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The Impact of Inclusive Leadership on Employee Turnover Intentions in the Insurance Sector in Palestine: Do Employee Motivations and Interests Make a Difference?

By

Mutaz Abu Tayoun

Supervisor

Dr. Atieh Musleh

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Thesis Approval

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This thesis was defended successfully on 6/03/2025 and approved by:

Committee members   Signature

1. Dr. Atieh Musleh: Supervisor

2. Prof. Fathallah Ganem: Internal
   Examiner

3. Dr. Khiria Yahya: External Examiner

Declaration

I am mutaz abo tayuon (ID: 852549625); a student at the Arab American University – Faculty of Graduate studies in Ramallah. I submitted the thesis titled with "The Impact of Inclusive Leadership on Employee Turnover Intentions in the Insurance Sector in Palestine: Do Employee Motivations and Interests Make a Difference?".

an appropriate citation, and that this thesis has not been previously included in a thesis submitted to this or other institution for a degree or other qualifications.

Student Name: Mutaz Abo Tayuon

ID: 202216311

Signature:

Date: 22.4.2025

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Abstract

This study examines the relationship between overall leadership and employee turnover intentions in the Palestinian insurance sector. Focusing on the intermediate function of motivating and paying attention to staff, a representative sample of 1,551 employees was selected at 95% confidence level and 5% error margin using the Available sample method. In order to investigate links and extract ideas, the quantitative approach was followed to answer study questions, where data was collected and examined using advanced statistical tools, especially Smart PLS4.

The results indicate that while overall leadership practices do not have a significant direct impact on staff turnover intentions, they do significantly affect staff motivations and concerns. Furthermore, staff members' motivations and concerns were found to significantly reduce staff turnover intentions. Overall leadership indirectly affects employment turnover by enhancing employees' participation, motivation and interest, highlighting its value when integrated into broader organizational initiatives such as employee satisfaction, stress reduction and employee support systems.

In order to establish an atmosphere of psychological safety, inclusion, and belonging, the study emphasizes the significance of encouraging inclusive leadership behaviors. Additionally, it suggests that companies adopt tactics like career development pathways, mentorship, and customized training programs that support workers' personal and professional objectives. The study advances our knowledge of how to best employ leadership techniques to keep people, lower attrition, and guarantee organizational success in cutthroat industries like insurance.

Keywords: Inclusive Leadership, Turnover Intentions, Insurance Sector in palestine, Motivations, Interests.

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Chapter One

General Framework of the Study

1.1. **Overview**

This chapter includes an overview of the study's framework, covering the introduction, problem statement, justification, significance, objectives, research questions, hypotheses, and definitions of key terms. The chapter also defines key concepts such as inclusive leadership, turnover intentions, and incentives, providing a structured foundation for the study.

1.2. Introduction

Inclusive leadership refers to the style of leadership that makes sure that all the employees take part in the decision-making process of the organization, where everyone feels safe, respected, and collaborated with. It has been reported as one of the critical antecedents for good and positive behaviour at work since it guarantees equal treatment and appreciates diversity and different perspectives in the workforces (Shafaei & Nejati, 2024a). This method is especially helpful to develop the organizational culture of participative culture, improves bottom-up communication, and increases trust between leaders and employees (Zhang & Zhao, 2024).

Employee turnover intentions — the probability that an employee will, or will not, voluntarily leave their organization — is still one of the more-researched topics in the field of human resource management. Researchers have detailed how leadership can affect the turnover intention by way of employee engagement, interpersonal relationships in the work-power, and job satisfaction (Khan et al., 2024). For instance, inclusive leadership has been shown to lower turnover intentions through creating a welcoming and inclusive workplace (Pu et al., 2024)). The motivations and interests of the individual employees are very important variables for understanding employee behaviour in organisations. Factors such as intrinsic and extrinsic motivators, career advancement opportunities, recognition, and alignment with personal values

together influence the perceptions of employees regarding work roles and the environment of the organization (Bao & Zhong, 2024). These motivators can be boosted by enhancing psychological safety and empowerment through inclusive leadership which in turn promote commitment and reduce turnover intentions (Shafaei & Nejati, 2024b)

Due to the dynamic work environment of insurance sector, it provides a viable context to study the relationship of inclusive leadership and turnover intentions. Haines III et al. (2024) indicate that Inclusive leadership can solve retention problems as a result of open communication and building mutual respect which is highly needed in industries with high collaboration and adaptation requirements. Inclusive leadership have also shown positive association with workforce stability and organizational outcomes due to developing a sense of belonging and valuing contributions (Freitas et al., 2023).

The bottom line is that leadership styles are closely linked to employee motivation, both of which are closely linked to turnover intentions and that, in turn, is linked to whether your organization will succeed or not. Utilization of inclusive leadership is a strategic approach to workforce challenges by aligning and connecting employee and organizational goals to create an organization that is engaged together as a community (Zhang & Zhao, 2024). This also sets the stage for future exploration around how leadership practices negatively affect employee retention in other sectors.

1.3. Problem Statement

High-pressure and competitive industries such as the insurance industry suffer from high employee turnover. Employee retention is essential to avoid employee turnover, which increases recruitment costs, disrupts the work cycle, and causes loss of institutional memory, leading to reduced operations and organization (Khan et al., 2024). These issues, emphasized

by the high-pressure environment and complex demands of the insurance sector, mean that leadership practices must address employee retention (Haynes III et al.; 2024). In addition, the Palestinian Insurance Federation was contacted, and the information they have confirmed that insurance companies in Palestine suffer from negative effects of employee turnover on the overall performance of companies. The percentage was not disclosed due to the sensitivity of the issue for companies. The researcher also interviewed a number of HR managers in different companies such as: Ahlia, Takaful, Palestine, Al-Alamiya, and Al-Wataniya, where these managers confirmed that there is a real problem in the form of high employee turnover rates, and that some companies face higher turnover rates than others. As a leadership style that prioritizes fairness, equality, collaboration, and psychological safety, inclusive leadership has been highlighted as an important driver of employee engagement and job satisfaction (Javed et al., 2021). This leadership style fosters a supportive work climate that enhances employee trust and value in the workplace, leading to lower turnover intentions (Chang and Zhao, 2024). Although these characteristics can be generalized, their use in the high-risk insurance world is less understood in terms of their role and impact on retention (Bao and Zhong, 2024).

The significant theoretical insights from inclusive leadership theory provide the foundation for understanding how inclusion in leadership promotes increased employee satisfaction and reduced turnover contributors (Javed et al., 2021). However, despite its importance, few empirical studies have examined the role of inclusive leadership in reducing turnover intentions in culturally and economically diverse contexts such as Palestine. Previous studies have tended to generalize findings across industries while neglecting the nuances of sector-specific pressures and motivations available in a sector-based environment (particularly in areas experiencing socioeconomic hardship) (Khanam et al., 2024).

The theory of planned behavior (Ajzen, 1991) adds an explanation to inclusive leadership theory, explaining how employees' attitudes and norms about the workplace and their perceptions of situational control contribute to turnover intentions. One possibility is that inclusive leadership practices—such as those that lead to psychological safety—can influence employees' intentions to stay in the organization (Ajzen, 1991). Furthermore, workplace practices that emphasize equality and cooperation that foster a sense of belonging encourage employees to align with the organization's goals and thus mitigate the risk of turnover (Shafaei & Nejati, 2024a). Although there is a clear rationale for integrating these frameworks, limited research has examined their combined use to advance knowledge about turnover intentions in high-turnover-generating contexts such as this best-practice environment.

Employee motivation and interest are very useful when it comes to the impact of leadership practices and turnover intentions. Factors related to intrinsic motivation, such as feeling empowered, have a certain tangible impact on the amount of effort they will put into their work (Javed et al., 2021). External aspects such as responsiveness and fair distribution of resources additionally influence employees' decision to stay or leave (Freitas et al., 2023). Although inclusive leadership is known to have a positive impact on both intrinsic and extrinsic motivation, the role of intrinsic and extrinsic motivation in mediating the association between leadership and turnover intentions remains neglected (Bao and Zhong, 2024). This becomes even more important in the Palestinian insurance sector where low career advancement opportunities coupled with an insecure socio-economic environment increase employee retention challenges. Therefore, the study highlights that the dynamics of employee turnover intentions due to inclusive leadership is an area that has been barely explored in the Palestinian insurance sector and needs to be understood. In order to contribute to bridging theoretical and

empirical gaps (particularly employee motivation and interest), this research is developed through theoretical lenses that incorporate the abundant resources of comprehensive leadership theory and the theory of planned behavior framework. It provides insight into the industry, highlights the process that may reduce turnover intention and demonstrates workforce strength by examining leadership practice.

1.4. Study Questions

This study answered the following questions:

1- Do inclusive leadership practices impact employee turnover intentions in Palestinian insurance companies?

2- Is employee motivation and interests impacted by inclusive leadership practices in Palestinian insurance companies?

3- Do employee motivation and interests impact employee turnover intentions in Palestinian insurance companies?

4- Does employee motivation and interests mediate the relationship between inclusive leadership and employee turnover intentions in Palestinian insurance companies?

1.5 Study Objectives

This study aims to achieve the following objectives:

1- To examine the impact of inclusive leadership practices on employee turnover intentions in Palestinian insurance companies.

2- To investigate the influence of inclusive leadership practices on employee motivation and interests in Palestinian insurance companies.

3- To assess the impact of employee motivation and interests on employee turnover intentions in Palestinian insurance companies.

4- To explore the mediating role of employee motivation and interests in the relationship between inclusive leadership and employee turnover intentions in Palestinian insurance companies.

1.6 Study Significance

In organizational management, theory and practice rely on a knowledge of the link between inclusive leadership and employee turnover intentions. This research tackles sector-specific challenges and dynamics in the Palestinian insurance company to support leadership practices and staff retention discussion. This study is theoretically and practically relevant as it closes knowledge gaps and offers specific strategies to improve organizational performance and employee satisfaction.

1. Theoretical Significance

This study adds to the body of knowledge on inclusive leadership and turnover intentions, therefore contributing conceptually. While earlier research have looked at the link between inclusive leadership and a variety of employee outcomes, a fresh contribution to the field is the method to combine workers' motives and interests as mediators between the dimensions. This paper offers an integrated model based on the underpinnings of Inclusive Leadership Theory (Javed et al., 2021) and the Theory of Planned Behavior (Ajzen, 1991) which clarifies the effects of leadership styles on employees attitudes, perceptions, and behaviors. At last, it places these ideas in the local socio-economic and cultural dynamics that define Palestine's environment, therefore closing a significant void in both regional and sector-specific research. Based on the cooperative application of various theoretical models, the study provides a thorough understanding of the psychological and behavioral mechanisms of turnover intentions and supports the body of knowledge on turnover in leadership.

2. **Practical Significance**

Policymakers, human resources managers, and executives of insurance sector companies will find this paper to be enlightening. Nevertheless, the findings might direct the use of inclusive leadership approaches that increase the likelihood of employee satisfaction, participation, and loyalty, so lowering the turnover rates. The study reveals how both intrinsic and extrinsic motivators might be strong and guides organizational methods to assist individuals with their career goals and conform with organizational needs. Such strategies call for creating psychological safety, treating everyone fairly, and advancing professional development. Moreover, the research is conducted for the Palestinian insurance business, thus the recommendations are specialized and thus for the Palestinian setting in the long term for the industry challenges that seem to exist like the economic conditions and limited career alternatives. Through these pragmatic insights, businesses in a sector prone to stress may promote worker stability, operational efficiency, and a competitive edge.

1.7 Theoretical framework

This research examines the impact of leadership on employee behavior in the insurance sector in Palestine and the extent to which inclusive leadership could moderate turnover intentions. The insurance business itself is recognized to be stressful, which can make it intimidating for employees and going through turnover can shatter the complication of an organization, increasing operational costs. Inclusive leadership has brought about high levels of employee engagement and satisfaction by providing individuals with a sense of valued ownership and giving them a voice to be heard with fairness, collaboration, and listening coming to the front. One type of inclusive leadership—contextually dimensioned—will alleviate some of the turnover drivers by fulfilling psychological needs and matching employee motivations.

Furthermore, this study contributes by reiterating that difference between workplace turnover intention can be moderated by considering employee motivations and interests as boundary conditions, thus suggesting a personalized leadership style whereby the organizational objectives can be tied-up to that of the employee to result in low turnover and higher organizational output.

1. Inclusive Leadership Theory

This study details the framework of Inclusive Leadership by Javed et al. (2021). Defined by the leaders that create and maintain a healthy and flexible workplace. When it comes to employee turnover, inclusive leadership plays a moderating role through which it motivates the employees with satisfaction, involvement and psychological empowerment. Here are the primary aspects of inclusive leadership (Critical Thinking and Problem Solving, Fairness and Equity, Collaboration and Partnership, Self-Awareness and Active Listening). Using these dimensions of inclusive leadership leads to an atmosphere where employees feel they belong and are energized, which in a demanding industry like insurance, is one of the core factors in curtailing turnover intention.

2. Employee Turnover Intentions

The Theory of Planned Behavior (Ajzen, 1991) is one of the strongest theoretical frameworks available for understanding the psychological processes related to turnover intentions. This concept is developed by theory of planned behaviour, which elaborates that attitudes towards employees, social norms and perceived behavioural control, will anticipate the withdrawal intention of leaving an organisation. Attitudes Toward Leaving, Subjective Norms, Perceived Behavioral Control. This interaction emphasizes that inclusion can diminish the desire to leave

an organization and can buffer against the external context and challenges people encounter in decision-making from being strong influence on turnover intentions.

3. **Motivations and Interests as Mediators**

Drawing insights from the concept of motivating employees in diverse environments, the study employs employee motivations and interests as mediating mechanisms between the relationship of inclusive leadership and turnover intentions. And what's more, motivations like career advancement and job security are heightened in a climate of inclusion. This reduces turnover intentions because employees see their efforts as valued, and therefore, they are more likely to align their interests toward organizational goals.

4. **Synergizing the Framework**

Inclusive Leadership and Theory of Planned Behavior together, with motivation and interests of the employees, in this study offer in-depth framework to explore turnover intentions among insurance professionals. The direct effect of inclusive leadership on employees' perceptions and attitudes, and the TPB provides a theoretical basis for the psychological process of the decision-making process (Ajzen, 1991). Adding forceful motivations and interests deepens the model: clearer connections between leadership practices and employee loyalties and other turnover intentions.

1.8 Study Variables and Model

Table (1.1) shows the justification of all the study variables in this study

Table (1.1) Study Variables

Variable	Justification	Citation
Inclusive Leadership	Inclusive leadership emphasizes fostering a supportive and empowering workplace environment, enhancing employee satisfaction, engagement, and psychological empowerment.	Javed et al. (2021)
Critical Thinking and Problem Solving	Inclusive leaders address workplace challenges inclusively, mitigating factors like dissatisfaction and interpersonal conflicts, reducing turnover intentions.	Javed et al. (2021), Bao & Zhong (2024)
Fairness and Equity	Ensures equitable treatment, reducing perceptions of favoritism or bias, which are critical triggers for turnover intentions.	Javed et al. (2021), Pu et al. (2024)
Collaboration and Partnership	Builds strong team partnerships, fostering a sense of belonging and reducing the desire to leave the organization.	Javed et al. (2021), Liu et al. (2024)
Self-Awareness and Active Listening	Attunes leaders to their biases and improves their ability to address employee concerns proactively, minimizing turnover risks.	Javed et al. (2021), Freitas et al. (2023)
Employee Turnover Intentions	Turnover intentions refer to employees' desire or intention to leave the organization, shaped by factors like leadership style and workplace conditions.	Pu et al. (2024), Liu et al. (2024)
Attitudes Toward Leaving	Inclusive leadership improves job satisfaction and reduces dissatisfaction, influencing employees' attitudes toward staying in the organization.	Ajzen (1991), Haines III et al. (2024)
Absentee Intention	Absentee intention refers to an employee's deliberate or conscious consideration of being absent from work without valid reasons.	(Sutrisno & Sunarsi, 2019).
Subjective Norms	Promotes a culture of inclusivity that shifts workplace norms, encouraging employees to remain in the organization.	Ajzen (1991), Bao & Zhong (2024)
Perceived Behavioral Control	Enhances employees' sense of control by addressing workplace grievances and providing growth opportunities, reducing their compulsion to leave.	Ajzen (1991), Pu et al. (2024)
Employee Motivations and Interests	Acts as a bridge between inclusive leadership and turnover intentions, aligning employee goals with organizational objectives to reduce turnover.	Khanam et al. (2024)
Intrinsic Rewards	Intrinsic rewards are internal, intangible rewards that arise from the personal satisfaction, enjoyment, or	(Faisal & Al-Rasheed, 2021;

	fulfillment an individual experiences when performing a task.	Fishbach & Woolley, 2022)
Extrinsic Rewards	Extrinsic rewards are external incentives provided by an organization or environment to motivate individuals.	
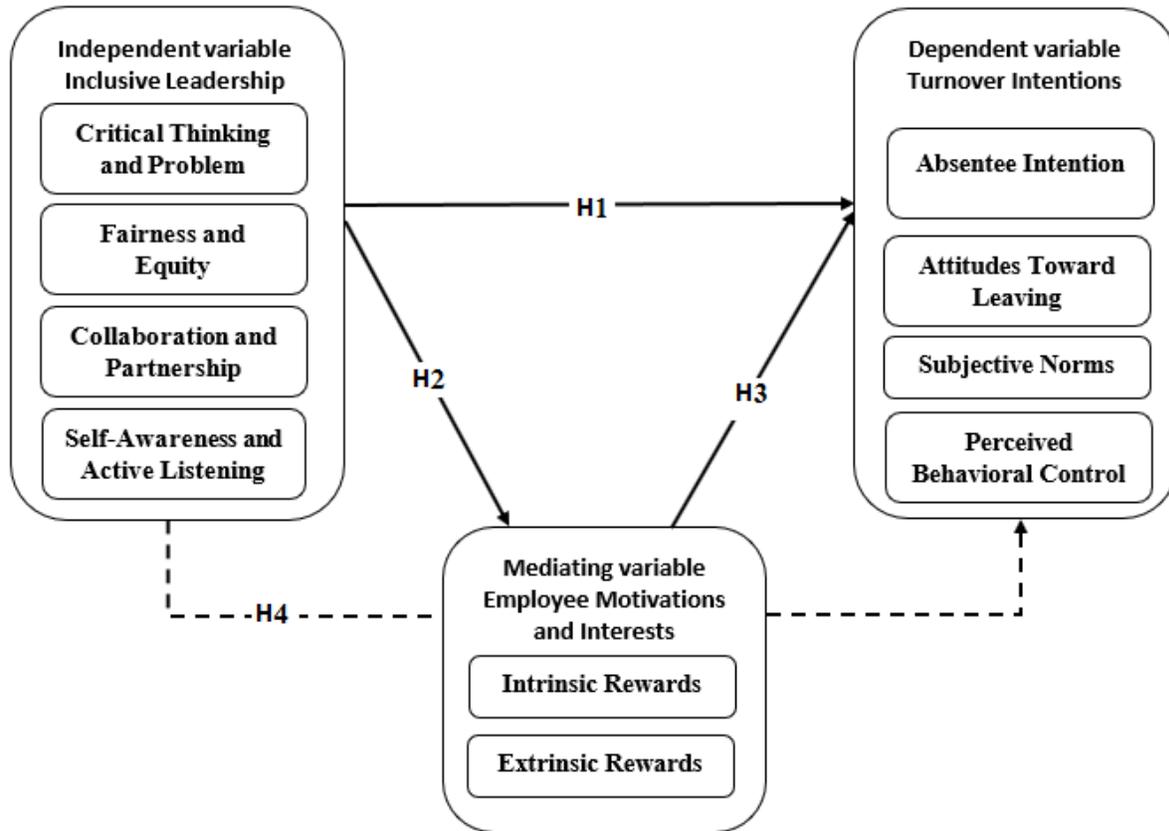
Figure (1.1): Study Conceptual Model

1.9 Study Hypotheses

This study tested the following hypothesis:

H₁: Inclusive leadership practices have a significant impact on employee turnover intentions in Palestinian insurance companies.

