

**EMOTIONAL INTELLIGENCE, JOB SATISFACTION, AND TURNOVER  
INTENTION OF FRONTLINE EMPLOYEES IN THE INSURANCE SERVICE  
INDUSTRY**

by

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## DECLARATION

I, Reona Naidoo, student number 43677428, declare that this dissertation, entitled “**Emotional intelligence, job satisfaction, and turnover intention of frontline employees in the insurance service industry**”, is my own work, and that all the sources that I have made use of or quoted from have been indicated and acknowledged by means of complete references. This dissertation has not been previously submitted for any other degree or examination at the University of South Africa or any other institution.

I further declare that ethical clearance to conduct this research has been obtained from the Department of Human Resource Management Research, Ethics, and Innovation Committee at the University of South Africa and the participating organisation.

Ethical clearance reference number: 2022\_HRM\_001.



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Reona Naidoo - December 2022

(Student number: 43677428)

## **DEDICATION**

This dissertation is dedicated to my late father, GP Rugbar (Bijoo), who passed away when I was doing this dissertation. My dad was my hero and pillar of strength. He supported and encouraged me to be a successfully educated and independent woman. I thank him for who I have become today and all that I have achieved. I wish you were here to share this achievement with me; I love and miss you every day dad.

## ACKNOWLEDGEMENTS

- Firstly, I would like to give thanks to my Lord and Saviour Jesus Christ. In Isaiah 41:10, God says, “fear not, for I am with you; be not dismayed, for I am your God; I will strengthen you, I will help you, I will uphold you with my righteous right hand.”
- To my husband, Jerod Naidoo, I thank you for all your love, sacrifices, encouragement, and support and for always having faith in me. You are always challenging me and pushing me to reach my full potential. I love you.
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## **SUMMARY**

# **EMOTIONAL INTELLIGENCE, JOB SATISFACTION, AND TURNOVER INTENTION OF FRONTLINE EMPLOYEES IN THE INSURANCE SERVICE INDUSTRY**

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The retention of skilled frontline employees plays a crucial part in the insurance service industry of South Africa. An understanding of the influence of the relationship between emotional intelligence, job satisfaction, and turnover intention as manifested in a sample among frontline employees is necessary. There is an importance placed on assessing whether emotional intelligence and job satisfaction significantly and negatively predict the turnover intention construct; and whether individuals from different age, gender, and work experience groups differ significantly regarding their levels of emotional intelligence, job satisfaction, and turnover intention. The data was collected using the Assessing Emotions Scale (AES), the Minnesota Satisfaction Questionnaire (MSQ20), and the Turnover Intention Scale (TI-6). A quantitative study was conducted on a non-probability convenience sample ( $n = 107$ ) of frontline employees within an insurance company.

Correlational analysis revealed a positive relationship between emotional intelligence, job satisfaction, and turnover intention. Multiple regression analysis revealed that emotional intelligence had no significant effect in predicting and explaining the variance in turnover intention. However, job satisfaction significantly predicted and explained turnover intention. No significant differences were revealed between age, gender, and work experience groups concerning emotional intelligence and job satisfaction. However, results indicated that differences do exist between age and work experience groups concerning turnover intention, but no difference in gender and turnover intention was observed.

The findings of this study provides valuable knowledge that may be used to inform the retention practices of frontline employees. The study concluded with suggested recommendations for use by human resource practitioners, specifically within the insurance industry.

**KEY TERMS:** Emotional intelligence, job satisfaction, turnover intention, frontline employees, insurance industry, retention, age, gender, work experience

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## **CHAPTER 1: SCIENTIFIC OVERVIEW OF THE RESEARCH**

The research study examines the relationship between emotional intelligence, job satisfaction and turnover intention among frontline employees in the insurance service industry. This research contributes to the discipline of human resource management (HRM) in developing retention practices. In this chapter, the background and motivation of the study will be discussed, which leads to the formulation of the problem statement, research questions, and aims. The paradigm perspectives navigating the research are then discussed, followed by the research design and methodology of the study, including the various steps that were applied in the research process. Lastly, the chapter layout for the study is provided.

### **1.1 BACKGROUND TO AND MOTIVATION FOR RESEARCH**

The context of this study is the retention of frontline employees in the insurance service industry of South Africa. Specifically, the research examines the relationship between emotional intelligence, job satisfaction, and frontline employees' turnover intention in the insurance service industry. Over the past decade, organisations in the insurance industry have gone through many changes, such as increased competition, changes in business strategies, leadership styles, customer changes and innovative technologies (Bhaskar, 2015; Flood, 2021). These constant changes contribute to the difficulties and challenges organisations experience in maintaining a competitive edge and retaining talented employees (Bhaskar, 2015; Kerr-Phillips & Thomas, 2009; Martin, 2016). The loss of talented employees within an organisation can show a decline in an organisation's productivity, affecting a country's economic growth (Kerr-Phillips et al., 2009; Ndiritu & Maina, 2022; Oki, 2014). This is attributed to the excessive number of direct and indirect resource costs such as time, money and equipment invested in employee recruitment, selection, advertising and training (Flood, 2021).

South African organisations continue to face retention challenges, particularly within the insurance service industry, because of the skills shortage in retaining talented, knowledgeable and high-performing employees (Ayobami, Wallis & Karodia, 2016; Kerr-Phillips et al., 2009; Martin, 2016; Ndiritu et al., 2022). Retaining key talent in a country characterised by skills shortages is vital for organisations to gain a competitive edge and remain sustainable (Bhaskar, 2015; Kerr-Phillips et al., 2009). Employees are a valuable resource for the organisation because their skills, talent, and knowledge are significant drivers of business growth and success (Judeh, 2013; Martin, 2016). This is especially true for service organisations such as insurance because retaining employees within this industry is crucial, as success can be measured on the organisation's ability to recruit and retain high-performing

employees (Bhaskar, 2015; Flood, 2021; Judeh, 2013). Service organisations depend on customer interactions and relationships and can face significant challenges if they do not have the right employees to represent the business (Oki, 2014; Martin, 2016). Even though the job requirements within this industry are usually low, the target expectations and work pressures are high (Pathak & Tripathi, 2010). Employees' tasks and responsibilities are often nonroutine because they deal with various complex situations to ensure that they provide excellent customer service (Chiang, Birtch, & Cai, 2013; Vu, 2021). They earn most of their income through performance incentives and, because of this, mostly join the insurance industry as a short-term career plan (Pathak et al., 2010). They are often caught in the middle of maintaining customer service excellence and meeting performance standards or management constraints (Sony & Mekoth, 2016).

The insurance industry depends on its frontline employees specifically within call centres where customer service, sales, and customer queries are performed (Flood, 2021; Nwulu & Ateke, 2018; Read, 2001). A call centre comprises of frontline employees whose job is to build and maintain good customer relationships and gain customer loyalty for the business (Bhaskar, 2015; Browell, 2003; Nwulu et al., 2018). A frontline employee may be the only representative and contact an organisation can have with its customers (Browell, 2003; Nwulu et al., 2018). Customers prefer speaking to employees they have built confidence and trust with since they do not always want to repeat their requirements to new employees (Koys, 2001; Vu, 2021). Frontline employees have cumulative knowledge of the organisation's product and service offerings, and much training and development is invested in ensuring that they are up to date with the latest opportunities, market conditions, innovative technologies and the changing needs of customers (Bhaskar, 2015; Nwulu et al., 2018). Furthermore, organisations in this competitive environment experience difficulties in differentiating their product and service offerings from their competitors (Bhaskar, 2015; Nwulu et al., 2018). The loss of knowledge capital can potentially threaten the organisation, especially if they choose to join a competitor (Bhaskar, 2015; Browell, 2003; Nwulu et al., 2018).

Increased competition, technology changes, the expansion of the service industry and market conditions have contributed to the increasing performance demands and performance expectations from employees within this industry (Flood, 2021; Judeh, 2013). These employees are always required to remain positive even when dealing with unreasonable and rude customers (Martin, 2016). For frontline employees to meet high performance and customer expectations, they must be physically, mentally and emotionally involved in their job (Bhaskar, 2015; Ndiritu et al., 2022). This kind of pressure and high levels of stress placed on frontline employees to meet demanding service needs and customer expectations can cause exhaustion and negatively impact their job performance and level of job satisfaction (Sony et

al., 2016). Several studies have been undertaken, and it has been proven that the role of job satisfaction and emotional intelligence within the workplace can be seen as possible constructs in predicting, explaining and managing turnover intention (Çekmecelioğlu, Günsel, & Ulutaş, 2012; Chauvet, 2016; Cho, Rutherford, Friend, Hamwi & Park, 2017; Oki, 2014). Investigating these constructs can contribute to the discipline of human resource management to inform employee retention practices (Oki, 2014; Kerr-Phillips et al., 2009).

Emotional intelligence is defined as the ability to identify one's own emotions and the ability to recognise the emotions of others and to understand these emotions to guide and facilitate one's thoughts and behaviour (Mayer, Salovey & Caruso., 2008). Understanding an employee's emotional reactions and what causes them can provide more insight into what influences their decision making, shapes their beliefs and motivates them (Judeh, 2013; Takawira, 2018). Currently, three theories have dominated the concept of emotional intelligence and have generated interest in the value and benefits of understanding this construct in the workplace (Mayer & Salovey, 2004; Petrides & Furnham, 2001; Salovey & Mayer, 1990). This study will focus on understanding emotional intelligence using one of these three theories, the ability-based model by Mayer et al. (2004). The ability-based model uses four competencies (branches) to explain and define emotional intelligence (1) perception of emotions, (2) utilisation of emotions, (3) understanding others' emotions, and (4) managing own emotions. Each branch develops from basic skills to higher level skills overtime to assist an individual in understanding their emotions and reaching their desired goal or outcome (Mayer et al., 2004; Mayer, Salovey & Caruso, 2008; Takawira, 2018). According to Suifan, Abdallah, and Sweis (2015), emotionally intelligent employees are more satisfied with their job. As a result, they have a higher intention of staying within an organisation (Putri & Hasanati, 2022). Emotionally intelligent individuals who can control their emotions will most likely foster positive relationships and will be more productive in the workplace (Shukla & Adhikari, 2016). Furthermore, a frontline employee with higher levels of emotional intelligence will have the ability to cope better with uncertainties and rapidly changing conditions within their job, improve performance and create a good employee-customer interface than an employee with lower levels of emotional intelligence (Bhaskar, 2015; Flood, 2021). Studies have shown that women tend to have higher levels of emotional intelligence than men (Cabello, Sorrel, Fernández-Pinto & Extremera, 2016; Dhillon, 2018). Furthermore, emotional intelligence has also been shown to increase with age and work experience (Cabello et al., 2016; Dhillon, 2018; Mayer, Caruso & Salovey, 1999).

Job satisfaction is defined as an employee's attitude and opinion towards the roles and responsibilities of their job, the environment in which they work and their overall emotions towards their job (Buitendach & Rothmann, 2009; Putri et al., 2022). Herzberg (1966) suggests

that hygiene factors (extrinsic) decrease job satisfaction and are associated with negative feelings about factors such as working conditions, compensation, and relations with co-workers. Motivational factors (intrinsic) increase job satisfaction and are associated with positive emotions that individuals have about factors such as personal growth, achievement, and recognition of one's job (Erasmus, Strydom & Rudansky-Kloppers, 2016). Organisations need to focus on the factors contributing to an employee's intrinsic and extrinsic satisfaction levels (Buitendach et al., 2009; Martin & Roodt, 2008; Putri et al, 2022). Employees will experience higher job satisfaction levels when their needs are fulfilled, and expectations are met (Armstrong & Taylor, 2020; Martin et al., 2008). Previous literature studies suggest that job satisfaction is associated with the feelings people have about their jobs, a sense of fulfilment an individual has when valued and the extent to which they may like or dislike their job (Armstrong et al., 2020; Spector, 1997). Researchers have indicated that employees who are satisfied with their jobs show positive workplace behaviour and have increased morale than employees who are dissatisfied with their job (Karatepe, Avci & Arasli, 2004; Shukla et al., 2016). Findings have also shown that some employees' job satisfaction levels increase and differ by age, gender, and work experience (Metle & Alali, 2018; Samaiya, 2015; Sehunoe, Viviers & Mayer, 2015). Research by Kim (2004) contradicts these findings and found no significant difference in an employee's job satisfaction levels regarding age and gender.

Turnover intention is defined as an employee's behavioural intention to leave an organisation (Mobley, 1979; Takawira et al., 2014). An employee's decision to leave an organisation intervenes between their attitude towards their job and the decision to stay or leave the organisation (Martin & Roodt, 2008; Ndiritu et al., 2022). An employee's intention to leave can be viewed as the reaction or coping mechanism of the individual to escape unfavourable working conditions (Bothma & Roodt, 2013; Putri et al., 2022). Exploring turnover intention can be valuable for organisations to understand an employee's plan and willingness to leave an organisation (Arthi et al., 2018; Bothma et al., 2013; Tett & Meyer, 1993). It is also important to explore emotional intelligence and job satisfaction constructs regarding employees' turnover intention within the insurance industry (Bhaskar, 2015; Ndiritu et al., 2022; Takawira, 2018). Frontline employees have the expert knowledge and skills to sell organisational products and services and interact professionally with their customers (Kerr-Phillips et al., 2009; Martin, 2016; Nwulu et al., 2018; Oki, 2014). Frontline employees who feel valued experience psychological and physical well-being in the workplace (Chiang, Birtch & Cai, 2013; Ndiritu et al., 2022; Rothmann & Coetzer, 2002). Employees with higher levels of emotional intelligence can deal with people and situations more positively, which can positively affect their job satisfaction levels (Shukla et al., 2016). Employees who experience negative emotions seemingly have a higher intention to leave an organisation than employees who



have positive emotions (Takawira, 2018; Thoresen, Kaplan & Barsky, 2003). Furthermore, employees who are satisfied with their jobs are likely to remain in the organisation longer than those who are dissatisfied (Cho et al., 2017; Oki, 2014). According to literature studies, an organisation can develop strategies to monitor and increase an employee's level of job satisfaction and enhance their level of emotional intelligence (Chauvet, 2016; Ealias & George, 2012; Singh & Sharma, 2015; Sony et al., 2016). Developing strategies to retain frontline employees will allow organisations to compete favourably and enhance competitive advantage (Nwulu et al., 2018; Oki, 2014). Such strategies will provide a positive working environment that supports and encourages existing employees to remain in the organisation (Browell, 2003; Gajendran, Harrison, & Delaney-Klinger, 2015; Ndiritu et al., 2022; Rothwell, 2010).

In addition to the research identified on the relationship between emotional intelligence, job satisfaction and turnover intention; studies have found that it is important to investigate the demographic phenomena of age, gender, and work experience when dealing with the emotional intelligence, job satisfaction, and retention of frontline employees in the diverse culture of South Africa. Literature has shown conflicting empirical evidence of the relationship between age, gender, and work experience regarding emotional intelligence, job satisfaction and turnover intention. Research shows that emotional intelligence increases with age (Cabello et al., 2016; Dhillon, 2018; Mayer et al., 1999). According to Cabello et al. (2016), women show a higher level of emotional intelligence than men. However, according to Bar-On (2000), men and women show no significant differences in their levels of emotional intelligence. Research also shows that emotional intelligence increases with work experience and has a substantial and positive influence in this regard (Cabello et al., 2016; Dhillon, 2018; Judeh, 2013; Mayer et al., 1999). Studies have shown that the older an employee is, the greater their levels of job satisfaction will be (Martin et al., 2008; Munro, 2015; Spector, 1997). In a study conducted by Samaiya (2015), results showed no significant difference between age and job satisfaction. Research results regarding job satisfaction and gender show inconsistent findings (Kim, 2004; Metle et al., 2018; Spector, 1997). In a study conducted by Metle et al. (2018) and Ertekin and Avunduk (2021), there was no significant relationship between gender and job satisfaction. However, according to Kim (2004), Westover and Peterson (2019) there is a significantly positive relationship between gender and job satisfaction, men and women have relatable experiences in terms of their job satisfaction and the factors that influence it. Literature has shown that an employee's level of job satisfaction increases with years of experience, employees who have one-three years' experience in the workplace had higher levels of both internal and external satisfaction (Ertekin et al., 2021; Kim, 2004; Sehunoe et al., 2015). Older employees seem to be more invested in an organisation

and stay longer, whereas younger employees might not have that type of commitment level (Munro, 2015; Martin et al., 2008; Soomro, 2020). There seems to be contradicting results between turnover intention and gender. Recent studies show a significant relationship between gender and turnover intention (Adenguga, 2013). However, previous research conducted by Martin et al. (2008) shows no significant relationship between gender and turnover intention. Findings on work experience and turnover intention show positive results; the longer an employee has been with the organisation, the more difficult they find it to leave (Mkavga et al., 2012; Munro, 2015; Soomro, 2020).

Based on the current literature, there seems to be limited research regarding emotional intelligence, job satisfaction and turnover intention in the South African insurance industry (Chauvet, 2016). Hence, gaining insight into the relationship dynamics between these variables can contribute to the existing theory and the literature on constructs of emotional intelligence, job satisfaction and turnover intention of frontline employees in a diverse South African culture.

## **1.2 PROBLEM STATEMENT**

Based on the above-mentioned background, it appears that emotional intelligence, job satisfaction and turnover intention should be considered to inform employee retention practices (Kerr-Phillips et al., 2009; Oki, 2014). The insurance industry depends on frontline workers, and emotional intelligence and job satisfaction are important in retaining frontline employees in this volatile industry (Bhaskar, 2015). The insurance service industry is significantly impacted by turnover, and it can become costly to recruit appropriate skillsets, such as emotional intelligence capabilities which are necessary for customer relations (Chauvet, 2016, Martin, 2016). In South Africa, call centres have significantly contributed to employment generation and foreign investment (Ndiritu et al., 2022; Pritchard, 2011). However, over 60% of frontline employees within the insurance industry leave their employment in less than a year (Pathak et al., 2010). Insurance services depend on their human and knowledge capital for customer consultation, loyalty, and efficiency to maintain a competitive advantage, making it critical to retain these talented employees (Flood, 2021; Martin, 2016, Nwulu et al., 2017)

Therefore, organisations must consider the relationship between emotional intelligence, job satisfaction and turnover intention in developing their retention practices. Despite the potential value that can be added by knowledge of the variables relevant to this study, there seems to be a paucity of research about the relationship between emotional intelligence, job satisfaction and turnover intention in the South African insurance industry (Chauvet, 2016).

Likewise, there are inadequate research studies in the South African context about how people of different ages, gender, and work experience groups differ regarding emotional intelligence, job satisfaction and turnover intention. Therefore, the knowledge gained into the relationship dynamics between emotional intelligence, job satisfaction and turnover intention can contribute towards formulating and implementing more effective retention practices for frontline employees in the insurance industry.

An investigation of the relationship between emotional intelligence, job satisfaction and turnover intention among frontline employees is intended to address retention of employees in the insurance service context. The purpose of this study is to gain knowledge on the relationship dynamics between these variables will help make recommendations for the retention practices of frontline employees in the insurance industry. Furthermore, the research results will support future studies to investigate the value of the information generated by this study to appreciate the purpose of these constructs in retaining employees from different ages, gender, and work experience groups.

A general research question formulated from the above-stated problem statement is as follows:

What is the relationship between emotional intelligence, job satisfaction, and turnover intention in the insurance industry context, and do individuals from different ages, gender, and work experience groups differ in relation to these variables?

From the above discussion, the research questions indicated below, were formulated in relation to the literature review and empirical research.

### **1.2.1 Research questions regarding the literature review**

In relation to the literature study, the specific research questions are as follows:

**Research question 1:** How are the constructs of emotional intelligence, job satisfaction, and turnover intention conceptualised in literature?

**Research question 2:** What is the nature of the theoretical relationship between emotional intelligence, job satisfaction, and turnover intention?

**Research question 3:** Does an individual's demographical characteristics (age, gender, and work experience groups) differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention variables?

**Research question 4:** What are the implications of emotional intelligence, job satisfaction, and turnover intention for retention practices in the insurance industry?

### **1.2.2 Research questions regarding the empirical study**

In terms of the empirical study, the following specific research questions will be addressed:

**Research question 1:** What is the nature of the statistical relationship between emotional intelligence, job satisfaction, and turnover intention as manifested in a sample of participants in the insurance industry of South Africa?

**Research question 2:** Do emotional intelligence and job satisfaction significantly predict turnover intention?

**Research question 3:** Do demographic variables (age, gender, and work experience groups) differ significantly in relation to their emotional intelligence, job satisfaction, and turnover intention?

**Research question 4:** What recommendations can be formulated for human resource management and retention practices, and for further research based on the findings of this research study?

## **1.3 AIMS**

From the above research questions, the following aims are formulated:

### **1.3.1 General aim of the research**

This research aims to establish the relationship between emotional intelligence, job satisfaction, and turnover intention in the insurance industry context and whether individuals from different age, gender, and work experience groups differ significantly in relation to these three variables.

### **1.3.2 Specific aims of the research**

The following specific aims are formulated for the literature review and the empirical study as set out below:

### *1.3.2.1 Literature review*

In terms of the literature review, the specific aims are as follows:

**Research question 1:** To explore the construct of emotional intelligence, job satisfaction, and turnover intention, as conceptualised in literature.

**Research question 2:** To explore the nature of the theoretical relationship between emotional intelligence, job satisfaction, and turnover intention.

**Research question 3:** To conceptualise how an individual's demographical characteristics (age, gender, and work experience groups) differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention variables.

**Research question 4:** To explore the implications of emotional intelligence, job satisfaction, and turnover intention for retention practices in the insurance industry.

### *1.3.2.2 Empirical study*

In terms of the empirical study, the specific aims are as follows:

**Research question 1:** To investigate the nature of the statistical relationship between emotional intelligence, job satisfaction, and turnover intention as manifested in a sample of participants in the insurance industry of South Africa.

**Research question 2:** To investigate whether emotional intelligence and job satisfaction significantly and predict turnover intention.

**Research question 3:** To investigate whether demographic variables (age, gender, and work experience groups) differ significantly in relation to their emotional intelligence, job satisfaction, and turnover intention.

**Research question 4:** To formulate recommendations for human resource management and retention practices and further research based on the findings of this research study.

### *1.3.2.3 Central hypothesis*

The central hypothesis for this study is formulated as follows:

A statistically significant relationship exists between emotional intelligence, job satisfaction and turnover intention. Emotional intelligence and job satisfaction significantly and negatively predicts turnover intention. In addition, people from different ages, gender, and work

experience groups will differ statistically and significantly in relation to their emotional intelligence, job satisfaction and turnover intention.

Based on the knowledge from the literature review investigated in the above background for this study, the research hypotheses presented below will be empirically tested in this research:

H1<sub>0</sub>: There is no significant relationship between emotional intelligence, job satisfaction, and turnover intention.

H1<sub>1</sub>: There is a significant relationship between emotional intelligence, job satisfaction, and turnover intention.

H2<sub>0</sub>: Emotional intelligence and job satisfaction does not significantly and negatively predict turnover intention.

H2<sub>1</sub>: Emotional intelligence and job satisfaction significantly and negatively predict turnover intention.

H3<sub>0</sub>: Individuals from different demographic variables (age, gender, and work experience groups) will not differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention.

H3<sub>1</sub>: Individuals from different demographic variables (age, gender, and work experience groups) will differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention.

#### **1.4 POTENTIAL VALUE-ADDED**

This research aims to investigate whether emotional intelligence and job satisfaction influence turnover intention. These findings may contribute to the existing research on emotional intelligence, job satisfaction and turnover intention. It will also contribute to assisting organisations in reaching their goals by proposing recommendations for employee retention practices. The results of this study may also provide insight for further research to better understand the differences between these variables and demographic variables (age, gender, and work experience groups).

Retaining valuable frontline employees is vital for an organisation as they play a strategic role as the representatives of an organisation. Nwulu et al. (2018) state that frontline employees are the individuals who offer the first impression to their customers. The research may make a novel contribution in terms of understanding the implications of emotional intelligence and

job satisfaction to enhance the retention of employees in the insurance industry of South Africa.

This study could become useful on a theoretical, empirical, and practical level.

#### **1.4.1 Potential contribution on a theoretical Level**

The study is relevant in determining the potential relationship between emotional intelligence, job satisfaction (independent variables), and turnover intention (dependent variable). If a significant relationship is found, the findings will be useful in enhancing the retention of frontline employees in the insurance industry. In addition, the study's results could positively impact the current body of knowledge related to emotional intelligence and job satisfaction in enhancing employee retention. Further to this, the study will assist in providing recommendations that can be proposed for human resource management and retention practices.

#### **1.4.2 Potential contribution on an empirical Level**

This research may contribute towards explaining the relationship between emotional intelligence, job satisfaction and turnover intention as manifested in a sample of respondents in the South African insurance industry. Furthermore, the study may show whether emotional intelligence and job satisfaction predict turnover intention. The study can also assist the organisation in finding a structure that will support employees in developing higher levels of emotional intelligence and job satisfaction to reduce turnover intentions. Developing strategies to increase emotional intelligence and job satisfaction may contribute towards improving employee retention among frontline employees.

In addition to the above, this study may also point out whether individuals from different ages, gender, and work experience groups differ in terms of their emotional intelligence, job satisfaction and turnover intention. Investigating how individuals' demographic characteristics differ can add to the study by understanding frontline employees within a diverse South African context.

#### **1.4.3 Potential contribution on a practical level**

On a practical level, the hope is that this study will contribute to a better understanding of the constructs of emotional intelligence, job satisfaction and turnover intention. The results will then be utilised to further studies on the relationship dynamics between these stated variables. The research findings could contribute to the disciplines of human resource management

concerning employee retention. This study aims to propose recommendations for employee retention practices and future research in the South African insurance service industry.

## **1.5 PARADIGM PERSPECTIVE**

According to Rehman and Alharthi (2016), a paradigm is a set of common beliefs and theoretical frameworks that researchers have understood, shared, and verified over the years. Kivunja and Kuyini (2017) further define a paradigm as the researcher's interpretation, beliefs, and principles of the world. This study is being researched within the field of human resource management.

### **1.5.1 The intellectual climate**

The literature on emotional intelligence, job satisfaction and turnover intention will be constructed around the humanistic paradigm. The empirical study of emotional intelligence, job satisfaction and turnover intention will be formulated around the post-positivism research paradigm.

#### *1.5.1.1 Literature review*

The humanistic paradigm focuses on human beings and those unique facets of an individual's personality, believing that individuals grow and develop over time (Bland & DeRobertis, 2019). According to Bland et al. (2019), the basic assumptions underlying the humanistic paradigm are as follows:

- Self-actualisation – is the ability of an individual to achieve and reach their full potential.
- Freedom and responsibility – human beings have the freedom to make their own choices based on their individual experiences and should take personal responsibility for self-growth.
- Self-awareness – human beings are aware and conscious of themselves and those around them.
- Human existence – human beings are innately good and should be valued and provided with the opportunity to grow.

Therefore, the humanistic paradigm is suitable for this study as the humanistic perspective places emphasis on an individual's attributes such as emotional intelligence and job satisfaction. The research conducted on these attributes is in line with the basic assumptions



underlying the humanistic paradigm. Researchers such as Bar-On (1997), Goleman (1998a), Mayer and Salovey (1997), and Petrides et al. (2001) describe emotional intelligence as the ability to recognise one's own feelings and those of others, and that emotional intelligence is related to aspects of an individual's personality. Armstrong et al. (2020) and Spector (1997) found that job satisfaction is a feeling of fulfilment an individual has when they are valued. The humanistic paradigm is also suitable for the construct turnover intention as it places emphasis on personal choices and experiences (Bland et al., 2019). Turnover intention is based on an individual's decision or choice to leave an organisation (Chauvet, 2016; Roodt, 2004; Takawira, Coetzee, & Schreuder, 2014).

#### *1.5.1.2 Empirical study*

The post-positivism research paradigm will present the empirical framework of emotional intelligence, job satisfaction and turnover intention. According to Schutt (2012), the post-positivist paradigm argues that there is a reality independent of the individual's perceptions of it and that this can be studied through scientific methods. Schutt (2012) further states that post-positivists accept that theories, knowledge, values, beliefs, and researchers' backgrounds can affect what is observed. In addition, Taylor and Medina (2013) believe that the post-positivism paradigm ensures objectivity by allowing the researcher to have an overview of the research problem.

In summary, post-positivism derives from the view that the human phenomena and aspects of human behaviour can be objectively studied. Therefore, the selected paradigm is considered appropriate for this study as it is quantitative in nature, examines patterns, provides empirical evidence, and discovers facts through methodical and scientific procedures with logical conclusions (Taylor et al., 2013). This study aligns with the post-positivism approach as it will empirically examine the relationship between emotional intelligence, job satisfaction and turnover intention when subjected to statistical analysis.

#### **1.5.2 Metatheoretical statements**

Metatheoretical statements can be defined as the theoretical perspective and interpretation of various theories that provide direction to theorists researching a certain field of study (Paterson, Thorne, Canam & Jillings, 2001). This research will focus on the human resource management disciplinary context. The following metatheoretical statements are applicable:

### *1.5.2.1 Human resource management (HRM)*

Mathis and Jackson (2008) describe human resource management as part of the management process concerned with designing and implementing policies and systems to use human resources efficiently and effectively within the business to achieve organisational goals. Organisations that are successful over time are employee-orientated (Mathis et al., 2008). Therefore, an organisation needs to find strategies that focus on the retention of its employees (Ndiritu et al., 2021). Among other factors that influence employee retention are job design and working conditions, emotional intelligence, career opportunities, rewards, employee relationships, and the characteristics of employee job satisfaction (Mathis et al., 2008, Putri et al., 2022; Robbins & Judge, 2008).

Employees who can manage their emotions are usually more satisfied with their jobs (Suifan et al., 2015) and, as a result, have a higher intention of staying within an organisation (Mkhize, 2016). Organisations must focus on strategies that can create and improve working environments and continuously promote and liberate positive emotions in employees (Cho et al., 2017). Effective retention strategies are necessary to reduce expenses associated with hiring, training, and orientation of new employees (Ayobami et al., 2016; Oki, 2014). These strategies can benefit organisations within the service industry because satisfied employees are unlikely to leave the organisation and may promote customer retention, especially in the insurance services industry (Flood, 2021; Judeh, 2013, Oki, 2014). Therefore, exploring constructs such as emotional intelligence, job satisfaction and turnover intention is necessary for human resource management.

### *1.5.2.2 Theoretical framework*

The theoretical framework provides the basis for research and serves as a guide to build on research and support the present study. The literature survey on emotional intelligence is presented in line with the theory developed by Mayer et al. (2004). Furthermore, the literature survey on job satisfaction is presented in terms of theorists, Buitendach et al. (2009). Finally, the literature survey on turnover intention is presented in terms of theorist, Mobley (1977).

### *1.5.2.3 Conceptual descriptions*

The conceptual descriptions relating to this study are set out below:

#### a) Emotional Intelligence

In this study, emotional intelligence is defined as the ability to identify one's own emotions, recognise the emotions of others, and understand these emotions to guide and facilitate one's thoughts and behaviour (Mayer et al., 2008).

The present study adopted the ability-based model of emotional intelligence (Mayer et al., 2004). This construct is measured using the Assessing Emotions Scale developed by Schutte et al. (2009).

#### b) Job satisfaction

The definition adopted for the context of this study is according to Buitendach et al. (2009), who describe job satisfaction as an employee's attitude and opinion towards the roles and responsibilities of their job or the environment in which they work, as well as their overall emotions towards their job.

For the purposes of this study, Herzberg's Two-Factor model of job satisfaction was adopted (Herzberg, 1966). The Minnesota Satisfaction Questionnaire (MSQ20) "short form" by Weiss et al. (1967) is used to measure job satisfaction.

#### c) Turnover intention

The present study adopted the unfolding model of turnover by Lee and Mitchell (1994). This construct is measured by the adapted version of the Turnover Intention Scale (TI-6) developed by Roodt (2004). This study defines turnover intention as an employee's behavioural intention to leave an organisation (Mobley, 1979).

## **1.6 RESEARCH DESIGN**

Research is a systematic investigation to establish facts and gather information to understand and draw conclusions on a topic (Kothari, 2004; Mkhize, 2016; Salkind, 2012). A quantitative research design will assist in reaching the study's objectives and focus on descriptive, correlational and inferential analyses to test the hypotheses. The research design provides the structure and outline that the researcher will use to collect and analyse data (Arthi et al., 2018; Kothari, 2004; Salkind, 2012).

### **1.6.1 Exploratory research**

Kothari (2004) suggests that exploratory research allows the researcher to gain insight and understanding of previous research that will assist the researcher in developing an appropriate

research problem and formulating the hypothesis. This study is exploratory in nature as it seeks to compare various theoretical perspectives of emotional intelligence, job satisfaction and turnover intention.

