units. Participants included surveys of 20 human resource managers and 1748 employees. Gardner et al. viewed attrition as a collective phenomenon to determine collective affective commitment as the mediator for motivation and empowerment enhancing practice and aggregate voluntary attrition. Gardner et al. found a correlation between human resource practices and voluntary attrition; however, collective affective commitment is not a mediator of the relationship. Conversely, Marschke, Preziosi, and Harrington (2011) argued companies should channel resources toward employee retaining initiatives rather than attrition causing issues.

Organizational leaders should focus on defining retention strategies to prevent attrition proactively. Bhatnagar evaluated four models using multilevel modelling (MLM) and structural equation modeling. Bhatnagar conducted a qualitative study that included a sample of 312 knowledge workers within multiple Indian organizations. Bhatnagar (2013) found psychological contract, rewards, and recognition increase innovation and decrease attrition while acting as mediators for perceived supervisor support, innovation, and attrition intention.

Employee intention process. Employees make attrition decisions based on various individual and organizational factors. Chen, Ployhart, Thomas, Anderson, and Bliese (2011) determined the affects job satisfaction has on employee attrition intentions. Chen et al. conducted a meta-analysis of over 100 empirical studies to understand the employee decision-making process (Chen et al., 2011). Chen et al. documented the negative relationships between job satisfaction, attrition intentions, and attrition. The higher level of fit an employee has with the company and the stronger the connection with others; the greater the sacrifice when the individual decides to leave the company (Jacobs, 2012; Lobburi, 2012). Sacrifice is leaving something of value as related to work (Zhang et al., 2012), whereas, fit equates to embeddedness affecting retention. Likewise, Zhang et al. (2012) revealed leaders maintain responsibility for attrition preventative measures which include (a) onboarding, (b) career planning, (c) development, and (d) work-life balance. Leaders may see an increased need to improve employee satisfaction and organizational commitment because of increases in attrition. Correspondingly, Aydogdu and Asikgil (2011) examined questionnaires on 100 production employees and

82 service employees to understand organizational influences on attrition intention. Aydogdu and Asikgil presented job satisfaction and organizational commitment as the primary influencers on attrition intention. Aydogdu and Asikgil determined lower job satisfaction results in higher attrition intention and attrition had a negative relationship with job satisfaction and organizational commitment.

Leaders might seek to reduce attrition intention by increasing job satisfaction and organizational commitment. Valentine, Godkin, Fleischman, and Kidwell (2011) dispersed a self-report questionnaire to 781 healthcare and administrative employees and a comparative sample of 127 sales and marketing employees. Valentine et al. determined a correlation exists between group creativity and organizational ethics with an increase in job satisfaction; therefore, high ethics and job satisfaction result in lower attrition. Valentine et al. recommended leadership create ethical work environments and promote group creativity. Conversely, Yucel (2012) evaluated employee attrition intention through job satisfaction and organizational commitment. Participants included 188 Turkish manufacturing employees. Yucel found increased job satisfaction produces high levels of employee commitment and decreased attrition intention. Employees demonstrating a lack of commitment could lead to resentment, absenteeism, or attrition intention (Banks et al., 2012; Du Plooy & Roodt, 2013). Banks et al. (2012) confirmed a lack of commitment and presence of resentment contributes to inequity. Inequity is the employee's exchange with the company, which may lead to absenteeism or attrition intention (Banks et al., 2012; Waldman, Carter, & Hom, 2012).

Leaders might improve attrition by allowing employee job control and decreasing job stress factors. Cuyper, Mauno, Kinnunen, and Makikangas (2011) examined the relationship between perceived employability, job control, and attrition intention. A sample of 1314 university workers and 308 hospital workers. Cuyper et al. found a correlation between perceived employability and attrition intention when a lack of job control exists. Similarly, Chen, Lin, Lien (2014) surveyed 255 Taiwanese bank employees to develop an attrition plan model. Chen et al. found role conflicts, role ambiguity, and role overload positively affects job stress. Chen et al. determined high levels of job stress increase the intent to terminate employment.

Sales personnel attrition and retention. Sales organizations are the front end of the insurance business (Potter, 2013). Sales employees within the insurance sector provide valuable services and products to society to protect individuals in time of need; sales representatives sell directly or through an intermediary (Potter, 2013). Examples of insurance products include (a) property and casualty, (b), life, (c) employee benefits, and (d) medical and health. Sales managers train to be sales representatives and learn products and processes. However, few receive little to no management training; as a result, no guidance exists on how to increase employee satisfaction and reduce attrition. Boles et al. (2012) examined sales attrition and the integration of variables in a multilevel framework. Participants included representatives from multiple nations. Boles et al. developed a model that future scholars may use to examine factors influencing salesperson retention and attrition. The multilevel framework is a four level integration in which each entity of salesperson, team environment, sales manager, and organization

influences the next (Boles et al., 2012). Boles et al. demonstrated the effect management has on sales personnel attrition and the employee decision-making process. Conversely, Messah and Kubai (2011) conducted a quantitative study of three life insurance agencies in Nairobi to examine the influences of retention for insurance agents. Messah and Kubai used a stratified random sampling technique to collect 129 questionnaires from insurance agents. Unlike Boles et al., Messah and Kubai determined factors contributing to sales personnel retention. Messah and Kubai also determined management has a significant relationship to sales representative retention.

As scholars have ventured into understanding prior research, the subject of sales force attrition has become an increased concern (Berry-Stolzle & Eckles, 2011; Schwepker & Good, 2012). According to Schwepker and Good (2012), retaining sales personnel is a priority in research. Few theories exist based on the actual causes of attrition among sales employees in the insurance industry (Davieson, 2011); however, determining attrition causes are vital to the sustainment of organizations (Berry-Stolzle & Eckles, 2011).

Sales agents continue to leave organizations at a rate exceeding service industry norms. Honan (2013) determined a new hire attrition rate of 71% in a study of 62,500 insurance sales representatives from 25 companies. Honan identified an additional 60% of experienced sales agents left. New hires represent agents with less than 2 years of experience, and experienced agents represent the population of sales representatives who remain with an employer 2 to 4 years (Honan, 2013). Likewise, Campbell (2012) presented that 25% of sales agents would retire or change careers within the next 5 years.

Campbell surveyed 1500 agents to understand insurance carrier attributes, industry

issues, and company ratings. Campbell and Honan ascertained sales leadership and

management is a contributing factor in reducing sales personnel attrition and increasing

retention.

Sales employees who possess behaviors such as creativity, performance, and job

satisfaction are less inclined to experience high attrition (Boles et al., 2012; Poloski

Vokic, 2011). Sales representatives encounter complicated scenarios requiring instant

decision-making skills, making situations hard for managers to set routine management

control techniques and set organizational strategies (Schwepker & Good, 2012). Pathak

and Tripathi (2010) noted an insurance industry standard attrition rate of 14-38% for

insurance sales personnel. Pathak and Tripathi (2010) examined the sales employee

lifecycle through integration with Maslow's Need Hierarchy to determine reasons to join

an insurance company, factors in job satisfaction, and termination influencers.

Participants included 350 employees who worked in or left insurance companies. Pathak

and Tripathi surveyed participants using 23 variables influencing decision-making

processes and job satisfaction. Pathak and Tripathi determined safety and security, social

and esteem, and personal work style as influencers to join insurance companies. Pathak

and Tripathi's found stress, career advancement, and work environment as reasons for

leaving employment. Conversely, Alao and Adeyemo (2013) provided a quantitative look

at employee attrition using a data-mining method, including 22 years of historical data.

Alao and Adeyemo included a variety of elements such as (a) sex, (b) state or origin, (c)

length of service, (d) rank, (e) salary, and (f) reason. The participants of the study

represent an institute for higher learning and incorporate results from over 309 employee records. Alao and Adeyemo introduced a framework for future research, a software solution, and insight to employee attrition.

Jackson et al. (2012) determined high performers who voluntarily leave a business, create a loss of competitive advantage. In addition, the loss of sales representatives creates a burden for the company leadership (Deconinck & Backmann, 2011). Exiting sales representatives might take existing accounts and customers (Boles et al., 2012). Clients who retain business with the organization might become dissatisfied in the disruption of service (Boles et al., 2012).

Some leaders fail to understand why sales employees choose to leave the current company (Murphy & Li, 2012). Pradeep and Prabhu (2011) stated leadership styles influence the behaviors and success of followers. Employees function at higher levels when the leader and follower have mutual respect, trust, and cultural values (Pradeep & Prabhu, 2011; Saeed et al., 2013). Andert, Platt, and Alexakis (2011) discerned leaders do not earn respect or influence followers with titles or positions, rather through exerted behaviors.

Sales leaders may identify causes of attrition and build strategic initiatives to reduce sales personnel attrition. Sales representative attrition affects (a) training, (b) strategies, (c) competitive advantage, and (d) the bottom line (Honan, 2013). Sales leaders should establish trust with followers to understand follower decision-making processes and build better relationships. Sales leaders base follower relations on a reward and consequence system (Messah & Kubai, 2011). Leaders who integrate motivational

properties should provide a vision and inspiration to sales personnel (Avolio et al., 2010). Leaders providing a full range leadership style may increase employee and organizational performance.

Through the literature review, I demonstrated scholarly acknowledgment of the need to explore what strategies can sales leaders within the insurance industry use to reduce attrition. The findings in the literature review supported a qualitative method as a means to explore sales personnel perspectives. Section 2 of this study contains further justification for the research method, design, and process for research.

Transition

In Section 1, I discussed (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, and (j) the literature review. I explored what strategies can sales leaders within the insurance industry use to reduce attrition. In Section 2, I expand on (a) purpose statement, (b) role of the researcher, (c) participants, (d) research method, (e) research design, (f) population and sampling, (g) ethical research, (h) data collection instruments and technique, (i) data organization, (j) data analysis, and (k) reliability and validity. In Section 3, using the conceptual framework and central research questions as guides, my purpose is to provide the findings of the study.

Section 2: The Project

In this qualitative single descriptive case study, I explored strategies sales leaders can use within the insurance industry to reduce attrition. Sales leaders provide insight on strategies to increase organizational efficiencies (Murphy & Li, 2012). In this section, I describe the use of interview data from leaders, focus group data from sales representatives, and documentation to triangulate the study. The findings of the study might assist sales leaders in reducing attrition.

Purpose Statement

The purpose of this qualitative single descriptive case study was to explore the strategies that sales leaders within the insurance industry use to reduce attrition. I conducted the study in Nebraska. The target population consisted of 6 insurance sales leaders from 6 insurance sales agencies. I used interviews with participants to gain perspectives on how leadership approaches to reduce sales personnel attrition may contribute to social change by improving insurance services. My study may also provide leaders with strategies to improve organizational efficiency, culture, knowledge management, and sustainment.

Role of the Researcher

The researcher, as an instrument, understands the case study process and collects data (Yin, 2014). My role as a researcher was to collect interview data from participants and focus group participants along with archival documentation and then analyze the data sources and report accurate findings. Throughout the study process, I maintained the ethics and standards defined in the Belmont Report. Members of the National

Commission for the Protection of Human Subjects of Biomedical and Behavioral

Research enacted the Belmont Report, which provides guidelines for conducting

research: (a) respect for persons, (b) beneficence, and (c) justice (Fiske & Hauser, 2014).

I live in the area of study and work within the insurance industry; however, I did not have

knowledge of personal or business relations with study participants. In addition to my

experience in the insurance industry, I have conducted multiple qualitative semistructured

interviews and built various models to increase sales performance and productivity of

individuals and teams. Yin suggested following a case study protocol to reduce bias and

increase reliability. Comparably, Wahyuni (2012) noted that following an interview

protocol reduces bias. Bernard and Bernard (2013) argued that interviewers mitigate bias

by remaining *open-minded* and acting as investigators. Hence, to mitigate bias and ensure

a consistent process, I remained *open-minded* and followed a case study protocol and an

interview protocol.

Participants

I used purposeful sampling to select participants who met particular

characteristics. Torrence (2013) suggested that purposeful sampling assists in gaining

specific information from the population most likely to have the information. Likewise,

Wahyuni (2012) recommended that cases be selected based on the study criteria and the

ability to answer the research questions. Suri (2011) argued that a strength of choosing

purposeful sampling is the selection of individuals who can provide perspective on the

research topic and align with the research question. For this reason, I used purposeful

sampling to draw participants from the candidate pool of individuals meeting the criteria

to participate. Sales leaders met the following criteria to participate in the study: (a) manage an insurance sales office or organization or (b) held an insurance sales leadership position for at least 1 year and (c) are actively employed in the insurance industry. Sales representatives met the following criteria to participate: (a) actively sell insurance, (b) have at least 1 year of experience in the insurance industry, and (c) are employed by an insurance organization. Yin (2014) suggested that an extensive screening of candidates can ensure a fit for the case study criteria. Bernard and Bernard (2013) argued that case study participants should have experience with the research question. Merriam (2014) recommended the development of participant criteria to ensure participants have knowledge of the topic. Therefore, I aligned the research question with the participant selection criteria and interviewed only participants who met the criteria.

Upon IRB approval (IRB Approval # 05-21-15-0177883), I gained access to participants. Plummer and Simpson (2014) recommended using networks to identify gatekeepers in the field of interest. Close, Smaldone, Fennoy, Reame, and Grey (2013) recommended using social media to obtain access to participants. Conversely, Crowhurst (2015) argued that the decision-maker must find interest in the research topic, and the researcher must build a relationship with the gatekeeper. Therefore, social media was instrumental in identifying organizational contacts. Through LinkedIn® I prospected within insurance companies. Symon and Cassell (2012) asserted that gatekeepers must find interest in the research topic. Symon and Cassell also recommended an opportunistic approach that involves a clear design and participant selection process. I e-mailed decision-making individuals within each organization and explained the study, study

design, study benefits, and the participant selection criteria. If the gatekeeper allowed access to the organization, the contact returned a signed letter of cooperation from the organization (see Appendix B). The decision-maker established a candidate list of insurance sales leaders and sales representatives meeting the defined criteria. I e-mailed each candidate the study information requesting his or her participation in the study.

Yin (2014) encouraged interviewers to establish working relationships with participants by building trust; however, the interviewer must refrain from influencing the interviewee. Seidman (2013) stated that interviewers must maintain professionalism and a degree of distance throughout the study process to allow interviewees to speak independently. Conversely, Maxwell (2013) argued that the interviewer and interviewee should collaborate during the interview process. To establish a working relationship with participants, I described myself, the purpose of the study, the criteria to participate, confidentiality, and expectations of participants. Participants who met the criteria from the primary participant group and the secondary focus group received an informed consent form (see Appendix C and Appendix D) via e-mail describing the study. The informed consent form included the required disclosure information noted in the Belmont Report (U.S. Department of Health and Human Services, 1979). Participants then sent me an e-mail with the words *I Consent*. I built further rapport with participants through personal introductions, semistructured interviews with sales leaders, a focus group with sales representatives, and expressing my interest in understanding each participant's perspective.