H₂: Inclusive leadership practices significantly influence employee motivation and interests in Palestinian insurance companies.

H₃: Employee motivation and interests have a significant impact on employee turnover intentions in Palestinian insurance companies.

H₄: Employee motivation and interests mediate the relationship between inclusive leadership practices and employee turnover intentions in Palestinian insurance companies.

1.10   Definitions and Procedural Definitions

1- Inclusive Leadership

Inclusive leadership can be defined as a style of leadership that embodies a working environment of fairness, equity, collaboration, and psychological safety wherein, employees feel valued, respected, and empowered (Javed et al., 2021). For the purpose of this study, the term inclusive leadership is defined using the approaches undertaken by leaders in the field of Palestinian insurance sector to create and sustain a supportive and nurturing work environment that befits the aspirations and needs of the employees.

2- Critical Thinking and Problem Solving

Critical thinking and problem-solving Leaders can have a broad and deep understanding of challenges at work with inclusiveness at the same time as well as having expected conflicts and grievances having been addressed in a manner that would contribute to harmony rather that disharmony within the workplace (Bao & Zhong, 2024). From the context of this study,

critical thinking and problem solving is about the way insurance sector leaders handle challenges that affect the likelihood of employees to leave their job.

3- Fairness and Equity

This fairness and equity we define as "the process of providing consistent treatment among all employees in an unbiased manner in a manner that is transparent which mitigates the perceptions of favoritism or bias" (Javed et al., 2021). In the current study, fairness and equity represent leaders' attempts to ensure fairness in terms of equal opportunity and fair treatment of employees to increase job satisfaction and commitment.

4- Collaboration and Partnership

Collaboration and partnership refer to "how leaders cultivate healthy, inclusive team dynamics, creating a sense of belonging for employees" (Liu et al., 2024). Collaboration and Partnership in this study means approach that leaders take to bring the team together to bind the commitment of employees towards the organization.

5- Self-Awareness and Active Listening

As Freitas et al. (2023) defined self-awareness and active listening as "leaders' ability to recognize their own biases and actively listen to employees' feedback in order to address their concerns and needs appropriately" In this study, self-awareness and active listening refer to the way leaders in the Palestinian insurance sector acknowledge and respond to employee issues to reduce turnover risks.

6- Employee Turnover Intentions

Employee turnover intentions - the probability or desire of employees to leave their current organization, which is caused by workplace conditions, leadership style, and personal motivations (Pu et al., 2024). In the present study, employee turnover intentions

are introduced as the plans or thoughts of the employees in the insurance industry to leave their jobs.

7- Absentee Intention

Absentee intention refers to an employee's deliberate or conscious consideration of being absent from work without valid reasons. It is often viewed as a precursor to actual absenteeism and is influenced by factors such as job dissatisfaction, workplace stress, lack of engagement, or personal issues. Absentee intention serves as a critical indicator for organizations to identify and address potential problems that could escalate into habitual absenteeism (Sutrisno & Sunarsi, 2019).

8- Attitudes Toward Leaving

Employees experiences and perceptions of their workplace and job satisfaction that influence their propensity to remain in or leave the organization (Ajzen, 1991) This study focuses on how employees are regarded and how their perceptions impact the decision of leaving or staying in the organization.

9- Perceived Behavioral Control

Under subjective norms I define this as the social pressure by peers, supervisor or cultural norms influencing an employee to stay or leave the organization (Ajzen, 1991). Subjective norm is denoted in this study as the workplace culture and peer expectations that impact turnover intentions for employees.

10- Employee Motivations and Interests

Employee motivations and interests are defined as "the intrinsic and extrinsic factors that drive employees' engagement, performance, and alignment with organizational goals" (Shafaei & Nejati, 2024b). In this study, employee motivations and interests pertain to the

factors that mediate the relationship between inclusive leadership and turnover intentions, focusing on aligning employee aspirations with organizational practices.

11- Intrinsic Rewards

Intrinsic rewards are internal, intangible rewards that arise from the personal satisfaction, enjoyment, or fulfillment an individual experiences when performing a task. These rewards are self-driven and align with an individual's values, interests, and emotions. For example, achieving a sense of accomplishment, learning new skills, or feeling a purpose in one's work are intrinsic rewards. They are critical for fostering long-term motivation and engagement (Fishbach & Woolley, 2022).

12- Extrinsic Rewards

Extrinsic rewards are external incentives provided by an organization or environment to motivate individuals. These rewards are tangible and often take the form of monetary compensation, promotions, recognition, or benefits. Unlike intrinsic rewards, extrinsic rewards are external to the individual and are typically used to encourage specific behaviors or achieve short-term goals. Examples include bonuses, public acknowledgment, or access to exclusive company resources (Fishbach & Woolley, 2022).

Chapter Two

Theoretical Framework and Previous Studies

Theoretical Framework and Previous Studies

In this chapter the relationship between inclusive leadership and employee turnover intentions from the mediating influence of employee motivations and interests is examined. Inclusive leadership (IL) has several dimensions and includes critical thinking, fairness, collaboration, and active listening which are key variables related to attitudes toward leaving, subjective norm, and perceived behavior control. Based on the Inclusive Leadership Theory, the Theory of Planned Behavior and previous studies, this chapter contextualizes these dynamics in the Palestinian insurance sector and provides both theoretical and practical implications.

2.1 Inclusive Leadership

The rise of inclusive leadership as a paradigm for modern management reflects the growing importance of diversity, equity, and inclusion in corporations. This approach to leadership emphasizes cultivating spaces for employees in which they feel appreciated, respected, and able to express their unique perspectives and abilities. With the continuous issues of employees leaving, getting disconnected or being treated not fairly, the organizations are getting tougher and complex to handle which natural comes from efforts of inclusive leadership which opens the road for skilful leadership to inspiration by providing trust, collaboration and psychological safety. Inclusive leadership strengthens organizational culture and employee loyalty by emphasizing fairness and active participation, all of which are especially important in high-pressure industries like insurance.

2.1.1 Definition of Inclusive Leadership

Inclusive leadership is generally defined as "a leadership style that shows openness, accessibility and availability, and that mixes diverse perspectives and ensures others feel a sense of belonging" (Javed et al., 2021). All of this is based on a behavior that emphasizes fairness, equity, and psychological empowerment that sets the tone in the workplace for employees to feel as if they are supported and encouraged to perform. Zhang and Zhao (2024), for instance, refer to inclusive leadership as "the ability of leaders to empower employees, promote fairness, and create a psychologically safe work environment so that individuals can voice their ideas without reservation." These definitions capture the different dimensions involved in inclusive leadership – active listening, fairness in voices heard, attention to mutuality in problem-solving process, etc.

Inclusive leadership is also defined by its capacity to respond to the needs of diverse teams, empowering each employee to take part in the decision-making process. As indicated by Shafaei and Nejati (2024a), inclusive leadership not only enhances motivation of individual employees, but taps into the organizational growth goals being in sync with employees' goals, leading to radical innovation and reduced turnover intentions. Aligning such is even more relevant in high impact fields such as these in insurance where employee engagement and retention directly correlate with the organisational output.

From the researcher perspective inclusive leadership in the current study indicates leader in the Palestinian insurance sector behavioral practices which involved the fairness, equity and collaboration that address the challenges of the industry. These are including nurturing a sense of belonging, enabling employees through active listening and engagement, and aligning leadership practices with employee motivations and interests. In this regard, inclusive leadership can serve as a strategic instrument to reduce eventual turnover intentions and increase the level of stability in

the workforce by creating a consistent environment combining a supportive and psychologically safe environment from the point of view of both organizational and individual needs. By integrating these conceptual and procedural understandings, this study positions inclusive leadership as a foundational element in addressing the critical challenges of employee retention and organizational performance within the Palestinian insurance sector.

2.1.2 Importance of Inclusive Leadership

In light of a diverse and a dynamically transforming work setting, inclusive leadership has become vital for organizational growth. By fostering a workplace culture that prioritizes equity, collaboration, and psychological safety, inclusive leadership has a direct correlation with employee engagement, satisfaction, and retention. This creates an environment where everyone in the team feels valued, respected, and a sense of belonging which translates into better performance on both personal and group level

Reduce Employee Turnover Intentions is one of the biggest advantages of inclusive leadership is minimizing employees' intentions to leave the organization. Whilst widely discussed, dissatisfaction and disengagement are persistent drivers of turnover (Javed et al., 2021), and leaders who listen to their employees, treat workplace challenges equitably, and empower their teams can blunt this (Javed et al., 2021). Inclusive leaders encourage fairness in treatment and action, decreasing the perceptions of favoritism or bias, one of the drivers of employees leaving organizations (Zhang & Zhao, 2024).

Moreover, it promotes innovation and adaptability in organizations, which can be a significant advantage for diversity. By promoting diverse viewpoints and nurturing open communication, inclusive leaders improve their teams' capacity to address complex problems and generate

innovative solutions. In settings such as insurance, where market demand and operations change so frequently, it becomes essential for a leader to find new ways of working together (Shafaei & Nejati, 2024a).

From an organizational standpoint, having inclusive leadership helps drive higher productivity and employee morale as well. In addition, employees thrive in their best forms when organizations create a safe work environment and colleagues respect each other and also their choices, with less friction and conflict, as they sync their motivations to their organizations and vice versa resulting in their performance. This approach to leadership, furthermore, fosters positive relationships at work, needed to build trust and ensure the long-term viability of the organization (Freitas et al., 2023).

Inclusive leadership is a key factor of successful organizational leadership. This generally involves focusing on employees' psychological and professional needs, equitable treatment of employees across levels, and creating harmony and team collaboration in the organisation which provides a long-term foundation for organisational stability and growth. Its significance is particularly acute in high-stress sectors, such as insurance, where employee engagement and retention can make or break competitive advantage and operational efficiency.

2.1.3   Inclusive Leadership Dimensions

Inclusive leadership is a multidimensional concept that is built around the following dimensions that govern a supportive and fair workplace environment. These dimensions help facilitate employee engagement, satisfaction and retention in interesting ways. This part goes into inclusive leadership's core components, including critical thinking and problem solving, fairness and equity,

collaboration and partnership, and self-awareness and active listening, and places these in context of the Palestinian insurance industry.

1. Critical Thinking and Problem Solving

Critical thinking and problem solving refer to leaders understanding workplace issues at a granular level and being inclusive in their solutions. This dimension highlights how a leader should be able to identify potential conflicts and grievances and address them in a manner that leads to harmony (Bao & Zhong, 2024). Through critical thinking and problem solving, leaders can manage complex organizational dynamics by coming up with solutions that serve the various needs of their teams. Given the high-stress environments of this context, and the economic instability that exists in the Palestinian insurance sector, critical thinking and problem solving are especially relevant variables in this study, as they may mitigate employee dissatisfaction which has heightened in recent years. Those who lead in this space will need to address a plethora of issues that can quickly become painful to lay workers but necessarily so if they intend to ensure that their policies and practices minimise the risk of turnover while keeping the company mission aligned in such a high-turnover workplace.

2. Fairness and Equity

Fairness and equity are key elements of inclusive leadership as it is defined as "the process of ensuring that everyone is treated the same — treating all employees in an unbiased and transparent manner to avoid any perceptions of favoritism or bias" (Javed et al., 2021). This thereby ensures employees feel valued and respected which leads to building of trust and reduces conflicts at workplace. The study that follows examines the role of justice and equity, here seen as the attempts of leaders in the Palestinian insurance sector to ensure fair treatment and equal opportunity which

are expected to raise job satisfaction and employee's commitment. This is especially important in industries like insurance where perceptions of inequity can drive disengagement and turnover. When leaders champion transparency and impartiality, they can create a positive working culture that mirrors the professional hopes of their employees.

3. Collaboration and Partnership

Another key aspect of inclusive leadership is collaboration and partnership, described as "how leaders cultivate healthy, inclusive dynamics between members of the team, creating an environment in which employees feel they belong" (Liu et al., 2024). This dimension aims to enhance and promote a sense of belonging and teamwork among employees within organizations and well connected to their colleagues and organizational goals. This study explores collaboration and partnership in terms of how leaders in the Palestinian insurance industry create bonds of team interaction and foster accountability as a group. Leaders who dominate this dimension create an atmosphere that employees are invested in and want to be a part of, which is a major deterrent for turnover. Collaboration and partnership cultivate a sense of belonging and organizational effectiveness by engaging employees and enhancing commitment to a common purpose.

4. Self-Awareness and Active Listening

Self-awareness and active listening is defined as follows; "Leaders' ability to be mindful of their own biases and listen actively to employees' feedback such that they address employees' concerns and needs suitably" (Freitas et al., 2023). Leaders must be able to reflect on their own experiences and communicate with others in order to know their teams better and be better equipped to meet their challenges. In the realm of this study, self-awareness and active listening mean the approaches of Palestinian insurance sector leaders recognizing the problems facing their employees and

addressing them in order to reduce turnover-based risks. This means being aware of personal biases, actively listening to employee feedback, and developing initiatives based on their concerns. Walking the walk and keeping their ear to the ground, leaders who invest in self-awareness and active listening cultivate trust and loyalty within their teams, and ultimately build a workplace that values retention and development.

These four dimensions of inclusive leadership—critical thinking and problem solving, fairness and equity, collaboration and partnership, and self-awareness and active listening—are essential to creating a workplace environment that recognizes employee contributions and improves organizational performance. These dimensions are integral to the Palestinian insurance sector's efforts to mitigate turnover challenges and foster trust, equity, and cooperation. Implementing such inclusive leadership practices can contribute to an entire culture of support and cultivation, and ultimately employee satisfaction and commitment in the long run.

2.2 Employee Turnover Intentions

Employee turnover intentions refer to the likelihood or desire of an employee to voluntarily leave their current organization and serve as a critical indicator of potential turnover behavior. These intentions have significant implications for organizations, as they can lead to costly outcomes such as increased recruitment expenses, loss of institutional knowledge, and disruptions to team dynamics.

2.2.1 Employee Turnover Intentions Definition

Pu et al., (2024) in their definition of turnover intentions highlight the cognitive and inner workings that lead up to an employee's choice to resign. Turnover intentions are defined by them as "the extent to which employees consciously think about leaving their organization for various reasons,

including dissatisfaction with their jobs, leadership styles, or workplace environments." However, turnover intentions have both personal and organizational components which may be further divided into individual sources of turnover.

According to the Theory of Planned Behavior, Ajzen, (1991) describes turnover intentions as "a behavioral outcome influenced by attitudes, subjective norms, and perceived behavioral control." The definition of gravity in question is given within the context of the theory. This definition also adds a psychological element: a workers intention to stay in their job depends upon his/her beliefs about the job, social pressure from colleagues or the organizational culture, and how they perceive their ability to control their career choices. This theory also emphasizes that the complexity of turnover intentions is impacted not only by internal factors but also by external workplace environmental factors as well.

Liu et al. (2024) expands this definition of turnover to include "the willingness or intent of an employee to voluntarily leave their organizational; Employees and their internal and external job interactions can influence it." This focus brings to bear relational dynamics — workplace relationships — and outer elements — other career options. This perspective, in high-stress industries such as insurance, with job-related stress and disagreements between colleagues ubiquitous in many workplace environments, shows how outside influences and work arrangements can provide insight into turnover intentions.

Javed et al. (2021) characterize turnover intentions as "a manifestation of employees's discontent with their existing workplace atmosphere, triggered by lack of fairness, equity or engagement" (Javed et al. (2021) examine workplace equality and engagement. It links turnover intention to leadership and corporate culture and argues that unjust treatment and alienation as a the significant

triggers of quitting. It emphasises an inclusive approach to leadership to help solve these problems and decrease turnover.

Turnover intentions – "an antecedent of actual turnover behavior, influenced by intrinsic and extrinsic factors such as career development prospects and appreciation" (Shafaei and Nejati, 2024b) This outlook focuses on turnover intention drivers, accentuating how employees deal following their intrinsic objectives of growth and acknowledgment. It connects turnover intentions to organizational policies that harmonize employee and company objectives.

The concept of turnover intention for employees in this study is the thoughts of the employees of the Palestinian insurance industry regarding their desire to leave the organizations to which they belong, whether these thoughts are based on conscious or subconscious state. These intents affect leadership, workplace environment, personal goals and interpersonal interactions. The study examines the employees' goals and interests in the context of turnover intentions and inclusive leadership approaches which are conducive to justice, collaboration, and psychological safety.

2.2.2   Benefits of Employee Retention

1. **Reduced costs.**

Turnover is costly on a period basis. Especially bad when combined with severance expenses, recruiting and onboarding new employees takes time. Inexperienced staff members might also lower the caliber of your client experience, thereby costing income lost. With a good retention plan, save your company time and money.

2. **Improved morale.**

Valuable employees leaving is bad for their team mates. Good retention techniques can raise general standards. A workplace gets more pleasant when staff morale is strong. Positive attitudes affect staff members and help them to feel their business is a fantastic place to work. Contented workers are probably going to remain strong champions of your business.

3. **Increased productivity**

Tenured workers often show better productivity and involvement. Long-term workers are more dedicated to the success of the company, have time to grow their skills, and can complete projects in a less time span. Studies also reveal that high degrees of involvement result in improved quality of work and higher production. When you give engagement and retention a priority, staff members show improvement.

4. **Increased customer experience.**

Emphasizing retention makes staff members happy. And happy employees project that to consumers. Employee satisfaction is related to great engagement; so, great engagement produces improved customer service. Long-term workers of their organization may also help to address difficult issues, therefore increasing client satisfaction.

5. **Less time spent recruiting and training.**

Human Resources leaders already have several responsibilities. When a business need talent, recruitment endeavors may be disruptive and time-intensive. By reducing the duration of interviews and onboarding for new employees, more time can be allocated to strategic initiatives that enhance the employee experience and mitigate churn.

6. **Higher employee engagement.**

Studies indicate a clear correlation between employee engagement and retention rates. Employees with high engagement are 1.8 times more likely to indicate they will remain with their present firm in one year. Organizations that focus retention initiatives tend to have highly engaged staff. Organizations with highly engaged personnel have several advantages, including:

- Better employee heath

- Happy and satisfied employees

- Lower absenteeism

- Greater employee loyalty

- Better customer service

- Higher profitability

2.2.3 Employee Turnover Intentions Dimensions

The reasons employees decide whether to leave or stay at an organization are multidimensional and can be complex in their interrelation. This involves attitudes towards leaving, subjective norms, and perceived behavioral control, all of which represent different facets of the social and psychological processes influencing turnover intentions. But these identify the dimensions organizations need to know in order to tackle retention issues holistically.

Attitudes Toward Leaving

Attitudes toward leaving are an employee's assessment of their existing job and workplace, which influences their willingness to stay with or leave a company. Attitudes represent one major

component of the Theory of Planned Behavior (Ajzen, 1991); in this regard, if individuals have a favorable or negative evaluation of a behavior, this evaluation is important in predicting the intention for performing that behavior. When viewing unwanted turnover in the light of turnover intentions, people are no longer content with their job and the job conditions are no longer satisfactory for them, such as inequities in their workstations or no career growth, thus increasing the probability of unwanted turnover. Javed et al. According to Zhay et al. (2021), inclusive leadership behaviors like fairness and equity significantly contribute to influencing these attitudes through better job satisfaction and decreased dissatisfaction. When leaders take employee complaints seriously and consistently treat employees to a healthy workplace atmosphere, they can build positive impact on their attitude thus mitigate their leaving this job.