### **1.6.2 Descriptive research**

Descriptive research provides a picture by describing and organising data and characteristics of the population and is well suited to investigating and comparing the relationship between variables occurring in a real-life context (Arthi et al., 2018; Mujis, 2004; Salkind, 2012). Descriptive research, in this study, applies to the literature review in conceptualising the constructs of emotional intelligence, job satisfaction and turnover intention. Descriptive research is also used in the empirical study by statistical analysis in the form of means, standard deviations, Cronbach's alpha and inferential statistics (multiple regressions and t-tests) with regard to emotional intelligence, job satisfaction and turnover intention.

### **1.6.3 Explanatory research**

Explanatory research focuses on explaining the relationship between variables, of which the primary purpose of this research is to further investigate a phenomenon among participants (Salkind, 2012). In this study, the researcher seeks to explain the relationship dynamics between emotional intelligence, job satisfaction and turnover intention to make recommendations for the retention practices of frontline employees in the insurance industry.

### **1.6.4 Research approach**

To achieve the aims of this research and investigate the hypothesis, the study uses a cross-sectional quantitative research design to empirically measure the relationship between emotional intelligence, job satisfaction and turnover intention (Mkhize, 2016; Salkind, 2012). The numerical data generated through the quantitative research design will be based on a descriptive, correlational, and inferential analysis approach. Descriptive analysis will explore and describe the theoretical relationship between emotional intelligence, job satisfaction and turnover intention (Zangirolami-Raimundo, de Oliveira Echeimberg & Leone, 2018).

The empirical aspect of the study utilises a cross-sectional survey to achieve the study's objectives (Zangirolami-Raimundo et al., 2018).

### **1.6.5 Validity**

Validity refers to the degree to which a researcher can draw significant inferences (Mujis, 2004). In other words, can we measure what our research intends to measure. The validity of research can refer to both internal and external validity which are considered necessary for the quality and significance of the research design (Rehman et al., 2016). Internal validity establishes a connection between the variables being researched without the influence of other variables, and external validity is the degree to which the research being conducted can be generalised to other industries, situations, or people (Rehman et al., 2016).

External validity will be limited as research is specifically conducted within the insurance service industry, and the results will only be relevant to frontline employees within the insurance service industry.

#### *1.6.5.1 Validity with regards to the literature review*

For this study, internal validity will be ensured by using previous literature and the most suitable measuring instruments to measure emotional intelligence, job satisfaction and turnover intention. Furthermore, the internal validity of the literature review for the constructs of this research will be ascertained using recent and most relevant literature that relates to the nature, problems, and aims of the research.

#### *1.6.5.2 Validity with regards to the empirical study*

To ensure validity in terms of the empirical study, the constructs will be measured in a valid way using instruments that have been tested and used in research over the years with proven validity (Buitendach et al., 2009; Chauvet, 2016; Ramchunder, 2012; Schutte et al., 2009; Takawira, 2018).

### **1.6.6 Reliability**

According to Kothari (2004) and Spector (2012), reliability in research relates to the accuracy and consistency of the results produced by an instrument used in research. Reliability in the literature will be ensured by using a specific theory that is most appropriate to the study and utilising reliable literature review resources. The reliability of this research will be established by way of the AES (Schutte et al., 2009), the Minnesota Satisfaction Questionnaire (MSQ) “short form” by Weiss et al. (1967), and the adapted version of the Turnover Intention Scale (TI-6) by Roodt (2004). Previous research has shown that the selected instruments chosen

for this study are reliable (Buitendach et al., 2009; Chauvet, 2016; Ramchunder, 2012; Schutte et al., 2009; Takawira, 2018). Furthermore, the study will utilise Cronbach's alpha coefficients to determine the internal consistency reliability of these instruments. According to Buitendach et al. (2009) for the MSQ "short form," the alphas range between 0.79 to 0.85 within the South African context. In a study by Coetzee and Schreuder (2011), the internal consistency coefficients obtained for the Assessing Emotions Scale for each sub-scale were as follows: perception of emotion (0.83); managing own emotions (0.79); the regulation of others' emotions (0.76); and the understanding of emotions (0.84). Lastly, for the Turnover Intention Scale (TI-6), Chauvet (2016) found the reliability to be an acceptable score of 0.83.

### **1.6.7 Research variables**

The context of this research is the retention of frontline employees in the insurance service industry of South Africa. The independent variable causes change to occur in another variable, and the dependent variable is the effect or outcome of the independent variable (Kothari, 2004; Mujis, 2004; Spector, 2012). This study's independent variables are emotional intelligence and job satisfaction, and the dependent variable is turnover intention. The purpose of this study is to establish if there is a statistically significant relationship between these three variables.

For the purposes of this study, the Assessing Emotions Scale by (Schutte et al., 2009) will be used to measure emotional intelligence, the Minnesota Satisfaction Questionnaire "short form" by Weiss et al. (1967) will be used to measure job satisfaction and the adapted version of the Turnover Intention Scale (TI-6) developed by Roodt (2004) will be used to measure turnover intention.

### **1.6.8 Unit of analysis**

The unit of analysis is a group of individuals that share a common interest that a researcher would like to investigate and make generalisations on, whereas the sample is a small unit taken from the population that will participate in the study (Mujis, 2004). The unit of analysis refers to the units (i.e., individuals, groups, organisations, or society categories) on which the research focuses (Kothari, 2004). In this study, the group is the primary unit of analysis for exploring the relationship between emotional intelligence, job satisfaction, and turnover intention. The unit of analysis for the secondary aim is the sub-group to examine differences between demographic variables age, gender, and work experience groups.

The study is being conducted to examine the relationship between emotional intelligence, job satisfaction, and turnover intention. The unit of analysis for this study will be the full-time

frontline employees within an organisation in the insurance services in Gauteng, South Africa. The study of employees on an individual level can be useful and contribute to an organisation's overall success (Kumar, 2018). This study will examine individual and demographical groups' emotional intelligence, job satisfaction, and turnover intention. The unit of analysis was the sub-groups in terms of demographical variables age, gender, and work experience.

### **1.6.9 Delimitation**

The outcome cannot be generalised to other industries as the present study is limited to a sample of employees within an insurance service industry in South Africa.

The research method selected for this study will examine whether a relationship exists between emotional intelligence, job satisfaction, and turnover intention. The demographic variables used in this study are limited to frontline employees' socio-demographic characteristics, such as age, gender, and work experience, to analyse the elements that might influence emotional intelligence, job satisfaction, and turnover intention.

No attempt will be made to change or manipulate the results or data based on cultural, spiritual, or family background. The focus of this study is limited to exploring the relationship between emotional intelligence, job satisfaction, and turnover intention among frontline employees. If such a relationship is established, the findings will benefit future research by understanding the dynamic relationship between these variables in other contexts.

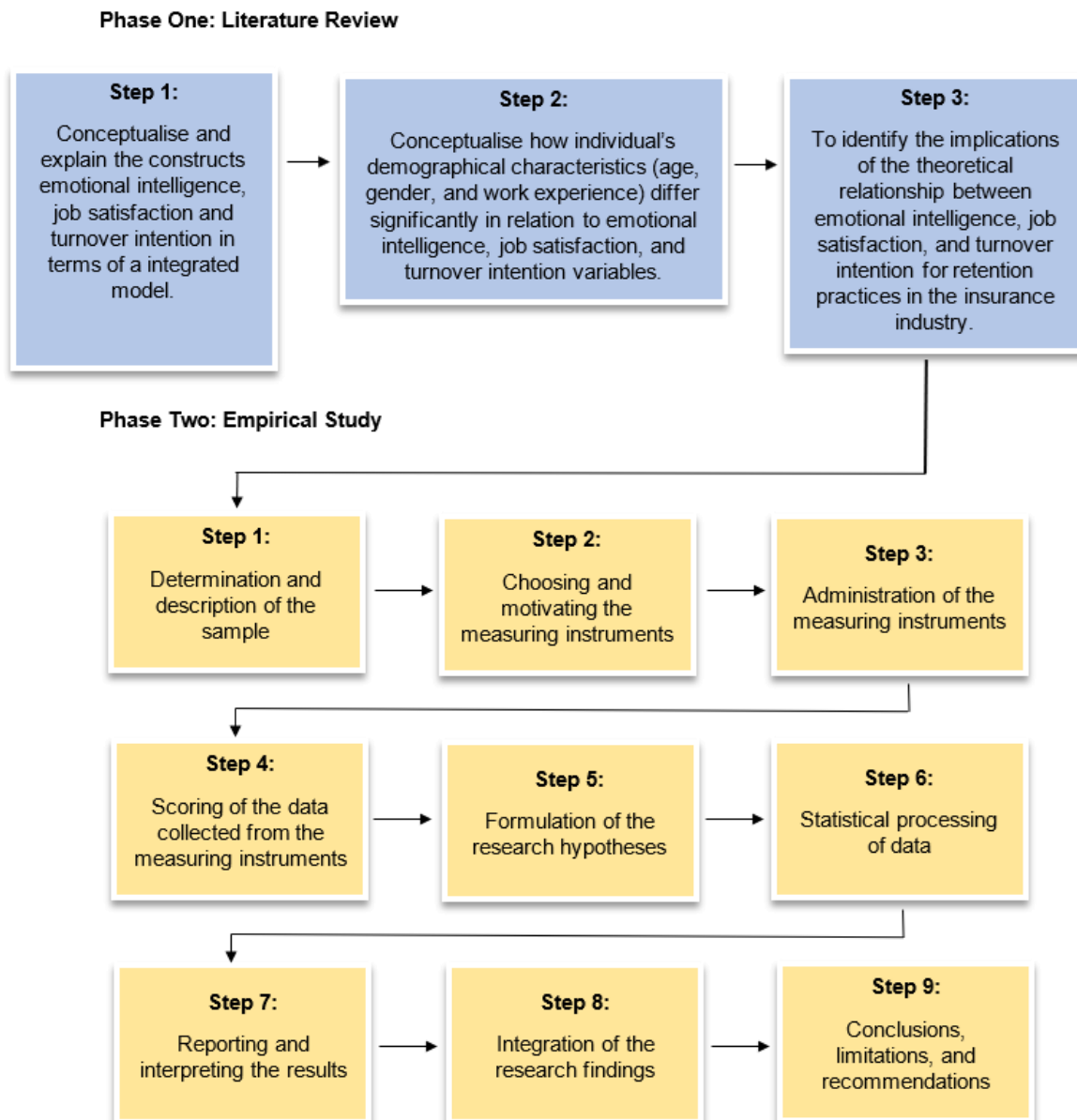


Figure 1.1: Flow diagram of research method

## 1.7 RESEARCH METHODOLOGY

The research methodology encompasses the methods, approaches, and designs of how a researcher would like to conduct their research (Zangirolami-Raimundo et al., 2018). This section will be further discussed in detail in chapter four.

As illustrated in Figure 1.1, the literature review will investigate the relationship between emotional intelligence, job satisfaction, and turnover intention. The empirical research will measure the variables of this study concerning the sample.



### **1.7.1 Phase 1: Literature review**

The literature review provides an overview of emotional intelligence, job satisfaction, and turnover intention. The literature study aims to establish a theoretical link between emotional intelligence, job satisfaction, and turnover intention and to identify differences between demographical groups (age, gender, and work experience). These relationships are explored to determine the implications of the theoretical relationship for employee retention practices.

The study will follow the three steps below to address the research aims of the literature review:

**Step 1:** Addresses research aim 1 and 2 of the literature review, namely, to explore the construct of emotional intelligence, job satisfaction, and turnover intention, as conceptualised in literature, and to explore the nature of the theoretical relationship between emotional intelligence, job satisfaction, and turnover intention.

**Step 2:** Addresses research aim 3 of the literature review, namely, to conceptualise how individual's demographical characteristics (age, gender, and work experience groups) differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention variables.

**Step 3:** Addresses research aim 4 of the literature review, namely, to explore the implications of emotional intelligence, job satisfaction, and turnover intention for retention practices in the insurance industry.

### **1.7.2 Phase 2: Empirical study**

The study was conducted in the South African insurance services industry. A quantitative survey design was used through nine steps to achieve the empirical research aims, as indicated in Figure 1.1 above.

#### ***Step 1: Determination and description of the sample***

A sample was drawn from a population of frontline employees working in an insurance service organisation. Additionally, the population and sample are discussed in chapter four.

#### ***Step 2: Choosing and motivating the measuring instruments***

The four measuring instruments that were adopted include, a demographical questionnaire, the Assessing Emotions Scale by Schutte et al. (2009), job satisfaction will be measured using

the Minnesota Satisfaction Questionnaire (MSQ20) by Weiss, et al. (1967) and turnover intention will be measured using the Turnover Intention Scale (TI-6) developed by Roodt (2004). These instruments are discussed in chapter four.

### ***Step 3: Administration of the measuring instrument***

The process used to collect the data will be discussed in detail in chapter four.

### ***Step 4: Scoring of the data collected from the measuring instrument***

All responses received for the four questionnaires were collated in a Microsoft Excel spreadsheet format and converted using the Statistical Package for Social Sciences (SPSS, version 28) to analyse the data. This is further discussed in chapter four.

### ***Step 5: Formulation of research hypotheses***

The research hypotheses were formulated to achieve the study's aims and are discussed in chapter four.

### ***Step 6: Statistical processing of data***

The statistical procedure applicable for this study includes descriptive statistical analysis, correlational analysis and inferential analysis, this will be discussed in chapter four.

### ***Step 7: Reporting and interpreting the results***

The reporting and interpretation of the results is discussed in chapter five. The interpretation of the findings is conveyed clearly and efficiently in the form of tables, graphs, and diagrams for ease of reference.

### ***Step 8: Integration of the research findings***

The theoretical and empirical literature and the research findings for this study are integrated and discussed in detail in chapter five.

### ***Step 9: Conclusions, limitations, and recommendations***

The conclusions are discussed by integrating the study's empirical results with the literature. The study's limitations are specified, and recommendations are made for the relationships between emotional intelligence, job satisfaction, and turnover intention to retain frontline employees. This step is discussed in detail in chapter six.

## **1.8 CHAPTER LAYOUT**

The chapters of the dissertation will be as follows:

### **Chapter 1: Scientific overview of the study**

This chapter looked at the study's background, problem statement, paradigms, research design, and methodology.

### **Chapter 2: Turnover intention in the insurance industry**

This chapter conceptualised the turnover intention concept. Turnover intention models were explained through a summary of views obtained from the literature. Theoretically, the influence of demographical variables age, gender, and work experience groups on turnover intention were discussed. Previous research findings were evaluated and applied to the present study for frontline employees within the insurance context. This chapter concluded with the implications for employee retention.

### **Chapter 3: Emotional intelligence and job satisfaction constructs**

This chapter conceptualised emotional intelligence and job satisfaction concepts. Emotional intelligence and job satisfaction models were then theoretically explained through a summary of views obtained from the literature. The implications for retention and the influence of demographic variables age, gender, and work experience on emotional intelligence and job satisfaction were discussed. This chapter concluded by integrating theoretical relationships between emotional intelligence, job satisfaction and turnover intention.

### **Chapter 4: Research methodology**

Research design and methodology for this study were presented.

### **Chapter 5: Research results**

A quantitative approach was utilised and the findings for this study were in the form of tables and figures.

### **Chapter 6: Conclusions, limitations, and recommendations**

This chapter concluded with conclusions, limitations, and recommendations for future studies.

## **1.9 CHAPTER SUMMARY**

The chapter discussed the background and motivation of the study, the problem statement, research questions regarding the literature review and empirical study, the aims and objectives of the study, and the formulated hypothesis. The paradigm perspectives were discussed thereafter, followed by the research design and methodology. Lastly, the chapter layout for the study was provided.

This chapter aimed to explore the relationship between variables emotional intelligence, job satisfaction, and turnover intention in the insurance service industry context. This research was conducted in the insurance industry and aimed to expand on existing knowledge of the relationship between emotional intelligence, job satisfaction, and turnover intention as a single study.

## **CHAPTER 2: EMPLOYEE TURNOVER INTENTION IN THE INSURANCE INDUSTRY**

This chapter presented the perspectives which outline the metatheoretical context that shaped the delimitations of the research.

### **2.1 INTRODUCTION**

Employee turnover has become of increasing concern for many organisations (Chauvet, 2016). The costs involved in turnover are why organisations invest time in understanding the antecedents of turnover (Holtom et al., 2006). From an organisation's perspective, employee turnover can have significant cost implications and negative repercussions (Bothma & Roodt, 2013). Direct costs can include the recruitment and replacement of employees, job advertisements, and training costs, and indirect costs can consist of the loss of highly motivated, talented, knowledgeable skills, and employee morale (Kerr-Phillips et al., 2009; Mkhize, 2016; Takawira et al., 2014). These high costs can begin before an employee leaves the organisation; employees who intend to leave usually have low productivity, showing a decline in an organisation's overall productivity (Cho et al., 2017; Flood, 2021; Hamid, 2016; Kerr-Phillips et al., 2009). The costs can also result from the loss of competitive positioning in the industry, as employees may choose to join a competitor (Bhaskar, 2015; Nwulu et al., 2018).

Insurance companies invest a lot of time and money in their frontline employees; these employees are a valuable resource for the organisation because of their skills, motivation, talent and knowledge (Bhaskar, 2015; Mkhize, 2016; Nwulu et al., 2018). The loss of these employees can be a detriment to the organisation because of the tangible and intangible cost implications involved in retaining their talent (Bothma et al., 2013; Browell, 2003; Chauvet, 2016). These costs can be reduced if organisations can proactively identify the key predictors of turnover and use retention as a strategy to retain these talented employees (Ayobami et al., 2016).

### **2.2 TURNOVER INTENTION**

This section conceptualises turnover intention and provides an overview of the turnover models relevant to this study. Furthermore, the demographic variables influencing turnover intention are discussed together with the implications for talent retention.

### **2.2.1 Conceptualisation**

The terms turnover intention, intention to leave or quit and turnover intent are synonymously used in literature to define an employee leaving or intending to leave their job (Bothma et al., 2013). Turnover intention is an employee's conscious plan or intention to leave the organisation in the near future and implies an individual's reduced level of commitment to the organisation (Bothma et al., 2013; Putri et al., 2022; Takawira et al., 2014). The intention or increased desire to leave an organisation can be seen as the last step in a series of withdrawal cognitions leading to an employee's decision to leave (Mkhize, 2016). A set of withdrawal cognitions and the search for job alternatives link job dissatisfaction with employee turnover intention (Holtom et al., 2006).

According to Ndiritu et al. (2022), an employee's intention to leave can be viewed as a coping mechanism to escape unfavourable working conditions, employees psychologically withdraw. Employees have certain expectations from a job; they expect to work in a positive and friendly environment that offers a variety of resources, support, responsibility and fair compensation for their contribution to an organisation (Chiang et al., 2013; Martin, 2016). A study by Mobley (1979) showed that understanding an employee's cognitive process when deciding to leave can indicate how dissatisfaction leads to turnover intention. The employee's decision intervenes between their attitude towards their job and whether to remain or leave the organisation (Martin et al., 2008).

There is a wealth of theoretical and empirical history on turnover; many theories and models have provided insight into understanding why employees leave (content) and how employees leave (process) (Singh et al., 2015). Most research and current theories of voluntary turnover originated from March and Simon's (1958) ideas on the desirability of leaving one's job. March et al. (1958) initially identified two variables commonly referred to as job satisfaction and perceived alternatives as factors that motivate an employee to leave an organisation. Later, Porter and Steers (1973) presented a model which was more psychological in nature and focused on the expectations of an employee; they suggested that employees whose job expectations are met, are less likely to quit. Mobley's (1977) model was one of the first comprehensive models to determine the process of 'how' an employee leaves an organisation, which placed emphasis on the withdrawal process and sequential steps that an employee takes before deciding to stay or leave an organisation. Price and Mueller (1981) developed a comprehensive structural model, which identified job satisfaction and intention to leave as pre-requisites for turnover and added organisational commitment as a drive for intent to leave. Even though there are differences in the models and measures, the results tend to report on

the significance of perceived alternatives, job dissatisfaction, intention to search, and the intention to quit as four core antecedents of voluntary turnover (Steel, 2002).

These models assist organisations in understanding the reasons behind an employee leaving (Lee et al., 1994; Mkhize, 2016). Furthermore, knowledge and understanding of the process that employees take before leaving allow organisations to act before an employee decides to leave (Singh et al., 2015). The growing body of literature showing the causal relationship between turnover intention and actual turnover is well established, indicating that turnover intention is a strong predictor of actual turnover (Allen, Peltokorpi & Rubenstein, 2016; Bothma et al., 2013).

## **2.3 TURNOVER INTENTION: THEORETICAL MODELS**

Turnover intention is regarded as an employee's behavioural intention to leave an organisation (Mobley, 1979). Employees do not suddenly decide to leave an organisation, and, as such, various factors influence an employee's decision to quit over time (Oki, 2014). Turnover intention has become a valuable construct for organisations to understand why employees voluntarily wish to leave an organisation (Bothma et al., 2013). For the purpose of this study, the unfolding model of turnover by Lee and Mitchell (1994) and the job embeddedness model by Mitchell, Holtom and Lee (2001) are discussed.

### **2.3.1 The Unfolding Model of Turnover**

Lee and Mitchell (1991; 1994) developed the unfolding model of turnover based on the image theory by Beach (1990). The image theory proposes that individuals make decisions that are compatible with their values, goals and plans (Singh et al., 2015). The unfolding theory includes the following five components that unfold over time: shocks, scripts, image violation, history of dissatisfaction and job alternative (Lee et al., 1994). These components are based on four distinctive cognitive pathways with each decision path relating to distinctive foci, psychological processes and external events an employee experiences when deciding to leave an organisation (Lee et al., 1994). A cognitive pathway can be described as an employee's psychological analysis of their environment and situations (Holtom & Inderrieden, 2006; Takawira et al., 2014).

As indicated in Table 2.1, Holtom et al. (2006) explains the cognitive pathways as follows:

The first path is a predetermined script; when a shock triggers an employee's previous experience in a situation, the employee will leave the organisation without having any job alternatives. Path 2 is a push decision and also involves shock, leading to an employee

reassessing their commitment to an organisation. Based on the employee's reassessment, they may decide to leave the organisation without a job alternative. Path 3 is known as the pull decision; the shock causes the employee to compare their current job with job alternatives. These shocks can be things like unexpected job offers. Path 4a and 4b have no shocks; in path 4a, an employee experiences job dissatisfaction, leading to impulsively leaving the organisation. In path 4b, the employee also experiences job dissatisfaction but will first look for alternatives before leaving.

Table 2.1 is a summary of the unfolding model paths of voluntary turnover.



Table 2.1

*The unfolding model paths of voluntary turnover (based on Holtom et al., 2006)*

Decision Path	Shock	Script	Image Violation	History of dissatisfaction	Alternative Opportunity
Path 1 (Plan) Following a plan	Usually unexpected and not job-related	Yes	Irrelevant	Irrelevant	No
Path 2 (Push) Leaving without a plan	Usually, a negative organisational event	No	Yes	Irrelevant	No
Path 3 (Pull) Leaving for something better	Usually, an unexpected job offer	No	Yes	Yes	Yes
Path 4a (Dissatisfaction without job alternative)	No shock	No	Yes	Yes	Yes
Path 4b (Dissatisfaction with job alternative)	No shock	No	Yes	Yes	Yes

### *2.3.1.1 Shocks*

Lee et al. (1994) defines a shock as a positive, negative, or neutral event that sparks an initial thought for an employee to quit their job voluntarily. In addition, a shock can be an expected or unexpected jarring circumstance that triggers an employee's thoughts to quit their job (Lee et al., 1994; Takawira et al., 2014). Shocks cause employees to assess their compatibility with their job and organisation, leading to them making various decisions about their current employment (Holtom et al., 2006; Singh et al., 2015).

Shocks can arise from an individual's personal or professional life events and may lead to an employee voluntarily leaving their job (Holtom et al., 2006). In the context of this study, an example of a shock can be when a frontline employee is dealing with a complaint or query from an upset customer. The pressure and high levels of stress placed on the frontline employee to handle the problematic customer and uphold the organisation's quality of service can trigger the employee's thoughts of quitting (Martin, 2016; Sony et al., 2016). A study conducted by Holtom, Mitchell, Lee, and Inderrieden (2005) found that over 60% of cases of voluntary turnover across various industries were based on a shock rather than an employee's level of job satisfaction.

### *2.3.1.2 Scripts*

A predetermined script can come from an event that invoked circumstances surrounding a shock; it serves as a decision-maker in a situation (Holtom et al., 2005). Employees prepare a script based on previous experiences or the experiences of other employees; this information is obtained as a predetermined action plan in response to a shock (Holtom et al., 2006). An employee reserves a script for any future events that may occur (Singh et al., 2015).

If the shock matches the script, an employee will leave with little cognitive deliberation or consideration of job alternatives (Tellez, 2014). Employees with a history of voluntarily leaving a job are more likely to have predetermined scripts than those with a history of staying in a job (Lee et al., 1994).

### *2.3.1.3 Image violation*

According to Singh et al. (2015), image violation consists of three components that individuals use when making a decision:

- Value image is the employee's values and principles.
- Trajectory image refers to an employee's personal career goals.

- Strategic image is an employee's plan to achieve their career goals.

Therefore, image violation occurs when an employee's values, goals and objectives are not aligned with the organisation's goals and objectives (Singh et al., 2015; Tellez, 2014). An employee will start to consider job alternatives to find a suitable fit between their current goals and those relating to a specific organisation (Lee et al., 1994). A study conducted by Holtom et al. (2005) shows that 84% of individuals experienced image violations before deciding to leave their job.

#### *2.3.1.4 History of dissatisfaction*

Job dissatisfaction occurs when an employee is unhappy or has negative feelings towards their job (Holtom et al., 2006). When employees do not have a sense of fulfillment or feel valued in their job, they will experience job dissatisfaction (Hamid, 2016; Karatepe et al., 2004;). Dissatisfaction with aspects such as job design, career opportunities, reward schemes, employee relationships, supervisory support, working conditions, training and development, and employee performance can contribute as predictors of turnover intention (Mathis et al., 2008, Putri et al, 2022; Robbins et al., 2008).

Lower levels of job satisfaction can trigger an employee's search for job alternatives and wanting to leave an organisation (Lee et al., 1994). A study by Holtom et al. (2005) indicates that 83% of individuals will have lower job satisfaction levels before deciding to leave their job. However, contrary to this, many employees leave without a shocking event or job alternatives that may not be associated with job dissatisfaction (Tellez, 2014).

#### *2.3.1.5 Job alternative*

Job alternative involves employees searching for other opportunities or available options to their current job (Lee et al., 1994). Employees look for jobs that provide better or different opportunities than their current jobs have to offer them (Holtom et al., 2006). In the context of this study, an example would be that most frontline employees within insurance earn most of their income through performance incentives and, because of this, mostly join the insurance industry as a short-term career plan as there is minimal opportunities for career growth (Flood, 2021; Pathak et al., 2010). However, not all employees will leave a job for other opportunities; some employees also leave to pursue non-work options (Holtom et al., 2005).

### **2.3.2 The Job Embeddedness Model**

The job embeddedness theory was derived from Lewin's (1951) study on figures and field theory, which suggests that one can fully understand an individual's behaviour through understanding an individual's life space (psychological environment). Based on Lewin's (1951) theory, Mitchell, Holtom and Lee (2001) describe job embeddedness as a group of factors (web of connections) that impact employee retention and is a predictor for voluntary turnover. The job embeddedness model is a model that focuses more on the elements that influence an employee to stay within the organisation rather than the psychological process that influences an employee to leave (Flood, 2021).

The job embeddedness theory postulates that employees with many connections to their job will have more to sacrifice when deciding to leave (Mitchell, Holtom, Lee, Sablinski & Erez, 2001). Conversely, isolated individuals who do not have many connections to their jobs will have less to sacrifice when deciding to leave (Mitchell, Holtom and Lee, 2001). Furthermore, employees who are highly embedded in their jobs will have fewer intentions to leave than those employees who are not embedded (Lee, Mitchell, Sablinski, Burton & Holtom, 2004). This view is supported by Young (2012), who found positive correlations between job embeddedness and an employee's intent to stay within an organisation. Furthermore, studies conducted by Felps, Mitchell, Hekman and Lee (2009) and Ramlall (2004) show that job embeddedness predicts voluntary turnover and when embeddedness scores increased, the employee's intention to leave decreased. Even though most literature views job embeddedness positively, some research has explored the negative effects of job embeddedness on employees (Allen et al., 2016). Studies by Allen et al. (2016) found that highly embedded employees are less likely to leave even if they have a hostile working environment.

Mitchell Holtom and Lee (2001) and Mitchell, Holtom, Lee, Sablinski and Erez (2001) expanded the theory by categorising the factors into on-the-job and off-the-job influences of job embeddedness under three dimensions "links," "fit," and "sacrifice". These three dimensions were divided into six sub-dimensions each in an organisational and community context. For the purpose of this study, the focus is limited to the on-the-job (organisational) elements of job embeddedness. Employees can become embedded and connected through on-the-job (organisational) elements such as strong relationships with their colleagues, their knowledge, and skillset required for the job (Holtom et al., 2006). Employees can also be influenced by off-the-job (community) elements such as personal values, career aspirations, family, and the community (Mitchell et al., 2001a).

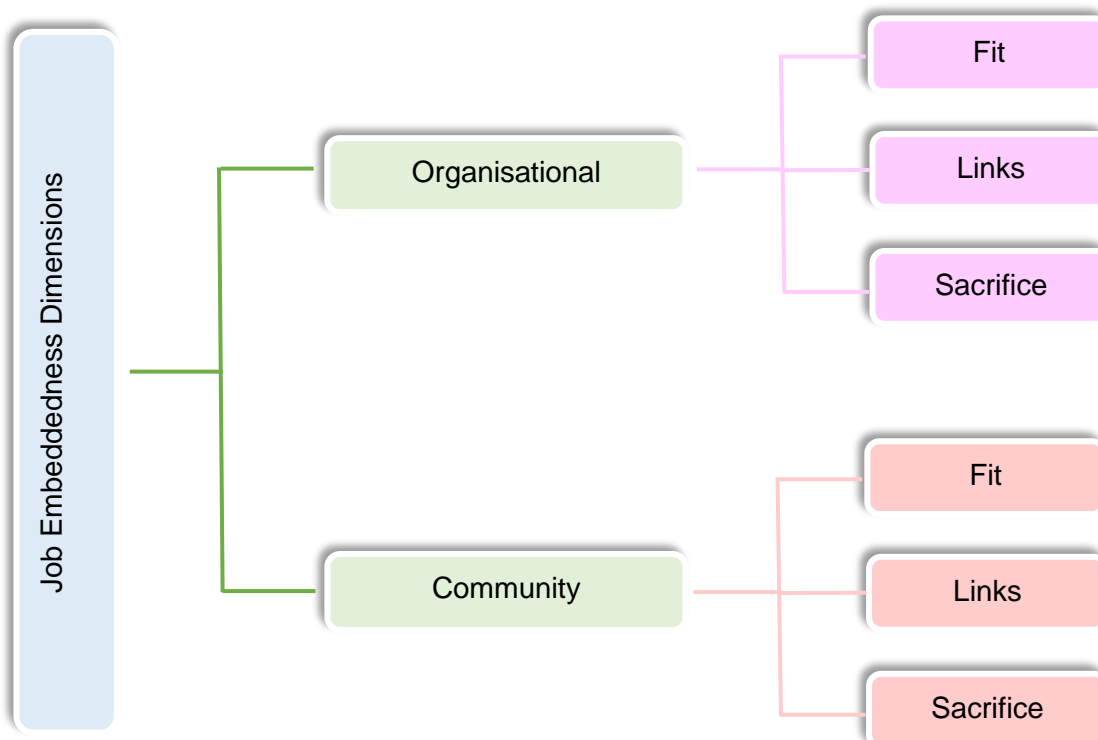


Figure 2.1: Dimensions of job embeddedness (adapted from Mitchell, Holtom, Lee, Sablinski & Erez, 2001)

### 2.3.2.1 Links

Links are an individual's formal or informal connections with their organisation, colleagues, and managers/supervisors. The connections can also include social and community links with friends and religious groups (Mitchell, Holtom, Lee, Sablinski & Erez, 2001). Links can also be connections with individuals of a similar age, financial status, marital status, number of children, hobbies, and memberships (Mitchell, Holtom & Lee, 2001). According to Young (2012), the above-mentioned links can pressure individuals to stay within their organisation. For example, frontline employees need to sustain good relationships with their customers within the insurance industry. Having these strong connections is vital for the employee's performance and the organisation in gaining customer loyalty (Nwulu et al., 2018; Vu, 2021).