Research Method and Design

The following central research question guided the study: What strategies can sales leaders within the insurance industry use to reduce attrition? The research question functioned as a tool to identify the most appropriate research method and design (Yin, 2014). In this section, I provide the description of and rationale for selecting a qualitative single descriptive case study as the format for conducting the study.

Research Method

I chose the qualitative method for the study. A researcher selects from three research methods: quantitative, qualitative, and mixed-methods (Yin, 2014). Quantitative research is a method of analyzing empirical evidence with statistical instruments to prove or disprove a hypothesis (Stanley, 2011). The intent of the study was to gain knowledge from shared perspectives not intended for statistical analysis, rather for descriptive and inferential purposes; for this reason, the quantitative methods did not apply to the study. A qualitative method is a process of seeking to understand the phenomenon by exploring lived experiences, or perspectives (Yin, 2014). Qualitative inquiry involves a broad range of techniques including interviews, review of documentation and literature, physical artifacts, and recordings to acquire rich, thick description of the perceived events (Hoon, 2013). I was the primary instrument for data collection and semistructured interviews and focus groups along with documentation served as secondary data collection instruments, which made a qualitative approach suitable for the study. A mixed-methods approach includes the examination of *how much* of the phenomenon exists (Stagnor, 2014), and involves statistical data and personal interviews to gain a deeper understanding

(Deconinck & Bachmann, 2011). The intent of my study was to uncover unknown

perspectives; on the contrary, the quantitative research seeks to measure known

phenomenon; therefore, a mixed-methods approach was not appropriate.

Research Design

I used a single descriptive case study design for the study. Qualitative researchers

select a design that might lead to a better understanding of the phenomenon investigated

(Tufford & Newman, 2012). The five most common designs include (a) grounded theory,

(b) phenomenological, (c) narrative, (d) ethnography, and (e) case study (Knoblauch,

2013). Yin (2014) noted that researchers select a design based on the central research

question, the scope of the researcher's control, and the timing of events. The grounded

theory design involves investigation of an unknown topic for the purpose of developing a

new theory (Patton, 2011). The intent of my study was to learn from perspectives and not

develop a new theory; for this reason, grounded theory was not appropriate for the study.

Phenomenology involves exploring the lived experiences of a phenomenon resulting in

participant reflection rather than perspective (Moustakas, 1994). The phenomenological

approach requires a large sample of at least 20 participants (Moustakas, 1994). My study

involved perspectives rather than lived experiences related to the phenomenon; as a

result, a phenomenological approach was not appropriate for the study. The narrative

approach explores an individual's life story, capturing a broad range of experiences and

perspectives over time (Knoblauch, 2013). The purpose of my study was to gain a deeper

understanding of participant perspectives rather than researching life stories; therefore,

the narrative design did not fit the needs for this study. Ethnographic research is used to

understand diverse populations and cultures (Knoblauch, 2013). The ethnographic

approach involves observation or engagement within a cultural setting to gain exposure

and understanding of the observed group (Knoblauch, 2013). The population selected for

my study was not culturally unique; for this reason, an ethnographic design was not

appropriate . Yin asserted that a case study involves investigating perspectives of an

event or phenomenon. A qualitative single descriptive case study was an appropriate

design for the study to enable me to gain a deeper understanding of the research topic.

Yin suggested using 6-10 individuals within each specified group interviewed; however,

interviews must continue until the data reaches saturation. Barratt, Choi, and Li (2011)

recommended using 4-10 cases as a lower number to gain deeper exploration into the

data. Merriam (2014) argued that in both purposeful sampling and case study research,

researchers set a minimum sample number, and data collection should continue until

redundancy. To ensure saturation in the case study, participant interviews continued until

repetition occurred with no new information resulting from the interviews. I reached

saturation after interviewing 6 insurance sales leaders and 6 focus group participants.

Population and Sampling

The population for the study was 6 insurance sales leaders from 6 insurance

agencies in Nebraska, United States. Sales leaders met the following criteria: (a) manage

an insurance sales office or organization or (b) held an insurance sales leadership position

for at least 1 year and (c) are actively employed in the insurance industry. Sales

representatives met the following criteria: (a) actively sell insurance, (b) have at least 1

year of experience in the insurance industry, and (c) are employed by an insurance

organization. Torrence (2013) suggested that purposeful sampling assists in gaining specific information from the population most likely to have the information. Likewise, Wahyuni (2012) selected cases based on the study criteria and the ability to answer the research questions. Suri (2011) argued that a strength of purposeful sampling is the selection of individuals who can provide perspective on the research topic and align with the research question. For this reason, I used purposeful sampling to draw participants from the candidate pool of individuals meeting the participation criteria. Yin suggested using between 6 and 10 individuals within each specified group interviewed; however, Yin asserted that interviews must continue until the data reaches saturation. Barratt et al. (2011) recommended using 4-10 cases because a lower number allows deeper exploration of the data. Similarly, Merriam (2014) argued that in both purposeful sampling and case study research, researchers set a minimum sample number, and data collection continues until redundancy. Bernard and Bernard (2013) argued that a researcher should continue collecting samples until reaching the point of redundancy to ensure saturation. Interviews included 6 insurance sales leaders, which allowed for saturation of the information. Six insurance sales representatives participated in the focus groups; three focus groups provided the data needed to achieve saturation. Saturation occurs when the addition of new participant dialogue adds no new information (Kisely & Kendall, 2011). Member checking with sales leader participants and the focus group participants ensured accurate interpretation of the information. To ensure confidentiality, I conducted interviews at any place convenient to the participants and held the focus groups via teleconference to ensure confidentiality.

Ethical Research

Ethical practices are critical to studies involving human subjects (Yin, 2014).

Goldblatt, Karnieli-Miller, and Neumann (2011) revealed that ethical standards in

research protect participants. Bernard and Bernard (2013) asserted that participants

should remain protected from harmful consequences resulting from vulnerability and

exposure of contributing to the study. To ensure compliance with ethical standards and

protect participants from harm or foreseeable risks, I complied with Walden University

policies and the requirements of the Institutional Review Board (IRB). I obtained

approval from the IRB prior to contacting potential participants. Individuals who agreed

to participate and who met the criteria for participating received an informed consent

form (Appendix C and Appendix D). Participants provided an e-mail response with the

words *I Consent* prior to setting an interview date and time. Participants could withdraw

from the study at any point in the process. To withdraw from the study, a participant

would notify me by written request via e-mail. Participation in the study was voluntary,

and participants did not receive incentives for participation.

Goldblatt et al. (2011) suggested protecting the integrity of the research by

implementing strategies to secure personal information. Seidman (2013) noted that

research data should be confidential and must remain in a secure location to protect

participant information. Correspondingly, Wahyuni (2012) recommended using a

password-protected computer for digital files and a locked filing cabinet for hard copies

of data. Hence, I stored the collected data in a password-protected database accessible

only to me; data will remain in a locked cabinet for 5 years to protect participant

confidentiality. I safeguarded the identity of participants by assigning codes to identify

sales leader and focus group participants (P1-P6; FG1-FG6) and did not use organization

names in the data collection and analysis.

Data Collection Instruments

I applied several data collection principles to conduct the study. The first principle

is to establish sources of evidence to use within the study (Yin, 2014). The second

principle includes the use of multiple sources of evidence, a case study database, and a

chain of evidence (Yin, 2014). Preparing a thorough strategy and following an

established process ensures reliable and valid data (Goldblatt et al., 2011).

Instruments required to conduct this study included (a) the researcher, (b)

semistructured interview technique, (c) focus group, (d) recorder, (e) telephone, and (f)

documentation. As the researcher, I was the primary data collection instrument, and the

semistructured interviews were the secondary instrument for the study. Yin (2014)

identified the researcher and interviews as the most vital sources of evidence within the

case study. To engage in a face-to-face, semistructured interview technique, I developed

open-ended interview questions for sales leaders (Appendix A). I designed the insurance

sales leader questions based on the literature, to understand the perspectives of leaders in

insurance agencies, and to align with the research question.

Gupta (2011) defined that focus groups involve 5 to 8 participants who can offer

opinions on a common topic and cautioned the mediator should keep participants focused

on preventing off the topic conversation from occurring. Whereas, Bernard and Bernard

(2013) suggested using a focus group to gain a secondary group's opinion to the research

question. Rea and Parker (2012) argued that holding focus groups at a location convenient to participants and in a private environment such as teleconference, fosters open communication. I held focus groups with sales representatives via teleconference to gain viewpoints from a group that was separate from the leader interviews. Focus groups provided an opportunity to gain perspectives from sales employees. Sales representatives were able to validate sales leader perspectives and offer insight on gaps in leader strategies. I held the focus groups at times convenient to the sales representatives, thereby more than one group was necessary to accommodate schedules. In addition, smaller focus groups allowed participants to speak openly and provided every participant the opportunity to answer each question. The study included sales representative focus group questions designed to align with the research question and provided a means to triangulate data (Appendix E).

I recorded interviews after participants provided consent. Once interviews concluded, a professional transcriptionist transcribed the data. The transcriptionist signed a confidentiality agreement (see Appendix E) to protect the identity of participants and the study. Participants were assigned an alphanumeric code for identity protection.

I engaged in member checking with participants to enhance reliability and validity. Member checking is the process of providing participants a summary of the themes and findings for review, to ensure correct interpretation of the information (Marshall & Rossman, 2011). Harper and Cole (2012) defined that member checking provides a process for quality control for qualitative interviews. Similarly, Houghton, Casey, Shaw, and Murphy (2013) presented member checking may assure the researcher

is rigorous in a case study. As part of member checking, each participant received an e-mail summary to share my interpretations of the data collection and ensure the accuracy of the participant responses. I provided the participants time to review the results and provided contact information for participants to e-mail or call with questions or to schedule a review over the phone. Participants provided an e-mail response with *I Agree* if the findings and themes were reasonable and appeared accurate and credible. All participants confirmed the interpretations were reasonable, accurate, and credible.

Data Collection Technique

I used stringent protocols throughout the data collection process. Yin (2014) recommended following an interview protocol to ensure confidentiality, consistency, and reliability. Relatedly, Pedrosa, Naslund, and Jasmand (2012) defined that case study researchers should incorporate an interview protocol to provide quality and credibility. Jacob and Furgerson (2012) argued the interview protocol is a procedural guide for use throughout the interview process. Once the IRB provided approval to conduct research, I followed my interview protocol precisely and located prospective insurance companies through LinkedIn®. Decision-making individuals received an e-mail request to establish a candidate list of insurance sales leaders and sales representatives. Potential participants received an e-mail to request participation in the study. The e-mail described the following: (a) interview process, (b) purpose of the study, (c) the benefactors of the study results, and (e) an Informed Consent Form and description of participant involvement. I used the interview protocol to ensure consistency throughout the interview process and followed distinct steps from start to finish for each interview and the focus groups.

Sales leaders met the following participation criteria: (a) manage an insurance sales office or organization or (b) held an insurance sales leadership position for at least 1 year and (c) are actively employed in the insurance industry. Sales representatives met the following criteria: (a) actively sell insurance, (b) have at least 1 year of experience in the insurance industry, and (c) are employed by an insurance organization. If a participant met the criteria, the next step was to explain the consenting process, confidentiality, interview protocol, time commitment for the interview, and the participant rights to withdraw. I also explained the interview documenting process including the use of a recording device, procedures for safeguarding personal information, and invited any questions about the research process.

If the insurance agency sales leader or sales representative agreed to participate in the study, an e-mail was sent with a copy of the informed consent form. I did not require permissions to recruit insurance company leaders who were the sole decision-makers for the agency, however, provided a Letter of Cooperation to the decision-maker to ensure permission to conduct interviews with participants when needed. Once participants sent an e-mail confirmation with the words *I Consent*, I contacted participants individually and arranged sales leader interviews at a time and place suitable to the participant; whereas, focus group participants chose from designated teleconference dates and times.

Wahyuni (2012) suggested cleaning data by applying specific coding. Likewise, Yin (2014) stated researchers should remove participant identification from the data collection and replace with codes to maintain the confidentiality. Bernard and Bernard

(2013) argued participant codes need be logical and applicable and cannot identify individual participants. Participants received a code to protect their identity throughout the research period (for instance, P1 or F1). The list of participant names and corresponding codes will remain locked in a cabinet in my home office. Two days before the scheduled interview with participants, participants received a courtesy reminder, verifying the scheduled appointment. My interview preparations involved gathering my recording device, pen, and notebook. I introduced myself to the participant and invited any questions before commencing, then began the face-to-face semistructured interview technique, recorded responses and took notes on observations. Wahyuni (2012) discerned that semistructured interviews provide flexibility for the participant to expand on perspectives or offer examples for richer understanding. Bernard and Berndard (2013) argued structured questions lack the flexibility afforded by semistructured, open-ended questions. Yin (2014) suggested the semistructured interview technique negates the need for a pilot test as the interviewer can adjust questions and gain understanding directly from the participant. Accordingly, I used a semistructured interview technique and did not conduct a pilot test.

I requested additional documentation from participants, which included brochures and web links to use for data triangulation. Participants removed names and personal identifiers from the documentation prior to sharing with me to ensure individual confidentiality. I conducted and recorded the focus group conference calls. Glogowska, Young, and Lockyer (2011) suggested recording focus groups or interviews via

teleconference improves information verification. I provided a participant coding on the interview and focus group recordings and my research notes for confidentiality.

Once the interview and focus group processes concluded, interviews were transcribed. The transcriptionist signed a confidentiality form (see Appendix D) to ensure shared information remained confidential. Merriam (2014) advised hiring a transcriptionist as the process of transcribing recordings is time-consuming. Wahyuni (2012) recommended outsourcing to a professional transcriptionist is ideal for researchers. Jacob and Furgerson (2012) argued interviewers check for a correct interpretation of transcribed research data. Therefore, I chose to hire a transcriptionist to transcribe the recorded interviews and the focus group sessions. Next, I listened to the recordings, while reading the transcripts to ensure correct transcription and understanding of the materials and conducted data analysis on the information.

I conducted member checking to ensure the validity of participant responses. Member checking entails contacting participants to ensure correct interpretation of the information (Marshall & Rossman, 2011). Harper and Cole (2012) noted member checking provides quality control for qualitative research. Comparably, Galletta (2013) presented member checking as a process in which researchers test the interpretation of participant responses. I provided participants with a copy of my interpretation of the interview or focus group (as applicable) to review and requested participants confirm if my analysis was reasonable. The interview participants and focus group members confirmed my interpretations of the data as accurate and credible.

Data Organization Technique

As the interviews and focus groups proceeded, I kept copious notes of any

observations, contributions, and gestures. Yin (2014) stated research notes contribute to

the data collection process. Martin and Meyer (2012) offered researchers data

organization increases a study's reliability and validity. Whereas, Bright and O'Conner

(2007) revealed that researchers increase reliability and validity by conducting manual

and computer analysis. I maintained the data, including interview notes, tape recordings,

the participant code list, and transcribed data in a case study database, which remains on

a password-protected computer and in a locked cabinet accessible only by me. Following

the research, I placed the database information on a flash drive and stored the information

in a locked cabinet. I will maintain sole access to the data for a period of 5 years. Proper

recording, analysis, storage, and destruction, ensures the integrity of the study (Goldblatt

et al., 2011).

