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I. INTRODUCTION

Insurance agency forces, particularly the insurance agents, play a vital role in the sales of insurance policies. They are considered the face of the insurance company who are the key contributors to the success of an insurance company. However, the retention rate is relatively low in this industry. The situation is getting worse today, when they are more and more new generation of people, namely Gen Y, entering into the work place. Few decades ago, "generation gap" was the term that was commonly used whenever conflicts happened between parents and their children. Today the gap has evolved into several gaps and has shown its strong presence in the workplace, where employees from different generations are finding it difficult to work side by side because their experiences, goals and expectations differ.

Presently, there are four generations in the workplace; with Gen Y members appear to be the youngest. Although demographers disagree on the exact time frame of each cohort group, most agree within a few years (Martin & Tulgan, 2001). However, Robert K Critchley in 'Ageless Wisdom' (Critchley 2006) stressed the potential side effect of generational myopia for focusing too much on age boundary:

"I think the terms are useful for understanding the differences between people. The most important

thing is not to run your life by 'I'm a Gen X and I must live this way'. Understand that people are thinking differently, because so often the generational myopia is such that we think everyone thinks like we do. There is value in understanding the way different generations think and act – understand but don't try to typecast."

In order for an individual's birth date to acquire full meaning within a generational cohort context, it is important to establish an order of generational succession (Marias 1970). Schlesinger (1986) stressed that this was not an exact science: "A generation is a rough, not an exact unit; almost a metaphor" (p. 30). Strauss & Howe (1991) wrote that the age units are "suggestive" but the "borders" for each must be well-defined (p. 61).

a) Baby Boomers (1946-1964)

The Baby Boomers are those individuals that were born after the end of World War II, specifically between the years of 1946 and 1964. It's the period that represented a significant boom in the population, prompting the name of this generational cohort (Meredith, Schewe & Hiam 2002).

Members of this cohort are currently predominant in most well-established companies and have been the prevailing influence for the last decade. This trend will continue but most of them are retiring between 2010 and 2020. Baby Boomers have been the people who have stayed with their organizations. Now middle-aged and approaching retirement Baby Boomers are re-evaluating. In the wake of large-scale retrenchments, stock market fluctuations, war, high levels of divorce and accelerating change, Baby Boomers have discovered a future that they did not contemplate and do not desire (MacKay 1999).

The Baby Boomers, who sacrificed themselves to the ideals of a materially rich existence, live for "the now". They want work that will give them recognition, praise and fame (Kogan 2001). "In cultural and political terms, the social consequences of the Baby Boomers or sixties generation could not be ignored" (Edmunds & Turner 2002, p. 3). This cohort impacted social norms and family composition, as well as changed the workforce into increasingly technological and service-oriented places to conduct business (Edmunds & Turner 2002).

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b) Gen Y (1977-1997)

Gen Y is a term used to describe the generational cohort after Gen X. Members of Gen Y are often referred to as "Millennials" or "Echo Boomers" or "Net" Generation. There are no precise dates for when Gen Y starts and ends. Most commentators use dates from the early 1980s to early 1990s. In Asia alone, Gen Y represents nearly 30% of the world population and the percentage is expected to increase following the demographic shift when they are getting older.

This generational cohort also rivals the Boomers in its control of the media and market (Mitchell 2002). The increasingly popularity of blogs, social networks, chat rooms, podcasts, on line videos, and other means of communication channels have changed the mindset and behavior of Gen Ys. They have used computers since a young age and are e-learners (Allerton 2001). Internet is no longer a tool but more towards a lifestyle and profession. They live to be trained, enjoy the challenge of new opportunities, seek work-life balance and like to be involved in decision making (Allerton 2001).

With parents who were very focused on this generation, these children grew up with busy schedules; sports, music lessons, and scheduled play-dates occupied much of their time. Raised by parents who communicated with their children, this generation has always had input in family decisions (Lancaster & Stillman 2002). As a matter of fact, Gen Y children and youth appear to be stressed with managing all of the demands placed upon them. There are researchers speculate that the rise in suicide rates and school violence among teens is related to the high expectations

placed on this cohort (Hicks & Hicks 1999; Zemke, Raines & Filipczak 2000).

