

## **Assessing Job Satisfaction Using Herzberg's Two-Factor Theory: A Qualitative Study Between US and Japanese Insurance Employees**

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### **Abstract**

The topic of job satisfaction is important for businesses to decrease employee turnover and increase overall productivity. With international business being conducted around the world more than ever, job satisfaction becomes increasingly difficult to measure when dealing with different cultures and environments. One of the most important theories of job satisfaction and motivation is Herzberg's Two-Factor theory. Due to a dominance of quantitative research being utilized in testing the theory, research continues to provide conflicting results on its validity. This research utilizes a cross-cultural, qualitative methodology on US and Japanese insurance employees in an attempt to provide clarification to and practical application of the theory. The results generally support the Two-Factor theory, but indicate that the factors of job satisfaction may be more complex, especially when researching cross-country factors. It is suggested that further similar qualitative research should be conducted as a means of explaining the discrepancies of quantitative research and providing additional insight on the topic.

**Keywords:** job satisfaction, cross-country, Two-Factor theory, qualitative study, Japan, United States



## **Introduction**

There is no shortage of research on job satisfaction. Spector (1997) defined job satisfaction as “related to the way how people feel about their job and its various aspects. Job satisfaction and job dissatisfaction can appear in any working environment that make workers like or dislike their job.” Locke (1976) defined job satisfaction as a pleasurable emotional state, which results from the appraisal of one’s job experiences.

The benefits of creating job satisfaction are numerous. According to Mosaddegh-rad (2004), job satisfaction is one of the most important factors in job accomplishment and results in greater effectiveness, efficiency and productivity as well as feelings of personal satisfaction. Job satisfaction is considered as one of the main factors regarding efficiency and effectiveness of businesses (Nguyen, Tran, & Wang, 2015). Job satisfaction has shown to have a significant influence on performance, retention and turnover rates of employees (Garcia-Bernal, Gargallo-Castel, Marzo-Navarro, & Rivera-Torres, 2005). And low job satisfaction has shown to lead to employee turnover in organizations (Srivastava, 2007).

## **Cross-Country Differences**

While factors of job satisfaction and motivation have been extensively researched around the world, the majority of job satisfaction studies have been conducted in the United States and the United Kingdom (Nielsen & Smyth, 2008). Fewer studies have been conducted for Japanese employees. Worthley, MacNab, Brislin, Ito, and Rose (2009) compared gender differences and managers versus non-managerial employees in Japan. The results showed that overall, intrinsic satisfaction factors such as the enjoyment of work and the feeling of personal rewards provided more job satisfaction than extrinsic factors like financial bonuses for most employees. Female employees on the other hand did not make a distinction. There is even less research on cross-country comparisons between Japan and the United States, despite the two countries sharing strong economic and political ties. In today’s world, the global market is becoming more interconnected, and businesses are increasingly engaging in international ventures. According to Steers and Porter (1989), the working atmosphere of international business changes how organizations motivate employees.

One of the most famous studies on cross-country differences is Hofstede’s (1984) extensive study on 117,000 IBM employees between 66 countries with a focus on workers’ values. In regards to American and Japanese workers, his research suggested that Japanese tend to be collective, weak to uncertainty and long-term focused career-wise. Americans on the other hand were shown to be individualistic, tolerable with uncertainty and short-term focused. But there has been criticism regarding overgeneralizing entire populations into single brackets without taking into account personal factors such as gender, age and industries that people work in (McSweeney, 2002). Caution is therefore needed when conducting cross-country comparisons. It is however still important to conduct such cross-country studies, as researchers have emphasized the value of studying concepts cross-culturally to understand the world market (Sledge, Miles, & Coppage 2008). Studying cross-cultural comparisons can give insight into the business environments between countries.

