ORGANIZATIONAL COMMITMENT AMONG MILLENNIALS WHO TELEWORK:

A CORRELATIONAL STUDY

by

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ABSTRACT

Retention among Millennials poses a challenge to organizational leaders in the title insurance industry, as leaders seek to replace retiring Baby Boomers. This quantitative, correlational study sought to examine the relationship between work setting and organizational commitment (OC) among employees who work in the title insurance industry, ascertain whether generational membership moderated the predictive relationship between work setting and OC, and examined the relationship between OC and telework frequency. With the average job tenure among Millennials continuing to decline, organizational leaders must understand workplace expectations of Millennials. Millennials are said to differ from other generations in their desire for work-life balance. A flexible work option, such as telework, can help Millennials meet their work-life balance needs. The Three-Component Model (TCM) Employee Commitment Survey was used to assess OC among respondents. It was hypothesized that Millennial employees would perceive the availability of telework as organizational support to fulfill their work-life balance expectation. In return, Millennials would be more committed to the organization than other generational members. Pearson correlations and a hierarchical multiple regression model was used to test the hypotheses. Results indicated that employees who teleworked were more committed than employees who worked in-office. However, the relationship between work setting and OC was not moderated by generational membership. The relationship between telework frequency and organizational commitment had mixed results. The results of the study have significant value for organizational leaders to identify options to meet the needs of the changing workforce.

DEDICATION

To my parents, Robert and Carolyn, who instilled in me the importance of education at a young age. Your dreams took flight in me. Mom, your spirit was with me throughout this journey. To my children, Jesse, Maia, and Jasprít, you were my daily inspiration never to take my eyes off the goal. I hope that you each see that nothing can keep you from accomplishing your dreams if you are willing to sacrifice and do the work. My love for you all knows no boundaries, and my hope is for a full life of unlimited possibilities. To my sisters, Renai, Tanya, Roberta, Karen, and Stacey, extended family, and friends, who supported me with encouraging words and traveled this journey with me, I am forever grateful for your love, support, and willingness to provide me with whatever I needed to accomplish this life's dream. To my work family, Scott, Tina, Deb, Christi, and Craig, I never would have been able to complete this dissertation if it was not for your unwavering support. From the bottom of my heart, thanks for always believing in me. To my classmates, Ashley, Jennifer, Evelyn, Roberta, and Michael, I am so glad I was able to travel this journey with you. We created some great memories. I look forward to celebrating the accomplishment together. Jim and Carol, thanks for always believing in me, even when I did not believe in myself. A special thank you to my mentor/friend Dr. Len Chatman, Sr. I am forever in your debt for the countless hours you spent providing counsel, guidance, instruction, and most importantly, "friendship" that will bond us together forever. I am thankful that God allowed our paths to cross at the most opportune time. Stay blessed my friend. Darryl, thanks for the countless hours spent reading the many iterations of this work. Dwayne, what can I say, you were there at the most critical juncture of this journey. I am deeply appreciative of your unwavering support.

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Introduction

Technological advances, regulatory matters, even sociological influences, may necessitate adjustments within the organization to remain competitive. Presently, the title insurance industry is about to be impacted by a generational shift for which it is unprepared: a mass exodus of employees, due to impending retirements of Baby Boomers (Yohe, 2017). This mass exodus is a significant concern when approximately 60% of the title insurance industry workforce is expected to depart by 2025. According to a poll of 350 leaders in the title insurance industry, 65% of their employees were over 40 years old, and 17% were over 50 years old (Yohe, 2017).

Like most organizations, the title insurance industry is facing a potential talent shortage that is expected to result from an aging workforce (Ng, Gossett, & Winter, 2016). The *Wall Street Journal* noted insurance companies must make upwards of 500,000 new hires over the next several years to replace retiring industry professionals (Taylor, 2018). Consequently, industry leaders must start to think about where to find new employees. Building a talent bench is a long-term commitment that is important for longevity of the organization. Therefore, the search for talent should start with members of the Millennial generation (born between 1981 and 1996) (Yohe, 2017), which is the largest generation in the workforce (Fry, 2018).

Concern for the departure of this magnitude of employees is significant, because the insurance industry is not known for attracting young talent (Taylor, 2018). Traditionally, a conservative industry, title insurance companies must compete for young talent against companies such as Google or Apple, which appeal to a younger demographic (Wells, 2018). Title insurance industry leaders acknowledge this challenge as they try to find ways to attract young talent to the organization and allow them to build a career (Yohe, 2017). Additionally, the title insurance industry is relatively unknown among the younger generations (ALTA, 2017). Attracting Millennial talent requires understanding their desires and expectations (Anderson, Baur, Griffith, & Buckley, 2016; Jones, Murray, & Tapp, 2018; Kadakia, 2017; Nelson, 2016; Yohe, 2017).

Employers must evolve to meet the needs of the Millennial generation or risk a constant revolving door of talent, which not only impacts the corporate bottom line, but also impacts the ability to remain competitive through innovation (Martin & Ottemann, 2016). Committed employees are an important and fundamental resource capable of contributing to organizational success (Hakimian, Farid, Ismail, & Nair, 2016; Silva, Dutra, Veloso, Fischer, & Trevisan, 2015). Organizational leaders can enhance recruitment and retention efforts by meeting the disparate needs of generational members in the workforce (Martin & Ottemann, 2016).

As leaders investigate the expectations of future workforce respondents, they must also identify options to meet the needs of the changing workforce (Deloitte, 2019). Telework is an option the federal government has used to not only recruit and retain a talented workforce, but also help create a clean environment since employees drive less (U.S. Office of Personnel Management, 2016). Telework is defined as work conducted outside of the main office (usually from home) and facilitated by information and communication technology (ICT) (Greer & Payne, 2014). One of the many benefits of telework is that it creates an attractive work arrangement alternative for younger generations who place a greater emphasis on work-life balance (Buonocore et al., 2015;

Jenkins, 2017; Kuron, Lyons, Schweitzer, & Ng, 2015; Schmoll & Süß, 2019; Silva et al., 2015). According to a 2016 Gallup survey, 75% of Millennials worry about balancing personal and work lives (Rigoni & Nelson, 2016). The Millennial generation desires to work when, where, and how they want (Jenkins, 2017; Kadakia, 2017; Sturt & Nordstrom, 2016), preferring flexible work schedules (Godfrey, 2015; Kronos, 2017; Martin & Ottemann, 2016; Manpower Group, 2016; Sturt & Nordstrom, 2016; Twenge, 2014; Woods, 2016).

According to Brown (2003), the work setting influences the nature of organizational commitment (OC). Research shows providing employees flexible work options such as telework, improves the employee's commitment to the organization (Choi, 2018; Hunton & Norman, 2015; Kelliher & Anderson, 2010; Kuron et al., 2015). For this reason, it is important to examine the relationship between work setting (telework) and OC, as it pertains to Millennials who work in the title insurance industry. Examining this relationship will help increase leaders' understanding of Millennial expectations regarding the work setting and factors that influence their decision to remain with the organization.

Chapter 1 identifies the problem that forms the basis of the study. The background of the problem, the problem statement, and the purpose of the study contribute to further understanding of the problem, and the variables examined in the study. Practical application of the outcomes of the study is also discussed. The research questions, hypotheses, and theoretical framework provide the theoretical foundation upon which the study rests. Relevant definitions, scope of the study, limitations, and assumptions round out the introduction of the study.

Background of Problem

Baby-Boomer Exit

The exit of Baby Boomers from the U.S. workforce began in 2011 and is forecast to continue until 2025 (Pew, 2014). As Baby Boomers retire, decades of knowledge and experience follow (Ertas, 2015). Organizational leaders must prepare for this departure and transfer of knowledge to Generation X and Millennial employees (Ertas, 2015). Leaders must retain employees long enough to gain institutional knowledge and for the company to reap the benefits of implementing that knowledge in company strategic initiatives before employees depart the organization. It is also important for the competitive positioning of the company to transfer critical knowledge of retiring Baby Boomers.

Industry-specific knowledge and skills are required to perform job tasks successfully in the role of title examiners and support staff in the title insurance industry (Malesky, 2017). Investigative skill and research expertise is a prerequisite for job success (Malesky, 2017). The title insurance industry is very competitive because of the highly specialized skills needed as a job requirement. Consequently, the retention of experienced employees is held at a premium. Expected new entrants to the industry appear grim (Yohe, 2017). Likewise, many years of training is necessary to transfer the years of experience about to exit the industry due to retirements.

The loss of experience and industry knowledge presents an organizational challenge for the title insurance industry (Yohe, 2017). Title insurance industry leaders must conquer this challenge as they evaluate various policies, processes, and programs that potentially stem the departure of seasoned employees, as well as, attract and retain new entrants, namely Millennials, since research suggests they are uniquely different from previous generations (Anderson et al., 2016; Jenkins, 2017).

Organizational Impacts

Unprecedented challenges to attract and retain young talent impacts business operations (Delmercado, 2016; Keller & Meaney, 2017). A 2016 study conducted by Gallup estimated Millennial turnover costs the U.S. economy $30.5 million every year (Adkins, 2016). Realization of the financial impact of turnover on the organization requires organizational leaders to reduce turnover through workplace policies, practices, and procedures (Hunton & Norman, 2010). For example, the changing demographics of the workforce may prompt employers to consider alternate work arrangements that may be better suited to employees' domestic and personal circumstances (Felstead & Henseke, 2017). With turnover costs ranging between 50% and 200% of the annual salary per employee (Ertas, 2015), well-executed retention initiatives, including understanding generational expectations, significantly impacts corporate bottom lines.

Employees are the most important company asset (Jena, 2015). As companies become more reliant on Millennials to fill the gap left by retiring Baby Boomers (Martin & Ottemann, 2016; Valenti, 2019), organizational leaders must evolve to meet the workplace needs and expectations of the Millennial generation (Anderson et al., 2016). Millennials comprised 34% of the workforce in 2015 (Woods, 2016) and are expected to reach 75% by 2025 (Gerdisch, 2018; Gorman, 2015). Ignoring workplace needs and expectations of the Millennial generation results in employee turnover (Chopra, 2018; 'No Accounting', 2017). Therefore, investing in solutions to recruit, train, and retain Millennial talent is an important consideration for organizational leaders (Chopra, 2018).

The composition of the workforce is rapidly shifting as Millennials outnumber Baby Boomers and GenXers (Woods, 2016). This shift imposes a new set of workplace challenges and opportunities, particularly among differing values and preferences represented by generational differences (Anderson et al., 2016; Jenkins, 2017; Kuron et al., 2015; 'No Accounting,' 2017). Generational historians, Howe and Strauss (2000) argued that shared experiences of the formative years within a generational cohort resulted in distinctive generational bonding as demonstrated by common attitudes and behaviors. Generational researcher, Mannheim (1952), similarly opined that generational membership is bound by significant events that occur as cohort members' worldviews, attitudes, and behaviors are affected by their coming of age. Corporations are already experiencing the following immediate business impacts based on differing generational values: 1) costs due to turnover, 2) lack of bench strength, 3) loss of core knowledge, 4) decreased employee engagement, and 5) decreased access to top talent (Kadakia, 2017), 6) trouble finding and retaining millennial talent (Godfrey, 2015).

Millennial Workplace Expectations

Millennials have a different view of how the workplace should look (Alsop, 2008; Anderson et al., 2016; Jenkins, 2017). The Millennial cohort has different needs and expectations from its predecessors (Howe & Strauss, 2000; Jenkins, 2017; Kuron et al., 2015; Martin & Ottemann, 2016). One key characteristic of this cohort is the need for flexible work options (Amayah & Gedro, 2014; Chopra, 2018; Jenkins, 2017; Manpower Group, 2016; Sturt & Nordstrom, 2016; Smith, 2010; VanderKam, 2014; Waikar et al., 2016; Woods, 2016). Flexible work options consist of flexible work hours, flexible work environment, job sharing, or compressed work hours (Papalexandris & Kramar, 1997).

Johnnie C. Taylor, Jr., 2018 President and CEO of the Society for Human Resource Management (SHRM), indicated organizational leaders need to explore new ways to enhance the employment experience (ALTA, 2017). Creating flexible work arrangements allows employees the option to work from home one or two days a week (ALTA, 2017).

Outcomes of research studies highlight the benefits of incorporating flexible work options in work settings (Feldman & Gainey, 1997; Hilbrecht, Shaw, Johnson, & Andrey, 2008). Allowing employees the flexibility to choose work settings is linked to positive outcomes (Caillier, 2013a; Morganson, Major, Oborn, Verive, & Heelan, 2010; Onken-Menke, Nuesch, & Kroll, 2018; Rawashdeh, Almasarweh, & Jaber, 2016). The availability of flexible work options helps create an attractive work environment potential employees find appealing (Bussin, Mohamed-Padayachee, & Serumaga-Zake, 2019; Kuron et al., 2015; Onken-Menke et al., 2018; Schmoll & Süß, 2019; Thompson, Payne, & Taylor, 2015). Because job seekers are likely to consider flexible work options during recruitment, flexible work options can be used as a recruitment tool to meet organizational recruitment goals (Onken-Menke et al., 2018; Rawashdeh et al., 2016; Thompson et al., 2015; Twenge, 2014).

Telework in the Organization

Positive benefits inure to employees and the organization when using telework (Felstead & Henseke, 2017; Hilbrecht et al., 2008). Employees who telework are more likely to be satisfied and committed at work (Choi, 2018; Felstead & Henseke, 2017; Onken-Menke et al., 2018; Woods, 2016), and less likely to experience role-stress and work-family conflict (Gajendran & Harrison, 2007; Hilbrecht, 2008). Employees also experience job satisfaction (Rawashdeh et al., 2016; Vega, Anderson, & Kaplan, 2015), a more positive work experience (Vega et al., 2015), and increased OC (Hunton & Norman, 2010). Most importantly, employees perceive telework as a positive experience (Church, 2015), and increasingly place the availability of flexible work options as a preferred employee benefit (CareerArc, 2015).

Additional benefits of telework include increased productivity, higher employee retention (Harker & MacDonnell, 2012; Richman, Civian, Shannon, Hill, & Brennan, 2008), and higher levels of job performance (Hunton & Norman, 2015; Mowday, Steers, & Porter, 1979). Telework offers the ability to attract and retain valued employees (Golden, 2009; Onken-Menke et al., 2018; Woods, 2016), reduce turnover (Caillier, 2016; Choi, 2018), and enhance work-life balance (Caillier, 2013a; Hilbrecht et al., 2008; Rawashdeh et al., 2016). Furthermore, the main appeal for organizational leaders is the reduction of real estate expenses that telework provides (Gajendran & Harrison, 2007; Golden, 2009).

Organizational leaders have turned to telework to enhance organizational efficiencies, improve competitive positioning, and respond to employee pressure for flexibility in work hours (Bélanger, Watson-Manheim, & Swan, 2013; Woods, 2016). Further, the increasingly global work environment bolsters the use of telework as work activities are outsourced (Bélanger et al., 2013; Masuda, Holtschlag, & Nicklin, 2017), or distributed work teams are used to accomplish organizational objectives (Bélanger et al., 2013). Since work arrangements, such as telework influence employee attitudes and behaviors (Morganson et al., 2010), it is conceivable that work arrangements influence employee attitudes about the organization.

Advancements in various information and communication technologies (ICTs) such as mobile computing, wireless hotspots, broadband (Bélanger et al., 2013), high speed internet access, instant messaging, web conferencing (Hunton & Norman, 2010), virtual private networks (VPNs), screen sharing, and file sharing has resulted in the expanded use of virtual workers, also known as telecommuters or remote workers. With 3.9 million U.S. employees who telework at least half of the time (Global Workplace Analytics, 2017), organizational leaders should develop an understanding of the dynamics of telework on working practices and organizational relationships. This understanding becomes particularly meaningful as it relates to Millennials and their desire for flexible work options (Jenkins, 2017; Twenge, 2014).

Employee Expectations and OC

As leaders gain an understanding of Millennial employees' expectations of the work setting and develop strategies to meet these expectations, it is assumed employees will become more satisfied with their jobs. When employees are satisfied with their jobs, they are more committed to the organization (Hassan et al., 2017; Vega et al., 2015; Zhang, Ling, Zhang, & Xie, 2015). The seminal work of Meyer and Allen (1997), described OC as a multidimensional construct, whose components consist of affective commitment (AC), normative commitment (NC), and continuance commitment (CC). These three components underpin the feelings or beliefs the employee has regarding their relationship with the organization and a desire, need, or obligation to remain with the organization (Meyer & Allen, 1997).