Highly embedded individuals with strong links both in the organisation and community are more likely to remain within an organisation (Holtom et al., 2006). Links can also be determined by the tenure of the employees in the organisation (Allen et al., 2016). A study conducted by Felps et al. (2009) found that work relationships were essential to individuals. The more connections an individual has in the organisation and the community, the more embedded they will be in that organisation and community (Young, 2012).

### 2.3.2.2 *Fit*

Fit is the perceived comfort the individual experiences with their job and the organisation (Mitchell, Holtom & Lee, 2001). The employee's personal goals, career aspirations, and future plans should be compatible with their job and the organisation (Holtom et al., 2006). A fit can also be between the individual and the community in which he or she resides (Mitchell, Holtom, Lee, Sablynski & Erez, 2001). Studies on voluntary turnover show that when there is no compatibility between the individual and the organisation, the individual chooses to leave (Ramlall, 2003; Young, 2012). In the context of this study, success is measured by the organisation's ability to recruit and retain high-performing employees as their job roles are performance-driven (Bhaskar, 2015; Sony et al., 2016). If these employees cannot cope with the demanding expectations to meet customer service excellence and performance standards, it can contribute to their decision to leave (Bhaskar, 2015; Oki, 2014; Robbins et al., 2008; Sony et al., 2016).

According to Putri et al. (2022) and Westover et al. (2019), employees decide to stay in an organisation because of the environment, compensation and job responsibilities and will leave if the job is not challenging and there is a lack of career opportunities or promotions. The closer the employee's personal and professional views are to the organisational culture, the higher the employee's embeddedness in the organisation (Mitchell, Holtom, Lee, Sablynski & Erez, 2001).

### 2.3.2.3 *Sacrifice*

Sacrifice refers to the potential loss of material or psychological benefits that an employee leaves behind if they choose to leave the organisation (Mitchell Holtom & Lee, 2001). For example, if an employee is embedded in an organisation and decides to leave, they will lose out on the desirable job benefits, relationships with their colleagues and growth opportunities (Mitchell, Holtom, Lee, Sablynski & Erez, 2001). Fully embedded employees do not want to risk losing their professional and social connections for an unknown or unfamiliar job or environment (Holtom et al., 2006). The more the employee has to sacrifice when leaving the organisation, the more challenging it becomes for him or her to quit (Mitchell, Holtom & Lee, 2001).

Table 2.2 is a summary of the six sub-dimensions of job embeddedness.

Table 2.2

*Summary of the six sub-dimensions of job embeddedness*

Sub-dimension	Description
Links-organisation	Links-organisation refers to individuals' professional connections with their organisation, colleagues, and managers/supervisors groups and how these groups can influence an individual's decisions.
Links-community	Links-community refers to an individual's social connections with the social community, family, friends, and religious groups and how these groups can influence an individual's decisions.
Fit-organisation	Reflects the perceived comfort that the individual experiences with their job and the organisation. The individual's personal goals, values, and plans must be compatible with the organisational culture.
Fit-community	Captures how well the individual associates themselves with their surrounding environment and the community: the religious groups, the weather, culture, and location where the individual resides.
Sacrifice-organisation	Refers to the potential loss of material or psychological benefits that an employee leaves behind if they choose to leave the organisation. The greater the sacrifice, the more difficult it becomes for the employee to leave.
Sacrifice-community	When an individual is required to relocate, leaving, and changing jobs becomes more challenging.

(adapted from Holtom et al., 2006)

### 2.3.3 Integration of the models of turnover intention

The above models of turnover intention show many similarities in their variables to explain an employee's intention to stay or leave an organisation (Lee et al., 1994; Lee et al., 2004; Mitchell, Holtom & Lee, 2001). When employees are highly embedded in the organisation, it helps reduce the impact of shocks and an employee's level of job satisfaction (Holtom et al., 2006). The employee can interpret a shock in a social or cognitive context based on the situation they find themselves in (Holtom et al., 2005). For example, a shock can occur if an employer requires the employee to relocate; an employee then assesses their fit, links and sacrifices towards the job before making a decision (Holtom et al., 2006; Singh et al., 2015).

Employees who are not strongly embedded in their jobs may be more sensitive to shocks (Holtom et al., 2006; Lewin, 1951). The number of connections an employee has within an organisation can also affect their decision on whether or not to look for new opportunities (Holtom et al., 2005). Employees will evaluate their current situation and the sacrifices they need to make before leaving an organisation (Singh et al., 2015). For example, individuals may look for job alternatives if they do not have flexitime at their current job and flexitime is important to them. Furthermore, a study conducted by Lee et al. (1994) indicated that when an employee's values, goals, and plans are compatible with the organisation, there is a low probability that image violation will occur.

Table 2.3

*Summary and comparison of the unfolding model and the job embeddedness model*

Model	The unfolding model of turnover Lee et al. (1994)	The job embeddedness model Mitchell, Holtom and Lee (2001)
Description	Lee et al.'s (1994) unfolding model of turnover intention places more focus on alternative pathways to voluntary turnover, which is not necessarily caused by job dissatisfaction.	Mitchell, Holtom and Lee's (2001) job embeddedness model focuses on the factors that cause an individual to stay in an organisation.
Characteristics	Turnover is a psychological push and pull approach that affects an employee's decisions and behaviour when voluntarily leaving an organisation.	Employees who are strongly embedded in an organisation and community are more likely to remain within an organisation.
Variables	Shocks, scripts, image violations, history of job dissatisfaction and job alternatives.	Organisation and community fit, organisation and community links



Model	The unfolding model of turnover Lee et al. (1994)	The job embeddedness model Mitchell, Holtom and Lee (2001)
		and organisation and community sacrifice.
Advantages and disadvantages	Linked to job dissatisfaction, but some decisions can be impulsive and not follow the cognitive process.	Linked to an employee's material and psychological attachment to the organisation.

Based on the models of turnover intention discussed in this section, The unfolding model of turnover by Lee et al. (1994) is preferred for the present study, which intends to develop strategies to retain frontline employees.

### 2.3.4 Variables influencing turnover intention

For the purpose of this study, the following three variables influencing turnover intention, namely, age, gender, and work experience, are discussed.

#### 2.3.4.1 Age

Soomro (2020) conducted a study that shows that younger employees are more inclined to leave an organisation than older age-group employees. This view is supported by researchers Martin et al. (2008) and Munro (2015), whose study showed a significant relationship between an employee's age and turnover intention: older employees are more invested in an organisation, and as a result, they tend to stay longer. Likewise, Lewis and Cho (2011) found that the younger age group is more expressive when reporting on their intention to leave an organisation.

#### 2.3.4.2 Gender

Research results relating to turnover intention and gender have yielded conflicting results (Soomro, 2020). Martin et al. (2008) and Munro (2015) found no significant relationship between gender and turnover intention. However, Adenguga's (2013) findings show that gender predicts turnover intention. Lyness and Judiesch's (2001) studies show that men are more likely to leave an organisation than women.

#### *2.3.4.3 Work experience*

Mkavga and Onyishi's (2012) study shows a significant relationship between an employee's job experiences and turnover intention. This result is consistent with previous findings by Munro (2015), which revealed a significant relationship between turnover intention and work experience.

#### **2.3.5 Implications for retention**

Skills shortage and retention challenges are severe problems in South Africa, particularly within the insurance service industry, because of their frontline employees (Bhaskar, 2015; Kerr-Phillips et al., 2009; Martin, 2016; Vu, 2021). The insurance industry relies on frontline employees for their knowledge and expertise in providing efficient and effective delivery of services and interacting professionally with their customers (Kerr-Phillips et al., 2009; Martin, 2016). Important aspects such as a customer's opinions about the organisation are associated with the behaviour and attitude of the organisation's employees as well as an employee's intent to stay with the organisation (Bhaskar, 2015; Chauvet, 2016). Retaining key talent is a crucial concern because it incurs extensive costs for organisations (Bothma et al., 2013; Chauvet, 2016; Mkhize, 2016). Turnover of frontline employees can have significant cost implications and negative repercussions for an organisation (Bothma et al., 2013; Nwulu et al., 2018). Costs can include the loss of skills and knowledge capital of these high-performing and talented employees (Ayobami et al., 2016; Bhaskar, 2015; Nwulu et al., 2018).

Literature shows that studies on employees' reasons for staying or leaving an organisation can contribute to understanding employee retention (Arthi et al., 2018). Organisations can retain employees by understanding the reasons contributing to turnover intention (Bothma et al., 2013; Judeh, 2013; Martin et al., 2008). Human resource managers and practitioners in the insurance industry need to develop strategies to retain frontline employees (Oki, 2014). Identifying those elements contributing to turnover intention can enable organisations to create and manage strategies to decrease voluntary turnover (Mitchell, Holtom & Lee, 2001). Effective retention strategies are also necessary for reducing expenses associated with hiring, training and orientation of new employees (Ayobami et al., 2016; Oki, 2014). Creating strategies for a supportive work environment can minimise the adverse effects of highly pressurised and stressful working conditions and can continuously promote and liberate positive emotions in employees (Chiang et al., 2013; Cho et al., 2017; Rothmann et al., 2002). If organisations can develop a system that identifies potential shocks and ways to address these shocks, they might be able to retain employees (Mitchell, Holtom & Lee, 2001; Holtom et al., 2006). Organisations can use strategies such as performance appraisals and one-on-

one meetings as an opportunity to ask for employee feedback and input to better prepare for shocks (Tellez, 2014). The study by Holtom et al. (2006) also suggests that offering training and development for employees minimises shocks and creates pre-existing scripts that drive retention.

If employees have strong connections and working relationships, they will most likely stay with an organisation (Holtom et al., 2006). Organisations should create an atmosphere where employees feel cared for when relying on their supervisors and colleagues for support and guidance in demanding and stressful working conditions (Bruwer, 2020; Felps et al., 2009; van der Merwe, Malan & Bruwer, 2020). Furthermore, employees look for an organisation that can provide them with job security and career advancement (Pathak et al., 2010). If an employee's values, goals, and plans align with the organisation's culture, they will stay (Ramlall, 2003; Young, 2012). Lastly, literature shows that the more an employee has to lose when leaving the organisation, the more difficult it becomes for them to leave (Putri et al., 2022). Therefore, employees should be rewarded for their value in the organisation, especially in a competitive and performance-driven environment such as the insurance industry (Bhaskar, 2015; Nwulu et al., 2018).

## **2.4 CHAPTER SUMMARY**

This chapter aimed to conceptualise turnover intention by examining existing literature and research on this concept. Turnover intention models were then explained through a summary of views obtained from the literature. Theoretically, the influence of demographic variables age, gender, and work experience on turnover intention was discussed. Previous research findings were evaluated and applied to the present study within the insurance context. This chapter concluded with the implications for retention.

The following research aims of the literature review were achieved:

**Research aim 1:** partially achieved, to explore the construct of emotional intelligence, job satisfaction, and turnover intention, as conceptualised in literature.

**Research aim 2:** achieved in chapter 3.

**Research aim 3:** partially achieved, to conceptualise how individual's demographical characteristics (age, gender, and work experience groups) differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention variables.

**Research aim 4:** partially achieved, to explore the implications of emotional intelligence, job satisfaction, and turnover intention for retention practices in the insurance industry. Chapter 3

addresses the literature research aims and conceptualises and discusses emotional intelligence and job satisfaction constructs.

## **CHAPTER 3: LITERATURE REVIEW: EMOTIONAL INTELLIGENCE AND JOB SATISFACTION**

This chapter presented the literature review for emotional intelligence and job satisfaction and the integration of constructs emotional intelligence, job satisfaction and turnover intention.

### **3.1 INTRODUCTION**

Chapter 3 presents a discussion of research aims 1, 2, 3 and 4 and corresponds with Phase 1 of the literature review diagram as outlined in Figure 1.1 in Chapter 1. This chapter conceptualises emotional intelligence and job satisfaction and explores the theoretical models and demographical variables relating to these constructs.

Emotional intelligence and job satisfaction have become of interest in the contemporary working environment because of their significant importance in interpreting and analysing human behaviour (Arthi et al., 2018; Ealias et al., 2012). Understanding the literature on the relationships between these constructs will enable the researcher to build on existing theory and contribute to the literature on the constructs of emotional intelligence and job satisfaction and its influence on turnover intention of frontline employees.

### **3.2 EMOTIONAL INTELLIGENCE**

This section conceptualises emotional intelligence and provides a theoretical overview of emotional intelligence models by Goleman (1998a) and Mayer et al. (2004). The section concludes with a discussion of the demographic variables affecting the construct and the implications for employee retention.

#### **3.2.1 Conceptualisation**

As early as the 1920s, Thorndike proposed a model that introduced the term “social intelligence”. Social intelligence emerged as a theory that tried to understand and explain the differences in individuals and their social interactions (Takawira, 2018). Later, Gardner (1983) suggested the theory of multiple intelligences, which involved seven intelligence domains among individuals, namely interpersonal and intrapersonal intelligence, and included social intelligence as one of the seven intelligence domains. Gardner (1983) defined interpersonal intelligence as recognising and understanding others’ emotions and intrapersonal intelligence as identifying and understanding one’s own emotions. Since then, the concept of emotional

intelligence has generated a wealth of interest (Humphrey, Pollack & Hawver, 2008; Klem & Schlechter, 2008; Takawira, 2018).

Understanding emotions provides more insight into what motivates individuals and influences their decision-making (Arthi et al., 2018; Judeh, 2013). According to Goleman's (1995) neurological research, emotions can be defined as feelings, thoughts and behavioural responses which stem from a person's psychological and biological state. This view is supported by Weiss (2002), who states that emotions should not be seen in isolation but should instead be considered a reaction or reactions caused by behavioural, subjective and physiological components. Emotions such as happiness, fear and sadness can influence how people think, make decisions and perform different tasks (Brackett, Rivers & Salovey, 2011).

On the other hand, intelligence can be described as the "global ability of an individual to act purposefully, think with logic and sound reasoning and effectively deal with the environment they are placed in" (Takawira, 2018; Wechsler, 1940). Intelligence is also based on the mental ability to process information and the capacity to understand and retain knowledge (Fagan, 2000). Although many definitions and theories of intelligence exist, the triarchic theory of human intelligence has synthesised the most common elements explaining intelligence (Farr & Moon, 1988).

Sternberg (1985a) views intelligence in three aspects:

- a) Analytical intelligence refers to an individual's ability to solve problems through analysing, comparing, and evaluating information.
- b) Creative intelligence is an individual's ability to be innovative and introduce new ideas.
- c) Practical intelligence is the ability to adapt to changing and demanding environments to achieve one's goals.

Different theories currently exist in the field of emotional intelligence, each aiming to explain and understand the abilities, skills and traits associated with this construct (Bar-On, 1997; Goleman, 1998a; Mayer et al., 2004; Petrides et al., 2001). Initially, the origins of emotional intelligence were developed by Salovey et al. (1990); they defined emotional intelligence as the ability of an individual to tap into their own emotions and those of others to guide their thoughts and behaviour. However, upon subsequent retrospection, Mayer et al. (1997) added that emotionally intelligent individuals could recognise and express emotions correctly, use their feelings to process thoughts and perform abstract reasoning to promote emotional and intellectual growth. Goleman (1995) was exposed to Mayer et al.'s (1997) work in the 1990s. He considered emotional intelligence to be a cluster of skills and competencies with four

emotional and social dimensions: self-awareness, social awareness, self-regulation and relationship management (Takawira, 2018).

In recent times, researchers have recognised the value and benefits of understanding emotional intelligence in the workplace (Humphrey et al., 2008). Emotional intelligence is a vital part of being human and affects an individual's conscious mental reactions and motivations for behaviour (Stanley & Borrows, 2005). Emotionally and socially intelligent individuals can successfully use their competencies and non-cognitive capabilities to get through daily demands, stresses and challenges (Arthi et al., 2018). In the context of this study, research shows that frontline employees with a higher level of emotional intelligence can develop ways to overcome a highly pressurised and stressful situation and perform better than those employees with a lower level of emotional intelligence (Ealias et al., 2012; Shukla, 2016). Furthermore, frontline employees who display higher levels of emotional intelligence tend to have greater mental health and are more productive in the workplace (Bhaskar, 2015; Dhillon, 2018). Emotionally intelligent employees positively deal with people and situations and can more easily adjust to organisational changes than employees with lower levels of emotional intelligence (Bhaskar, 2015; Shukla et al., 2016). For this study, emotional intelligence is defined as the ability to identify one's own emotions and the ability and to recognise the emotions of others and to understand these emotions to guide and facilitate one's thoughts and behaviour (Mayer et al., 2008).

### **3.3 THEORETICAL MODELS**

The concept of emotional intelligence is currently dominated by three theoretical approaches that have generated the most interest (Klem et al., 2008). The ability-based model which defines emotional intelligence as non-cognitive capabilities, competencies and skills that have an impact and the potential to contribute to an individual's success and behaviour over time (Arthi et al., 2018). The trait model which suggests that emotional intelligence is emotionally related aspects of an individual's personality (Petrides et al., 2001). Lastly, the mixed model is a combination of the ability-based model and trait model (Salovey et al., 1990). Although these theories do not necessarily contradict one another, they conceptualise emotional intelligence based on various perspectives, either through cognitive ability, personality traits, or both (Klem et al., 2008). On a universal level, these three models aim to identify and understand an individual's own emotions and the emotions of others (Klem et al., 2008; Mayer et al., 2008). In this chapter, the competency-based model of emotional intelligence by Goleman (1998a) and the ability-based model of emotional intelligence by Mayer et al. (2004)

are presented to understand and explain the nature of emotional intelligence and are discussed in the following section.

### **3.3.1 Goleman (1998a) Competency-based Model of Emotional Intelligence**

Goleman (1995) popularised the term emotional intelligence through his book called “Emotional Intelligence”, followed by his book called “Working with Emotional Intelligence” in 2001. Goleman (1998a) defined emotional intelligence as a cluster of skills and competencies that assists individuals in identifying and managing emotions in themselves and others. Goleman (2001b) suggested a difference between emotional intelligence and emotional competence and believed that an emotionally intelligent individual could learn the competencies required for successful performance in their job.

The competency-based model has undergone a few revisions since its origin. The first model contained 25 competencies grouped into five clusters: self-awareness, self-regulation, self-motivation, social awareness and social skills (Takawira, 2018). Later, a statistical analysis was done on the model by Boyatzis, Goleman and Rhee (2000); they integrated the five clusters into four dimensions which focused on the workplace (self-awareness, self-management, social awareness and relationship management).

The competency-based model (Figure 3.1) was adapted to understand an individual’s personality and predict the effectiveness and performance outcomes in the workplace (Boyatzis et al., 2000). Furthermore, Goleman (2001b) argued that individuals who adopt these competencies have a greater chance of success than those who do not. According to Bar-On (1997) and Goleman (1995), critical competencies such as empathy, motivation, decision-making, self-reflection, and relationship management define the concept of emotional intelligence. However, people are not born with these competencies: they are developed and learned over time (Arthi et al., 2018).



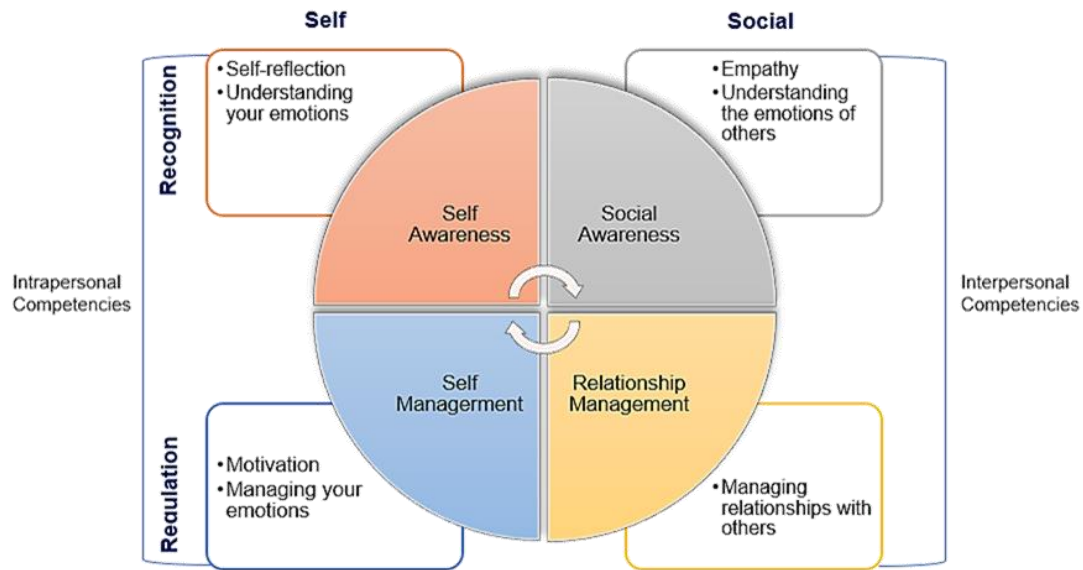


Figure 3.1: The revised competency-based model of emotional intelligence (adapted from Goleman, 1998a)

### 3.3.1.1 Self-awareness

Self-awareness involves being consciously aware of yourself and clearly understanding who you are as a person; it also includes being aware of your interactions and relations with others (Goleman, 1995). Self-awareness includes sub-dimensions such as self-reflection, self-assessment, and self-confidence (Goleman, 2001b). Self-reflection is the ability to evaluate and process how your emotions can affect others (Boyatzis et al., 2000). Self-assessment is the ability to differentiate and understand the cause and reasons for your strengths and weaknesses (Bar-On, 2006). Lastly, self-confidence is your security and assurance in yourself and the situations you find yourself in (Goleman, 2001b). A study conducted by Goleman (1998b) on financial planners found that self-awareness helped employees react better emotionally when placed in uncomfortable situations with their clients.

### 3.3.1.2 Self-management

Self-management involves emotional self-control and how one reacts or responds to situations (Goleman, 1998b). Self-management means that individuals can remain calm in stressful and conflict situations without immediately reacting or becoming defensive (Wolmarans & Martins, 2001). It includes how individuals recognise, control, and refocus their negative emotions into

a more positive and productive purpose (Goleman, 1995). According to Boyatzis et al. (2000), self-control can only exist within individuals if they have self-awareness.

In the context of this study, frontline employees are expected to understand the importance of their emotions in decision-making when dealing with customer queries and complaints (Chauvet, 2016; Ealias et al., 2012; Martin, 2016). Employees with higher levels of emotional intelligence can control challenging circumstances and cope better with emotional responses (Chauvet, 2016).

### *3.3.1.3 Social awareness*

Social awareness involves the management of relationships and connecting with other individuals (Goleman, 1998b). It includes showing empathy and understanding towards others' feelings (Boyatzis et al., 2000). Empathy is an important factor that links self-awareness with social awareness; this factor can assist an individual in understanding different perspectives other than their own (Goleman, 1998b). Social awareness is a crucial part of emotional intelligence because of an individual's ability to handle social complexities and the skills required to read a dynamic environment (Goleman, 2001b).

Social awareness plays a key role within organisations that provide a service because of customers' heterogeneous needs and concerns (Goleman, 1998a; Martin, 2016). Emotionally intelligent individuals are more aware of the value of using their emotional state appropriately to focus on reaching desired outcomes (Goleman, 1995; Sony et al., 2016; Wolmarans et al., 2001).

### *3.3.1.4 Relationship management*

Relationship management is the ability to manage interactions through inspiring and influencing others (Goleman, 1995). Relationship management includes handling conflict effectively, being empathic when interacting with others and thinking before reacting in a situation (Goleman, 2001b).

Service organisations such as insurance depend on good customer relationships (Bhaskar, 2015). Frontline employees need to have these strong connections with their customers to improve their performance and gain customer loyalty (Bhaskar, 2015; Browell, 2003; Nwulu et al., 2018). Frontline employees with higher levels of emotional intelligence are usually more productive in the workplace and can positively use their emotions to find solutions and foster relationships (Shukla et al., 2016).

### **3.3.2 The Ability-based Model of Emotional Intelligence**

In the 1990s, Salovey et al. (1990) introduced the term emotional intelligence and proposed a three-branch model of emotional intelligence, which included the appraisal and expression of emotion, emotion regulation, and the utilisation of emotion. Their research underwent continuous improvement, and in 1997, they revised the definition of emotional intelligence as an individual's ability to identify their own emotions and the ability also to recognise the emotions of others and to understand these emotions to guide and facilitate one's thoughts and behaviour (Dhillon, 2018; Mayer et al., 2008). This definition led to the extension and development of the ability-based model of emotional intelligence, which links emotion and cognition using four branches that range from basic psychological processes to higher-level abilities (Mayer et al., 1997). Branches 1 and 2 (perception and utilisation of emotions) form part of the basic psychological processes and involve expressing and processing feelings and information (Mayer et al., 2004). Branches 3 and 4 (understanding and managing emotions) form part of the higher-level abilities, which involves comprehending and planning emotional behaviour into plans and goals (Mayer et al., 2004).

The ability-based model views emotions as an instrument that assists an individual in achieving a desired goal or outcome (Cho et al., 2017). This model proposes that individuals differ in their capabilities to process and relate to emotional information (Mayer et al., 1997). Emotional intelligence requires a certain level of competence necessary for processing emotional information and using one's emotions to facilitate reasoning (Salovey et al., 1990). The four competencies define emotional intelligence, and each branch develops over time from basic skills to more higher-level skills (Mayer et al., 2004).

The four different abilities (branches) of the ability-based model as indicated in Figure 3.2 are discussed as follows:

#### *3.3.2.1 Perception of emotions (POE)*

The first branch is based on emotional perception, which is the ability to identify emotions in oneself and others (Mayer et al., 1997). According to Cho et al. (2017), distinctions among individuals are reflected in interpreting emotions through verbal and nonverbal language. Research shows that individuals with a lower score in this branch may over-analyse others' facial expressions and experience difficulties in addressing nonverbal cues (Arthi et al., 2018).

Individuals with higher levels of emotional intelligence tend to respond to their inner feelings and thoughts because of their self-awareness towards their emotional needs (Mayer et al.,

2004). In addition, emotionally intelligent individuals can recognise and differentiate between honest and dishonest expressions of emotions and are skillful in being aware and sensitive towards the feelings of others (Arthi et al., 2018).

#### *3.3.2.2 Utilisation of emotions (UOE)*

Using emotions to facilitate thinking and behaviour is based on an individual's knowledge and lifetime experiences (Cho et al., 2017; Mayer et al., 2008). Facilitating emotions assists people in prioritising what they pay attention to and react to (Takawira, 2018). Emotionally intelligent individuals are more aware of the value of integrating their feelings towards achieving a desired outcome (Arthi et al., 2018; Mayer et al., 2008). An emotionally intelligent individual can use inductive reasoning to implement strategies that can assist them in resolving negative situations (Goleman, 1995; Mayer et al., 2008; Wolmarans et al., 2001).

An individual with solid emotional abilities can use their emotions to prioritise and facilitate cognitive activities, such as sound reasoning, critical thinking, and interpersonal communication (Mayer et al., 2004). In service organisations, customers associate an employee's performance with their behaviour and attitude (Bhaskar, 2015). Research shows that the personality attributes of a frontline employee should include listening, problem-solving skills, positive behaviour, good communication and relationship building as an ability to deal with their own emotions and the emotions of others (Bagnara, Gabrielli & Martin, 2000; Bhaskar, 2015; Shukla et al., 2016).

#### *3.3.2.3 Managing others' emotions (mOtE)*

Understanding other's emotions is the ability to recognise and analyse the meaning of emotions (Arthi et al., 2018). Emotionally intelligent individuals can understand the connections between the complexity of emotions and how emotions change over time (Mayer et al., 2004). Understanding emotions also involves labelling and distinguishing between similarities and differences in emotions (Cho et al., 2017). For instance, cheerfulness is an emotion of joy or happiness, while sadness can be an aversion emotion that can make an individual feel sorrow or want to cry (Reeve, 2009).

The success of frontline employees is based on their ability to understand their customers' needs and provide high-quality service (Martin, 2016; Sony et al., 2016). For this to occur, a frontline employee needs to have the ability first to recognise a happy or angry customer and understand their needs to know how to provide a positive experience for that customer (Martin, 2016; Reeve, 2009).

### 3.3.2.4 Managing own emotions (mOwE)

Lastly, managing own emotions refers to the strategic use of emotional information within oneself and others to express feelings in various situations (Mayer et al., 2004). Emotional management is self-awareness and self-reflection and using this skill to connect or detach from a negative or positive situation (Arthi et al., 2018). An emotionally intelligent individual can control a pleasant or unpleasant emotion to achieve their intended goals and adaptive outcomes (Takawira, 2018).

Frontline employees are the ones who manage customer queries for the organisation; they are required to positively use their emotions to find solutions to resolve customer queries (Nwulu et al., 2018; Shukla et al., 2016). Individuals who have higher levels of emotional intelligence are usually more self-motivated and productive in the workplace because of their ability to manage their emotions and handle conflict effectively (Bar-On, 2006; Chauvet, 2016; Ealias et al., 2012; Shukla et al., 2016).

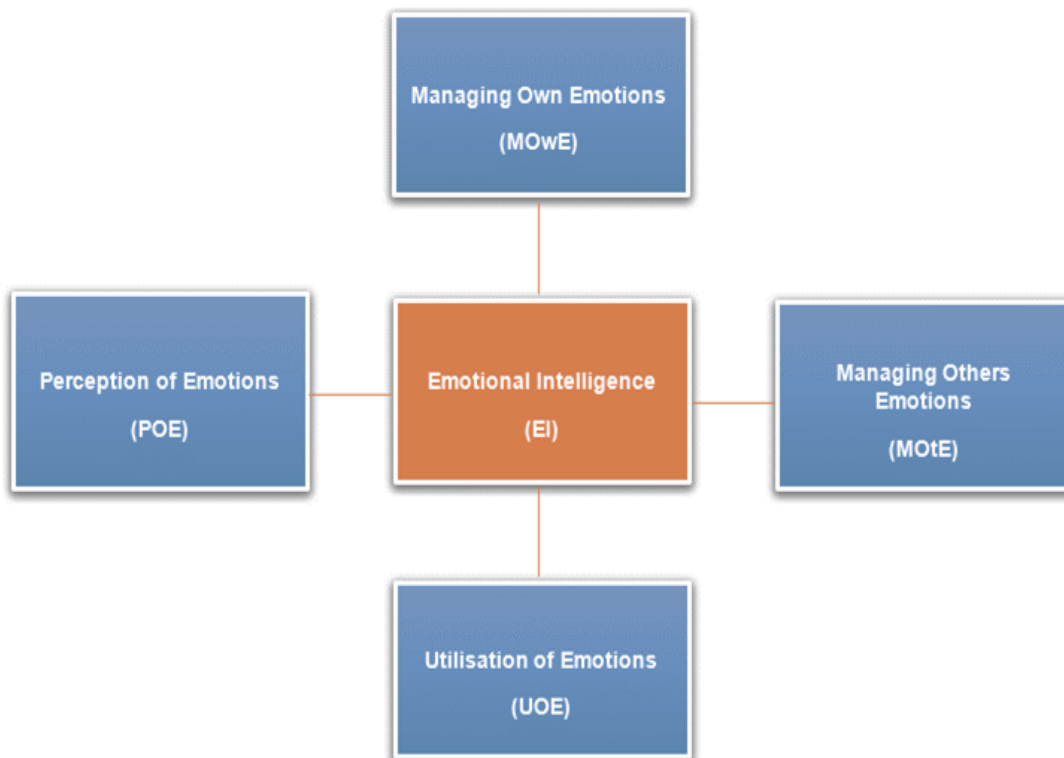


Figure 3.2: The dimensions (branches) of the ability-based model (adapted from Mayer et al., 2004)

### 3.3.3 Integration of the models of emotional intelligence

The continuous research and interest in the field of emotional intelligence have led to the approaches discussed in the previous section (Goleman, 1998a; Mayer et al., 2008). These approaches to emotional intelligence address many factors created to understand and assist an individual in achieving a desired outcome (Boyatzis et al., 2000; Sony et al., 2016). Emotional intelligence is viewed by Mayer et al. (2008) as an aspect of an individual's cognitive ability, while Goleman (1998a) views emotional intelligence as a competence that predicts success over and above cognitive ability. In addition, Mayer et al. (2004) suggest that emotional intelligence can influence specific emotional abilities in an individual, and Goleman (2001) proposes that emotional competencies determine an individual's emotional intelligence level. Some researchers suggest that the ability-based model is the correct measure of emotional intelligence (Matthews, Zeidner, & Roberts, 2007; Ashkanasy & Daus, 2005). In contrast, models that measure the personality aspects of emotional intelligence should be viewed as measuring the competence of using emotions (Ashkanasy et al., 2005). A major critique of the competence-based model is that it incorporates many personality traits (Matthews et al., 2007).