Subjective Norms

Subjective norms are the pressure from peers, supervisors, or the organization culture to stay or leave. According to Ajzen (1991) the Theory of Planned Behavior has a social component, subjective norms, which have a tremendous influence on decision-making based on the expectations and opinions of others. Within the workplace, these norms can be conducive to maintaining an employee engaged in their organization or they can lead employees towards seeking alternate opportunities. For instance, Liu et al. (2024) discovered that when a culture of cooperation and partnership exists in teams, it results in a more profound sense of belongingness, thereby establishing the positive subjective norms and consequently minimizing turnover intentions. On the flip-side, destructive workplace dynamics — favoritism, interpersonal conflicts, etc — increase social pressure that can prompt people to explore whether they want to leave. By supporting equity and inclusion in the team, inclusive leadership could also help to change subjective norms in ways that facilitate retention.

Perceived Behavioral Control

Perceived behavioral control refers to an employee's belief in their ability to influence their work environment and career trajectory. This dimension, as defined by Ajzen (1991), involves the perception of control over external and internal factors that may facilitate or hinder decision-making. In the context of turnover intentions, employees with a high sense of behavioral control are more likely to address workplace challenges constructively and remain committed to their organization. Conversely, employees who feel powerless or constrained by workplace conditions may perceive leaving as their only viable option. Shafaei and Nejati (2024b) emphasize that inclusive leadership practices, such as active listening and empowerment, enhance employees' perceived behavioral control by addressing grievances and providing opportunities for professional growth. Leaders who engage with employees transparently and offer meaningful support can instill a sense of agency, reducing turnover intentions.

Attitudes toward leaving, subjective norms, and perceived behavioral control are critical dimensions that shape employee turnover intentions. Each dimension reflects distinct psychological and social factors that influence employees' decision-making processes. Inclusive leadership emerges as a key strategy for addressing these dimensions by fostering positive attitudes, promoting supportive social norms, and enhancing employees' perceived control over their careers. By addressing these factors, organizations can reduce turnover intentions and strengthen employee retention strategies.

2.3 Employee Motivation and Interests

Along with other managerial responsibilities, one of the things that any manager must do is to motivate their staff. A manager ought to be a motivator and friend to their staff. Since motivated

individuals are typically more productive than unmotivated ones, the motivation process is an essential component of the management process itself. An employee will carry out their duties accurately and effectively if they are content and happy (Abu Hamid, 2020). Conversely, a motivated worker will inspire other workers in the company. Consequently, managers use job performance management to make sure that workers' actions and results complement the objectives of the company. In order to improve performance and provide high-quality services, organizations thus place a high priority on making sure that motivational tools that promote initiative and motivate employees' efforts are in place (Habiba, 2018).

Every boss wants their staff members to make the most of their abilities. Realistically speaking, though, this cannot be accomplished 100% of the time. In businesses or organizations, managers are largely in charge of making sure that their staff members complete assignments or job correctly. In order to do this, these managers need to make sure that they have a human resources department that can hire the best workers for the job. Sufficient employee motivation is necessary for the organization to enhance worker performance. In this sense, management needs to have a thorough awareness of employees and what motivates them to work in order to better understand how motivation affects employee performance (Alloush, 2019).

Extrinsic incentives and intrinsic incentives are the two types of incentives. Human conduct is frequently driven by internal factors. Employees are usually more motivated by the task at hand or by internal rewards than by external ones when completing tasks. There are a lot of intrinsic pleasures. For instance, engaging in some hobbies might make people feel good and sufficiently satisfied. The drive that gives an employee a sense of fulfillment and self-satisfaction is known as intrinsic motivation. When someone is intrinsically motivated, they are driven to complete a task

in order to fulfill their own needs without the need for external reinforcement or pressure (Al-Mahjoub & Abdelali, 2019).

Conversely, extrinsic motivation happens when someone is driven by an outside force to behave in a particular manner. A reward for doing the activity or some sort of penalty or repercussions for not finishing the task are examples of external motivation. Extrinsic rewards are frequently successful in boosting people's motivation when they struggle to finish a task or are uninterested in taking part in an activity (Al-Nuaimi & Samari, 2021).

Understanding motivation is crucial because it clarifies its origin, causes, factors that influence it, and what factors are changeable and what are not. It contributes to the explanation of why certain forms of motivation are more advantageous than others. Each employee's motivation represents something special about them and enables them to achieve worthwhile goals like better performance, increased wellbeing, personal development, or a feeling of purpose. Changes in thinking, behavior, and job orientation can be achieved through motivation (Naroura & Qudah, 2021).

Because it facilitates behavioral change, competency development, creativity, goal-setting, interest cultivation, planning, talent development, and engagement enhancement, the researcher thinks it is imperative to find ways to boost motivation. Employee training and motivation are aided by the everyday application of motivational sciences. Our daily lives reflect the positive effects of motivation. We require motivation to take remedial action in the face of unstable situations because we are continuously reacting to changes in our surroundings. In the face of a continuously shifting tide of opportunities and threats, motivation is an essential resource that helps us adapt, work efficiently, and preserve our wellbeing.

2.3.1   The Concept of Motivation

Motivation is an important factor that encourages individuals to deliver their best performance and assist in achieving the goals of the institution. Strong positive motivation can increase employee productivity, but negative motivation will reduce their performance. It is considered a fundamental element in managing personnel affairs (Fishbach & Woolley, 2022).

According to Likert, motivation is "the essence of management, as it makes employees feel their internal value and importance and enhances their sense of belonging to work." Berelson and Steiner define it as "an internal state that activates, enhances, or moves and directs behavioral goals." Lillis considers it as "any emotion or desire that works upon one's will, promoting or driving it into action" (Likert, 1953).

The Encyclopedia of Management defines motivation as "the degree of readiness of a person to pursue a specific goal, involving identifying the nature and location of the force, including the degree of readiness." Dobin views motivation as "a set of forces that initiate and sustain a person at work within the organization" (Schroer & Hertel, 2009). Paais and Pattiruhu (2020) describe motivation as "any emotion or desire that makes one's will lead them to act properly." Wahyudi (2022) considers motivation as "an unmet need that creates a state of tension or imbalance, leading the individual to adopt a goal-oriented pattern to restore equilibrium by fulfilling the internal need."

Locke and Schattke (2019) define motivation as "the desire to expend energy to achieve a goal or reward, and it is a force that activates latent energies and drives employee actions, stimulating intense passion for work within the organization".

From the previous definitions, the following conclusions can be derived:

1. Motivation is an internal feeling that energizes a person to work more.

2. An individual's emotions or desires push them to perform certain tasks.

3. There are unmet needs that disrupt the individual's balance.

4. The individual moves to fulfill unmet needs by adapting their energies.

5. There are latent energies within a person that are activated through directing them toward actions.

The researcher believes that motivation or incentives can be defined as "the internal and external drives that the employee feels and pushes them to work better and move positively toward achieving work goals, either to achieve internal satisfaction or to gain external rewards from the organization."

2.3.2 The Importance of Motivation

Employee motivation is crucial for a variety of reasons, chief among them being that it enables management to accomplish the objectives of the business. Employee motivation has the potential to boost output and enable the company to reach greater heights. Every business should prioritize employee motivation because of the advantages it offers. Among these advantages are (Kuswati, 2019):

Employees that are motivated to work will typically give their all to the duties that are given to them. Every business should prioritize employee satisfaction since it can result in favorable expansion for the enterprise (Schroer & Hertel, 2009). Additionally, motivation can support an employee's personal development and aspirations (Locke and Schattke, 2019). The employee will be inspired to stick with the same strategy when they have accomplished some basic goals and understand the obvious connection between effort and outcomes (Fishbach & Woolley, 2022).

Employee efficiency is not exclusively determined by their skills or credentials. Employees must strike a healthy balance between their willingness to complete the task and their capacity to do it if the organization is to get the greatest outcomes. Efficiency gains and higher productivity may result from this equilibrium (Schroer & Hertel, 2009).

2.3.3 External Motivation

Behavior motivated by rewards is referred to as external motivation, and it is a type of operant conditioning. Operant conditioning is a method of behavior modification that increases or decreases the likelihood of specific behaviors occurring again by using rewards or penalties. Rewards or other incentives, such money, recognition, or praise, are employed as a stimulant for particular tasks in external motivation (Paais & Pattiruhu, 2020).

Receiving a reward or avoiding punishment are examples of external factors, sometimes known as extrinsic incentives, that drive external motivation. This is in contrast to internal motivation, which is motivated by one's own desires, such as fulfillment or enjoyment (Wahyudi, 2022).

External motivation suggests that a person does a work because they anticipate receiving something in exchange, not because they like it. According to this view, external motivation is fueled by pressure, duty, or self-control rather than being self-determined (Locke & Schattke, 2019).

Although there are many different kinds of external rewards, material benefits are the most common. However, a lot of intangible incentives, including exposure in the public eye or acclaim, are often regarded as external motivators. For example, monetary incentives are sums of money offered to people in order to encourage them to take certain acts. Workplaces frequently use this kind of external motivation, which might come in the form of paid time off, stock options, bonuses,

or profit-sharing. Effective financial incentive schemes can boost both individual and organizational productivity and foster positive motivation. To promote productive actions, businesses employ a variety of incentive techniques (Kuswati, 2019).

Performance-based pay, in which rewards are granted according to productivity, is a financial incentive scheme. Certain approaches are based on commissions, in which a worker is paid according to their output level, for instance. Businesses may provide incentives or higher pay to workers who put in more hours or finish more work. These rewards give workers a sense of justice and motivate them to continue performing at the same level in the future (Ryan & Deci, 2020).

Additional indirect external motivation strategies include rewarding top performers with bonuses on a regular basis, giving them chances to advance to better-paying roles, or threatening to demote or fire staff members. Employees are more likely to perform and be more efficient when they believe that their careers are at jeopardy (Van den Broeck et al., 2019).

Behavior influenced by outside forces, such rewards or avoiding unfavorable outcomes, is referred to as external motivation. The most obvious example of an external incentive is money. There are two types of external motivators: intangible and tangible. Financial benefits are a classic example of a tangible component, which has a physical form. On the other hand, intangible elements, like acknowledgment or acclaim, are impersonal and abstract (Purwanto, 2019).

Employee behavior and actions are greatly influenced by external incentive, according to organizational behavior theory. The pay that employees earn for their labor serves as an external motivator in any business or organization. However, many companies provide extra incentives like bonuses, commissions, and benefits (like health benefits), thus pay is not the only external motivator (Astuti et al., 2020).

External incentives can be utilized in the workplace to encourage individuals to take on duties they are originally uninterested in. Additionally, employees are frequently encouraged to learn new skills and information by various kinds of motivation. Finally, company management can use external rewards as a feedback mechanism regarding employee performance (Sutrisno & Sunarsi, 2019).

Although external rewards are essential for motivating company employees, companies should not rely solely on external motivation. If employees have strong intrinsic motivation, they are likely to remain motivated for longer periods. Furthermore, an excessive reliance on external motivation may reduce employees' intrinsic motivation. Therefore, every company or organization must carefully evaluate its workforce to understand its needs and determine the optimal mix of external and internal motivators (Ametova, 2020).

2.3.4 Internal Motivation

Internal motivation refers to being driven by internal factors, such as enjoying an activity. It is a key component of self-determination theory, which argues that human behavior is motivated by the desire for growth and achievement. In this theory, internal motivation is characterized by self-determination and autonomy rather than pressure, obligation, or self-restraint. Individuals driven primarily by internal motivation are considered more self-directed than those led by external motivation. Internal motivation is significant because engaging in activities that provide employees with satisfaction contributes to their well-being, which is a vital aspect of human psychological needs. In this way, internal motivation is crucial to an individual's overall sense of motivation (Purwanto, 2019).

Motivation is the driving force behind human performance. It can arise from physiological or psychological needs, thoughts, or emotions (Sutrisno & Sunarsi, 2019). Physiological needs help maintain optimal physical performance, while psychological needs typically enable thriving. The source of motivation can be intrinsic (internal) or extrinsic (external) (Kuswati, 2019).

The American Psychological Association defines internal motivation as "a drive to engage in a particular activity that stems from the pleasure in the activity itself (e.g., genuine interest in a studied subject) rather than from any external benefits that might be obtained (e.g., money)" (Kazdin & Association, 2000).

Internal motivation occurs when individuals engage in activities purely because they enjoy them and because performing them provides happiness. This type of motivation is based on their natural interests, values, and emotions. Internal motivation is the drive to adopt or change behavior for personal satisfaction or accomplishment. This motivation leads individuals to perform activities for reasons that are inherently satisfying, unlike external motivation, which is driven by the potential for external rewards, such as money (Ametova, 2020).

From the researcher's perspective, internal motivation in the workplace is the drive to engage in behavior or complete a task for the sake of performing the task itself. In any organization, internal motivation is a critical element for achieving maximum employee productivity, as employers often seek potential employees with strong self-driven motivation to perform the work they are responsible for.

Areas Where Internal Motivation Is Valuable

1. **Responsibility**

Generally, the more responsibilities an individual takes on in the workplace, the higher their salary. However, some employees with strong internal motivation assume additional responsibilities not for financial gain but to inspire or encourage others to progress, achieve their personal goals, and climb the corporate ladder themselves. Taking on extra responsibility can be a reward in itself, making employees feel they play a direct role in shaping the organization's future (Paais & Pattiruhu, 2020).

2. **Recognition and Appreciation**

While most companies offer rewards and recognition programs that provide incentives like financial bonuses or paid vacations, some employees with strong internal motivation are content with simply being considered valuable members of the organization, regardless of additional financial rewards. These employees often derive more satisfaction from being recognized for their hard work than from receiving the external rewards that accompany recognition (Purwanto, 2019).

3. **Knowledge**

A strong internal motivation for some employees is the pursuit of knowledge. They desire to learn more about their field and refine their skills. Companies can maximize the potential of internally motivated employees by offering a variety of training programs to help them expand their knowledge and skills (Van den Broeck, Carpini, & Diefendorff, 2019).

4. **Achievement**

In many cases, employers do not need to make grand gestures or spend much to nurture employees' internal motivation and provide them with a sense of accomplishment in the workplace. Many individuals feel pride and accomplishment in helping others without expecting anything in return.

Sometimes, a simple "Thank you!" is more than enough for people with strong internal motivation (Sutrisno & Sunarsi, 2019).

2.4 Theoretical Foundations and Conceptualization of Study Variables

2.4.1 Inclusive Leadership

Inclusive leadership, as measured in this study through dimensions such as critical thinking and problem solving, fairness and equity, collaboration and partnership, and self-awareness and active listening, is deeply rooted in theoretical perspectives that highlight its impact on employee retention. Transformational Leadership Theory emphasizes motivating employees, fostering collaboration, and addressing individual needs, aligning closely with inclusive leadership's focus on fairness and leveraging diversity to solve problems. Inclusive leaders utilize critical thinking to address diverse perspectives and ensure equity in decision-making processes, fostering an environment that enhances employee satisfaction and reduces turnover intentions. Inclusive leadership, as noted by Javed et al. (2021), also cultivates an atmosphere where team members' perspectives are valued, promoting creativity and innovation, further reinforcing its alignment with transformational leadership principles.

Social Exchange Theory offers another lens to understand inclusive leadership, highlighting the reciprocal nature of workplace relationships built on respect, recognition, and trust. Inclusive leaders promote collaboration and actively listen to their employees, creating a supportive environment where individuals feel valued and heard. Such practices align with the dimension of self-awareness and active listening, which are central to inclusive leadership and contribute to building strong, trust-based relationships that reduce employees' intentions to leave their organization (Hamilton, 2022). Javed et al. (2021) add that this trust is enhanced when leaders

demonstrate appreciation for employees' contributions and provide psychological empowerment, encouraging the exchange of ideas and fostering loyalty.

Equity Theory underscores the importance of fairness in organizational settings, emphasizing how perceptions of equity influence employee attitudes and behaviors. Inclusive leadership directly addresses these concerns by promoting fairness and equity as core dimensions. By eliminating biases and ensuring impartial treatment, inclusive leaders foster a sense of justice among employees, reducing dissatisfaction and turnover intentions. This commitment to fairness resonates with the inclusive leadership scale developed by Al-Atwi and Al-Hassani (2021), which emphasizes the leader's role in addressing equity concerns within diverse teams. Fairness, as Javed et al. (2021) suggest, also strengthens team cohesion and encourages participation in decision-making processes, further enhancing employee commitment.

The Leader-Member Exchange (LMX) Theory further supports the connection between inclusive leadership and employee retention. By fostering personalized relationships and engaging in active listening, inclusive leaders strengthen the bond between themselves and their employees. Collaboration and partnership, another dimension of inclusive leadership, ensure that all team members feel included and valued, which enhances their commitment to the organization. The inclusive leadership behaviors captured in the scale by Merlini et al. (2024) align with this theoretical perspective, emphasizing the importance of inclusive practices in reducing turnover. Javed et al. (2021) note that strong relationships between leaders and employees, built on mutual respect and shared decision-making, are essential to creating a collaborative and stable work environment.

Diversity and inclusion theories also provide a framework for understanding the role of inclusive leadership in employee retention. These theories highlight the value of diverse perspectives,

equitable practices, and creating an inclusive environment where employees feel respected and empowered. Inclusive leadership behaviors, such as fairness, collaboration, and active listening, operationalized through the Inclusive Leadership Questionnaire (ILQ) by Hamilton (2022), reflect these principles. By fostering a workplace culture that celebrates diversity and prioritizes inclusion, leaders reduce turnover intentions and promote employee engagement. As Javed et al. (2021) assert, such an environment fosters innovation and psychological safety, enabling employees to contribute more effectively to organizational success.

By integrating the scales of Hamilton (2022), Al-Atwi and Al-Hassani (2021), and Merlini et al. (2024), this study captures the multi-dimensional nature of inclusive leadership. These measures align with the theoretical foundations of fairness, collaboration, and diversity, providing a robust framework to explore how inclusive leadership behaviors influence employee turnover intentions in the insurance sector. Additionally, the insights from Javed et al. (2021) highlight the role of inclusive leadership in fostering creativity, psychological empowerment, and strong leader-member relationships, further solidifying its relevance to this study.

2.4.2   Turnover intentions

Turnover intentions, encompassing dimensions such as absentee intention, attitudes toward leaving, subjective norms, and perceived behavioral control, can be effectively analyzed using the Theory of Planned Behavior (TPB). Proposed by Ajzen (1991), TPB posits that behavioral intentions, which precede actual behaviors, are influenced by three core components: attitudes toward the behavior, subjective norms, and perceived behavioral control. This theoretical framework provides a robust foundation for understanding the psychological factors that drive employees' intentions to leave their organization.

Attitudes toward the behavior refer to the positive or negative evaluations individuals have regarding a particular action. In the context of turnover intentions, this involves an employee's personal assessment of leaving their job, which is significantly shaped by factors like job satisfaction and perceived job alternatives. When employees experience dissatisfaction or perceive more favorable opportunities elsewhere, they are likely to develop a positive attitude toward leaving, thereby increasing their turnover intentions (Conner & Armitage, 1998). Addressing job satisfaction and fostering employee engagement are thus critical strategies for reducing favorable attitudes toward leaving.

Subjective norms are the perceived social pressures that influence individuals to perform or avoid certain behaviors. For turnover intentions, subjective norms encompass the expectations of colleagues, family, and other social groups regarding job changes. If significant others or peer groups view job switching positively, employees are more likely to align their intentions with these social expectations. Conversely, strong workplace cultures that emphasize stability and commitment can diminish turnover intentions (Effendi, Murad, Rafiki, & Lubis, 2021). Organizations can leverage these norms by fostering a supportive environment that values long-term employee retention.

Perceived behavioral control refers to an individual's perception of the ease or difficulty of performing a behavior, reflecting both internal capabilities and external constraints. In the case of turnover intentions, this dimension captures an employee's confidence in securing alternative employment and their perceived ability to leave the organization. Higher perceived behavioral control, such as strong beliefs in one's employability or access to alternative opportunities, is associated with stronger turnover intentions (Hagger, Cheung, Ajzen, & Hamilton, 2022). This

highlights the importance of providing employees with career growth opportunities and addressing their concerns about job security to reduce turnover risks.