A 1997 study by the Barna Research Group found that this cohort possesses high self-esteem. They described themselves as happy, responsible, self-reliant, and optimistic about the future, trusting, intelligent, and physically attractive. Moreover, this same study revealed that Gen Y members have a sense of what previous generations think about them: lazy, rude, sloppy, dishonest, and violent. The report concluded that "Without a sense of acceptance and respect, young people are not prone to submitting themselves to the leadership of people or organizations that have failed to embrace them" (Hicks & Hicks 1999, p. 269).

Researchers still have much to learn about this generation. However, it appears that Gen Y members value education, with 90% planning to attend college and 40% of college freshmen contemplating going to graduate school. The oldest members of this cohort, now entering the workforce, value lifelong learning; they view education as a tool for professional advancement (Martin & Tulgan 2001, as cited in Dulin 2005).

Table 1 summarizes the key differences between Gen X and Gen Y. A good understanding of their characters differences would serve as a good foundation for an organization to get along better with Generation Y thus able to motivate them to stay long in the organization. While many multinational companies are beginning to take into account changes in behavior in their HR practices and marketing, it should also be applied to insurance companies and agencies to adapt their leadership styles to meet the expectations of younger generations.

	Gen Xs	Gen Ys
Traits	Eclectic; resourceful; comfortable with change; self-reliant; adaptable; skeptical about relationships and distrust institutions; high divorce rate; info-highway pioneers; entrepreneurial and independent; innovative; full of energy; fun at work; the generation that "got rid of the box"	Aka "The Digital Generation"; globally concerned; integrated; cyber literate; media and technology savvy; expected 24-hour info; realistic; probably have too much stuff to sort through; acknowledge diversity and expect others to do so; environmentally conscious; will try anything
Values	Be my own boss; team environment contrasted with entrepreneurial spirit; advancement opportunity	High value on education; high value on life style balance; work is not the most important thing; stepping stone for future opportunities; high tech, innovative; diverse workforce; be my own boss
Recruitment, engagement, management, and retention	Respect their skepticism; establish your credentials; show you have a sense of humor; let them know you like them; talk about how training applies to their careers, not just their jobs	Don't assume they are all the same level in training; expect to do more remedial training; teach in shorter modules; testing often and making it fun; help them visualize how the training applies to their jobs; understand they learn best by collaborating
Improving feedback and communication	"So how am I doing" Give feedback all the time and to the point be available; allow freedom to keep them learning and focused on career paths; immediate and regular feedbacks; tell it like it is	"I want it with the push of a button. Let's all talk about it" Initiate the connection; consider electronic connections and newsletter; make it visual; allow them an active role in creating their own education and work plans.

Table 1 : Key differences between Gen Xs and Gen Ys (source: www.executiveforum.com)

II. WORKFORCE RETENTION

Retention is very commonly referred to as simply the inverse of turnover, in actual fact it's not right as "retention rate measures what is wanted rather than what is undesirable" (Waldman & Arora 2004). For at least 30 years, we were suggested to look at the wrong things by studying turnover (Van der Merwe & Miller 1971). When we just look at turnover data, it will tell us when separations are occurring but we are unable to distinguish between did someone leave who was on the job for three months or did someone leave who was on the job for three years. Strictly speaking, retention literally is the percentage of a group of new hires who are still on the payroll after a specified period of time. However, the combination of retention rate and turnover allow us to have a more complete view of worker movement that either does alone. It can tell us exactly who leaves, and from that we learn more about why they leave, what it really costs the organization, and what to do about it (Waldman & Arora 2004).