Data Analysis

Yin (2014) stated the process of investigating a case study includes the central

research question, a series of semistructured interview technique questions supporting the

central research question, and the conceptual framework. Goldblatt et al. (2011) defined

case study data analysis as reliant upon the precision applied in collecting and

interpreting the data collection. Wahyuni (2012) argued a data analysis protocol provides

a systematic approach to analyzing the data and uncover emerging themes. Accordingly, I

conducted the data analysis through the lens of the conceptual framework; the ET, to

explore what strategies can sales leaders within the insurance industry use to reduce attrition.

Nvivo® is a system for cataloging, analysis, and organization (Sinkovics & Alfoldi, 2012). I imported the interview transcripts, notes, and documentation into Nvivo10® for storage, coding, mind-mapping, identifying themes, and analysis. My information is secure within Nvivo10® with password protection. Additionally, I backed up data onto a password-protected external hard drive.

Next, I completed the thematic analysis process. Vaismoradi, Turunen, and Bondas (2013) defined the thematic analysis as a process researchers use to identify, analyze, and report findings. Harper, Thompson, and Joffe (2011) presented thematic analysis is identifying patterns within data sets to decipher meaning. Stake (2013) argued thematic analysis allows drawing inferences from raw data. Hence, I used the research question and conceptual theory, ET, to guide the process of logically segmenting and recombining the data to formulate conclusions.

I read the data multiple times and noted meaningful insights, which related to the research question or conceptual theory. Mackey and Gass (2011) recommended using code sets in Nvivo®, so the software can automatically check the data for the codes based on the predefined information. Davidson and Jacobs (2008) presented that Nvivo® is a system that allows for organization of the data collection, quick information searches, and categorization based on code and theme. Yin (2014) argued that software can ease the process of organizing and sorting data; however, the researcher should conduct data analysis rather than relying solely on tools. Hence, I conducted a manual data review to

uncover themes and code the data, then used Nvivo® for the organization, counts, and categorization.

Vaismoradi et al. (2013) identified coding as a critical step in data analysis. Harper et al. (2011) presented researchers use coding to locate matching words and phrases within the data set. Wahyuni (2012) argued researchers should prep the coding stage with an initial code set, which should contain a/an (a) code, (b) label, (c) definition, (d) example, and (e) hierarchical numbering. I conducted the coding process by manually reviewing the transcripts and annotating words or phrases that aligned with the research question and ET. Themes emerged from the dismantled text, which I categorized and grouped to develop an initial set of codes in Nvivo10®. I ran a data scan and data check. The data scan highlighted the words or phrases that matched the defined code set; whereas the data check provided frequency counts and the context surrounding the coded words. Using Nvivo10®, I built a mind-map, which allowed grouping the codes into clusters, comparing clusters, and searching for themes.

Next, I applied the defined theme names and groupings within mind-mapping accordingly. Once in a mind-map, analysis of the themes began which involved comparing the themes, studying the outputs for meaningful patterns, and looking for the frequency of codes or code combinations. When relevant, participant quotes from actual data assisted with clarifying patterns or themes. Yin (2014) revealed synthesizing the results of the case is the most challenging and vital part of the case study. Whereas, Stake (2013) suggested presenting results systematically to ensure accurate interpretation of the findings. Vaismoradi et al. (2013) argued the case study report should incorporate a final

analysis and reference back to the research question. Accordingly, I synthesized the results of the thematic analysis of the case using passages or quotes from the data to clarify each theme and presented the interpretations of the integrated meaning of the case. Lastly, I generalized the results and established the findings presented in Section 3.

Reliability and Validity

Reliability

Reliability refers to the ability to repeat research procedures and gain similar results (Ali & Yusof, 2011). Dependability is the ability to establish repeatability of research steps (Ali & Yusof, 2011). Thomas and Magilvy (2011) recommended increasing dependability by creating a pathway of procedures to follow in the event other researchers apply a case study design. To ensure dependability in my study, I followed Thomas and Magilvy's (2011) protocol for establishing an audit trail explaining each step in developing the purpose of the study, selecting participants, collecting and interpreting data, and establishing and describing findings. Establishing an interview protocol assisted me in ensuring reliability. Thomas and Magilvy (2011) indicated an interview protocol provides a template for others to repeat the interview process, increasing the reliability of the study. Other strategies I applied to increase repeatability included ensuring alignment between the business problem and central research question and protecting participant information. Goldblatt et al. (2011) suggested protecting participant confidentiality through proper storage and destruction of data.

Validity

The validity of a qualitative study stems from the credibility, transferability, and confirmability of the activities undertaken (Thomas & Magilvy, 2011). Study credibility requires an accurate depiction of participant perspectives (Yin, 2014). I ensured the credibility of the study through the application of member checking with participants; as a result, ensuring a correct report and accurate interpretation of the information. Member checking is a process to review the interpretation of the data collection for accuracy (Thomas & Magilvry, 2011). To member check, I reviewed my data analysis with each participant and provided each participant a copy to check for a correct interpretation and requested affirmation of accuracy and credibility.

Transferability refers to the ability to generalize results to other agencies or industries (Thomas & Magilvry, 2011). Yin (2014) suggested choosing a small population and sample to limit the transferability of results. I used a relatively small sample size of 6 insurance sales leaders to identify behaviors reflective of the agencies investigated and to reduce reliance on the generalizability of the research outcomes. Confirmability refers to the ability of others to confirm the accuracy of the results (Thomas & Magilvry, 2011). I conducted the study in accordance with established case study protocols to ensure others can confirm the procedures. Established procedures for case studies include triangulation and saturation of data (Yin, 2014).

According to Denzin (2012), triangulation is the use of multiple data sources when investigating a research question to provide further understanding. Denzin and Lincoln (2011) also recommended four types of triangulation: (a) data, (b) theoretical, (c)

investigator, and (d) methodical. Wahyuni (2012) suggested using data triangulation to collect data samples using various strategies or sources. Yin (2014) argued that data triangulation enhances the case study by allowing checking of data for consistency and robust findings. Accordingly, I conducted data triangulation using three sources of data: interviews, focus groups, and documentation. To ensure saturation in the study, I continued to draw participants from the candidate pool until achieving repetition with no new information resulting from the interviews. Once saturation occurred, the interviews stopped.

Transition and Summary

In section 2, I presented a detailed description of the study, participants, and the participant recruitment process, protection of personal and confidential information, data collection, organization, and analysis. In Section 3, I will provide a thorough description of the data collection experience including research findings, themes, conclusions, and recommendations. The conceptual framework guided the interpretation of the findings in Section 3.

Section 3: Application to Professional Practice and Implications for Change

Section 3 begins with the purpose of the study, the research question, and a brief summary of the findings. Section 3 continues with a detailed presentation of findings, application to professional practice, implications for social change, recommendations for action, recommendations for further research, reflections, and (g) a conclusion.

Introduction

The purpose of this qualitative single descriptive case study was to explore the strategies that sales leaders within the insurance industry use to reduce attrition. Insurance sales leaders encounter a loss of knowledge and a decrease in competitive advantage because of attrition (Messah & Kubai, 2011). Employee attrition averages 26% for the U.S. insurance industry (Bureau of Labor Statistics, 2014) and 71% for insurance sales personnel in the first 2 years of employment (Honan, 2013). Insurance sales leaders are unable to reduce high attrition rates, and some insurance sales leaders lack strategies to reduce attrition.

I conducted semistructured interviews with 6 insurance sales leaders and focus groups with 6 insurance sales personnel in Nebraska. According to Wahyuni (2012), semistructured interviews allow participants to expand on perspectives and offer richer understanding. Participant information remained confidential throughout the study process. Once saturation occurred, I entered all data sources into Nvivo10®, under password protection, and performed data analysis. Data triangulation of data sources included the comparison of sales leader interviews, sales personnel focus groups, and organizational website and brochure documentation. Continuing with my data analysis

process, I identified themes and synthesized findings of the themes. Based on my analysis

and data triangulation, the following themes emerged: (a) leadership's responsibility for

motivating sales personnel, (b) organizational commitment to creating a culture of

engagement, (c) the use of compensation and rewards as sales motivators, (d) the

necessity for training and development, and (e) a need to improve the selection process

for new candidates.

Presentation of the Findings

The following central research question guided the study: What strategies can

sales leaders within the insurance industry use to reduce attrition? The following five

main themes emerged from the analysis: (a) leadership's responsibility for motivating

sales personnel, (b) organizational commitment to creating a culture of engagement, (c)

the use of compensation and rewards as sales motivators, (d) the necessity for training

and development, and (e) a need to improve the selection process for new candidates. The

first emergent theme reported by participants involved the insurance sales leader's use of

leadership to motivate insurance sales personnel and reduce attrition. The second theme

from the findings was an organizational commitment to creating a culture of engagement.

The third emergent theme involved the use of compensation and rewards as motivators to

encourage sales personnel to retain employment. The fourth emergent theme was the

necessity for training and development of sales personnel. The fifth theme involved

improvements to the selection process for new candidates to fill insurance sales personnel

positions. The emergent themes identified through the study are strategies that sales

leaders within the insurance industry may use to reduce attrition. The findings align with ET, the conceptual framework for the study.

Emergent Theme 1: Leadership

The first emergent theme involved the insurance sales leader's use of leadership to motivate sales personnel and reduce attrition. Leaders who understand sales are key to sales success (P1). Mulki, Caemmerer, and Heggde (2015) revealed that a sales leader's style of leadership affects the attitude and behavior of sales personnel. Gangwar et al. (2013) argued that leaders can affect employee motivation by establishing a leader-follower relationship. Evans et al. (2012) asserted that leaders affect attrition by increasing employee motivation. One hundred percent of sales leader interview participants (6/6) considered leadership instrumental in reducing insurance sales personnel attrition. Insurance sales leaders noted the use of motivation to reduce sales personnel attrition. When trying to motivate sales personnel or reduce attrition, organizations need leaders who understand what sales personnel encounter (P1). In Table 1, I illustrate the number of times participants mentioned leadership in relation to reducing the attrition of sales personnel in the insurance industry.

Table 1

Leadership, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	3	1
P2	3	2
P3	2,3,6,7	31
P4	2,3,5,6,7	24
P5	3,6	4
P6	3,5,6,7	10

Based on the data, I determined that insurance sales leaders have an important role in motivating sales personnel. Sales leaders should understand the importance of the sales force and roles of sales personnel to determine ways to increase motivation and engagement. Conrad (2013) stated that leaders must have facts, purpose, and rationale to advocate for a specific action plan. Insurance sales leaders need sales personnel buy-in on the leader's mission and vision, which requires aligning the values within the sales force (Mullins & Syam, 2014). Insurance sales leaders should also understand individual motivators and adjust guidance and leadership styles based on the individual needs of each salesperson.

Leaders can increase or decrease employee motivation using various motivational systems and workplace factors (Lunenburg, 2011; Romzek, 2012). While incentives are short-term motivators, long-term motivation stems from engaged leaders. Sales leaders

could solicit frequent feedback from sales personnel regarding the perceived leader

priorities and values to increase employee motivation (Mullins & Syam, 2014). Results

from 100% of sales leader interview participants (6/6) and focus group participants (6/6)

indicate that motivation is a strategy leaders use to reduce sales personnel attrition (see

Table 2).

Table 2

Motivation, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	6	2
P2	3,6,7	11
P3	2,3,4,6,7	33
P4	2,3,4	13
P5	3,6,7	8
P6	3,5,6,7	19

I found that 100% of sales leader interview participants (6/6) reported that

motivation is dependent on the person. Sales leaders must determine the individual

motivators and not assume sales personnel find motivation the same way (P4 & P6). P2

disclosed that motivation is a significant factor in reducing attrition, and insurance sales

leaders have to understand the proper motivation for each individual. P3 added that

internal motivation is crucial to possess an entrepreneurial spirit; the insurance agent

must possess internal motivation or face frustration and ultimately termination of

employment. Insurance sales leaders should take the time to understand employee needs and individual motivators.

Leaders build trust and motivation by engaging with employees and ensuring employees engage with the organization (Chiang & Hsieh, 2012). When employees know the sales leader cares about the employee's welfare, both personally and professionally, salespeople realizes they are not a number on a leaderboard (P6). Insurance sales leaders may increase sales personnel's motivation by acknowledging employee achievements and understanding individual motivators. P3 disclosed that sales leaders should understand that rewarding the top sales personnel every time is not motivating; sales leaders need to acknowledge milestone successes. P3 also reported that insurance sales leaders have to determine how to help sales personnel succeed by understanding (a) past experiences, (b) results, (c) strengths, and (d) weaknesses.

According to the data, 100% of focus group participants (6/6) agreed that leadership should implement strategies that affect sales personnel and reduce attrition. FG4 disclosed that sales leaders need to adapt leadership styles to the individual salesperson to increase motivation. Sales leaders can increase motivation by maintaining communication with sales personnel, promoting teamwork, and providing guidance (FG3). FG6 stated the following:

The type of leadership you have affects attrition. There are leaders who are all about the numbers and some who are more handholding. Leadership needs to provide more than one type of leadership or direction for the people. It has to be tailored towards whatever the sales force requires.

In Tables 3 and 4, I present the number of times focus group participants mentioned leadership and motivation as strategies to reduce attrition.

Table 3

Leadership, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	3,5	2
FG2	3,4,5	8
FG3	1,3,7	15
FG4	3,5	11
FG5	1,2,3,6	10
FG6	2,3,4,5,6	24

Table 4

Motivation, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	2,5	5
FG2	3,5,6	14
FG3	5,6	5
FG4	4,5	13
FG5	2,5,6	9
FG6	4,5	10

Individuals may find motivation externally and internally. According to the data, 100% of focus group participants (6/6) reported that internal motivation is vital to reducing insurance sales personnel attrition; however, focus group participants also disclosed that external motivation is equally important. According to Walumbwa et al. (2011), employees may exert self-efficacy and means-efficacy to strive for higher performance, while leaders may reinforce positive individual behaviors and attitudes through positive leadership and organizational factors. FG4 stated the following:

Within sales, there are peaks and valleys and motivation is the number one factor in my successful times and in getting out of the unsuccessful times. Motivation is key to a sales representative's success and not falling to the effects of attrition.

Data also indicated that 100% of focus group participants (6/6) agreed with the sales leader participant views that motivation is dependent on the person. FG5 noted that sales leaders need to energize insurance agents through change and positive energy. Lyus, Rogers, Simms (2011) disclosed that sales leaders are under pressure to adapt to organizational and marketplace changes while ensuring that sales personnel are implementing strategies around the changes. FG6 agreed and stated the following:

Leaders have to figure out what the individual is motivated by; is it cash, competition, being at the top, or helping as many people as they can. That is the biggest issue leadership has to figure out because everyone is different.