Absentee intention, while not explicitly outlined in the TPB, aligns with its framework as a behavioral precursor to turnover. Absenteeism often represents a manifestation of disengagement, with attitudes, subjective norms, and perceived control over absenteeism contributing to this intention. For example, if an employee views absenteeism favorably, perceives their peers engaging in similar behavior, and feels they can be absent without consequences, absentee intentions are likely to increase, which may ultimately lead to turnover (Grassegger & Nedbal, 2021).

Empirical studies validate the applicability of TPB in predicting turnover intentions across various settings. For instance, meta-analyses have consistently demonstrated the significance of attitudes, subjective norms, and perceived behavioral control in shaping behavioral intentions, highlighting the theory's robustness in organizational research (Hagger et al., 2022). Furthermore, addressing these dimensions through targeted interventions can help organizations reduce turnover and foster greater employee commitment.

In summary, the Theory of Planned Behavior provides a comprehensive framework for understanding turnover intentions by examining attitudes toward leaving, social influences, and perceived behavioral control. By addressing these psychological dimensions, organizations can develop strategies to mitigate turnover intentions, enhance employee engagement, and promote long-term retention.

2.4.3 Employee Motivations and Interests (Intrinsic and Extrinsic Rewards)

Employee motivations and interests, particularly in the form of intrinsic and extrinsic rewards, play a crucial role in shaping organizational outcomes. The foundation for understanding these motivational factors lies in Self-Determination Theory (SDT), which posits that individuals are driven by the interplay of intrinsic motivation, stemming from internal satisfaction, and extrinsic motivation, driven by external rewards or pressures (Deci & Ryan, 1985). This theory provides a comprehensive framework to understand how employee motivations influence behavior and performance in the workplace.

Intrinsic rewards are derived from the internal satisfaction and personal fulfillment that employees experience when performing a task. These rewards are closely tied to psychological needs for autonomy, competence, and relatedness, as outlined in SDT (Ryan & Deci, 2000). Employees who are intrinsically motivated are more likely to engage in tasks because they find them meaningful, challenging, or enjoyable. For instance, opportunities to learn new skills, contribute to meaningful projects, or achieve personal growth can significantly enhance intrinsic motivation. Intrinsic rewards are particularly effective in promoting sustained engagement and fostering innovation, as employees find value in the work itself rather than relying solely on external incentives (Gagné & Deci, 2005).

Extrinsic rewards, on the other hand, are external incentives provided by the organization, such as salaries, bonuses, promotions, and recognition. These rewards are instrumental in satisfying an employee's extrinsic motivational needs and are particularly impactful in roles where financial stability and tangible benefits are key drivers of engagement. While extrinsic rewards may not always lead to long-term engagement, they are critical in addressing immediate needs and reinforcing desired behaviors, especially when paired with intrinsic rewards (Vallerand & Ratelle,

2002). However, over-reliance on extrinsic rewards can diminish intrinsic motivation if employees perceive their actions as being overly controlled by external factors (Deci et al., 1999).

The integration of intrinsic and extrinsic rewards is essential for maximizing employee motivation and aligning individual goals with organizational objectives. Employees are most motivated when they experience a balance between intrinsic satisfaction and extrinsic recognition. For example, a comprehensive rewards system that combines meaningful work with financial incentives has been shown to increase job satisfaction, enhance performance, and reduce turnover intentions (Frey & Osterloh, 2002).

Empirical studies have demonstrated that intrinsic and extrinsic rewards significantly influence employee engagement, retention, and productivity. Research by Gagné and Deci (2005) found that intrinsic motivation predicts job satisfaction and organizational commitment, while extrinsic rewards, when perceived as supportive, reinforce these outcomes. Furthermore, the interaction between these motivational factors contributes to creating a workplace culture that supports both individual and organizational success (Ryan & Deci, 2017).

In summary, employee motivations and interests, shaped by intrinsic and extrinsic rewards, are fundamental to fostering engagement and achieving organizational goals. By designing reward systems that address both intrinsic and extrinsic needs, organizations can create an environment where employees feel valued, motivated, and aligned with the organization's mission, ultimately reducing turnover and enhancing overall performance.

2.5 Previous Studies

In this section the researcher discussed the previous studies related to this study, with a indepth discussion of the contribution of this study and the study gap.

The study of (Shafaei & Nejati, 2024a) titled "Creating meaningful work for employees: The role of inclusive leadership"

A basic psychological need, meaningfulness may produce many benefits for companies and workers. Little is known, though, about how inclusive leadership could inspire workers' feeling of meaningful work. Using self-determination theory, we argue that inclusive leadership creates psychological safety and promotes learning from mistakes, hence improving the meaningful work output. Since inclusive leadership enhances job characteristics, it increases the meaningfulness of the work. A two-wave field study of 317 full-time employees (Study 1) and a randomized experimental vignette approach with 440 participants (Study 2) were included into a multiple-study research design to examine study hypotheses. Results of both research confirm the hypothesised mediation model and imply that inclusive leaders improve workers' meaningful work mediated through psychological safety and mistake learning.

The study of (Pu et al., 2024) titled "The effect of customer incivility on employees' turnover intention in hospitality industry: A chain mediating effect of emotional exhaustion and job satisfaction"

This paper investigates a chain mediating model looking at how work satisfaction and emotional tiredness moderate the link between staff turnover intention and customer incivility. Using hierarchical regression approach and PROCESS Macro, data analysis of 452 employees reveals that customer incivility had a major negative influence on job satisfaction and a major positive effect on emotional tiredness and turnover intention. Emotional tiredness affected job satisfaction negatively and raised the turnover intention positively. And turnover intention suffered in response to work satisfaction as well. Furthermore, work satisfaction and emotional tiredness of employees had a major chain mediation influence on how much client incivility affected their turnover

intention. This study assessed the chain reaction of client incivility un the Chinese hotel sector, therefore influencing employee turnover intention. For those working in hospitality, these results had both theoretical and pragmatic ramifications.

The study of (Khan et al., 2024) titled "Employee mindfulness, innovative work behaviour, and IT project success: the role of inclusive leadership"

This paper uses creative work behavior as a mediator and the project manager's inclusive leadership style as a moderator to examine the link between project employee mindfulness and project success. High inclusive behavior of a project manager will help to improve the link between innovative work behavior and employee mindfulness. From a total of 347 information technology project personnel, the data were gathered three-times intervals. The results of the study confirmed the suggested model whereby the starting of the innovative work behavior of project employees is mostly dependent on the personality qualities of employees including mindfulness. Projects using information technology need for creativity as fast technical advancements drive them. The study validates how creative work behavior supports the success of the project. Moreover, inclusive leadership enables attentive staff members to become creative. Thus, the leadership roles should also be underlined in IT initiatives.

The study of (Park et al., 2024) titled "Developing an advanced prediction model for new employee turnover intention utilizing machine learning techniques"

The study provides a machine learning-based turnover intention prediction algorithm to address past limitations. This study examined data from the Korea Employment Information Service's Job Movement Path Survey for college graduates and checked factors with OLS regression. LR, KNN, and XGB classifiers were used for model learning and classification. This research found that

workload priority and main area relevance had less or no effect on turnover intention. Job security has the greatest predictive power. Machine learning's turnover intention prediction accuracy, greatest with XGB at 78.5%, is a major improvement over traditional econometric models. Advanced predictive analytics are used in this study to better understand how fresh college graduates' turnover intentions are affected. The findings may help firms manage and retain new hires by emphasizing job stability, organizational happiness, and the changing importance of job desire.

The study of (Wang et al., 2024) titled "Public service motivation and public employees' turnover intention: the role of job satisfaction and career growth opportunity"

This study examined the relationship between public service motivation (PSM) and public employees' desire to leave, as well as the mediating role of work satisfaction and the moderating role of career advancement possibilities. In order to investigate the hypotheses of moderation and mediation, the authors recruited 587 public employees from China's Yunnan Province. The convergent validity and discriminant of the PSM, turnover intention, work satisfaction, and career growth possibilities measures were assessed by the authors using confirmatory factor analysis. The authors also employed bootstrapping to identify conditional indirect, direct, and indirect effects. PSM negatively impacted public employees' inclination to leave; this relationship was partially mitigated by job satisfaction. The association between work satisfaction and intention to leave was lessened by opportunities for professional advancement. In particular, significant opportunities for career advancement reduced the indirect effect of PSM on turnover intention through work satisfaction.

The study of (Liu et al., 2024) titled "The Impact of Colleague Departures on Employee Turnover Intentions: A Study on Chinese Enterprises"

With an eye on how colleague turnover influences employees' willingness to leave, this paper investigates interpersonal interactions and turnover intention in Chongqing, China. With external employment alternatives as a mediator, AMOS structural equation modeling will investigate the relationship. With theoretical and empirical support, the study will help companies with collective turnover issues minimize running costs and improve performance. As the COVID-19 outbreak has passed and hiring has grown, SHRM observed that voluntary turnover has climbed dramatically in many companies. Organizations are affected more by collective than by individual turnover. Only 3.6% of turnover behavior can be explained by most basic traits mentioned in previous studies, like work satisfaction and organizational commitment. Many times, interpersonal interactions influence turnover behavior, according to several turnover studies. Interpersonal processes influence people hence employee turnover research cannot ignore them.

The study of (Haines III et al., 2024) titled "Flexible work arrangements and employee turnover intentions: contrasting pathways"

This paper tests four points of view with regard to the subprocess (i.e., indirect effects) each communicates in order to investigate the relationships between flexible work schedules (FWAs) and turnover intentions. Using multilevel structural equation modeling (MSEM), the direct, indirect, and total impacts of flextime, telecommuting, and general flexibility on turnover intentions (n1 = 1,506 workers, n2 = 64 work units) were tested. Support was identified for the subprocesses including work engagement and job control. More job control and work engagement linked flexibility to lower turnover intentions; they were also connected to lower degrees of flexibility. That telecommuting was linked with more work-to----family friction and indirectly to higher turnover intentions begged problems regarding the overall consequences of flexibility. The

debate rewrites the stories that have shaped studies on the prospective results of flexible work schedules.

The study of (Zhang & Zhao, 2024) titled "The impact of inclusive leadership on employees' innovative behavior – an intermediary model with moderation"

In order to provide leaders and organizations with effective encouragement to expand, this study aims to explore the mechanism via which inclusive leadership influences workers' innovative behavior. By developing a moderated mediation model based on valid questionnaire data from 211 employees currently employed by businesses, this study examines the data, tests the theoretical hypotheses, and investigates the mechanism by which inclusive leadership influences employees' innovative behavior. SPSS23.0 and AMOS24.0 are the analysis tools used in this study. According to the empirical findings, employees' innovative behavior is significantly positively impacted by inclusive leadership; the relationship between inclusive leadership and innovative behavior is mediated by organizational harmony; and the relationship between organizational harmony and innovative behavior is positively moderated by innovation self-efficacy. Therefore, inclusive leadership may create a harmonious work atmosphere and boost employees' creative self-efficacy, which in turn may encourage innovative behavior and the long-term growth of businesses.

The study of (Bao & Zhong, 2024) titled "Public service motivation helps: Understanding the influence of public employees' perceived overqualification on turnover intentions"

The purpose of this study is to determine whether public service motivation influences turnover intentions by mitigating the negative effects of perceived overqualification. Our theories were confirmed by data analysis of 418 Chinese public employees. Even if perceived overqualification merely caused turnover intention by evoking negative emotions, the results demonstrated that

public service motivation helped to compensate for these inadequacies. These findings suggest that while overqualified professionals might decide to quit their jobs in the public sector, people who are highly motivated to serve the public sector are less likely to do so because they wish to help society. Theoretical and practical implications are discussed.

The study of (Khanam et al., 2024) titled "Assessing the mediating role of organizational justice between the responsible leadership and employee turnover intention in health-care sector"

This research aims to examine the extent to which employee turnover intention (TI) and responsible leadership (RL) are moderated by organizational justice (OJ). Using both online and offline questionnaires, 387 Indian healthcare professionals provided information. The data was then evaluated using partial least squares structural equation modeling (PLS-SEM) with SmartPLS 4. The study's findings revealed a significant positive correlation between RL and OJ and a negative correlation between OJ and employee TI. Additionally, the data confirmed OJ's role as a mediator between RI and TI. Since the study relies on the responses of Indian health care sector employees to an online and offline survey, data collection is typically limited. The authors propose that the health-care sector use RL as a broad perspective of the parties involved and focuses on establishing justice in acts and fairness at work in order to address the primary issue of employee turnover.

The study of (Qureshi et al., 2024) titled "Examining the influence of continuance performance management on turnover intention: exploring the mediating effects of employee motivation and job autonomy – a practical study in the banking industry in Dubai"

This study aims to determine the mediating roles of work autonomy and employee motivation in the relationship between turnover intention and continuous performance management (CPM) in the banking sector in Dubai. The study used questionnaires to collect primary data from 375 workers at 15 banks operating in Dubai in order to examine the relationships between CPM, employee motivation, turnover intention, and perceived job autonomy. Using a robust analytical technique that combined exploratory and confirmatory factor analysis, multiple regression and parallel mediation analysis using the Hayes process macro not only validated the factor structures but also showed the links between the constructions. This extensive research process made it possible for the current study to delve deeply into the topic, increasing its contribution to the corpus of existing literature. The multicultural orientation also helped to make the conceptual relationship between the variables more comprehensive. Based on the findings, the current study concludes that the primary factors influencing employee motivation, job autonomy, and intention to leave among banking employees are CPM features. Additionally, the current study demonstrated the mediation effect between CPM and turnover intention of employee motivation and job autonomy based on the findings of the Hays process macro parallel mediation analysis. Since all of the research assumptions have been verified, the study's findings are significant for HR scholars and practitioners attempting to understand CPM and how to apply performance management drivers for the purpose of employee growth and retention.

The study of (Dhakal et al., 2024) titled "Employee Turnover Intention In A Service Industry: A Systematic Literature Review"

This study uses a thorough literature analysis to investigate the intention of service industry employees to leave their jobs. The study is supported by a review of empirical research, publications, and policy papers. Google Scholar offered research on the service industry and

employee turnover intention. Papers using the terms "employee turnover intention" and "service industry" were found in the Google Scholar Open Database between January 2018 and November 2023. According to PRISMA inclusion and exclusion criteria, 32 research publications were included in the study. According to this study, employee turnover is influenced by a number of factors, including job satisfaction, job stress, perceived organizational support, financial and non-financial incentives, corporate image, organizational justice, career advancement opportunities, leadership styles, organizational environment, flexible work arrangements, the quality of the relations between employees and the organization, and socially conscious human resource management. An organization's efficacy, efficiency, and performance can be negatively impacted by employee turnover, which can also increase expenses, depress employee morale, and make it more difficult for the company to compete and prosper. The following strategies could lessen the intention of employee turnover: Enhancing supervisor and organizational support (i) boosts job satisfaction; if not, (iii) enhances inclusive, accountable, and moral leadership; (iv) enhances work-life balance; (v) creates a network of support for socially conscious human resource management; (vi) keeps a flexible and pleasant workplace; and (vii) provides career progression and improved financial and non-financial opportunities.

The study of (Darmawan & Bagis, 2024) titled "Effort to Prevent and Reduce Employee Turnover Intention in The Hospitality"

The purpose of this study is to investigate the relationship between people's inclination to stay in their current roles and job security, perceived organizational support, and transformative leadership. The sampling technique used is quota sampling, which establishes a quota according to the percentage of each hotel. The analysis used in this study was partial least squares. The results of the analysis determine the demographic distribution of 4-star hotel employees who responded

in order to ensure fair calculation. Of the 176 respondents gathered from the sample, 123 were male and 53 were female employees, most of whom were in the 20–25 age range. The findings show that factors including job security, transformational leadership, and perceived organizational support are positively correlated with the intention to leave a company. The findings imply that increasing work stability can lessen the likelihood of resignation. However, neither perceived organizational support nor transformative leadership were found to have a significant effect on turnover intention.

The study of (Shafaei & Nejati, 2024b) titled "Green human resource management and employee innovative behaviour: does inclusive leadership play a role?"

This study investigates the connection between innovative employee behavior and green human resource management, or green HRM. In order to analyze the mechanism via which green HRM is related to employee innovative behavior, it also looks into the mediation role of job satisfaction. In order to identify the boundary condition of the relationship between green HRM and innovative employee behavior, it also looks at the moderating influence of inclusive leadership. Using a survey and a quantitative research methodology, the study gathered 508 responses from Australian full-time workers. All of the hypothesized relationships in the study have been supported by the authors' findings. In particular, innovative employee behavior is favorably correlated with green HRM. Job satisfaction acts as a mediator in this relationship, and inclusive leadership strengthens it.

The study of (Umrani et al., 2024) titled "Inclusive leadership, employee performance and well-being: an empirical study"

The effect of inclusive leadership on two significant work outputs—that of employee performance and well-being—is investigated in this paper. This paper proposes that family motivation is a moderating mechanism and employee psychological capital is a mediator to help one better grasp the aforementioned linkages. Using an interval of one week, the investigators gathered 370 answers in three separate time waves. Employees assessed all of the study's constructions except for the familial motivation of the supervisor, which their supervisors rated. Partial least squares structural equation modeling (PLS-SEM) was applied for data analysis considering the predictive character of the investigation. The results of the authors verify the mediating function of employee psychological capital in the link between inclusive leadership and employee performance as well as in the link between inclusive leadership and employee well-being. Though the authors did not find empirical evidence for the moderating effects of family motivation in the relationship between inclusive leadership and employee well-being, the moderating effects of supervisor family motivation in the relationship between inclusive leadership and employee performance were also significant.

The study of (Ilham et al., 2023) titled "The influence of application of compensation system on employee turnover intention at Pt.Auto Padu Kuala Tanjung Batubara with work motivation as an intervening variable"

This study focuses on the 30 permanent employees of PT. Auto Padu Kuala Tanjung Batu Bara. All 30 permanent employees of PT. Auto Padu Kuala Tanjung Batu Bara are included in the study sample since the census method is used because the target population consists of fewer than 100 people. The basic premise is confirmed, showing that compensation (X) significantly and favorably affects work motivation (Z). The second hypothesis, which states that compensation (X) has a significant and favorable impact on turnover intention (Y), is confirmed. Turnover Intention

(Y) is not positively and significantly impacted by Work Motivation (Z), thus the third hypothesis is rejected.

The study of (Kusuma et al., 2023) titled "Analysis of Leadership, Talent Management and Motivation Towards Employee Turnover Intention: A Study in Pt. Srirejeki Makmur Abadi"

This study aims to examine how PT. Srirejeki Makmur Abadi's leadership, talent management, and work motivation affect employees' intentions to leave. Using a survey approach with a questionnaire, this study design is quantitative and descriptive. Employees of PT. Sri Rejeki Makmur Abadi make up the population, and a random sampling technique was used to collect the sample. The tool utilized for data collection in this study was a questionnaire with a Likert scale, specifically a scale that includes five respondents' answer choices. SEM (Structural Equation Models) is used to process primary data obtained from research participants. The analysis's findings indicate that turnover intention is positively and marginally impacted by talent management. Talent management is negatively and negligibly impacted by leadership. Turnover intention is negatively and negligibly impacted by leadership. Talent management is positively and negligibly impacted by motivation. Turnover intention is significantly and negatively impacted by motivation. Through talent management, leadership has a negligible and detrimental impact on turnover intention. In the meantime, through talent management, motivation has a favorable and negligible impact on turnver intention.