Understanding the beneficial outcomes of OC, such as turnover intentions, organizational citizenship behavior, productivity, and effectiveness (Booth-Kewley, Dell'Acqua, & Thomsen, 2017; Martin & Roodt, 2008; Vandenberghe & Tremblay, 2008), places leaders in a better position to anticipate the impact change has on organizational members, and manage it more effectively (Meyer & Allen, 1997). In addition, other positive organizational outcomes of OC include financial performance (Meyer & Allen, 1997), increased job satisfaction, increased retention, decreased turnover (Booth-Kewley et al., 2017; Carver & Candela, 2008; Gajendran & Harrison, 2007; Hunton & Norman, 2010; Lee & Kim, 2018; Zhang et al., 2015), and increased productivity (Meyer & Allen, 1997). Furthermore, a strong correlation was found between OC and turnover intention (Ketchand & Strawser, 2001). Turnover intention is an important antecedent of actual turnover (Xu & Payne, 2018).

Commitment influences organizational effectiveness and employee well-being (Meyer & Herscovitch, 2001). Fortunately, many of the strongest correlates of OC are organizational-level characteristics, which are directly influenced by leaders and managers, such as the perceived level of organizational support (Mathieu & Zajac, 1990). Since OC is about the relationship between employees and the organization (Mowday et al., 1979), then it is beneficial to understand how employees perceive their relationship with the organization. Increasing employees' commitment to the organization has value for both the organization and the employee (Xu & Payne, 2018). If employees perceive the ability to telework as a favorable benefit, they will want to remain with the organization, according to social exchange theory (Choi, 2018).

Problem Statement

The general problem is that the impending retirements of Baby Boomers from the title insurance industry and the resultant loss of experience and industry knowledge presents an organizational challenge for title insurance industry leaders (Yohe, 2017). Leaders are faced with the challenge of attracting and retaining young talent, namely Millennials, to fill the expected vacancies. Research suggests that Millennials have different workplace expectations than their predecessors (Anderson et al., 2016; Howe & Strauss, 2000; Martin & Ottemann, 2016). Generational differences sometimes account for differences in work values and expectations (Cucina et al., 2018; Jones et al., 2018; Kuron et al., 2015; Skidmore et al., 2014; Twenge, Campbell, Hoffman, & Lance, 2010). An expressed desire of Millennials is their need for workplace flexibility (Amayah & Gedro, 2014; Chopra, 2018; Jenkins, 2017; Manpower Group, 2016; Sturt & Nordstrom, 2016). The availability of flexible work options helps create an attractive work environment that bolsters organizational commitment among employees (Kelliher & Anderson, 2010; Martin & MacDonnell, 2012). A flexible workplace option that appeals to Millennials is telework. One of the many benefits of telework is that it creates an attractive work arrangement alternative for younger generations who place a greater emphasis on work-life balance (Buonocore et al., 2015; Kuron et al., 2015; Schmoll & Süß, 2019; Silva et al., 2015). However, the amount of telework frequency that is optimal remains unknown (Solis, 2016).

Understanding workplace expectations helps leaders develop workplace policies and practices that contribute to workplace environments that appeal to Millennials. As leaders gain an understanding of Millennial employees' expectations of the work setting and develop strategies to meet these expectations, positive benefits inure to both individuals and the organization (Bussin et al., 2019; Kuron et al., 2015; Onken-Menke et al., 2018; Schmoll & Süß, 2019). Meeting the workplace expectations of employees leads to satisfied employees. When employees are satisfied, organizational commitment is enhanced (Hassan et al., 2017; Vega et al., 2015; Zhang, Ling, Zhang, & Xie, 2015).

Understanding generational differences is key to effective management of workplace settings (Jones et al., 2018; Lyons & Kuron, 2013). Lack of understanding of workplace factors that attract Millennial employees can also have financial (Campione, 2015; Ertas, 2015), recruitment and retention (Booth-Kewley et al., 2017), and competitive ramifications for the organization. As a result, the organization may lose out on opportunities to gain a competitive advantage, which can only be gained by leveraging the unique skills and knowledge possessed by Millennials (Jenkins, 2017; Valenti, 2019).

Without a committed workforce, the title insurance industry risks a loss of succession talent to replace the experienced talent about to exit the industry. The loss of Millennial talent can be tied to work-related factors, personal characteristics, external factors (Jenkins, 2017; Kadakia, 2017), or a lack of understanding of modern talent needs (‘No Accounting’, 2017). Efforts to understand the expectations of Millennial employees and the factors that enhance their commitment to the organization helps leaders stem the exodus of integral industry knowledge that is critical to maintaining a competitive advantage.

Purpose of the Study

The purpose of this quantitative, correlational study was to determine if there is a relationship between work setting and organizational commitment based on generational membership and telework frequency among employees working in a U.S. title insurance company. Employees may exhibit increased organizational commitment depending on whether workplace expectations, such as the availability of telework, are fulfilled

(Hassan et al., 2017; Vega et al., 2015; Zhang, Ling, Zhang, & Xie, 2015). Further, different levels of organizational commitment may appear in generational cohorts, as generations are said to have different workplace expectations (Anderson et al., 2016; Howe & Strauss, 2000; Martin & Ottemann, 2016). Moreover, the amount of time spent teleworking may also influence organizational commitment (Solis, 2016; Hunton & Norman, 2010). Numerical data was collected to investigate the level of organizational commitment among in-office and telework employees in the U.S. title insurance industry. Leaders need to understand if telework enhances organizational commitment in order to create attractive workplace environments, which aids in their efforts to attract, recruit, and retain Millennial employees.

Significance of the Study

Significance to Scholarship

Understanding the relationship between work setting and OC may help organizational leaders develop and evaluate effective strategies to create attractive work environments for employees. Examining the relationship between work setting and OC helps organizational leaders understand how work setting factors contribute to meeting the disparate work values held by generational members. This research is expected to build upon the knowledge of how generational membership influences commitment levels based on the work setting. This study is also expected to supplement areas of research with unsettled matters, particularly research on generational differences (Jones et al., 2018), workplace flexibility (Schmoll & Süß, 2019), and organizational commitment (de Vries, Tummers, & Bekkers, 2019). This study also provides research exposure to an industry with minimal empirical exposure.

Significance to Practice

Many factors combine to influence the recruiting and retention practices adopted by organizational leaders. One of those factors is the work setting and how it contributes to employee commitment. Relating work setting factors to OC provides organizational leaders with insights, such as discerning the relationship between the work setting and OC on the employee's commitment to the organization. Understanding and meeting the expectations of Millennial employees enhances the employee's commitment to the organization and reduces voluntary turnover (Naim & Lenka, 2018).

Millennials expect flexible work options to meet their work-life balance requirement (Bussin et al.; Twenge, 2014). When experiencing a major problem with turnover, PriceWaterhouseCoopers conducted a survey and found work-life balance and work flexibility were the key drivers of turnover decisions among Millennials (George & Wallio, 2017). A survey of Millennials in the financial services industry indicated that 69% said they need flexibility and telecommuting options (Kronos, 2017). The same survey also indicated 42% of Millennial employees said managers could best support them by giving them more flexibility (Kronos, 2017). In a longitudinal analysis, Twenge (2014) found the largest generational difference appeared in matters of work importance and work-life balance, with Millennials indicating the importance of finding a job that allowed for more leisure time. Kuron et al. (2015) posited that Millennials can be attracted and retained to the organization through appealing work arrangements. Additionally, Bussin et al. (2019), Kuron et al. (2015), and Jenkins (2017) suggested Millennials are most likely attracted to organizations with work-life balance initiatives.

Changing workforce needs require different types of organizational support, such as flexible work settings and schedules. Organizations gain more satisfied employees with the use of telework (Felstead & Henseke, 2017; Onken-Menke et al., 2018), which results in reduced absenteeism, enhanced OC (Choi, 2018), and higher retention (Martin & Ottemann, 2016). Understanding what employees prefer provides value to organizational leaders in developing programs, practices, and policies aimed at attracting and retaining employees to the organization. If organizational leaders use telework to meet Millennials' expectations of flexible work options to balance work-life needs, Millennials may be more committed to the organization.

Although flexible work options are not reserved for Millennial populations, this generation was selected as the focus of this study for several reasons: 1) their unique characteristic of expecting flexible work arrangements, 2) low tenure, as compared to other generations, 3) their value for work-life balance, and 4) the size of Generation X relative to Baby Boomers and Millennials leaves a void in filling the numerous positions expected to be vacated by Baby Boomers due to retirement (Kadakia, 2017).

Significance to Leadership

Organizational leaders must consider the financial impact of business decisions. Cost-related aspects of turnover and operational efficiencies require proper consideration. Leaders must adapt and flex policies, practices, and procedures to not only remain competitive, but also attract and retain employees (Rawashdeh et al., 2016). Presenting employees with flexible work options, such as telework, may enhance OC (Felstead & Henseke, 2017; Norman & Hunton, 2010). OC, in turn, affects business profitability by reducing inherent turnover-related costs, such as recruiting and training, as well as knowledge retention, which contributes to organizational efficiency (Campione, 2015; Ertas, 2015).

Leaders must understand the desires and expectations Millennials bring to the work environment to leverage their skills, knowledge, and creativity, to compete successfully into the future. Organizational leaders can create an appealing work environment to meet the expectations of Millennials. In turn, Millennials may choose to remain committed to the organization if their expectations are met. Research studies of telework indicate employees are loyal to organizations because they appreciate the autonomy and work-life balance the alternative work option offers (Choi, 2018; Hunton & Norman, 2010; Jenkins, 2017).

Achieving the purpose of this study helps leaders understand how the work setting relates to the employee's commitment to the organization and whether generational membership moderates the predictive relationship. Organizational leaders equipped with this knowledge can develop policies, practices, and programs to help the organization meet the expectation of flexible work options that Millennial employees desire. Understanding workplace expectations, such as the use of telework, helps leaders implement initiatives to improve turnover-related outcomes and facilitate work-life balance expectations of Millennials. Having committed employees stems their early departure and allows the organization to retain critical industry knowledge that is necessary to compete effectively.

Research Gap

Research has established the relationship between OC and positive work outcomes (Carver & Candela, 2008; Goleman, 2000; Meyer & Allen, 1997). Yet, the number of studies on generational differences and telework remains relatively small (Moore, Grunberg, & Krause, 2015). The number of research studies declines even more when considering generational differences across work-related outcomes (Amayah & Gedro, 2014; Costanza et al., 2012; Cucina et al., 2018; Jones et al., 2018). Research exposure in the title insurance industry is rare. Only one study pertaining to ethics in the title insurance industry was located (DiPasquale, 2010). No studies exist regarding work-related outcomes in the title insurance industry. OC has received no research exposure in the title insurance environment, despite being studied extensively.

Based on personal observations and 25 years' experience in the title insurance industry, it is distinct from many other industries due to unique skills required for the profession, making it difficult to attract new entrants. All training is done on the job, making inexperienced employees a liability in meeting production objectives. Because of the emphasis the industry has placed on hiring for skill, the title insurance industry workforce currently consists of high numbers of employees with 30 to 40 years of experience (Yohe, 2017). These experienced employees are expected to retire within the next several years (Yohe, 2017).

Confining the research environment to the title insurance industry provides research and business value, as this industry is about to experience a mass exodus of experienced personnel due to retirements. Outcomes of this study may help organizational leaders understand the influence of work settings on workplace attitudes held by different generations. The results of this study should be of interest to title insurance industry leaders, as telework can be used as a viable option to meet the workplace expectations of Millennials. In addition, this study builds upon the body of knowledge on OC, generational differences, telework, social exchange theory, organizational commitment theory, and generational theory.

Nature of the Study

Research Approach

The research goals of the study drive the selection of a research method and design. The nature of this study consisted of a quantitative, correlational design using a cross-sectional survey for instrumentation. Lach (2014) summed up quantitative research as the collection of data through numerical measurement of specific phenomena that is analyzed using statistical methods. Quantitative approaches seek to reject or fail to reject the null hypothesis (Sarma, 2015). Further, the results of quantitative studies are reproducible.

Method Alignment and Appropriateness

A quantitative method was appropriate for this study as it sought to describe and explain a research phenomenon. A quantitative method was appropriate when evaluating relationships among variables (Vogt, 2007), which was the nature of this study. The criterion variable in this study is organizational commitment (OC) and the predictor variables are telework and in-office setting. To achieve the research goals and answer the research questions, quantifiable measures were needed to determine whether a statistically significant relationship existed between the variables of interest.

Additionally, quantitative studies collect data culled from measurement instruments (Harwell, 2011), such as the TCM Employee Commitment Survey (Meyer & Allen, 2004) used in this study. Another key characteristic of quantitative studies is the use of theory to test statistical hypotheses that correspond to the research questions (Harwell, 2011). Since the researcher is detached from the study, outcomes reflect an objective assessment of the relationship between variables, based on statistical testing of the hypothesized relationship. A quantitative study yields numerical outcomes used to make objective assessments.

A qualitative method was not appropriate to address the research goals of this study. Qualitative research involves the exploration of phenomena in its natural environment (Lach, 2014; Yilmaz, 2013; Sarma, 2015). Premised on the ontological belief of the existence of multiple realities, researchers use qualitative methods to bring meaning and understanding to these realities (Yilmaz, 2013). Qualitative studies attempt to explore deeper meaning of the phenomena under study (Yilmaz, 2013). Observations, interviews, and document review are typical data collection methods. Analysis results in rich, thick descriptions of the phenomena under study. Concerns exist regarding the generalizability of results due to “absence of random samples, difficulty in replicating the research, and the possibility for multiple interpretations of data” (Lach, 2014, p. 89), common to qualitative studies, as well as concerns of rigor (Sarma, 2015). Yet, the inductive nature of qualitative inquiry is beneficial to develop theory or advance further inquiry (Johnson, 2015; Lichtman, 2014; Yilmaz, 2013).

Design Alignment and Appropriateness

The use of a correlational design is appropriate, as this study investigated the relationship and strength between variables. Correlative designs examine relationships to see how they vary with respect to each other (Black, 2005; Curtis, Comiskey, & Dempsey, 2016; Vogt, 2007). Although correlational studies investigate the nature of relationships, correlational studies do not establish causality (Black, 2005). Correlation analysis results in numerical, quantitative data based on the statistical testing of hypotheses (Black, 2005). The testing of hypotheses involves the use of surveys, questionnaires, and inventories for purposes of scientific inquiry. This study used a survey for data collection for statistical analysis.

This study has one criterion variable (OC) comprised of the components of AC, NC, and CC, and a least two predictor variables (in-office and telework), making a correlational design most appropriate to examine the relationships between the variables (Black, 2005). The presence of a relationship between work setting and OC was found in the research literature (Choi, 2018; Hunton & Norman, 2015; Kelliher & Anderson, 2010; Kuron et al., 2015). However, a review of the existing literature found that this relationship has not been examined in the title insurance industry. This study examined this relationship and determined if the relationship was moderated by generational membership, using the population from the title insurance industry.

An experimental research design was an available option to conduct the study. Experimental research involves the control and manipulation of variables and is beneficial when the research question focuses on establishing causation between variables (Creswell, 2003). Since the research question sought to examine the relationship between variables, an experimental design was not appropriate to answer the question, making a correlational research design more appropriate.

An ex post facto design was another available option. However, an ex post facto design involves the use of independent variables whose measures already occurred and, therefore, cannot be manipulated (Black, 2005). Ex post facto research typically involves the comparison of different preexisting conditions between groups who have experienced the conditions (Babbie, 2016). The goal of ex post facto research is to examine possible relationships by observing an existing condition through archived data to discover contributing factors. Because of the use of archived data to answer research questions, the ex post facto research design was not appropriate to achieve the goals of this study. Therefore, this research design was not considered.

The Three-Component Model (TCM) Employee Commitment Survey (Meyer & Allen, 2004) was the instrument used to operationalize the criterion variable to allow for the measurement of respondent feedback on the components of OC. The TCM Employee Commitment Survey is a highly regarded measurement of OC, which measures the three component variables of OC: AC, NC, and CC (Keskes, Sallan, Simo, & Fernandez, 2018; Meyer et al., 2002; Ross & Ali, 2017; Solinger et al., 2008). The combination of the three components indicates the extent to which the employee is committed to the organization (Meyer & Allen, 1997).

Data collection was an online survey distributed using web-host Survey Monkey®. IBM SPSS Version 25 was used to analyze the collected data. Descriptive and inferential statistics helped explain the relationship between the predictor variable, work setting and, criterion variable, OC. Examining the data from a quantitative, correlational perspective sheds light on the possibility of incorporating a flexible work option, such as telework, to attract and retain Millennial talent to the title insurance industry.