Although these theorists differ slightly in their views, they share a common propensity, which aims to identify and understand an individual's own emotions and the emotions of others (Goleman, 1998a; Klem et al., 2008; Mayer et al., 2008). The ability-based and competency-based models view that the key elements for an emotionally intelligent individual are based on their awareness and management of their emotions (Klem et al., 2008; Matthews et al., 2007).

Table 3.1

*Summary and comparison of the competency-based and ability-based models*

Model	The competency-based model of emotional intelligence (Goleman, 1998a)	The ability-based model of emotional intelligence (Mayer et al., 2004)
Definitions	Emotional intelligence is a cluster of skills and competencies that assists an individual in identifying and managing emotions in themselves and those of others.	Emotional intelligence is a form of social intelligence that involves the ability to identify one's own emotions and the ability also to recognise the emotions of others and to understand these emotions to guide and facilitate one's thoughts and behaviour.

Model	The competency-based model of emotional intelligence (Goleman, 1998a)	The ability-based model of emotional intelligence (Mayer et al., 2004)
Impact on the workplace	<p>The ability to make individuals outstanding performers and improve on success within a job.</p> <p>The ability to cope with highly pressurised and demanding environments.</p>	<p>Regulate and process emotional information to guide decision-making and solve problems.</p> <p>The ability to differentiate between emotions and knowing what causes these emotions.</p> <p>Provides an individual with understanding on the areas of improvement with regards to their emotional intelligence.</p>
Dimensions	<ul style="list-style-type: none"> <li>• Self-awareness</li> <li>• Self-management</li> <li>• Social awareness</li> <li>• Relationship management</li> </ul>	<ul style="list-style-type: none"> <li>• Perception of emotions</li> <li>• Utilisation of emotions</li> <li>• Managing others emotions</li> <li>• Managing own emotions</li> </ul>

Based on the models of emotional intelligence discussed in this section, the ability-based model of emotional intelligence by Mayer et al. (2004) is preferred for the present study. Researchers have suggested that the ability-based model is considered a viable approach to studying emotional intelligence and can contribute to an individual's different emotions (Ashkanasy et al., 2005; Matthews et al., 2007).

### 3.3.4 Variables influencing emotional intelligence

For the purpose of this study, the following three categories of variables influencing emotional intelligence, namely, age, gender and work experience, are discussed.

#### 3.3.3.1 Age

A consistent trend in research results indicates emotional intelligence increases with age (Cabello et al., 2016; Dhillon, 2018; Mayer et al., 1999). There is also a significant relationship between emotional intelligence and individuals in their late 40s and early 50s (Bar-On, 2000). In a study conducted by Badawy and Magdy (2015), they found that older employees are more socially intelligent and can control their own emotions and those of others better than younger employees.

### 3.3.3.2 Gender

Research results relating to emotional intelligence and gender have yielded conflicting results. Takawira (2018) suggests that men and women differ in their personal profiles for emotional intelligence abilities. Research shows that women score higher on measures of emotional intelligence than men (Cabello et al., 2016; Dhillon, 2018). However, according to Bar-On (2000), men and women show no significant differences in their levels of emotional intelligence.

### 3.3.3.3 Work experience

Research also shows that emotional intelligence increases with work experience and has a significant and positive influence in this regard (Cabello et al., 2016; Dhillon, 2018).

## 3.3.5 Implications for retention

The key to success in every organisation is its employees, and not having the right individuals within the organisation can be challenging (Judeh, 2013). Retaining talented, knowledgeable, and high-performing employees have become a significant concern for organisations as each individual contributes a unique set of skills and experience (Ayobami et al., 2016; Martin, 2016; Nwulu et al., 2018). This is especially true within service organisations if they do not have the right employees representing the business (Flood, 2021; Martin, 2016). Within the service industries, such as insurance, there is a great deal of pressure and high levels of stress placed on frontline employees to meet customer service excellence and performance standards (Sony et al., 2016).

An emotionally intelligent frontline employee can cope and adapt better to changing conditions within their job, improve performance, and create an excellent employee-customer interface than a frontline employee with lower levels of emotional intelligence (Bhaskar, 2015; Nwulu et al., 2018; Oki, 2014). Emotionally intelligent individuals are also more productive in the workplace and can positively use their emotions to find solutions and foster relationships (Shukla et al., 2016). In addition, an individual with higher levels of emotional intelligence is more capable of regulating and using their emotions and the emotions of others appropriately than an individual with lower levels of emotional intelligence (Arthi et al., 2018). Emotional intelligence has become an essential skill that can be useful in assisting organisations in maintaining successful relationships and having successful top-performing employees (Cho et al., 2017; Mayer et al., 2008).



According to Takawira (2018), an individual's cognitive ability develops from basic skills to higher-level skills over time. Training on soft skills and core skills such as listening, problem-solving, relationship building, conflict management and communication will assist frontline employees in their capabilities to process and relate to emotional information (Ealias et al., 2012; Gabrielli et al., 2000; Bhaskar, 2015; Nwulu et al., 2018; Sahu & Das, 2016). Internationally, training and development has become one of the most effective factors in retaining employees (Dhillon, 2018; Kotze & Roodt, 2005). In a study conducted by Chiang et al. (2013), frontline employees indicated that for training to be effective, it should be specific to their jobs and tailored to address scenarios that may arise in their jobs. After training, organisations should also provide support structures that provide feedback and a platform for practice that can motivate an employee and improve their level of emotional intelligence (Cho et al., 2017; Nwulu et al., 2018; Rothmann et al., 2002; Sony et al., 2016). Supportive work environments with coaches to assist with personal development by focusing on employees' core skills required to perform their jobs and mentorships with experienced and more senior employees can also assist in developing an employee's level of emotional intelligence (Nwulu et al., 2018; Sony et al., 2016). Therefore, emotional intelligence as a skill or ability can be enhanced through training and development programs, coaching, and experience over time (Bar-On, 1997; Goleman, 2001b; Mayer et al., 2004).

### **3.4 JOB SATISFACTION**

This section conceptualises job satisfaction and provides an overview of theoretical models of job satisfaction by Vroom (1964) and Herzberg (1966). The section concludes by discussing the demographic variables affecting the construct and the implications for retention.

#### **3.4.1 Conceptualisation**

The term job satisfaction has been used extensively in research; however, there is still no consensus on a universal definition of the construct (Aziri, 2011). This is because job satisfaction is of interest to researchers from multiple disciplines (Armstrong et al., 2020; Ealias et al., 2012; Yang, 2009). Some authors have used job satisfaction and motivation interchangeably (Herzberg, 1966; Maslow, 1970; Vroom, 1964). Although there are various definitions to define this construct, most researchers commonly describe job satisfaction as the feelings people have about their jobs, a sense of fulfillment an individual has when valued, and the extent to which they may like or dislike their job (Armstrong et al., 2020). Job satisfaction is an emotional state or reaction towards a job resulting from assessing and accomplishing a career (Ealias et al., 2012; Putri et al., 2022; Yang, 2009). Three general

aspects lead to job satisfaction or dissatisfaction: first is the individuals' emotional response to their job, second is the individuals' analysis of whether or not their job expectations are met, and lastly, are the individuals' various attitudes towards their job (Luthans, 2008).

The importance of job satisfaction in the workplace is well documented and can be influenced by a variety of factors such as compensation, recognition, job security, working conditions, responsibility and supervision (Cho et al., 2017; Hamid, 2016; Karatepe et al., 2004). These factors are grouped through the terms intrinsic (IS) and extrinsic satisfaction (ES). The intrinsic nature of job satisfaction stems from an individual's internal motivation to perform a job well to experience the pleasure that comes from the success of this (Martin et al., 2008). In other words, intrinsic satisfaction refers to an employee's satisfaction with aspects of their job, such as achievements, personal growth and the contentment one gets from the job. On the contrary, the extrinsic nature of job satisfaction stems from the external motivational factors within the job that provide a positive experience for the individual (Hamid, 2016; Luthans, 2008; Martin et al., 2008). Extrinsic satisfaction refers to an employee's satisfaction with aspects of their job, such as working conditions, relationships with co-workers, supervision and the job environment (Aziri, 2011; Buitendach et al., 2009; Hamid, 2016). According to Armstrong et al. (2020), if an individual has favourable experiences, it will lead to job satisfaction, and if an individual has unfavourable experiences, it will lead to job dissatisfaction.

Both intrinsic and extrinsic needs need to be fulfilled as this will determine the employee's behaviour and performance in the organisation (Luthans, 2008; Martin et al., 2008; Maslow, 1970). For instance, an individual's level of job satisfaction determines employee morale and productivity (Metle et al., 2018). Employees with higher levels of job satisfaction are more positive towards their jobs than employees with lower levels of job satisfaction (Ealias et al., 2012). Stressful and demanding working conditions can also decrease an employee's level of job satisfaction (Chiang et al., 2013; Herzberg, 1966). These positive and negative feelings an individual experiences about their job stem from their emotions, beliefs and behaviours (Putri et al., 2022; Weiss, 2002).

For this study, job satisfaction is defined as an employee's attitude and opinion towards the roles and responsibilities of their job, the environment in which they work and their overall emotions towards their job (Buitendach et al., 2009).

### **3.5 THEORETICAL MODELS**

The theory of job satisfaction has been widely influenced by motivational theories and models (Alderfer, 1969; Herzberg, 1966; McClelland, 1961; Vroom, 1964). These theories are explained using two different approaches. Content theories focus on what motivates an individual and process theories focus on how individuals are motivated (Erasmus et al., 2016). Every individual has a driving motivator or need that influences their level of job satisfaction (McClelland, 1961). When the need is strong, the individual will be motivated and satisfied (Erasmus et al., 2016). An individual's needs arise in order of importance, and when a need is met, it no longer serves as a motivator (Maslow, 1970). Conversely, when higher needs are not satisfied, lower needs will return even if those needs were already met (Erasmus et al., 2016). Employees will experience high job satisfaction levels when their needs are fulfilled and expectations are met (Ertekin et al., 2021; Martin et al., 2008). These needs are intrinsic and extrinsic and include factors such as job recognition, job security, career success, working conditions, work relationships, rewards and supervision (Cho et al., 2017; Hamid, 2016; Herzberg, 1966; Karatepe et al., 2004). In this chapter, the expectancy theory by Vroom (1964) and the two-factor model of job satisfaction by Herzberg (1966) are presented to understand and explain the nature of job satisfaction.

#### **3.5.1 The Expectancy Theory by Vroom (1964)**

Vroom (1964) developed the expectancy theory of motivation, characterised by three major factors: expectancy, instrumentality and valence. He defines job satisfaction as an employee's positive feelings towards their role and job (Vroom, 1964). Vroom's theory places emphasis on an individual's role within the workplace (Aziri, 2011). The theory assumes that an individual's behaviour results from the conscious choices they make about their role and job (Erasmus et al., 2016). Furthermore, the individual's choices are based on the expectations and attractiveness of an outcome (Aziri, 2011; Robbins et al., 2008).

The expectancy theory shows how rewards tap into the internal cognitive state of human behaviour that leads to motivation (Beach, 1990; Robbins et al., 2008). Every individual has something they use as a driving motivator that pushes them towards their goals and influences their level of job satisfaction (McClelland, 1961). According to Ertekin Ertekin et al. (2021), an individual's knowledge, abilities, experience and personality are the motivational forces that enhance employee performance. This motivational force is created by an employee's expectation of a desired outcome, which is calculated as follows (Vroom, 1964):

$$\text{Motivational Force} = \text{Expectancy} \times \text{Instrumentality} \times \text{Valence}.$$

### *3.5.1.1 Expectancy*

Expectancy refers to an individual's perception of an expected outcome; an employee will perform better if better performances yield good results (Erasmus et al., 2016). This variable is measured by the employee's belief and confidence in achieving their expected results (Vroom, 1964). In other words, the probability is that if someone works hard, they will earn a desired outcome (Sattar, Khan & Nawaz, 2010). In addition, if an employee expects to receive a reward, this will increase their motivation (Beach, 1990; Robbins et al., 2008).

Frontline employees' roles within the insurance industry are driven by competition and performance (Bhaskar, 2015; Judeh, 2013; Nwulu et al., 2018). These employees earn most of their income through performance incentives and rewards driven by targets (Chiang et al., 2013; Pathak et al., 2010). Challenging targets and goals result in higher performance because the reward or incentive would be greater (Chiang et al., 2013; Locke, 1976; Sattar et al., 2010). Expectancy is also influenced by factors such as the availability of the right resources, skills and support for an employee to perform their job better (Sattar et al., 2010; Vroom, 1964).

### *3.5.1.2 Instrumentality*

Instrumentality refers to the understanding and expectation of an employee's performance and the outcomes that need to be achieved (Erasmus et al., 2016). In other words, what outcomes can be achieved due to the performance? (Sattar et al., 2010). This variable is measured by the employee's belief that they will be rewarded for acceptable performance (Vroom, 1964).

Instrumentality can be influenced by factors such as the trust held by the employers who will be rewarding the performance, the process of receiving the reward, and lastly, clarity on what is required to obtain a reward (Robbins et al., 2008; Sattar et al., 2010; Vu, 2021). In a study conducted by Chiang et al. (2013), frontline employees indicated that their performance needed to be linked to specific and measurable service-related outcomes for rewards and incentives to be effective. Likewise, frontline employees indicated that when the organisation gave them the flexibility and a sense of ownership to deal with their customer queries, this motivated them to perform better (Chiang et al., 2013).

### *3.5.1.3 Valence*

Valence refers to the employee's desire or need for the outcome; not everyone will have the same preferences for the rewards they receive (Sattar et al., 2010). In other words, the

motivation for the reward will depend on the employee's needs and desires (Erasmus et al., 2016). This variable is measured by the employee's desirability and perceived value for the reward (Sattar et al., 2010). If the valence is zero, the employee feels indifferent towards the outcome (Sattar et al., 2010; Vroom, 1964). According to Vroom (1964), the valence will be positive if the employee wants to achieve the outcome; conversely, the valence will be negative if the employee prefers not to achieve the outcome.

If organisations do not understand what drives the employee to perform, the reward may not be motivating and desirable enough to the employee (Erasmus et al., 2016; Robbins et al., 2008). A study conducted by Pathak et al. (2010) on frontline employees in an insurance organisation indicated that employees who work in an organisation where a salary comprises both rewards and incentives would be more motivated to meet their basic physiological and security needs (Maslow, 1970). Figure 3.3 illustrates the expectancy theory of motivation, characterised by expectancy, instrumentality and valence.

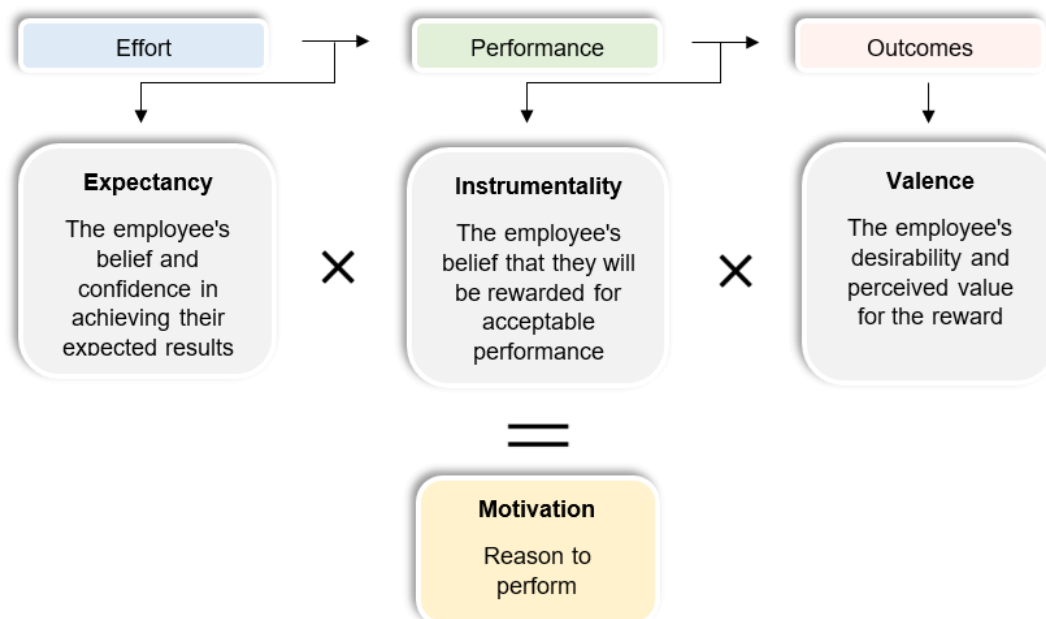


Figure 3.3: The expectancy theory (adapted from Vroom, 1964)

### 3.5.2 The Two Factor Model of Job Satisfaction

Herzberg, Mausner, Peterson, and Capwell (1957) conducted a study on 200 engineers and accountants across over nine organisations within the United States and became well-known for their two-factor theory of motivation. Herzberg's (1957) approach is based on the concept that employees in the working environment are influenced by several factors contributing to

job satisfaction or dissatisfaction (Aziri, 2011). Two dimensions categorise these factors as job satisfaction: hygiene (extrinsic) factors and motivation (intrinsic) factors (Sattar et al., 2010). Hygiene factors decrease job satisfaction and are associated with negative feelings that individuals have about factors such as working conditions, compensation and relations with co-workers. According to Putri et al. (2022), hygiene factors do not motivate or satisfy an individual. Motivational factors increase job satisfaction and are associated with positive feelings that individuals have about factors such as personal growth, achievement and recognition of one's job (Erasmus et al., 2016).

Herzberg (1957) suggests that employee needs are important in driving motivation; however, not all needs satisfy an employee. According to Martin et al. (2008), organisations need to give attention to the motivation (intrinsic) factors to increase employees' performance and satisfaction with their job. Furthermore, addressing the hygiene (extrinsic) factors will decrease employee dissatisfaction but will not provide job satisfaction (Erasmus et al., 2016). Extrinsic factors offer an environment that is suitable for working, but intrinsic factors equip employees with the motivation to succeed at their job (Putri et al., 2022).

#### *3.5.2.1 Hygiene factors (Extrinsic Satisfaction\_ES)*

The two-factor theory includes the following hygiene (extrinsic) factors. These factors cannot motivate employees but can minimise job satisfaction (Herzberg, 1959 and 1966):

- **Supervision:** the role of a supervisor/manager in the workplace is crucial for treating employees fairly and providing positive reinforcement (Herzberg, 1966). Supervisors need to have the ability to provide employees with emotional and technical support on job-related tasks (Robbins et al., 2008). Furthermore, supervisors are there to assist in creating positive working environments and guiding employees with their personal development (Nwulu et al., 2018). When an employee's direct supervisor is understanding, approachable, sincere, and recognises good performance, it increases employee satisfaction (Robbins et al., 2008). A study conducted by Ealias et al. (2012) found that the employee and management relationship was an important element of job satisfaction.
- **Organisational policies:** although employees are not motivated by company policies, the absence thereof can decrease job satisfaction (Putri et al., 2022). An employee can become quite frustrated if organisational policies are not clear, fair, and easily accessible (Ndiritu et al., 2022). Employees can also compare organisational policies to competitors and use policies as one of the decision factors when looking for job alternatives (Holtom et al., 2006).

- **Relationships:** healthy, amiable, respectful, and appropriate relationships must exist between colleagues (Flood, 2021). A study conducted by Felps et al. (2009) found that such work relationships were necessary for individuals. One of the key personality attributes of frontline employees is their ability to build relationships (Bagnara et al., 2000). In addition, a frontline employee who can build and maintain relationships will have higher performance and job satisfaction levels. Organisations should create a conducive environment where employees feel cared for when relying on colleagues for support and guidance (Bruwer, 2020; Ealias et al., 2012; Felps et al., 2009; van der Merwe et al., 2020).
- **Working conditions:** employees prefer working in a physically comfortable work environment that is safe and sanitary (Herzberg, 1966; Robbins et al., 2008). When an employee's working environment is not secure and comfortable, it gives them the impression that the organisation does not care about or support them (Kim, 2004). Poor working conditions can negatively influence an employee's level of job satisfaction (Herzberg, 1959). Results from a study conducted by Kotze et al. (2005) on 60 employees from two South African banks found that the two primary reasons for employees leaving the organisations were the working conditions and remuneration.
- **Remuneration:** organisations need to offer compensation packages that are fair and comparative to their competitors (Herzberg, 1959; Martin, 2016; Oki, 2014). Frontline employees within insurance industries predominately work on incentive-based compensation plans; this leads to income uncertainties and job dissatisfaction (Pathak et al., 2010). In a study conducted by Oki (2014) on 400 frontline employees within the hotel industry, 87.5% of these employees indicated that their remuneration packages were less than what they felt they deserved. In addition, a study conducted by Martin (2016) across seven insurance agencies showed that employees felt that opportunities to earn income above the basic salary and constant communication around pay structures were important to them. Erasmus et al (2016) suggests that even though money is essential to most individuals, he found that when individuals made more money, this did not necessarily increase their level of job satisfaction. However, when individuals felt their remuneration was unfair and not competitive enough, it led to demotivation (Spector, 2012). This contradicts Herzberg's (1959) theory, which suggests that money is not a motivator, but it does minimise job satisfaction.

- **Security:** employees should feel safe and secure in their jobs (Herzberg, 1966). Frontline employees who work in insurance are always concerned about their jobs because of the high targets and performance-driven environment they work in (Bhaskar, 2015; Nwulu et al., 2018; Pathak et al., 2010). Organisations can increase an employee's level of job satisfaction by finding strategies that assure an employee that they are secure in their job (Martin, 2016).

### 3.5.2.2 Motivational factors (*Intrinsic Satisfaction\_IS*)

The two-factor theory includes the following motivational (intrinsic) factors. These factors motivate an employee and create job satisfaction by fulfilling the employee's needs (Herzberg, 1959 and 1966):

- **Recognition:** employees should be acknowledged for their successes and achievements (Herzberg, 1966). Supervisors/managers should value an employee's hard work and maintain a quality workforce by providing positive reinforcement through monetary and non-monetary rewards (Martin, 2016; van der Merwe et al., 2020). This can be very effective in a competitive and performance-driven environment such as insurance (Bhaskar, 2015; Judeh, 2013; Nwulu et al., 2018).
- **Achievement:** employees should be placed in roles where they can use their skills and expertise in a way that makes them feel proud of themselves (Putri et al., 2022). When frontline employees are equipped and supported with the resources to excel in their jobs, they are more likely to exhibit higher levels of job satisfaction (Chiang et al., 2013). Intrinsic satisfaction is an emotional state or reaction towards a job resulting from assessing and performing a task. (Ealias et al., 2012; Yang, 2009). When an employee successfully performs a task, they experience self-actualisation and feelings of accomplishment in their career (Martin et al., 2008).
- **Responsibilities:** employees should be given the freedom to carry out their duties independently; this should be done within reason (Mkhize, 2016; Robbins et al., 2008). In a study conducted by Chiang et al. (2013), frontline employees indicated that they often felt dissatisfied because their supervisors did not allow them to make decisions on their own and to work independently. According to Robbins et al. (2008), employees like a mentally challenging job that provides them with opportunities to utilise their knowledge and skills across various tasks. Supervisors/managers need to motivate their frontline employees by building their confidence and showing them that their work contributions are



valuable and fruitful (van der Merwe et al., 2020). Therefore, supervisors/managers need to provide continuous feedback to their employees on their performance (Robbins et al., 2008).

- **Career advancement:** employees should be allowed to grow within the company (Flood, 2021). Promotions are a motivational technique that provides opportunities for job enrichment and increases an employee's level of job satisfaction (Herzberg, 1966; Robbins et al., 2008). Furthermore, if an employee does not find their job challenging and there is a lack of career opportunities or promotions, they will choose to leave the organisation (Mkhize, 2016; Ramlall, 2003). An employee's desire to be promoted stems from the benefits and feelings of psychological growth, justice and social status (Robbins et al., 2008).
- **Personal growth:** employees should be provided with learning and development opportunities within the organisation through studying or training (Putri, 2022). Providing employees with the opportunity to grow professionally either through developmental courses or promotions will provide job satisfaction and motivate them to stay within an organisation (Ealias et al., 2012; Martin, 2016; Robbins et al., 2008; Singh et al., 2015). Employees are satisfied and happy when their personal goals, future plans, and career aspirations are aligned with their job and the organisation (Holtom et al., 2006).
- **The work itself:** employee's tasks should be challenging and meaningful, the difficulties and level of engagement can cause job satisfaction or dissatisfaction (Martin, 2016; Ndiritu et al., 2022). Frontline employees have high-pressure jobs and continuously undergo unforeseeable problems when dealing with their customers (Martin, 2016; Sony et al., 2016). Even though the tasks are non-routine, they deal with various complex situations and have high target expectations (Chiang et al., 2013; Pathak et al., 2010). However, if these employees feel personally responsible for their jobs, they will also experience the success of producing good results (Kim, 2004).

Figure 3.4 illustrates the two-factor theory of job satisfaction, characterised by hygiene and motivational factors.



Figure 3.4: Herzberg's two-factor model (adapted from Herzberg, 1966)

### 3.5.3 Integration of the models of job satisfaction

Research has shown more similarities than differences surrounding job satisfaction theories (Luthans, 2008). The content and process theories emphasise the individual and their achievements and aim to understand workplace situations through human behaviour (Erasmus et al., 2016; Robbins et al., 2008). The difference between these theories is that content theories look into what motivates the employee and process theories prioritise how motivation/satisfaction occurs (Erasmus et al., 2016; Luthans, 2008).

The expectancy theory is a process theory that places emphasis on the cognitive thought process of an employee's beliefs and expectations of specific work outcomes, a link between effort and reward (Vroom, 1964). This approach is different from the two-factor theory, which is a content theory that focuses on intrinsic and extrinsic factors that affect human behaviour and motivation in the workplace (Martin et al., 2008). The expectancy theory acknowledges an individual's differences and perceptions, whereas the two-factor theory does not acknowledge individual differences and assumes that everyone reacts similarly (Luthans, 2008; Sattar et al., 2010).

Both approaches also share some similarities in that certain motivators and de-motivators trigger employees (Sattar et al., 2010). Herzberg (1966) refers to these de-motivators as hygiene factors, and Vroom (1964) refers to de-motivators as the work outcomes that employees might not value. The expectancy theory and two-factor theories also acknowledge recognition as an essential motivational factor in the workplace (Herzberg, 1959; Sattar et al., 2010; Vroom, 1964). Table 3.2 provides a summary and comparison of the expectancy theory and the two-factor theory.

Table 3.2

*Summary and comparison of the expectancy theory and the two-factor theory*

Model	The expectancy theory (Vroom, 1964)	The two-factor theory (Herzberg, 1966)
Description	This cognitive process calculates three motivational factors that contribute to an individual's performance in order to achieve a desired result and be rewarded for their effort.	There are many factors categorised into motivators and hygiene factors that cause an individual's job satisfaction or dissatisfaction.
Characteristics	An employee will perform better if performances yield good results and if the reward is appealing to the employee.	Motivational factors increase job satisfaction and are associated with positive feelings, and hygiene factors decrease job satisfaction and are associated with negative feelings.
Variables	<ul style="list-style-type: none"> <li>• Valence</li> <li>• Instrumentality</li> <li>• Expectancy</li> </ul>	<ul style="list-style-type: none"> <li>• Motivating (intrinsic) factors</li> <li>• Hygiene (extrinsic) factors</li> </ul>
Impact on the workplace	Motivates an employee to perform better, which results in job satisfaction.	Increases or decreases job satisfaction and drives motivation and employee performance. Provides clarity into the factors that motivate employees and keep employees in their job.

Based on the models of job satisfaction discussed in this section, the two-factor model of job satisfaction by Herzberg (1966) is preferred for the present study. This model is appropriate for this study as the two-factor theory has more relevance into the factors that influence an individual's working life (Robbins et al., 2008; Sattar et al., 2010). Although there have been many criticisms about the two-factor theory, it has been noticed as an important theory for studying and analysing motivation in order to understand job satisfaction (Kim, 2004; Locke, 1976; Porter et al., 1973).

### **3.5.4 Variables influencing job satisfaction**

For the purpose of this study, the following three categories of variables influencing job satisfaction are discussed.

#### *3.5.4.1 Age*

Martin et al. (2008) and Spector (1997) found a positive relationship between age and job satisfaction; thus, the older an individual gets, the more satisfied they are with their jobs. Likewise, Buitendach et al. (2009) found that younger employees were more confident in their careers, whereas middle-aged employees had lower levels of job satisfaction, while older employees had higher levels of job satisfaction. Conversely, studies conducted by Mettle et al. (2018) and Samaiya (2015) showed no significant difference in an employee's job satisfaction and age.

#### *3.5.4.2 Gender*

Research results regarding job satisfaction and gender show inconsistent findings (Kim, 2004; Spector, 1997; Westover et al., 2019). According to Westover et al (2019), men and women differ in their expectations, suggesting that women have lower levels of job satisfaction than men because women have fewer expectations and are more physically and psychologically integrated in the workplace. Studies by Ertekin et al. (2021) and Sehunoe et al. (2015) found no significant relationship between job satisfaction and gender. Conversely, Kim (2004) and Westover et al. (2019) found a positive relationship between job satisfaction and gender.

#### *3.5.4.3 Work experience*

Studies by Ertekin et al. (2021) and Kim (2004) shows that job satisfaction increases with years of work experience, employees had higher levels of both internal and external satisfaction. Employees become more satisfied with their jobs as they get older (Spector, 1997). In a study conducted by Martin et al. (2008), it was found that younger employees showed more confidence in their careers, middle-aged employees showed lower levels of job satisfaction, and older employees showed higher levels of job satisfaction.

### **3.5.5 Implications for retention**

Job satisfaction is a necessary construct when it comes to research on organisational behaviour and the success of an organisation (Luthans, 2008). An employee's job satisfaction levels play a crucial role in retention (Bhaskar, 2015; Nwulu et al., 2018; Oki, 2014). This is especially true for talented and knowledgeable frontline employees whose jobs are based on creating customer loyalty and building customer relationships (Bhaskar, 2015; Nwulu et al., 2018; Vu, 2021). They work under stressful and demanding conditions where targets, competition and performance drive their roles (Chiang et al., 2013; Judeh, 2013; Pathak et al., 2010). Frontline employees with higher intentions to leave are usually dissatisfied with their jobs and try to escape unfavourable working conditions (Bhaskar, 2015; Bothma et al., 2013). Employees with lower levels of job satisfaction feel like the organisation has not met their needs or fulfilled their expectations (Cho et al., 2017; Putri et al., 2022). Job satisfaction has become one of the most complex and challenging areas organisations face when managing employees (Aziri, 2011).

Organisations need to create conducive working environments and supportive work cultures that motivate employees to stay for a long time with the company (Browell, 2003; Gajendran et al., 2015; Rothwell, 2010). Over the years, contemporary working environments where employees also work remotely, such as in the comfort of their homes, have become popular in human resource policies and practices to retain talented employees (Gajendran et al., 2015; van Graan, 2020). The evolution of such contemporary changes to the working environment reiterates the need for organisations to find strategies to develop more supportive work cultures and different managerial approaches (Gajendran et al., 2015; Waters, 2015). Supervisors/managers must build relationships with their employees based on trust and understanding (Gajendran et al., 2015; Robbins et al., 2008). Additionally, supervisors/managers must motivate and build confidence in their frontline employees (van der Merwe et al., 2020). This can be accomplished by developing strategies where there is ongoing communication and feedback to their employees (Robbins et al., 2008). An employee with higher levels of job satisfaction usually feels more secure and supported in their job (Judeh, 2013; Nwulu et al., 2018; Pathak et al., 2010). Frontline employees need to be given the authority and necessary support to make decisions on their own and work independently (Chiang et al., 2013; Oki, 2014). Perceived autonomy is an important cognitive resource for motivating and creating positive work-related behaviours; it satisfies the need for achievement and responsibility (Gajendran et al., 2015; Martin et al., 2008; Robbins et al., 2008).

Organisations should also look at developing reward systems for employees that work in such pressurised and target-driven work environments; it can be helpful to promote positive feelings

and be used to motivate the employees (Chiang et al., 2013; Pathak et al., 2010). Reward strategies are effective for developing organisational policies and practices that will attract, motivate and retain top-performing employees (Armstrong et al., 2020). In addition, these reward strategies will increase an employee's level of job satisfaction (Metle et al., 2018). A frontline employee who does not feel valued and who is not appropriately rewarded for their performance will most likely experience job dissatisfaction (Chiang et al., 2013; Rothmann et al., 2002).