Conversely, FG2 reported that internal motivation lasts while external motivation is temporary. Insurance sales leaders have a role in creating motivation for sales personnel; however, the individual must have internal motivation to engage in the leader-

follower relationship (Nunkoo & Ramkissoon, 2012). FG6 stated that "individuals have

to be motivated to succeed in this business; if you don't have the personal motivation to

be in this business, you will fail long-term." FG2 agreed that insurance sales personnel

must have a self-starter attitude and internal motivation. Motivation drives insurance

sales and sales personnel (FG3). Internal motivation cannot be taught or trained; an

individual has to have the motivation to succeed in the business or the person is not the

right fit for the insurance sales position. FG3 stated the following:

> If the sales force is motivated to succeed, then that translates to end results or
>
> progress. If the sales force is seeing results and success, then they are less likely
>
> to leave. When there is no motivation and things aren't going well, people start to
>
> look for a change.

Documentation from organizational websites supported findings from the study.

In reviewing organizational websites, I observed that one company defined sales

personnel as the critical link between the company and clients; as a result, sales leaders

should understand the strategies that impact sales personnel attrition. Berry-Stolzle and

Eckles (2011) argued that sales personnel are the revenue generators for organizations,

and reducing attrition is vital to organizational efficiency. Mishra (2014) asserted that

sales leaders must communicate with sales representatives and understand the value of

the sales employees to increase engagement and motivation. While one company's

website encouraged having sales directors act as coaches and advisors to agents, another

organization's website demonstrated the role of the sales leader as a guide. Boyatzis et al.

(2012) stated that sales leaders must coach sales personnel to increase sales performance.

Each company's website listed the following benefits of being an agent: (a) financial

rewards, (b) being in business for yourself, (c) helping people, and (d) flexible work

hours. One organizational website included motivation as a link and provided agent

testimonial videos that disclosed the individual motivators for each agent. The

documentation review from organizational websites validated the importance of sales

leadership in motivating sales personnel.

Emergent Theme 2: Organizational Commitment

Sales leaders who create a culture of engagement establish a norm of interaction

between leadership and the sales force (P2). One-hundred percent of sales leader

interview participants (6/6) discussed the importance of engagement and culture as

strategies sales leaders use to reduce the attrition of sales personnel attrition within the

insurance industry. P6 stated sales leaders create engagement by attending industry

meetings, evaluating the competition, and staying abreast of the marketplace. Conversely,

Lyus et al. (2011) ascertained the sales force has the insight to new developments in the

marketplace and changing customer needs; therefore, insurance sales leaders should

engage sales personnel in the strategic planning process. P4 disclosed an alternative by

noting sales leaders increase engagement during the selection process by exposing

candidates to organizational meetings. Whereas, P3 took a traditional approach and

revealed that sales leaders use engagement surveys and associate engagements to help

employees feel they add value. Buble et al. (2014) noted leaders who align with

employee needs increase engagement. Fowers (2012) presented that leaders affect

motivation when increasing employee engagement. Insurance sales leaders engage sales

personnel in various ways to create a culture of engagement; however, increasing interaction between sales leaders and the sales force might reduce attrition. Table 5 illustrates the frequency of which sales leaders discussed culture and engagement as strategies to reduce insurance sales personnel attrition.

Table 5

Culture and Engagement, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	5	1
P2	6	2
P3	1,2,3,4,5,6,7	46
P4	2,5,6,7	23
P5	5	2
P6	5,6	5

I also found 100% of focus group participants (6/6) agreed that engagement and culture are strategies sales leaders use to reduce sales personnel attrition. I demonstrate in Table 6, the focus group participant references to culture and engagement as strategies insurance sales leaders use. FG6 disclosed creating engagement involves (a) company meetings, (b) offsite activities, (c) contests, and (d) recognition. Sales leaders who promote teamwork, communication, and open dialogue create a sense of togetherness, and a culture people want to stay in rather than leave (FG6). FG5 added that insurance

sales leaders should engage sales personnel in decision-making and planning processes to

establish trust and gain buy-in, thereby creating a culture of engagement.

Table 6

Culture and Engagement, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	1	2
FG2	6	3
FG3	4,6	10
FG4	4	2
FG5	6	5
FG6	3,4,6	13

Sales leaders use communication to encourage engagement within the

organization (Mishra, 2014). I found 100% of sales leader interview participants (6/6)

revealed communication between leadership and the sales force is essential in

establishing a culture of engagement. P1 noted that communication establishes a way for

sales personnel to create strategies and share ideas. Sales leaders hold responsibility for

establishing and encouraging leader-follower and peer communications within the

organization (Boyatzis et al., 2012). As presented in Table 7, all sales leader participants

identified communication as a strategy sales leaders use to to increase engagement and

reduce attrition.

Table 7

Communication, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	2,3,4,8,10,11	8
P2	8,10,11	4
P3	4,8,10	3
P4	3,8,10	4
P5	3,4,8,10	6
P6	8	2

Communication between insurance sales leaders and agents is critical. I determined 100% of the focus group (6/6) participants presented perspectives similar to insurance sales leaders stating that sales personnel require communication channels to form a culture of engagement (see Table 8). Raina and Roebuck (2016) noted leaders should use multiple forms of communication to increase employee engagement and increase leader-follower relations. Sales leaders must establish constant communication with the sales force to provide direction and leadership; otherwise employees start looking for other opportunities (FG2). Insurance sales leaders should understand the obstacles that sales personnel encounter and maintain open dialogue to resolve issues. FG1 stated the following:

Leadership needs a firm understanding of what is going on within the

organization, what the sales force is encountering, what the sales force is hearing

on a daily, weekly, monthly basis and be able to relate, then adjust and adapt to

what the sales force and market shows. When leadership is aware of what's going

on and demonstrates that we are here to help and assist, that makes everyone

successful.

Table 8

Communication, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	3	1
FG2	3	2
FG3	3,7	12
FG4	7	2
FG5	7	3
FG6	3,6,7	8

I determined 50% of sales leader participants (3/6) promote an open door policy

as a strategy to increase communication and engagement with the sales force. Schwepker

(2015) presented that leaders can influence the organizational culture and employee

engagement levels by practicing open communication with employees. Participant 2

ascertained an employee's understanding of the open door philosophy is critical to

communication. P6 included that employees need to bring a proposal if presenting an

issue, so the leader and agent can find a solution. P3 expanded on the ideology by stating

the following:

People like to know that they can talk to whoever they need to in their organization, whether it is the head of sales, underwriting, IT, or even the CEO. Then they don't feel like just a number; they feel they have accessibility regardless of how big the organization is. It creates a family environment rather than I'm just a number on a leaderboard. Attrition comes back to the people factor. People want to be a part of something.

Insurance sales personnel need to know there is an avenue for complaints, suggested changes, and ideas. FG1 disclosed that to gain buy-in, sales leaders must take the salespeople's input into account and integrate insurance agents into the decision-making process. Malik (2012) found an increase in employee engagement in organizations that hold a perception of open communication between team members and leadership.

P2 identified an agency council as a way for insurance sales personnel to voice opinions and sales leaders to gain buy-in from the sales force. Three sales leaders and two focus group member discussed an agency council in which agents act as sales force representatives on a committee to bring forth suggestions. The agency council committee addresses concerns and ideas to decide what the committee can and cannot do and provides information back to the sales force (P6). An agency council (a) increases communication within the organization, (b) encourages innovation, (c) allows agents to be a part of the decision-making process, (d) establishes buy-in from the sales force, and (e) fosters accountability.

In reviewing documentation, all three organizaitional websites provided information on the company's culture and employee engagement. One company's website stated, "Partnerships help build stronger, safer, better-educated communities and an industry leader that becomes a powerhouse corporate citizen." The documentation review of brochures and websites demonstrated all organizations promote engagement through the values of (a) partnership, (b) teamwork, and (c) recognition. Raina and Roebuck (2016) revealed employees who share organizational values experience increased engagement. I found the majority of company's websites and brochures collected for my study discussed engagement in the form of organizational support rather than the leader to follower relations. Conversely, one organization's website promoted "Approachable and experienced, our leaders spend a lot of time throughout the year interacting with our agents and making sure front line perspectives are always reflected in home office decisions." Gangwar et al. (2013) disclosed leaders affect motivation using various leadership styles. Whereas, Arbak and Villeval (2013) ascertained that leaders who empower followers see a decrease in attrition. The documentation review collaborated the sales leader interview and focus group perspectives that sales leaders use a culture of engagement as a strategy to reduce attrition within the insurance industry.

Emergent Theme 3: Compensation and Rewards

The second theme that emerged revealed that insurance sales leaders use compensation and rewards to motivate sales personnel and decrease attrition. Employees receive financial and non-financial compensation and rewards in return for the employee's level of contribution, efforts, and performance (Yean & Yahya, 2013).

Kishore, Singh Rao, Narasimhan, and John (2013) suggested that compensation plans include bonuses based on quotas and commissions. A bonus plan may provide incentive for sales personnel to achieve sales quotas, yet the bonus structure does not provide for increased performance once the sales representative achieves quota (Kishore et al., 2013). Whereas, commission plans may incent sales personnel to continue performing past reaching the required quota.

Leaders can increase employee satisfaction by evaluating the wages, salaries, and other benefits in comparison to market trends (Kishore et al., 2013). In an insurance sales environment, incentives and competition are part of the culture (FG5). I found that insurance sales leaders use the following to comprise compensation and rewards programs (a) salary and commissions, (b) incentives, and (c) benefits. As I illustrate in Tables 9 and 10, 100% of the sales leader interview participants (6/6) and 100% of the focus group participants (6/6) agreed that compensation and rewards motivate sales personnel and may reduce attrition.

Table 9

Compensation and Rewards, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	1,7	2
P2	3,4,7	8
P3	3,6,7	22
P4	4,6,7	15
P5	6,7	6
P6	2,3,5,6	26

Table 10

Compensation and Rewards, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	3	5
FG2	2,3,4	13
FG3	3,4,6	9
FG4	4,5	12
FG5	2,3,4,6	28
FG6	1,2,3,4,5,6	28

Insurance sales leaders may use salary, commissions, or a combination of salary and commissions to compensate sales personnel. I found 100% of sales leader interview

participants (6/6) presented compensation as a strategy leaders use to attract, retain, and

motivate sales personnel. I demonstrate in Table 11 the frequency in which sales leader

participants discussed salary and commissions.

Table 11

Salary and Commissions, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	1,7	3
P2	7	2
P3	3,7	13
P4	3,4,7	6
P5	6,7	3
P6	2,3,6	23

My findings determined sales leaders administer compensation plans differently

depending on the insurance organization and sales leader philosophy. Kuster and Canales

(2011) noted the compensation model insurance sales leaders implement for sales

personnel effects performance and effectiveness. Sales leaders design compensation plans

to increase sales performance (Kishore et al., 2013). Sales leader participants disclosed an

issue exists with retaining new insurance sales personnel due to income issues

encountered within the first few years of business, so insurance sales leaders have

implemented strategies to mitigate the problem. P6 stated the following:

The first 5 years there is a revolving door, so we've looked at the factors. We've

integrated compensation packages for new agents to counter attrition, because

once an agent hits the 5-year mark, we don't usually see high attrition rates.

I found other sales leaders use various compensation strategies to reduce attrition.

Kishore et al. (2013) ascertained compensation plans involve a variable component which

begins when a sales representative achieves a threshold which is set above the required

performance level, otherwise known as a *quota* in sales. P6 disclosed a strategy that

provides upfront costs, licensing, a base salary, and commissions. The base salary

reduces as the insurance agent gains traction in the business and commissions increase.

Correspondingly, P1 stated the company provides agents salary, base pay, and a car

allowance. P3 agreed with providing new insurance sales personnel with financing;

however, only on a 9 to 12-month guarantee. P3 emphasized, "As the agent sees a

reduction in financing, the variable increases, so the agent does not lose money and is

motivated to sell more." Conversely, P5 offered that the company reimburses the agent

for licensing and does not combine salary and commissions, because an agent with a base

salary lacks the incentive to sell insurance contracts. Kishore et al. (2013) determined the

use of bonuses and commissions as variable pay structures widely used variable pay

structures that sales leaders combine with quotas. Bonuses are lump-sum payments which

occur when a salesperson reaches a quota; whereas, commissions are paid on sales that

the salesperson makes beyond the quota (Kishore et al., 2013).While insurance sales

leaders offered various means to compensate sales personnel, the general finding was

leaders use agent incentives to increase agent compensation and reduce attrition.

As I illustrate in Table 12, 100% of focus group participants (6/6) agreed insurance sales leaders use compensation to attract and retain sales personnel. FG5 noted insurance agents who receive a higher level of compensation award on an annual basis may prove more successful and remain with the organization. FG6 stated leaders use financing options as a fund to help the new insurance agent with finances for the first six months or year. According to FG3:

> Compensation is an issue at the onset of an agent's career because the agent does not receive a base salary and works for 100% commission, so new hires are led to believe agents may make large sums of money, and it doesn't happen that way.

Table 12

Salary and Commissions, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	3	2
FG2	2,3	5
FG3	3,4	2
FG4	4,5	4
FG5	2	1
FG6	2,4,5	5

A common motivator leaders use to compensate and motivate sales personnel is incentives. Incentives are a main component of compensation and rewards (Kuster & Canales, 2011). Conversely, Khanna (2014) determined compensation can lead to

attrition when an employee feels unfairly compensated. Sales leaders use incentives such as contests, rewards, and goals. In Tables 13 and 14, I demonstrate the frequencies in which sales leader interview and focus group participants referred to incentives as a strategy leaders use to reduce to attrition within the insurance industry.

Table 13

Incentives, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	1	2
P2	3,7	4
P3	2,3,7	6
P4	4	4
P5	6,7	5
P6	2,3,6,7	25

Table 14

Incentives, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	3	6
FG2	3	9
FG3	4,6	5
FG4	4,5	6
FG5	2,6	10
FG6	3,5,6	13

One-hundred percent of sales leaders interviewed (6/6) revealed incentives as a compensation and rewards strategy that insurance sales leaders use to achieve higher agent production and reduce attrition. Madhani (2013) presented compensation as a means to increase sales personnel motivation. P4 disclosed the company holds contests throughout the year to recognize and incent insurance sales personnel because winning is a motivator. P4 also posed that agents receive positive motivation from incentives such as (a) sales contests, (b) rewards, (c) trips, (d) clubs, and (e) realistic goals. Similarly, P6 shared that understanding what motivates each salesperson impacts production and the attrition rates.

I found 100% of focus group participants (6/6) agreed compensation and reward programs include incentives which motivate insurance personnel and reduce attrition. According to Larkin, Pierce, and Gino (2012), "Compensation is a critical component of

organizational strategy, influencing firm performance by motivatin employee effort and

by attracting and retaining high ability employees." Sales leaders in the insurance

industry use contests and provide various incentives throughout the year to drive activity

(FG6). Notable rewards may include gift cards, trips, and other prizes. Focus group

participants disclosed contests led by the salespeople or involving senior insurance agents

as representatives prove most successful. FG1 stated, "Our company asks the people what

kind of contest would be good to motivate you because we are all motivated by different

things. So when they include salespeople's input, it motivates people." FG2 agreed

involving senior insurance agents is helpful because experienced sales personnel are

knowledgeable about sales personnel motivators. Contests are a form of competition,

which is at the heart of a sales person's motivation (FG1). Alternatively, FG5 suggested

insurance sales leaders use surveys to determine individual motivators and change sales

promotions to fit the sales force. Larkin et al. (2012) offered that leaders use time-proven

compensation strategies more often to increase employee motivation. While Madhani

(2013) determined compensation and incentive strategies receive influence from the

business life cycle as the sales strategy, structure, and size may change throughout the life

span of an organization. Focus group participants recognized and confirmed the success

of the sales incentives that insurance sales leaders use as a strategy to motivate sales

personnel and reduce attrition.