Research Questions and Hypotheses

Although significant existing studies examined OC (Hakimian et al., 2016), there is limited research on OC and work settings. Further, literature on work values in the title insurance industry is non-existent. The research focus of this study was to determine if there is a relationship between work setting and organizational commitment based on generational membership and telework frequency among employees working in a U.S. title insurance company. The research questions came from the literature, which indicated work setting influenced the employee's level of commitment to the organization (Choi, 2018; Hunton & Norman, 2015; Kelliher & Anderson, 2010; Kuron et al., 2015). The research also indicated significant differences exist among the generations relative to workplace expectations and attitudes (Jenkins, 2017; Lester, Standifer, Schultz, & Windsor, 2012; Singh & Gupta, 2015). Based on social exchange theory, the literature also suggested when employees perceive favorable organizational support, their commitment to the organization increases (Choi, 2018; Kelliher & Anderson, 2010; Naim & Lenka, 2018). Answering the research questions helped to understand if there was a relationship between work setting and OC based on generational membership and telework frequency.

A quantitative study involves the use of hypotheses to test the relationships between variables. The hypotheses flow directly from the research questions that are formulated based on the research literature and predict the nature of the relationship between variables (Black, 2005; Cone & Foster, 2006). Hypotheses "express anticipated outcomes as predicted by a given theory" (Black, 2005, p. 53). Based on research findings, it is hypothesized the work setting will influence the employee's level of OC. Since Millennial employees value workplace flexibility to meet work-life balance expectations (George & Wallio, 2017; Valenti, 2019), and more leisure time (Twenge, 2014), it is further hypothesized that Millennial employees will perceive the availability of telework as organizational support to fulfill this expectation and in return, they will be more committed to the organization than other generational members. The following research questions and hypotheses guided this quantitative study:

R1: What is the relationship between work setting and organizational commitment among all employees who work in the title insurance industry?

Ho1: There is no relationship between work setting and organizational commitment among all employees who work in the title insurance industry.

Ha1: There is a relationship between work setting and organizational commitment among all employees who work in the title insurance industry.

R2: To what extent does generational membership moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry?

Ho2: Generational membership does not moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry.

Ha2: Generational membership moderates the predictive relationship between work setting and organizational commitment among employees in the title insurance industry.

R3: What is the relationship between telework frequency and organizational commitment among employees who work in the title insurance industry?

Ho3: There is no relationship between telework frequency and organizational commitment among employees who work in the title insurance industry.

Ha3: There is a relationship between telework frequency and organizational commitment among employees who work in the title insurance industry.

Theoretical Framework

The gradual synthesis of empirical contributions made by researchers across various scientific domains facilitates the development and strengthening of theoretical frameworks (Oguduvwe, 2013). Theory serves as an explanation for how and why a phenomenon functions as it does (Black, 2005; Christensen, Johnson, & Turner, 2014). The use of a theoretical framework is appropriate for all research and adds to the rigor of the study (Ravitch & Riggan, 2017). All correlational studies require a theoretical framework to identify how variables might relate to one other (Curtis et al., 2016). The theoretical framework links together all elements of the study to make a persuasive argument for the importance of the study (Ravitch & Riggan, 2017). Theoretical frameworks, drawn from the literature, help explain or predict relationships among variables (Black, 2005; Ravitch & Riggan, 2017) and helps guide the research (Christensen et al., 2014).

Organizational Commitment Theory

Meyer and Allen (1991) described the concept of organizational commitment as a mindset, or psychological state, such as feelings or beliefs regarding the employee's relationship with the organization and a desire, need, or obligation to remain with the organization. The three components of OC include affective commitment, normative commitment, and continuance commitment (Meyer & Allen, 1991). These three components are viewed as distinguishable components of OC (Meyer & Allen, 1997). Meyer and Allen (1991) posited that employees simultaneously experience all three commitment mindsets of varying degrees.

AC pertains to a desire to remain with the organization (Meyer & Allen, 1991). Affective commitment occurs when the employee chooses to remain with the organization because they want to (Meyer & Allen, 1991). Employees who have an affective attachment to the organization perceive an alignment of self-values with organizational values (Morrow, 2011). Further, they desire continued organizational membership and exert extra effort in pursuit of organizational goals (Meyer & Allen, 2004; Morrow, 2011).

NC pertains to an obligation to remain with the organization (Meyer & Allen, 1991). This type of commitment develops when the organization has made investments on behalf of the employee (Meyer & Allen, 1997), which the employee perceives may be difficult to repay (Hunton & Norman, 2010; Meyer & Allen, 1991). As such, the employee develops feelings of a moral obligation to remain with the organization or a belief the employee should reciprocate in some way (Goulder, 1960; Meyer et al., 2002).

CC refers to a commitment to the organization based on need, due to lack of alternatives (Meyer & Allen, 1991). The employee evaluates the costs of leaving the organization versus remaining with the organization (Becker, 1960; Meyer & Allen, 1991). The length of time an employee has been employed with the organization may factor into the employee's CC level. Benefits affiliated with lengthy tenure, such as vacation days, leadership position, or pay further influence continuance commitment (Becker, 1960).

Satisfying expectations held by individuals influences the level of commitment. The definition of OC provided by Mowday et al. (1979) described commitment as an alignment of individual goals and values with those of the organization and subsequent continued membership. The definition provided by Meyer and Allen (1991) refers to feelings or beliefs regarding the employee's relationship with the organization and, therefore, is used as the conceptual meaning for the study, given its emphasis on perceptions regarding relationships.

Social Exchange Theory (SET)

The underlying premise of social exchange theory is that social relationships in the workplace operate on an exchange of mutual benefit based on reciprocal obligation and perceived expectations (Blau, 1964). Social relationships are evaluated from a benefits versus costs perspective and determination made as to whether the rewards of continuing the relationship are greater than discontinuing the relationship (Blau, 1964). Rewards may take the form of money, benefits, or recognition. The continuation of relationships anticipates reciprocity in the mutual support and assistance of individuals in the relationship (Lee & Kim, 2018).

SET provides a general framework to understand the employee-organization relationship (Caillier, 2016; Choi, 2018; Cropanzano & Mitchell, 2005). SET has been used to describe the development of employee commitment within the organization (Rhoades & Eisenberger, 2002). SET posits that behavior is understood by examining the interactions between respondents (Blau, 1964; Gouldner, 1960). Reciprocity is central to the social exchange relationship (Blau, 1964; Gouldner, 1960). The reciprocity principle only extends to those relationships in which the interaction is mutually cooperative. Moreover, the reciprocity principle results in the expectation that the relationships are balanced (Koster & Fleischmann, 2017).

According to this theory (Blau, 1964), which was derived from public choice theory and the norm of reciprocity (Gouldner, 1960), workers will feel obligated to reciprocate in ways that are important to the organization after they perceive they are given advantageous treatment by organizational leaders (Blau, 1964; Lee & Jeong, 2017). This theoretical framework explains that organizational initiatives that fulfill employee expectations are "reciprocated with high levels of affective commitment and intent to stay" (Naim & Lenka, 2018, p. 434). When employees perceive that organizational leaders exert effort on their behalf, affective attachment is expected to increase, along with feelings of obligation to the organization (Allen et al., 2003; Lee & Kim, 2018).

Social exchange theory is used as the framework for the study because it has been theorized that OC is indicative of reciprocal behaviors by employees in response to supportive behaviors by the employing organization (Rhoades & Eisenberger, 2002). Because the principle of reciprocity is based on past actions (Koster & Fleischmann, 2017), employees must first perceive the organization is committed to them by demonstrating supportive actions (Hu, Tetrick, & Shore, 2011). Only then will employees develop commitment towards the organization (Hu et al., 2011). When employees perceive that a flexible work option, such as telework, is a benefit and a show of organizational support, they feel encouraged to reciprocate; a behavior that is in accordance with SET (Bae & Kim, 2016). The reciprocal exchanges result in organizational efficiency and increased organizational commitment (Lee & Jeong, 2017). Figure 1, as shown below, demonstrates how the alignment of employee and organizational values and organizational support mechanisms leads to OC among employees.

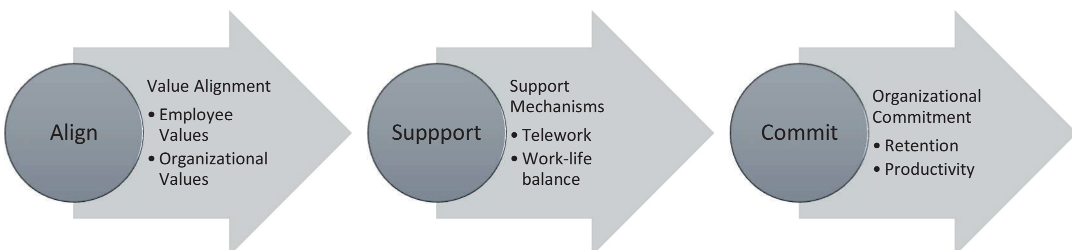

Figure 1. Value alignment and organizational support model for organizational commitment. Conceptualization based on "Organizational Commitment Theory," by A. Cohen, 2013, In E. Kessler (Ed.), *Encyclopedia of Management Theory: Volume Two* (pp. 526-528).

Generational Cohort Theory

Although Mannheim's 1923 essay *The Problem of Generations* pioneered the discussion on generations, historians, Strauss and Howe (1991) are responsible for extending the discussion to shape contemporary generational theory, referred to as generational cohort theory. Early studies by Strauss and Howe (1991), as reflected in their first book on generations: *Generations: The History of America's Future, 1584-2069*, firmly established the cyclical nature of generations. Strauss and Howe (1991) proposed that American society consists of a recurring generation cycle, usually lasting approximately 20 years. The cycle, consisting of societal experiences, alternates between a period of institutional growth and ideological conformity, and a period of institutional decay and ideological divisiveness (Strauss & Howe, 1991).

Changing values and attitudes of each new generation, drive the cycle. Said changes develop under conditions inherited from, but distinctly different from the generation in which the parents were raised. Strauss and Howe (1991) suggested that each cycle is divided into four phases they called 'turnings.' Each turning is said to give birth to a new generation that exhibits a distinct collective persona (Strauss & Howe, 1991). Each generation is shaped by societal forces that shift as generations age and progress through life phases, influenced by the unique perspectives on their new social roles (Strauss & Howe, 1991). Characteristics and traits vary across generations. Generational cohort theory explains these changes across generations

The notion of a generational cohort derives from Ryder's (1965) work in which people who are approximately the same age, defined by years of birth, are said to be part of the same cohort (Jones et al., 2018). The cohort effect refers to the influence a person's date of birth has on social research (Jones et al., 2018). Persons of a similar age group are said to share similar experiences and social influences (Jones et al., 2018). The influence of individual beliefs or values is not ignored, but rather, a macro view is adopted of the shared social, cultural, political influences, and events that shape the perspectives of the group (Jones et al., 2018). Individuals who share a particular time-frame of birth are influenced by shared experiences of their formative years (Twenge, 2000). As a result, cohort theory is not defined by age, as much as it is defined by shared influences and experiences of members of that generation (Jones et al., 2018). This cohort perspective is espoused by Strauss and Howe (1991) in their development of generational cohort theory. Outcomes of Krahn and Galambos's (2014) longitudinal study appear to support cohort theory. Further, researchers examining generational differences have adopted the cohort perspective in studies involving work-related variables (Foster, Campbell, & Twenge, 2003; Jones et al., 2018).

Generational cohort theory is used as a theoretical framework of the study based on the notion that outcomes of the relationship between the work setting and OC will be moderated by generational membership based on the differences between generations. These differences are believed to impact organizational success (Onken-Menke et al., 2018; Rawashdeh et al., 2016). The empirical literature indicated generational differences influence attitudes, behaviors, and perceptions of employees in the work environment (Buonocore et al., 2015; Cucina et al., 2018; Strauss & Howe, 1991). Yet, the differences appear to be statistically insignificant (Cucina et al., 2018; Jones et al., 2018; Kowske, Rasch, & Wiley, 2010; Twenge, 2010), prompting a call for further empirical study (Anderson et al., 2016; Jones et al., 2018; Moore et al., 2015). The argument is made that perhaps generational differences do not exist, but instead, the differences may be due to age, life cycle, or career experiences (Jones et al., 2018; Moore et al., 2015). As the research findings of generational differences remain inconsistent, this study is expected to extend the research on generational cohort theory towards establishing a comprehensive theoretical framework that researchers believe is lacking (Jones et al., 2018; Lyons & Kuron, 2013; Moore et al., 2015).

Support for Theoretical Framework

Premised on the literature, OC is based on behaviors of reciprocity and mutual benefit. SET provides the theoretical framework for understanding employee workplace attitudes (Bagger & Li, 2014), and provides explanations of positive outcomes experienced by employees. SET, premised upon the goodwill gestures demonstrated by one party toward another party, underscores the formation of social exchange relationships. The social exchanges result in favorable outcomes, such as job satisfaction or lower turnover intentions (Bagger & Li, 2014). Subsequent attachments to the organization are based on a desire (AC), a need (CC), or an obligation (NC) to remain with the organization (Allen & Meyer, 1990; Brody & Rubin, 2011; Meyer & Herscovitch, 2001).

The work setting alternative of telework is perceived as organizational support to meet workplace expectations of Millennials (Morganson et al., 2010). Organizations that provide a supportive work environment enhance the employee's commitment to the organization (Cohen, 2013; Hassan et al., 2017; Hunton & Norman, 2015; Kelliher & Anderson, 2010). Therefore, the predictor variable, work setting, was examined under the lens of OC theory. If employees perceive the flexible work option of telework, in particular, is not offered at other companies, then their level of NC (obligation) is likely to be enhanced. Further, if the presence of telework is perceived to align employee and organizational values, AC (desire) may be enhanced. Moreover, employees who have a long tenure with the organization may consider the alternatives of starting over with a different organization and choose to remain with the organization, demonstrating CC(need) (Becker, 1960). Since Millennials are said to be uniquely different from other generations (Jenkins, 2017; Kadakia, 2017; Twenge, 2014), this study examined the relationship between work setting and OC through a generational lens.

Definition of Terms

The following definitions will assist readers with understanding specific terminology used in the study.

Affective commitment (AC). An employee's "emotional attachment to, identification with, and involvement in the organization" (Meyer & Allen, 1991, p. 67).

Baby Boomer. Individuals born between 1946 and 1964 (Howe & Strauss, 2000), 1943-1960 (Twenge, 2014).

Continuance commitment (CC). The decision to stay with the organization based on the individual's perceived cost of staying with the organization or losses associated with leaving the organization (Meyer & Allen, 1991).

Expectations. The beliefs individuals possess regarding what the organization will provide in terms of pay, benefits, career development, training, and job security (Moore et al., 2015).

Flexible work options. Alternate approaches to completing job tasks through non-traditional work hours, locations, and/or job structures. Flexible work options may consist of flexible work hours, flexible work environment, job sharing, or compressed work hours (Papalexandris & Kramar, 1997).

Generation X. Individuals born between 1965 and 1980 (Howe & Strauss, 2000). Some researchers (Carver & Candela, 2008; Smola & Sutton, 2002; Twenge, 2010) point to an earlier start time for this generation (1961).

Generation. Defined by birth year usually lasting 20 to 25 years, typically coinciding with the time it takes a person to grow up and have children (Debevec, Schewe, Madden, & Diamond, 2013). The typical family may have three generations (grandparent, parent, child) within a family at a given time.

Generational cohort. A group of individuals born within a specific time frame who share common attitudes, values, preferences, and expectations shaped by historical events or defining moments during their formative years (Twenge et al., 2010). Twenge (2014) contends that birth-year cut-off dates are necessarily arbitrary.

Millennial (Generation Y). Individuals born between 1981 and 1996 (Pew, 2016), 1982-1999 (Twenge, 2014).

Normative commitment (NC). Employees who feel an obligation to remain with the organization (Meyer & Allen, 1991). Possessing a feeling of loyalty toward the organization.

Organizational commitment (OC). OC refers to "a psychological state that binds the individual to the organization" (Allen & Meyer, 1990, p. 14). This state reflects an individual's decision to identify with the goals and values of the organization and support the organization with continued membership (Mowday et al., 1979).

Tenure. Refers to the length of time an employee has worked for the organization (Hipple & Sok, 2013).

Telework. An alternative work arrangement, also known as telecommuting, whereby individuals work outside of the traditional office for at least some portion of their work schedule, usually from home, and access work-related materials, and interact with others inside and outside the organization by using internet-connected technologies (Telecommuting, 2017).

Title insurance. Contractual obligation to protect an owner's and lender's financial interest in property against a loss due to title defects, such as claims of ownership, undisclosed liens, defects in public records, forgeries, and improperly delivered deeds (Sirmans & Dumm, 2006). The title insurance company defends the policyholder against a lawsuit attacking the title or reimburses the insured against monetary losses up to the dollar amount of the policy (Gendron, & Bourdeau-Brien, 2012; NAIC, 2017).