## **The Insurance Industry**

The insurance industry is vital to every country because it plays an important role as a motivator of investments, helps to create stabilization in financial markets, and is critical in curbing



companies' risks. Unfortunately, some insurance industries are also suffering from recent personnel issues. For instance, there have been turnover issues in some countries' insurance sector, where attrition has been shown to reach a rate of 35–40% (Devina & Sreeradha, 2013). In particular, some private life insurance companies are recently battling 70% to 100% frontline attrition. This is significant because generally the expected cost of recruiting new employees can be calculated at 50% to 60% of an employee's first year's salary, and can be up to 100% for certain specialized, high-skill positions (Hale, 1998).

## **Literature**

There is no shortage of job satisfaction and motivation theories that attempt to influence employees to achieve better results (Steers & Porter, 1989). Since the beginning of motivation theories dating back from Maslow 1954 and McClelland 1961, the concept of needs has made up the bulk of research on motivation (Haivas, Hofmans, & Pepermans, 2014). Vroom's 1964 research inspired a new approach emphasizing the process of motivation, which changed the attention from needs towards goals selection and pursuit as the major motivational theories (Steers & Porter, 1989). Recently, Self-Determination Theory has changed the idea of psychological needs by emphasizing its role in both the content and the process of behavior (See Figure 1).

### **Herzberg's Two-Factor Theory**

Herzberg and his associates changed the traditional view of job satisfaction in developing the Two-Factor theory in 1959 (Bassett-Jones & Lloyd, 2005). The Two-Factor theory is adapted from Maslow's Hierarchy of Needs pyramid, which stressed the importance of a process of obtaining extrinsic factors first such as survivability, and then working up the pyramid towards intrinsic factors such as self-actualization (Haivas et al., 2014).

Herzberg developed his theory by using Critical-Incident Method and asked volunteers to recall a time when they felt a very positive or negative experience at work (Herzberg, Snyderman, & Mausner, 1966). From the results, trends were found between what were termed hygiene factors and motivator factors. Herzberg argued that the opposite of job satisfaction is not dissatisfaction. Instead, job satisfaction operates on a scale from no satisfaction to high satisfaction. Conversely, job dissatisfaction operates on a separate scale, which ranges from high dissatisfaction to no dissatisfaction. On the satisfaction scale, employees are mainly influenced by intrinsic motivator factors such as achievement, recognition, work itself, responsibility, advancement and personal growth. On the dissatisfaction scale, employees are more affected by extrinsic hygiene factors such as pay, job security, status, physical working conditions, company policies and relations with coworkers (Wong, Siu, & Tsang, 1999).



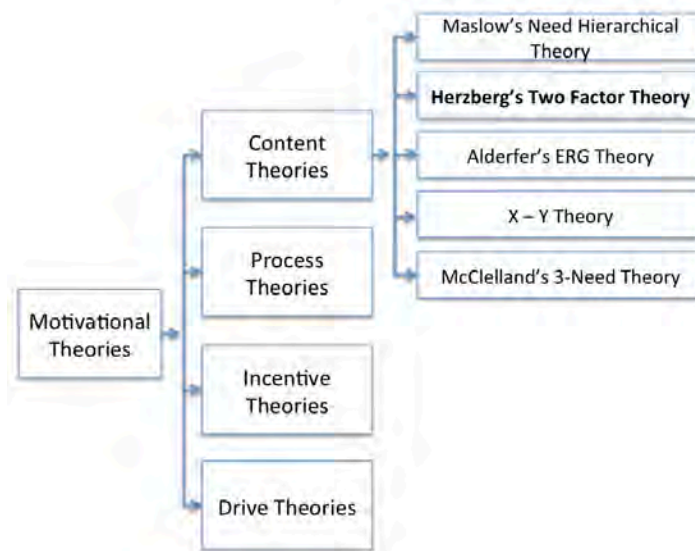


Figure 1: Motivational Theories

Herzberg's Two-Factor theory has been replicated many times to test factors of both satisfaction and motivation, and is credited with advancing research in the area of industrial psychology (Steers & Porter, 1989). There have been many research papers published in recent years that favor the theory. Hamed (2010) surveyed 629 employees in Saudi Arabia and found that the employees were motivated by the work nature and responsibilities given by their managers. Bassett-Jones and Lloyd (2005) surveyed 3,200 employees from 32 organizations in the UK, with results showing that motivator factors contribute to better motivation. Kodjo and Dai (2010) surveyed 120 employees from a utility company in Cote D'Ivoire and asked the employees to rank 10 motivator and hygiene factors. The results ranked interesting work first, good wages second, and full appreciation of work done third.