Participants also discussed employee benefits as a part of compensation and

rewards. Sales leader interview participants provided information contradictory to that of

the focus group participants, which demonstrated employee benefits remains an area that

researchers may want to explore further. I discovered 33% of sales leader interview

participants (2/6) and 50% of the focus group participants (3/6) mentioned employee

benefits as an incentive. Sohoni et al. (2011) posed that sales leaders should design

compensation programs to induce increased employee effort, while Kuster and Canales

(2011) added that compensation programs often include employee benefits. Two

insurance sales leaders mentioned the flexibility of work schedules and creating work life

balance as employee benefits (P5 & P6); however, focus group participants did not

mention this aspect of benefits (FG2, FG5, & FG6). In Tables 15 and 16, I present the

frequencies in which sales leader interview and focus group participants discussed

employee benefits.

Table 15

Employee Benefits, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	-	-
P2	-	-
P3	-	-
P4	-	-
P5	6	2
P6	3	1

Table 16

Employee Benefits, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	-	-
FG2	3	2
FG3	-	-
FG4	-	-
FG5	2,5	2
FG6	3	2

Focus group participants discussed employee benefits in terms of retirement plans. Many insurance agents are independent employees or I-9 employees, and insurance agents do not always receive employee benefits as part of compensation and rewards. Khanna (2014) determined compensation can lead to attrition when an employee feels unfairly compensated. FG6 stated, "Companies have to provide better benefits to retain agents nowadays. Agents are not just about making cash." FG5 disclosed agents want retirement matching as a part of compensation packages. Likewise, FG2 discussed one company provides a retirement plan for self-employed agents after a year of employment and achieving a minimum production level. Insurance agents want sales leaders to re-evaluate the employee benefits provided to agents and consider including retirement plans as a strategy to reduce attrition.

A review of the study documentation collaborates the findings from the discussions brought forth by the majority of participants, noting available financing programs, paid internships, incentives, and benefits. Sales leaders use salary based compensation for behavior control and commissions for increasing motivation and controlling outcomes (Kuster & Canales, 2011). While insurance sales leaders implement various compensation models, most suggested that to reduce the attrition of new hire sales personnel, sales leaders must provide a combination of salary and commissions. Each of the organizational websites provided information on base incentives which leaders base on the insurance sales person's level of achievement and various compensation structures. Each company's website promoted the financial rewards and incentives associated with being an insurance agent. The brochures and websites collected also disclosed information on the insurance agent's potential to receive bonuses, rewards, and recognition dependent upon performance. Larkin et al. (2012) noted that sales leaders implement pay-for-performance commission programs, which increase sales personnel motivation but lack in employee benefits. Furthermore, in reviewing documentation, each organizational website provided information on employee benefits. Website documentation for two companies promoted employee benefits for agents, which included retirement plans such as 401(k) and retirement matching benefits. One organizational website presented an annual investment program for active insurance agents. While a review of the study documentation demonstrated that the companies reviewed provide employee benefits that insurance agents seek, the finding may not transcend to all insurance organizations.

Emergent Theme 4: Training and Development

Training and development programs are the formal activities organizational leaders provide, which help employees obtain the skills and knowledge needed to perform job duties (Shepherd et al., 2011). Insurance sales leaders referred to two distinct types of training: knowledge (e.g., product knowledge) and skills (e.g.,sales interactions) (P3 & P4). Additionally, insurance sales leaders revealed delivering training in two forms; onboarding and continuing education. The onboarding period is the initial training period in which employees receive training required to perform the essential job functions associated with an insurance sales position (Harward, Taylor, & Hall, 2014). Continuing education training takes place post-onboarding and may continue for several years (Harward et al., 2014). Lassak, Ingram, Kraus, and Di Mascio (2012) disclosed sales leaders must commit to continuous training throughout the agent's tenure and expand sales training to focus on the full range of sales compentencies rather than limiting training programs to knowledge, skills, and abilities. Findings determined sales leaders vary the lengths of the training programs from twelve weeks to 1 year, yet all insurance sales leaders provide skill and knowledge-based training to sales representatives to ensure agent success. In Table 17, I present the frequency in which sales leader interview participants referred to training and development as a strategy to reduce the attrition of sales personnel within the insurance industry.

Table 17

Training and Development, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	-	-
P2	2,3	5
P3	1,2,3,4,5,6	27
P4	2,3	10
P5	2,5	11
P6	2,3	8

I found 83% of the sales leader interview participants (5/6) emphasized training and development programs as vital factors in an insurance sales representative's career and ultimately reduce the number of agents who choose to leave the organization or industry. Insurance sales leaders need to ensure new hires receive proper training and onboarding as one of the strategies for reducing attrition (P2 & P3). P4 reiterates this point by stating the following:

> We've observed over a number of years that how an agent starts in the business is typically how they finish. So, we place a great deal of energy and attention on helping form the habits that are going to assist the agent long-term.

> While insurance sales leaders focus on skill-based training during the onboarding process, most agreed knowledge-based learning is a large part of the continuing education process. P4 describes the company's training as an extensive development

program that includes coaching and accountability, where the first 3-4 months of the program focuses on sales skills rather than knowledge development. P6 shared that the company educates on product and sales skills to ensure the new insurance agent can mimic the behaviors of a successful agent. Sales skill development includes (a) client development, (b) conversion systems, (c) pipeline, and (d) prospecting. P3 added a successful insurance sales agent training program also includes milestones and tracking the leading indicators to understand the agent's progress. Yean and Yahya (2013) discerned that formal insurance training and development programs increase sales performance; therefore, affecting the sales person's motivation.

As presented in Table 18, I also established that 100% of focus group members (6/6) disclosed training and development is significant in reducing sales personnel attrition. FG6 noted insurance agent training is one of the most important parts in determining the individual sales person's weak spots and devising a successful development plan. Focus group participants discussed that knowledge-based learning includes product training and focuses on product value presentations (FG2, FG4, & FG6). FG2 discussed that during the first year and a half of employment with the company, agents attend weekly insurance product training and monthly training with other insurance agents. Conversely, FG4 revealed continuing education provides insurance agents training on (a) best practices of sales personnel, (b) competition, (c) laws, (d) healthcare reform, and (e) staying relevant and contributing in the current marketplace. Focus group personnel provided similar responses as sales leaders that insurance agent

training and development is a strategy leaders may use to reduce the attrition of sales

personnel.

Table 18

Training and Development, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	2	2
FG2	4	5
FG3	3	5
FG4	2,3	10
FG5	4	3
FG6	2,3,4	14

Participants identified mentorship as part of the training and development strategy

insurance sales leaders use to increase motivation and decrease attrition. Shepherd et al.

(2011) determined mentoring is the second most effective form of training, with on-the-

job training being first. Whereas, Jantan and Honeycutt (2013) found mentoring is the

third most popular method that leaders should incorporate into sales training; after

flexible online training and no change. Sager, Dubinsky, Wilson, and Shao (2014)

presented that sales personnel who learn from mentors, learn at a faster rate as the mentor

establishes best practices and eases the transition. As I illustrate in Tables 19 and 20, one-

half of the sales leader interview participants and one-half of the focus group participants

disclosed sales leaders include mentorship in the training and development process.

Table 19

Mentorship, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	7	1
P2	-	-
P3	3,4,5	9
P4	2	7
P5	-	-
P6	-	-

Table 20

Mentorship, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	-	-
FG2	3	4
FG3	-	-
FG4	3	2
FG5	-	-
FG6	3	1

Insurance sales leader participants who disclosed the company provides a

formalized mentorship program; report having greater success in reducing attrition (P3 &

P4). P3 revealed structured mentorship is important to ensure someone invests in the insurance agent's success. P4 stated, "One of our biggest successes that results in new agents achieving production, success, and staying with us long-term is a formal mentor/mentee program." FG2 agreed by stating mentorship helps new agents build relationships and fosters teamwork. Sales leaders and focus group participants disclosed mentorship is a component within the training and development process, which helps increase motivation and reduce attrition.

My review of documentation collected for the study determined that companies have extensive training for new and tenured agents. Each of the company's websites provided information on insurance agent training programs. Brochures from one organization revealed extensive information on the sales development training program. I supported the interview and focus group findings that sales leaders use knowledge-based and skills training to increase motivation and performance with reviews of company's websites and brochure documentation. Jantan and Honeycutt (2013) posed that large organizations normally establish formal sales training programs which include knowledge and skill-based training. Sales skills are notably the most critical training a salesperson receives during onboarding (Jantan and Honeycutt, 2013). The documentation found only one company's website supports the finding that leaders offer peer mentorship during training and that mentors might be sales leaders, sales trainers, or even peers. The study findings offered mentorship as an element of new agent training and development and insurance sales leaders may implement formal mentoring programs to help reduce attrition.

Emergent Theme 5: Candidate Selection Process

The fifth emergent theme presented necessary improvements to the selection process that involves finding candidates to fill insurance sales personnel positions. Boles et al. (2012) established that sales leaders who ignore attrition issues may cause organizational issues for recruiting high-level talent as recruits remove organizations with persistenly high attrition rates from the application list. Khanna (2014) noted leaders can improve the recruitment and selection process by conducting competency mapping prior to starting the selection process, which allows leaders to identify the knowledge, skills, and attitude for the desired position. Competency mapping may help leaders in the selection decision-making process and aligns core compentencies with: (a) recruitment and selection, (b) training and development, (c) career planning and growth, and (d) rewards and recognition (Khanna, 2014). Participants identified candidate selection as one of the main causes within the organization that leads to attrition (P3 & P4). I found 100% of the sales leader interview participants (6/6) discussed candidate selection as a strategy sales leaders can use to reduce attrition in the insurance industry (see Table 21). Insurance sales leaders use the selection process to assess candidates; however, sales leaders understand a comprehensive selection process extends beyond interviews and assessments. Participants agreed candidate selection involves interviewing individuals, finding individuals who are the right fit, and ensuring the candidate's understanding of roles and responsibilities in association with accepting an insurance sales position (P3, P4, & P6). Insurance sales leaders presented that the candidate selection process may reduce sales personnel attrition and are starting to integrate

strategies to ensure candidate understanding and fit, yet leaders still require further development in this area.

Table 21

Candidate Selection, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	1	2
P2	1,2	4
P3	1,2,3,4,7	37
P4	1,2,3,6,7	24
P5	1,2,6,7	15
P6	1,4	8

As I demonstrate in Table 22, 100% of the focus group participants (6/6) agreed candidate selection is a strategy insurance sales leaders use to reduce attrition. FG5 revealed her company has low attrition due to a company strategy, which awards insurance agent candidates a temporary contract. Insurance agent candidates who fail to meet standards within the first year, do not receive a permanent contract (FG5). If a candidate receives a temporary contract, the insurance sales leader establishes a performance expectation for the agent's first year of employment; the agent must commit to performing to standard or the contract ends.

Table 22

Candidate Selection, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	2	3
FG2	2,4	9
FG3	2	2
FG4	1,4,6	8
FG5	1,3,4,5	16
FG6	2,4	3

I revealed 83% of sales leader interview participants (5/6) discussed interviews as a leadership strategy used within the selection process to reduce insurance sales personnel attrition. Interviewing is a process insurance sales leaders use to determine culture fit, internal drive, and understand what motivates the candidate (P3). Shashikala and Sushma (2013) ascertained leaders can increase employee loyalty and establish a leader-follower relationship by (a) promoting the employee's value, (b) fostering teamwork, and (c) encouraging employee input. Whereas, Reed (2014) presented that leaders need to understand that employees have different motivators based on work styles, abilities, and career status. Additionally, Reed (2014) disclosed that sales leaders can determine culture fit by understanding the candidate's behavioral style. Understanding the behaviors and motivators of sales personnel may assist sales leaders in the candidate selection process.

In Table 23, I illustrate the frequency in which sales leader interview participants related

the candidate interviewing process to reducing attrition.

Table 23

Interviewing, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	-	-
P2	2	3
P3	1	2
P4	1,2	7
P5	3	5
P6	2	3

A common statement made throughout the study process was the need for

insurance sales personnel to possess an inner drive and motivation. Sixty-seven percent

of sales leader interview participants (4/6) agreed inner drive and internal motivation as

the hardest attributes to assess during the selection process. Assessing internal motivation

and drive remain areas that require further exploration.

Insurance sales leaders use various strategies to determine candidate fit with the

organization and insurance sales position. P4 revealed that engaging others within the

organization for the interview process mitigates the issue of basing selection on one

person's perception of the candidate. Only 33% of the sales leader interview participants

(2/6) disclosed using an interview strategy of including other company personnel in the

interview process to provide insight on the agent candidate to reduce bias. Some sales leaders suggested using other strategies to assess the fit of the candidate.

Sales leader interview participants disclosed using employment assessment tools by Life Insurance and Market Research Association® and Gallup® during the selection process, which measure the personality traits and attributes of potential candidates (P2 & P4). In fact, 50% of sales leader interview participants (3/6), and 33% of focus group participants (2/6) mentioned using employment assessments tools in the hiring of insurance sales personnel. P3 shared perspectives on several employment assessment tools that formalize profiles, bypass the standard resume, and provide understanding on how an individual sells. Relatedly, P4 ascertained the company uses a strength assessment, which compares the candidate's performance and mindset profile to that of successful sales personnel. Conversely, P6 stated, the sales leader should trust the gut instinct during the hiring process because an agent candidate rarely fits 100% of the desired job requirements. Insurance sales leaders should select an individual with the core qualities required for the position and provide training development programs to resolve knowledge and skill based gaps (P5). Consequently, leaders might make hiring decisions use interviews, assessment data, gut instinct, resumes, and feedback from others within the company.

I discovered 67% of focus group participants (4/6) presented insurance sales leaders use the interview process as a strategy to reduce attrition (see Table 24). A participant in Focus Group 1 stated, "If sales leaders want to reduce attrition, more work needs to occur upfront to eliminate candidates who are not focused and disciplined to

handle the position." Robson et al. (2014) discerned sales representative recruitment should focus on the candidate's understanding of the role to establish long-term, mutually beneficial relationships rather than generating sales activity. FG6 suggested insurance sales leaders may need to integrate more exercises and activities to understand the participant's skill level. Verbeke et al. (2011) posed sales leaders should understand a salesperson's ability to (a) resolve conflict, (b) make a presentation, (c) comprehend product features and benefits. Focus group participants agreed with the insurance sales leaders statements to use of interviews as a strategy to reduce attrition; however, the participants disclosed areas where sales leaders could improve the process.