Title insurance industry. Comprised of companies that operate as title insurance agents or underwriters. Within these companies, positions include closers, escrow officers, searchers, examiners, agency operators, underwriter staff (attorneys), and support personnel who provide services to the real estate market under state title insurance laws.

Assumptions, Limitations, and Delimitations

The scope of a research study imposes a set of boundaries for the study (Oguduvwe, 2013). It provides an overview of the limits that establish the direction to follow and the areas of focus (Oguduvwe, 2013). The defined boundaries allow the researcher to fulfill the purpose of the study and form logical conclusions from research outcomes.

Location and Population

The scope of this study is limited to employees who work for a national U.S. title insurance underwriter to obtain information about the relationship between work setting and OC. Personnel must currently be employed on a full-time basis. Additionally, respondents must be employed with the company for at least one year and serve in a non-management role. No other restrictions are anticipated for inclusion in the study.

Assumptions

The first assumption is that respondents will provide truthful responses. Despite the voluntary nature of participation, truthfulness is not always guaranteed (Greener, 2011). Often those who participate in telecommuting activities are self-selected. Voluntary versus forced participation can influence respondents' perceptions of the telecommuting experience. It is assumed that respondents will provide honest responses to survey questionnaire. Efforts to ensure anonymity and confidentiality of respondents should help render honest responses from respondents (Bowen, 2004). Additionally, anonymity and confidentiality should satisfy participant concerns of retaliation for their open and honest responses. There is also the assumption that despite differences regarding the dates that comprise the different generational categories, consensus exists among researchers, relative to the characteristics of each generation (Silva et al., 2015; Slaymaker & Fisher, 2015; Smola & Sutton, 2002; Twenge, 2014). As such, the assumption is made that generational members are representative of their respective groups and are consistent among researchers.

Limitations

Limitations influence outcomes of a study. Most studies on work values and attitudes use cross-sectional survey designs in which data is collected at one point in time (Twenge, 2010). The use of a cross-sectional survey is a limitation in that the data is from a specific point in time, limiting the generalizability of results, as well as the ability to make causal inferences (Stritch, 2017). The study used a correlational research design. The correlational research design imposes an additional limitation in the inability to measure or control extraneous variables that may impact the relationship between variables (Black, 2005). A further limitation of correlational designs is the inability to establish a causal relationship between variables (Black, 2005). A qualifier for the use of correlational designs is the ability to describe a relationship between two variables (Christensen et al., 2014). Yet, study results cannot state that the effects of one variable result from another variable. Likewise, correlational designs cannot provide insight into alternative explanations (Black, 2005). Additionally, the use of nonprobability sampling may limit representativeness of the population and the ability to generalize results (Black, 2005).

Delimitations

Delimitations are used to narrow the scope of the study (Creswell, 2003). The study was delimited to a title insurance underwriter with offices located throughout the U.S. All data was obtained from professionals in various business units and positions within the title insurance underwriter facilities. This industry was chosen because of the researcher's awareness of the impending exit of a large percentage of the title insurance industry workforce, due to retirement, and the challenge to recruit and retain their replacements. Additionally, the study was delimited to members of the three predominant generations in the workforce: Baby Boomers, Millennials, and Generation X (Lu & Gursoy, 2016; Valenti, 2019). The study excludes the Traditionalist generation due to their approximate age of 72, with most having left the workforce, and therefore having minimal impact. Further restrictions included limiting the study to the criterion variable of OC. The predictor variables were delimited to work setting, which consisted of in-office and telework locations.

Chapter Summary

A mass exodus of retiring Baby Boomers is expected to profoundly reshape the title insurance industry over the next several years (Yohe, 2017). The purpose of this quantitative, correlational research study was to examine the relationship between work setting (in-office and telework) and OC, and ascertain whether generational membership moderated the predictive relationship among employees who work in the U.S. title insurance industry. An industry norm of hiring for skill poses a challenge for title insurance industry leaders to recruit, attract, train, and retain future workforce participants before Baby Boomers exit the industry and take years of knowledge and experience with them. The brunt of retention efforts focus on Millennials because they are the largest workforce generation (Fry, 2018). The Millennial generation is expected to bring a unique set of expectations to the workplace (Anderson et al., 2016; Kadakia, 2017). Organizational leaders must understand the expectations of the Millennial generation to structure policies, practices, and procedures that not only attract Millennial employees, but also enhance their commitment to the organization. Gaining an understanding of generational workplace expectations may help leaders create attractive workplace environments that enhance OC of employees, reduce turnover-related costs, and improve the competitive positioning of the company.

This chapter introduced the problem and presented the background for the study. The problem statement, purpose of the study, significance of the study, nature of the study, theoretical framework, operational definitions, scope, delimitations, assumptions, and limitations were also discussed. This high-level overview provided the foundation for this quantitative, correlational study that examined the relationship between work setting and OC, and whether the relationship was moderated by generational membership among employees in the title insurance industry. Achieving the purpose of this study will enhance understanding of the factors that contribute to an employee’s commitment to the organization. Having a committed workforce would reduce voluntary turnover and allow the organization to retain critical industry knowledge that is essential for competitive positioning.

Chapter 2 presents the literature review of the foundational elements of the study. The historical foundation of generational studies provides understanding relative to how generational differences impact the work environment. The development of OC and telework is also discussed. Additionally, Chapter 2 provides a discussion of the theoretical framework and alternative considerations, the selected quantitative methodology and correlational research design, background on the title insurance industry, and identifies the gap in the research.

Chapter 2

Literature Review

Organizations gain a competitive advantage by maintaining a committed workforce (Brimeyer, Perrucci, & Wadsworth, 2010; Jena, 2015). Attracting and retaining a skilled workforce is crucial towards meeting organizational objectives (Ng, Schweitzer, & Lyons, 2010; Onken-Menke et al., 2018). Creating an attractive work environment helps organizational leaders attract and retain talent with desired skills (Onken-Menke et al., 2018; Schmoll & Süß, 2019). Creating a desirable work environment often hinges on employee expectations. Generational differences influence the attitudes, behaviors, and perceptions of employees in the work environment (Buonocore et al., 2015; Cucina et al., 2018; Pew, 2015; Smola & Sutton, 2002; Strauss & Howe, 1991).

The research problem is that the impending retirements of Baby Boomers from the title insurance industry and the resultant loss of experience and industry knowledge presents an organizational challenge for title insurance industry leaders. Leaders are faced with the challenge of attracting and retaining young talent, namely Millennials, to fill the expected vacancies. Understanding the expectations of Millennial employees helps organizational leaders create work environments that are more likely to influence the employee's commitment to the organization. A flexible work option, in the form of telework, may influence organizational commitment (OC) levels (Hunton & Norman, 2010; Onken-Menke et al., 2018), particularly among Millennial employees. This quantitative, correlational research study examined the relationship between work setting and OC, ascertained whether the relationship was moderated by generational membership, and examined the relationship between organizational commitment and telework frequency (amount of time spent working remotely) among employees who work in the U.S. title insurance industry.

The literature exposed a gap that the study intends to fill. Despite a large collection of popular press articles that heap characterizations regarding generational differences in the work environment, the empirical literature on generational differences and telework remains relatively small (Costanza et al., 2012; Moore et al., 2015). Similarly, the number of research studies on generational differences across work-related outcomes remains small (Amayah & Gedro, 2014; Costanza et al., 2012; Cucina et al., 2018). Only one study pertaining to ethics in the title insurance industry was located (DiPasquale, 2010), indicating the rareness of empirical study of the title insurance industry. OC has received no research exposure in the title insurance environment, despite being studied extensively.

Chapter 2 provides the historical foundation of generational studies to understand how generational differences impact the work environment. The historical foundation is important for establishing the empirical foundation of the research upon which the study rests. Discussion of generations and generational differences helps with understanding the unique characteristics of each generation and how the differences influence the work environment and shape organizational practices. OC is the primary construct measured in the study. Therefore, a discussion of this construct is provided to support the research focus. Information on telework and the title insurance industry provides additional background for foundational support. An overview of OC theory, social exchange theory, and generational theory is provided as theoretical frameworks. OC theory helps the reader understand how organizational factors contribute to psychological attachments formed by employees who choose to remain committed to the organization. Social exchange theory helps the reader understand how the employee's perception of benefits provided by the organization, influences reciprocal behaviors by the employee, and therefore, their commitment to the organization. Generational theory helps with understanding how generational membership shapes workplace expectations of employees. Furthermore, Chapter 2 discusses the scholarly foundation for the problem and provides the framework upon which the data collection and analysis occur.

Title Searches and Documentation

Sources for the literature review included online databases such as EBSCOhost, ProQuest, Sage Research Methods Publications, Dissertations & Theses @University of Phoenix, Directory of Open Access Journals, Google Scholar, and JSTOR. Books and online government resources provided additional background for the literature review. Keyword searches include: *organizational commitment (OC), generations, generational differences, generational cohort, Millennials, Baby Boomers, Generation X, GenX, Generation Y, GenY, retention, telework, flexible work, three-component model of commitment (TCM), and title insurance*. The sources provide historical and contemporary support for the research questions, hypotheses, theoretical frameworks, and purpose of the study. This extensive literature review focuses on generations, OC, and telework. Table 1 provides a summary of the sources used for the literature review.

Table 1

Summary of Relevant Literature

Topic	Books	Peer-reviewed Articles	Dissertations	Non-Peer Reviewed Sources	Total
Generations	3	42	0	2	48
Methodology	9	11	0	1	21
Millennials	4	19	0	8	32
Organizational Commitment	6	58	0	0	64
Surveys	0	17	0	1	18
Telework	1	41	0	7	49
Title Insurance Industry	0	4	1	3	8
Theories	1	5	0	0	6
Turnover/Retention	0	1	0	1	2
Work-life Balance	0	13	0	0	13
Instrumentation	1	1	0	0	2
Miscellaneous	0	1	0	2	3
Unduplicated Totals	25	214	1	23	263

Historical Overview of Generations

Generational differences comprise the primary focus of the study. Therefore, a review of the historical and contemporary development of generational studies is necessary to provide foundational support for the need of the study. Understanding generations and how sociological influences shape generational members offers a glimpse into attitudinal and behavioral differences that impact the work environment.

Generations

Generational shaping. Mannheim's 1923 essay *The Problem of Generations* is often referred to as the seminal theoretical discussion of generations as a sociological phenomenon (Pilcher, 1994; Spitzer, 1973). Mannheim's essay is given high regard because it firmly places generation within a socio-historical context (Pilcher, 1994). Mannheim conceived of social location in terms of generational factors, which he thought pointed to “definite modes of behavior, feeling, and thought” (Mannheim, 1952, p. 291). According to Mannheim (1952), an interplay exists between demographic facts that create an age cohort and social meaning that derives from decisive political or social events specific to that cohort’s location in history, referred to as generation units. Youth was believed to hold formative experiences key to the formation of social generations (Mannheim, 1952). These experiences were believed to strongly influence the values, beliefs, and attitudes of youth (Mannheim, 1952; Costanza et al., 2012).

The generation unit to which Mannhiem (1952) referred pertained to a group that shared a common relationship to a political, social, economic, and cultural system, and the group had organized itself to change the relationship. Mannheim further described the influence of geographical location and culture, as well as social and intellectual participation, on the development of generational units. However, critics of Mannheim, argued that the social location of activist generation units remained unresolved (Laufer & Bengtson, 1974) and Mannheim failed to define the generation with sufficient detail (McCourt, 2012). Although Mannheim did not fully develop a theory of generations, his work served as the most important conceptual base for ensuing research (Bengtson, Furlong, & Laufer, 1983; McCourt, 2012).

The work of Eisenstadt (1956) on the sociology of generations is considered a classic, as well (Bengtson et al., 1983). This work attempted a more precise assessment of how generations operate as a social structure. Age groups reflect a strain and imbalance on the social order, and by implication, expose differentiations within age groups

(Bengtson et al., 1983). According to Bengtson et al. (1983), Eisenstadt opined that generational dynamics could be traced to the “interplay between technological development and the division of labor in complex societies” (p. 49). Since the socialization process typically occurs within the context of the broader society (as opposed to within family), an increased differentiation based on age is observed (Bengtson et al., 1983).

Alternate perspectives. The functional perspective focused on mechanisms as ordered processes of societal flows. Generational contrasts often reflect the attempt of youth to establish their place in society as they succeed the parent generation. As generations proceed through society, low-key conflict is normal until social institutions become more closed off to youth, resulting in the prospect of alienation among that age segment (Bengtson et al., 1983). More broad-based generational conflict and social disorganization occur as societal mechanisms constrain or impinge on the gradual evolution of the social order (Bengtson et al., 1983).

Another perspective offered by Davis (1940) is similar to structuralists in that some generational conflict is unavoidable. Such conflict arises as a function of developmental differences in individuals at various stages of socialization and who are born into different historical periods (Bengtson et al., 1983). Davis (1940) equates this to the quintessential parent-child conflict. The factors creating parent-child conflict may lead to conflict between generations depending on certain variables. Davis (1940) identifies the variables as; 1) the rate of social change; 2) the birth-cycle, decelerating socialization, and parent-child differences; 3) physiological differences; 4) psychosocial differences (adult realism versus youthful realism); and, 5) sociological differences. The rate of social change and the complexity of culture, as well as the integration of culture, has created a more pronounced conflict between generations (Davis, 1940).

The use of the terms *generation* and *cohort* has resulted in differing opinions within the literature. Pilcher (1994) posited that the manner of Mannheim's use of *generation* is more consistent with the use of the term *cohort* and, therefore, a more accurate term to use. According to Pilcher (1994), a cohort is defined as "people within a delineated population who experience the same significant event within a given period of time" (p. 483).

Other pioneers of generational studies such as Francois Mentré and José Ortega y Gasset delineated generations as a succession of the family in the biological movement from father to son to grandson (Spitzer, 1973). Similarly, some demographers use the term *generation* to refer to familial succession (Spitzer, 1973), and ascribing a generation to thirty-year intervals (Ryder, 1965). This meaning diverged with others (Ryder, 1965) who, instead, used the term *cohort* to refer to groups born in the same time interval who share concurrent experiences. Ryder (1965) argued that it is difficult to bound a generation to 30 years, as it negates the age gap between father and son that disappears in the population at large, based on the overlapping of life cycles. Ryder (1965) opined that each cohort is an opportunity for social change and distinguishable from all others. The ambiguity of the use of the terms *generation* and *cohort* prompted Spitzer (1973) to comment on the need for clarification.

Following along with Ryder's (1965) approach regarding cohorts, birth is the defining event of a cohort. Instead of viewing the cohort record as a series of individual histories, its distinctive composition and characteristics stem from the unique circumstances of the social history of a specific interval of time. Ryder (1965) posited that "the lifetime data for one cohort may be analyzed and compared with those for other cohorts…" (p. 845). The movement of the cohort is the flow of person-years from birth to the last survivor in the time interval (Ryder, 1965). Time and age share equal footing for any cohort (Ryder, 1965). Cohort members share a common outlook based on the shared experiences as they move together, through time (Ryder, 1965).

Current Content of Generations

Generations

Generational shaping. Historians, Strauss and Howe (1991) are responsible for extending the discussion on generations to shape contemporary generational theory. The sociological events shared by young adults during formative years contribute to a unique set of characteristics that define and differentiate one generation from another (Buonocore et al., 2015; Lapoint & Liprie-Spence, 2017; Moore et al., 2015; Strauss & Howe, 1991). The factors associated with generational differences can be complex, overlapping, and contradictory (Bennett, Beehr, & Ivanitskaya, 2017; Lapoint & Liprie-Spence, 2017; Pew, 2015). Some differences are enduring and will shape generations throughout their lifetimes (Pew, 2015; Strauss & Howe, 1991). According to Smola and Sutton (2002), shared experiences are fairly stable over their lives. Consequently, each generation is distinguishable from others (Jenkins, 2017; Strauss & Howe, 1991; Twenge, 2010). Still, other differences are largely a function of age or life stage (Pew, 2015).

Researchers often consider three separate effects that can produce differences in attitudes between age groups; life cycle effects (age effects), period effects, and cohort effects (Pew, 2015; Strauss & Howe, 1991). Within the life cycle effect, differences between younger and older people can be observed relative to their respective positions in the life cycle. For example, young adults typically do not engage in politics and, therefore, are less likely to vote when compared to older adults. However, as people age, they vote at higher rates, as their level of political engagement increases (Pew, 2015). Millennials are less engaged in politics than older generations (Pew, 2015). A similar pattern is observed when comparing the Baby Boomer generation to its predecessors (Pew, 2015).