There have also been studies that disagree with the Two-Factor theory for what this research found to be typically for four reasons. First, when Herzberg separated motivational factors into two categories of hygiene and motivational factors in his study, criticism arose regarding the potential for these factors to overlap into one another. Locke (1976) is the major criticizer in this regard, stating that the hygiene and motivators overlap with each other. For instance, if you eat something, the food can provide nourishment as well as pleasure.

Second, research has also shown that motivators sometimes cause both satisfaction and dissatisfaction. Kovach (1987) examined different theories by using 40 years of data and surveying 460 people from various industries. The results showed that the need for salary, recognition and responsibility appear as both motivator and hygiene factors. Other research has shown similar results (Spillane, 1973; Savery, 1996; Ruthankoon & Ogunlana, 2003).

Third, there has been an argument that the uniqueness of individuals cannot be bracketed together into one theory. A study on 1,385 employees in different industries showed motivator task rewards led to job satisfaction, but hygiene factors only created job satisfaction in the lower-level employees (Mottaz, 1985). A study on 82 British firms showed that the Herzberg model may not be perfectly applicable to salespersons (Shipley & Kiely, 1988). Similar results are seen with the work of Wong et al. (1999) and Maidani (1991).



The final argument involves results showing that hygiene factors are motivating employees. Simons and Enz (1995) surveyed 278 employees from 12 different hotels and argued that hygiene factors were satisfying employees since they ranked good wages, job security and opportunity for advancement at the highest. The research of Eller, Doerfler, and Meirer (2000) found that money matters for employee motivation, especially for teachers who feel underpaid.

In order to clarify these discrepancies, research in recent years have taken a step further by comparing differences of smaller subgroups such as occupation, gender, managerial level and income. However, the research continues to rely predominantly on quantitative Likert Scales and ranking questionnaire methodologies. The results continue to be mixed between supporting and opposing the Two-Factor theory (Houston, 2000; Kovach, 1987).

These studies hint that that there may be variation between groups that quantitative methodologies may not be picking up. There have been suggestions to use qualitative methods to provide further clarification (Schepers, De Gieter, Pepermans, Du Bois, Caers, & Jegers, 2005). In accordance with this, Sledge et al. (2008) conducted a qualitative study on Brazilian employees and showed general support for the Two-Factor model. Additionally, the results suggest that Herzberg's model may be more complex when dealing with a variety of factors such as culture, environments and demographics, which can cause fluctuations. Therefore, the purpose of this research is to examine these unique aspects by applying a cross-cultural, qualitative methodology to the Two Factor theory.

## **Method**

### **Sample and Data Collection**

Due to a limitation of contacts within the insurance industry, this research utilized a convenience sampling methodology to solicit participation through a network of established connections with employees within the insurance industry in Japan and the United States. In total, 4 US employees and 5 Japanese employees agreed to be interviewed. For the collection methodology, interviews were conducted online via webcam chatting software between August of 2015 and January of 2016. For the Japanese employees, a native Japanese-speaking translator was made available. The interviews consisted of semi-structured questions to make sure that we covered the appropriate topics while also allowing for the interviewees to feel comfortable responding (Polit & Hungler, 1987). The questions revolved around the Job Satisfaction Survey created by Spector (1985), which includes questions on general satisfaction, motivator factors and hygiene factors (see Table 1). The interviewees were first asked to provide general background information (see Table 2). The length of each interview averaged at approximately 45 minutes.