Table 24

Interviewing, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	-	-
FG2	2	1
FG3	2	1
FG4	-	-
FG5	3,4	4
FG6	3	7

Determining the necessary qualities of an insurance sales representative candidate is complex. I determined 83% of sales leader interview participants (5/6) focus on organizational and positional fit when selecting candidates for an insurance sales

personnel role. Raina and Roebuck (2016) posed a significant relationship exists between attrition and (a) downward communication, (b) employee satisfaction, and (c) organizational commitment. Sales leaders may reduce attrition by ensuring organizational and positional fit during candidate selection and providing a culture that inspires commitment, satisfaction, and communication. In Table 25, I illustrate the frequency in which interview participants discussed the the right fit of a candidate in relation to reducing the attrition of sales personnel within the insurance industry.

Table 25

Right Fit, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	-	-
P2	1,2	3
P3	1,2,3	20
P4	2	8
P5	2,3,6	15
P6	1,2,4	7

Placing an individual in the wrong position leads to frustration and ultimately attrition (Raina & Roebuck, 2016). Mulki et al. (2015) determined that sales leaders can motivate employees by setting clear tasks and making rewards contingent upon achieving goals. P3 stated sales personnel possess an entrepreneurial spirit and internal motivation. Similarly, P5 disclosed the average closing ratio in insurance sales is 10%, so sales

personnel must remain self-motivated. Insurance sales leaders who find sales personnel with an internal drive may experience reduced attrition rates.

One-hundred percent of sales leader interview participants agreed that internal motivation is an essential attribute of being a successful insurance salesperson. P3 disclosed you can teach a new hire product, market, and building relationships; yet, the sales leader faces challenges instilling and measuring motivation. P3 stated the selection process goes beyond a candidate's talent, context, and experience; insurance sales leaders must use the selection process to determine culture fit and uncover the individual's motivators. Schwepker (2015) noted sales personnel who experience a mis-alignment with organizational values experience (a) poor work attitudes and feelings, (b) interpersonal role conflict, (c) negative impact to organizational commitment, (d) lack of job satisfaction, and (e) intent to terminate employment. Raina and Roebuck (2016) determined sales leaders could increase employee motivation through communicating the organization goals and strategic vision. Raina and Roebuck (2016) also stated communication can assist sales leaders with determining sales personnel motivators by building trust, engagement, and leader-follower relations. Sales leaders understand that internal motivation is a characteristic of a successful sales person, yet challenges exist in determining the right fit and understanding the individual motivators.

Insurance sales personnel handle running a business, whether an employee of a company, owner of an agency, or a captive agent. P4 suggested new insurance agents become successful if the agent is willing to make internal changes; individuals do not change mindsets or situations by entering a new organization. Successful insurance

salespeople get up every day motivated to sell, whether the sales leader is watching them or not (P3). Insurance sales personnel may face the challenge of finding time to focus on (a) understanding the market, (b) staying abreast of regulations, (c) learning current products, (d) building company relationships, (e) catering to existing clients, (f) finding new clients, (g) selling business, (h) consulting clients, and (i) leveraging relationships to build new relationships. P4 disclosed a strategy used in the selection process to determine a good fit, which involves inviting candidates to company meetings and engagements. Insurance sales leaders who integrate the agent candidate into the company's culture early on may better understand the fit between the candidate and the organization.

As demonstrated in Table 26, 100% of focus group (6/6) participants disclosed that sales leaders need to hire candidates who are the right fit for an insurance sales position as a strategy to reduce attrition. A focus group participant mentioned insurance sales leaders need to recruit and hire individuals who (a) thrive on competition, (b) like recognition, (c) strive to be at the top, (d) are *Type A* personalities, (e) optimistic, and (e) are extroverted (FG5). Conversely, another focus group participant presented that candidates must possess the following: (a) social skills, (b) general likeability, (c) adaptability to change, and (d) understand how to maintain individual value in the marketplace (FG4). Focus group participants agreed that finding candidates who are the right fit for an insurance sales position is crucial in reducing attrition; however, sales leaders also need to explore further the attributes of a success insurance sales person.

Table 26

Right Fit, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	2	3
FG2	2	2
FG3	2	4
FG4	1,4	11
FG5	1,3,4,5	14
FG6	1,2	3

Insurance sales leaders should communicate with candidates throughout the selection process to ensure a firm understanding of job expectations and establish organizational commitment. Raina and Roebuck (2016) established that leaders do not provide enough communication regarding job expectations which leads to a lack of organizational commitment on behalf of the employee. I found 67% of sales leader interview participants (4/6) addressed candidate understanding and full disclosure of roles and responsibilities, while 100% of focus group participants (6/6) stressed a lack of the candidate's understanding and expectations. My analysis found a gap in insurance sales leader and sales representative viewpoints on the information insurance sales leaders provide to candidates during the selection process. I illustrate the gap in sales leader and sales representative viewpoints in Tables 27 and 28, which demonstrates the frequency

that each group referred to candidate understanding as a strategy to reduce the attrition of sales personnel within the insurance industry.

Table 27

Candidate Understanding, Sales Leaders (Frequency)

Participant	Interview questions	Total number of references
P1	-	-
P2	-	-
P3	2,3,4,7	9
P4	2	3
P5	2,3	4
P6	1,2	8

Table 28

Candidate Understanding, Sales Representatives (Frequency)

Focus Group Participant	Interview questions	Total number of references
FG1	2	9
FG2	2,4	7
FG3	2	6
FG4	4,6	4
FG5	3,4,5	6
FG6	1,2	16

Sales leader interview participants mentioned issues with candidate understanding and strategies to mitigate misunderstandings that occur during selection. P5 stated, "Candidates fail to see the 80-90 hours a veteran agent worked the first 5 years and only see the nice home, car, and income." Insurance sales leaders build a picture that presents a high-income career instead of showing the realistic work effort an agent endures to accomplish to achieve a high level of success (P6). P3 disclosed insurance sales leaders face difficulty in disclosing the challenges of the business as opposed to promoting the positive aspects of the business; full disclosure benefits the candidate, leader, and organization. Whereas, P4 revealed the following strategy to improve candidate understanding and the overall selection process:

> Leaders inform candidates that the business is challenging and spend more time on the difficulties rather than the good parts of the business, and this has been done throughout the material covered, questions asked, and activities and exercises.

Focus group participants shared a need for candidates to understand the challenges in an insurance sales position, the reality of compensation at the onset of a sales person's career, and what a candidate should expect when entering the business. FG2 proposed that if insurance sales leaders disclose the expectations to potential new agents, some candidates may self-eliminate. FG3 agreed that insurance sales leaders fail to set expectations, so new hires perceive insurance sales is simple and fail to realize tenured agents spent years building a successful business. FG6 stated, "Candidates don't hear the pitfalls of the business or the hard work it takes to get to the top level, some sales

leaders embellish on the ease of obtaining a monetary figure or bonus by over-selling the opportunity." Focus group participants noted other items insurance sales leaders fail to disclose include (a) the time required to establish a new business, (b) intensity of work ethic and discipline, and (c) organizational challenges. Insurance sales leaders fail to set expectations when hiring new agents, which causes new hires to experience frustration from failing to meet goals and leads to attrition (FG1).

I reviewed organizational websites and brochures provided by participants as documentation for the study. Through the documentation review, I determined that all three companies use a process to select candidates for an insurance sales personnel position. One organizational website demonstrated a requirement that candidates to complete employment assessments prior to proceeding in the selection process and outlines the selection process from beginning to end. The other two organizational websites provided information on the interview process and outlined the selection process. In reviewing study related brochures and websites, I determined company practices for selection varied by organization, yet each organization had a selection process in place. Boles et al. (2012) disclosed that sales leaders assess sales representative candidates for attitudes and behaviors relative to those identified in past high performing sales personnel. One organizational website stated the insurance agent candidate must achieve an acceptable rating on the assessment to move forward in the selection process. The remaining companies did not provide extensive detail on the assessment process; however, the organizations outlined the selection process.

My analysis of the documentation supported the perception of participants that sales leaders should seek candidates who fit the profile of an insurance sales representative. Statements on websites included (a) build your clientele, (b) set your income, (c) build a business, (d) energized by a challenge and willing to accept a risk, (e) financial commitment, and (f) embrace complex challenges. I reviewed insurance sales personnel job descriptions posted on the internet and postings failed to include the sales personnel attributes discussed by focus groups members. Robson et al. (2014) conducted a review of job descriptions for sales personnel in financial services and found the descriptions lacked themes around (a) trust, (b) responsibility, (c) culture, (d) value, and (e) customer loyalty. Reviewing job descriptions was not an objective of this study; as a result, the information presented is limited. However, participant information is important to note as the findings determined a gap in the attraction process and presented an opportunity for a future study.

I found one company's website disclosed everyone is not a fit for the insurance agent role; the position requires financial commitment, time, and hard work to build a business. Another organizational website expanded on the ideology and required completion of web-based modules to ensure candidates understand the opportunity and commitment. Conversely, another company's website stated the benefits of being a salesperson without disclosing the challenges. While one company provided disclosure on the challenges agents face in insurance sales, the documentation review collaborates the perspectives of sales leaders and focus group participants that insurance sales leaders can improve the information provided to candidates during the selection process. Raina

and Roebuck (2016) identified that leader-follower communications can increase

productivity and reduce attrition; leaders set a standard of performance when openly

relaying expectations to followers.

Findings Related to Expectancy Theory

My study findings on how sales leaders reduce attrition within the insurance

industry align with Vroom (1964) ET motivational systems which include (a)

participative management, (b) self-managed teams, (c) just-in-time training, and (d) pay

contingent on performance. .The first motivational system involves participative

management. Insurance sales leaders take a participative role in management to increase

the motivation of sales teams and select candidates who fit the insurance sales personnel

role. Sales leaders and focus group participants identified motivation as an attribute that

candidates must possess to qualify for a new agent position. The second motivational

system aligns with the strategies sales leaders apply for self-managed team and that

insurance sales personnel may self-manage. The third motivational system includes just-

in-time training. Sales leaders and focus group participants agreed the use of onboarding

and development plans as strategies to reduce attrition. The fourth motivational system,

pay contingent on performance applies to my findings in compensation and rewards.

Insurance sales leaders disclosed that compensation and rewards provide motivation for

increase sales performance. I determined motivation is the underlying factor of the

strategies sales leaders use to reduce the attrition of sales personnel within the insurance

industry. The following five themes emerged from my study that align with ET (a)

leadership's responsibility for motivating sales personnel, (b) organizational commitment

to creating a culture of engagement, (c) the use of compensation and rewards as sales motivators, (d) the necessity for training and development, and (e) a need to improve the selection process for new candidates.

In the first theme that emerged, I found insurance sales leaders use motivation as a strategy to reduce the attrition of sales personnel. Furthermore, sales leaders use motivation to select candidates, increase performance, and retain employees. Insurance sales leader participants disclosed that internal motivation and external motivation are equally important in reducing personnel attrition within the insurance industry. Consequently, sales leaders must ensure strategies focus on selecting candidates with internal motivation, while implementing strategies to increase external motivation.

According to ET, employees establish motivation through engagement with the organization (Hunter, 2012). Motivation is intrinsic or extrinsic and emotions affect an individual's level of motivation; therefore, determining satisfaction or dissatisfaction with the outcomes (Dysvik & Kuvaas, 2010; Hunter, 2012; Rizwan & Mukhtar, 2014). My findings from the interviews and focus groups align with ET as participants presented that individuals may find motivation internally or externally. Individuals experience intrinsic factors through achievement of work, recognition, and advancement (Houkes et al., 2014). Alternatively, individuals encounter extrinsic motivational factors from work conditions, supervisor relations, salary, and company policies (Houkes et al., 2014). I determined that insurance sales leaders may influence both intrinsic and extrinsic motivational factors; however, sales leaders cannot create motivation within an individual who does not possess internal motivation.

With the emergence of the second theme, I found ET relates to the leadership's use of motivation and creating a culture of engagement; as insurance sales leaders are the center influence within the sales force for motivating sales personnel and establishing a culture of engagement. Leaders use motivational systems to manipulate the employee's work environment and performance (Hunter, 2012). Kuster and Canales (2011) discerned a large portion of a sales leader's role revolves around motivation, a tool used in sales to achieve success. Employee engagement is the relationship between the employee and the organization in which employees connect with others and perform work at a satisfactory level (Gruman & Saks, 2011). Magnusson, Peterson, and Westjohn (2013) defined culture as the written and unwritten rules of conduct within the organization. Employees find engagement with the organization through (a) psychological contracts, (b) perceived organizational support, (c) trust, and (d) leader-member exchange (Tekleab & Chiaburu, 2011). Insurance sales leaders promote a culture of engagement through motivational systems and creating conduct that encourages employee relations.

The third theme, compensation and rewards as sales motivators, align with pay contingent on performance, which is a motivational system in ET. Bhadra (2015) stated, "One of the most crucial factors influencing sales force motivation and performance is sales force compensation." The main components of compensation and rewards are salary, commissions, and incentives (Kuster & Canales, 2011). Insurance sales leaders may use compensation and rewards as a motivator to increase performance and reduce attrition.

I found that the necessity for training and development as a theme relates to ET as the programs that insurance sales leaders implement to support sales personnel may increase performance and motivation and in turn reduce insurance sales personnel attrition. Training and development is an organizational support program (Boles et al., 2015). Kraimer et al. (2011) represented organizational support programs such as training development relate to reducing attrition, while Gilbert and Davies (2011) ascertained the importance of ongoing organizational support programs to engage and motivate sales personnel.

The last theme to emerge involved the need to improve the selection process. Hunter (2012) determined ET involves (a) force, (b) valence, and (c) expectancy. Selection relates to ET as the insurance agent candidate applies effort with the expectation of achieving a particular outcome. Robson, Beninger, and Hall (2014) discerned the recruitment process involves attraction, recruitment, and selection. Attraction is the process of drawing individuals into a pool of potential candidates while recruitment reduces the pool of potential candidates by eliminating individuals who do not meet the basic criteria for the position (Robson et al., 2014). Selection is the final stage of the process and involves selecting candidates from the remaining pool (Robson et al., 2014).

Findings Related to Business Practices

My study findings may improve business practices within the insurance industry. Sales leaders and sales representatives presented perspectives resulting in the following themes: (a) leadership's responsibility for motivating sales personnel, (b) organizational

commitment to creating a culture of engagement, (c) the use of compensation and rewards as sales motivators, (d) the necessity for training and development, and (e) a need to improve the selection process for new candidates. Insurance sales leaders who implement the strategies defined within this study, may decrease the attrition of sales personnel.

The first theme, leadership's responsibility in motivating sales personnel may improve business practices by providing leaders strategies on internal and external motivation. Sales leaders can influence internal and external motivators (Rizwan & Mukhtar, 2014). Leaders need to understand the individual motivators for followers (Hunter, 2012). Leaders who build leader-follower relations and seek to understand follower needs, may increase motivation.