The survey result conducted by the Life Insurance and Market Research Association (LIMRA) in the U.S. on the Insurance Agent Production and Retention Survey, revealed that only 19% of male and 15% of female agents make it to their fifth year in the insurance business. This low retention rate may indicate two things (a) the failure rate for agents is high, and (b) successful agents frequently become dissatisfied and seek for employment from another insurance company. "The failure rates of newly contracted insurance agent retention lose an average of 44% of their new agents in the first contract year" (Lombardi, Boyce, & Gopalan, 1985, cited in Dalessio, 1994).

III. LEADERSHIP

Leadership is one of the most important subjects in the area of Organizational Behavior. And yet there is no one definition of what the leadership is, or who the leaders are, that is generally and universally recognized by all students of the subject, whether practitioners or scholars. A good leader do not just command excellence, they build excellence continuously. Excellence is "being all you can be" within the bounds of doing what is right for your organization. To reach excellence a leader must first posses a good character.

Leader of good character coupled with applying the right leadership style for the situation and individual would ensure effective communication between stakeholders. Hamson, et al. (1997) stressed the need for precise and effective communication in the design and implementation of quality systems. Without an effective means for communication to flow between

organization stakeholders' attitude, morale, productivity, and quality are all at risk.

Dulin (2005) suggested that "the more attracted a follower is to specific leadership qualities and traits, the more committed, satisfied, and motivated the employee will likely be within the organization". In her research, Dulin (2005) carried out qualitative analysis on leadership preferences of a Gen Y cohort, five core themes were identified, depicting leadership preferences of a Gen Y cohort:

- Competence
- Interpersonal Relations
- Self Management
- Management of Others
- Communication

Also, from the research, Interpersonal Relations correlated highly with Competence and Self Management, thus they can be combined (Dulin 2005, p. 81). Though Dulin (2005) made no recommendation to combine these three factors, however, for the relevancy of present research on insurance agent retention, especially for servicing industry, the author thinks that these three factors can be combined into just the Interpersonal Relations big factor alone, making the data collection process simpler. Some jobs, such as sales, put a premium on interpersonal skills and goal orientation; whereas manufacturing jobs put more of a premium on planning and abiding by safety and productivity rules (Hughes, Ginnett & Curphy 2006, p. 168). Finally the five core themes as suggested by Dulin (2005) are further streamlined into three main factors for the present study: (a) Interpersonal Relations, (b) Management of Others, and (c) Communication.

a) *Interpersonal Relations*

Leadership has once been defined as "An interpersonal relation in which others comply because they want to, not because they have to" (Merton, 1969). Bowers (1969) defined leadership as an activity process of interpersonal relationship; other's behavior is influenced through this process to achieve the set target. This demonstrated the importance of Interpersonal Relations in making a person to be a good leader.

Dulin (2005), through her interview on the focus group of Gen Y cohort, managed to group together 11 qualities that best described a leader with strong Interpersonal relationship: (i) provides constructive feedback, (ii) good listener, (iii) treats others with respect, (iv) manages conflict effectively, (v) fosters fun, (vi) friendly, (vii) has a good sense of humor, (viii) approachable, (ix) positive attitude, (x) provides praise, and (xi) encourages others. The participants said it was

very important to work for a leader whom they respect and trust. They prefer “a leader with whom they can connect. Their ideal leader is one whom they feel comfortable talking to and who really listens and values what they have to say” (Dulin 2005, p. 56).

Leaders with good interpersonal skills are those that involve direct interaction, such as communicating and building relationships with others. Most of them have the competencies of communication skills and aligning people & processes which they developed from their past experience (Hughes, Ginnett & Curphy 2006, p. 122).

On the other hand, leaders who are poor in building relationships with others may increase the intention to leave among the peoples. Negative corroboration of this relationship was found in the Towers Perrin survey, which revealed that “while many people are keen to contribute more at work, the behavior of their managers and the culture of their organization is actively discouraging them from doing so” (Alimo-Metcalfe 2008). Therefore, this leads us to propose as:

Hypothesis 1a (H1a)

Interpersonal relationship is positively and significantly related to Agent Retention.

b) Management of Others

Managing people is much more of an art than it is a science. There is no clear definition, set of rules, or secret formula to follow. Usually it takes personal style and a relentless commitment to developing the skills. Leaders' success highly depends on their relationships with others. “The myth of individualism can negatively affect our chances for success” (Agno 2010).