**General Satisfaction:**

- How satisfied are you with your job overall?
- What are the best/worst parts of your job?
- What are things that would make your job satisfaction better?
- What are things that will not make your job satisfaction level any better?

**Motivator Factors:**

- Do you have many personal achievements at work? Do you feel empowered at your job?
- How often are you recognized for your contribution to the company? Is it enough?
- How interesting is your work itself? How challenging is your work?
- Do you have opportunities to take responsibility?

**Hygiene Factors:**

- How do you view your company's policies and administration?
- How would you rate the quality of supervision by your manager?
- How are your physical working conditions?
- How is your relationship with other coworkers?
- How do you view your Salary/Compensation?
- What is your opinion about your job security?

Table 1: Interview Template

	Sex	Age	Occupation	Highest Education	Company Tenure	Overall Satisfaction*
US						
US-1	M	64	Sales Agent	Bachelors	28 years	6 (out of 6)
US-2	F	34	Claims Manager	Bachelors	12 years	5 (out of 6)
US-3	M	27	Claims Adjuster	Bachelors	3 years	3 (out of 6)
US-4	F	38	Claims Adjuster	Bachelors	15 years	4 or 4.5 (out of 6)

Japan						
JP-1	M	33	Sales Consultant	Masters	9 years	5 or 6 (out of 6)
JP-2	F	41	Phone Operator	Trade School	5 years	3 (out of 6)
JP-3	M	32	Sales	Bachelors	9 years	6 (out of 6)
JP-4	F	33	Phone Operator (Sub Manager)	High School	5 years	5 (out of 6)
JP-5	F	34	Phone Operator	Bachelors	4 years	2 (out of 6)

\*Employees were all asked to rate their overall job satisfaction on a scale of 1 to 6. 1 is the lowest satisfaction, 6 is the highest satisfaction.

Table 2: Respondent Demographics

**Analysis**

Analysis of the data consisted of a comparative case methodology based on Sledge et al. (2008) and pursuant to the recommendations outlined by Ragin and Amoroso (2010). The interview



recordings were first transcribed, and categorized of hygiene and motivator factors based on the Two-Factor theory were identified (Miles & Domke-Damonte, 2000). Open coding took place to create tentative labels based on items that emerged. Next, axial coding was conducted to identify the relationships between the open coding. Finally, selective coding took place to address the core themes for all the data. This process was repeated twice.

## **Results**

The coded results were placed in a table to evaluate elements of the Two-Factor model. The results have been separated into motivator and hygiene factors, and each section consists of responses by the US and Japanese employees.

### **Motivator Factors**

#### **Achievement**

Achievements for the US employees included surviving long term in a difficult industry, receiving awards such as ‘Agent of the Year’, earning trips around the world and the “feeling of being able to actually get some work done”. Employees expressed the satisfaction of helping their customers in saying “we do a good job...helping people reach their full potential”. But accomplishments were also described as a day-to-day thing: “some days... I feel like I didn’t accomplish anything at all”. The level of perceived achievement appeared to be related to the amount of workload that employees had. An employee with low overall satisfaction said “(It) felt like you will never get ahead of it.”

Most of the Japanese employees expressed a positive attitude towards accomplishments by saying: “if I try hard, good results will come out”, and “when I hit my target number, the feeling of achievement goes up”. Some employees described accomplishments as being able to contribute positively to society and helping customers. One employee said “my customers were happy and that boosted my achievement feeling”. Another admitted that they have accomplished a good amount, but expressed a need to accomplish more. Also, an employee with low overall satisfaction had a low feeling of accomplishments. Group accomplishments were also important with quotes like “very important to achieve the target as a team”. There was also a sense that the perceived ability to achieve was connected to perception of neverending projects and repetition of tasks. One employee stated “my achievement is only 5%... There are so many calls that answering calls becomes not important.”

#### **Recognition**

A negative sentiment expressed with some of the US employees was in regards to being recognized equally. An employee with low overall satisfaction said “everyone is graded the same way...everyone is just a math equation”. This employee preferred recognition over financial compensation. Another said “I think some managers are better at recognizing people for the things they do compared to others.”