In summary, human resources practitioners should look into job satisfaction evaluations to identify employee satisfaction levels across the different organisational units (Aziri, 2011). To minimise employee dissatisfaction, hygiene (extrinsic) factors must be improved, and employees' motivational (intrinsic) factors must be addressed (Luthans, 2008; Herzberg, 1966). Job satisfaction is an attitude of an employee; factors contributing to satisfaction levels can change over time (Ealias et al., 2012). Therefore, organisations must focus on the factors contributing to an employee's intrinsic satisfaction and extrinsic satisfaction levels (Buitendach et al., 2009; Martin et al., 2008). Creating strategies can benefit organisations within the service industry because job satisfaction usually produces higher levels of service quality (Karatepe et al., 2004). In addition, satisfied employees positively impact customers and directly influence employee retention (Judeh, 2013, Oki, 2014).

### 3.6 THEORETICAL INTEGRATION OF EMOTIONAL INTELLIGENCE, JOB SATISFACTION AND TURNOVER INTENTION

This section discusses a conceptual overview of the relationship between emotional intelligence, job satisfaction and turnover intention. These constructs will be presented using the model shown in Figure 3.5.

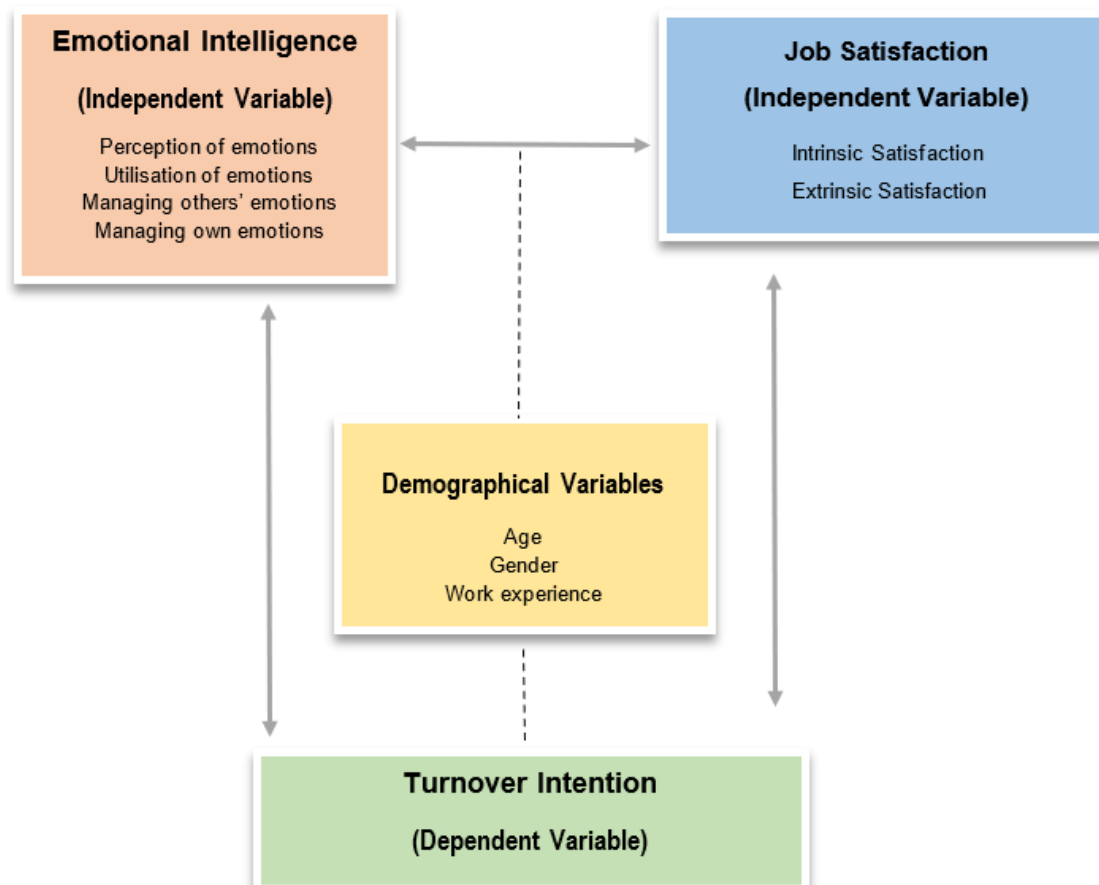


Figure 3.5: The conceptual framework of the study

The central hypothesis for this study (see section 1.3.2.3 in Chapter 1) states that a statistically significant relationship exists between emotional intelligence, job satisfaction, and turnover intention. Emotional intelligence and job satisfaction significantly and negatively predict turnover intention. In addition, people from different ages, gender, and work experience groups will differ statistically and significantly in relation to their emotional intelligence, job satisfaction and turnover intention. Literature has shown that competitive industries that offer a service have led researchers to study variables such as emotional intelligence and job satisfaction because of their importance towards organisational success and the retention of frontline

employees (Bhaskar, 2015; Kerr-Phillips et al., 2009; Shukla et al., 2016). Furthermore, the literature suggests that to be proactive and prevent employees from leaving, organisations need to monitor an employee's level of satisfaction with their job and enhance their level of emotional intelligence (Chauvet, 2016; Ealias et al., 2012; Singh et al., 2015; Sony et al., 2016). Literature has also revealed the relationship between the sub-scales of emotional intelligence and job satisfaction on turnover intention (Arthi et al., 2018; Brewster, 2019; Chauvet, 2016; Mathis et al., 2008, Oki, 2014; Putri et al., 2022; Robbins et al., 2008).

According to Robbins et al. (2008), high emotional intelligence levels enhance job satisfaction and impact employees' commitment to remain in an organisation. Studies have shown that job satisfaction and emotional intelligence influences an employee's behaviour towards an organisation and their reasons to stay (Shukla et al., 2016; Singh et al., 2015). Employees will remain in an organisation if they are satisfied (Flood, 2021; Munro, 2015). Additionally, employees with higher levels of emotional intelligence have a better understanding of negative emotions; they know how to connect or detach from a negative or positive situation (Mayer et al., 1997). They can manage their emotions and stressful situations better and, as a result, are more satisfied with their jobs (Chauvet, 2016; Ealias et al., 2012; Sony et al., 2016). When frontline employees are satisfied with their job, they tend to display positive outcomes such as organisational commitment, positive attitudes and an overall increase in productivity. (Cho et al., 2017; Hamid, 2016; Oki, 2014).

In contrast, frontline employees who are not satisfied with their jobs will not be committed to the organisation they work for (Oki, 2014). Dissatisfied employees will also think about leaving an organisation and actively search for job alternatives (Lee et al., 1994). When a more appealing job alternative is established, the employee will reinforce their intention to quit the job (Mobley, 1979). A frontline employee's level of satisfaction is based on their feelings, emotions, and experiences with their job (Chiang et al., 2013; Ealias et al., 2012; Oki, 2014). Employees can experience many emotions when performing their jobs; emotions such as happiness, fear, and sadness can influence how they think and make decisions (Brackett et al., 2011). If employees cannot regulate their emotions effectively and find a deeper understanding of what motivates them, it could result in lower levels of job satisfaction and increased levels of turnover intention (Chauvet, 2016; Cho et al., 2017; Ealias et al., 2012; Mayer et al., 2008; Oki, 2014). An employee with low levels of emotional intelligence will not have the ability to acknowledge, understand and express these emotions (Sony et al., 2016). This can affect their conscious mental reactions and motivations for behaviour (Stanley et al., 2005; Weiss, 2002). If an employee cannot recognise and manage their emotions and how they feel correctly, they will not be able to gain insight into what motivates them and influences their decision-making (Goleman, 1998b; Judeh, 2013). This lack of understanding can lead to



lower levels of job satisfaction and increased levels of turnover intention (Chauvet, 2016; Cho et al., 2017; Ealias et al., 2012; Mayer et al., 2008; Oki, 2014).

Literature has shown that turnover intentions can be minimised if human resource managers and practitioners can address those factors that will motivate and increase an employee's job satisfaction level in the workplace (Mkhize, 2016; Oki, 2014). Creating a conducive work environment with ongoing communication and feedback to frontline employees and where frontline employees feel secure and supported in their job drives retention (Robbins et al., 2008; Tellez, 2014; Judeh, 2013; Nwulu et al., 2018; Pathak et al., 2010). Additionally, creating a strong work culture with frontline employees based on trust and understanding allows them to make decisions on their own and work independently (Chiang et al., 2013; Oki, 2014). As a result, this can provide motivation and increase job satisfaction levels (Gajendran et al., 2015; Martin et al., 2008; Robbins et al., 2008). Research studies have also shown that an employee's level of emotional intelligence can be enhanced through training and development programs, coaching, and experience over time (Bar-On, 1997; Goleman, 2001b; Mayer et al., 2004). Research has also shown that strategies to build frontline employees' confidence, such as reward systems, can help promote positive feelings and be used to motivate employees (Chiang et al., 2013; Pathak et al., 2010; van der Merwe et al., 2020).

Evidently, the literature suggests that a relationship does exist between emotional intelligence, job satisfaction and turnover intention and that these variables can be developed and prevented through retention strategies (Bhaskar, 2015; Çekmecelioğlu et al., 2012; Chauvet, 2016; Martin, 2016; Oki, 2014). Understanding employee retention and the factors that lead to turnover intention can be helpful when developing employee retention strategies (Judeh, 2013; Mathis et al., 2008). Creating strategies for a supportive work environment can minimise the adverse effects of highly pressurised and stressful working conditions and can continuously promote and engender positive emotions in employees (Chiang et al., 2013; Cho et al., 2017; Rothmann et al., 2002). Literature has shown that strategies to minimise turnover intention in service organisations produce higher service quality and employee performance (Bhaskar, 2015; Oki, 2014; Vu, 2021). Retention strategies can motivate employees and allow organisations to distinguish themselves from their competitors (Martin, 2016). These strategies can assist in equipping frontline employees with the necessary soft skills and core skills to understand and relate to their customers and others in the organisation (Bhaskar, 2015; Çekmecelioğlu et al., 2012; Chauvet, 2016; Nwulu et al., 2018; Oki, 2014). Furthermore, lower turnover intentions will most likely positively contribute to employee morale and work performance (Cho et al., 2017; Hamid, 2016; Kerr-Phillips et al., 2009; Oki, 2014; Takawira et al., 2014). Therefore, these strategies can also assist frontline employees and organisations

in competing favourably and enhancing competitive advantage (Nwulu et al., 2018; Sahu et al., 2016).

### **3.6.1 Demographic variables influencing emotional intelligence, job satisfaction and turnover intention**

Research shows that emotional intelligence increases with age (Cabello et al., 2016; Dhillon, 2018; Mayer et al., 1999). Older employees in their late 40s and 50s seem to have higher levels of emotional intelligence and can control their emotions better than younger employees (Bar-On, 2000; El Badawy et al., 2015). According to Cabello et al. (2016), women show a higher level of emotional intelligence than men. Women also have more experience showing emotional reactions and understanding nonverbal emotional information than men (Bar-On, 1997; Goleman, 1995; Scharfe, 2000). Additionally, emotional intelligence as an ability shows higher scores in women than in men (Cabello et al., 2016). However, according to Bar-On (2000), men and women show no significant differences in their levels of emotional intelligence. Research also shows that emotional intelligence increases with work experience and has a substantial and positive influence in this regard (Cabello et al., 2016; Dhillon, 2018; Judeh, 2013; Mayer et al., 1999).

Studies have shown that the older an employee is, the greater their levels of job satisfaction will be (Martin et al., 2008; Munro, 2015; Spector, 1997). In a study conducted by Samaiya (2015), results showed no significant difference between age and job satisfaction; however, younger employees changed jobs often and were not so focused on job satisfaction. Research results regarding job satisfaction and gender show inconsistent findings (Kim, 2004; Metle et al., 2018; Spector, 1997). In a study conducted by Metle et al. (2018), their findings show no significant relationship between gender and job satisfaction. However, according to Kim (2004) and Westover et al. (2019), there is a significantly positive relationship between gender and job satisfaction. Females have lower job satisfaction levels because they have fewer expectations from the organisation, they are much more functionally and psychologically integrated into the workplace (Spector, 1997; Westover et al., 2019). Literature has shown that an employee's level of job satisfaction increases with years of experience (Ertekin et al., 2021; Kim, 2004; Sehunoe et al., 2015). Older employees are more satisfied with their jobs as their years of work experience increase compared to middle-aged employees (Martin et al., 2008; Spector, 1997).

Older employees seem to be more invested in an organisation and stay longer (Munro, 2015; Martin et al., 2008). A study conducted by Steers et al. (1981) suggests that employees' commitment levels and priorities most likely change as they grow older. In addition, younger

employees yield high turnover intention results (Ferres et al., 2003). The younger age group is also more vocal about their intentions to leave an organisation (Lewis et al., 2011). There seems to be contradicting results between turnover intention and gender. Recent studies show a significant relationship between gender and turnover intention (Adenguga, 2013). However, previous research conducted by Martin et al. (2008) shows no significant relationship between gender and turnover intention. A study conducted by Lyness et al. (2001) on female managers found that women were more likely to remain in an organisation than men. Findings on work experience and turnover intention show positive results; the longer an employee has been with the organisation, the lower their turnover intention (Martin et al., 2008; Mkavga et al., 2012; Munro, 2015).

Literature has shown conflicting empirical evidence of the relationship between age, gender, and work experience regarding emotional intelligence, job satisfaction and turnover intention. This study will explore if individuals from various demographic groups (age, gender, and work experience) differ concerning emotional intelligence, job satisfaction and turnover intention.

### **3.6.2 Conclusion**

The presented theory and models concerning emotional intelligence suggest that individuals develop certain competencies over time, which equips them with a greater chance of success and performance improvement (Arthi et al., 2018; Boyatzis et al., 2000). In addition, emotional intelligence requires a certain level of competence that can assist an individual in processing and facilitating their emotional information and those of others (Mayer et al., 2008; Takawira, 2018). Furthermore, the presented theory and models concerning job satisfaction suggest that every individual has a driving motivator that influences their level of job satisfaction in the workplace (Ndiritu et al., 2022; Putri et al., 2022). Therefore, organisations need to focus on those driving motivators and factors that will increase an employee's job satisfaction and equip them with the motivation to succeed at their job (Hamid, 2016; Martin et al., 2008).

The theoretical framework discussed in the previous sections proposes that emotional intelligence, job satisfaction and turnover intention are conceptually related. However, the relationship between these three constructs needs to be empirically investigated. The objectives of the study were as follows: (1) to investigate whether there is a significant statistical relationship between emotional intelligence, job satisfaction, and turnover intention as manifested in a sample of respondents in the insurance industry of South Africa; (2) to assess whether emotional intelligence and job satisfaction significantly and negatively predict the turnover intention construct; and (3) to test whether individuals from different age, gender and work experience groups differ significantly regarding these three variables within the

sample of respondents in the insurance industry of South Africa. The literature review informed the hypotheses for the quantitative study, which are as follows:

H1<sub>0</sub>: There is no significant relationship between emotional intelligence, job satisfaction, and turnover intention.

H1<sub>1</sub>: There is a significant relationship between emotional intelligence, job satisfaction, and turnover intention.

H2<sub>0</sub>: Emotional intelligence and job satisfaction does not significantly and negatively predict turnover intention.

H2<sub>1</sub>: Emotional intelligence and job satisfaction significantly and negatively predict turnover intention.

H3<sub>0</sub>: Individuals from different demographic variables (age, gender, and work experience groups) will not differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention.

H3<sub>1</sub>: Individuals from different demographic variables (age, gender, and work experience groups) will differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention.

### 3.7 CHAPTER SUMMARY

This chapter aimed to conceptualise emotional intelligence and job satisfaction by examining existing literature and research on this concept. Emotional intelligence and job satisfaction models were then explained through a summary of views obtained from the literature. Theoretically, the influence of demographical variables age, gender, and work experience on emotional intelligence and job satisfaction was discussed. Previous research findings were evaluated and applied to the present study within the insurance context. This chapter concluded with integrating variables emotional intelligence, job satisfaction and turnover intention.

The following research aims of the literature review were achieved:

- **Research aim 1:** partially achieved, to explore the construct of emotional intelligence, job satisfaction, and turnover intention, as conceptualised in literature.
- **Research aim 2:** partially achieved, to explore the nature of the theoretical relationship between emotional intelligence, job satisfaction, and turnover intention.

- **Research aim 3:** partially achieved, to conceptualise how individual's demographical characteristics (age, gender, and work experience groups) differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention variables.
- **Research aim 4:** partially achieved, to explore the implications of emotional intelligence, job satisfaction, and turnover intention for retention practices in the insurance industry.

Chapter 4 addresses the research design and methodology that was used in this study. The aspects that will be included are the research design, target population and sample size, measurement instruments, data collection and analysis methods.

## **CHAPTER 4: RESEARCH METHODOLOGY**

### **4.1 INTRODUCTION**

This chapter presents the research methodology that was adopted to examine the relationship between emotional intelligence, job satisfaction, and turnover intention. The chapter includes an overview of the sample population, the measuring instruments that were used for data collection and justification for the respondent's choice. Thereafter, the research procedure is briefly discussed, followed by a discussion of the data and the formulation of the research hypothesis. Lastly, the stages of the statistical analyses are discussed.

### **4.2 THE RESEARCH DESIGN**

The research design provides the structure and outline that a researcher uses to collect and analyse the researcher's data (Kothari, 2004; Salkind, 2012). For this study, a quantitative research design assisted in reaching the study's objectives and focused on descriptive, correlational, and inferential analyses to test the hypotheses. The research design is explained in the sections below.

A quantitative cross-sectional survey-based research design was applied in this study. The numerical data generated through the quantitative research design was based on a descriptive, correlational and inferential analysis approach. According to Muijs (2004), quantitative research is numerical in nature, where data is analysed using mathematically based methods. Descriptive analysis was used to interpret data through summarising variables and finding patterns; in other words, the descriptive analysis assisted in describing the sample under study, and correlational and inferential analysis was used to show correlations between variables and enable the researcher to reach conclusions about the sample being investigated (Kothari, 2004; Zangirolami-Raimundo et al., 2018).

A cross-sectional study was used to make statistical inferences about the sample (Zangirolami-Raimundo et al., 2018). The respondents for this study completed a self-administered questionnaire to collect the data. Muijs (2004) states that questionnaires are used for descriptive research and are well suited for obtaining information and investigating the statistical relationship between variables, emotional intelligence, job satisfaction, and turnover intention. Cross-sectional studies are cost-effective, beneficial for large sample sizes, and can be used to draw conclusions from the data collected (Zangirolami-Raimundo et al., 2018). However, there are some disadvantages to using cross-sectional studies, such as

difficulty in interpreting connections and susceptibility to unfairness (Zangirolami-Raimundo et al., 2018).

The empirical investigation consisted of nine steps as follows:

Step 1: Determination and description of the sample

Step 2: Choosing and motivating the measuring instruments

Step 3: Administration of the measuring instruments

Step 4: Scoring of the data collected from the measuring instruments

Step 5: Formulation of the research hypotheses

Step 6: Statistical processing of data

Step 7: Reporting and interpreting the results

Step 8: Integration of the research findings

Step 9: Conclusions, limitations, and recommendations

Steps 1 to 6 are discussed in this chapter and steps 7 to 9 are explained in chapters 5 and 6.

#### **4.3 DETERMINATION AND DESCRIPTION OF THE SAMPLE**

A population can be defined as a group of people with similar characteristics that a researcher would want to draw conclusions and make generalisations about (Zangirolami-Raimundo et al., 2018). Sampling is the process of taking a small unit from the population to participate in the study (Mujis, 2004). According to Tredoux and Durrheim (2013), there are two categories of sampling: probability and non-probability. Probability sampling is based on a random selection; it is the likelihood that the researcher may select any member of the population (Salkind, 2012). Non-probability sampling is not based on random selection but on the researcher selecting prospective members of the population through convenience or other specific criteria (Zangirolami-Raimundo et al., 2018). For this study, convenience sampling was used to achieve the study's objectives (Kothari, 2004). Convenience sampling is a non-probability sampling method that was conveniently used because of the accessibility of participants and its low costs (Kothari, 2004; Salkind, 2012).

For this study, data was collected from an easily accessible population that consisted of full-time frontline employees across age, gender, and work experience from an insurance organisation within a South African context (N = 332). The frontline employees were selected from specific departments of the organisation who deal directly with customers and customer queries. The inclusion criteria required these respondents to be employed full-time at the organisation. The talent manager of the organisation emailed the employees a survey link to the online survey for this study, and the survey was completed at their convenience.

The online survey was sent to a total of 332 frontline employees. A final sample of 107 ( $n = 107$ ) completed the surveys, yielding a response rate of 32%. The sample groups were collapsed for some of the categories for this study because the sample size was too small. Data can be collapsed into groups or categories if the data cannot be appropriately used for statistical analysis due to limited numbers (Pallant, 2016). The sample profile was centered around the following demographic characteristics: age, gender and work experience groups. The decision to use these demographic characteristics was based on research conducted in the literature review and how these characteristics influence the constructs of emotional intelligence, job satisfaction and turnover intention.

For the purpose of this study, this section uses descriptive statistics to describe the characteristics of the sample to interpret and analyse age, gender, and work experience groups (Pallant, 2016).

#### 4.3.1 Composition of the age sample

Table 4.1

*Age distribution of sample (N = 107)*

Age Range		
	Frequency	Percent
18 - 24 years	4	3.7
25 - 44 years	64	59.8
45 - 60 years	34	31.8
61 - 65	5	4.7
Total	107	100.0

As indicated in Table 4.1, the age distribution of the respondents was as follows; four respondents were between 18 and 24 years (3.7%), 64 respondents were between 25 and 44 years (59.8%), 34 respondents were between 45 and 60 years (31.8%), and five respondents were between 61 to 65 years (4.7%). The age ranges were then collapsed into two age categories for this study, 68 respondents were between 18 and 44 years (63.6%), and 39 respondents were between 45 and 65 (36.4%). Figure 5.1 represents the age range for the four age categories in percentages.



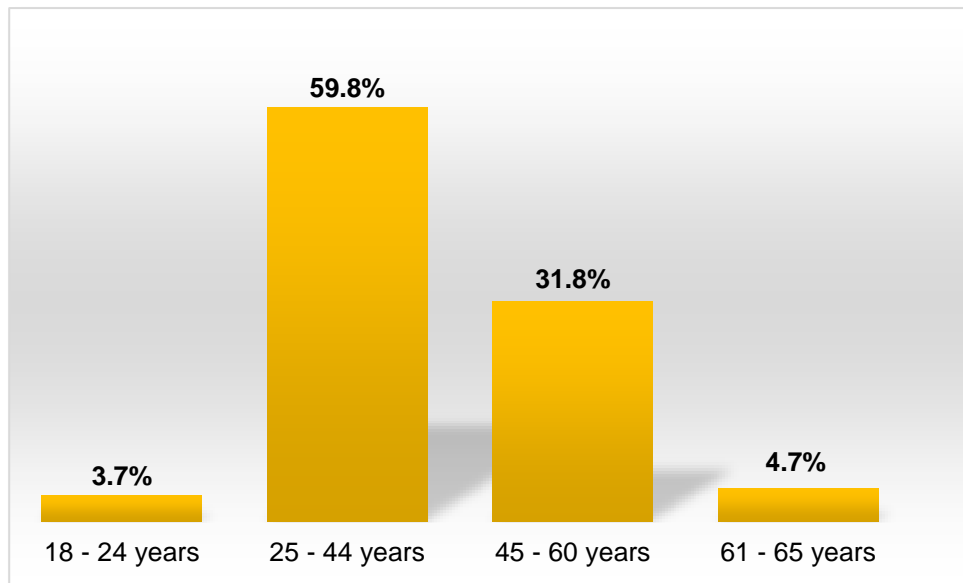


Figure 4.1: Sample distribution by age ( $N = 107$ )

#### 4.3.2 Composition of the sample by gender

Table 4.2

Gender distribution of sample ( $N = 107$ )

Gender		
	Frequency	Percent
Male	19	17.8
Female	88	82.2
Total	107	100.0

As indicated in Table 4.2, in terms of gender, the sample, as shown in Figure 4.2, represents the gender in percentages which was skewed towards women at 82.2%, with a male participation rate of 17.8%.

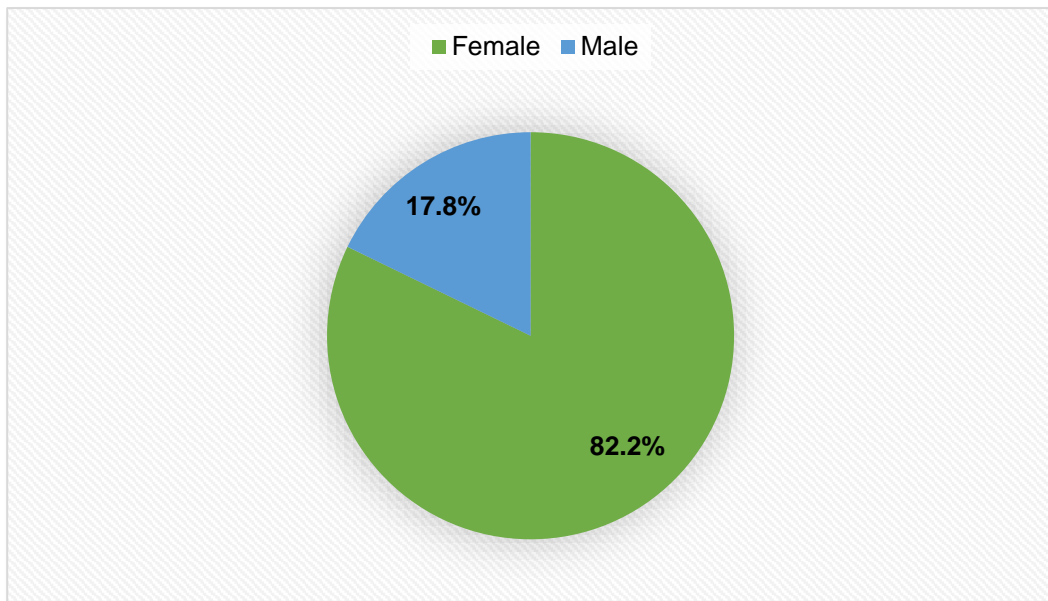


Figure 4.2: Sample distribution by gender (N = 107)

#### 4.3.3 Composition of sample by work experience

Table 4.3

Work experience distribution of Sample (N = 107)

Years of working experience		
	Frequency	Percent
1 - 2 years	10	9.3
3 - 4 years	10	9.3
5 - 6 years	2	1.9
7 - 8 years	11	10.3
9 - 10 years	4	3.7
10+ years	70	65.4
Total	107	100.0

As indicated in Table 4.3, 10 respondents had one to two years' experience (9.3%), 10 respondents had three to four years' experience (9.3%), two respondents had five to six years' experience (1.9%), 11 respondents had seven to eight years' experience (10.3%), four respondents had nine to 10 years' experience (3.7%), and the majority of respondents (N=70) had 10 years and more experience (65.4%). The work experience ranges were then collapsed into two age categories for this study, respondents with one to 10 years' experience (34.6%)

and respondents with ten years and more experience (65.4%). Figure 5.3 represents the work experience range for the six work experience categories in percentages.

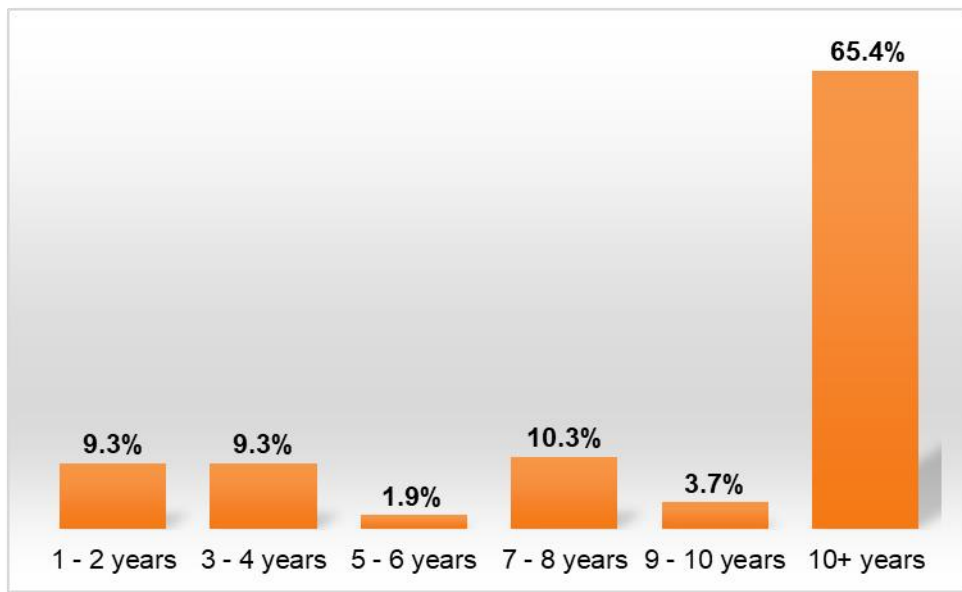


Figure 4.3: Sample distribution by work experience (N = 107)

#### 4.1.4 Summary of the demographic profile of the sample

Table 4.4

Summary of the demographical profile of the sample (N = 107)

Item	Category	Frequency	Percent
Gender	Female	88	82.2%
	Male	19	17.8%
Age	18–44 years	68	63.6%
	45–65 years	39	36.4%
Years of work experience	1–6 years	22	20.6%
	7–10 years	15	14.0%
	10 years and more	70	65.4%

In summary, the demographic profile received from the sample shows that the primary sample characteristics were as follows: The majority of the sample was between the ages of 18 and 44 years (63.6%); the majority of the sample were women (82.2%), and 65.4% of the sample had 10 years and more work experience.

#### **4.4 CHOOSING AND MOTIVATING THE MEASURING INSTRUMENTS**

The literature review guided the chosen measuring instruments based on the relevance to theories and models for this study. Measuring instruments refer to the methods used by the researcher to collect the data required for the study; choosing the correct instrument is crucial (Mujis, 2004). Through investigating the various theories and models, a decision was made based on the validity and reliability of the measuring instruments, suitability to the constructs of emotional intelligence, job satisfaction and turnover intention and the accessibility to these measuring instruments.

The following four measuring instruments were used for this study:

- The demographic questionnaire.
- The Assessing Emotions Scale by Schutte et al. (2009) was used to measure emotional intelligence.
- The Minnesota Satisfaction Questionnaire (MSQ20) by Weiss et al. (1967) was used to measure job satisfaction.
- The Turnover Intention Scale (TI-6) by Roodt (2004) was used to measure turnover intention.

##### **4.4.1 The demographic questionnaire**

A demographic questionnaire was used to gather data regarding respondents' age, gender, and level of work experience.

##### **4.4.2 The Assessing Emotions Scale (AES)**

###### *4.4.2.1 Rationale and purpose for the AES*

The AES is based on Salovey and Mayer's (1990) original model of emotional intelligence. Some literature refers to this scale as the Emotional Intelligence Scale (Schutte et al., 2009). This questionnaire aims to capture and comprehensively assess the personality attributes of an individual (Schutte et al., 2009). The AES is designed to measure emotional intelligence around four sub-scales: perception of emotions (10 items), managing own emotions (9 items); managing others' emotions (8 items); and utilisation of emotions (6 items) (Schutte et al., 2009).

#### *4.4.2.2 Description of the AES*

The AES is a 33-item self-report that uses a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) to rate the emotional intelligence traits or characteristics and functioning of an individual (Schutte et al., 2009). An example of the items includes “*when I am in a positive mood, I am able to come up with new ideas.*”

#### *4.4.2.3 Administration of the AES*

This measuring instrument takes around five minutes to complete and provides clear instructions to the respondents without supervision. Data was collected using a web-linked online survey and captured onto an SPSS data set to assist in presenting the findings. Some of the items on the scale were reverse-coded for calculation; these were 5, 28, and 33. The total scale scores, when summed up, can range between 33 and 165; higher scores suggest higher levels of emotional intelligence (Schutte et al., 2009).

#### *4.4.2.4 Validity and reliability of the AES*

According to a study by Coetzee et al. (2011), the internal consistency coefficients obtained for the AES for each sub-scale were as follows: perception of emotions (0.83); managing own emotions (0.79); managing others' emotions (0.76); and utilisation of emotions (0.84).

#### *4.4.2.5 Motivation for using the AES*

This questionnaire has been widely used for measuring emotional intelligence and has proven to be a valid and reliable measuring scale (Ramchunder, 2012; Schutte et al., 2009; Takawira, 2018).