According to the research done by Dulin (2005), the Gen Y cohorts described management of others as the leader's ability to create a positive work environment for employees. Ten competencies define positive management of others: (i) cultivates diversity, (ii) considers employee needs, (iii) seeks employee input, (iv) provides rewards, (v) is family-centered, (vi) sets realistic expectations, (vii) provides mentoring, (viii) unites people, (ix) provides professional development, and (x) encourages creativity. Therefore a good leader should not treat their subordinates solely as their resources and human capital. They need to treat everyone equal regardless of their title or position and they are fully aware of their people with families, feelings, and problems. They should always be passionate about their people, making them feel as if they are important to the organization and create conducive working atmosphere where their people are able to flourish and perform well.

Fleishman and Harris (1962), in their study on the relationship between various leadership styles and turnover & complaint rate revealed that consideration for

subordinates is negatively connected with turnover, but positively connected for initiating structure. Taking good manner to manage others will create a positive atmosphere in the organization which arguably increases the rate of retention in the organization. As Huang (1984) proposed consideration leadership has negative connection with turnover. Also, Ke (1989) found that in leader behavior, consideration has negative connection with turnover intention and the initiating structure is negatively connected with turnover intention. Therefore, it gives rise to following hypothesis:

Hypothesis 2a (H2a)

Management of others is positively and significantly related to Agent Retention.

c) Communication

Communication refers to the process by which information is transmitted and understood between two or more people (McShane & Von Glinow 2003). The power of communication with others and having good manner and behavior and the way a person interact with people are more important and worthwhile than ones' knowledge and skills (Mirkamali 1999, p. 16). “How an employee perceives a supervisor's communication style, credibility, and content as well as the organization's communication system will to some extent influence the amount of satisfaction (morale) he or she receives from the job” (Pettit, Goris & Vaught 1997).

Leaders must really be effective communicators, good at getting their message across to, and at drawing the best out of, people. Communication skills in all forms, including non-verbal communication, need to be worked at and improved to ensure you understand people and they understand you (Thomas (ed.) 2004, p. 178). A leader who has poor leadership communication will find leading far more challenging than a great communicator.

Carriere and Bourque (2009) identified significant and positive relationships between internal communication practices and communication satisfaction. Likert (1967) conceptualized a causal sequence in which communication can lead organization towards achieving better productivity, satisfaction, labor-management relations, and profit. Swenson (2010), author for the book 'Managing People in the 21st Century', has conducted some survey and noticed that the most frequent criticism of management, in every 360 survey we've done is either “I don't get enough feedback from my boss” or “My boss (es) is/are not good at communicating.” This really shows how important and crucial communication is when managing people, particularly younger generation.

Interview result by Dulin (2005) revealed that an ideal leader is one who uses language to project credibility and confidence. Communication was described through five competencies: (a) ability to

persuade others, (b) speaking clearly, (c) speaking with passion, (d) speaking with confidence, and (e) possessing communication versatility.

Communication in an organizational setting was found to be related to turnover rate (Hargie, Tourish, & Wilson, 2002). Also, Brownell (1990) found a strong relationship between communication and turnover rate. The process of communication among individuals is vital in all organizations. Organizational communication usually is being used to accomplish two common goals. First goal is information sharing (Griffin & Moorhead, 2004). Information sharing aims to inform employees about the policy and other issues of the organization (Griffin & Moorhead, 2004). In this category, some information is related to the organizational objects, which gives member a sense of purpose, direction, and how their activities fit into the overall pictures. In fact, the information in this category are parts of the information that gives specific task directions to individuals, which tell them what their job duties are and what are not (Griffin & Moorhead, 2004). Task clarity and knowing how their activities fit into the overall pictures will make employees to stay longer in the organization.