Period effects are observed when events and circumstances simultaneously impact everyone without regard for age (Pew, 2015; Strauss & Howe, 1991). Events can include war, social movements, significant economic events, or technological breakthroughs. For example, the September 11, 2001 U.S. terrorist attacks had an enduring effect on all generations. The cohort effect refers to differences between generations based on unique historical circumstances that members of an age cohort experience (Pew, 2015; Strauss & Howe, 1991). For example, the Civil Rights Movement and the Vietnam War (Baby Boomers), the fall of the Soviet Union and the AIDS epidemic (Generation X), and corporate scandals and the digital age (Millennials) (Twenge et al., 2010).

Traditionally, generational differences in attitudes and behaviors have been attributed to key events experienced by each generational cohort during its formative years (Buonocore et al., 2015; Lapoint & Liprie-Spence, 2017; Moore et al., 2015; Strauss & Howe, 1991). For example, when Generation X came of age during the 1970s, this period saw the rise of women entering the workforce and an increase in divorce (Sox et al., 2016). The sociological impact on the family structure, fractured by divorce, resulted in young children supervising themselves after school, and so were nicknamed 'latchkey' kids (Howe & Strauss, 2007; Sox et al., 2016).

Conversely, Millennials spent their formative years under the watchful eye of protective parents whose lives revolved around their children (Howe & Strauss, 2007; Twenge, 2010). Generation X parents of Millennial youth did not want their children to have the latchkey experience they had. Young Millennials participated in team sports and often received a trophy just for participating (Twenge, 2010). These behaviors likely contributed to the core traits attributed to Millennials, such as special, entitled, sheltered, confident, collaborative, and achievers (Howe & Strauss, 2000).

Generations at work. Generational differences sometimes account for differences in work values and preferences (Cucina et al., 2018; Jones et al., 2018; Jenkins, 2017; Kuron et al., 2015; Lyons & Kuron, 2013; Skidmore et al., 2014; Twenge, Campbell, Hoffman, & Lance, 2010). Such differences in values and attitudes can also be ascribed to significant events that occur as individuals come of age, which in turn affects their worldview (Amayah & Gedro, 2014: Ertas, 2015; Slaymaker & Fisher, 2015; Waikar et al., 2016). Differences in values and attitudes among generation members leads to conflict within the workplace (Jenkins, 2017; Meriac, Woehr, & Banister, 2010).

Conflicting findings caused Kowske et al. (2010) to suggest that the generations are more alike than different at work. With a consensus of studies that show small differences between generations, or mixed -results (Jones et al., 2018; Parry & Urwin, 2011), there remains the looming question of whether generational differences exist, and if so, are the differences large enough to impact the work environment (Martin & Ottemann, 2016)? Parry and Urwin (2011) cautioned against the tendency to adopt the populist view of generational differences in work values, referring to Mannheim's original view of generations that "individuals cannot be members of the same generation simply because they share a year of birth….They must … be in a position to participate in certain common experiences so that a concrete bond is created between members" (p. 81). The construct of generational differences is often used interchangeably with birth and age cohort, which are dynamic (Parry & Urwin, 2011), whereas generational differences are theorized as being more stable (Twenge & Campbell, 2008).

Research studies examining generational differences and work outcomes find small statistical differences (Cucina et al., 2018; Kowske et al., 2010; Twenge, 2010). Bennett et al. (2017) did find generational differences in their study on work-family conflict. Even within studies that found statistically significant differences (Cucina et al., 2018; Young, Sturts, Ross, & Kim, 2013), the differences were usually negligible (Kowske et al., 2010). Moore et al. (2015) found generational differences among workplace expectations. However, Moore et al. (2015) issued a disclaimer that other factors, such as workplace experiences or maturation effects, may shape workplace expectations more than generational differences when the differences were found in only one of two subgroups (professional workers versus production workers).

Relative to generational differences and OC, Brody and Rubin (2011) point to some anecdotal and preliminary research that generational differences exist in employee commitment to the organization. However, Brody and Rubin (2011) suggested that the reasons for such differences are due to erosion of workplace conditions (broken career ladders, work intensification, persistent downsizing) that fostered loyalty in the work environment, which older cohorts have endured. Younger cohorts have entered the workplace under conditions that differ from their older cohorts. Contemporary workplace conditions may be perceived differently by each generation (Martin & Ottemann, 2016). Table 2 below shows how generations are currently defined in the U.S.

Generational Cohorts

Table 2

Defining Generations in the U.S.

Generation	Birth Year Range	Age (as of 2019)	Approximate US Population (2016)	Labor Force Participation (2017)
Silent/Traditionalists	1928-1945	74-91	28 million	N/A
Baby Boomers	1946-1964	55-73	76 million	41 million
Generation X	1965-1980	39-54	66 million	53 million
Millennials	1981-1996	23-38	80 million	56 million
Generation Z	1996-now	0-22	75 million*	9 million

Note. Source: "Millennials Projected to Overtake Baby Boomers as America's Largest Generation," by R. Fry, 2018, *Pew Research Center.* Retrieved from http://www.pewresearch.org/fact-tank/2018/03/01/millennials-overtake-baby-boomers/
*Estimated population of Generation Z as of December 2015.

Baby Boomers

Baby Boomers are born between 1946 and 1964, with some researchers using an earlier ending year of 1960 (Howe & Strauss, 2000; 2007; Lu & Gursoy, 2016). A period of optimism, opportunity, and progress that followed World War II is the main influence of this generation (Martin & Ottemann, 2016; Taylor, 2014). Baby Boomer attitudes and behaviors were shaped by their civic-mindedness and forging their own path (Howe & Strauss, 2007). They worked on self-improvement while seeking deeper meaning (Howe & Strauss, 2007; Woods, 2016). They have a strong work ethic (Martin & Ottemann, 2016; Moore et al., 2015), are optimistic, competitive, and focus on personal achievement (Lapoint & Liprie-Spence, 2017; Lewis & Wescott, 2017). Baby Boomers were critical of government, which reached its pinnacle with Vietnam War protests (Howe & Strauss, 2007). Baby Boomer women started challenging the glass ceiling in the workplace. As parents, they developed close relationships with their children, typically described as hovering (Howe & Strauss, 2007). The mindset of the Baby Boomer is they live to work (Lapoint & Liprie-Spence, 2017; Lewis & Wescott, 2017; Moore et al., 2015). Key events that influenced Baby Boomers include McCarthyism, Civil Rights Movement, and the Vietnam War (Howe & Strauss, 2007; Lapoint & Liprie-Spence, 2017).

Generation X (Gen Xer)

Gen Xers are born between 1961 (or 1965) and 1980 (Lu & Gursoy, 2016). This generation came of age during a time of failing schools and marriages (Howe & Strauss, 2007). Mothers entering the workforce, left children to fend for themselves after school (Lapoint & Liprie-Spence, 2017), resulting in the widely adopted moniker of *latchkey* kids (Howe & Strauss, 2007; Lewis & Wescott, 2017). Crime and teen pregnancy rates reached new heights (Howe & Strauss, 2007). The AIDS epidemic of the 1980s resulted in this generation approaching dating with caution and marrying later than previous generations (Howe & Strauss, 2007). This generation has been described as having a cynical and skeptical attitude toward their employers (Howe & Strauss, 2007; Lapoint & Liprie-Spence, 2017; Moore et al., 2015; Woods, 2016). This attitude is likely due to job insecurity because of rapid technological change (Moore et al., 2015). Loyalty to the organization was not valued over commitment to one’s career (Howe & Strauss, 2007; Martin & Ottemann, 2016; Moore et al., 2015). Gen Xers prefer to work without management interference and are willing to challenge authority (Moore et al., 2015). Gen Xers are risk-takers (Lapoint & Liprie-Spence, 2017; Woods, 2016), with many of this generation opting for entrepreneurial pursuits, making Generation X the greatest entrepreneurial generation (Howe & Strauss, 2007). This generation has also been the least civically engaged (Howe & Strauss, 2007). The mindset of Gen Xers is that they work to live (Lapoint & Liprie-Spence, 2017), making work-life balance important (Lewis & Wescott, 2017; Martin & Ottemann, 2016; Woods, 2016). Key events of this generation include Kent State, Woodstock, Watergate, and the tax revolt (Howe & Strauss, 2007).

Millennials (Generation Y)

Millennials are born between 1981 and 1996 (Kadakia, 2017; Pew, 2015). Their ages in 2019 range from 23 to 38. Various labels have been used to identify this generation, including Generation Y, the Net Generation, Echo-Boomers (Slaymaker & Fisher, 2015), Millennials, Nexters, the Nexus Generation (Ng et al., 2010), GenMe (Twenge, 2010), digital natives (Taylor, 2014). However, this study refers to the label *Millennial* since its use has been popularly adopted in the literature, as well as within society.

Some expectations of Millennials include work-life balance (Buonocore et al., 2015; Howe & Strauss, 2007; Lewis & Wescott, 2017; Smola & Suttton, 2002; Twenge, 2010), value leisure time (Woods, 2016), meaningful work experiences (Campione, 2015), good pay and benefits (Twenge, 2010), the prospect of rapid career advancement, a nurturing work environment (Lewis & Wescott, 2017; Ng et al., 2010), and flexibility to work when and where they want (Kadakia, 2017; Lewis & Wescott, 2017; Martin &

Ottemann, 2016; Twenge, 2014; Valenti, 2019). Millennials are tech-savvy and prefer to work collaboratively in a team-oriented work environment (Jenkins, 2017; Howe & Strauss, 2007; Kadakia, 2017; Lapoint & Liprie-Spence, 2017; Lewis & Wescott, 2017; Taylor, 2014; Twenge, 2014). They prefer to multi-task and value fast-paced technological communications (Twenge, 2014; Valenti, 2019). Millennials are also desirous of immediate feedback from leaders (Kadakia, 2017; Twenge, 2014). Further, Millennials find a culturally sensitive, upbeat, and fun work environment preferable (Jenkins, 2017). They also desire balance between work and family commitments, often prioritizing the latter over the former (Amayah & Gedro, 2014; Howe & Strauss, 2000; Valenti, 2019). Stereotypical descriptors such as lazy, entitled, and job-hopping have been unfairly attributed to the Millennial cohort (Kadakia, 2017). Key events include culture wars, the long financial boom, and Y2K (Howe & Strauss, 2007).

The Millennial generation is more racially and ethnically diverse than previous generations (Ertas, 2015; Taylor, 2014). Another uniqueness of this generational cohort is its connection to technology. Millennials are often described as digital or technology natives because they have grown up with technology (Ertas, 2015; Slaymaker & Fisher, 2015; Taylor, 2014; Valenti, 2019; Woods, 2016). Members of Generation X and Baby Boomers adopted the use of technology later in life (Ertas, 2015).

Certain characteristics are attributed to a particular mindset of the Millennial generation. Such characteristics include, optimistic (Howe & Strauss, 2000; Slaymaker & Fisher, 2015), civic-minded (Ertas, 2015), hovering parents (Howe & Strauss, 2007; Slaymaker & Fisher, 2015), team-oriented (Howe & Strauss, 2000; Slaymaker & Fisher, 2015), collaborative (Hall, 2016; Taylor, 2014), liberal, diverse, narcissistic, coddled, respectful (Taylor, 2014) and values work-life balance (Ertas, 2015). As a comparison, Generation X is attributed with traits such as self-reliant, adaptable, cynical, and technologically savvy (Woods, 2016). Baby Boomers may possess traits, such as idealistic, competitive, loyal, materialistic, desires personal fulfillment (Woods, 2016), and impatient (Skidmore, Zientek, Saxon, & Edmonson, 2014).

Generational Differences

The topic of generational differences has been an immensely popular topic of discussion over the last decade, not only in research agendas, but also in the popular domain (Cucina et al., 2018; Jones et al., 2018; Lyons, Urick, Kuron, & Schweitzer, 2015). The interest in generational differences as a hot topic has spawned numerous popular press articles, blogs, media reports, magazine articles, and public speakers who appear to be riding a wave of popularity over significant research of appropriate rigor (Jones et al., 2018; Lyons et al., 2015). This prompted some criticism of blind empiricism (Lyons & Kuron, 2013; Parry & Urwin, 2011) and a lack of connection to theory (Jones et al., 2018; Lyons et al., 2015). Additionally, Moore et al. (2015) criticized the overuse of college students in sampling populations and a lack of diversity in occupational groupings for study purposes. This prompted Moore et al. (2015) to call for studies of generational differences among other types of groups. Furthermore, researchers (Anderson et al., 2016; Moore et al., 2015) posited that the empirical literature still lacks a clear picture of generational differences. Despite such criticisms, Lyons et al. (2015) posited that the study of generations “holds the potential to contribute valuable information to the changing nature of work” (p. 347).

Howe and Strauss (2000) distinguished the four generations that currently comprise American society; the Silent Generation (born between 1925 and 1945, Baby Boomers (born between 1946 and 1960/1964), Generation X (born between 1961/1965 and 1980), and Generation Y, also known as the Millennials (born between 1981 and 1996). Pew Research amended the ending year of the Millennial generation in 2018 to 1996 based on certain historical markers, which Pew Research has described as an era of economic growth and low unemployment that Millennials did not experience as they came of age (Dimock, 2018). Pew Research suggested that the next generation will not experience the same impediments to buying a home or marrying, that many Millennials have struggled with, as an example of a significant historical marker, based on the 2008 financial crisis (Dimock, 2018).

The most evident manifestation of intercohort differences is size, which is usually attributable to changes in yearly birth counts (Ryder, 1965). According to Ryder (1965), size is the only differentiator in which the statistical facets of cohort composition differ at age zero between cohorts and remains unchanged throughout the cohort's history. A cohort's size can leave an imprint on the cohort and society (Slaymaker & Fisher, 2015). For example, in the U.S., each subsequent generation is much larger than its predecessors. The societal impacts of crowded neighborhoods, schools, roads, and the labor market, as examples, shape the unique characteristics that influence social and psychological attitudes and behaviors of the cohort (Slaymaker & Fisher, 2015).

Several factors influence differentiation among cohorts. One of those factors is the influence of age (Ryder, 1965). Age is a general measure of consequences, rewards, and penalties of experience (Ryder, 1965). Age is also an important determinant for role allocation in every society (Ryder, 1965). Moreover, intercohort variability may derive from selective characteristics such as fertility, mortality, and migration (Ryder, 1965). Similarities and differences of experience, between age groups, are observable in every culture (Ryder, 1965). Further, society imposes certain restrictions based on age, such as school attendance, marriage, or voting, as examples.

Millennial Splintering

A split appears to be developing within the Millennial generation, based on whether one was born before or after 1986. Those born before 1986 are considered older Millennials (OM). Those born after 1986 are considered younger Millennials (YM). This is significant, as it appears that the financial crisis of 2008 is the historical event that set the Millennial generation on different paths (Debevec, Schewe, Madden, & Diamond, 2013). Individuals born before or during 1986 would have been 21 or 22 when the financial crisis occurred. Millennials would have just been entering the job market at this age. Instead, the 2008 financial crisis saw the permanent closing of many businesses and a sharp reduction of the workforce, with unemployment reaching 10.1% (BLS, 2012).

The cataclysmic event of the 2008 financial crisis will shape the values of the Millennial generation into the foreseeable future (Debevec et al., 2013). For example, the YM, who were coming of age, experienced limited employment opportunities, high student loan debt, and a return to their parents' households (PEW, 2011). Compare this with OM, many of whom have married, purchased homes, started families, and have been participating in the workforce already (Debevec et al., 2013).

The YM are the true digital natives, as they have only known life with the internet and smartphones (Woods, 2016). OM spent their formative years accessing the internet with a slow dial-up connection and talked to friends and family on a telephone connected to the wall. Mobility came with the cordless phone, which allowed one to walk around the house or within proximity of the telephone base, without the telephone handset being connected to the phone. Yet, YM have always had smartphones, spending much of their time texting and chatting online with friends. YM have only known Netflix for its streaming service. OM had DVDs delivered to their house from Netflix, by the postal service, one to three DVDs at a time. YM have always streamed their music, with OM downloading music to an MP3 or iPod. Although Debevec et al. (2013) found strong support to indicate the splintering of the Millennial generation, only time and more research will tell if the differing variables remain stable over time, affirming the splintering of the Millennial generation.

Technology and Generations

The extensive presence and usage of technology in the work environment facilitates workplace flexibility. One of the greatest contributors responsible for vast differences between generations is the rapid technological advancements that have distinctly imprinted the lives of younger generations (Kadakia, 2017; Ng et al., 2010; Valenti, 2019). Technology has always been a differentiator between generations (Deal et al., 2010; Valenti, 2019). Several studies (Brody & Rubin, 2011; Busch, Venkitachalam, & Richards, 2008; Lester et al., 2012) similarly reflect generational differences regarding technology use and proficiency.