### **4.4.3 Minnesota Satisfaction Questionnaire (MSQ20)**

#### *4.4.3.1 Rationale and purpose for the MSQ20*

The Minnesota Satisfaction Questionnaire is based on the Theory of Work Adjustment by (Weiss et al., 1967). This questionnaire measures job satisfaction based on specific aspects of their work, the working environment, the resources available to them in their job, and the employee's needs (Van Schalkwyk & Rothmann, 2010). This measurement tool measures an employee's intrinsic and extrinsic job satisfaction levels (Buitendach et al., 2009). Intrinsic job satisfaction measures an employee's feelings towards the nature of the job, such as personal

growth, recognition, and responsibility; extrinsic job satisfaction is related to working conditions such as compensation, company policies, and relations with others (Van Schalkwyk et al., 2010).

#### *4.4.3.2 Description of the MSQ20*

The MSQ “short form” 20-item measuring instrument is rated on a five-point Likert scale from 1 (“very dissatisfied”) to 5 (“very satisfied”). The higher the score, the higher the level of job satisfaction. An example of the items includes “*the way my job provides for steady employment.*”

#### *4.4.3.3 Administration of the MSQ20*

Responding to this questionnaire took approximately 15 to 20 minutes (Aziri, 2011). Data was collected using a web-linked online survey and captured onto an SPSS data set to assist in presenting the findings.

#### *4.4.3.4 Validity and reliability of the MSQ20*

Research by Buitendach et al. (2009) and Van Schalkwyk et al. (2010) have shown both the validity and reliability of the Minnesota Satisfaction Questionnaire (MSQ20). According to a study by Buitendach et al. (2009), for the MSQ “short form,” the alphas ranged between 0.79 to 0.85 within the South African context.

#### *4.4.3.5 Motivation for using the MSQ20*

This measurement tool measures an employee’s intrinsic and extrinsic job satisfaction levels, and studies have shown its validity and reliability (Buitendach et al., 2009; Van Schalkwyk et al., 2010).

### **4.4.4 The Turnover Intention Scale (TI-6)**

#### *4.4.4.1 Rationale and purpose for the TI-6*

The Turnover Intention Scale (TI-6) is a six-item scale that was adapted from the fifteen-item scale developed by Roodt (2004). The Turnover Intention Scale measures turnover intention and predicts actual turnover (Bothma et al., 2013).

#### *4.4.4.2 Description of the TI-6*

This measuring instrument is rated on a five-point Likert scale which varies from poles of intensity, for example, from 1 (never) to 5 (always). An example of the items includes “*how often do you look forward to another day at work?*”.

#### *4.4.4.3 Administration of the TI-6*

Data was collected using a web-linked online survey and captured onto an SPSS data set to assist in presenting the findings. Item 6 on the scale was reverse-coded for calculation.

#### *4.4.4.4 Validity and reliability of the TI-6*

This questionnaire has been used for measuring turnover intention within a South African context and has proven to be a valid and reliable measuring scale (Bothma et al., 2013; Chauvet, 2016). On the Turnover Intention Scale (TI-6), a study by Chauvet (2016) found the reliability to be an acceptable score of 0.83.

#### *4.4.4.5 Motivation for using the TI-6*

This measurement tool has been used for measuring turnover intention and has been found valid and reliable even within a South African context (Bothma et al., 2013; Chauvet, 2016).

### **4.5 ADMINISTRATION OF THE MEASURING INSTRUMENTS**

Permission to conduct the research was obtained from the Department of research committee and the participating organisation. For ethical approval, an email was sent to the gatekeeper (the Talent Manager within the Human Resource Department of the participating organisation). According to McFayden and Rankin (2016), a gatekeeper controls or provides the researcher with access to the respondents. The human resource management department granted the research approval and issued an ethical clearance certificate.

The researcher sent the gatekeeper an email explaining the study’s purpose and the survey process. The email included a signed form with permission granted by the department of human resource management, the web-link for the consent form, and the survey designed on the Lime Survey platform. The consent form explained the purpose of the study and that participation was voluntary; the anonymity of the respondents was also respected in accordance with the Protection of Personal Information Act (POPIA) of South Africa.

Employees were not required to provide their names for this study. The email explained that once the employees clicked on the link to start the questionnaire, consent was given.

For this study, the gatekeeper administered the online questionnaire on behalf of the researcher. The gatekeeper sent an email to 332 employees. The respective employees were provided with instructions on how to complete the questionnaire; they were also given a timeframe for completing the questionnaires. The gatekeeper followed up twice on the questionnaires to ensure that the employees completed them within a reasonable timeframe. The researcher was continuously in contact with the gatekeeper for updates and progress on the completed questionnaires and was available for any questions or queries. The advantage of using an online questionnaire with a larger sample size is that it is a more convenient and cost-effective way to access the sample and provide anonymity (Ahmad, 2012; Mujis, 2004). Web-linked surveys such as Lime Survey are secure, and data is stored on Lime Survey. To access the responses, a username and password are required. Once all the responses were received ( $n = 107$ ), the statistician then assisted the researcher in exporting the data from Lime Survey onto an SPSS data set, where the data was collated and captured within the program (SPSS, version 28) to assist in presenting the findings. All research was conducted electronically; this study did not require any face-to-face contact with the respondents; therefore, no COVID-19 regulations and protocols needed to be applied.

#### **4.6 ETHICAL CONSIDERATIONS**

Ethics refers to the discipline of dealing with what is right and what is wrong (Akaranga & Makau, 2016). Ethical considerations are vital in research when human beings are the focus of the study, and a lack of commitment toward ethical considerations can result in research misconduct, which can adversely affect the rights of the respondents, the integrity and credibility of the researcher, and the research being conducted (Akaranga et al., 2016). The ethical considerations addressed below must be in place to allow the researcher to conduct a reliable and valid study. It is the moral duty and obligation of the researcher to ensure that ethical principles are adhered to when conducting the study (Akaranga et al., 2016).

In this study, the researcher familiarised herself with the University of South Africa's ethics policy. Procedures of the human resource management research ethics committee of the University of South Africa involved in the study were adhered to (Appendix A). A permission letter and the questionnaire were emailed to the gatekeeper for permission to research the participating organisation; the letter required all relevant stakeholder signatures (Appendix B). The results of this study will be provided to the organisation in the form of a report for the benefit of both the organisation and the respondents. Regarding the above ethical principles



for this research, each participant received an email from the participating organisation's human resource department with a web-link to the research survey created on Lime Survey. The web-link included a consent form informing them of the purpose of the research being conducted, indicating that even though respondents were encouraged to complete the questionnaire, it was voluntary and not compulsory to complete. Consent was given once they clicked on the questionnaire link. Respondents could withdraw at any time before submitting the questionnaire. The researcher sought permission from the employees to use these variables in the research in accordance with POPIA. The statistician was given a confidentiality agreement form to sign (Appendix C). The data will be stored at the institution, which the statistician, researcher, and supervisor can access using a password-generated code.

To ensure that the researcher maintained the ethical standards applicable to research, the following ethical principles were applied (Akaranga et al., 2016):

- The research did not cause any harm to the respondents.
- The participant's information that was provided in confidence is protected.
- The study promoted the welfare of the respondents and, as far as possible, impacted them positively.
- Participation was voluntary with informed consent, and there was adherence to data protection.
- Statistical data is protected, was not altered and was used only for the purpose of this study.

#### **4.7 SCORING OF THE DATA COLLECTED FROM THE MEASURING INSTRUMENTS**

Data was collected from the questionnaire; the gatekeeper emailed all the participating employees of the selected organisation a web-link to access the survey on Lime Survey. Once all responses were received, the statistician assisted the researcher in exporting the data from Lime Survey onto an SPSS data set (SPSS, version 28), where the data was collated and captured within the program to assist in presenting the findings. Descriptive analysis was used to interpret data by summarising variables and finding patterns. The inferential analysis was used to derive conclusions on the characteristics and relationships of the sample and to show correlations between variables (Kothari, 2004).

#### **4.8 FORMULATION OF THE RESEARCH HYPOTHESES**

Mujis (2004) describes a hypothesis as a tentative statement predicting an outcome of variables for research based on theoretical propositions. The research hypotheses in Table 4.5 were formulated to achieve the objectives of the study:

Table 4.5

*Formulation of the research hypotheses*

Research aim	Hypothesis	Statistical procedure
<p>Research aim 1: to investigate the nature of the statistical relationship between emotional intelligence, job satisfaction, and turnover intention as manifested in a sample of participants in the insurance industry of South Africa.</p>	<p>H1<sub>0</sub>: There is no significant relationship between emotional intelligence, job satisfaction, and turnover intention.</p> <p>H1<sub>1</sub>: There is a significant relationship between emotional intelligence, job satisfaction, and turnover intention.</p>	<p>Correlational statistics</p>
<p>Research aim 2: to investigate whether emotional intelligence and job satisfaction significantly predict turnover intention.</p>	<p>H2<sub>0</sub>: Emotional intelligence and job satisfaction does not significantly and negatively predict turnover intention.</p> <p>H2<sub>1</sub>: Emotional intelligence and job satisfaction significantly and negatively predict turnover intention</p>	<p>Multiple regression analysis</p>
<p>Research aim 3: to investigate whether demographic variables (age, gender, and work experience groups) differ significantly in relation to their emotional intelligence, job satisfaction, and turnover intention.</p>	<p>H3<sub>0</sub>: Individuals from different demographic variables (age, gender, and work experience groups) will not differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention.</p> <p>H3<sub>1</sub>: Individuals from different demographic variables (age, gender, and work experience groups) will differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention.</p>	<p>T-tests</p>

## 4.9 STATISTICAL PROCESSING OF DATA

According to Muijs (2004) and Salkind (2012), quantitative data is numerical in nature, where data is analysed using mathematically based methods. The statistical procedure was conducted using IBM SPSS (version 28).

The data must first be screened and cleaned for errors before data analysis is performed (Pallant, 2016). Errors such as bias and skewness of results can occur when a sample size is too small (Hair, Hult, Ringle, Sarstedt, Danks & Ray, 2021). For this study, the data was screened for possible unengaged and duplicate responses. There were zero cases identified for unengaged and duplicate responses. The data was also screened for missing values, and no missing values were found.

The statistical procedure was conducted in three stages: (1) descriptive analysis, (2) correlational analysis, and (3) inferential analysis, as illustrated in Figure 4.4.

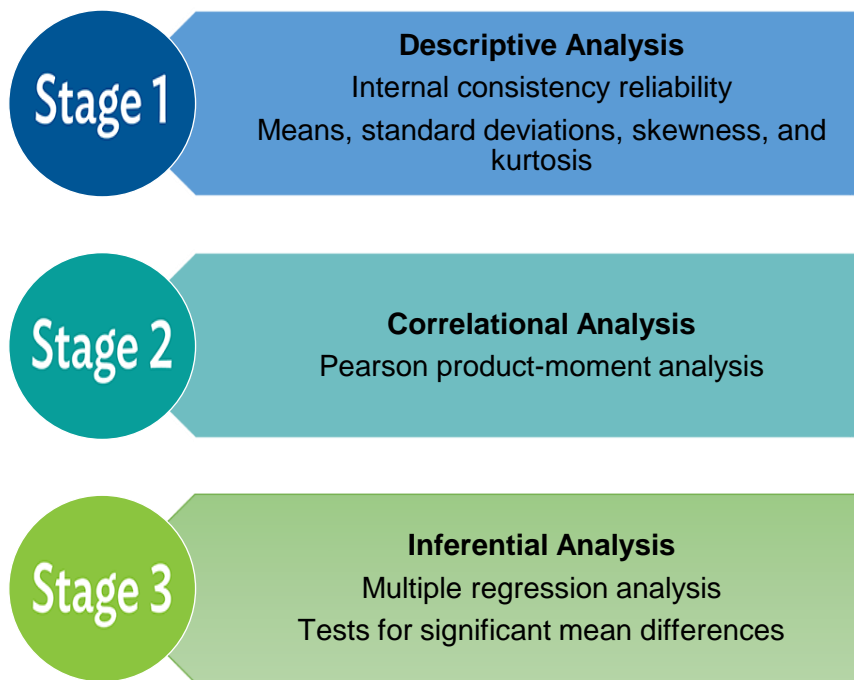


Figure 4.4: The statistical data analysis procedure

## **Stage 1: Descriptive analysis**

Descriptive statistical analysis relates to the descriptive data utilised to report the sample characteristics under study (Kothari, 2004; Salkind, 2012). The purpose of using descriptive statistics in research is to simplify, organise and summarise data in a meaningful way (Tredoux et al., 2013).

The descriptive analysis was also used (in terms of means, standard deviation, skewness, and kurtosis) to assess the variation per item on the measuring scales, the normal distribution of the data, and measure and estimate central tendency in the data. Frequency distributions in the form of tabular presentations of the data were used to present the distribution of the demographic data and describe the characteristics of the sample (Kothari, 2004).

Cronbach's alpha was used to assess the reliability of the instruments under study; the Assessing Emotions Scale, the Minnesota Satisfaction Questionnaire, and the Turnover Intention Scale (Kothari, 2004; Roodt, 2004; Salkind, 2012; Schutte et al., 2009; Weiss et al., 1967). The recommended Cronbach's alpha coefficient minimum is 0.70, and the maximum is 0.95; the cut-off threshold value for reliability coefficients was set at this study's minimum and maximum coefficient (Hair et al., 2021). Scores within this range would indicate that the instruments being measured are reliable (Hair et al., 2021; Salkind, 2012).

## **Stage 2: Correlational analysis**

Correlational analysis was used to determine whether a relationship exists between levels of emotional intelligence, job satisfaction and turnover intention.

Pearson's product correlation coefficient (expressed as  $r$ ) was used to explore the magnitude and direction of the statistical relationship between emotional intelligence, job satisfaction and turnover intention (Salkind, 2012). A positive correlation coefficient value will indicate a positive relationship, and a negative correlation coefficient value will indicate a negative relationship (Salkind, 2012). An  $r$ -value of +1.00 shows a positive correlation, an  $r$ -value of -1.00 shows a negative correlation, and an  $r$ -value of 0 indicates no relationship between variables (Zaid, 2015).

In this study, Pearson's product-moment coefficient was used to test for the direction and strength of the relationship between emotional intelligence, job satisfaction and turnover intention. The effect size statistically measures the relationship between two variables; the effect size parameter is indicated by the  $r$ -values (Hair et al., 2021). The  $r$ -values were interpreted according to the guidelines provided by Cohen (1992):

- $r$ -values  $\geq 0.10$  (small practical effect size)
- $r$ -values  $\geq 0.30$  (medium practical effect size)
- $r$ -values  $\geq 0.50$  (large practical effect size)

For the purpose of this study, the significance level of  $p \leq .05$  and  $r$ -values  $\geq 0.30$  were selected as the cut-off point for rejecting the null hypotheses.

### **Stage 3: Inferential analysis**

Inferential statistics enables the researcher to draw conclusions on the sample being investigated by making inferences about the data (Kothari, 2004; Zaid, 2015).

This section includes the following two steps:

#### Step 1: Multiple regression analysis

Multiple regressions explored the proportion of variance in the dependent variable (turnover intention) that was explained by the independent variables (emotional intelligence and job satisfaction). Multiple regression analysis was also conducted on the sub-scales of emotional intelligence and job satisfaction to explain and interpret overall emotional intelligence and job satisfaction. Multiple regression analysis is used to analyse the strength of the relationship between a single variable (dependent variable) and two or more other variables (independent variables) (Zaid, 2015). The adjusted  $R^2$  ( $F_p \leq .05$ ) value was used to interpret the results,  $R^2$  values larger than .13 (medium effect) was considered practically significant for this study (Cohen, 1992; Takawira, 2018).

#### Step 2: Test for significant mean differences

Independent T-tests were conducted to determine if there were any significant differences between the mean scores of age, gender and work experience and emotional intelligence, job satisfaction and turnover intention (Corder et al., 2014; Pallant, 2016). The Levene's test is a non-parametric test which was used to assess the significant differences between the means of age, gender and work experience groups. Non-parametric hypothesis testing does not rely on specific parameters and does not make any underlying assumptions about the sample distribution (Corder & Foreman, 2014; Pallant, 2016). This study set the significance level at a 95% confidence interval level ( $p \leq .05$ ).

## Level of significance

Statistical significance is used to establish whether a statistical test of a hypothesis produces a meaningful result; the significance levels in hypothesis testing determine or measure the strength of the results' (Pallant, 2016; Tredoux et al., 2013). A null hypothesis will confirm no relationship between the variables or no difference in the studied sample (Kothari, 2004; Zaid, 2015). When testing the hypothesis, there is a likelihood that one of two errors can be made. Type 1 error occurs by rejecting the null hypothesis when it is true, whereas a Type 2 error occurs when accepting the null hypothesis when, in fact, it is false (Kothari, 2004; Salkind, 2012; Takawira, 2018).

The most common and frequently used statistical significance level is  $p \leq .05$  or  $p \leq .01$  (Zaid, 2015). This study set the significance level at a 95% confidence interval ( $p \leq .05$ ). Table 4.6 indicates the different levels of statistical significance.

Table 4.6

### *Different levels of statistical significance*

Probability	Level	Significance
<i>P</i>	0.1	Less significant
<i>P</i>	.01 to 0.5	Significant
<i>P</i>	.001 to .01	Very significant
<i>P</i>	0.001	Extremely significant

(adapted from Tredoux et al., 2013)

## 4.10 CHAPTER SUMMARY

This chapter addressed the first six steps of the empirical study, which were applied as follows:

- The determination and description of the sample
- Choosing and motivating the measuring instruments
- Administration of the measuring instruments
- Scoring of the data collected from the measuring instruments
- Formulation of the research hypotheses
- The statistical processing of the data

Chapter 5 provides the research findings and results of the study.

## **CHAPTER 5: RESULTS AND INTERPRETATION**

### **5.1 INTRODUCTION**

This chapter presents a discussion of the results based on the statistical tests that were carried out to test the research hypotheses formulated for the purpose of this study. Steps 7 and 8 of the empirical investigation are discussed in this chapter. Patterns and categories were identified and used to interpret the results and draw conclusions on the variables for this study. The results are presented and then explained logically to show clarity and flow. The discussion of the results focuses on the theoretical statement and the research hypotheses. The hypotheses will be accepted or rejected as per the findings. Previous research studies and the current study results are compared to determine the generalisability of the present findings.

### **5.2 DESCRIPTIVE STATISTICS**

Descriptive statistics provides a picture by describing and organising data and characteristics of the sample and are well suited to investigating and comparing the relationship between variables occurring in a real-life context (Kothari, 2004; Mujis, 2004; Salkind, 2012). For the purpose of this study, descriptive statistics were used to describe the characteristics of the sample using tables and figures to present the data (Pallant, 2016). In this section, Cronbach's alpha coefficients were used to assess the internal consistency reliability of the three measuring instruments (AES, MSQ20 and TI-6). This is followed by a discussion of the means, standard deviations, skewness, and kurtosis to assess the variation per item on the measuring scales, the normal distribution of the data, and to measure and estimate central tendencies in the data.

#### **5.2.1 Reporting of internal consistency reliability**

According to Hair et al. (2021), internal consistency reliability is a measure used to assess the items on a scale and whether they are consistent and associated with each other. The reliability analysis was centered on determining the internal consistency reliability of the three measurement instruments: the AES, the MSQ20, and the TI-6. Cronbach's alpha was used to measure the internal consistency reliability of these instruments (Kothari, 2004; Salkind, 2012). The cut-off threshold value for reliability coefficients was set at a minimum of 0.70 and a maximum coefficient of 0.95, which can be considered acceptable for this study (Hair et al., 2021). Cronbach's alpha was used in this study as it is the most commonly used statistic to



assess the internal consistency of items on a scale (Pallant, 2016). The Cronbach's alpha coefficients for the three instruments are reported in the following sections.

### 5.2.2 Reporting on scale reliability: The Assessing Emotions Scale (AES)

As shown in Table 5.1, Cronbach's alpha coefficient scores varied slightly for the sub-scales of the AES instrument (MOtE, MOwE, POE, and UOE), ranging from 0.69 to 0.72. This range indicates that the utilisation of emotions sub-scale (0.69) and managing others' emotions sub-scale (0.70) had lower internal consistency reliability scores than the perception of emotions sub-scale (0.71) and managing own emotions sub-scale (0.72). The outcome of these scores could be attributed to the phenomenon of acquiescence responding, where respondents tended to agree to and select affirmative statements (Rammstedt, Danner & Bosnjak, 2017). These coefficients are marginally lower than in previous studies, where the internal consistency coefficients obtained for the AES for the sub-scales were between 0.76 and 0.84 (Coetzee & Harry, 2014; Coetzee et al., 2011). However, the overall AES scale obtained a Cronbach's alpha coefficient of 0.82, which was deemed satisfactory for the present study.

Table 5.1

#### *Internal consistency reliability - AES*

Sub-scale	Cronbach's alpha	Number of items
Managing others' emotions (MOtE)	0.70	8
Managing own emotions (MOwE)	0.72	9
Perception of emotion (POE)	0.71	10
Utilisation of emotions (UOE)	0.69	6
Overall Emotional intelligence (EI)	0.82	33

*Note: (1=Strongly disagree; 2=Somewhat disagree; 3=Neither agree nor disagree; 4 =Somewhat agree; 5=Strongly agree)*

### 5.2.3 Reporting on scale reliability: The Minnesota Satisfaction Questionnaire (MSQ20)

As shown in Table 5.2, Cronbach's alpha coefficient scores were relatively high for the sub-scales of the MSQ20 instrument (IS) and (ES), with Cronbach's alpha coefficients of 0.85. These coefficients align with a previous study in a South African context where Cronbach's alpha coefficients had the highest score of 0.85 (Buitendach et al., 2009). The overall MSQ20 scale for job satisfaction obtained a Cronbach's alpha coefficient of 0.91 which was deemed satisfactory for the present study.

Table 5.2

*Internal consistency reliability – MSQ20*

Sub-scale	Cronbach's alpha	Number of items
Intrinsic satisfaction (IS)	0.85	12
Extrinsic satisfaction (ES)	0.85	6
Overall job satisfaction (JS)	0.91	20

*Note: (1=Never; 5=Always) \*(1= Very satisfying; 5= Totally dissatisfying)*

**5.2.4 Reporting on scale reliability: The Turnover Intention Scale (TI-6)**

The TI-6 scale obtained a Cronbach's alpha coefficient of 0.77. This coefficient is marginally lower than previous studies where the internal consistency coefficients obtained for the TI-6 were 0.81 and 0.83 (Bothma et al., 2013; Chauvet, 2016). However, Cronbach's alpha coefficient score of 0.77 is still in line with the minimum and maximum coefficient guidelines of 0.70 to 0.95, which were deemed satisfactory for the present study (Hair et al., 2021). This study used the six-item scale to measure turnover intention, adapted from the 15-item scale developed by Roodt (2004). According to Pallant (2016), it is common to find lower Cronbach's alpha coefficient scores when the number of items on a scale is fewer than 10.

**5.2.5 Reporting of means, standard deviations, skewness, and kurtosis**

The following section discusses each measuring instrument's means (M), standard deviations (SD), skewness, and kurtosis. The mean can be described as an average score calculated from a set of scores; in other words, it is the middle point of your data distribution (Zaid, 2015). The standard deviation (SD) measures the variability in a set of scores; in other words, how much the data is spread out in a study (Hair et al., 2021; Zaid, 2015). Skewness is a descriptive statistic that measures the direction of the data points in a study (Pallant, 2016). The suggested normality range for the skewness ranges from -1 and +1 (Howell, 2016). Lastly, kurtosis is a statistical measurement that indicates how data scores cluster in the tails of a given distribution containing extreme values (Pallant, 2016). The suggested normality range for the kurtosis ranges from -1 and +1 (Tredoux et al., 2013).

Table 5.3

*Descriptive statistics: means, standard deviations, skewness, and kurtosis (N = 107)*

		Mean	Standard Deviation	Skewness	Kurtosis
<i>Assessing Emotions Sub-scales</i>	<b>MOtE</b> (Managing others' emotions)	4.17	0.50	-0.77	0.58
	<b>MOWE</b> (Managing own emotions)	4.36	0.51	-0.73	0.06
	<b>POE</b> (Perception of emotions)	4.12	0.53	-0.47	0.44
	<b>UOE</b> (Utilisation of emotions)	4.17	0.54	-0.17	-1.02
<i>Assessing Emotions Scale Overall Emotional Intelligence</i>	<b>EI</b> (Emotional Intelligence)	4.20	0.42	-0.51	-0.46
<i>Minnesota Satisfaction Questionnaire_Sub- cales</i>	<b>IS</b> (Intrinsic satisfaction)	4.13	0.57	-0.85	1.31
	<b>ES</b> (Extrinsic satisfaction)	3.96	0.70	-0.43	-0.28
<i>Minnesota Satisfaction Questionnaire Overall Job Satisfaction</i>	<b>JS</b> (Job Satisfaction)	4.09	0.56	-0.47	-0.27
<i>Turnover Intention Scale</i>	<b>TI</b> (Turnover Intention)	2.08	0.83	0.82	0.38

#### 5.2.5.1 *The Assessing Emotions Scale (AES)*

Table 5.3 shows the means, SD, skewness, and kurtosis of the AES sub-scales and the overall scale. The means of the four sub-scales ranged between 4.12 to 4.36. The highest mean score for the sub-scale AES was managing own emotions (MOwE) ( $M=4.36$ ;  $SD=0.51$ ), and the lowest mean score was the perception of emotions (POE) ( $M=4.12$ ;  $SD=0.53$ ). The overall mean score for the AES scale was ( $M=4.20$ ;  $SD=0.42$ ).

The skewness values for the AES were negatively skewed (left-skewed  $< 0$ ). Negative skewness indicates a cluster of scores to the right, and the left tail is long (Tabachnick et al., 2007). This suggests that some of the respondents in this sample rated themselves slightly lower on emotional intelligence on the scale. The skewness scores for the overall AES and sub-scales ranged from  $-0.17$  to  $-0.77$  which falls within the normality range of  $-1$  and  $+1$  as Howell (2016) recommended. The kurtosis values for the AES show a slight platykurtic distribution ranging from  $-1.02$  to  $0.58$ , which is very small, thus falling slightly out of the normality range of  $-1$  and  $+1$  (Tredoux et al., 2013).

#### 5.2.5.2 *The Minnesota Satisfaction Questionnaire (MSQ20)*

Table 5.3 shows the means, SD, skewness, and kurtosis of the four sub-scales of the MSQ20, as well as the overall scale. The means of the two sub-scales ranged between 3.96 to 4.13. The highest mean score for the sub-scale MSQ20 was intrinsic satisfaction (IS) ( $M=4.13$ ;  $SD=0.57$ ), and the lowest mean score was extrinsic satisfaction (ES) ( $M=3.96$ ;  $SD=0.70$ ). The overall mean score for the MSQ20 scale was ( $M=4.09$ ;  $SD=0.56$ ).

The skewness values for the MSQ20 were negatively skewed. The skewness scores for the overall MSQ20 and sub-scales ranged from  $-0.43$  to  $-0.85$ , which falls within the normality range of  $-1$  and  $+1$ , as Howell (2016) recommended. The kurtosis values for the MSQ20 had a leptokurtic distribution ranging from  $-0.28$  to  $1.31$ , thus not falling within the normality range of  $-1$  and  $+1$  (Tredoux et al., 2013). This indicates that the scores show more outliers than a normal distribution (Tabachnick et al., 2007).

#### 5.2.5.3 *The Turnover Intention Scale (TI-6)*

Table 5.3 shows that the TI-6 scale's mean average score was ( $M=2.08$ ;  $SD=0.83$ ). The skewness values for the TI-6 were positively skewed (right-skewed  $> 0$ ). The skewness score for the overall TI-6 was  $0.82$ , which falls within the normality range of  $-1$  and  $+1$ , as Howell (2016) recommended. The kurtosis value for the TI-6 scale was  $0.38$ , thus falling within the normality range of  $-1$  and  $+1$  (Tredoux et al., 2013).

In summary, the following conclusions were drawn:

- The AES scale, managing own emotions (MOWE) reported the highest mean score ( $M = 4.36$ ;  $SD = 0.51$ ) and perception of emotions (POE) reported the lowest mean score ( $M = 4.12$ ;  $SD = 0.53$ ).
- The MSQ20 scale, intrinsic satisfaction (IS) reported the highest mean score ( $M = 4.13$ ;  $SD = 0.57$ ) and extrinsic satisfaction (ES) reported the lowest mean score ( $M = 3.96$ ;  $SD = 0.70$ ).
- The TI-6 scale, the mean average score was ( $M = 2.08$ ;  $SD = 0.83$ ).

### 5.3 CORRELATIONAL STATISTICS

Correlational statistics were used to investigate the relationship between emotional intelligence, job satisfaction and turnover intention to determine whether the results provided sufficient evidence to support research hypothesis H1<sub>1</sub>: There is a significant relationship between emotional intelligence, job satisfaction, and turnover intention.

Pearson's product correlation coefficient (expressed as  $r$ ) was used to explore the magnitude and direction of the statistical relationship between emotional intelligence, job satisfaction and turnover intention (Salkind, 2012). For this study, a cut-off of  $r \geq 0.30$  (medium effect) at probability level ( $p \leq .05$ ) was selected for interpreting the practical significance of the correlation coefficients (Cohen, 1992).

#### 5.3.1 Reporting on the Pearson product-moment correlation analyses: AES and MSQ20

This section reports on the bivariate analysis between the AES (Assessing Emotions Scale) and the Minnesota Satisfaction Questionnaire (MSQ20) variables. Table 5.4 reports on Pearson's product-moment correlation analyses between the AES and MSQ20.

Table 5.4

*Pearson's product-moment correlation analyses (AES and MSQ20) (N = 107)*

MSQ20	AES	Managing others' emotions	Managing own emotions	Perception of emotions	utilisation of emotions	Overall emotional intelligence
	$r$	.51	.52	.4	.35	.55
Intrinsic satisfaction	<i>Sig. (2-tailed)</i>	.01**	.01**	.01**	.01**	.01**

Extrinsic satisfaction	<i>r</i>	.45	.4	.26	.34	.45
	<i>Sig. (2-tailed)</i>	.01**	.01**	.01**	.01**	.01**
Overall job satisfaction	<i>r</i>	.53	.51	.37	.39	.55
	<i>Sig. (2-tailed)</i>	.001***	.001***	.001***	.001***	.001***

Notes:  $N = 107$  \*\*\*  $p \leq .001$ ; \*\*  $p \leq .01$ ; \*  $p \leq .05$  (two-tailed),  $r \leq .30$  (small practical effect size),  $r \geq .30 \leq .49$  (medium practical effect size),  $r \geq .50$  (large practical effect size)

As reported in Table 5.4:

- Managing others' emotions (MOtE) showed a significant positive relationship with job satisfaction ( $r = .53$ ; large practical effect size,  $p \leq .01$ ).
- Managing own emotions (MOwE) showed a significant positive relationship with job satisfaction ( $r = .51$ ; large effect size,  $p \leq .01$ ).
- Perception of emotions (POE) showed a significant positive relationship with job satisfaction ( $r = .37$ ; medium effect size,  $p \leq .01$ ).
- Utilisation of emotions (UOE) showed a significant positive relationship with job satisfaction ( $r = .39$ ; medium effect size,  $p \leq .01$ ).
- Overall emotional intelligence (EI) showed a significant positive relationship with job satisfaction ( $r = .55$ ; large effect size,  $p \leq .001$ ).
- Intrinsic satisfaction (IS) showed a significant positive relationship with emotional intelligence ( $r = .55$ ; large effect size,  $p \leq .01$ ).
- Extrinsic satisfaction (ES) showed a significant positive relationship with emotional intelligence ( $r = .45$ ; medium effect size,  $p \leq .01$ ).

### 5.3.2 Reporting on the Pearson product-moment correlation analyses: AES and TI-6

This section reports on the bivariate analysis between the AES (Assessing Emotions Scale) and the Turnover Intention Scale (TI-6) variables. Table 5.5 reports on Pearson's product-moment correlation analyses between the AES and TI-6.

Table 5.5

*Pearson's product-moment correlation analyses (AES and TI-6) (N = 107)*

	AES	Managing others' emotions	Managing own emotions	Perception of emotions	Utilisation of emotions	Overall emotional intelligence
<i>r</i>		−0.29	−.29	−.21	−.16	.29

<b>Turnover Intention (TI)</b>	<i>Sig. (2-tailed)</i>	.01**	.01**	.05*		.01**
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Notes: N = 107 \*\*\* p ≤ .001; \*\* p ≤ .01; \* p ≤ .05 (two-tailed), r ≤ .30 (small practical effect size), r ≥ .30 ≤ .49 (medium practical effect size), r ≥ .50 (large practical effect size)

As reported in Table 5.5:

- Managing others' emotions (MOtE) showed a small negative relationship with turnover intention ( $r = -.29$ ; small practical effect size,  $p \leq .01$ ).
- Managing own emotions (MOwE) showed a small negative relationship with turnover intention ( $r = -.29$ ; small effect size,  $p \leq .01$ ).
- Perception of emotions (POE) showed a small negative relationship with turnover intention ( $r = -.21$ ; small effect size,  $p \leq .05$ ).
- Utilisation of emotions (UOE) showed a small negative relationship with turnover intention ( $r = -.16$ ; small effect size,  $p \geq .05$ ). This result is, therefore, insignificant based on the significance level of  $p \leq .05$  that was selected as the cut-off point for this study.