Most of the Japanese employees were satisfied with their amount of recognition. One employee also voiced that good bosses give good recognition: “If I’m working with a good boss, then I can get many recognitions from them.”

#### **Tasks**

The US employees mentioned the frustration of wasting time and doing unnecessary work with words like “over processing”, “wasteful”, “just do it one way”, “spinning our wheels”,



“repeating/redone work” and “could streamline”. Most employees said they enjoy a challenging, busy and interesting working environment, but to a certain extent. “I like having a challenging job because I like to think and my mind goes really fast” and “If you have an interesting job, it will show with your relationship with your clients.” Some employees expressed a change of interest over the years: “I need to have the opportunity to change what I’m doing when I change” and it “started off super interesting... (but) progressively got boring”.

The Japanese employees mostly expressed a preference to have challenging jobs: “I prefer a challenging job”, “so far interesting” and “I think it’s interesting. It is important.” It was also seen as important to work hard for several employees. One said: “If I work an okay amount for 7 hours, then I get paid... But...I cannot personally feel that I’m doing the best.” Instead of changing their job when they get bored, the Japanese employees said things like “If the work isn’t fun, then I think I should change myself” and “If I want to have a more challenging job, it is up to my private life.” One Japanese employee voiced the concern of being micromanaged as well in saying “everything is controlled, there is no freedom”.

### **Responsibility**

The US employees talked positively about having high responsibility. One said “others are counting on the work that I do”. Another even directly volunteered to take on additional responsibilities in order to help out more. But there was a limit to this, as some employees complained that “expectations were so high and the amount of time you put in was so high”. Also, some employees voiced the need to be recognized for the added responsibility, either through financial compensation or appreciation.

The Japanese employees expressed mixed responses for responsibility. The employees with higher overall satisfaction (those who ranked 4 or higher out of 6) elected to have high responsibility. One employee also explained his “social responsibility” to provide a positive impact to the world. The employees with lower satisfaction (those who ranked 3 or lower out of 6) responded with “I’m not a person that has much confidence” and “I don’t want only responsibility” while stating the need to have compensation such as a promotion or salary increase in order to take on additional responsibility.

### **Advancement**

The US employees expressed the need to change their work when it becomes boring. One employee stated that before being promoted to a manager, “I was getting to the point where I was saying ‘I don’t want to do this anymore.’” After being promoted, this employee said “I think there’s enough areas at this company that I can find something that coincides with what I want to be in another 5 years.” The employees agreed that cross-functional advancement was limited. There’s “a lot of opportunity to move up in that exact function... But to grow cross-functionally...I did not feel like there was a lot of potential to do that.”

The Japanese employees expressed an ability to move up when they work hard. One stated: “If I try hard, I am able to raise my job title steadily.” There was also a need to improve one’s own skills to provide more value. Another employee stated “It’s important to my skills. I prefer learning other skills too. I have to continue studying about many fields, many industries. I have to connect with many people... (It’s) important for me to develop my market value.” There was also an issue with being able to move cross-functionally to a different type of job: “If I become a manager here... the next job would probably be again a manager at a call center.”



## Hygiene Factors

### Policies and Administration

The US employees expressed a trust in the company to pursue overall positive goals, and they acknowledged their efforts. Some things said include: “very satisfied knowing that there's reasons for these things”, “great integrity”, “they do a great job in trying”, “it works for what they are trying to do”, “they are listening” and “trying to do things that they can change”. Among some of the mentioned flaws, the employees described policies that are “bureaucratic”, “slow to make changes”, “stuffy”, “conservative” and “by the book”. Some employees felt it was important to be included in on decision-making by saying things like “I had no choice in the matter”, “no one asked me”, “wasn't a lot of transparency” and “always hush-hush”. There was also discussions about branch management versus corporate management in that employees may agree with what corporate is doing overall, but disagree on a branch-level.