The study of (Sujito, 2023) titled "The Effect of Work Environment, Leadership and Motivation on Employee Turnover Intention in Alfamart Semarang"

This study examines how work environment, leadership, and motivation affect turn over intention at Alfamart Semarang with work spirit as an intervening variable. This survey includes all Alfamart

employees in Semarang, including Jatingaleh, Tembalang, and Banyumanik. We have 108 workers. Saturated Sampling (Census) was used in this investigation. Data is collected via surveys and analyzed using SPSS 21, including validity, reliability, classical assumption test, multiple regression analysis, hypothesis testing using t test and R2 test. This study found that Work Environment, Leadership, and Motivation positively and significantly affect Turn Over Intention (Y). T-count 3.408 > t-table 1.659 with a significance level of 0.00 (.0.05). The work environment variable positively and significantly affects Alfamart Semarang employees' morale. Motivation yielded a t-arithmetic value of 2.845, significantly higher than t-table 1.659 (p-value < This reveals that Alfamart Semarang employees' morale is positively and significantly affected by motivation. The t-arithmetic value for leadership was 4.591, which was significantly higher than t-table 1.659 (p-value < 0.05 This reveals that Alfamart Semarang employees' morale is positively and significantly affected by leadership. At a significance threshold of 0.00 (< 0.05), Morale (Y1) had a t value of 15,771 > t table 1,659. This reveals that Alfamart Semarang employees' turnover focus is positively and significantly affected by work morale.

The study of (Freitas et al., 2023) titled "Occupational Stress and Turnover Intentions in Employees of the Portuguese Tax and Customs Authority: Mediating Effect of Burnout and Moderating Effect of Motivation"

The primary goal of this study was to investigate if burnout levels mediated occupational stress on turnover intentions and whether motivation moderates this connection. This survey included 603 participants, all Portuguese Tax and Customs Authority personnel working for the Direct State Administration and under the Ministry of Finance. Burnout mediates the favorable and substantial influence of occupational stress (with management, career and income, and overwork) indicated by the results on turnover intentions. Turnover intentions are negatively and significantly affected

by motivation—intrinsic and recognized. Intrinsic motivation helps to control the link between turnover intentions and occupational stress (with managers, coworkers, career and income, and family difficulties). These findings show that of the several factors influencing occupational stress, the most important ones are those related to supervisors, job overload, career and compensation. The Direct State Administration should be focused on these elements in order to lower staff stress levels and influence their intentions for turnover.

The study of (Siyal et al., 2023) titled "Does inclusive leadership influence task performance of hospitality industry employees? Role of psychological empowerment and trust in leader"

This study investigates the effect of inclusive leadership on the task performance of subordinates operating in dyadic forms, therefore advancing the knowledge of leadership and task performance in the hotel sector in China. The literature on the function of leadership in improving the task performance of employees engaged in dyadic forms working in teams is rare nowadays. PLS-SEM was applied to obtain the study results from a multi-level sample of 410 leaders-subordinates in the hotel sector. The findings revealed that subordinates' work performance showed a good impact of inclusive leadership. Psychological empowerment mediated this direct link. Moreover, confidence in leaders enhanced the direct relationship between inclusive leadership and psychological empowerment with regard to job performance. The results show that leaders in the hotel sector should use an inclusive leadership style as it enhances the performance of the sector by means of improved employee task performance.

The study of (Korkmaz et al., 2022) titled "About and beyond leading uniqueness and belongingness: A systematic review of inclusive leadership research"

Clarifying the conceptual ambiguity around the nature of inclusive leadership (IL) behavior and understanding the theoretical development of IL are the goals of this systematic review of 107 publications. We present a multi-level (i.e., employee, team, and organizational) model of inclusive leadership behavior that combines various conceptualizations of inclusive leader behaviors. It consists of four dimensions: promoting the uniqueness of employees (e.g., promoting diversity); enhancing a sense of belonging within a team (e.g., establishing relationships); expressing gratitude (e.g., acknowledging efforts and contributions); and supporting organizational efforts (e.g., promoting organizational mission on inclusion). Additionally, we provide an overview of the various theories (such as social exchange and intrinsic motivation) that support the corresponding relationships and elucidate the underlying mechanisms (such as motivation and reciprocity) by summarizing the variables under investigation as a nomological network in relation to inclusive leadership. We recommend that future research examine the predictive value in relation to organizational and personnel outcomes and experimentally assess the multi-level model of IL.

The study of (Shore & Chung, 2022) titled "Inclusive Leadership: How Leaders Sustain or Discourage Work Group Inclusion"

Leader inclusion research keeps exploding in volume. Most of the studies, nevertheless, have not concentrated on the value of leader inclusion for workers with disadvantaged social identities. We characterize four alternative leadership orientations including leader inclusion, exclusion, assimilation, and differentiation based on Shore, Randel, Chung, Dean, Ehrhart, and Singh's (2011) model of work group inclusion consisting of satisfaction of requirements for belongingness and value in uniqueness. Three psychological mechanisms—psychological safety, psychological empowerment, and work group identification—that follow from employees' sense of inclusion by the leader are examined.

2.5.1 Empirical literature review

Table (2.1): Empirical literature review

#	Study	Aim of the Study	Study Design	Main Result	Main Recommendation
1	Shafaei & Nejati (2024a)	to investigate how psychological safety and learning from mistakes are two ways that inclusive leadership fosters workers' feeling of purposeful work.	Multiple-study research design: a two-wave field study (n=317) and a randomized experimental vignette (n=440).	Inclusive leadership enhances meaningful work via psychological safety and learning from errors.	Organizations should adopt inclusive leadership to improve job attributes and meaningful work.
2	Pu et al. (2024)	to investigate how job satisfaction and emotional tiredness mediate the relationship between rude customers and employees' intention to leave.	Data analysis of 452 hospitality employees using hierarchical regression and PROCESS Macro.	Customer incivility increases emotional exhaustion and turnover intentions while decreasing job satisfaction.	Address customer incivility and improve job satisfaction to reduce turnover intentions.
3	Khan et al. (2024)	to examine the connection between creative work practices, employee awareness, and the performance of IT projects under the guidance of inclusive leadership.	Longitudinal study: data collected in three-time intervals from 347 IT project employees.	Mindfulness impacts innovative work behavior, which contributes to IT project success, moderated by inclusive leadership.	Emphasize inclusive leadership in IT projects to foster innovation and project success.
4	Park et al. (2024)	to create a model for predicting new hires' intentions to leave using machine learning.	Data analysis using logistic regression, KNN, and XGB classifiers with employment data.	Job security emerged as the strongest predictor, with XGB achieving 78.5% prediction accuracy.	Focus on job security and satisfaction in organizational strategies to retain new employees.
5	Wang et al. (2024)	to look into how public service motivation (PSM) and turnover intention relate to job satisfaction and opportunities for career advancement.	Confirmatory factor analysis and bootstrapping analysis with 587 public employees.	PSM negatively impacts turnover intention, mediated by job satisfaction and moderated by career growth opportunities.	Enhance career growth opportunities and job satisfaction to reduce public employees' turnover intentions.

		to investigate how employee turnover intentions are impacted by the departure of coworkers, with an emphasis on interpersonal relationships and outside employment alternatives.	Structural equation modeling (AMOS) based on data from Chinese enterprises.	Colleague departures significantly influence turnover intentions, mediated by external job opportunities.	Improve organizational culture and communication to mitigate collective turnover risks.
6	Liu et al. (2024)				
7	Haines III et al. (2024)	to investigate how flexible work arrangements (FWAs) affect employees' inclinations to leave their jobs through indirect channels like job control and engagement.	Multilevel structural equation modeling with 1,505 employees across 64 work units.	FWAs increased job control and engagement, reducing turnover intentions, though telecommuting raised work-family conflict.	Balance FWAs to maximize job control and engagement while addressing telecommuting challenges.
8	Zhang & Zhao (2024)	to investigate the effects of inclusive leadership on employees' creative behavior, as influenced by organizational harmony and innovation self-efficacy.	Moderated mediation model analysis using SPSS and AMOS with data from 211 employees.	Inclusive leadership positively impacts innovative behavior, mediated by organizational harmony and moderated by innovation self-efficacy.	Foster inclusive leadership and organizational harmony to encourage innovative behavior.
9	Bao & Zhong (2024)	to look into the link, mediated by public service motive, between turnover intentions and perceived overqualification.	Survey-based analysis with 418 Chinese public employees.	Overqualification leads to turnover intentions mediated by negative affect, while PSM mitigates these effects.	Use PSM to retain overqualified employees by aligning their motivations with organizational goals.
10	Khanam et al. (2024)	to evaluate how organizational justice functions as a mediator between the intention of employees to leave the healthcare industry and responsible leadership.	PLS-SEM analysis of data from 387 healthcare employees.	Responsible leadership positively impacts organizational justice, which negatively impacts turnover intentions.	Implement responsible leadership to enhance organizational justice and reduce turnover.
11	Qureshi et al. (2024)	to investigate how work autonomy and employee motivation function as mediators in the relationship between	Surveys with 375 banking employees in Dubai analyzed using exploratory and confirmatory factor	CPM factors influence employee motivation and job autonomy, which	Implement CPM strategies to enhance motivation and autonomy, reducing turnover intentions.

		turnover intention and continuous performance management (CPM).	analysis, multiple regression, and mediation analysis.	mediate turnover intention.	
12	Dhakal et al. (2024)	to thoroughly examine the elements affecting the intention of employees to leave the service sector.	Systematic literature review of 32 studies from 2018 to 2023 using the PRISMA framework.	Turnover intentions are influenced by factors like job satisfaction, organizational support, and leadership styles.	Enhance organizational support, satisfaction, and leadership quality to mitigate turnover intentions.
13	Darmawan & Bagis (2024)	to investigate the effects of transformative leadership, perceived organizational support, and job security on turnover intention in the hotel sector.	Quota sampling and PLS analysis with 176 employees in 4-star hotels.	Job security reduces turnover intention, while leadership and support had mixed effects.	Prioritize job security to minimize turnover in the hospitality sector.
14	Shafaei & Nejati (2024b)	to investigate the relationship between innovative employee behavior and green HRM, using inclusive leadership and job satisfaction as mediating factors.	Quantitative survey-based study with 508 full-time Australian employees.	Green HRM positively impacts innovative behavior, mediated by job satisfaction and moderated by inclusive leadership.	Incorporate inclusive leadership and job satisfaction in green HRM practices to foster innovation.
15	Umrani et al. (2024)	to look at how family motivation and psychological capital mediate the effects of inclusive leadership on worker performance and well-being.	Three-wave survey with 370 employees, analyzed using PLS-SEM.	Inclusive leadership enhances performance and well-being, mediated by psychological capital and moderated by family motivation.	Promote inclusive leadership to improve employee performance and well-being.
16	Ilham et al. (2023)	to investigate how pay affects the intention to leave a small business, using job motivation as a mediating factor.	Census sampling with 30 permanent employees analyzed using hypothesis testing.	Compensation positively impacts motivation and turnover intention, while motivation had no significant mediating effect.	Develop fair compensation systems to reduce turnover in small organizations.
17	Kusuma et al. (2023)	to examine how motivation, leadership, and personnel management affect a	Quantitative survey with SEM analysis using data	Leadership and talent management had limited effects, while motivation	Focus on enhancing motivation to manage turnover effectively.

		manufacturing company's intention to leave.	from employees of PT. Srirejeki Makmur Abadi.	significantly reduced turnover intentions.	
18	Sujito (2023)	to investigate how motivation, leadership, and work environment affect the intention to leave, using morale as a mediating factor.	Saturated sampling with 108 employees, analyzed using SPSS.	Work environment, leadership, and motivation significantly influence turnover intentions through morale.	Improve work environment and morale to reduce turnover.
19	Freitas et al. (2023)	to investigate how motivation and burnout affect the relationship between occupational stress and turnover intentions.	Survey of 603 employees in Portugal analyzed using mediation and moderation analysis.	Occupational stress increases turnover intentions through burnout, while intrinsic motivation moderates this relationship.	Address stress factors and enhance motivation to reduce turnover intentions.
20	Siyal et al. (2023)	to investigate how psychological empowerment and leader trust affect the effect of inclusive leadership on task performance in the hospitality sector.	PLS-SEM analysis with 410 leaders and subordinates in the hospitality industry.	Inclusive leadership positively impacts task performance, mediated by psychological empowerment and trust in leaders.	Promote inclusive leadership to enhance task performance in hospitality teams.

2.5.2   Study Contribution

The current study adds to the literature by filling several important gaps and following up on some key findings from the earlier literature. This line, evoking work by Shafaei and Nejati (2024a, 2024b), alerts employees, according to the study, is crucial to cultivate the work environment that encourages the employees to stay in the work environment. Research illustrated how inclusive leadership fosters psychological safety, learning from failure, and meaningful work. In this regard, the present study broadened these findings in considering how inclusive leadership affects the intention to leave the Palestine insurance sector, a sector uniquely positioned by its socio-economic and cultural features. Such consideration does not just clarify the broader map of the prevailing literature on the leadership styles to retention framework, but serves as the central contribution to isolate how these different pursuits operate as the mediating variables between the drive for originality (as a predictor variable) and the dualistic retention outcome measures.

For example, previous work by Khan et al. (2024), focusing on the contributions of mindfulness and innovative behavior to organizational success moderating by inclusive leadership. Likewise, research by Bao and Zhong (2024) and Wang et al. (2024) showed that motivation for public service and a career ladder mediates the intent to turnover in public sector employees. The take-way from these findings is that leadership and employee dynamics must be interpreted in the context, in specific industries and cultures. However, building on these frameworks, will add the challenges and opportunities of the Palestinian insurance sector to modalities that understand the ways inclusive leadership structures can buffer against high turnover rates that characterize a region best known for economic vulnerability and limited career development opportunities.

Additionally, this study adds to the literature on the interaction of external and internal motivators and their influence on employee behaviors sharing common ground with Pu; et al. (2024) examined the mediating roles of job satisfaction and emotional exhaustion between customer incivility and turnover intentions. The study also provides a detailed examination of intrinsic and extrinsic factors affecting retention by exploring employee motivations and interests. This is consistent with the findings of Liu et al. (2024) examined how around interpersonal social interactions and job options affect turnover. Yet in the Palestinian context, in particular, variables such as socio-political instability and the organizational practices therein, may magnify or reduce these influences, and thus, this study is of particular interest to those who make decisions in the region, be they policy-makers or organizational leaders.

The study further synthesizes findings from Haines III et al. (2024) of flexible work arrangements and turnover that showed how inclusive leadership behaviour can foster more job control and engagement, and reduce job conflict that causes turnover (Murphy et al. Furthermore, it aligns with findings by Khanam et al. (2024), examining the mediating role of organizational justice between leadership and turnover. The significance of a supportive work environment that aligns with employees' career aspirations and interests has been highlighted in the current research, stressing the need for elements such as perceived fairness, acknowledgment, and employee empowerment.

We extend the literature by offering an analysis of the mediating effect of employee motivations and interest — a factor that has not yet been thoroughly considered in existing research. For instance, Zhang and Zhao (2024) illustrated the moderating role of innovation self-efficacy and organizational harmony on the effects of leadership on employee

behavior. The Palestinian insurance sector provides a unique context in which to study these dynamics, as its heavy reliance on human resources highlights the importance of employee retention for organizational stability and growth. This study finds that the pursuit of euchronous alignment between employees' aspirations and motivations in combination with inclusive leadership and organizational goals renews and creates retention strategies more suitable to the regional needs.

Chapter Three

Research Methodology

Research Methodology

This chapter contains the research design, questionnaire validity and reliability, Population and sample, and the data collection tool.

3.1 Research Design

The current study used the quantitative research methodology, which is "a scientific analysis and explanation technique, to collect data and then analyze that data with the aim of elucidating a specific social, humanitarian, or other issue" (Al-Hamlan & Baniabdelrahman, 2015). The main tool used to gather the data required for the study was a questionnaire. A questionnaire was created in order to examine the impact of inclusive leadership on employee turnover intentions in the insurance sector in Palestine. do employee motivations and interests make a difference.

3.2 Data Collection Method

For this study, the research instrument was developed by combining items from three established scales. These scales measure the study variable. Each was carefully selected based on its psychometric properties, relevance, and applicability to the research context.
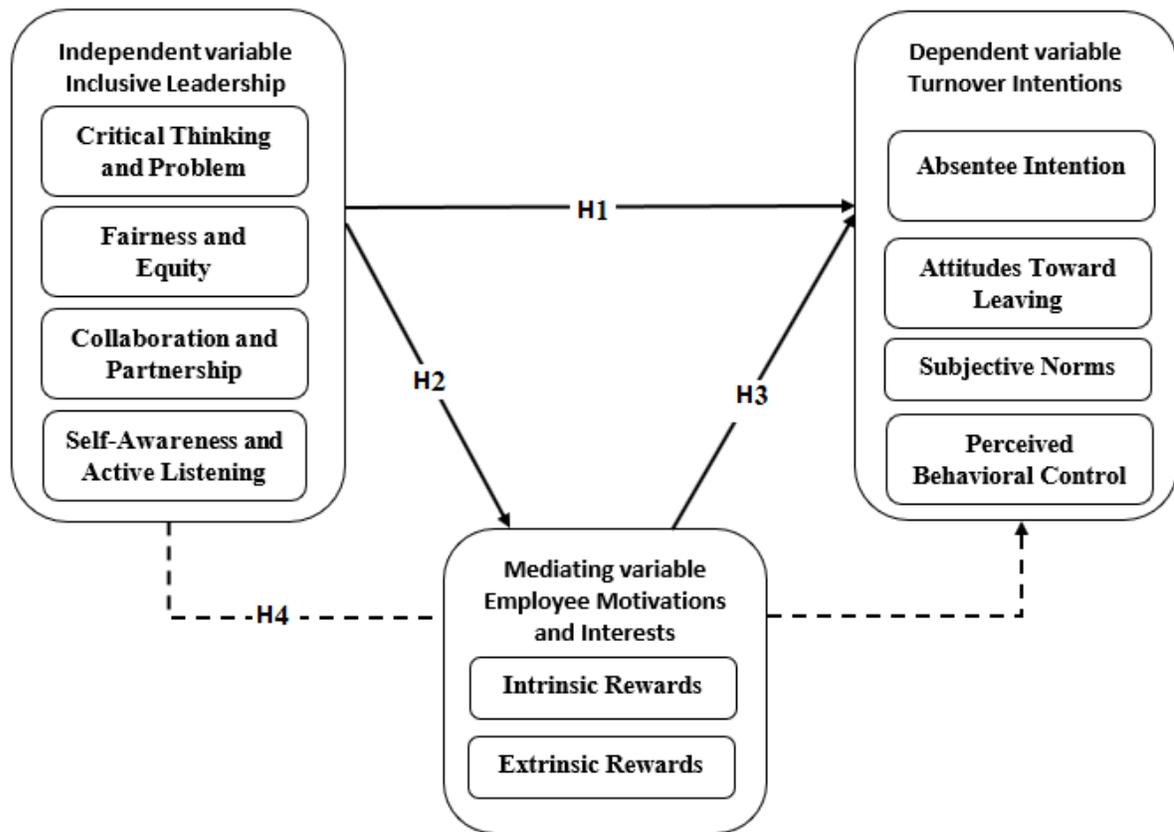
Figure (3.1): Study Conceptual Model

The finalized questionnaire retains the psychometric rigor of the original scales, ensuring reliable and valid measurement of job satisfaction, emotional intelligence, and job performance. These combined measures enable a comprehensive examination of the study's variables and their interrelations (Appendix A).

The responses to the questionnaire were analyzed using a Likert scale with five points of differentiation. According to the table (3.2) that follows, the responses ranged from strongly agree (5) to strongly disagree (1). This can be seen in the agreement strength column. Indicators of the equal interval between scales or absolute quantities are not the

numbers that are assigned to degrees of importance (1, 2, 3, 4, 5). They are merely labels with numbers on them.

Table (3.2) Likert Scale

Scale	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
weight	5	4	3	2	1

3.3 Questionnaire Validity

A measurement's validity can be defined as the "degree to which it measures what it should measure" (Zikmund et al., 2012). Validity can be evaluated using a wide variety of methodologies and components. Validity of an instrument, whether it be internal or external, is examined through the lens of statistical validity (Easterby-Smith et al., 2002).