A study conducted by Sox et al. (2016) observed statistically significant differences between generations regarding technology use. Despite limitations such as respondents from many countries, the survey distributed in English, and one of the only studies examining the use of technology in meetings among Baby Boomers (offering no comparison) (Sox et al., 2016), the significance of the findings is noteworthy, and further indicated the need for more research in this area. Youth, or one's formative years, influence technology use and proficiency (Sox et al., 2016). Perceptions regarding the purpose and practicality of technology influence individual adoption of technology. However, those perceptions are beyond the scope of this study, which only intends to make the reader aware of potential generational differences regarding technology use and adoption.

Although older individuals adopt new technologies, they do so at a slower pace. Therefore, comfort with technology is partially due to age of exposure, making it a function of "generation rather than age or maturation level" (Deal et al., 2010, p. 197). Consequently, Baby Boomers are more proficient with technology than Traditionalists, Generation X is more proficient than Baby Boomers, and Millennials are more proficient than Generation X. As advancements in technology continue, generational differences impact the work environment, due to this shift in proficiency (Deal et al., 2010). The workplace provides a microscope under which to view generational differences in the application of technology in the performance of work tasks.

Millennials are the first generation to be exposed to technology throughout their lifetime (Sox et al., 2016). Access to technology is needed to engage Millennial employees in the workplace (Naim et al., 2018; Valenti, 2019). Communicating through internet-connected technologies since pre-school (Shatto & Erwin, 2017), Millennials are intimately aware of the idea of working differently. Technology dominates the socialization and means of communication of Millennials who often prefer texting over face-to-face communication (Perkovic, Lane, & Miller, 2018; Valenti, 2019).

Within the conservative title insurance industry, continuous innovation has lagged. Technological advancements not only enhance the customer experience and meet consumer needs, but also influence potential employee experiences and relationships. With the expectation of Millennials to work with advanced technologies (Twenge, 2014), organizations must understand how to meet this expectation to attract and retain Millennial employees (Anderson et al., 2016).

A lack of consensus regarding the extent of generational differences at work suggests that additional research is needed (Campione, 2015; Martin & Ottemann, 2016). An abundance of popular culture literature tops the desks of organizational leaders who implement new initiatives without certainties of their impact on the organization (Bennett et al., 2017). With high price tickets attached to some initiatives (Deal et al., 2010), leaders need more than popular press anecdotes and supposition. Researchers lament that the empirical literature on generational differences and work outcomes remains inconsistent (Deal et al., 2010; Kowske et al., 2010; Parry & Urwin, 2011; Smith & Nichols, 2015).

Organizational Commitment

Research still reveals unsettled matters that pertain to the concept of OC. Unsettled matters may be due, in part, to the broad focus of the scope of OC. For example, the focus of some early researchers (Mowday et al., 1979; Porter et al., 1974) was on how employees identified with the employer. Research in the 1980s focused on correlational aspects of job satisfaction and worker performance (Anderson, Ones, Sinangil, & Viswesvaran, 2001; O'Reilly, 1989). Contemporary OC research focuses on the extent to which employee values align with organizational values and the employee's desire for continued membership with the organization (Robbins & Judge, 2011; Yang, Liu, Chen, & Pan, 2014). This study had a similar research focus as the contemporary research focus but using a population from the title insurance industry, which has not been studied.

Although commitment has been conceptualized in various ways, a commonality among the commitment literature is the link with turnover (Allen & Meyer, 1990; Steers, 1977). Still, differences exist between the various conceptualizations of commitment (Allen & Meyer, 1990). According to Allen and Meyer (1990), the differences pertain to the psychological state reflected in commitment, antecedent conditions of commitment development, and resultant behaviors of commitment. The various conceptualizations have resulted in some confusion of the conceptual constructs, particularly around construct definition (Allen & Meyer, 1990; Meyer & Allen, 1991).

Several researchers (Blau, 1964; Brown, 1996; Mowday et al., 1982) conceptualized commitment as a unidimensional construct. Other researchers (Allen & Meyer, 1990; Mayer & Schoorman, 1998; Meyer & Herscovitch, 2001; Meyer, Stanley, Herscovitch, & Topolnystsky, 2002; O'Reilly & Chatman, 1986) described commitment as a multidimensional construct. O'Reilly and Chatman (1986) referred to the dimensions as compliance, identification, and internalization. Yet, Allen and Meyer (1990) described the three general themes that appear in the literature as affective attachment, perceived costs, and obligation. These three general themes are evident in earlier works on commitment research (Becker, 1960; Buchanan, 1974; Kanter, 1968; Mathieu & Zajac, 1990; Mowday et al., 1979; Salancik, 1977; Wiener, 1982). Still, contemporary researchers (Mercurio, 2015) choose to describe OC as a unidimensional construct. Mercurio (2015) explicated that the core of OC only pertained to affective commitment, which more closely aligned with early theorists.

Meyer and Allen (1991) described the concept of OC as a mindset, or psychological state, such as feelings or beliefs regarding the employee's relationship with the organization. O'Reilly and Chatman (1986) and O'Reilly (1989) similarly described OC as a psychological state in which employees develop a psychological bond with the organization as exhibited by loyalty and alignment between personal and organizational values. Meyer and Allen (1991) argued that the psychological state was not restricted to value and goal congruence proposed by Mowday et al. (1979). Instead, Meyer and Allen (1991), posited that this mindset or psychological state reflected a desire, a need, or an obligation to remain with the organization.

Despite differences among conceptualizations, researchers are inclined to consider commitment to be a multidimensional construct that encompasses affective commitment (AC), normative commitment (NC), and continuance commitment (CC), among value commitment and moral commitment (Brody & Rubin, 2011; Meyer & Herscovitch, 2001). Consequently, this has increased support for Allen and Meyer's (1990) three-component model (TCM) of OC as the dominant model in OC research (Buck & Watson, 2002; Solinger et al., 2008). AC, CC, and NC comprise the three components of OC (Allen & Meyer, 1990). Meyer and Allen (1991) posited that employees simultaneously experience all three commitment mindsets of varying degrees. However, Solinger et al. (2008) criticized the TCM as lacking consistency and concluded that affective, continuance, and normative commitment could not be considered mechanisms of the same attitudinal phenomenon.

Committed employees are typically a desired outcome for organizational leaders (Silva et al., 2015). Moreover, committed employees are generally viewed positively when the costs associated with turnover and retention are considered (Booth-Kewley et al., 2017; Carver & Candela, 2008; Mosadeghrad, Ferlie, & Rosenberg, 2008). Of the three components of OC, AC is most strongly associated with retention (Booth-Kewley et al. , 2017; Meyer & Allen, 1997). Other studies (Freund, 2005; Yeh, 2007) found a positive correlation between OC and job satisfaction. Outcomes of these studies appear to indicate that higher levels of AC among employees would be beneficial to the organization. Because of the strong correlation with the widest range of behavior criterion variables, AC has been the preferred core concept of OC (Brown, 1996; Buchanan, 1974; Mowday et al., 1982), often used as the sole indicator of OC in some studies (Harrison, Newman, & Roth, 2006; Kuvaas, 2006; Payne & Webber, 2006).

Alternatively, studies on CC indicate mixed outcomes (Meyer & Allen, 1997; Meyer, Becker, & Vandenberghe, 2004). Most notably, conflict regarding whether CC is a unidimensional or multidimensional construct (Jaros & Culpepper, 2014). Becker (1960) and Culpepper (2014) posited that the original intent of CC aligned with the unidimensional side-bet construct. Jaros and Culpepper (2014) suggested that the side-bet is comparable to a high sacrifice. Strong CC was linked to poorer performance, reduced citizenship behaviors, and more dysfunctional behaviors (Meyer & Allen, 1997). Employees with strong CC were likely to perceive their employee options as limited and, thereby, motivated to do the minimum to remain employed with the organization (Meyer et al., 2004). However, the presence of other alternatives may influence employee CC levels in a positive way, such as tenure with the organization (Abbott, 2005; Mowday et al., 1979), or person-organization (P-O) fit (McConnell, 2003). Overall, Hunton and Norman (2010) indicated that theory and research indicated organizational benefits of increasing employee CC levels.

Normative commitment may develop based on investments made by the organization on behalf of the employee and which the employee perceives may be difficult to repay (Meyer & Allen, 1991). As such, the employee may choose to remain with the organization out of a sense of obligation or belief that the employee should reciprocate in some way (Meyer et al., 2002). According to Meyer and Allen (1991), if the employee believes that the organization has made an investment in them, and their experiences meet their expectations, a stronger affective attachment to the organization is developed. Meyer and Allen (1991) posited that all three forms of commitment are necessary to influence an employee's commitment to the organization and reduce turnover intentions.

Definition of Organizational Commitment

Despite the relatively large amount of empirical literature on OC, defining it has been the subject of much debate (Ross & Ali, 2017). Becker (1960), an early theorist on commitment, described commitment as a reciprocal activity in which commitment is exchanged for an extraneous value of interest. Porter, Steers, Mowday, and Boulian (1974) defined OC "in terms of the strength of an individual's identification with and involvement in a particular organization" (p. 604). Porter et al. (1974), posited that the following factors characterized commitment: (a) a strong belief in and acceptance of the organization's goals and values; (b) a willingness to exert considerable effort on behalf of the organization; and, (c) a definite desire to maintain organizational membership. O'Reilly (1989) attached a psychological component, describing OC as an individual's psychological connection to the organization. Meyer and Allen (1991) defined OC as the feelings or beliefs pertaining to the employee's relationship with the organization.

Common among various definitions is that OC represents the attachments individuals form to the organization (Ketchand and Strawser, 2001). OC is not about staying with the organization, but instead, being more engaged, more satisfied, and more productive in work (Carver & Candela, 2008). OC reflects an employee's adherence to the values and goals of the organization (Macy, 2006). Employees who are committed to their organizations are more involved and feel loyal towards their organizations (Meyer & Allen, 1997). Consequently, increasing employees' commitment to the organization has value for both the organization and the employee.

Antecedents of Commitment

The most commonly studied antecedents of OC are personal characteristics (gender, age, organizational tenure, marital status, education level) (Elizur & Koslowsky, 2001; Meyer & Allen, 1997). Allen and Meyer (1990) highlighted gender, education, and age as the most important factors. Empirical studies revealed that the relationship between these variables is significant, though weak (Meyer et al., 2002). However, organizational tenure was found to be one of the most important antecedents of organizational commitment (Becker, 1960; Buchanan, 1974; Mathieu & Zajac, 1990; Mowday et al., 1979).

Other antecedents include job characteristics (task identity, autonomy, task variety, feedback), work experiences (organizational dependability, group attitudes) (Meyer & Allen, 1997; Steers, 1977), and organizational factors (rewards, teamwork, training (Allen & Meyer, 1990). Meyer and Allen (1997) and Steers (1977) posited that individuals' work experience demonstrated the highest correlation with OC when compared to personal characteristics and job characteristics. The organizational factor of rewards pertains to organizational benefits provided to employees, which are further delineated as intrinsic or extrinsic (Mathieu & Zajac, 1990). Research studies (Mathieu & Zajac; Su, Baird, & Blair, 2009) found a stronger correlation between intrinsic rewards and affective commitment as opposed to extrinsic rewards, which showed a stronger correlation with continuance commitment. According to Mathieu and Zajac (1990), younger employees should have a higher level of commitment based on intrinsic rewards offered such as career advancement, which they deem important.

Affective Commitment (AC). AC refers to an emotional bonding and a sense of identification with the organization (Meyer & Allen, 1997). The employee is heavily invested in the organization, so leaving the organization is not in the employee's best interest (Meyer & Allen, 1997). AC and age and length of time in the workplace showed the most positive relationships (Allen & Meyer, 1993; Meyer et al., 2002). Yet, Baird's (2006) findings were contrary, indicating that age, gender, length of time in position, and education were statistically unrelated to AC. Education and marital status did not show as strong a relationship with AC as age (Meyer & Allen, 1997). Organizational characteristics (company size, degree of formalization and decentralization) constitute a commonly studied antecedent (Meyer & Allen, 1997). However, here too, empirical research did not show a strong relationship with AC (Meyer & Allen, 1997).

Another commonly studied antecedent is human resources strategies. This area demonstrated the closest relationship with AC (Allen, Shore, & Griffeth, 2003; Vanhala & Tuomi, 2006). The identification of the human resources strategies relationship with AC is meaningful, as it seems to indicate that human resources strategies appear to have an impact on the AC of employees (Allen et al., 2003; Vanhala & Tuomi, 2006). Assuming that this relationship is enduring, researchers argue that human resources strategies, such as recruitment policies and other organizational practices, may influence affective commitment (Morrow, 2011; Vanhala & Tuomi, 2006). Recruitment policies and organizational practices that align with individual values may increase their belief in the central values of the organization (Morrow, 2011). The employee identifies with the organizational values, and affective commitment is internalized (Morrow, 2011). Consequently, the employee wants to be a part of the organization.

Normative Commitment (NC). NC refers to a feeling of obligation to remain with the organization (Meyer & Allen, 1991; 1997). Individual values that align with the perceived values of the organization influence the level of normative commitment (Macy, 2006). Normative commitment is demonstrated when the employee adopts feelings of loyalty toward the organization based on investments that the organization makes in the employee, which the employee perceives as difficult to repay (Hunton & Norman, 2010). As such, the employee feels a moral obligation to stay with the organization (Meyer & Allen, 1997), reciprocating the investment the organization has made (Goulder, 1960; Meyer et al., 2002). Wiener (1982) proposed that pressures, such as a moral duty, internalized by the individual, fosters the behavioral environment to develop normative commitment in pursuit of the organization's goals and interests. Thus, identification "represents a form of normative control over a person's actions" (Wier, 1982, p. 419). Normative commitment expressed as a feeling of obligation is positively linked to the availability of flexible work options and improved work-life balance (Meyer & Parfyonova, 2010). Normative commitment develops based on investments made by organizational leaders to benefit employees (Meyer & Allen, 1997). Investments such as flexible work options and work-life accommodations may be perceived as difficult investments to repay, resulting in feelings of obligation (Meyer & Parfyonova, 2010).

Continuance Commitment (CC). CC refers to the decision in which the employee evaluates the costs associated with leaving the company versus remaining with the organization (Meyer & Allen, 1991). Any activity demonstrating something desirous that the employee will lose upon leaving the organization or any situation that reduces expectations relative to job alternatives contributes to the development of continuance commitment (Meyer & Allen, 1997). The presence of certain environmental factors (prevailing economic conditions, job-market trends), certain employee personal characteristics (suitable job alternatives, education level, knowledge, job skills, family responsibilities, age, length of service), and human resources strategies (training policies, redistributive compensation, employment security) all retain the ability to affect employee decision-making regarding the cost perception of leaving the organization.

Perceptions regarding age and length of time in the workplace are ambiguous, as both are perceived positively and negatively (Meyer & Allen, 1997). As employees increase these two variables, the acquisition of skill and expertise makes the employee valuable to other organizations. This can modify how the employee perceives employment options and result in reduced continuance commitment. However, as the employee advances through career phases, the cost of leaving the organization increases, resulting in increased continuance commitment (Meyer & Allen, 1997).

Human resources strategies potentially influence continuance commitment (Payne & Huffman, 2005). Strategies directed toward skill development and training initiatives reinforce continuance commitment (Payne & Huffman, 2005). However, to have an impact, training should focus on unique skills and not easily transferable generic skills. Employees can transfer generic skills with relative ease to another organization. Consequently, there is no impact on continuance commitment.

Telework

Telework involves working away from the traditional office location and is facilitated by information and communication technologies (ICT) to interact and connect with others (Allen et al., 2015; Gooding, 2009). Telework is also known as telecommuting, virtual work, flexible work, distributed work, remote work, and distance work (Allen, Golden, & Shockley, 2015). Employees often work from home or other alternate locations such as a satellite office, client's office, airport, or coffee shop. The employee may spend a portion of the workweek working from the alternate location and the remainder of the time working in the traditional office location. Telework offers employees the flexibility to work from nearly anywhere, using technology (Allen et al., 2015). Typical technology involves computers, smartphones, tablets, high-speed remote access to corporate servers, and company-specific software. For purposes of this study, telework is defined as work conducted outside of the main office (usually from home) and facilitated by ICT (Greer & Payne, 2014).

Telework became a part of the U.S. public vernacular in the 1970s, as the country was embroiled in an oil crisis (Allen et al., 2015; He & Hu, 2014). The term is thought to have been introduced by Jack Nilles, a NASA engineer, in 1973 (Allen et al., 2015; Messenger & Gschwind, 2016). In its early stages, the goal of telecommuting was to move work to the workers rather than move workers to the work. The U.S. federal government and state governments encouraged telecommuting through the introduction of legislation (U.S. Office of Personnel Management, 2016). It was thought that this would alleviate traffic problems and reduce energy consumption (Allen et al., 2015). The government-funded demonstration projects for feasibility studies on telecommuting (Allen et al., 2015). By 1997, some 10,000 federal government employees were engaged in telework from home or other remote locations (Allen et al., 2015).