### 5.3.3 Reporting on the Pearson product-moment Correlation Analyses: MSQ20 and TI-6

This section reports on the bivariate analysis between the Minnesota Satisfaction Questionnaire (MSQ20) and the Turnover Intention Scale (TI-6) variables. Table 5.6 reports on Pearson's product-moment correlation analyses between the MSQ20 and TI-6.

Table 5.6

*Pearson's product-moment correlation analyses (MSQ20 and TI-6) (N = 107)*

	MSQ20	Intrinsic satisfaction	Extrinsic satisfaction	Overall job satisfaction
<b>Turnover Intention</b>	<i>r</i>	-.64	-.61	-.67
	<i>Sig. (2-tailed)</i>	.001 ***	.001 ***	.001 ***

Notes: N = 107 \*\*\* p ≤ .001; \*\* p ≤ .01; \* p ≤ .05 (two-tailed), r ≤ .30 (small practical effect size), r ≥ .30 ≤ .49 (medium practical effect size), r ≥ .50 (large practical effect size)

As reported in Table 5.6:

- Intrinsic satisfaction (IS) shows a significant negative relationship with turnover intention ( $r = -.64$ ; large effect size,  $p \leq .001$ ).

- Extrinsic satisfaction (ES) shows a significant negative relationship with turnover intention ( $r = -.61$ ; large effect size,  $p \leq .001$ ).

#### 5.3.4 Conclusions drawn from the correlation analysis

Correlational analysis was used to test **research aim 1**: to investigate the nature of the statistical relationship between emotional intelligence, job satisfaction and turnover intention as manifested in a sample of participants in the insurance industry of South Africa.

Overall, the results in Table 5.4 show a significant positive relationship between levels of emotional intelligence and job satisfaction ( $r = .55$ ; large effect size,  $p \leq .001$ ). This indicates that higher levels of emotional intelligence are associated with higher levels of job satisfaction. Additionally, higher levels of job satisfaction are associated with higher levels of emotional intelligence.

Overall, the results in Table 5.5 show a small negative relationship between levels of emotional intelligence and turnover intention ( $r = -.29$ ; small effect size,  $p \leq .001$ ). This indicates that higher levels of emotional intelligence are associated with lower levels of turnover intention. Utilisation of emotions (UOE) showed a small negative relationship with turnover intention ( $r = -.16$ ; small effect size,  $p \geq .05$ ). This result is, therefore, insignificant based on the significance level of  $p \leq .05$  that was selected as the cut-off point for this study.

Overall, the results in Table 5.6 show a significant negative relationship between levels of job satisfaction and turnover intention ( $r = -.67$ ; large effect size,  $p \leq .001$ ). This indicates that higher levels of job satisfaction are associated with lower levels of turnover intention.

The findings provided sufficient evidence to support the research hypothesis H1 <sub>1</sub> : There is a significant relationship between emotional intelligence, job satisfaction, and turnover intention.
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## **5.4 INFERENCE ANALYSIS**

The inferential analysis draws conclusions about the population based on the data from the sample (Zaid, 2015).

This section consists of the following two steps:

Step 1: Multiple regression analysis

Step 2: Test for significant mean differences

### **5.4.1 Multiple regression analysis**

Multiple regression analysis was performed using two models. The first model utilised overall emotional intelligence (AES) and overall job satisfaction (MSQ20) as independent variables and turnover intention (TI-6) as the dependent variable. The second model utilised the sub-scales of emotional intelligence (AES) (managing others' emotions, managing own emotions, perception of emotions, and utilisation of emotions) and the sub-scales of job satisfaction (MSQ20) (intrinsic satisfaction and extrinsic satisfaction) as the independent variables and turnover intention (TI-6) as the dependent variable. Multiple regression analysis aims to assess H2<sub>1</sub>: Emotional intelligence and job satisfaction significantly and negatively predict turnover intention.

The collinearity diagnostics was done using the variance inflation factor (VIF) to assess possible multicollinearity in the regression analysis of the variables. According to Hair et al. (2021), multicollinearity occurs when one independent variable has high correlations with one or more of the other independent variables in a model. This can be seen as a problem because when this occurs, the results of the regression model are less reliable. If the VIF for the regression model exceeds 10, this indicates high multicollinearity (Pallant, 2016).

For this study, the collinearity diagnostics showed that multicollinearity does not seem to be a concern between the independent variables in the regression analysis, as the VIF values were all below 10 for both models (see Table 5.7 and Table 5.8).

5.4.1.1 Regression analysis with overall emotional intelligence and overall job satisfaction as the independent variables and turnover intention as the dependent variable

Table 5.7

Model 1 multiple regression: AES (EI) and MSQ20 (JS) (independent variables) versus TI-16 (dependent variable) (N = 107)

Model 1	Unstandardised Coefficients				Collinearity Statistics			
	B	Std. Error	t	p	VIF	F	Adjusted R <sup>2</sup>	R
Constant	5.572	0.613	9.082	0.001 ***		45.0	0.45+++	.681
Overall Emotional Intelligence	0.237	0.170	1.393	0.167	1.437			
Overall Job Satisfaction	-1.097	0.128	-8.597	.001 ***	1.437			

Notes: N = 107 \*\*\* p ≤ .001; \*\* p ≤ .01; \* p ≤ .05

+ R<sup>2</sup> ≤ .12 (small practical effect size); ++ R<sup>2</sup> ≥ .13, ≤ .25 (medium practical effect size); +++ R<sup>2</sup> ≥ .26 (large practical size effect)

Table 5.7 shows the coefficients on the first regression model for emotional intelligence and job satisfaction on turnover intention. The model showed a significance ( $F = 45.0$ ;  $p \leq .001$ ), accounting for 45% ( $R^2 = 0.45$ ; large practical size effect) of the variance in turnover intention that can be explained by job satisfaction. According to Pallant (2015), a highly significant model can be considered a goodness-of-fit statistical model.

As reported in Table 5.7, overall emotional intelligence ( $\beta = 0.237$ ;  $t = 1.393$ ;  $p \geq .05$ ) had no significant effect in explaining the variance in turnover intention. This result is insignificant based on the significance level of  $p \leq .05$ , which was selected as the cut-off point for this study. The formula is as follows: DV (dependent variable) = C (constant) + B (emotional intelligence (EI)).

As reported in Table 5.7, overall job satisfaction ( $\beta = -1.097$ ;  $t = -8.597$ ;  $p \leq .001$ ) had a significant negative effect in explaining the variance in turnover intention. The formula is as follows: DV (dependent variable) = C (constant) + B (job satisfaction (JS)).

5.4.1.2 Regression analysis with emotional intelligence sub-scales and job satisfaction sub-scales as the independent variables and turnover intention as the dependent variable

Table 5.8

Model 2 multiple regression: AES (EI sub-scales) and MSQ20 (JS sub-scales) (independent variables) versus TI-16 (dependent variable) (N = 107)

Model 2	Unstandardised Coefficients				Collinearity Statistics			
	B	Std. Error	t	p	VIF	F	Adjusted R <sup>2</sup>	R
<b>Constant</b>	5.572	0.613	9.082	0.001***		14.2	0.42+++	.679
<b>MOE</b> (Managing others' emotions)	0.082	0.178	0.458	0.648	2.111			
<b>MOwE</b> (Managing own emotions)	0.015	0.173	0.086	0.932	2.113			
<b>POE</b> (Perception of emotions)	-0.033	0.153	-0.218	0.828	1.771			
<b>UOE</b> (Utilisation of emotions)	0.150	0.141	1.062	0.291	1.542			
<b>IS</b> (Intrinsic satisfaction)	-0.658	0.172	-3.817	.001***	2.587			
<b>ES</b> (Extrinsic satisfaction)	-0.392	0.132	-2.975	.01**	2.293			

Notes: N = 107 \*\*\* p ≤ .001; \*\* p ≤ .01; \* p ≤ .05

+ R<sup>2</sup> ≤ .12 (small practical effect size); ++ R<sup>2</sup> ≥ .13, ≤ .25 (medium practical effect size); +++ R<sup>2</sup> ≥ .26 (large practical size effect)

Table 5.8 shows the coefficients on the second regression model for the sub-scales of emotional intelligence and the sub-scales of job satisfaction on turnover intention. The model showed a significance (F = 14.2; p ≤ .001), accounting for 42% (R<sup>2</sup> = 0.42; large practical size

effect) of the variance in turnover intention that can be explained by the sub-scales of job satisfaction (intrinsic satisfaction and extrinsic satisfaction). According to Pallant (2015), a highly significant model can be considered a goodness-of-fit statistical model.

As reported in Table 5.8, managing others' emotions ( $\beta = 0.082$ ;  $t = 0.458$ ;  $p \geq .05$ ), managing own emotions ( $\beta = 0.015$ ;  $t = 0.086$ ;  $p \geq .05$ ), perception of emotions ( $\beta = -0.033$ ;  $t = -.218$ ;  $p \geq .05$ ) and utilisation of emotions ( $\beta = 0.150$ ;  $t = 1.062$ ;  $p \geq .05$ ) had an insignificant effect in explaining the variance in turnover intention. This result is insignificant based on the significance level of  $p \leq .05$ , which was selected as the cut-off point for this study. The negative  $\beta$  values show a difference between the sub-scales of managing others' emotions, managing own emotions, perception of emotions, and utilisation of emotions. The formula is as follows: DV (dependent variable) = C (constant) + B (managing others' emotions (MOtE), managing own emotions (MOwE), perception of emotions (POE), and utilisation of emotions (UOE)).

As reported in Table 5.8, intrinsic satisfaction ( $\beta = -0.658$ ;  $t = -3.817$ ;  $p \leq .001$ ) and extrinsic satisfaction ( $\beta = -0.392$ ;  $t = -2.975$ ;  $p \leq .01$ ) statistically significantly predicted the construct of turnover intention. The negative  $\beta$  values show a difference between the sub-scales intrinsic satisfaction and extrinsic satisfaction. The formula is as follows: DV (dependent variable) = C (constant) + B (intrinsic satisfaction (IS) and extrinsic satisfaction (ES)).

#### 5.4.1.3 Conclusions drawn from the multiple regression analysis

Multiple regression analysis was used to test **Research aim 2**: to investigate whether emotional intelligence and job satisfaction significantly and negatively predict turnover intention.

The results in the two regression models indicate that overall emotional intelligence and the sub-scales of emotional intelligence did not significantly and negatively predict and explain turnover intention amongst the sample of frontline employees in the insurance industry of South Africa. However, results have indicated that overall job satisfaction and the sub-scales of job satisfaction (intrinsic satisfaction and extrinsic satisfaction) have a significant negative effect in predicting turnover intention amongst the sample of frontline employees in the insurance industry of South Africa.

The findings provided partial evidence to support the research hypothesis H2 <sub>1</sub> : Emotional intelligence and job satisfaction significantly and negatively predict turnover intention.
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## 5.4.2 Tests for significant mean differences

### 5.4.2.1 Significant mean differences: age

There were no significant differences between the various age groups regarding their emotional intelligence and job satisfaction. Therefore, the results for emotional intelligence and job satisfaction were not reported here.

However, for turnover intention (see Table 5.9), the Levene's test showed a  $p$ -value of .193. None of the variables recorded any significant values; therefore, we can assume equality of variance between the age groups in relation to their turnover intention. The  $p$ -value associated with the equality of the mean test is .004 ( $p \leq .01$ ), which is less than the confidence interval level ( $p \leq .05$ ) set for this study. This indicates that there is a difference between age groups in relation to their turnover intention. The mean scores for employees 18 to 44 years ( $M = 2.25$ ;  $SD = 0.87$ ) was considered against the mean scores for employees 45 to 65 years ( $M = 1.78$ ;  $SD = 0.67$ ). Even though both age groups scored slightly lower on the scale, employees between 45 to 65 years scored significantly lower than employees between the ages of 18 and 44 years in relation to turnover intention.

Table 5.9

Significant mean differences: independent T-tests for age and turnover intention ( $N = 107$ )

Turnover Intention and Age (Equal variance assumed)	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig.	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Two-Sided p	Lower
	1.718	0.193	2.946	105	.01**	0.477	0.161	0.155	0.798

Notes:  $N = 107$  \*\*\*  $p \leq .001$ ; \*\*  $p \leq .01$ ; \*  $p \leq .05$

### 5.4.2.2 Significant mean differences: gender

There were no significant differences between the various gender groups regarding their emotional intelligence, job satisfaction and turnover intention. Therefore, the results were not reported here.

#### 5.4.2.3 Significant mean differences: work experience

There were no significant differences between the various work experience groups regarding their emotional intelligence and job satisfaction. Therefore, the results for emotional intelligence and job satisfaction were not reported here.

However, for turnover intention (see Table 5.10), the Levene's test showed a  $p$ -value of .606. None of the variables recorded any significant values; therefore, we can assume equality of variance between the work experience groups in relation to their turnover intention. The  $p$ -value associated with the equality of the mean test is .000 ( $p \leq .001$ ), which is less than the confidence interval level ( $p \leq .05$ ) set for this study. This indicates that there is a significant difference between the work experience groups in relation to their turnover intention. The mean scores for employees with one to ten years of working experience ( $M = 2.46$ ;  $SD = .86$ ) were considered against the mean scores for employees with 10 years and more working experience ( $M = 1.88$ ;  $SD = .75$ ). Even though both work experience groups scored slightly lower, employees with ten years and more working experience scored significantly lower than employees with one to ten years of working experience in relation to turnover intention.

Table 5.10

*Significant mean differences: independent T-tests for work experience and turnover intention (N = 107)*

Turnover Intention and Age (Equal variance assumed)	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig.	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
					Two-Sided p			Lower	Upper
	0.268	0.606	3.643	105	.001 ***	0.585	0.160	0.266	0.903

Notes: N = 107 \*\*\*  $p \leq .001$ ; \*\*  $p \leq .01$ ; \*  $p \leq .05$

#### 5.4.2.4 Conclusions drawn from the tests for the significant mean differences (age, gender, and work experience)

T-tests were used to test **research aim 3**: to investigate whether demographic variables (age, gender, and work experience groups) differ significantly in relation to their emotional intelligence, job satisfaction and turnover intention.

Overall, there were no significant differences between the various age, gender, and work experience groups regarding their emotional intelligence, job satisfaction and turnover intention. However, results indicated that differences do exist between age and work experience groups concerning turnover intention, and no difference in gender and turnover intention was observed.

The findings provided sufficient evidence to partially support the research hypothesis H3<sub>1</sub>: individuals from different demographic variables (age, gender, and work experience groups) will differ significantly in relation to emotional intelligence, job satisfaction and turnover intention.

## 5.5 CONCLUSIONS REGARDING THE RESEARCH HYPOTHESES

Table 5.11 shows a summary of the conclusions regarding the research hypotheses.

Table 5.11

*Overview of the results regarding the research hypotheses*

Research hypotheses		Supportive evidence
<b>H1<sub>0</sub></b>	There is no significant relationship between emotional intelligence, job satisfaction, and turnover intention.	<b>No</b>
<b>H1<sub>1</sub></b>	There is a significant relationship between emotional intelligence, job satisfaction, and turnover intention.	<b>Yes</b>
<b>H2<sub>0</sub></b>	Emotional intelligence and job satisfaction does not significantly and negatively predict turnover intention.	<b>Yes, partial evidence</b>
<b>H2<sub>1</sub></b>	Emotional intelligence and job satisfaction significantly and negatively predict turnover intention.	<b>Yes, partial evidence</b>
<b>H3<sub>0</sub></b>	Individuals from different demographic variables (age, gender, and work experience groups) will not differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention.	<b>Yes, partial evidence</b>
<b>H3<sub>1</sub></b>	Individuals from different demographic variables (age, gender, and work experience groups) will differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention.	<b>Yes, partial evidence</b>

## 5.6 INTEGRATION: RELATIONSHIP BETWEEN EMOTIONAL INTELLIGENCE, JOB SATISFACTION, AND TURNOVER INTENTION

This section discusses the demographic profile of the sample within the scope of the results of the tested research hypotheses.

### 5.6.1 The Demographical profile of the sample

In terms of gender, the results were skewed towards a majority of the sample being females, with a participation rate of 82.2%. In terms of age, the majority of the sample was 18 to 44 years (63.6%). The majority of the respondents indicated that they had ten years or more of work experience (65.4%).

### 5.6.2 Sample profile: emotional Intelligence, job Satisfaction and turnover intention

This section interprets and discusses the means of the three measuring instruments. Table 5.12 summarises the highest and lowest mean scores for these instruments.

Table 5.12

*Overview of means of measuring instruments*

	Mean	
<i>Assessing Emotional Intelligence Sub-scales</i>	<b>Managing other's emotions (MOtE)</b>	4.17
	<b>Managing own emotions (MOwE)</b>	4.36
	<b>Perception of emotions (POE)</b>	4.12
	<b>Utilisation of emotions (UOE)</b>	4.17
<i>Assessing Emotions Scale Overall Emotional Intelligence</i>	<b>Emotional intelligence (EI)</b>	4.20
<i>Minnesota Satisfaction Questionnaire_Sub-scales</i>	<b>Intrinsic satisfaction (IS)</b>	4.13
	<b>Extrinsic satisfaction (ES)</b>	3.96
<i>Minnesota Satisfaction Questionnaire Overall Job Satisfaction</i>	<b>Job satisfaction (JS)</b>	4.09
<i>Turnover Intention Scale</i>	<b>Turnover intention (TI)</b>	2.08

Overall, the results on the Assessing Emotions Scale indicated that respondents in a frontline job scored high levels of emotional intelligence for this study. The respondents scored high on managing their emotions, suggesting that when employees are faced with obstacles and challenges, they can control their emotions and handle the situation positively (Mayer et al., 2004; Schutte et al., 2009). Respondents scored the lowest on the perception of emotions



(POE) suggesting that respondents may experience difficulty distinguishing individuals' emotions through verbal and nonverbal language (Mayer et al., 2004; Schutte et al., 2009).

In terms of job satisfaction, overall, the Minnesota Satisfaction Questionnaire (MSQ20) results indicated that respondents in a frontline job scored high levels of job satisfaction for this study. Respondents scored higher on-the-job satisfaction sub-scale intrinsic satisfaction. This suggests that frontline employees in this study have high levels of job satisfaction with intrinsic factors such as the nature of the job, personal growth, recognition, and responsibility in comparison to extrinsic factors such as working conditions, compensation, company policies, and relationships with others (Van Schalkwyk et al., 2010).

Lastly, in terms of turnover intention, the results on the TI-6 scale indicated that respondents in a frontline job scored moderate levels on turnover intention for this study. This mean score suggests that the frontline employees in this study have low intentions to leave the organisation (Bothma et al., 2013).

### **5.6.3 Research Aim 1**

The results provided sufficient evidence to support the research hypothesis H1<sub>1</sub>: There is a significant relationship between emotional intelligence, job satisfaction, and turnover intention.

#### *5.6.3.1 Interpretation of correlations between the AES, MSQ20 and TI-6*

A significant and positive relationship was evident between levels of emotional intelligence and job satisfaction (see Table 5.4). The results showed that respondents with higher levels of emotional intelligence had higher levels of job satisfaction. These results are in line with previous literature, which suggests that an employee's level of satisfaction is based on their feelings, emotions, and experiences with their job (Chiang et al., 2013; Ealias et al., 2012; Oki, 2014).

Overall, the results (Table 5.5) indicated a slight negative relationship between levels of emotional intelligence and turnover intention. The results showed that respondents with higher levels of emotional intelligence had lower levels of turnover intention. These results are in line with previous literature, which suggests that to be proactive and prevent employees from leaving, organisations need to find ways to enhance employees' levels of emotional intelligence (Chauvet, 2016; Ealias et al., 2012; Singh et al., 2015; Sony et al., 2016). Furthermore, employees' emotional intelligence levels influence their behaviour towards an

organisation and their reasons to stay (Shukla et al., 2016; Singh et al., 2015; Thoresen et al., 2003).

Lastly, according to the results (see Table 5.6), there is a large, significantly negative relationship between levels of job satisfaction and turnover intention. The results indicate that respondents with higher levels of job satisfaction have lower levels of turnover intention. These results align with previous literature, which suggests that employees with high levels of job satisfaction will remain in an organisation (Munro, 2015; Weiss, 1967).

Overall, strong negative/positive significant correlations were found between emotional intelligence, job satisfaction, and turnover intention.

#### **5.6.4 Research Aim 2**

The results provided partial evidence to support the research hypothesis H21: emotional intelligence and job satisfaction significantly and negatively predict turnover intention.

##### *5.6.4.1 Interpretation of the prediction between AES as a predictor of TI-6*

Overall, (see Table 5.7 and Table 5.8) the results have indicated that overall emotional intelligence and the sub-scales of emotional intelligence (managing others emotions, managing own emotions, perception of emotions, and utilisation of emotions) has no significant effect in predicting and explaining turnover intention amongst the sample of frontline employees in the insurance industry of South Africa. These results do not align with previous literature, which suggests that emotional intelligence and the sub-scales of emotional intelligence significantly predict turnover intention (Brewster, 2019; Arthi et al., 2018).

##### *5.6.4.2 Interpretation of the prediction between MSQ20 as a predictor of TI-6*

Overall, (see Table 5.7 and Table 5.8) the results have indicated that overall job satisfaction had a significant negative effect in explaining the variance in turnover intention. In addition, the job satisfaction sub-scales, intrinsic satisfaction (IS) and extrinsic satisfaction (ES) significantly and negatively predicted and explained turnover intention. This means that respondents who scored higher on the intrinsic satisfaction and extrinsic satisfaction sub-scales will have lower scores on the TI-6.

Previous literature suggests that frontline employees who feel that their jobs are important and are satisfied with aspects of their job, such as job design, reward schemes, employee

relationships, supervisory support, and working conditions, will have lower intentions of leaving the organisation (Judeh, 2013; Mathis et al., 2008, Oki, 2014; Robbins et al., 2008).

### **5.6.5 Research Aim 3**

There were no significant differences between the various age, gender, and work experience groups in relation to their emotional intelligence and job satisfaction. Furthermore, there were no significant differences between gender in relation to turnover intention.

However, the results for turnover intention and age (see Table 5.9) indicate a significant difference between the age groups concerning their turnover intention. This indicates that an employee's age does affect their turnover intention. In addition, the results for turnover intention and work experience (see Table 5.10) indicate a significant difference between the work experience groups in relation to their turnover intention. This suggests that the more work experience an employee has, the higher their intention to stay in the organisation is.

Therefore, research hypothesis H3<sub>1</sub> was partially accepted:

Individuals from different demographic variables (age, gender, and work experience groups) will differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention.

## **5.7 CHAPTER SUMMARY**

This chapter discussed the empirical study: descriptive, correlational, and inferential statistics which were relevant to test the hypothesis for this study. The reported findings of the literature review were interpreted, and empirical research was conducted in order to draw conclusions.

The research aims, as follows, were presented:

Research aim 1: To investigate the nature of the statistical relationship between emotional intelligence, job satisfaction, and turnover intention as manifested in a sample of participants in the insurance industry of South Africa.

Research aim 2: To investigate whether emotional intelligence and job satisfaction significantly predict turnover intention.

Research aim 3: To investigate whether demographic variables (age, gender, and work experience groups) differ significantly in relation to their emotional intelligence, job satisfaction, and turnover intention.

Chapter 6 addresses research aim 4, namely, to formulate recommendations for HRM and retention practices within the frontline industry. Chapter 6 also discusses the research study's conclusions, limitations, and recommendations.

## **CHAPTER 6: CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS**

The chapter focuses on the conclusions drawn from this research study. In addition, the chapter highlights the limitations of the literature review and the study's empirical results. This chapter concludes with a discussion of research aim 4, namely, to formulate recommendations for human resource management and retention practices and further research based on the findings of this research study.

### **6.1 CONCLUSIONS**

This section discusses the conclusions based on the literature review and the empirical study in relation to the research aims as outlined in Chapter 1.

#### **6.1.1 Conclusions in relation to the literature review**

The primary objective of this study was: (1) to investigate whether there is a significant statistical relationship between emotional intelligence, job satisfaction, and turnover intention as manifested in a sample of frontline employees; (2) to assess whether emotional intelligence and job satisfaction significantly and negatively predict the turnover intention construct; and (3) to test whether individuals from different age, gender, and work experience groups differ significantly regarding their levels of emotional intelligence, job satisfaction, and turnover intention.

Overall, the results from the empirical investigation provided partial evidence to support the central hypothesis (see section 1.3.2.3).

##### *6.1.1.1 Research aim 1: to explore the construct of emotional intelligence, job satisfaction, and turnover intention, as conceptualised in literature*

The literature review discussed in Chapters 2 and 3 achieved the first aim, namely, to explore the construct of emotional intelligence, job satisfaction and turnover intention, as conceptualised in the literature.

The following conclusions were drawn:

##### *a) Conclusions relating to emotional intelligence*

For the purpose of this study, the ability-based model by Mayer et al. (2004) was used to understand and explain the nature of emotional intelligence. The ability-based model links emotion and cognition using four branches that range from basic psychological processes to higher-level abilities (Takawira, 2018). Branches 1 and 2 (perception and using emotions) form part of the basic psychological processes and involves expressing and processing feelings and information (Mayer et al., 2004). Branches 3 and 4 (understanding and managing emotions) form part of the higher-level abilities, which involves comprehending emotional behaviour into plans and goals (Arthi et al., 2018). Emotional intelligence is viewed as the ability to identify one's own emotions, recognise the emotions of others, and understand these emotions to guide and facilitate one's thoughts and behaviour (Mayer et al., 2008).

Emotions such as happiness, fear and sadness can influence how people think, make decisions, and perform different tasks (Brackett et al., 2011). It is evident from the literature that emotional intelligence is an essential skill that can assist organisations in maintaining successful relationships and having successful top-performing employees (Arthi et al., 2018; Mayer et al., 2008). Emotionally intelligent individuals are in a better position to successfully use their skills and non-cognitive capabilities to get through highly pressurised and stressful situations and challenges (Cho et al., 2017; Ealias et al., 2012; Shukla, 2016). Emotionally intelligent individuals are more productive in the workplace and can positively use their emotions to find solutions and foster relationships (Shukla et al., 2016). Moreover, emotionally intelligent individuals can recognise and differentiate between honest and dishonest expressions of emotions and can use inductive reasoning to implement strategies that can assist them in resolving negative situations (Mayer et al., 2008; Salovey et al., 1990; Takawira, 2018; Wolmarans et al., 2001).

It can be concluded that, an emotionally intelligent frontline employee can cope with and adapt better to changing conditions within their job, improve performance, and create an excellent employee-customer interface than a frontline employee with lower levels of emotional intelligence (Bhaskar, 2015; Ndiritu et al., 2022; Nwulu et al., 2018). In addition, an individual with higher levels of emotional intelligence is more capable of regulating and utilising their emotions and the emotions of others appropriately than an individual with lower levels of emotional intelligence (Mayer et al., 2008).

#### *b) Conclusions relating to job satisfaction*

For the purpose of this study, the two-factor model of job satisfaction by Herzberg (1966) was presented to understand and explain the nature of job satisfaction. Herzberg's (1966) approach is based on several factors contributing to an employee's job satisfaction levels

which are categorised into two dimensions (Aziri, 2011). Hygiene factors decrease job satisfaction and are associated with individuals' negative feelings about factors such as working conditions, compensation, and co-worker relations (Sattar et al., 2010). Motivational factors increase job satisfaction and are associated with positive feelings that individuals have about factors such as personal growth, achievement, and recognition of one's job (Erasmus et al., 2016). Job satisfaction is viewed as an employee's attitude and opinion towards the roles and responsibilities of their job, the environment in which they work, and their overall emotions towards their job (Buitendach et al., 2009; Putri et al., 2022).

Job satisfaction has been of interest and significant importance to organisations for many years to understand and analyse employee behaviour (Ealias et al., 2012; Hamid, 2016; Judeh, 2013). Job satisfaction has become one of the most complex and challenging areas organisations face when managing employees (Aziri, 2011). It is evident from the literature that three general aspects lead to job satisfaction or dissatisfaction: 1) the individuals' emotional response to their job, 2) the individuals' analysis of whether or not their job expectations are met, and 3) the individuals' various attitudes towards their job (Luthans, 2008). An employee's experiences about their job stem from their emotions, beliefs and behaviours (Arthi et al., 2018; Weiss, 2002). Employees with higher levels of job satisfaction are more positive towards their jobs than employees with lower levels of job satisfaction (Ealias et al., 2012). Employees will experience higher job satisfaction levels when their needs are fulfilled and expectations are met (Martin et al., 2008). Ultimately, an employee with higher levels of job satisfaction usually feels more secure and supported in their job (Nwulu et al., 2018; Pathak et al., 2010).

It can be concluded that in order to minimise employee dissatisfaction, hygiene (extrinsic) factors such as working conditions, compensation and company policies must be improved, and employees' motivational (intrinsic) factors such as the nature of the job, personal growth, recognition, and responsibility must be addressed (Luthans, 2008; Herzberg, 1966).

### *c) Conclusions relating to turnover intention*

For the purpose of this study, the unfolding model of turnover by Lee et al. (1994) was presented to understand and explain the nature of turnover intention and to develop strategies to retain frontline employees. The unfolding theory includes five pathways that unfold over time: shocks, scripts, image violation, history of dissatisfaction and job alternatives (Mkhize, 2016). Employees will follow one of these five pathways when deciding to leave an organisation (Holtom et al., 2006). Turnover intention is viewed as an employee's behavioural intention to leave an organisation (Putri et al., 2022).

From an organisation's perspective, employee turnover can have significant cost implications and negative repercussions (Arthi et al., 2018; Bothma et al., 2013). Employees do not suddenly decide to leave an organisation, and various factors influence an employee's decision to quit over time (Oki, 2014). For this study, the literature shows that the pressure and high levels of stress placed on a frontline employee to uphold the organisation's quality of service can trigger the employee's thoughts of quitting (Martin, 2016; Sony et al., 2016). An employee's intention to leave can be viewed as a coping mechanism to escape unfavourable working conditions (Bothma et al., 2013). Employees will evaluate their current situation and the sacrifices they need to make before leaving an organisation (Singh et al., 2015). The more an employee has to lose when leaving the organisation, the more difficult it becomes for them to leave (Ndiritu et al., 2022). It can be concluded that an employee's intention or increased desire to leave an organisation can be seen as the last step in a series of withdrawal cognitions leading to the decision to leave (Tett et al., 1993).

#### *6.1.1.2 Research aim 2: to explore the nature of the theoretical relationship between emotional intelligence, job satisfaction, and turnover intention*

The literature review discussed in Chapter 3 achieved the second aim, namely, to explore the theoretical relationship between emotional intelligence, job satisfaction and turnover intention.

The following conclusions were drawn:

The literature revealed theoretical relationships between emotional intelligence, job satisfaction and turnover intention (Çekmecelioğlu et al., 2012; Chauvet, 2016; Cho et al., 2017; Oki, 2014). Literature has also revealed the relationship between the sub-dimensions of emotional intelligence, job satisfaction and turnover intention (Arthi et al., 2018; Brewster, 2019; Chauvet, 2016; Judeh, 2013; Mathis et al., 2008, Oki, 2014; Robbins et al., 2008). In a study conducted by Robbins et al. (2008), results revealed that higher emotional intelligence levels, enhanced job satisfaction and impacted an employee's commitment to remain in an organisation. Emotionally intelligent individuals tend to have greater mental health and can develop ways to overcome highly pressurised and stressful situations than individuals with lower emotional intelligence levels (Ealias et al., 2012; Shukla, 2016). As a result, these individuals are more productive in their jobs and experience increased levels of job satisfaction (Cho et al., 2017; Hamid, 2016; Oki, 2014). Employees with higher levels of emotional intelligence have a better understanding of negative emotions; they know how to connect or detach from a negative or positive situation (Mayer et al., 1997). If employees cannot recognise and manage their emotions and how they feel correctly, they will not be able to gain insight



into what motivates them and influences their decision-making (Judeh, 2013; Takawira, 2018). If employees cannot regulate their emotions effectively and find a deeper understanding of what motivates them, it could result in lower levels of job satisfaction and increased levels of turnover intention (Chauvet, 2016; Cho et al., 2017; Ealias et al., 2012; Mayer et al., 2008; Oki, 2014). In a study conducted by Arthi et al. (2018), results revealed that employees' regulation of emotions significantly reduced turnover intention. Additionally, a study by Brewster (2019) showed that managing others' emotions and utilising emotions contributed to explaining turnover intention. When employees can manage their feelings better, they are usually more satisfied with their jobs (Suifan, Abdallah & Sweis, 2015) and, as a result, have a higher intention of staying within an organisation (Judeh, 2013).