In order to ensure that the questionnaire is accurate to a sufficient degree, it was distributed to multiple experts who are affiliated with nearby universities. They were kind enough to provide their feedback regarding the questionnaire's organization and content. The final copy of the questionnaire was modified so that it better reflected their recommendations (see Appendix B).

3.4 Questionnaire Reliability

The degree to which a measuring instrument maintains its consistency as well as its precision or accuracy is referred to as its reliability. The higher an instrument's level of reliability becomes, the less variation in results it produces in repeated measurements of the same attribute it produces. When discussing reliability, the terms dependability, stability, and predictability are often used interchangeably (Zikmund et al., 2012). The Cronbach's Alpha Method is the technique that is utilized to determine the reliability of the

questionnaire (Bougie & Sekaran, 2019). The reliability was computed, and the results

showed a high reliability as displayed in table (3.3) as follows:

Table (3.3): Cronbach's Coefficient Alpha

Factor	Number of items	Cronbach's Alpha value
Inclusive Leadership	20	0.878
Critical Thinking and Problem Solving	5	0.913
Fairness and Equity	5	0.865
Collaboration and Partnership	5	0.867
Self-Awareness and Active Listening	5	0.847
Employee Turnover Intentions	20	0.897
Attitudes Toward Leaving Work	5	0.754
Absenteeism Intentions	5	0.918
Subjective Norms	5	0.954
Perceived Behavioral Control	5	0.834
Employee Motivations and Interests	10	0.779
Intrinsic Rewards	5	0.913
Extrinsic Rewards	5	0.857

Source: Researcher Analysis using SPSS

3.5 Research Population and Sample

This research was carried out in Palestine in the year 2024. The participants will be selected

through a Proportional sampling (Available sample) technique to ensure

representativeness. with 95% confidence, and a margin of error of 5%. Assume a

population proportion of 0.5, and (1551) population size

The study sample will be determined using the Available sample method, and the following

Stephen Thompson formula was applied to calculate the sample size (Thompson, 2012):

$$n = \frac{N \times p(1-p)}{[[N-1 \times (d^2 \div z^2)] + p(1-p)]}$$

Where:

- **N**: Population size, representing the number of employees in the population (1551).

- **Z**: Standard score corresponding to the significance level (0.95), which equals (1.96).

- **d**: Margin of error, which equals (0.05).

- **P**: Proportion of the characteristic availability or neutrality, which equals (0.50)

- **n**: Sample size is 309

Table (3.4) Name of companies and distribution of sample

Company Name	Number of Employees	Percentage of Total Employees	Number of Survey Respondents (309 Surveys)
Global Insurance Companies	228	(228 / 1551) × 100 = 14.7%	45
National Insurance	220	(220 / 1551) × 100 = 14.2%	44
Al Mashriq Insurance	215	(215 / 1551) × 100 = 13.9%	43
Trust Insurance	224	(224 / 1551) × 100 = 14.4%	45
Palestine Insurance	175	(175 / 1551) × 100 = 11.3%	35
Al Ahli Insurance	121	(121 / 1551) × 100 = 7.8%	24
Palestinian Takaful Insurance	213	(213 / 1551) × 100 = 13.7%	42
Tamkeen Insurance	155	(155 / 1551) × 100 = 10%	31

3.6 Participant Profile

In all, 320 questionnaires were distributed to the research sample, of which 311 were collected, yielding a response rate of 97.18%, two questionnaires were discarded due to missing data during the data entry procedure taking the total to (309) questionnaires; the table below offers a descriptive analysis of the sample:

Table (3.4) Sample Demographic Variable Distribution

Variable	Variable level	Number	Percentage
Sex	Male	215	69.6%
	Female	94	30.4%
	Total	**309**	**100%**
Experience	less than 5 years	85	27.5%
	5-10 years	89	28.8%
	11-15 years	52	16.8%
	more than 15 years	83	26.9%
	Total	**309**	**100%**
Education	bachelors	267	86.4%
	masters	38	12.3%
	PHD	4	1.3%
	Total	**309**	**100%**

The demographic characteristics of the study sample, as presented in Table (3.4), reveal several notable distributions. Regarding sex, the majority of respondents were male (215, 69.6%), while females comprised a smaller proportion of the sample (94, 30.4%), totaling 309 participants. In terms of professional experience, the sample was relatively evenly distributed across different experience levels. Respondents with less than 5 years of experience represented (85, 27.5%), those with 5–10 years constituted the largest group (89, 28.8%), individuals with 11–15 years accounted for (52, 16.8%), and those with more than 15 years of experience formed (83, 26.9%). All experience categories combined reached the total of 309 participants. Lastly, education levels indicated that the vast majority held a bachelor's degree (267, 86.4%), followed by a smaller proportion with a

master's degree (38, 12.3%), and only a few respondents had a PhD (4, 1.3%), summing up to the total sample size of 309 individuals. These distributions highlight a sample predominantly composed of males with bachelor's degrees, spanning a range of professional experience levels.

3.7 Statistical Methods

The data was processed and evaluated using an advanced statistical analysis program using quantitative data analysis techniques (Smart PLS4). The research used the following statistical instruments (Easterby-Smith et al., 2002; George, 2003; Zikmund et al., 2012):

1. **Cross loading:** "Examines that the loading of an indicator on its assigned latent variable should be higher than its loadings on all other latent variables".

2. **Composite reliability**: "to test the reliability of the questionnaire which must be greater than (0.7)".

3. **Average Variance Extracted (AVE):** "It examines the correlations between the constructs".

4. **The R-squared value (R^2):** "It represents the proportion of variation in the dependent variable(s) that can be explained by one or more predictor variable".

5. **Assessment of Effect Size (f^2):** "Measuring the effect size indicates the relative effect of a particular exogenous latent variable on endogenous latent variable(s) by means of changes in the R-squared".

6. **Q^2**: Testing Predictive Relevance.

7. **T value:** "is used to determine whether a specific association is significant or not, depending on the *P* value".

8. Structural Equation Models (SEM).

Chapter Four

Data Analysis and Discussion

Data Analysis and Discussion

This chapter analyzes the data, reports the findings, uses structural equation modeling (SEM) to evaluate the study hypothesis, and analyzes the data using Smart-PLS4. A questionnaire that was prepared especially for the validation of the study model was used to collect the data up until this point.

4.1 Descriptive Statistics

A. Inclusive Leadership

Table (4.1): Means, standard deviation, for Inclusive Leadership

Item	Mean	Standard Deviation	Rank
Critical Thinking and Problem Solving			
The management has analytical skills that help it make effective decisions.	4.291	0.623	1
The management encourages the team to think innovatively to solve problems.	4.126	0.664	3
The management addresses challenges in a systematic and rational manner.	4.204	0.624	2
The management provides clear guidance for analyzing and solving problems.	4.049	0.688	5
The management shows great interest in addressing issues logically and professionally.	4.068	0.728	4
Critical Thinking and Problem Solving	**4.148**	**0.665**	
Fairness and Equity			
The management ensures the fair distribution of tasks among employees.	3.589	0.922	5
The management shows respect for the individual rights of every employee.	3.809	0.828	2
Decisions within the organization are based on clear and equitable standards.	3.816	0.833	1
The management fosters employees' sense of fairness and equity in the workplace.	3.579	1.000	4
The management places special importance on providing equal opportunities for all employees.	3.654	0.975	3
Fairness and Equity	**3.689**	**0.912**	
Collaboration and Partnership			
The management promotes a spirit of collaboration among employees to achieve common goals.	4.061	0.737	2
The management encourages internal partnerships between different departments.	3.906	0.772	5

The management contributes to building a respectful and collaborative work environment.	4.110	0.575	1
The management provides the necessary support to achieve effective collaboration within the organization.	4.013	0.697	3
The management enhances employees' sense of belonging to the team.	3.997	0.717	4
Collaboration and Partnership	**4.017**	**0.700**	
Self-Awareness and Active Listening			
The management demonstrates awareness of employees' needs and aspirations.	3.676	0.965	2
The management actively listens to employees' feedback and suggestions.	3.670	1.018	3
The management shows understanding of employees' opinions and problems.	3.864	0.928	1
The management responds flexibly to the challenges employees face.	3.660	0.974	4
The management shows a willingness to adjust its policies based on employee feedback.	3.595	1.012	5
Self-Awareness and Active Listening	**3.693**	**0.979**	
Inclusive Leadership	**3.887**	**0.814**	

The results reveal significant insights into inclusive leadership practices. In the critical thinking and problem-solving dimension, the highest-rated aspect was the management's analytical skills for effective decision-making (mean = 4.291), indicating strong confidence in the leadership's ability to navigate complex decisions. Conversely, the lowest-rated item was providing clear guidance for analyzing and solving problems (mean = 4.049), suggesting some room for improvement in offering explicit problem-solving frameworks to employees.

In the fairness and equity dimension, decisions based on clear and equitable standards were rated highest (mean = 3.816), reflecting a perception of transparency and fairness in decision-making processes. However, the fair distribution of tasks among employees received the lowest mean (3.589), highlighting concerns about workload balance and equity in task assignments.

For collaboration and partnership, fostering a respectful and collaborative work environment received the highest mean (4.110), emphasizing a strong culture of mutual respect and teamwork. On the other hand, encouraging internal partnerships between departments scored lowest (mean = 3.906), pointing to potential challenges in cross-departmental collaboration.

In the self-awareness and active listening dimension, understanding employees' opinions and problems scored the highest (mean = 3.864), indicating leadership's attentiveness to employee perspectives. However, the willingness to adjust policies based on feedback received the lowest mean (3.595), suggesting the need for more responsive and adaptive policy changes.

Overall, inclusive leadership practices achieved a mean of 3.887, reflecting moderately strong implementation of inclusive leadership principles. While the results show significant strengths in analytical decision-making and fostering a respectful environment, areas such as equitable task distribution and responsiveness to feedback require additional attention to enhance overall inclusivity.

B. Employee Turnover Intentions

Table (4.2): Means, standard deviation, for Employee Turnover Intentions

Item	Mean	Standard Deviation	Rank
Attitudes Toward Leaving Work			
I frequently think about leaving my current job.	3.026	1.120	2
I am actively searching for job opportunities outside the organization.	3.042	1.059	1
I see leaving the organization as a positive option for me.	2.997	1.213	3
I feel uncomfortable continuing in my current position.	2.786	1.064	4
I consider leaving work due to limited professional growth opportunities.	2.754	1.184	5
Attitudes Toward Leaving Work	**2.921**	**1.128**	
Absenteeism Intentions			

I frequently feel the desire to be absent from work.	2.676	1.190	3
I find it challenging to adhere to daily attendance at work.	2.388	1.111	5
I tend to look for excuses to be absent from work.	2.848	1.177	2
I feel that being absent from work reflects my dissatisfaction with the work environment.	2.479	1.116	4
I frequently consider being absent as a form of protest against work conditions.	2.861	1.003	1
Absenteeism Intentions	**2.650**	**1.119**	
Subjective Norms			
I feel that my colleagues encourage me to leave work if I am dissatisfied.	2.997	0.954	5
I notice support from my surroundings when considering changing jobs.	3.469	0.997	2
I believe leaving the organization is justified if my expectations are not met.	3.146	1.047	3
I hear opinions encouraging me to seek better opportunities outside the organization.	3.120	1.047	4
I think changing jobs can be an acceptable solution to my professional issues.	3.553	0.897	1
Subjective Norms	**3.257**	**0.988**	
Perceived Behavioral Control			
I believe I have the ability to leave work if I want to.	3.201	1.091	
I think leaving my current job would not be difficult for me.	3.573	0.899	
I feel complete control over my decision to remain in my job.	3.718	0.890	
I believe my professional situation provides me with multiple options to transition to other jobs.	3.592	0.904	
I feel I have the resources and capabilities necessary to decide to leave work.	3.602	1.037	
Perceived Behavioral Control	**3.537**	**0.964**	
Employee Turnover Intentions	**3.091**	**1.050**	

The results shed light on employee turnover intentions and their underlying dimensions. In the attitudes toward leaving work dimension, the highest-rated item was actively searching for job opportunities outside the organization (mean = 3.042), suggesting that employees are considering external opportunities. The lowest-rated item was leaving work due to limited professional growth opportunities (mean = 2.754), indicating that while professional growth is a factor, it may not be the most immediate concern driving turnover intentions.

For absenteeism intentions, the highest-rated item was considering absenteeism as a form of protest against work conditions (mean = 2.861), reflecting dissatisfaction with the work

environment. The lowest-rated item was finding it challenging to adhere to daily attendance at work (mean = 2.388), which suggests that regular attendance is not a significant issue for most employees, though dissatisfaction still impacts absenteeism.

In the subjective norms dimension, the belief that changing jobs can solve professional issues scored the highest (mean = 3.553), showing that employees perceive job transitions as a viable solution to dissatisfaction. The lowest-rated item was feeling encouraged by colleagues to leave work if dissatisfied (mean = 2.997), implying limited direct influence from peers in turnover decisions.

For perceived behavioral control, the highest-rated item was feeling complete control over the decision to remain in the job (mean = 3.718), reflecting employees' strong sense of autonomy in their employment choices. The lowest-rated item, though still relatively high, was the belief in having the ability to leave work if desired (mean = 3.201), indicating some perceived constraints, possibly tied to external factors like job market conditions.

Overall, employee turnover intentions had a mean of 3.091, suggesting moderate turnover intentions among employees. While many factors influence turnover, the findings highlight areas such as dissatisfaction with work conditions and external perceptions of better opportunities as critical considerations for addressing and mitigating turnover intentions.

C. Employee Motivations and Interests

Table (4.3): Means, standard deviation, for Employee Motivations and Interests

Item	Mean	Standard Deviation	Rank
Intrinsic Rewards			
I feel satisfied with my work because of the recognition I receive from management.	3.848	0.931	
I enjoy the tasks I perform in my current job.	3.508	0.971	
I feel inspired by the work environment provided by management.	3.634	0.938	

I believe my job allows me to achieve my personal and professional goals.	3.793	0.901
I enjoy the challenges I face in my current job.	3.049	1.191
Intrinsic Rewards	**3.566**	**0.986**
Extrinsic Rewards		
I believe my salary matches the effort I put into my work.	3.055	1.262
I feel satisfied with the incentives and rewards offered by the organization.	3.314	1.056
I believe the organization provides sufficient opportunities for professional growth.	3.916	0.892
I feel the work environment allows me to benefit from additional perks (e.g., health insurance).	3.608	1.055
I believe the material and non-material rewards provided by the organization enhance my job satisfaction.	3.479	1.087
Extrinsic Rewards	**3.474**	**1.070**
Employee Motivations and Interests	**3.520**	**1.028**

The results provide valuable insights into employee motivations and interests. In the **intrinsic rewards** dimension, the highest-rated item was satisfaction derived from recognition by management (mean = 3.848), highlighting the importance of acknowledgment in fostering employee satisfaction. The lowest-rated item was enjoying challenges in the current job (mean = 3.049), indicating that while challenges exist, they may not be perceived positively or are overwhelming for employees.

For **extrinsic rewards**, the highest-rated item was the availability of professional growth opportunities (mean = 3.916), demonstrating that employees highly value opportunities for career development. The lowest-rated item was the belief that salary aligns with effort (mean = 3.055), suggesting dissatisfaction with compensation and a potential disconnect between effort and financial reward.

Overall, the mean for **employee motivations and interests** was 3.520, indicating moderate levels of motivation and interest among employees. While recognition and professional growth stand out as significant motivators, areas such as challenging tasks and

equitable compensation need attention to enhance overall employee engagement and satisfaction.

4.2 Hypotheses Testing

Structural Equation Modeling (SEM) is a way of testing complex relationships between variables. This is a chi-fi technique for multivariate analysis, combining factor analysis and regression so that you can actually test the theoretical models. SEM is employed when there are intricate models which cannot be studied using simple regression techniques (such as relationships between multiple independent and dependent variables). It is popular in social sciences and especially marketing research, where complex relationships between variables are often used. SEM tests a model using mathematical equations, which gives researchers the opportunity to examine and refine theories/hypotheses regarding relationships amidst variables (Hair Jr., Hult, Ringle & Sarstedt 2016) because it accurately measures constructs as well as SEM tends to identify complex multivariable models with multiple independent predictors of each outcome; Therefore due to proper fulfillment for this feature by the Smart-PLS4 software package utilized within data analysis process related questionnaires SEM was intentionally selected.

The study assesses the two models generated by using Smart-PLS4 as follows:

1. **Measurement Model Assessment:** is the part of a structural equation model that deals with the research variables and their indicators; it describes the validity and consistency of the indicators, as well as the relationships between the observed variables and the latent variables.

2. **Structural Model assessment:** is the model that elucidates the nature of the connection between independent and dependent variables, as well as the ratio of

impact and interpretation factor to each independent factor in the dependent factor, and thus explains the existence of causal relationships between the research variables. The findings of the structural model help to shed light on the significance of relationships and the signs they provide, confirming or refuting the research hypotheses (positive or negative).