Private corporations also engaged in telework in the 1970s and 1980s to facilitate workforce issues (Allen et al., 2015). Companies such as IBM and Control Data Corporation used telework as a recruiting tool to hire computer programmers who were in high demand, but short supply (Allen et al., 2015). Other companies also saw the value in using telework to recruit and retain top talent and a diverse workforce (Eversole, Venneberg, & Crowder, 2012). Telecommuting was also touted as an option to help dual-earner couples manage work and family responsibilities (Allen et al., 2015; Gajendran & Harrison, 2007; Masuda, Holtschlag, & Nicklin, 2017). Telecommuting also helped firms reduce real estate expenses (Gajendran & Harrison, 2007) and was considered a source of competitive advantage (Offstein, Morwick, & Koskinen (2010).

Advancements in technology and changes in the economy facilitated the growth of telecommuting (Allen et al., 2015). The introduction of personal computers in the 1980s and laptops and cell phones in the 1990s fueled telecommuting and home computing (Allen et al., 2015). Continued technological advances increased the number of office workers who can work outside of the traditional office environment (Church, 2015). Furthermore, the move from a manufacturing to information economy increased the number of jobs suited to the flexibility of telecommuting. According to a 2014 study, 34 percent of company leaders expect that more than half of their full-time employees will be telecommuting by 2020 (VanderKam, 2014).

Although telecommuting continues to gain in widespread use as an important alternative work arrangement (Bélanger et al., 2013; Golden, 2009; He & Hu, 2014), research remains inconclusive as to whether telecommuting is good or bad for employees (Bélanger et al., 2013; Boell, Cecez-Kecmanovic, & Campbell, 2016; Gajendran & Harrison, 2007; Harpaz, 2002). To help identify some of the main outcomes of studies on telecommuting, Gajendran and Harrison (2007) conducted a meta-analysis of 46 studies in natural settings involving 12,883 employees. Overall, their meta-analytic findings found telecommuting to be beneficial (Gajendran & Harrison, 2007). Some beneficial outcomes of this analysis included perceived autonomy and lower work-family conflict, job satisfaction, lower turnover intentions, and performance (Gajendran & Harrison, 2007). In addition, telecommuting was found generally to not detrimentally impact the quality of workplace relationships (Gajendran & Harrison, 2007). The impact of telecommuting on more distal individual outcomes, such as job satisfaction (Lee & Kim, 2018; Vega, Anderson, & Kaplan, 2015), turnover intent, and role stress (Gajendran

& Harrison, 2007), had beneficial consequences, as well. A touted negative aspect of telecommuting, namely career advancement (Crandall & Gao, 2005), was found to have no adverse effect in Gajendran and Harrison's (2007) meta-analytic study. Additionally, Gajendran and Harrison (2007) found no significant differences between teleworkers and non-teleworkers relative to intentions to leave the organization.

Although Gajendran and Harrison's (2007) meta-analytic study found mostly positive outcomes, other studies (Duxbury, Higgins, & Neufeld, 1998; Golden, Viega & Simsek, 2006) highlighted opposing outcomes on the effects of telecommuting. Negative outcomes were also associated with employees who telework most of the time (Hunton & Norman, 2010). For example, feelings of isolation (Golden, Veiga, & Dino, 2008; Lee & Hong, 2011; Morganson et al., 2010; Sardeshmukh, Sharma, & Golden, 2012), and lower levels of coworker satisfaction (Golden, 2007),

Contemporary studies also espouse negative effects of telecommuting, such as limited career mobility (Elsbach & Cable, 2012), hinders teamwork and collaboration (Sarker, Xiao, Sarker, & Ahuja, 2012), hinders manager's ability to control productivity (Greer & Payne, 2014), limits ability to manage commitment of employees, obstruct development of trust among team members (Lee & Kim, 2016; Pyoria, 2011), and increase in work-life conflict (Sarker et al., 2012).

Still, opposing studies continue to find beneficial effects of telecommuting such as positive correlation with career-related variables such as perceptions of supervisor goal support, and availability of telecommuting and enhanced engagement (Masuda et al., 2017), a more positive work experience, and higher levels of job performance (Vega et al., 2015), greater productivity, decreased absenteeism, decreased turnover, improved organizational performance, and increased OC (Kelliher & Anderson, 2010; Martin & MacDonnell, 2012). Telework also facilitates business continuity, as business operations continue through inclement weather, security concerns, or health concerns (U.S. Office of Personnel Management, 2011). Employees who telework report greater work-life balance and job satisfaction (Kelliher & Anderson, 2010; Rawashdeh et al., 2016), as well as having flexibility and control over their daily schedule (Sardeshmukh et al., 2012).

Despite the benefits of telework, Boell et al. (2016), Harpaz (2002), and Nakrošienė, Bučiūnienė, & Goštautaitė (2019), opined that the diversity of the nature of work further contributed to the paradoxical findings in telework research. Telecommuting literature includes studies from a variety of fields (Hunton & Norman, 2010), such as communication, information systems, management, psychology, operations (Bélanger & Collins,1998), and transportation (He, 2013). This multi-field coverage exposes a variety of impacts on individuals, groups, and organizations. However, employee loyalty to the organization was the constant theme of these studies, as employees appreciated the autonomy and improved quality of life that flexible work options offered (Hunton & Norman, 2010). Contradictory outcomes in the literature create challenges for practice and future research (Bélanger, Watson-Manheim, & Swan, 2013; Nakrošienė et al., 2019). Despite extensive research literature on telework, mixed results indicate that the full effects of telecommuting remain unknown and warrant further study (Boell et al., 2016; Gajendran & Harrison, 2007; Nakrošienė et al., 2019).

There is some concern that the various terms and different conceptualizations of telework impose additional challenges (Harpaz, 2002; Nakrošienė et al., 2019; Schmoll & Süß, 2019). Some researchers use the terms telework and telecommuting interchangeably

(Caillier, 2013; Dahlstrom, 2013). However, other researchers have attempted to identify distinctions between the two terms (Hunton & Norman, 2010: Maruyama, Hopkinson, & James, 2009; Messenger & Gschwind, 2016).

Telecommuting, according to Messenger and Gschwind (2016), originally concentrated on one mode of work, which was the *home office*. Mobility came later with the advancement of ICT that allowed the home office to be located anywhere in the world (Boell et al., 2016; Messenger & Gschwind, 2016). Messenger and Gschwind's (2016) description of telework conflicts with Kurland and Egan's (1999) description of telecommuting as an activity rather than a location. Messenger and Gschwind (2016) inferred that telecommuting referred to a location (home office), whereas telework is an activity (facilitated by ICT). This levies some difficulty to comprehensively synthesize knowledge of the telecommuting work mode (Allen et al., 2015; Nakrošienė et al., 2019). Additional challenges arise from definitional challenges (Schmoll & Süß, 2019), the different ways telecommuting is operationalized (full-time vs. part-time, varied sampling strategies (large firms vs. small firms), and different samples (no distinction between types of remote workers) (Allen et al., 2015).

Myriad definitions and conceptualizations of telecommuting in existing literature have posed a significant challenge in the review of scientific studies on telecommuting (Allen et al., 2015; Harpaz, 2002; Schmoll & Süß, 2019). Researchers have used various terminologies and conceptualizations when reporting outcomes of telecommuting studies (Allen et al., 2015). The lack of a commonly accepted definition and conceptualization imposes the lack of clarity regarding telecommuting (Nakrošienė et al., 2019) since most results are not comparable across studies (Allen et al., 2015). See Appendix A for examples of some of the various definitions of telework used within existing literature.

Telework and OC

Organizations may adopt the use of telework as a flexible work option within the organization. However, leaders should understand how the use of telework impacts the organization, including its employees. Hunton and Norman (2010) posited that factors such as motivating better performance and fostering organizational commitment are worthwhile considerations for the use of telework in the organization. One of the significant factors to influence the adoption of telework in the workplace is the expectation of the largest workforce respondents (Millennials) for flexible work options (Jenkins, 2017; Kadakia, 2017). Hunton and Norman (2010) found that allowing employees to telework improved their commitment to the organization. Felstead and Henseke (2017) reiterated beneficial outcomes for both employers and employees. The meta-analysis by Harker and MacDonnell (2012) also found that telework had a positive effect on OC.

Telework and Work-life Balance

Although the implementation of telework policies was to cut organizational costs, such as real estate leasing, telework has increasingly been touted as a resource to meet work-life balance needs (Kelliher & Anderson, 2010; Maruyama et al., 2009; Morganson et al., 2010; Rawashdeh et al., 2016). Defined by Clark (2000), work/family balance theorist, balance pertains to “satisfaction and good functioning at work and at home, with a minimum of role conflict” (p. 751). The dominant discussion on work-life balance suggests that when work becomes all-consuming, either in number of hours worked, timing of work schedule, or work intensity, it can adversely influence other important relationships and responsibilities (Duxbury et al., 1998; Hilbrecht et al., 2008; Solis, 2016). Spillover effects include physical health, emotional, and psychological wellbeing distress (Hilbrecht et al., 2008).

Seminal work by Feldman and Gainey (1997) theorized that employees seek out telework to help balance the competing roles of work and family. Further, Feldman and Gainey (1997) posited that employees prefer organizations that offer telework and are likely to leave organizations that do not offer options to help balance work and family needs. Several studies highlight the flexibility of telework and its popularity in helping parents meet childcare needs (Hartig, Kylin, & Johannson, 2007; Hilbrecht et al., 2008; Major, Verive, & Joice, 2008).

The results of other studies further support the use of telework to accommodate work-life balance needs. For example, Hilbrecht et al. (2008) reported in their qualitative study that telework provided workers with the flexibility they needed to meet household responsibilities, enhance family relationships, and optimize time-management. Additionally, in a comparison of traditional office workers, mobile workers (virtual workers), and home-based workers, Hill, Ferris, and Martinson (2003) found employees who worked from home reported the highest levels of work-life balance and the greatest amount of work/family success. In a quantitative study conducted by Rawashdeh et al., (2016), telework was found to have a positive impact on job satisfaction and work-life balance. Further, Gajendran and Harrison’s (2007) meta-analytic study found a negative relationship between telework and work-family conflict.

Despite the noted benefits of telework in meeting work-life balance needs, telework is also a source of work-life imbalance (Duxbury at al., 1998; Morganson et al., 2010; Solis, 2016) among other challenges (Allen et al., 2015). For example, working from home can result in the mixing of work and personal boundaries (Duxbury et al., 1998; Felstead & Henseke, 2017; Hartig et al., 2007). Working from home does not allow the worker to leave the mental and physical stresses of work at the office (Russell, O'Connell, & McGinnity, 2009). Golden et al. (2006) revealed that the more time an employee spent teleworking, the more it interfered with family. Additionally, employers may use the availability of telework to make work requests that infringe upon employees' off time, blurring the lines between work and family (Felstead & Henseke, 2017; Harpaz, 2002). However, Duxbury et al. (1998) and Tremblay (2002) found that after a period of adjustment, ranging from a few weeks to a few months, teleworkers experienced little work-family interference.

Telework and Generations

The impact of telework and its consequences can differ based on generational differences. Adkins (2016), opined that the characteristics of the Millennial cohort might profoundly reshape the workplace. A main consequence of the telecommuting style is the lack of face-to-face interaction (Greer & Payne, 2014; Svara, Watt, & Jang, 2013; Wadsworth et al., 2010) and immediate feedback that Millennials desire. Further, affective signals are more challenging to send, sustain, and receive (Gajendran and Harrison, 2007). These consequences may be challenging, particularly among employees of the Millennial generation, who are said to be more self-centered than previous generations and desirous of immediate feedback (Twenge, 2014; Kadakia, 2017; Sox, Campbell, Kline, Strick, & Crews, 2016).

The Millennial generation desires to work when, where, and how they want (Jenkins, 2017; Kadakia, 2017), preferring flexible work schedules (Godfrey, 2015; Jenkins, 2017; Sturt & Nordstrom, 2016; Twenge, 2014). Additionally, the Millennial cohort is comfortable asking to work outside of the traditional corporate structure (Jenkins, 2017; Kadakia, 2017). As such, Millennials expect that the criterion for flexible work options to be an existing practice within the organization and not simply offered as a perk or benefit (VanderKam, 2014). Three of the top five factors that Millennials use to evaluate potential employment with a company center on flexible work (Jenkins, 2017).

FlexJobs surveyed 3000 Millennials and found that 75% of the respondents who are interested in work flexibility have college or graduate degrees, and 20% already have managerial level or higher positions (Jenkins, 2017). The FlexJobs survey also found that Millennials had a stronger preference of working at alternative work sites, such as coffee shops, over other generations (Jenkins, 2017). According to the same survey, 50% of the respondents identified themselves as working parents and cited flexible work options as a resource to help with work-life balance. Millennials view work as a means to meet their desire to travel (Jenkins, 2017; Valenti, 2019). Working at the office during traditional hours is not the preferred choice of Millennials for optimum productivity (Jenkins, 2017). Flexible work options meet Millennials' desire to work when, where, and how they want (Jenkins, 2017; Kadakia, 2017).

Theoretical Framework Literature

Theories are the impetus for formulating questions about a phenomenon under investigation (Black, 2005). Theories provide models or explanations for anticipated behaviors relevant to their applicability to the new situation (Black, 2005). The manifestation of theories is observed in how the researcher sets up hypotheses describing the interrelations or interactions between variables. For purposes of this study, Social Exchange Theory (SET) was used as the framework to examine the development of OC in the work environment. This study also examined the relationship between generational membership and OC, using generational theory to understand the differences between generations and the pursuant expected behaviors. Organizational Commitment theory helps with understanding the anticipated behaviors of the criterion variable, OC. Theoretical frameworks are developed and strengthened by the gradual synthesis of empirical contributions made by researchers across various scientific domains (Oguduvwe, 2013). This study is expected to make an empirical contribution to OC, SET, and generational cohort theory.

Organizational Commitment Theory

This theory, in general, refers to an employee's sense of attachment or loyalty to the organization. An employee's attitudes or intentions guide behaviors of commitment (Meyer & Allen, 1997). When an employee's goals align with the goals of the organization, when the employee is willing to exert extra effort on behalf of the organization, and when the employee desires to remain with the organization, then the employee is said to be committed to the organization (Meyer & Allen, 1997). When employees are committed, organizational leaders may observe beneficial outcomes such as organizational citizenship behavior, productivity, and effectiveness (Booth-Kewley, et al., 2017; Martin & Roodt, 2008; Vandenberghe & Tremblay, 2008), financial performance (Goleman, 2000; Meyer & Allen, 1997), increased job satisfaction, increased retention, decreased turnover (Booth-Kewley et al., 2017; Carver & Candela, 2008; Gajendran & Harrison, 2007; Hunton & Norman, 2010; Zhang et al., 2015), and increased productivity (Meyer & Allen, 1997). Overall, extensive research supports that higher levels of commitment among employees result in extra-role behaviors that benefit the organization (Cohen, 2013). Three main approaches have been used to define and measure OC: calculative, attitudinal, multidimensional.

Calculative approach. The calculative approach is based on Becker's (1960) side-bet theory. This side-bet theory suggests an accumulation of interests valued by an individual would be considered worthless or lacking value if the individual was to leave the organization (Becker, 1960). A side-bet, as observed in gambling, is a wager that is a separate bet, apart from the main bet. Becker equates side-bets to economic, social, or other investments, such as income, job seniority, or status, that an individual considers, and weighs them against a perceived lack of alternative replacements (Becker, 1960). These side-bets influence the individual's decision to remain with the organization.

Attitudinal Approach. This approach refers to commitment as an attitudinal or affective approach and is termed affective commitment and value commitment (Cohen, 2013). The employee's goals and values align with the organization, thereby employees feel committed to the organization (Cohen, 2013). Under this approach, there are three dimensions: a desire to remain with the organization, belief in and acceptance of the values and goals of the organization, and effort exerted by the employee on behalf of the organization (Cohen, 2013). The attitudinal approach gave rise to the early use of the Organizational Commitment Questionnaire (OCQ), which dominated studies in the early 1970s to the mid-1980s. The OCQ took on criticism because researchers believed that two of the dimensions of commitment in the OCQ, a desire to remain with the organization and a willingness to exert effort on behalf of the organization, "overlap with intentions of outcome behaviors such as withdrawal and performance" (Cohen, 2013, p. 527). The OCQ was revised to address this issue, with a nine-item version instead of the original 15-item version.