Most of the Japanese employees favored the overall policies of their companies by saying “I agree as a whole”, and “agree overall”. They believe their company “thinks and manages how the whole industry and insurance itself should change”. But there was a concern regarding corporate management in that “those people who have never worked here will consider it as a whole thing”. There was also a contradiction in corporate goals: “One year it was ‘stand in the customer’s shoes’. The next year was ‘try talking on the phone as short as possible’. These two things are completely opposite.” One employee was disgruntled about being micro-managed and said that “management by time is bad”.

### Manager Relations

Most of the US employees had great relations with their manager and felt comfortable expressing themselves through open dialog. One employee with low overall satisfaction had poor relations with his manager because he felt the manager was inept. This employee felt having a good manager was very important to “boost morale in the team..., shield you from negative comments from customers” and create group cohesion. Bad managers can make simple problems worse.

Most of the Japanese employees had great relations with their managers. One employee said she didn't like her manager and that her satisfaction would go up if she had a better one. Another employee said that having a bad manager would really affect the ability to make achievements and would make satisfaction go down severely.

### Working Conditions

The US employees were overall satisfied with their working conditions and didn't feel it contributed much to satisfaction. They said “It's a side thing... just a convenient location for clients to come” and “an office is an office to me. I don't live there.” Another employee who was not satisfied overall said “your surroundings won't make a huge difference”. Some employees did however enjoy a better communication link to each other due to their office layout. There were some concerns expressed regarding work life balance and commuting distance. One employee desired to telework, but another said that “I felt isolated working from home” and elected to work at the office.

The Japanese employees also agreed that working conditions don't satisfy much: “It is enough. I'm satisfied with them.” When asked if an increase in working conditions would increase satisfaction, the response was “my satisfaction will go up a little bit”. Others said a “good environment makes it easy to work”, but it's “not too much of a connection (to satisfaction)”,



and “It’s not a physical problem. It is a mental problem.” One employee with high overall satisfaction said “It is important to have time to spend with family and friends.” Employees who had low overall satisfaction had a good work-life balance and said “I can finish my work at a certain time” and “I have good amount of private time.” For some employees, physical location can also add a communication link to other employees.

### **Salary**

Salary didn't appear to bring much satisfaction to the US employees after they were content. Some of the things said included: “On par with most of the industry”, “satisfied”, “being satisfied with my job is not influenced by money”, “(an) increase in salary isn’t going to motivate you any more” and “problems that were there won't disappear just because you get a raise”. Salary was seen as just something that will temporarily satisfy employees. The employees also judged the amount of work they do in regards to how much salary they deserve: One said “In comparison to the work I did, I think it was subpar.”

The Japanese employees mostly agreed that additional salary would not bring them satisfaction. “It’s not money...(my) salary is not high...but I’m satisfied.” Two employees with low overall satisfaction believed that a salary increase could bring satisfaction, but were conflicted regarding how much: “When talking about if it’s proportionate, I doubt it.” Some employees also felt their pay was relative to their workload, saying, for example, “pay is good, but not enough considering the amount of work I do”.

### **Relationships with Coworkers**

The US employees all said that they had great relations with their coworkers. In fact, one employee with low overall satisfaction said he had great relationships with coworkers. When asked what is the best part about the job, the answer was “definitely the people that I work with”. Another employee stated “I like the people I work with. Employees as a whole are a really good.”

Most of the Japanese employees had positive things to say about their coworkers. One employee stated that the best part of the job was the coworkers, and that “human relations with coworkers makes up for less pay”. But a parallel arose where there were extremely good and bad relations with particular employees. “There are certain people that I don't have good relations with... But overall, the relations (with coworkers) is good I think.”

### **Job Security**

None of the US or Japanese interviewees were worried about their job security, and this had no prospect of raising satisfaction. The US employees expressed an ability to secure another position within the insurance industry if for some reason they lost their job. “I knew that if I wanted a job in insurance...I would have one”, and there’s a “lot of recruiters out there”. The Japanese employees on the other hand expressed confidence that they would never lose their job. One employee said “it's based on lifetime employment, (but) repeated mistakes again and again are not allowed”.