My findings in the second theme, organizational commitment to creating a culture of engagement may require leaders to establish trust and interaction in leader-follower relationships which might increase employee engagement. Mullins and Syam (2014) disclosed trust and communication are essential to increasing salesperson engagement; whereas, Lyus et al. (2011) stated communication is a critical component of interaction and collaboration. As a result, insurance sales leaders who establish trust and communication may create a culture of engagement. Malik (2012) identified organizations that improve engagement see the benefits of increased productivity and reduced attrition.

In the third theme, I determined sales leaders and focus group participants present compensation and rewards as a strategy insurance sales leaders use to reduce attrition.

Shashikala and Sushma (2013) ascertained that solely providing fair compensation will not decrease attrition, but providing below average market compensation will ensure employees seek employment elsewhere. My study findings on compensation and rewards revealed that insurance sales leaders use incentives to motivate sales personnel which may further contribute to reducing attrition. Insurance sales leaders may use various incentives such as sales contests and trips to increase performance and decrease attrition (P2, P3, & P6). Kishore et al. (2013) discussed that sales leaders must evaluate employee benefits and ensure compensation and rewards remain competitive to retain sales personnel. While sales leaders did not note retirement plans as a current strategy, insurance sales leaders might consider reviewing employee benefits as a future initiative to reduce attrition.

The fourth theme, the necessity for training and development, provides insight into the need for organizations to establish sales training and development programs. Tekleab and Chiaburu (2011) introduced training as important for increasing employee engagement and motivation. Leaders who provide training and development programs increase performance (Chiang & Hsieh, 2012). Bhadra (2015) revealed leaders must make sales force motivation part of the organizational strategy, wherein, the organization must create systems and processes that enable sales force motivation and the accomplishment of goals. Insurance sales leaders may consider including training and development in strategic plans. Yean and Yahya (2013) determined insurance training programs should add value to the insurance agent's knowledge base and provide training on (a) business management, (b) entrepreneurial development, (c) leadership and team

building, (d) customer relationship management, (e) e-marketing, and (f) advanced

financial training. The finding by Yean and Yahya (2013) coincides with participants'

statements regarding the need for sales personnel to possess an entrepreneurial spirit and

act like business owners. Whereas, Lahey and Quist-Newins (2011) suggested leaders

may reduce agent attrition by providing continuing education, mentorship, and goal

setting. Insurance sales leaders may provide insurance agent training to reduce attrition

and increase performance; however, sales leaders might consider incorporating

entrepreneurial aspects into continuing education curriculums.

      The fifth theme uncovered a need to improve the selection process. P4 described

selection as an attribute in reducing attrition; therefore, the industry as a whole can

continue to improve the selection process for hiring insurance sales personnel. I

determined insurance sales leaders use interviews to eliminate agent candidates who do

not fit organizational and positional needs, which reduces attrition. Leaders should

implement thorough hiring practices for critical employees (Choudhury, 2012). A

thorough selection process includes sound hiring decisions and finding candidates who fit

the organization and position. While I found insurance sales leaders could improve

strategies in the area of candidate understanding, some leader strategies provide

candidates a realistic picture of insurance sales. Focus group participants provided insight

on strategies insurance sales leaders might implement to assist candidates in making

informed decisions regarding an insurance sales position. Leaders who practice a high

level of exchange with followers see lower levels of attrition (Han & Jekel, 2011).

Insurance sales leaders should also ensure candidates have a firm understanding of roles

and expectations to prevent role ambiguity and role conflict. Verbeke, Dietz, and Verwaal (2011) posed that role ambiguity occurs when sales personnel receive insufficient information on job expectations and role conflict is a misunderstanding of job expectations. Insurance sales leaders who fail to disclose the hardships of the role during the selection process, miss the opportunity for the candidate to make a true assessment of the role. In contrast, sales leaders who ensure a candidate's understanding of roles and responsibilities may increase candidate engagement and reduce insurance sales personnel attrition.

Applications to Professional Practice

Identifying the strategies sales leaders within the insurance industry use to reduce attrition is vital to the success of leaders, sales representatives, and customers. The majority of participants indicated strategies to reduce insurance sales personnel attrition includes (a) leadership's responsibility for motivating sales personnel, (b) organizational commitment to creating a culture of engagement, (c) the use of compensation and rewards as sales motivators, (d) the necessity for training and development, and (e) a need to improve the selection process for new candidates. Through sales leader interviews, focus groups, and documentation reviews, I identified factors that contribute to the attrition of sales personnel. As a result, participants would receive a summary as a resource to integrate the findings into organizational strategies.

The study findings may apply to sales leaders in the insurance industry by providing insight into (a) leadership's responsibility for motivating sales personnel, (b) organizational commitment to creating a culture of engagement, (c) the use of

compensation and rewards as sales motivators, (d) the necessity for training and development, and (e) a need to improve the selection process for new candidates. By conducting this research, I contribute to the gap in business practice on insurance sales personnel attrition. A critical emerging theme from the study involved the sales leader's role in motivating sales personnel. Motivation is the desired amount of effort applied to a task or job (Verbeke et al., 2011). Sales leaders use motivation to influence over the attitude and behavior of sales personnel (Evans et al., 2012; Mulki et al., 2015). Leaders can affect personnel motivation through the leader-follower relationship (Gangwar et al., 2013).This research may fill knowledge gaps regarding the strategies sales leaders use to reduce attrition within the insurance industry. Additionally, the study may help insurance leaders identify ways to improve organizational strategy and engagement. Insurance leaders could incorporate organizational support strategies from the study to improve company programs and employee welfare. The knowledge gained from this study could provide sales leaders with strategies for engaging with potential candidates and guidance on improving the candidate selection process. Strategies shared by insurance sales leaders and sales personnel may increase communication and engagement within the insurance organizations; leaders and agents might find mutual understanding of each other's needs. Leaders who align with employee needs increase engagement (Buble et al., 2014) and leaders affect motivation when increasing employee engagement (Fowers, 2012). My study findings may lead to improved culture, employee development, knowledge management, organizational effectiveness and efficiency, productivity, and sustainment.

Implications for Social Change

The study findings create implications for positive social change for sales personnel, customers, the community, and the economy. Participant 6 stated, "Whenever we lose an agent, there's an impact on the sales leader and the company, but also the customer. The huge challenges we endure is the customer impact and the service issues that ensue when they have a new agent." Insurance sales leaders may apply strategies to reduce attrition in the insurance industry to mitigate issues involving: (a) employees, (b) candidates, (c) customers, (d) communities, and (e) the economy.

The first implication for positive social change that results from reducing attrition affects sales personnel. When sales leaders apply strategies to reduce attrition, insurance sales personnel may remain with the organization; resulting in sustained career paths. Employees who engage with leaders and organizations have a lower intention to quit and demonstrate higher performance (Sturman, Shao, & Katz, 2012). Sales personnel who experience organizational fit and satisfaction also experience stable personal lives, which enables providing for self and families (Schwepker & Good, 2012).

The second implication affects candidates for insurance sales personnel positions. Insurance sales leaders may implement strategies to improve the candidate selection process and provide full disclosure on the insurance sales position. Insurance sales leaders may prevent the selection of candidates who are not the right fit, which results in finding candidates who may be successful and experience job satisfaction. Informed candidates might make effective career decisions that may (a) reduce personal debt, (b) frustration, and (c) provide an opportunity to find a position and organization that offers

fulfillment (Sturman et al., 2012). Sales leaders who hire candidates who understand the roles and responsibilities of an insurance sales position and have organizational fit may increase customer and community satisfaction.

The third positive social change resulting from reduced attrition involves insurance customers. When sales leaders reduce attrition, customers experience consistency in service, continuous coverage, and a higher level of satisfaction. Sales leaders can improve benefits, service, and customer issues by implementing strategies to reduce sales personnel attrition. Customers depend on insurance companies to provide protection for homes, families, and health (Potter, 2013). Providing sales representative consistency leads to dependability for customers and improves customer service (Schwepker & Good, 2012). The customer benefits from continuous coverage from the same insurance carrier, which results in fewer claims issues and time spent on new coverage enrollment (Schwepker & Good, 2012).

The fourth social change factor affected by sales leader strategies to reduce attrition is the community. Insurance sales leaders who retain the right insurance sales personnel create stability for the organization and customers which increases community relations. Insurance personnel actively engage with the community. Increasing insurance sales personal tenure ensures consistency and stability within the community and establishes partnerships. Leaders who mitigate attrition issues also experience customer and community loyalty (Raina & Roebuck, 2016). Customers are loyal to customer-facing representatives of the organization, so the loss of sales personnel causes disruption. Sales personnel who leave the organization cause negative customer and

community views of the organizational brand such as inconsistency, unreliability, and untrustworthiness (Subramony & Holtom, 2012).

The fifth positive social change implication involves economical benefits. The economical benefits of reducing the attrition of sales personnel include reducing the unemployment of individuals who voluntarily terminate employment and preventing candidates from accepting employment under false conditions (Negi, 2013). When sales leaders reduce attrition, the economy might see a decrease in the unemployment rate and the number of individuals filing for unemployment. Leaders experience economical benefits in increased profitability when reducing attrition (Boles et al, 2012).

Insurance sales leaders who implement strategies to reduce sales personnel attrition might provide opportunities to improve the welfare of sales personnel, customers, the community, and the economy. Through increasing communication and engagement, leaders have an opportunity to improve organizational commitment and job satisfaction, which may lead to increased performance and decreased attrition (Raina & Roebuck, 2016). As a result, insurance sales leaders may make an impact on existing and future employees and customers.

Recommendations for Action

Synthesizing sales leader interviews, focus groups with sales personnel, and documentation resulted in five recommended actions for sales leaders within the insurance industry to consider for reducing attrition. Sales leaders are crucial to reducing sales personnel attrition (Campbell, 2012). Insurance sales leaders who implement the following recommendations may reduce sales personnel attrition.

First, insurance sales leaders should review the hiring practices to ensure attraction and recruitment processes provide a generous pool of potential candidates. Robson et al. (2014) determined the initial hiring processes involve attraction and recruitment, which supply leaders with candidates who meet the basic criteria for the position. Sales leaders should ensure attraction and recruitment align with the candidate selection process. I recommend insurance sales leaders implement a rigorous candidate selection process to identify and retain individuals who are the right fit. A rigorous candidate selection process should include the following: (a) sales personality assessment, (b) resume review, (c) interviews with sales leaders and others within the organizations, and (d) exercises and activities. A significant factor in reducing attrition is for sales leaders to allow candidates to self-eliminate; therefore, increasing the talent pool of viable candidates and reducing time spent to find replacements. Insurance sales leaders must ensure candidates possess organizational and positional fit and understand the roles and responsibilities of pursuing an insurance sales position. I recommend insurance sales leaders fully disclose the challenges of the business and expectations of the sales role to increase the likelihood of finding candidates who can commit to the position long-term.

Second, insurance sales leaders should recognize the value of organizational commitment and support as a strategy to reduce attrition. I recommend insurance sales leaders provide agents with the appropriate programs and processes required to succeed in today's marketplace. Gilbert and Davies (2011) disclosed sales tools as easy and inexpensive to implement; yet, the return on investment is insurmountable. Also,

leadership should promote teamwork and continue promoting collaboration within organizations.

Third, insurance sales leaders need to review compensation and rewards programs and seize opportunities to provide new agents a solid foundation when starting in the business. Insurance sales leaders who implement financing programs for new hires may see success in reducing attrition. I recommend insurance sales leaders explore retirement plans as an incentive. Kuster and Canales (2011) stated a sales leader's compensation model directly affects performance and effectiveness.

Fourth, insurance sales leaders need to invest in training and development to ensure sales representative readiness and success. To ensure agent success, I suggest insurance sales leaders provide (a) knowledge and skills training, (b) best practices, (c) continuing education, and (d) a formalized mentoring program. Insurance sales leaders should extend continuing education to include business owner and entrepreneurial training courses. Yean and Yahya (2013) stated agents need to receive training that coincides with the entrepreneurial spirit and business ownership. Lahey and Quist-Newins (2011) presented mentoring and continuing education as factors in reducing agent attrition.

Fifth, insurance sales leaders should recognize that one leadership style does not fit all followers. Motivation is fundamental in leading sales teams (Kuster & Canales, 2011). I recommend insurance sales leaders determine the motivators for individual sales personnel. Hunter (2012) stated employees find motivation through engagement within the organization. Insurance sales leaders need to create a culture of engagement by (a)

establishing communication channels, (b) promoting idea sharing, (c) incorporating sales

force ideas and input into organizational strategy, and (d) having a system of

accountability. Malik (2012) ascertained that organizational leaders who improve

engagement, benefit through increasing productivity and decreasing attrition.

The findings support the recommendations outlined above as participants noted

the significance of (a) leadership's responsibility for motivating sales personnel, (b)

organizational commitment to creating a culture of engagement, (c) the use of

compensation and rewards as sales motivators, (d) the necessity for training and

development, and (e) a need to improve the selection process for new candidates.

Insurance sales leaders who establish strategies for reducing sales personnel attrition

might also improve productivity and efficiency. The audience for the doctoral study

should include insurance sales leaders, insurance sales representatives, stakeholders,

business consultants, academic practitioners, and researchers who may build upon study

findings and add to the body of knowledge. I may present the findings through (a)

articles, (b) training seminars, (c) conferences, and (d) integrating into organizational

training and development programs.

Recommendations for Further Research

Based on the findings of the research, I recommend further research on business

practices and limitations to the existing research to provide knowledge on strategies sales

leaders can use to reduce attrition. The first recommendation is to conduct future research

with a broader population. An opportunity exists to expand the research to other

geographical areas. As I conducted the study in Nebraska, researchers may seek to broaden the population to include other states or countries.

The second recommendation is to conduct a quantitative study of strategies sales leaders within the insurance industry use to reduce attrition. A quantitative study method would allow for a broader participant base and might provide additional insight into leadership strategies. Researchers may seek a deeper exploration into the topic by conducting mixed-methods. The mixed-methods approach would allow the researcher to combine the quantitative and qualitative approaches; therefore, providing a greater amount of data.

The third recommendation is to duplicate the study on a sales population other than the insurance industry. Conducting research on another industry might provide a diverse perspective on sales leadership strategies to reduce attrition. Researchers may identify additional strategies to reduce attrition of sales representatives.

The fourth recommendation is to conduct an in-depth exploration of sales personnel hiring practices. The findings determined that insurance sales leaders use candidate selection as a strategy to reduce attrition, yet I found gaps in the process that require further exploration. For example, participants listed required skills and characteristics that were not present in the insurance sales personnel job descriptions, and participants agreed that assessments do not measure the basic characteristics that sales leaders seek when interviewing candidates. Researchers could conduct studies on the attraction, recruitment, and selection process to ensure alignment and define an aligned process, which could assist sales leaders in further reducing attrition.

The fifth recommendation for improving business practices is to research sales manager attrition. Sales managers have a vital role within the organization and face unique challenges. A focus group participant mentioned the high attrition rate of sales managers within the insurance industry. Researchers might conduct a study to explore sales manager attrition and the effect on the organization and sales force.