Literature shows that emotional intelligence, job satisfaction and turnover intention increase with age (Cabello et al., 2016; Dhillon, 2018; Mayer et al., 1999; Martin et al., 2008; Munro, 2015; Spector, 1997). Interestingly, with regard to gender, women show a higher level of emotional intelligence than men (Cabello et al., 2016; Dhillon, 2018; Mayer et al., 1999). There are inconsistent findings regarding job satisfaction and turnover intention based on gender (Adenguga, 2013; Kim, 2004; Lyness et al., 2001; Martin et al., 2008; Metle et al., 2018; Spector, 1997). Lastly, literature shows that emotional intelligence, job satisfaction and turnover intention increase with work experience (Cabello et al., 2016; Dhillon, 2018; Judeh, 2013; Kim, 2004; Martin et al., 2008; Mkavga et al., 2012; Munro, 2015; Sehunoe et al., 2015).

In conclusion, the literature suggests that to be proactive and prevent employees from leaving, organisations need to monitor an employee's level of satisfaction with their job and enhance their level of emotional intelligence (Chauvet, 2016; Ealias et al., 2012; Singh et al., 2015; Sony et al., 2016). Emotional intelligence and job satisfaction have become of interest in the contemporary working environment because of their significant importance in interpreting and analysing human behaviour (Ealias et al., 2012; Judeh, 2013). It is evident from the literature that a relationship does exist between emotional intelligence, job satisfaction and turnover intention and that these variables can be developed, and turnover intention can be reduced through retention strategies (Bhaskar, 2015; Çekmecelioğlu et al., 2012; Chauvet, 2016; Martin, 2016; Oki, 2014).

*6.1.1.3 Research aim 3:* to conceptualise how individual's demographical characteristics (age, gender, and work experience groups) differ significantly in relation to emotional intelligence, job satisfaction, and turnover intention variables

The literature review discussed in Chapters 2 and 3 achieved the third aim, namely, to to conceptualise how individual's demographic characteristics (age, gender, and work

experience groups) differ significantly in relation to emotional intelligence, job satisfaction and turnover intention variables.

The following conclusions were drawn:

a) Age

Literature has revealed that emotional intelligence, job satisfaction and turnover intention increases with age. Studies on emotional intelligence show that older employees seem to have higher levels of emotional intelligence and can control their emotions better than younger employees (Cabello et al., 2016; Bar-On, 2000; Dhillon, 2018; El Badawy et al., 2015). Studies have also shown that the older an employee is, the greater their levels of job satisfaction will be (Martin et al., 2008; Munro, 2015; Spector, 1997). Older employees also seem to be more invested in an organisation and stay longer (Munro, 2015; Martin et al., 2008).

b) Gender

Literature shows inconsistent results with gender relating to emotional intelligence, job satisfaction and turnover intention. Some studies suggest that gender is a significant predictor of emotional intelligence, job satisfaction and turnover intention; females score higher than males on emotional intelligent levels and have lower job satisfaction scores (Cabello et al., 2016). A study conducted by Lyness et al. (2001) on female managers found that women were more likely to remain in an organisation longer than men. However, in contrast, research conducted by Bar-On (2000), Mettle et al. (2018), and Martin et al. (2008) found no significant difference between gender in relation to emotional intelligence, job satisfaction and turnover intention.

c) Work experience

Literature findings on work experience relating to emotional intelligence, job satisfaction and turnover intention are positive. Results show that emotional intelligence and job satisfaction levels increase over the years of working and that the longer an employee has been with the organisation, the lower their turnover intention (Cabello et al., 2016; Dhillon, 2018; Judeh, 2013; Kim, 2004; Martin et al., 2008; Mayer et al., 1999; Mkavga et al., 2012; Munro, 2015; Sehunoe et al., 2015).

*6.1.1.4 Research aim 4: to explore the implications of emotional intelligence, job satisfaction, and turnover intention for retention practices in the insurance industry*

The literature review discussed in Chapters 2 and 3 achieved the fourth aim, namely, to explore the implications of emotional intelligence, job satisfaction and turnover intention for retention practices in the insurance industry.

The following conclusions were drawn:

Literature shows that studies on employees' reasons for staying or leaving an organisation can contribute to employee retention (Ndiritu et al., 2022). Organisations can retain employees by understanding the reasons contributing to turnover intention (Bothma et al., 2013; Judeh, 2013; Martin et al., 2008; Mitchell et al., 2001). Organisations can use strategies such as performance appraisals and one-on-one meetings as an opportunity to ask for employee feedback and input (Tellez, 2014). In addition, human resource practitioners should look into job satisfaction evaluations to identify employee satisfaction levels across the different organisational units (Aziri, 2011).

The evolution of contemporary and changing work environments emphasises the need for organisations to find strategies to develop more supportive work cultures and different managerial approaches (Gajendran et al., 2015; van Graan, 2020; Waters, 2015). Organisations must create conducive working environments and supportive work cultures that motivate employees to stay longer (Gajendran et al., 2015; Putri et al., 2022; Rothwell, 2010). Supportive work environments with coaches to assist with personal development by focusing on employees' core skills required to perform their jobs (Nwulu et al., 2018; Sony et al., 2016). Organisations should create an atmosphere where employees feel cared for when relying on their supervisors and colleagues for support and guidance in demanding and stressful working conditions (Bruwer, 2020; Felps et al., 2009). Supervisors/managers must motivate and build confidence in their frontline employees (van der Merwe et al., 2020). Organisations should also look at developing reward systems for employees that work in such pressurised and target-driven work environments; this could help promote positive feelings and motivate employees (Cho et al., 2017; Pathak et al., 2010).

The literature has provided important information on the various theoretical models and frameworks relating to emotional intelligence, job satisfaction and turnover intention that may be possible solutions to develop retention strategies and practices for the insurance industry.

## 6.1.2 Conclusions in relation to the empirical study

This section provides the conclusions in terms of the empirical study.

*6.1.2.1 Research aim 1: to investigate the nature of the statistical relationship between emotional intelligence, job satisfaction, and turnover intention as manifested in a sample of participants in the insurance industry of South Africa*

The findings provide sufficient support for research hypothesis H1<sub>1</sub>: There is a significant relationship between emotional intelligence, job satisfaction and turnover intention.

Based on the empirical findings (discussed in section 5.2), the following conclusions can be drawn:

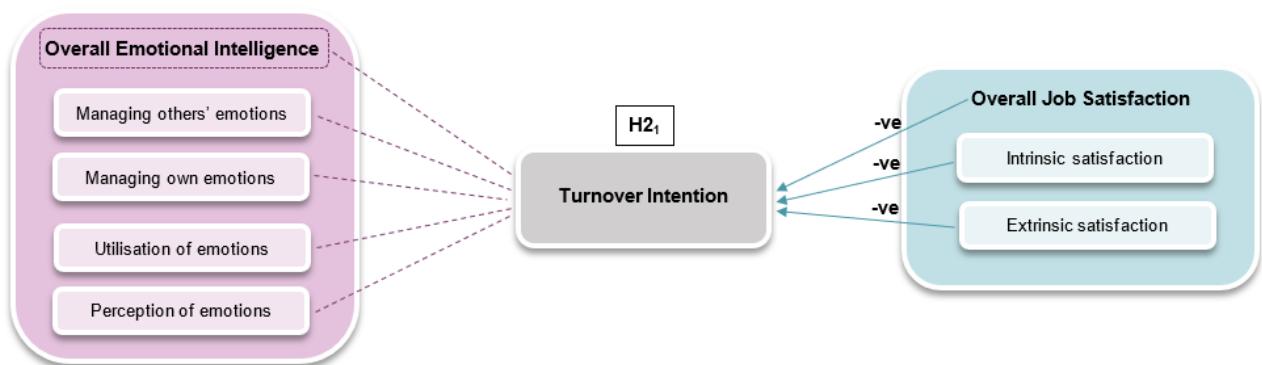
- Results (see Table 5.4) show a significant positive relationship between emotional intelligence and job satisfaction levels. These results indicate that higher levels of emotional intelligence are associated with higher levels of job satisfaction. These results are supported by a study by Shukla et al. (2016), which showed that employees with higher levels of emotional intelligence were more satisfied with their jobs.
- Results (see Table 5.5) show a significant relationship between emotional intelligence and turnover intention levels. These results indicate that higher levels of emotional intelligence are associated with lower levels of turnover intention. These results are supported by a study by Robbins et al. (2008), which found that higher levels of emotional intelligence impact an employee's commitment to remain in an organisation. The findings in Table 5.5 are limited, as it shows a small negative relationship; therefore, it is important to beware of over-interpreting these findings without further research.
- The present results (see Table 5.6) show a significant relationship between job satisfaction and turnover intention levels. These results indicate that higher levels of job satisfaction are associated with lower levels of turnover intention. These results are supported by a study conducted by Munro (2015) which found a significant relationship between job satisfaction and turnover intention. Likewise, Chauvet (2016) found that increased levels of job satisfaction were linked to lower levels of turnover intention.

In summary, the study showed that employees with higher levels of emotional intelligence experienced higher levels of job satisfaction. These findings are supported by several researchers who found that employees with higher levels of emotional intelligence were able to manage their emotions and stressful situations better and, as a result, were more satisfied

with their jobs (Chauvet, 2016; Ealias et al., 2012; Sony et al., 2016). In addition, the empirical results of this study found that frontline employees with higher levels of job satisfaction had lower intentions to leave an organisation. These results are supported by Cho et al. (2017) and Oki (2014) who found that employees who were satisfied with their jobs were likely to remain in the organisation longer than those employees who were dissatisfied with their jobs.

*6.1.2.2 Research aim 2: to investigate whether emotional intelligence and job satisfaction significantly predict turnover intention*

The findings provide partial support for research hypothesis H2<sub>1</sub>: Emotional intelligence and job satisfaction significantly predict turnover intention.



Notes: The dotted line (.....) refers to no significance and the (-ve) refers to negative effect

Figure 6.1: Summary of the multiple regression analysis performed between AES, MSQ20 and TI-6

Based on the empirical findings (discussed in section 5.3.1 and depicted in Figure 6.1), the following conclusions can be drawn:

*a) The respondent's emotional intelligence does not significantly predict their turnover intention*

- Overall emotional intelligence (EI) and the sub-scales of emotional intelligence (managing others emotions, managing own emotions, perception of and utilisation of emotions) did not significantly predict and explain turnover intention (see Table 5.7 and 5.8). These results do not align with previous literature, which suggests that emotional intelligence and the

sub-scales of emotional intelligence significantly predict turnover intention (Brewster, 2019; Arthi, et al., 2018).

*b) The respondent's job satisfaction significantly and negatively predicts their turnover intention*

It can be concluded that overall job satisfaction (including intrinsic satisfaction and extrinsic satisfaction) significantly and negatively predict and explain turnover intention (see Table 5.7 and 5.8). The results suggest that when employees' job satisfaction levels are higher, their turnover intention levels will be lower. These findings are consistent with previous research, which suggests that individuals with higher levels of job satisfaction will have lower levels of turnover intention (Munro, 2015; Nwulu et al., 2018; Putri et al., 2022). A frontline employee's level of satisfaction is based on their feelings, emotions and experiences with their job (Arthi et al., 2018; Ealias et al., 2012; Oki, 2014). When frontline employees are satisfied with their job, they tend to display positive outcomes such as organisational commitment, positive attitudes, and an overall increase in productivity and tend to remain in the organisation. (Cho et al., 2017; Hamid, 2016; Oki, 2014).

Employees with higher levels of job satisfaction usually feel more secure and supported in their job (Judeh, 2013; Nwulu et al., 2018; Pathak et al., 2010). Frontline employees need to be given the authority and necessary support to make decisions on their own and work independently (Chiang et al., 2013; Oki, 2014). Perceived autonomy is an important cognitive resource for motivating and creating positive work-related behaviours; it satisfies the need for achievement and responsibility (Gajendran et al., 2015; Martin et al., 2008; Robbins et al., 2008).

*6.1.2.3 Research aim 3: to investigate whether demographic variables (age, gender, and work experience groups) differ significantly in relation to their emotional intelligence, job satisfaction, and turnover intention*

The empirical findings provided evidence to partially support research hypothesis H3<sub>1</sub>: Individuals from different demographic variables (age, gender, and work experience groups) will differ significantly in relation to emotional intelligence, job satisfaction and turnover intention.

Based on the empirical findings of this study, the following are the conclusions:

*i) Age groups regarding their emotional intelligence, job satisfaction and turnover intention*

- It can be concluded that there are no significant differences between the age groups in relation to their emotional intelligence. This indicates that an employee's age does not affect their emotional intelligence. These results are inconsistent with prior research, suggesting that emotional intelligence increases with age (Cabello et al., 2016; Dhillon, 2018).
- It can be concluded that there are no significant differences between the age groups in relation to their job satisfaction. This indicates that an employee's age does not affect job satisfaction. Studies support these results by Metle et al. (2018) and Samaiya (2015), which showed no significant difference between an employee's job satisfaction and age.
- It can be concluded that respondents 45 to 65 years old (see Table 5.9) have lower intentions to leave an organisation than respondents who are 18 to 44 years old. This indicates that an employee's age does affect their turnover intention. These results align with previous literature, which suggests that younger employees are more inclined to leave an organisation than older age-group employees and that older employees are more invested in an organisation (Martin et al., 2008; Munro, 2015; Travaglione et al., 2003).

*(ii) Gender groups regarding their emotional intelligence, job satisfaction and turnover intention*

- It can be concluded that respondents showed no differences between gender groups regarding their emotional intelligence. This suggests that an employee's gender; does not affect their emotional intelligence. These results are in line with other literature, which confirms that men and women show no significant differences in their level of emotional intelligence (Bar-On, 2000).
- It can be concluded that respondents showed no differences between gender groups regarding their job satisfaction. This indicates that an employee's gender does not affect their job satisfaction. These results are supported by Buitendach et al. (2009) and Sehunoe et al. (2015), who found no significant relationship between job satisfaction and gender.

- It can be concluded that respondents showed no differences between gender groups regarding their intent to leave an organisation. These results are consistent with studies conducted by Martin et al. (2008) and Munro (2015), who found no significant relationship between gender and turnover intention.

*(iii) Work experience groups regarding their emotional intelligence, job satisfaction and turnover intention*

- It can be concluded that respondents showed no differences between work experience groups in relation to their emotional intelligence. This indicates that regardless of how much work experience an employee has, it does not affect their level of emotional intelligence. These results are inconsistent with prior research, suggesting that emotional intelligence increases with work experience and has a significant and positive influence in this regard (Cabello et al., 2016; Dhillon, 2018; Mayer et al., 1999).
- It can be concluded that work experience groups showed no differences in relation to their job satisfaction. This indicates that regardless of how much work experience an employee has, it does not affect their job satisfaction. These results are inconsistent with prior research, suggesting that job satisfaction increases with years of work experience and employees become more satisfied with their jobs as they get older (Kim, 2004; Spector, 1997).
- It can be concluded that respondents with ten years and more work experience (see Table 5.10) have lower intentions to leave an organisation than respondents with one to ten years of work experience. This suggests that the more work experience an employee has, the higher their intention to stay in the organisation is. These results align with previous literature, which shows a significant relationship between an employee's job experience and turnover intention (Mkavga et al., 2012; Munro, 2015).

*6.1.2.4 Research aim 4: To formulate recommendations for human resource management and retention practices and further research based on the findings of this research study*

The literature review findings and the empirical study provide new and valuable insight into human resource management, specifically referring to strategies that the insurance industry can consider in retaining frontline employees. The literature review provided sufficient information on the conceptualisation of constructs emotional intelligence, job satisfaction and turnover intention, the possible relationship between these three constructs, and the difference between demographic groups (age, gender, and work experience) regarding these constructs.



The conclusions drawn from the literature review suggest that human resource practitioners need to consider the theoretical models of emotional intelligence, job satisfaction and turnover intention in the field of human resource management. The findings engendered a deeper understanding of the relationship dynamics between these three constructs, especially in the insurance service industry environment. The study suggests that demographic variables (age and work experience) are important variables to consider when formulating retention strategies. This study also provides new insights and a broader perspective on how frontline employees' emotional intelligence and job satisfaction impact their turnover intention.

Human resource practitioners must ensure reliability and validity before using the measurement instruments used in this study, mainly when using them in the diverse cultural South African context. Conclusions drawn from this study show that the measurement instruments used displayed generally acceptable reliability/internal consistency levels (see section 5.1.1). These findings contribute to literature about the use of these instruments in a South African context.

### **6.1.3 Conclusions relating to the central hypothesis**

In summary, the research findings suggest that a relationship exists between emotional intelligence, job satisfaction and turnover intention. In addition, job satisfaction predicts and explains turnover intention. However, emotional intelligence shows no significance in predicting and explaining turnover intention. Lastly, there are no differences in age, gender, and work experience groups concerning emotional intelligence and job satisfaction. However, results indicated a significant difference between age and work experience groups concerning turnover intention. No significant difference was evident in terms of gender and turnover intention. The empirical study provided partial supportive evidence for the central hypothesis:

A statistically significant relationship exists between emotional intelligence, job satisfaction and turnover intention. Job satisfaction significantly predicts turnover intention. In addition, people from different ages and work experience groups will differ statistically and significantly in relation to their turnover intention.

## **6.2 LIMITATIONS**

Limitations in terms of the literature review and empirical study are provided below.

### **6.2.1 Limitations of the literature review**

The following limitations were identified concerning the literature review:

- Even though considerable research exists on constructs of emotional intelligence, job satisfaction and turnover intention, few studies examine the relationship between these three constructs in an insurance environment within South Africa.
- Even though considerable research exists on the sub-dimensions of emotional intelligence, few studies examine how these sub-dimensions explain turnover intention in an insurance environment within South Africa.
- Only three variables were used for this research study; thus, exploring additional variables and factors contributing to retention and the development of retention strategies may be useful.
- There are also limited recent studies on demographic variables, namely, age, gender and work experience in relation to emotional intelligence, job satisfaction and turnover intention in an insurance environment within South Africa.

### **6.2.2 Limitations of the empirical study**

This study was conducted among frontline employees within an insurance services company. The following limitations were identified in relation to the empirical study:

- The results of the study represented a small sample and cannot be generalised to other industries as the present study is limited to a sample of employees within an insurance service industry in South Africa.
- The demographic variables used in this study are limited to employees' socio-demographic characteristics such as age, gender, and work experience groups. It would be beneficial, in the future, to expand the sample in terms of the representation of the demographic groups by adding more variables such as race, marital status, and job level groups to truly reflect the demographics of South African frontline employees within an insurance organisation.
- The population within this specific organisation is skewed toward female employees; this showed in the response rate of 82.2% of the sample being females. The demographical group of gender was, therefore, under-represented in this study.

- This study relied on the AES, the MSQ20 and the TI-6 as self-reporting measures only to gather the data; this made it difficult to draw conclusions about the causal nature of the relationships. A longitudinal research design to examine the impact of emotional intelligence and job satisfaction on employees' turnover intention may be of value to confirm the findings.
- This study found that overall emotional intelligence and the sub-scales of emotional intelligence (managing others' emotions, managing own emotions, perception of emotions, and utilisation of emotions) did not significantly predict and explain turnover intention. Therefore, further research is required on the construct of emotional intelligence.

Despite these limitations, the findings contributed to understanding the relationship dynamics between emotional intelligence, job satisfaction and turnover intention, including the differences between the demographic groups (age, gender, and work experience) in the frontline industry. Therefore, the results of this study can contribute to understanding the relationship dynamics between emotional intelligence, job satisfaction and turnover intention as well as the difference between the demographic groups (age, gender, and work experience) to inform the formulation of retention practices for frontline employees within the insurance service industry.

## **6.3 RECOMMENDATIONS**

Based on this study's findings, conclusions and limitations, the following section discusses the recommendations for human resource practices.

### **6.3.1 Recommendations for employee retention practices**

Insurance companies invest a lot of time and money in their frontline employees; they are a valuable resource for the organisation because of their skills, talent, and knowledge (Bhaskar, 2015; Judeh, 2013; Nwulu et al., 2018). The loss of these employees can be seen as a detriment for the organisation because of the tangible and intangible cost implications involved in retaining the knowledge capital for the organisation (Bothma et al., 2013; Browell, 2003; Chauvet, 2016). The findings confirmed that a relationship exists between emotional intelligence, job satisfaction and turnover intention. Based on these findings, the insurance industry can develop interventions to retain its frontline employees. In light of this, recommendations for employee retention practices are outlined below:

- The insurance service industry can look into the relationship dynamics between emotional intelligence, job satisfaction and turnover intention. Identifying those elements which contribute to turnover intention can enable organisations to create and manage strategies to decrease voluntary turnover (Mkhize, 2016).
- Human resource practitioners must ensure reliability and validity before using the measuring instruments used in this study, mainly when using them in the diverse cultural South African context. Conclusions drawn from this study show that the measuring instruments used displayed generally acceptable reliability/internal consistency levels. These results have also contributed to the current information existing on these instruments in a South African context.
- Creating strategies for a supportive work environment where employees feel cared for when relying on their supervisors and colleagues for support and guidance can minimise the adverse effects of highly pressurised and stressful working conditions and can continuously promote and engender positive emotions among employees (Bruwer, 2020; Chiang et al., 2013; Cho et al., 2017; Felps et al., 2009; Rothmann et al., 2002; van der Merwe et al., 2020).
- Over the years, contemporary working environments have been an attraction for employees. In the current world of work, a hybrid approach to working where employees work remotely, such as in the comfort of their homes, has become popular in human resource policies and practices to retain talented employees (Gajendran et al., 2015; van Graan, 2020).
- It is crucial that from the start of the recruitment process, human resource practitioners identify what the employees' values are and what they are looking for in a company. Organisations must ensure that employees' values, goals and plans align with the organisation's culture (Ramlall, 2003; Young, 2012).
- Organisations can create a culture where communication and feedback are essential. Opportunities can be created for employee feedback through strategies such as performance appraisals and one-on-one meetings (Tellez, 2014).

### **6.3.2 Recommendations relating to emotional intelligence and job satisfaction**

Emotional intelligence and job satisfaction have received considerable attention in the contemporary working environment because of their importance in interpreting and analysing

human behaviour (Ealias et al., 2012; Judeh, 2013). The results from the empirical study show the importance of considering emotional intelligence and job satisfaction to understand an employee's reasons for wanting to leave an organisation. In light of this, recommendations relating to emotional intelligence and job satisfaction are outlined below:

- Results of this study have suggested that even though emotional intelligence does not predict and explain turnover intention. The correlational results show a relationship exists between emotional intelligence and turnover intention. Therefore, it is worth considering emotional intelligence as part of employee development opportunities. In service organisations, customers associate an employee's performance with their behaviour and attitude (Bhaskar, 2015; Flood, 2021). Organisations need to consider adopting emotional intelligence training as a standard practice. Training on soft skills and core skills such as listening, problem-solving, relationship building, conflict management and communication will assist frontline employees in their capabilities to process and relate to emotional information (Ealias et al., 2012; Bhaskar, 2015; Nwulu et al., 2018; Sahu et al., 2016). Research has shown that emotional intelligence as a skill or ability can be enhanced through training and development programs, coaching, and experience over time (Cho et al., 2017; Dhillon, 2018).
- Results have indicated that overall job satisfaction and the sub-scales of job satisfaction (intrinsic and extrinsic) significantly negatively predict turnover intention (see Table 5.7 and Table 5.8). For this study, 15% of employees indicated dissatisfaction with not having the opportunity for career advancement. Although this figure is not so high, it was the highest selection for job dissatisfaction. Organisations should design and create challenging and effective growth opportunities that will enhance an employee's level of satisfaction (Ealias et al., 2012; Martin, 2016; Robbins et al., 2008; Singh et al., 2015). Promotions are a motivational technique that offers opportunities for job enrichment and increases an employee's level of job satisfaction (Putri et al., 2022; Robbins et al., 2008).
- A study conducted by Putri et al. (2022) suggested that to reduce turnover, organisations need to empower and create opportunities for employees to be successful within the business. In addition, a study conducted by Ndiritu et al. (2022) on insurance companies found that support and guidance and aligning an organisation's and an employee's personal goals assisted in attracting and retaining employees. Organisations should encourage supportive work structures where coaches and mentors can assist with guidance and personal development. More experienced and senior employees can create a platform for positive feedback and motivation (Ndiritu et al., 2022; Nwulu et al., 2018;

Sony et al., 2016). Furthermore, when an employee's direct supervisor is understanding, approachable, sincere, and recognises good performance, it increases employee satisfaction (Robbins et al., 2008).

- Organisations need to develop fair compensation packages which are comparative to their competitors. Employees should be rewarded for their value in the organisation, especially in a competitive and performance-driven environment such as the insurance industry (Bhaskar, 2015; Ndiritu, 2022; Nwulu et al., 2018).
- Over recent years, working environments where employees work remotely, such as in the comfort of their homes, have become popular in human resource policies and practices to retain talented employees and mitigate turnover intention (Gajendran et al., 2015; van Graan, 2020). In a study conducted by Munro (2015), found that work-life balance had a significant relationship with turnover intention levels.
- Organisations also need to recognise the needs of the different age groups within the business and what motivates them. Younger employees are more inclined to leave an organisation than older age-group employees in the organisation (Martin et al., 2008; Munro, 2015; Travaglione et al., 2003). This study found that employees between the ages of 18 and 44 (64%) have a higher intention of leaving the organisation than employees between the ages of 45 and 65 (36%).

#### **6.4 RECOMMENDATIONS FOR FUTURE RESEARCH**

This study provided insight into the relationship dynamics between emotional intelligence, job satisfaction and turnover intention. In light of this, recommendations for future research in the field of human resource management are outlined below:

- There is a need for mixed-method research by adding qualitative research on the relationship between emotional intelligence, job satisfaction and turnover intention in insurance industries in the South African context. A qualitative study will provide a more in-depth analysis into understanding the findings through interviews (Kothari, 2004).
- This study was limited to a small sample of predominantly females between the ages of 18 and 44 working in a specific insurance company in South Africa. Future research efforts

could concentrate on gaining feedback from a larger sample that is more balanced regarding demographic representation.

- Future research could expand the sample to include a more balanced representation of employees across demographic variables (especially gender, education, race and work experience). Owing to this study's fairly small sample size ( $n = 107$ ), future research should also focus on replicating this study and obtaining a larger representative sample to enhance external validity.
- Valuable insight might be obtained through exploring additional variables, such as job performance, work-life balance, and burnout which were not measured in this study.
- It is also recommended that different models be used to investigate the relationship between emotional intelligence, job satisfaction and turnover intention to explore the relationship dynamics further.

## **6.5 SYNTHESIS OF THE STUDY**

The study investigated the relationship dynamics between emotional intelligence, job satisfaction and turnover intention of frontline employees in the insurance service industry of South Africa. The findings proposed a relationship between these three constructs and that this relationship can provide insight to inform employee retention practices in the insurance service industry.

The literature review suggested that there is a relationship between emotional intelligence, job satisfaction and turnover intention. Researchers have shown how South African organisations continuously face retention challenges, particularly within the insurance service industry, because of the skills shortage in retaining talented, knowledgeable, and high-performing employees (Ayobami et al., 2016; Kerr-Phillips et al., 2009; Martin, 2016). Employers have come to recognise that retaining key talent in a country characterised by skills shortages is vital for a competitive edge and sustainability (Bhaskar, 2015; Kerr-Phillips et al., 2009). Retaining talented, knowledgeable, and high-performing employees involves training and development programs, coaching and mentorship programs, supervisory support, career advancements, and growth opportunities. Specifically, developing these retention strategies should be considered significant in the frontline industry.

The empirical study provided partial evidence to support the central hypothesis. The results suggested a relationship exists between individuals' emotional intelligence, job satisfaction and turnover intention. In addition, the study found that job satisfaction predicted and

explained turnover intention and emotional intelligence had no significant effect in predicting and explaining turnover intention. Furthermore, the study found no statistical evidence between demographic variables (age, gender, and work experience) on emotional intelligence and job satisfaction. However, the study found partial evidence to support demographic variables (age and work experience) on turnover intention.

In conclusion, the findings of this study revealed new insights into the relationship dynamics of emotional intelligence, job satisfaction and turnover intention. These insights could help build on existing theories and contribute to this literature. Furthermore, the relationship between these three constructs and the sub-dimensions can have practical significance because the knowledge of this relationship may inform employee retention. In addition, the research results, outcomes, and recommendations may be helpful and valuable to human resource practitioners and organisations wishing to improve their employees' emotional intelligence and job satisfaction levels and reduce turnover intentions. Human resource practitioners and organisations can use this research to assist in managing employee turnover by developing strategies that decrease turnover intentions and, as a result, reduce the direct and indirect costs associated with the loss of talented employees. Lastly, given the diverse cultural context of the South African insurance industry, it is important to consider the differences between demographical groups (age, gender, and work experience) relevant to this study.

## **6.6 CHAPTER SUMMARY**

This chapter focused on the conclusions relating to the literature review and empirical research aims. Furthermore, the limitations of the empirical results of the research were suggested, and recommendations were made for future studies.

The following research aims of the empirical study were achieved:

**Research question 1:** To investigate the nature of the statistical relationship between emotional intelligence, job satisfaction, and turnover intention as manifested in a sample of participants in the insurance industry of South Africa.

**Research question 2:** To investigate whether emotional intelligence and job satisfaction significantly predict turnover intention.



**Research question 3:** To investigate whether demographic variables (age, gender, and work experience groups) differ significantly in relation to their emotional intelligence, job satisfaction, and turnover intention.

**Research question 4:** To formulate recommendations for human resource management and retention practices and further research based on the findings of this research study.

This chapter concludes the research study.

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## APPENDIX A: ETHICAL CLEARANCE CERTIFICATE



### UNISA HRM ETHICS REVIEW COMMITTEE

Date: 08 March 2022

Dear Mrs Reona Naidoo

**Decision: Approved**

NHREC Registration #: (if applicable)  
ERC Reference #: 2022\_HRM\_001  
Name: Mrs Reona Naidoo  
Student #: 43677428

**Researcher(s):** Name: Reona Naidoo  
E-mail address, telephone # [43677428@mylife.unisa.ac.za](mailto:43677428@mylife.unisa.ac.za),  
073 1044 081

**Supervisor(s):** Name: Dr Ndayiziveyi Takawira  
E-mail address, telephone # [Takawn@unisa.ac.za](mailto:Takawn@unisa.ac.za), 072 781 6609

**Working title of research:**

Emotional intelligence, job satisfaction and turnover intention of frontline employees in the insurance service industry

**Qualification:** MCom

Thank you for the application for research ethics clearance by the Unisa HRM Ethics Review Committee for the above-mentioned research. Ethics approval is granted for Reona Naidoo for a period of **three (3) years**.

*The low risk application was reviewed by a Sub-committee of URERC on 22 February 2022 in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment. The ethics application was approved on 09 March 2022.*

The proposed research may now commence with the provisions that:

- 1. The researcher will ensure that the research project adheres to the relevant guidelines set out in the Unisa Covid-19 position statement on research ethics attached.**



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## APPENDIX B: CONFIRMATION OF PROFESSIONAL EDITING



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15 November 2022

#### Declaration of professional editing

**EMOTIONAL INTELLIGENCE, JOB SATISFACTION, AND TURNOVER INTENTION OF FRONTLINE  
EMPLOYEES IN THE INSURANCE SERVICE INDUSTRY**

by

**REONA NAIDOO**

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I declare that I have edited and proofread this thesis. My involvement was restricted to language usage and spelling, completeness and consistency and referencing style. I did no structural re-writing of the content.

I am qualified to have done such editing, being in possession of a Bachelor's degree with a major in English, having taught English to matriculation, and having a Certificate in Copy Editing from the University of Cape Town. I have edited more than 300 Masters and Doctoral theses, as well as articles, books and reports.

As the copy editor, I am not responsible for detecting, or removing, passages in the document that closely resemble other texts and could thus be viewed as plagiarism. I am not accountable for any changes made to this document by the author or any other party subsequent to the date of this declaration.

Sincerely,

Dr J Baumgardt

UNISA: D. Ed. Education Management

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Full member: Professional Editors Guild (BAU001)

Intermediate Member: Chatered Institute of Proofreaders and Editors (CIEP 21858)

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