### **Discussion**

When combining both the US and Japanese data, the results show that the employees who rated themselves as having higher overall satisfaction typically had good relations with their managers and coworkers, and interesting and challenging work with high responsibility. They also were relatively in agreement that they had attained a good amount of personal



achievements. Most agreed that their salaries, working conditions and employee/manager relations were appropriate, and that a change to these would not be too effective in changing their satisfaction.

Likewise, the employees that rated themselves as having lower overall satisfaction indicated that the worst part of the job included a high workload, bad relations with particular coworkers, a poor work-life balance and boring or meaningless work. These employees agreed that the best part of their job was the ability to work with good coworkers. Factors mentioned that can increase their satisfaction include better relations with some coworkers, a fairer performance evaluation, less micro-management and more autonomy. Finally, they all agreed that their salaries were too low, but the satisfaction of a salary increase seemed minimal.

The results mainly favor the arguments of Herzberg et al. (1966) and the Two-Factor theory in that hygiene factors mostly appear to be causing the most dissatisfaction why motivator factors are causing most of the satisfaction. Also, hygiene factors like salary match the findings in that they can only provide a temporary boost in satisfaction. However, when separating and comparing the groups and looking at their specific answers, we can take a step further and assess the distinctions and reasoning given by the respondents.

For motivators, achievement was important for both the US and Japanese employees, but there were differences in what employees considered to be an achievement. It was also apparent that repetitive and never-ending tasks might affect the perceived ability to accomplish achievements. Both the US and Japanese employees felt that good managers give great recognition to their employees, while the US employees emphasized individual recognition as being important instead of taking a top-down approach to acknowledge their importance. With advancement, we see the desire of being able to advance not just in the same position, but to have the option to move cross-functionally to a new line of work. For tasks, both the US and Japanese employees wanted challenging jobs. The US employees were frustrated with wasted work while the Japanese employees mentioned an irritation with micro-management.

For hygiene factors, both the US and Japanese employees mentioned a distinction between corporate management versus local management when talking about their companies' policies. Both sides discussed sentiment about being treated as a numerical calculation rather than an individual human. In regards to supervisor relations, all employees felt that the competency of their manager was related to their relationship. It therefore may be beneficial for manager competency to be included as an item in future research since many employees felt a manager's role in satisfaction and dissatisfaction was important. All employees felt their working conditions were adequate with little prospect of creating satisfaction. Some US employees brought up teleworking as a means to create better working conditions, which is still not comparatively prevalent in the Japanese working environment. This discussion may start in the Japanese workplace in the near future as well. It is important to note that the employees' relations with their coworkers had extreme ups and downs since there were some employees that they liked and some they really didn't like. Contrasting responses like this may be causing an issue for quantitative research methodologies if a simple average is taken. Finally, both sides became accustomed to living a lifestyle with their current salary, and the prospect of a salary increase was therefore seen as always temporary.



## **Conclusion**

As with the findings of Sledge et al. (2008), it appears that job satisfaction is more complex when taking into account cross-country factors. While quantitative research has been important in helping to measure larger populations, the predominance of it has caused an abundance of answers with a lack of explanation of the means. Even if the behavior of employees from different backgrounds show support for the Two-Factor theory, their reasoning in doing so may differ. Therefore, the role of qualitative cross-country research can be useful in providing clarification to the abovementioned discrepancies. This research hopes to promote similar, larger and more comprehensive studies to discover core reasons of job satisfaction and dissatisfaction to develop practical applications that can be directly implemented in the workplace.

## **Limitations**

The limitations of this study include the need for a larger sample size to better solidify the findings. The sample size availability in the insurance industry was an issue that limited the availability of volunteers, and a convenience sampling therefore needed to be implemented. Further similar studies would benefit from a larger sample size utilizing a random sampling methodology to solidify the results.



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