The second goal of communication is to create a community within the organization (Griffin & Moorhead, 2004). By participating in communication, individuals will take part in a group activity. They experience some sense of belongings and relatedness to others that this sense is shaping a community. This characteristic also would prevent employees to leave the company which reduce the rate of turnover in organizational settings. All these will lead us to hypothesize:

Hypothesis 3a (H3a)

Communication is positively and significantly related to Agent Retention.

IV. COMMUNICATION SATISFACTION

Communication satisfaction in an organization can be described as a person's satisfaction with information flow and relationship variables within an organization (Nakra 2006). Communication satisfaction typically refers to the "effective response to the fulfillment of expectation-types standards" in message exchange processes and "symbolizes an enjoyable, fulfilling experience" (Hecht 1978, cited in Mueller & Lee 2002). Downs' (1990) and Downs and Hazen's (1977) research indicated that communication satisfaction is a multidimensional construct. These researchers defined the term as an individual's satisfaction with various aspects of communication in the organization. The "multidimensional definitions" of communication satisfaction guide the present study in explaining and examining this variable.

Anderson and Martin (1995) defined communication satisfaction as a relational need, which if met properly, employees' satisfaction will be an important outcome variable. In addition, communication satisfaction produces psychological adjustment while dissatisfying communication is seen as a symptom of pathological states (Hecht, 1978). Pincus (1986) carried out survey on 327 hospital nurses, with the results showed that employee perception of organizational communication satisfaction related significantly to both job satisfaction and job performance. The major contributors to both the organizational communication-job satisfaction relationship and the organizational communication-job performance link were supervisor communication, communication climate, personal feedback, and top management communication (Pearce & Segal 1998).

Previous researchers have done extensive studies between leader's communication effectiveness brings to communication satisfaction. Likert (1967) is one of them who have conceptualized a causal sequence in which communication can lead organization towards achieving better productivity, satisfaction, labor-management relations, and profit. Besides leader's communication, the author has yet to find any researches on the relationship between leader's interpersonal relation and management of others capability and communication satisfaction. Therefore, it would be the contribution of this research to find out the validity of such relationship. It is highly believed that if satisfied employees in term of communication will participate more on OCB (Kandelousi, Anees, & Abdollahi, 2010) and of course will stay longer in the organization. This episode means if employees are satisfied with the communication practiced in the organization they will reply to the organization by staying longer and not to leave the organization. Social exchange theory (Blau, 1964) articulates that people will reciprocate the benefits they receive from the organization. Therefore, if leader preferences goes to communication satisfaction, then communication satisfaction will encourage employees to not to leave the company since they observe the situation pleasing and acceptable. Having this in mind and using the variables identified, we therefore hypothesized the relationship as following:

Hypothesis 1b (H1b)

Interpersonal dimension of communication satisfaction is mediating the relationship between interpersonal relationship and retention.

Hypothesis 2b (H2b)

Interpersonal dimension of communication satisfaction is mediating the relationship between managing of others and retention.

Hypothesis 3b (H3b)

Interpersonal dimension of communication satisfaction is mediating the relationship between communication and retention.

Hypothesis 4b (H4b)

Group dimension of communication satisfaction is mediating the relationship between interpersonal relationship and retention.

Hypothesis 5b (H5b)

Group dimension of communication satisfaction is mediating the relationship between managing of others and retention.

Hypothesis 6b (H6b)

Group dimension of communication satisfaction is mediating the relationship between communication and retention.

V. METHODOLOGY

a) Participants and Procedure

Questionnaire was the main source of survey which was distributed among 400 young insurance agents; those Gen Y members who are born after year 1977, from few top insurance companies in Malaysia such as Great Eastern, Prudential, HLA, Allianz, AIA etc. The sample population was selected through the combination of convenience sampling method and judgment sampling method. Convenience sampling was selected and used initially followed by judgment sampling methods, both of them are non-probability sampling techniques in which sample members because they are easily accessible. 168 questionnaires were returned of which we were able to use 122 (46 questionnaires were discarded because of missing data). During collection of data anonymity of respondents was assured. A total of 52% were male and 48% of respondent's gender was female. 39% of the respondents were 21 to 25 years old which followed by 32% of 25 to 30 years old. 22% of the respondents were in the category of 31 to 35 years old and finally 7% of them were categorized as 20 years old and below. Participants have different educational levels: secondary school/SPM/STPM 34%, certificate / diploma, 25%, and bachelor's degree/professional qualification, 41%.

b) Measure

The survey was questionnaire based which consisted of 37 self reported likert style questions. The questionnaires were sent to the respondents through E-mail.