During the research process, sales leader interview participants and focus group members revealed other issues within the insurance industry that researchers may want to explore which include (a) understanding how to work across generations, (b) motivating tenured agents, (c) increasing diversity in the insurance industry, and (d) building best practices for insurance agents. Based on the study findings, recommendations for further research regarding sales leader strategies to reduce attrition within the insurance industry would add to the limited literature on sales force attrition. The recommendations mentioned above may afford researchers with an opportunity to provide knowledge to a limited field of research. The recommendations might also present sales leaders with new strategies for increasing organizational effectiveness, motivation, and performance. The findings of this study may offer sales leaders strategies to reduce the attrition of sales personnel in the insurance industry.

Reflections

The findings of this study established a qualitative single descriptive case study is a practical approach to exploring what strategies sales leaders within the insurance industry use to reduce attrition. I underestimated the difficulty in obtaining study participants. I sent a multitude of e-mails to potential participants and did not receive a

response from the majority; however, I was able to obtain enough participants to conduct the study and reach saturation. I followed each step of my interview protocol, and participants answered each interview question. I recorded each session and took detailed notes. After the transcription of all recordings, I then compared transcriptions to the recordings for accuracy.

I found the interview process exhilarating and insightful. I have been in the insurance industry and worked with insurance sales leaders and sales personnel for over 11 years. My first-hand knowledge of the subject and witnessing the negative results of attrition led to my pursuit of the study. Hence, I had to remain objective and seek to understand participant's perspectives through sales leader interviews, focus groups, and documentation reviews. Participants were excited to have a study conducted on the insurance industry and expressed that the study provoked thoughtfulness on a subject not often discussed, yet it is known as an issue. As I met with sales leaders and sales representatives, I began to see themes emerge that I had not anticipated. Throughout the study process, the importance of the study became even more prominent. Participants were forthcoming with information and provided detailed insight into strategies used and challenges faced by the insurance industry. I quickly realized that motivation is the driving force of sales. I learned that leaders may influence an individual's motivation; however, a successful salesperson must possess the internal motivation and drive to succeed. Participants were excited about seeing the results of the study and the potential opportunities for the insurance industry. I am beyond grateful to the sales leaders and

sales representatives who took the time to meet with me and share perspectives on what strategies sales leaders within the insurance industry use to reduce attrition.

Summary and Study Conclusions

The purpose of this qualitative single descriptive case study was to explore the strategies that sales leaders within the insurance industry use to reduce attrition. The study took place in Nebraska. Insurance sales leaders encounter a loss of knowledge and a decrease in competitive advantage because of attrition (Messah & Kubai, 2011). Employee attrition is an average of 26% for the insurance industry (Bureau of Labor Statistics, 2014), and 71% for insurance sales personnel in the first 2 years of employment (Honan, 2013). Insurance sales leaders are unable to reduce high attrition rates, and some insurance sales leaders lack strategies to reduce attrition. Sales leaders within the insurance industry need to evaluate organizational strategies to incorporate processes and programs that motivate sales personnel and reduce sales force attrition.

The five themes that evolved from the study are (a) leadership's responsibility for motivating sales personnel, (b) organizational commitment to creating a culture of engagement, (c) the use of compensation and rewards as sales motivators, (d) the necessity for training and development, and (e) a need to improve the selection process for new candidates. Sales leaders may partner with sales representatives and other organizational leaders to implement organizational strategies. The implications for social change resulting from the findings of the doctoral study include the effects on insurance sales personnel, customers, the community, and the economy. Sales leaders who implement strategies to reduce attrition may affect the welfare of insurance sales

personnel and potential candidates. Sales representatives and potential candidates may experience sustainable careers, lives, and individual fulfillment. Customers may also experience increased levels of satisfaction as a result of attrition strategies. Tenured sales representatives provide customers with consistency, continuous coverage, and improved benefits. Additionally, sales leaders impact the community when addressing attrition issues. Sales representatives actively engage in community events and create long-term partnerships; thus, retaining agents builds stability and trust in the community. An implication of social, economic change exists in reducing unemployment of tenured agents and candidates who accept positions under false pretenses.

I deduced from the study that candidate selection, organizational support, and leadership are vital strategies sales leaders within the insurance industry use to reduce attrition. Insurance sales leaders need to understand sales representative motivation and involve sales representative views in organizational strategies to ensure rigorous candidate selection processes, implement successful organizational support programs, increase motivation, and create a culture of engagement. Integrating the sales leadership strategies defined in the study may help sales leaders within the insurance industry decrease attrition.

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Appendix A: Interview Questions

I will use the following focused interview questions in the interview process:

Insurance Sales Leader Participant Interview Questions

1. What is the state of sales personnel attrition within your organization?

2. What attributes affect attrition of sales personnel within your organization?

3. What strategies do you employ to reduce attrition?

4. What is your perspective on the strategies applied in your company to reduce attrition?

5. What strategies do you employ to increase employee engagement?

6. What is your perspective on the effect motivation has on sales personnel attrition in your organization?

7. What strategies do you employ to increase the motivation of sales personnel within your organization?

Appendix B: Letter of Cooperation

Letter of Cooperation from a Research Partner

Research Partner Name
Contact Information

Date

Dear Nicole L. Hawkins,

Based on my review of your research proposal, I give permission for you to conduct the study entitled Leader Strategies to Reduce Sales Personnel Attrition within the Insert Name of Community Partner. As part of this study, I authorize you to contact sales leaders and sales representatives for participation in the study. Additionally, you are authorized to collect participant viewpoints through the described interview process. Individuals' participation will be voluntary and at their own discretion. You are authorized to collect relevant documentation that may benefit the study such as: brochures, weblinks, and/or memos.

We understand that our organization's responsibilities include: allowing access to personnel willing to participate in the interview process and providing a room for interviews if needed. We reserve the right to withdraw from the study at any time if our circumstances change.

I confirm that I am authorized to approve research in this setting.

I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of the research team without permission from the Walden University IRB.

Sincerely,
Authorization Official
Contact Information

If ink signatures are obtained, the signed letters can be e-mailed as attachments to irb@waldenu.edu or faxed to 626-605-0472. Electronic signatures are also acceptable, however if used it is required that the signer of the form either e-mail it directly to irb@waldenu.edu or be cc-ed upon the submission so the e-signature can be verified.

Walden University policy on electronic signatures: An electronic signature is just as valid as a written signature as long as both parties have agreed to conduct the transaction electronically. Electronic signatures are regulated by the Uniform Electronic Transactions

Act. Electronic signatures are only valid when the signer is either (a) the sender of the e-mail, or (b) copied on the e-mail containing the signed document. Legally an "electronic signature" can be the person's typed name, their e-mail address, or any other identifying marker. Walden University staff verify any electronic signatures that do not originate from a password-protected source (i.e., an e-mail address officially on file with Walden).

Appendix C: Consent Form – Sales Leaders

Consent Form

You are invited to take part in a research study to explore what strategies can sales leaders within the insurance industry use to reduce attrition. The researcher is inviting sales leaders employed in the insurance industry and who have experience with this phenomena to be in the study. This form is part of a process called "informed consent" to allow you to understand this study before deciding whether to take part. Sales leaders must meet the following criteria to participate in the proposed study: (a) manage an insurance sales office or organization or (b) held an insurance sales leadership position for at least 1 year and (c) are actively employed in the insurance industry. This study is being conducted by a researcher named Nicole L. Hawkins, who is a doctoral student at Walden University.

Background Information:

The purpose of this study is to understand your experiences with sales personnel attrition and strategies to reduce attrition of sales personnel.

Procedures:

If you agree to be in this study, you will be asked to:

- Participate in a 45 minute interview of 7 questions regarding your experiences.

- Consent to a recording of the session for transcription purposes only.

- Share any relevant documentation that may benefit the researcher with this study such as: brochures, weblinks, and/or memos.

- Review the interview summary for accuracy and report back any discrepancies.

Here are some sample questions:

1.   What is your perspective on the strategies applied in your company to reduce attrition?

2.   What is your perspective on the effect motivation has on sales personnel attrition in your organization?

3.   What strategies do you employ to increase the motivation of sales personnel within your organization?

Voluntary Nature of the Study:

This study is voluntary. Everyone will respect your decision of whether or not you choose to be in the study. No one will treat you differently if you decide not to be in the study. If you decide to join the study now, you can still change your mind during or after the study. You may stop at any time.

Risks and Benefits of Being in the Study:

Being in this type of study involves some risk of the minor discomforts can be encountered in daily life, such as stress or becoming angry. Being in this study would not pose risk to your safety or wellbeing.

Being a participant in the study greatly contributes to the understanding of sales leadership within the insurance industry and the strategies applied to reduce the attrition of sales personnel. Your participation can help determine causes of attrition as well as potential remedies to attrition issues of sales personnel in the insurance industry.

Payment:

There is no payment for this study.

Privacy:

Any information you provide will be kept confidential. The researcher will not use your personal information for any purposes outside of this research project. Also, the researcher will not include your name or anything else that could identify you in the study reports. Data will be kept secure by maintaining study information in a locked cabinet and in a secured password protected software program until the point of expiration. At the point of expiration, the data will be destroyed with a confidential shredder. Data will be kept for a period of at least 5 years, as required by the university. If at any point in the study, you disclose to any illegal activity, I have a legal obligation to report this illegal activity to the organization and proper authorities.

Contacts and Questions:

You may ask any questions you have now. Or if you have questions later, you may contact the researcher via 402-802-5706 or Nicole.lea.hawkins@gmail.com. If you want to talk privately about your rights as a participant, you can call Dr. Leilani Endicott. She is the Walden University representative who can discuss this with you. Her phone number is 1-800-925-3368, extension 3121210. Walden University's approval number for this study is IRB Approval # 05-21-15-0177883 and it expires on May 20, 2016.

Please print or save this consent form for your records.

Statement of Consent:

I have read the above information and I feel I understand the study well enough to make a decision about my involvement. By replying to this e-mail with the words, "I Consent", I understand I am agreeing to the terms described above.

Appendix D: Consent Form – Sales Representative

Consent Form

You are invited to take part in a research study to explore what strategies can sales leaders within the insurance industry use to reduce attrition. The researcher is inviting sales representatives employed in the insurance industry and who have experience with this phenomena to be in the study. This form is part of a process called "informed consent" to allow you to understand this study before deciding whether to take part. Sales representatives must meet the following criteria to participate: (a) actively sell insurance, (b) have at least 1 year of experience in the insurance industry, and (c) are employed by an insurance organization.

This study is being conducted by a researcher named Nicole L. Hawkins, who is a doctoral student at Walden University.

Background Information:

The purpose of this study is to understand your experiences with sales personnel attrition and strategies to reduce attrition of sales personnel.

Procedures:

If you agree to be in this study, you will be asked to:

- Participate in a 45 minute focus group of 7 questions regarding your experiences.

- Consent to a recording of the session for transcription purposes only.

- Share any relevant documentation that may benefit the researcher with this study such as: brochures, weblinks, and/or memos.

- Review the interview summary for accuracy and report back any discrepancies.

Here are some sample questions:

1.   What attributes affect attrition of sales personnel?

2.   What strategies do leaders employ to reduce attrition?

3.   What is your perspective on the strategies leadership applies in your

company to reduce attrition?

Voluntary Nature of the Study:

This study is voluntary. Everyone will respect your decision of whether or not you

choose to be in the study. No one will treat you differently if you decide not to be in the

study. If you decide to join the study now, you can still change your mind during or after

the study. You may stop at any time.

Risks and Benefits of Being in the Study:

Being in this type of study involves some risk of the minor discomforts can be

encountered in daily life, such as stress or becoming angry. Being in this study would not

pose risk to your safety or wellbeing.

Being a participant in the study greatly contributes to the understanding of sales

leadership within the insurance industry and the strategies applied to reduce the attrition

of sales personnel. Your participation can help determine causes of attrition as well as

potential remedies to attrition issues of sales personnel in the insurance industry.

Payment:

There is no payment for this study.

Privacy:

Any information you provide will be kept confidential. The researcher will not use your personal information for any purposes outside of this research project. As this is a focus group, you will be participating with other members and your discretion is required. Participant names will not be used during the focus group and I request you maintain confidentiality of the information discussed within the focus group. Also, the researcher will not include your name or anything else that could identify you in the study reports. Data will be kept secure by maintaining study information in a locked cabinet and in a secured password protected software program until the point of expiration. At the point of expiration, the data will be destroyed with a confidential shredder. Data will be kept for a period of at least 5 years, as required by the university. If at any point in the study, you disclose to any illegal activity, I have a legal obligation to report this illegal activity to the organization and proper authorities.

Contacts and Questions:

You may ask any questions you have now. Or if you have questions later, you may contact the researcher via 402-802-5706 or Nicole.lea.hawkins@gmail.com. If you want to talk privately about your rights as a participant, you can call Dr. Leilani Endicott. She is the Walden University representative who can discuss this with you. Her phone number is 1-800-925-3368, extension 3121210. Walden University's approval number for this study is IRB Approval # 05-21-15-0177883 and it expires on May 20, 2016.

Please print or save this consent form for your records.

Statement of Consent:

I have read the above information and I feel I understand the study well enough to make a decision about my involvement. By <u>replying to this e-mail with the words, "I Consent"</u>, I understand I am agreeing to the terms described above.

Appendix E: Confidentiality Agreement

Confidentiality Agreement

Name of Signer:

During the course of my activity in collecting data for this research: Leader Strategies to

Reduce Sales Personnel Attrition. I will have access to information that is confidential

and should not be disclosed. I acknowledge the information is to remain confidential, and

improper disclosure of confidential information can be damaging to the participant.

By signing this Confidentiality Agreement I acknowledge and agree:

1. I will not disclose or discuss any confidential information with others, including
   friends or family.

2. I will not in any way divulge, copy, release, sell, loan, alter or destroy any
   confidential information except as properly authorized.

3. I will not discuss confidential information where others can overhear the
   conversation. I understand it is not acceptable to discuss confidential information
   even if the participant's name is not used.

4. I will not make any unauthorized transmissions, inquiries, modification or purging
   of confidential information.

5. I agree my obligations under this agreement will continue after termination of the
   job I will perform.

6. I understand violation of this agreement will have legal implications.

7. I will only access or use systems or devices I'm officially authorized to access and I will not demonstrate the operation or function of systems or devices to unauthorized individuals.

Signing this document, I acknowledge I have read the agreement and I agree to comply with the terms and conditions stated above.

Signature: Date:

Appendix F: Focus Group Questions

I will use the following focused interview questions in the focus group with insurance sales personnel:

Insurance Sales Representative Focus Group Questions

4. What is your perspective on attrition of sales personnel in the industry?

5. What attributes affect attrition of sales personnel?

6. What strategies do leaders employ to reduce attrition?

7. What is your perspective on the strategies leadership applies in your company to reduce attrition?

8. What is your perspective on the effect motivation has on sales personnel attrition?

9. What strategies do leaders employ to increase sales personnel motivation?

10. What else regarding sales representative attrition can you add to this study?