4.2.1 Assessment of the Measurement Model

In this part of the study, the convergent and discriminant validity of the model were investigated in order to provide an answer to the research's hypotheses and questions, which are as follows:

Convergent Validity

According to Hair Jr. et al., (2016), convergent validity, also known as the degree of consistency, can be determined by employing the following three indicators: Factor loading: Internal consistency, Composite Reliability (CR): Reliability, Average Variance Extracted (AVE)

The following table (4.4) outlines the requirements that must be fulfilled in order for convergent validity indicators to be accepted:

Table (4.4) Criteria for the Indicators of Convergent validity

Indicator	Accepted values
Average Variance Extracted (AVE)	≥0.5
Composite Reliability (CR)	≥0.7
Factor Loading	≥0.5

Source: (Hair Jr et al., 2016)

A. Internal consistency – Factor loading

Because they are all tied to the same latent (not directly measured) variable, multiple observed variables will always share the same response patterns; this is the central idea behind factor analysis. The factor loadings represent the degree to which each independent

variable is correlated with the common factor, figure (4.1) and table (4.5) show the study's

factor loadings as follows:
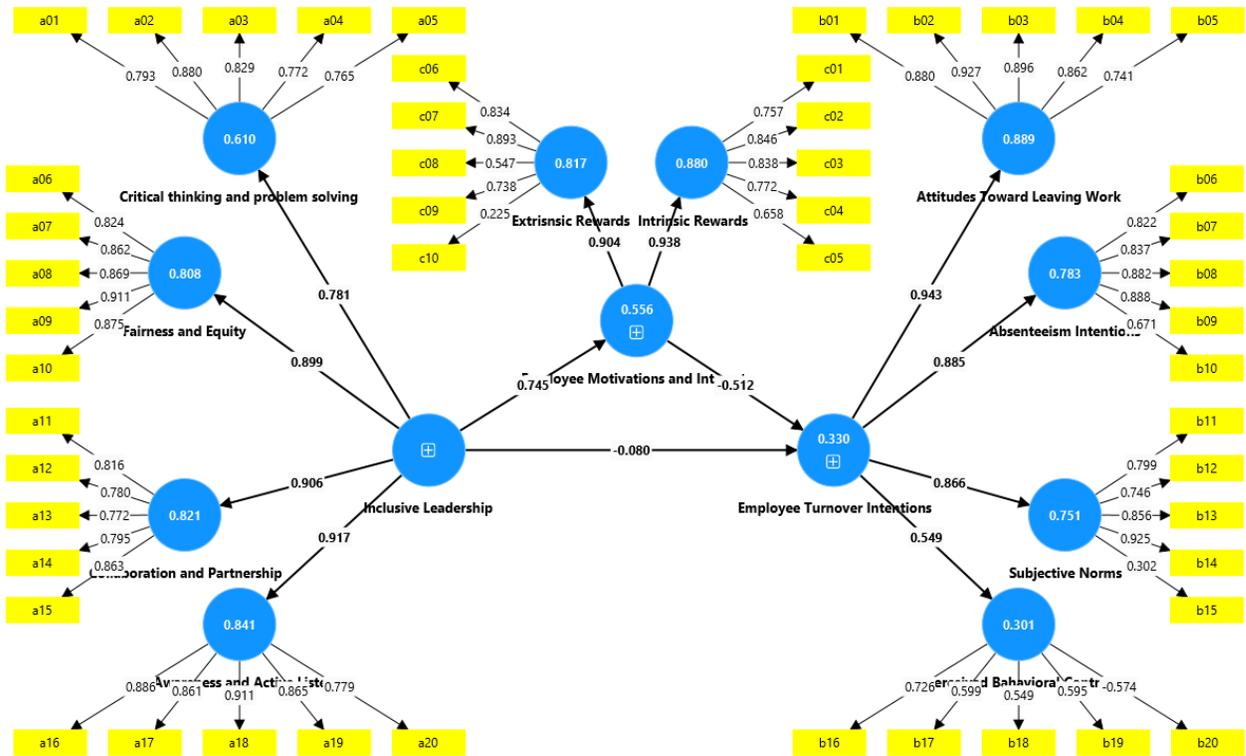
Figure (4.1) Factor loadings

Table 4.5 Factor loadings

Variable/ Paragraph	symbol	loading
Inclusive Leadership		
Critical Thinking and Problem Solving		
The management has analytical skills that help it make effective decisions.	**a01**	0.793
The management encourages the team to think innovatively to solve problems.	**a02**	0.880
The management addresses challenges in a systematic and rational manner.	**a03**	0.829
The management provides clear guidance for analyzing and solving problems.	**a04**	0.772
The management shows great interest in addressing issues logically and professionally.	**a05**	0.765
Fairness and Equity		
The management ensures the fair distribution of tasks among employees.	**a06**	0.824

The management shows respect for the individual rights of every employee.	**a07**	0.862
Decisions within the organization are based on clear and equitable standards.	**a08**	0.869
The management fosters employees' sense of fairness and equity in the workplace.	**a09**	0.911
The management places special importance on providing equal opportunities for all employees.	**a10**	0.875
Collaboration and Partnership		
The management promotes a spirit of collaboration among employees to achieve common goals.	**a11**	0.816
The management encourages internal partnerships between different departments.	**a12**	0.780
The management contributes to building a respectful and collaborative work environment.	**a13**	0.772
The management provides the necessary support to achieve effective collaboration within the organization.	**a14**	0.795
The management enhances employees' sense of belonging to the team.	**a15**	0.863
Self-Awareness and Active Listening		
The management demonstrates awareness of employees' needs and aspirations.	**a16**	0.886
The management actively listens to employees' feedback and suggestions.	**a17**	0.861
The management shows understanding of employees' opinions and problems.	**a18**	0.911
The management responds flexibly to the challenges employees face.	**a19**	0.865
The management shows a willingness to adjust its policies based on employee feedback.	**a20**	0.779
Employee Turnover Intentions		
Attitudes Toward Leaving Work		
I frequently think about leaving my current job.	**b01**	0.880
I am actively searching for job opportunities outside the organization.	**b02**	0.927
I see leaving the organization as a positive option for me.	**b03**	0.896
I feel uncomfortable continuing in my current position.	**b04**	0.862
I consider leaving work due to limited professional growth opportunities.	**b05**	0.741
Absenteeism Intentions		
I frequently feel the desire to be absent from work.	**b06**	0.822
I find it challenging to adhere to daily attendance at work.	**b07**	0.837
I tend to look for excuses to be absent from work.	**b08**	0.882
I feel that being absent from work reflects my dissatisfaction with the work environment.	**b09**	0.888
I frequently consider being absent as a form of protest against work conditions.	**b10**	0.671
Subjective Norms		
I feel that my colleagues encourage me to leave work if I am dissatisfied.	**b11**	0.799
I notice support from my surroundings when considering changing jobs.	**b12**	0.746

I believe leaving the organization is justified if my expectations are not met.	**b13**	0.856
I hear opinions encouraging me to seek better opportunities outside the organization.	**b14**	0.925
I think changing jobs can be an acceptable solution to my professional issues.	**b15**	0.302
Perceived Behavioral Control		
I believe I have the ability to leave work if I want to.	**b16**	0.726
I think leaving my current job would not be difficult for me.	**b17**	0.599
I feel complete control over my decision to remain in my job.	**b18**	0.549
I believe my professional situation provides me with multiple options to transition to other jobs.	**b19**	0.595
I feel I have the resources and capabilities necessary to decide to leave work.	**b20**	0.574
Employee Motivations and Interests		
Intrinsic Rewards		
I feel satisfied with my work because of the recognition I receive from management.	**c01**	0.757
I enjoy the tasks I perform in my current job.	**c02**	0.846
I feel inspired by the work environment provided by management.	**c03**	0.838
I believe my job allows me to achieve my personal and professional goals.	**c04**	0.772
I enjoy the challenges I face in my current job.	**c05**	0.658
Extrinsic Rewards		
I believe my salary matches the effort I put into my work.	**c06**	0.834
I feel satisfied with the incentives and rewards offered by the organization.	**c07**	0.893
I believe the organization provides sufficient opportunities for professional growth.	**c08**	0.547
I feel the work environment allows me to benefit from additional perks (e.g., health insurance).	**c09**	0.738
I believe the material and non-material rewards provided by the organization enhance my job satisfaction.	**c10**	0.225

According to figure (4.1) and table (4.5), as well as the factor loading criteria to assess convergent validity proposed by (Hair Jr et al., 2016; Hulland, 1999), the indicators show a high factor loading larger than (0.50) except for indicators (c10, B15) they had a low factor loading and were removed from the model.

B. Composite Reliability (CR)

Comparable to Cronbach's alpha, composite reliability (also known as construct reliability) assesses the consistency between individual scale scores. It's comparable to the proportion of total true score variance to total scale score variance. A different way to put it is that it is a "indicator of the shared variance among the observed variables used as an indicator of a latent construct." Table (4.6) shows the composite reliability of the study variables as follows:

Table (4.6) Composite Reliability

Variable	CR
Inclusive Leadership	0.884
Critical Thinking and Problem Solving	0.915
Fairness and Equity	0.868
Collaboration and Partnership	0.871
Self-Awareness and Active Listening	0.888
Employee Turnover Intentions	0.944
Attitudes Toward Leaving Work	0.805
Absenteeism Intentions	0.919
Subjective Norms	0.957
Perceived Behavioral Control	0.837
Employee Motivations and Interests	0.752
Intrinsic Rewards	0.918
Extrinsic Rewards	0.872

Source: Researchers analysis using Smart PLS4

It can be seen from table (4.6) and according to (Hair Jr. et al., 2016; Hulland, 1999), the CR must be greater than 0.7. Since all of the indicators are above the standard criteria, this indicates that the CR has been met.

C. Average Variance Extracted (AVE)

The average variance extracted (AVE) is a measure that is used in statistics (classical test theory) to determine the amount of variance that is recorded by a construct in comparison to the amount of variance that is caused by estimation errors (Hair Jr et al., 2016; Hulland, 1999). It is common practice to evaluate validity by applying the following "rule of thumb" to the average variance that was extracted: the positive square root of the

AVE for every one of the latent variables should be greater than the highest correlation to any other latent construct, table (4.7) shows the (AVE) values of the study variables:

Table (4.7): Average Variance Extracted (AVE)

Variable	AVE
Inclusive Leadership	0.679
Critical Thinking and Problem Solving	0.746
Fairness and Equity	0.649
Collaboration and Partnership	0.654
Self-Awareness and Active Listening	0.555
Employee Turnover Intentions	0.528
Attitudes Toward Leaving Work	0.584
Absenteeism Intentions	0.754
Subjective Norms	0.543
Perceived Behavioral Control	0.604
Employee Motivations and Interests	0.572
Intrinsic Rewards	0.743
Extrinsic Rewards	0.704

Source: Researchers analysis using SmartPLS4

Table (4.7) determines that the variables that were utilized in this study are reliable because they had an Average Variance Extracted (AVE) value that was greater than 0.5, which is within the acceptable range. Furthermore, all of the variable values were found to be within the acceptable range, leading us to the conclusion that the variables have good reliability.

Discriminant Validity

The concept of discriminant validity was introduced in the discussion by Campbell and Fiske (1959) on how to determine if a test is valid. They also stressed the importance of using discriminant and convergent validation procedures when assessing new tests, as this was absolutely necessary. A concept has satisfactorily passed tests of its discriminant validity (i.e., it is not highly related to other constructs that should theoretically be different concepts) A value less than 0.50 would indicate there may be discriminant validity between the two scales. On the other hand, if this outcome is more than 0.50 then it suggests that

there was a lot of common ground between two conceptions and as such we are measuring roughly speaking the same thing in both cases. As such, discriminant validity would not be claimed between them (Campbell & Fiske 1959). Table 4.8 confirms the discriminant validity among constructs in this study.

Table (4.8) Measures of validity and Correlations among variables

	1	2	3
Inclusive Leadership	**0.735**		
Employee Turnover Intentions	-0.461	**0.654**	
Employee Motivations and Interests	0.515	-0.572	**0.675**

Source: Researchers analysis using Smart PLS3

Table (4.8) displays the AVE and cross component loading extracted for all latent variables. In this approach, the loading of each item on its associated construct is larger than the loadings of any other move on any other construct. In order to prove the model's discriminant validity, the AVE of each factor was found to be greater than the squared correlation between those factors (Fornell & Larcker, 1981).

4.2.2   Assessment of the Structural Model

The results of the structural model evaluation are accepted after those of the measurement model's convergent validity have been accepted. Examining the predictive power of the model and the connections between the independent and dependent variables is essential. The structural model should be assessed using a tried-and-true set of criteria. Coefficient of determination (R^2), Effect size (f2), Predictive Relevance (Q2), and Hypothesis testing are the fundamental criteria for testing the structural model. All of the criteria used to evaluate the structural validity of the models are listed in Table (4.9):

Table (4.9) Criteria for Assessment of the Structural Model

	Range	Value
Variance Inflation Factor (VIF)	Less than 5	No Multicollinearity
Coefficient of determination R^2	above 0.67	high
	between 0.33-0.67	moderate
	between 0.19-.033	weak
	below 0.19	not acceptable
Effect size f^2	above 0.35	large effect size
	between 0.15-0.35	Medium effect size.
	Between 0.02-0.15	small effect size
	less than 0.02	NO effect size
Predictive Relevance Q^2	more than zero	has predictive relevance

Source: (Cohen, 1988)

A. Variance Inflation Factor (VIF)

The Variance Inflation Factor (VIF) is a statistical measure used to detect multicollinearity in a regression model. It assesses whether independent variables are highly correlated, which can distort the reliability of regression coefficients. A VIF value greater than 5 suggests a potential multicollinearity problem. Lower VIF values indicate that the variables are independent, ensuring accurate and stable estimates in the model (Bougie & Sekaran, 2019). Table (4.4) shows the Variance Inflation Factor (VIF) for this study

Table (4.10): Variance Inflation Factor (VIF)

	VIF
Inclusive Leadership -> Employee Turnover Intentions	2.251
Inclusive Leadership -> Employee Motivations and Interests	1
Employee Motivations and Interests -> Employee Turnover Intentions	1.927

Results of Variance Inflation Factor (VIF) analysis showed that multicollinearity is not a concern for the relationships in the model. Inclusive leadership has a moderate multicollinearity with employee turnover intentions (VIF = 2.251); specifically, it indicates that there is some overlap with other predictors but not enough to be an actual concern; No

multicollinearity (VIF=1) exists among inclusive leadership or employee motivations and interests, which is completely independent of the predictor. On the other hand, the multicollinearity between employee motivations and interests and employee turnover intentions is moderate (VIF = 1.927), but well within the acceptable thresholds. These results confirm the reliability of the predictors for interpreting the relationships, as no multicollinearity problem was present.

B. Coefficient of determination (R^2)

Also known as R-squared, is a statistical measure that represents the proportion of the variance in the dependent variable that is predictable from the independent variable(s). It is a value between 0 and 1, where 0 indicates that the model does not explain any of the variability in the dependent variable, and 1 indicates that the model explains all of the variability. Table (4.11) shows the values of R^2 for this study:

Table (4.11): Coefficient of determination

	R-square	R-square adjusted
Employee Motivations and Interests	0.556	0.554
Employee Turnover Intentions	0.330	0.325

The coefficient of determination results provide insights into the explanatory power of the model. For employee motivations and interests, the R-square value is (0.556), indicating that 55.6% of the variance in employee motivations and interests is explained by the predictors in the model, with a slightly adjusted value of (0.554) to account for the number of predictors. For employee turnover intentions, the R-square value is (0.330), showing that 33% of the variance in turnover intentions is explained by the predictors, with an adjusted R-square of (0.325). These results demonstrate that the model has a stronger explanatory power for employee motivations and interests than for employee turnover

intentions, suggesting a more direct and robust relationship with the predictors for the former.

C. Effect size f^2

By examining table (4.12), we can see that all of the independent factors have a sizable effect on the dependent variable (as measured by effect size).

Table (4.12) Effect size f^2

	value	Result
Inclusive Leadership -> Employee Turnover Intentions	0.344	large effect size
Inclusive Leadership -> Employee Motivations and Interests	0.397	large effect size
Employee Motivations and Interests -> Employee Turnover Intentions	0.317	large effect size

Source: Researchers analysis using Smart PLS4

Table (4.12) shows that Inclusive Leadership and motivations and interests have a large effect on employee turnover intentions, and Inclusive Leadership has a large effect on motivations and interests.

D. Predictive Relevance Q^2

Unlike R^2 values, which measure predictive accuracy, Q^2 values, which "suggest the model's predictive relevance, also known as 'Stone-Q^2 Geisser's value" were developed by Hair Jr. and colleagues (2016). More than zero Q^2 values for a single reflective endogenous variable demonstrate the path model's predictive utility for the construct (Hair, Ringle, & Sarstedt, 2013). Table (4.13), which shows the results of our blindfold test with an omission Distance (D) of 7, shows that our path model has a strong predictive relevance, suggesting that our Q2 values are greater than zero.

Table (4.13) Predictive Relevance Q^2

Total	RMSE	MAE	Q² (=1-SSE/SSO)
Employee Turnover Intentions	0.890	0.751	0.209

Source: Researchers analysis using Smart PLS4

The predictive relevance results provide insights into the model's ability to predict outcomes. For employee turnover intentions, the predictive relevance value is (0.209), indicating a moderate level of predictive relevance. The Root Mean Square Error is (0.890), and the Mean Absolute Error is (0.751), reflecting the average prediction errors. These results suggest that while the model has some predictive capability for employee turnover intentions, there is room for improvement in enhancing its accuracy and reducing prediction errors.

4. 3 Path Analysis

Path analysis is used to estimate a system of equations with all variables observed. In contrast to regression models, path models allow for multiple dependent variables (system of regression models). Path model variables can be included in SmartPLS as single-item constructs. To calculate the construct scores for a variable that is dependent on several indicators, the indicators are all given equal weights (Hair Jr et al., 2016). This study tested the hypotheses, the following figures show the P-values and T-values of all the Hypotheses tested:
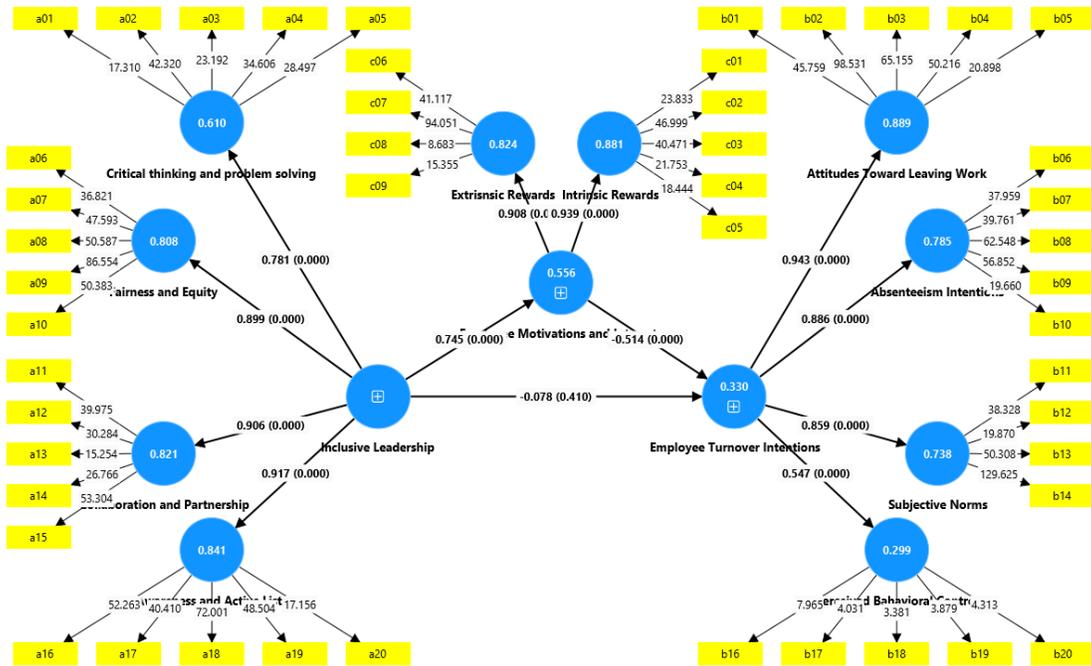
Figure (4.2) P-Values for the main Hypothesis
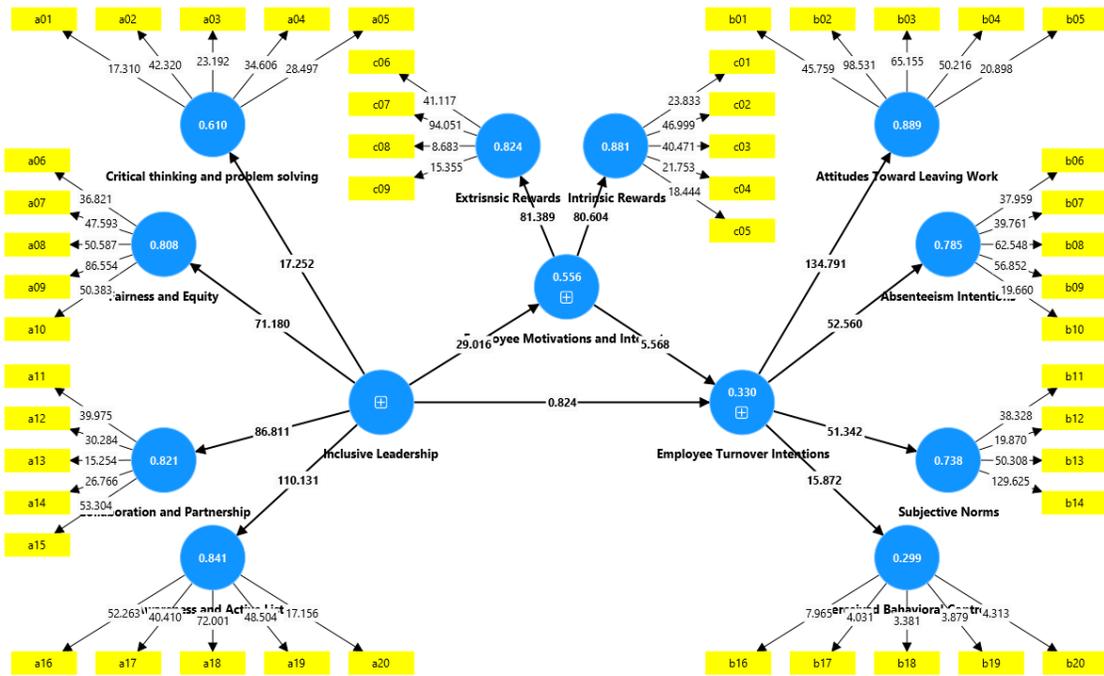
Figure (4.3) T-Values for the main Hypothesis

From figures (4.2) and Figure (4.3) the results of the hypothesis are as follows:

Table (4.14): Study Hypotheses path analysis

		Path coefficient	Standard Deviation	T-Value	P-Value
H1	**Inclusive Leadership -> Employee Turnover Intentions**	-0.078	0.094	0.824	0.410
H2	**Inclusive Leadership -> Employee Motivations and Interests**	0.745	0.026	29.016	0.000
H3	**Employee Motivations and Interests -> Employee Turnover Intentions**	-0.514	0.092	5.568	0.000
H4	**Inclusive Leadership -> Employee Motivations and Interests -> Employee Turnover Intentions**	-0.383	0.071	5.359	0.000

Source: Researchers analysis using Smart PLS4   **Significant **$P \leq 0.01$, *$P \leq 0.05$**

H1: Inclusive leadership practices have a significant impact on employee turnover intentions in Palestinian insurance companies.