(i) Retention

The scale was extracted from Tan Lee Fen (2009) to assess retention. It consisted of 5 items. The participants were asked to answer all items on a 1–5 Likert scale. 1= “Strongly Disagree” and 5= “Strongly Agree”. These items ask about: ‘I plan to continue with

my present job for as long as possible’ and ‘I feel my role is important towards the success of my agency’ and ‘I feel insecure and frequently think of resigning and go else where. The Cronbach's alpha for agent retention was $\alpha = .72$

(ii) Communication Satisfaction

Eleven questions are about communication satisfaction. The scale is adaptation from Downs and Hazen (1977). The original questionnaire of communication satisfaction (Downs & Hazen, 1977) consists of eight dimensions that later Mueller and Lee (2002) categorized them into three dimensions namely, interpersonal dimension, group dimension, and organizational dimension. However, the present study has used just two dimensions out of three since the third dimension which is organizational dimension does not fit to the present research. Six items measure interpersonal dimension and five items measure group dimension of communication satisfaction. We measure it on the scale from 1= “Very Dissatisfied” to 7= “Very Satisfied”. Sample items for Communication satisfaction were: ‘Extend to which my leader is open to ideas’ and ‘Extend to which my leader know the problems faced by agents’ and ‘Extend to which the amount of supervision given to me is about right’. The Cronbach's alpha for Interpersonal Dimension was $\alpha = .90$ and for Group Dimension was $\alpha = .79$

(iii) Leader Preferences

The part of the questionnaire which measures leader preferences is adopted from a study of Dulin (2005). The items included in this scale are based on the definitions of the three dimensions of leader preferences described Dulin (2005), namely, (a) Interpersonal Relations, (b) Management of Others, and (c) Communication. In total 15 items are measuring leader preferences, 5 items for each dimension. All the items of this questionnaire are rated by using a 5-point Likert-scale ranging from 1 (strongly disagree) to 5 (strongly agree). Examples of the items of the measurement are; “My leader always provides constructive feedback”, “My leader always treats everyone with respect”, “My leader always takes into consideration the impact of his/her decisions on agents”, “My leader set realistic expectations for agents”, “My leader always communicates with clear expectation”, and “Very often my leader communicates with no confidence.” The Cronbach's alpha for different dimensions of Leader Preferences are as: Management of Others ($\alpha = .88$), Communication ($\alpha = .88$), and Interpersonal Relation ($\alpha = .84$).

VI. RESULTS

a) Factor Analysis on Communication Satisfaction

Two of Mueller & Lee's classification of communication satisfaction dimensions (2002), namely interpersonal and group, was adopted in this research to explore their relationship against agent retention. For the present research, these two dimensions have a total of 11 items of measurement. All the items will be tested using factor analysis. Results for this factor analysis are summarized as in Table 2.

b) Factor Analysis on Leadership Preferences

Three leadership preferences developed by Dulin (2005) was adopted for this research, they are interpersonal relations, management of others and communication. For the present research, these three dimensions have a total of 15 items of measurement. Results for this factor analysis are summarized as in Table 3.

Table 2 : Factor Analysis on Communication Satisfaction

Item	Measurement	Component 1	Component 2
Factor 1 (INTERPERSONAL DIMENSION)			
I2	Extend to which my leader know the problems faced by agents	0.858	
I1	Extend to which my leader is open to ideas	0.844	
I3	Extend to which the amount of supervision given to me is about right.	0.814	
I4	Recognition of my efforts.	0.749	
I6	Reports on how problems in my job are handled.	0.651	
Factor 2 (GROUP DIMENSION)			
G3	Information about benefits and pays		0.839
G4	Information about agency policies and goals		0.742
G5	Extend to which my work group is compatible		0.729
G2	Information about my progress in my job		0.632

Table 3 : Factor Analysis on Leadership Preferences

Item	Measurement	Component 1	Component 2	Component 3
Factor 1 (MANAGEMENT OF OTHERS)				
M3	My leader set realistic expectations for agents.	0.903		
M1	My leader always takes into consideration the impact of his/her decisions on agents.	0.879		
M4	My leader never concerns about agents' work-life balance.	0.822		
M5	My leader provides good mentoring for agents.	0.813		
M2	My leader fails to implement family-friendly policies.	0.741		
Factor 2 (COMMUNICATION)				
C4	My leader is good at adapting his/her communication style to fit the occasion or person.		0.881	
C2	When necessary, my leader communicates with passion.		0.877	
C1	My leader always communicates with clear expectation.		0.854	
C5	My leader always projects his/her authority.		0.821	

Factor 3 (INTERPERSONAL RELATIONSHIP)		
IR4	My leader has created a fun working environment.	0.895
IR3	My leader always treats everyone with respect.	0.881
IR1	My leader always provides constructive feedback.	0.816
IR5	My leader does have a good sense of humour.	0.721

c) Correlation Analysis

The Pearson's correlation is used to find a correlation between at least two continuous variables. Among the two dimension of communication satisfaction (interpersonal dimension & group dimension), only Interpersonal dimension is positively correlated with agent retention but only significant at the 0.05 level whereas group dimension is correlated

positively but insignificant. As for leadership preferences, all three variables are positively and strongly correlated with agent retention, with only management of others variable turned out to be less significant at the 0.05 level. The correlation analysis with multiple variables was done and Pearson coefficient result was tabulated in Table 4.

Table 4 : Pearson Correlation Analysis Result

Variables	R	I	G	IR	M
Agent Retention (R)					
Interpersonal Dimension (I)	.19*				
Group Dimension (G)	.15	.62**			
Interpersonal Relation (IR)	.28**	.42**	.31**		
Management of Others (M)	.21*	.19*	.18*	0.09	
Communication (C)	.26**	.17	-0.01	.19*	.11

d) Regression Analysis

(i) Leadership Preferences to Agent Retention

In this regression analysis, the leadership preferences variables are tested against dependent variable of agent retention. The result is tabulated in table 5. From the data, all the three leadership preferences variables are positively and significantly

connected to agent retention. Beta coefficients for these three variables are: interpersonal relationship with Beta equal to 0.224 ($p < 0.05$), management of others with Beta equal to 0.173 ($p < 0.05$) and communication with Beta equal to 0.202 ($p < 0.05$). Thus all the hypotheses for this variable are accepted.

Table 5 : Beta Coefficient for Leadership Preferences to Agent Retention

Dependent Variable (Agent Retention)	Independent Variables			R ²	F
	Interpersonal relationship	Management of Others	Communication		
Standardized Beta	.224	.173	.202	.154	7.187
SIG. (p)	.011	.045	.021		

(ii) Verification of mediating effect

In order to test the mediating effect of communication satisfaction on leadership preferences and agent retention, multiple regression analysis on all

the variables of communication satisfaction and leadership preferences to agent retention. Result summarized as in table 6.

Table 6 : Beta Coefficient for Leadership Preferences and Communication Satisfaction to Agent Retention

Dependent Variable (Agent Retention)	Independent Variables					R ²	F
	Interpersonal Dimension	Group Dimension	Interpersonal relationship	Management of Others	Communication		
Standardized Beta	-.008	.73	.204	.162	.210	.398	4.373
SIG. (p)	.948	.515	.035	.067	.020		

The Beta coefficient for table 6 and table 5 is plot into table 7 (as below) to determine the mediation effect of communication satisfaction. According to Baron and Kenny (1986), if one obtains a significant drop in beta for the relationship, then one has obtained significant

mediation. Using table 15 for beta comparison, it shows that significant mediation effect of communication satisfaction happen between leadership preferences (interpersonal relationship and communication) and agent retention.