The result indicates that inclusive leadership practices have no significant direct effect on employee turnover intentions (Path coefficient = -0.078, T-value = 0.824, P-value = 0.410). These results show that inclusive leadership does not work in isolation in shaping employees' turnover intentions, implying that other factors could play a mediating/moderating role in this relationship.

H2: Inclusive leadership practices significantly influence employee motivation and interests in Palestinian insurance companies.

The analysis strongly supports this hypothesis, with a path coefficient of (0.745), a T-value of (29.016), and a P-value of (0.000), indicating a highly significant and positive relationship. This result highlights the critical role of inclusive leadership in fostering employee motivation and interests, suggesting that inclusive practices effectively enhance employee engagement and satisfaction.

H3: Employee motivation and interests have a significant impact on employee turnover intentions in Palestinian insurance companies.

This hypothesis is also strongly supported, with a path coefficient of (-0.514), a T-value of (5.568), and a P-value of (0.000). The negative coefficient indicates that higher employee motivation and interests are associated with lower turnover intentions. This finding underscores the importance of addressing motivational factors to reduce employees' likelihood of leaving the organization.

H4: Employee motivation and interests mediate the relationship between inclusive leadership practices and employee turnover intentions in Palestinian insurance companies.

The results confirm the mediating role of employee motivation and interests, with a path coefficient of (-0.383), a T-value of (5.359), and a P-value of (0.000). This finding suggests that inclusive leadership indirectly influences employee turnover intentions by enhancing motivation and interests, which, in turn, reduce the likelihood of turnover. This mediation effect highlights the importance of fostering a motivated and engaged workforce through inclusive leadership practices to mitigate turnover intentions effectively.

Direct and Indirect Effects

Table (4.15): Total Effects Main Hypothesis

		Path coefficient	Standard Deviation	T-Value	P-Value
Direct Effect					
H1	Inclusive Leadership -> Employee Turnover Intentions	-0.078	0.094	0.824	0.410
Indirect Effect					

H4	Inclusive Leadership -> Employee Motivations and Interests -> Employee Turnover Intentions	-0.383	0.071	5.359	0.000
	Total Effect	**-0.461**			

The findings signify that the effect of inclusive leadership on turnover intentions is not direct, that is inclusive leadership does not directly impact the intention to leave a job. This indicates that there are other factors which may be considered as more significant in predicting turnover intentions.

Conversely, while the indirect effect — via employee motivations and interests as essential mediators of this process — was statistically significant and quite robust. Leaders who practice inclusivity positively influence employee motivations and interest, which in turn significantly lower the intent to turnover. This means creating a workplace that makes employees feel engaged, valued, and motivated.

Analyzing the total effect, inclusive leadership turns to be an essential element of turnover intentions, as it can increment employee motivation and engagement. Although we did not find direct effects, the indirect effects of inclusive leadership are significant as mediated by employees' motivational orientations. This finding calls for inclusive leadership to be a strategic lever for improving employee retention.

Chapter Five

Results and Recommendations

Results and Recommendations

In this chapter the researcher discussed the results in light of the previous studies and concluded the appropriate recommendations:

5.1 Discussion of the Results Related to the First Question

Do inclusive leadership practices impact employee turnover intentions in Palestinian insurance companies?

Results of the study imply that inclusive leadership strategies have no appreciable effect on employee turnover intentions. This suggests that even if inclusive leadership may help to create a pleasant workplace, it has no direct influence on employees' intentions to leave their firm. Instead, the link appears to be more complex and involves mediating factors including employee interests and motivations to change plans to depart. This shows that inclusive leadership by itself cannot solve turnover issues without being part of a bigger organizational structure that supports employee engagement and enjoyment.

These findings potentially support or contradict earlier studies. Shafaei and Nejati (2024) claim that by encouraging mental security and meaningful work—two vital components of job engagement—inclusive leadership indirectly affects employee outcomes. Pu et al. (2024) underlined even more the need of indirect mechanisms by showing how satisfaction with work and emotional tiredness affect the link between stressful circumstances at work and turnover intentions. Inclusive leadership directly influences creative work practices, according to Khan et al. (2024), implying that the influence of leadership could differ based on the specific results under investigation. Wang et al. (2024) underlined the need of career development possibilities and job satisfaction as mediators in lowering turnover intentions,

so supporting the idea that inclusive leadership should operate in a helpful and growth-oriented environment in order to produce significant results.

In sum, these studies reinforce that although inclusive leadership can mitigate the intention to leave, doing so is contingent on the presence of an environment that addresses both psychological and career development needs. This is consistent with theoretical perspectives such as self-determination theory that identify mediating constructs through which leadership practices lead to positive employee outcomes.

5.2 Discussion of the Results Related to the Second Question

Are employee motivation and interests impacted by inclusive leadership practices in Palestinian insurance companies?

That last analysis provides compelling direct evidence that inclusive leadership really grabs the attention and interest of the employees. It highlights the importance of an inclusive leadership creating an environment where employee feel seen, included, and supported. Then, by creating an inclusive environment, leaders satisfy all the other psychological and professional needs employees have, leading to increased levels of engagement and job satisfaction. Such leadership practices encourage more attachment among employees to their work and organization thereby increasing their intrinsic motivation and interest in their role. Inclusive leadership stands out as one of the most prominent human capital development strategies for the success of organizations.

Such results are consistent with much prior work. Shafaei and Nejati (2024) state that inclusive leadership establishes two key psychological environments i.e., psychological safety and meaningful work. Similarly, Khan et al. (2024) found that inclusive leadership

also enables innovative work behavior through creating an environment for workers to perform mindfulness and imagination, and therefore enhances an individuals motivation to devote their knowledge, skills, and time to the advancement of organizational outcomes. Umrani et al. (2024) established that the benefits of inclusive leadership are felt by employees because MIP promotes psychological capital which affects both employee well-being and performance (i.e. motivation).

Additionally, Bao, and Zhong (2024) demonstrated that such negative perceptions of being overqualified could be alleviated by the potency of inclusive leadership because they promote the motivation to serve the public, and serve as strong forces in driving engagement and undermining turnover intentions. Siyal et al. (2023), when inclusive leadership leads to enhanced competency and self-efficacy for the employees, psychological empowerment mediates between inclusive leadership and employees' task performance.

Together, these findings provide evidence for the idea that inclusive leadership is less about the way we manage and more about the way we create a climate for motivating and developing employees. In this dynamic and competitive work environment this is more important than ever as organizations require a highly empathetic and connected workforce to get through the difficult times, perform, innovate and thrive for the long term.

5.3 Discussion of the Results Related to the Third Question

Do employee motivation and interests impact employee turnover intentions in Palestinian insurance companies?

The findings strongly support the prediction that employee motivation and interests will reduce turnover intentions. It also suggests that when the employees are motivated, the professional and personal interests are taken care of, the intentions of the employees to leave the organization are reduced. Which further proves the importance of developing an environment of support for employers and making sure to keep employees engaged to fulfill their needs for recognition, growth and meaningful work. It fosters loyalty and retention, and is vital to the stability and performance of the organization.

This conclusion is consistent with several studies in the literature. For example, Wang et al. (2024) When the relationship between public service motivation and turnover intentions is mediated by job satisfaction and career growth opportunities, organizational support of employees' career development is necessary to promote retention of the talent. In a similar study Zhang and Zhao (2024) found that inclusive leadership enhanced employee retention by promoting the organizational harmony and the self-efficacy of the employees that motivated them to not to look for external options.

Moreover, Freitas et al. (2023) shows that motivation also plays a moderating function on the effect of turnover intentions on the link between occupational stress and turnover intentions showing that due to the intrinsic motivation, employees would be more competent in overcoming the workplace challenges, thus less probable to choose to leave their job. Pu et al. (2024) Furthermore, reiterated the significant importance of emotional-related factors that increased the job satisfaction directly decreased the turnover intentions highlighting the need for emphasising on motivational-related aspects to reduce the turnover and repetitive loss of human resources in many organizations.

All the studies mentioned above confirm that organizations have to focus on motivation-enhancing practices by giving a clear career path, rewards, and recognition to the employees for their contributions towards organizational objectives leading towards an effective reduction in intention to quit. In this way, it not only tackles the immediate retention issue but also nurtures a dedicated and involved talent pool for the organizations future.

5.4 Discussion of the Results Related to the Fourth Question

Does employee motivation and interests mediate the relationship between inclusive leadership and employee turnover intentions in Palestinian insurance companies?

The results show that inclusive leadership can indirectly lower employee turnover intentions by increasing motivation and interests. It is an indirect effect wherein employee engagement plays the most important mediating role. When inclusive leadership is practiced, organizations can offer warm environments in which employees feel valued and motivated, contribute to a sense of belonging, recognize individuality, and guide personal and professional development efforts. All of this motivation means increased job satisfaction, commitment to their work, and lower turnover — a whole sense of interrelatedness between leadership, motivation, and retention.

The conclusion agrees with the resulted of a number of studies that have stressed the mediating role of motivation. In their most recent study, Shafaei and Nejati (2024) discovered that inclusive leadership has a positive effect on psychological safety and meaningful work, leading employees to be spurred on to stay in their roles. Similarly, Umrani et al. (2024) pointed out that psychological capital is another mediator through

which inclusive leadership affects retention and this effect is positive because inclusive leaders create a sense of care and encouragement among their employees.

These findings collectively underscore the importance of inclusive leadership as a strategic tool for enhancing employee motivation. By addressing employees' needs for recognition, growth, and engagement, organizations can create a motivated workforce less likely to leave, thereby improving retention and overall organizational success.

5.5 Results Summary

The results of this study can be summarized in the following points:

1. Inclusive leadership practices achieved a mean of (3.887), reflecting moderately strong implementation of inclusive leadership principles.

2. Employee turnover intentions had a mean of (3.091), suggesting moderate turnover intentions among employees.

3. Employee motivations and interests had a mean of (3.520), indicating moderate levels of motivation and interest among employees.

4. The result indicates that inclusive leadership practices have no significant direct effect on employee turnover intentions and it does not work in isolation in shaping employees' turnover intentions.

5. Inclusive leadership practices significantly influence employee motivation and interests in Palestinian insurance companies.

6. Employee motivation and interests have a significant impact on employee turnover intentions in Palestinian insurance companies. And that higher employee motivation and interests are associated with lower turnover intentions.

7. Inclusive leadership indirectly influences employee turnover intentions by enhancing motivation and interests, which, in turn, reduce the likelihood of turnover.

5.6 Recommendations

In light of the previous discussion and results the following recommendations were suggested:

1. Organizations should strengthen the implementation of inclusive leadership practices to further enhance employee engagement and motivation, focusing on fostering a culture of inclusion and belonging that supports employee needs.

2. To address moderate turnover intentions, organizations should develop targeted retention strategies, including professional development opportunities, career advancement pathways, and employee recognition programs, to reduce the likelihood of turnover.

3. Given the moderate levels of employee motivation and interests, companies should prioritize activities that align with employees' personal and professional goals, such as offering tailored training programs, mentorship, and flexible work arrangements.

4. Since inclusive leadership does not directly impact turnover intentions, organizations should adopt a comprehensive approach that integrates leadership practices with broader workplace initiatives, including improving job satisfaction, reducing workplace stress, and enhancing organizational support.

5. The significant influence of inclusive leadership on motivation and interests highlights the need for leaders to actively engage with employees through regular communication, recognition of achievements, and fostering a collaborative and innovative work environment.

6. The indirect relationship between inclusive leadership and turnover intentions suggests that organizations should focus on motivation-enhancing practices, such as offering meaningful work and promoting psychological safety, to leverage the benefits of inclusive leadership in reducing turnover.

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Appendices

Appendix (A)

Questionnaire:

Arab American University

Arab American University

Faculty of Graduate Studies
Human Resources Management Program

Dear Participants,

I sincerely thank you for your participation in this study, which aims to evaluate the impact of inclusive leadership on employee turnover intentions in the Palestinian insurance sector, while exploring the role of employee motivations and interests as a mediating factor.

I kindly ask you to answer all items based on your personal perspective. Please note that all information provided in this questionnaire will be used solely for scientific research purposes.

Researcher: Mutaz abo tayuon

Supervisor: Dr. Atieh Musleh

> With my utmost respect and appreciation,

Part One: Personal Information

Gender:

☐ Male

☐ Female

Work Experience:

☐ Less than 5 years

☐ 5–10 years

☐ 11–15 years

☐ More than 15 years

Educational Qualification:

☐ Bachelor's degree or lower

☐ Master's degree

☐ Doctorate degree

Part Two: Inclusive Leadership

The management approach involves all employees in the decision-making process, supporting an equitable, collaborative, and motivating work environment to achieve shared goals.

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Critical Thinking and Problem Solving					
The management has analytical skills that help it make effective decisions.					
The management encourages the team to think innovatively to solve problems.					
The management addresses challenges in a systematic and rational manner.					
The management provides clear guidance for analyzing and solving problems.					
The management shows great interest in addressing issues logically and professionally.					
Fairness and Equity					
The management ensures the fair distribution of tasks among employees.					
The management shows respect for the individual rights of every employee.					
Decisions within the organization are based on clear and equitable standards.					
The management fosters employees' sense of fairness and equity in the workplace.					
The management places special importance on providing equal opportunities for all employees.					
Collaboration and Partnership					
The management promotes a spirit of collaboration among employees to achieve common goals.					

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The management encourages internal partnerships between different departments.					
The management contributes to building a respectful and collaborative work environment.					
The management provides the necessary support to achieve effective collaboration within the organization.					
The management enhances employees' sense of belonging to the team.					
Self-Awareness and Active Listening					
The management demonstrates awareness of employees' needs and aspirations.					
The management actively listens to employees' feedback and suggestions.					
The management shows understanding of employees' opinions and problems.					
The management responds flexibly to the challenges employees face.					
The management shows a willingness to adjust its policies based on employee feedback.					

Part Three: Employee Turnover Intentions

The desire or tendency exhibited by employees to leave their current jobs and seek alternative opportunities.

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Attitudes Toward Leaving Work					
I frequently think about leaving my current job.					
I am actively searching for job opportunities outside the organization.					
I see leaving the organization as a positive option for me.					
I feel uncomfortable continuing in my current position.					
I consider leaving work due to limited professional growth opportunities.					
Absenteeism Intentions					

Statement					
I frequently feel the desire to be absent from work.					
I find it challenging to adhere to daily attendance at work.					
I tend to look for excuses to be absent from work.					
I feel that being absent from work reflects my dissatisfaction with the work environment.					
I frequently consider being absent as a form of protest against work conditions.					
Subjective Norms					
I feel that my colleagues encourage me to leave work if I am dissatisfied.					
I notice support from my surroundings when considering changing jobs.					
I believe leaving the organization is justified if my expectations are not met.					
I hear opinions encouraging me to seek better opportunities outside the organization.					
I think changing jobs can be an acceptable solution to my professional issues.					
Perceived Behavioral Control					
I believe I have the ability to leave work if I want to.					
I think leaving my current job would not be difficult for me.					
I feel complete control over my decision to remain in my job.					
I believe my professional situation provides me with multiple options to transition to other jobs.					
I feel I have the resources and capabilities necessary to decide to leave work.					

Part Four: Employee Motivations and Interests

The factors that influence employees' enthusiasm and engagement at work, which can be intrinsic (internal) or extrinsic (external).

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

Intrinsic Rewards					
I feel satisfied with my work because of the recognition I receive from management.					
I enjoy the tasks I perform in my current job.					
I feel inspired by the work environment provided by management.					
I believe my job allows me to achieve my personal and professional goals.					
I enjoy the challenges I face in my current job.					
Extrinsic Rewards					
I believe my salary matches the effort I put into my work.					
I feel satisfied with the incentives and rewards offered by the organization.					
I believe the organization provides sufficient opportunities for professional growth.					
I feel the work environment allows me to benefit from additional perks (e.g., health insurance).					
I believe the material and non-material rewards provided by the organization enhance my job satisfaction.					

With Gratitude and Appreciation

Appendix (B)

Names of arbitrators for questionnaire

Name	Academic Degree	Specialization	Workplace
Dr. Dorar Alian	Prof.	Information Systems	President of Nablus Vocational University
Dr. Nadine Hoshiya	Dr.	Human Resources Management	Arab American University
Dr. Hassan Marshood	Dr.	Educational Administration	Ministry of Education
Dr. Mohammad Ishtiwi	Associate Professor	Media	Palestine Technical University Khadoori
Dr. Saleh Amarneh	Associate Professor	Business Administration	Al-Zaytoonah University
Dr. Najat Abu Bakr	Dr.	Sociology	Retired
Dr. Abeer Al-Wahidi	Dr.	Educational Administration	
Dr. Younis Jafar	Associate Professor	Public Administration	Al-Quds Open University

الملخص

تبحث هذه الدراسة في العلاقة بين القيادة الشاملة ونوايا دوران الموظفين في قطاع التأمين الفلسطيني. بالتركيز على الوظيفة الوسيطة لتحفيز واهتمام الموظفين، تم اختيار عينة تمثيلية من 1551 موظفًا بمستوى ثقة 95٪ وهامش خطأ 5٪ باستخدام طريقة العينة المتاحة النسبية. من أجل التحقيق في الروابط واستخراج الأفكار، تم اتباع المنهج الكمي للإجابة على أسئلة الدراسة، حيث تم جمع البيانات وفحصها باستخدام أدوات إحصائية متقدمة، وخاصة4Smart PLS .

تشير النتائج إلى أنه في حين أن ممارسات القيادة الشاملة ليس لها تأثير مباشر كبير على نوايا دوران الموظفين، إلا أنها تؤثر بشكل كبير على دوافع الموظفين ومخاوفهم. علاوة على ذلك، وجد أن دوافع ومخاوف أعضاء الموظفين تقلل بشكل كبير من نوايا دوران الموظفين. تؤثر القيادة الشاملة بشكل غير مباشر على دوران العمل من خلال تعزيز مشاركة الموظفين وتحفيزهم واهتمامهم، مما يسلط الضوء على قيمتها عند دمجها في مبادرات تنظيمية أوسع مثل رضا الموظفين وتقليل التوتر وأنظمة دعم الموظفين.

من أجل ترسيخ جو من الأمان النفسي والإدماج والانتماء، تؤكد الدراسة على أهمية تشجيع سلوكيات القيادة الشاملة. بالإضافة إلى ذلك، يقترح أن تتبنى الشركات تكتيكات مثل مسارات التطوير المهني، والتوجيه، وبرامج التدريب المخصصة التي تدعم الأهداف الشخصية والمهنية للعمال. تعمل الدراسة على تعزيز معرفتنا بكيفية توظيف أفضل تقنيات القيادة للاحتفاظ بالموظفين، وخفض معدل الاستنزاف، وضمان نجاح المنظمة في الصناعات التنافسية مثل التأمين.

الكلمات المفتاحية: القيادة الشاملة، نوايا دوران الموظفين، قطاع التأمين في فلسطين، الدوافع، الاهتمامات.