Table 7 : Determining Mediating Effect

Independent Variables	Dependent Variables		Conclusion
	Without Mediator	With Mediator	
Interpersonal Relationship	.22*	.20*	Significant Mediation
Management of Others	.17*	.16	
Communication	.20*	.21*	Significant Mediation
Interpersonal Dimension		.00	
Group Dimension		.07	

VII. DISCUSSION AND CONCLUSION

The outcome of this study showed that there is a strongly and direct causal link between leader's leadership style and employee's retention, especially on Gen Y members. Different leadership style has different impact on the subordinate's work willingness. Fleishman & Harris (1962), in their study on the relationship between various leadership styles and turnover & complaint rate revealed that consideration for subordinates is negatively connected with turnover, but positively connected for initiating structure. Hsu (1986)

conducted a research on 222 operators of China Steel Company in Kaohsiung on the relationship among leader's personality characteristic, the leader behavior, the staff's job stress and job satisfaction. The result concluded that consideration leadership had significantly negative connection with job stress, but the

initiating structure positively connected with job stress (Chuang & Lee 2008).

The finding of the present study is mostly in line with the previous researches which are conducted in this area. The present study highlighted that leaders' characteristics has significant and valuable effects on retention rate of agents. Managers and practitioners of the insurance industry in Malaysia should bear in the mind that their behavior and attitudes towards agents will affect them directly. This finding is significant enough to tell us the important of leadership style change to improve the employee retention; it may turn out to be an expectation from the younger generation, particularly Gen Y members.

Based on some empirical studies we propositioned the relationship between communication satisfaction and agent retention. For example, Pincus (1986) in his survey on 327 hospital nurses has revealed that employee perception of organizational communication satisfaction related significantly to both job satisfaction and job performance. Carriere & Bourque (2009), in their recent study, confirmed that communication satisfaction is positively related to job satisfaction.

Although in correlation analysis it has been found that interpersonal dimension of communication correlated at 0.19 with agent retention, however it doesn't mean that communication satisfaction has any causal link with agent retention in the present study. While correlation does not directly establish a causal relationship, it may furnish clues to causes (Glass & Stanley 1970). One interesting point to note is that even though there is no causal linkage between the two, however, from the multiple regression analysis to test for mediation effect of communication satisfaction, result as in table 6, showed that communication satisfaction does play the role of mediating the interpersonal relationship of the leadership style to agent retention, therefore the causal effect would happen only when the independent variable (interpersonal relationship) is there.

Therefore based on the finding, it's interesting to find out that a person who is satisfied does not mean that he or she will continue to stay long with the present job. However, the person may stay if he or she is satisfied because of leader's leadership preference on interpersonal relationship and communication of the leader. The result has ruled out the author's earlier assumption that job satisfaction has a causal linkage with retention. However, this finding may only valid for younger generation as no similar research can be found on different generation of people. It's worth for future scholar to understand the causal link between job satisfaction and agent retention across different generational group.

In total, it is expected to see that leader's interpersonal relationship and management of others style to be the preferences of Gen Y insurance agents and it appears that these are the factor that are able to bring them communication satisfaction. The reason is because Gen Y are not only energetic, they are the group of people who can and do work very hard, provided if they found a leader who can found their terms. They want jobs where they can make an impact, where their skills and knowledge will be put to the test in organizations that are driven by leading-edge thinking. When they find such a leader or manager, they'll give them all of what they have in their own way. On the other hand, those leader or manager who uses the traditional way or uses autocratic style will not be able to

meet and satisfy this young group of people. Therefore the skill of manage others and also interpersonal relationship skill are crucial to bridge the generation gap which in a way bring communication satisfaction in the organization.

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