Multidimensional approach. Meyer and Allen (1984), who proposed a two-dimensional measure of OC, advanced this approach. Cohen (2013) suggested the distinction between the two dimensions paralleled Becker's (1960) side-bet calculative approach and the attitudinal approach. The affective commitment approach referred to positive feelings of "identification with, attachment to, and involvement in" (Cohen, 2013, p. 527) the organization. The second approach, termed continuance commitment, referred to the extent to which employees feel committed to the organization considering the alternative costs of leaving the organization (Meyer & Allen, 1984). The third dimension of normative commitment was later added. Normative commitment refers to the employee's feelings of obligation to remain with the organization. The multidimensional approach is the prevailing approach in OC (Cohen, 2013; Solinger, et al., 2008), despite unsettled research on whether continuance commitment is actually a two-dimensional construct with one subdimension representing sacrifices made by the employee to stay with the organization and the other construct representing the availability of employment alternatives (Cohen, 2013). Thus, proffering the question of whether commitment should be studied as a four-component model (Cohen, 2013). Most of the criticism surrounding OC theory pertains to the "difficulty in controlling variables in life experiences, familial and religious influences" (Lewis & Wescott, 2017, p. 2), and the evolution of personalities, common to the maturation process (Lewis & Wescott, 2017).

Social Exchange Theory (SET)

The relationship between the use of telework and an employee's level of commitment to the organization is explained through the theoretical lens of social exchange theory (Choi, 218). The underlying premise of social exchange theory is that social relationships in the workplace operate on an exchange of mutual benefit, as parties abide by certain rules and norms of exchange that generate reciprocal behaviors (Felstead & Henseke, 2017). Employee perception of organizational support is crucial for garnering OC and influencing organizational outcomes (Bae & Kim, 2016; Choi, 2018; Cropanzano & Mitchell, 2005).

Social exchanges may take on the form of goodwill gestures on behalf of the organization (Caillier, 2016). Positive social exchanges created due to a demonstration of goodwill causes employees to exhibit behaviors that align with organizational goals and values (Bagger & Lie, 2014). The continuation of relationships anticipates reciprocity in the mutual support and assistance of individuals in the relationship (Bae & Kim, 2016). This theoretical framework explains that organizational initiatives that fulfill employee expectations are "reciprocated with high levels of affective commitment and intent to stay" (Naim & Lenka, 2018, p. 434). When employees perceive organizational leaders exert effort on their behalf, affective attachment is expected to increase, along with feelings of obligation to the organization (Allen et al., 2003).

Several components comprise this theory: goodwill acts voluntarily initiated by the organization, the bond between the organization and the employee, and reciprocal behaviors by the employee, where reciprocity involves higher performance, commitment to organizational goals and values, and intent to remain with the organization (Caillier, 2016). Employees respond in ways that are favorable to the organization as they perceive the voluntary acts as evidence the organization cares about their wellbeing (Caillier, 2016). Further, reciprocating goodwill actions is engrained in social norms, such that when employees are treated well, the standard is to respond in kind (Caillier, 2016). Both the organization and employees benefit from positive social exchanges (Caillier, 2016).

Social exchanges occur in two forms; leader-member exchanges between employees and supervisors (Bagger & Li, 2014), and organizational support (exchanges between employees and the organization) (Caillier, 2016; Hassan et al., 2017). This study focused on the latter. Organizations commonly demonstrate organizational support for employees by offering family-friendly programs that help employees balance work-life demands (Bae & Kim, 2016; Mulvaney, 2014). The demands of work and family life represent competing interests. Trying to balance the demands of both creates psychological stress (Caillier, 2016). Family-friendly programs provide employees with resources (time, information, finances) that reduce the strain of competing roles (Caillier, 2016). A flexible work program, such as telework, is perceived as a family-friendly program that signals to employees the organization cares about their wellbeing (Thompson et al., 2015). Consistent with social exchange theory, this indicates telework is a goodwill gesture that creates a positive social exchange between employees and the organization (Bae & Kim, 2016; Choi; 2018; Kelliher & Anderson, 2010).

The mere presence of organizational support programs is not enough to engage social exchange behaviors. Lee and Hong (2011) modified the theory of social exchange to account for employee satisfaction levels with purported support programs. Lee and Hong (2011) referred to this modification as contemporary social exchange theory, which purported that when employees are satisfied with family-friendly programs (i.e., they perceive the program helps them successfully manage work-life demands), they will reciprocate by demonstrating a commitment to organizational goals and values. Therefore, as posited by Lee and Hong (2011), satisfaction is instrumental to understanding the social exchange relationship.

Jain, Giga, and Cooper (2009) found OC among employees increases when organizations address the physical work environment in addition to considering employee well-being. A supportive organizational culture and fostering good relationships with employees is beneficial to enhancing employee well-being (Jain et al., 2009). Additionally, a work environment that increases the employee perception of reduced stress promotes a supportive culture (Jain et al., 2009). Telework is perceived as an indication of organizational support (Bae & Kim, 2016; Thompson et al., 2015), which employees tend to reciprocate as demonstrated by increased commitment (Kelliher & Anderson, 2010).

Generational Theory

American historians Neil Howe and William Strauss expanded on Mannheim's work and developed an overarching generational frame. They identified four archetypal generational personas that recur in repeating cycles (Strauss & Howe, 1991). The cycles, consisting of societal experiences, alternates between a period of institutional growth and ideological conformity, and a period of institutional decay and ideological divisiveness (Strauss & Howe, 1991). Changing values and attitudes of each new generation, drive the cycles (Strauss & Howe, 1991). The progression of generations creates patterns through life phases, which Strauss and Howe (1991) posited demonstrated a degree of predictability. Differentiating characteristics are observable as generational cohorts mature through life cycles (Strauss & Howe, 1991). Observable characteristics include traits, work values, attitudes, and motivations (Smola & Sutton, 2002). Generational membership influences perceptions, attitudes, and behaviors based on significant life events that occur during a defined period (Buonocore et al., 2015; Pew, 2015; Smola & Sutton, 2002; Strauss & Howe, 1991).

Alternative Theories

Other theories were considered and ruled out as selected theories appeared to better align with the purpose of this study. For example, ecological systems theory (Bronfenbrenner, 1977; 1979) was evaluated for its suitability and rejected based upon its emphasis on contextual factors (policies, industry, organizational size, task structure) that influence behaviors. Taskin and Edwards (2007) considered this theoretical foundation in their work, which found that strategic management support contributed to successful telework programs. Additionally, Bronfenbrenner and Ceci (1994) posited that workplace flexibility is an environmental factor that promotes person-environment interactions that result in positive outcomes for environmental respondents (employees, employees' families, the organization). While important, this study did not consider the context of the remote work environment, only that the option to telework exists.

Social cognitive theory (Bandura, 1986) is a theoretical framework that has been used to underpin commitment research (Mulvaney, 2014). This theory posits that individuals shape their environment and are shaped by their environment through observational learning, modeling, and the influence of self-efficacy on behavior (Bandura, 2018). Observational learning helps individuals identify desirable and undesirable behaviors to reproduce behaviors that maximize rewards (Bandura, 2018). This relationship, referred to as reciprocal determinism, considers a combination of behavioral, individual, and environmental factors that mutually influence reciprocity (Mulvaney, 2014). This triadic relationship suggests the person and the environment are not independent factors, but instead, each operates in a reciprocal manner of influence upon the other (Bandura, 2018).

Although reciprocal determinism is a key factor of social cognitive theory (Mulvaney, 2014), other factors of the theory preclude its consideration for this study, in that those factors extend beyond the parameters of this study. For example, the component of self-efficacy is not a consideration in this study. Although self-efficacy may influence an employee’s decision to exercise the use of telework, if offered by the employer, such considerations were not evaluated as part of this study. Self-efficacy, in the form of perceptions of the work and the employee’s perceptions regarding their capabilities to do the work, exceed the parameters of the main research question, which is concerned only with determining whether a relationship exists between work setting and

OC. Although the location of the study is the title insurance industry, the study does not discriminate between job types.

Title Insurance Industry

The title insurance industry is an industry that grew out of the need for a mobile population to forego the need for worry regarding ownership of the lands they were about to settle. Title insurance provided a means of protection and a way of mitigating the risk of involvement in a lawsuit regarding land ownership, which was common in the latter half of the 19th century (Lucas, 2011). The advent of title insurance is the consequence of an 1867 Pennsylvania Supreme Court case of Watson v. Muirhead (Sirmans & Dumm, 2006). In this case, Muirhead lost his property due to an undisclosed prior lien. The missed lien was due to the title search performed by Mr. Watson. The Supreme Court ruled that the conveyancer acted in good faith and could not be held liable for erroneous opinions. Following that opinion, conveyancers became reputation-based, and in 1874, Pennsylvania passed legislation that allowed the issuance of title insurance (Sirmans & Dumm, 2006). The first title insurance company was formed in 1876 (Johnson, 1966). However, title insurance did not become the norm until after World War II (Sirmans & Dumm, 2006).

Today, title insurance is a common part of a real estate transaction. Its purpose is to ensure ownership status of real property, in addition to protecting a policyholder from unknown title defects, as well as protection against undisclosed liens or claims recorded in the public record (Gendron & Bourdeau-Brien, 2012; Johnson, 1966; NAIC, 2017). Real estate is subject to encumbrances, such as mortgages, taxes, judgments, liens, and possible ownership issues, that can transcend new ownership. As such, a premium is placed on clear title of any ownership, lien claims, encumbrances, or other significant claims (Johnson, 1966). A prospective buyer typically obtains a title commitment, which discloses pertinent property-related results, pays a one-time premium at closing, and is issued a title insurance policy.

Title insurance is present in 85% of real estate transactions in the U.S. (Sirmans & Dumm, 2006). Title insurance allows for an efficient closing for buyers, sellers, and lenders by protecting parties from future ownership issues (Moodt, 2005). Further, title insurance assures the lender and homeowner the property can be transferred free of encumbrances (claims by one who is not the owner) (Dumm, Macpherson, & Sirmans, 2007). In addition, title insurance is particularly beneficial to moving mortgage assets from primary to secondary markets, which is important to keeping the real estate market liquid (maintaining the availability of cash) (Sirmans & Dumm, 2006). Moreover, title insurance aids in supporting an efficient real estate lending process and is an important part of the national real estate landscape, as title insurance helps lenders and homeowners protect their interest (Gendron & Bourdeau-Brien, 2012; Sirmans & Dumm, 2006).

The current employee structure of the title insurance industry consists of large numbers of employees who have over 30 years of industry knowledge and experience (Yohe, 2017). A title search is a labor-intensive process that requires extensive industry-specific knowledge to review and clear documents for the issuance of a policy. Investigative skill and research expertise is a prerequisite for a longstanding career. Traditionally, the title insurance industry is cyclical based on the real estate housing cycle. During peak sales times for real estate transactions, title companies hire inexperienced employees to join with experienced employees, to meet market demand.

However, down cycles, or slow real estate sales often resulted in the layoffs of inexperienced employees. Over time, the industry remained heavily-staffed with experienced and knowledgeable personnel, many with 30 to 40 years of expert knowledge. With many of the Baby Boomer generation (born 1943-1960) about to exit the industry due to retirement, the title insurance industry faces the impending loss of industry knowledge and experience (Yohe, 2017).

The title insurance industry and tangential service industries (real estate brokerages, mortgage lending, construction, surveyors) are important contributors to the U.S. economy. Title premiums are collected through direct operations (underwriter) or agency operations (independently owned). Title insurance premiums collected in 2017 totaled $14.6 billion (NAIC, 2018). The collected premiums resulted in a net operating gain of $885 million (NAIC, 2018).

Research exposure in the title insurance industry is rare. Only one study pertaining to ethics in the title insurance industry was located (DiPasquale, 2010). A review of the existing literature found that despite the extensive research coverage of OC, this relationship has not been examined in the title insurance industry. This study is one of the first studies to empirically analyze OC and the work setting of employees in the title insurance industry. Confining the research environment to the title insurance industry provides research and business value, as title insurance industry leaders explore options to recruit new talent to the industry. This study examined the relationship between the work setting and OC and determined if the relationship was moderated by generational membership, using a sample population from the title insurance industry.

Methodology Literature

Generational differences are said to add a level of complexity to the management of the workforce (Lapoint & Liprie-Spence, 2017). To ascertain the veracity of such a statement, researchers undertake a quantitative research approach to render objective findings. Quantitative studies attempt to understand a phenomenon based on feedback from respondents using survey instruments. For example, Hagerty and Buelow (2017) sought to understand certified nursing assistants' (CNAs) perceptions of their leaders' styles and support across generational membership. Hagerty and Buelow (2017) elicited feedback using a questionnaire in which respondents indicated their degree of agreement or disagreement using a 6-point Likert scale. Analysis of variance (ANOVA) and multivariate analysis of covariance (MANCOVA) analyses were conducted on the data to look for differences in study variables.

Of the four measured criteria (intrinsic job satisfaction and commitment, perceptions of administrators, perceptions of supervisors, and workplace climate), no significant generational differences were found in intrinsic job satisfaction and commitment and perceptions of administrators. The researchers explicated the importance of understanding the perceptions held by generational members of their work environment (Hagerty & Buelow, 2017). Generational differences may require leaders to consider generationally structured approaches to maintain a harmonious work environment (Hagerty & Buelow, 2017).

Quantitative studies are also beneficial to ascertain the existence of a relationship between variables, such as generational membership and employee engagement. Employee engagement is a relevant workplace characteristic that may be influenced by generational membership. As such, organizational leaders may want to know if age, as represented by generational membership, influences employee engagement in the workplace. As an example, Lapoint and Liprie-Spence (2017) used a quantitative methodology to examine whether a relationship existed between employee engagement and generational membership. Although employee engagement was found to correlate with generational membership, the researchers cautioned that other internal and external factors influence employee engagement levels, as well (Lapoint & Liprie-Spence, 2017). Such a cautionary tale indicates the importance of qualitative studies to uncover deeper meanings of phenomena.

However, qualitative studies of generational differences were difficult to find in the empirical literature. Qualitative studies typically explore the deeper meaning of a single variable, and results are not generalizable, such as the qualitative study done by Gordon (2017). This qualitative study explored hospital nurses' work satisfaction within generational cohorts. Gordon (2017) conducted interviews aimed at exploring potential differences between generational cohorts in a hospital setting. Gordon (2017) was able to identify important factors of job satisfaction using a phenomenological design. Gordon (2017) explicated that generational differences may arise due to changes in the thought process that occur during the normal life cycle. It is through qualitative research that researchers are able to capture more details regarding a phenomenon. Gordon (2017) was able to use qualitative inquiry to glean details about generational differences that was not achievable through a quantitative study.

A mixed methods approach yields deeper meaning by using a combination of quantitative and qualitative research methods. Weeks and Schaffert (2019) used mixed methods research to study generational differences in definitions of meaningful work. The interesting outcome of this study was that the qualitative part of the study showed differences among generational members relative to defining meaning in their jobs. The researchers opined that perhaps the negative perceptions of stereotypes of generational members might be driving the differences (Weeks & Schaffert, 2019). The quantitative part of the study showed that all generational members share the same desire to "develop and become themselves" (Weeks & Schaffert, 2019, p. 1045) when asked to define meaningful work (Weeks & Schaffert, 2019). Further, this mixed methods study contributed significantly to testing a comprehensive theoretical model across generational cohort (Weeks & Schaffert, 2019). Despite the use of a mixed methods approach, the findings still reflected the nature of the mixed outcomes of generational studies.

Although generational studies continue to increase as a research focus (Weeks & Schaffert, 2019), particularly in quantitative studies, mixed outcomes reflect the need for continued investigation (Constanza et al., 2012; Weeks & Schaffert, 2019). Given the expressed need for continued empirical examination of generational differences toward a comprehensive theoretical framework (Becton, Walker, & Jones, 2014; Jones et al., 2018; Twenge et al., 2010), the current study is expected to contribute to the growing body of knowledge on generational differences. Quantitive inquiry is essential to the support of theory. Quantifiable measures allow for an objective manner of testing hypotheses that establish the link between theory and research (Sarma, 2015). Quantitative research seeks to develop knowledge and create an understanding of the social world (Creswell, 2003).

Research Design Literature

Generational differences studies commonly use correlational research designs. Lu and Gursoy (2016) and Tsaur and Yen (2018) conducted correlational studies on the moderating effects of generational differences. Outcomes of the studies indicated generational differences had significant moderating effects (Lu & Gursoy, 2016; Tsaur & Yen, 2018). Cucina et al.'s (2018) study found a weak correlation when examining the relationship between generational differences and employee attitudes using a cross-sectional design. A similar outcome resulted in the use of longitudinal data sets that measured overall job satisfaction among a cohort of individuals (Cucina et al., 2018). Becton et al. (2014) conducted a correlational study of generational differences on job behaviors. The researchers found evidence of some generational differences, but the effect sizes were small (Becton et al., 2014). Becton et al. (2014) pointed out that their study differed from most of the previous research, which typically focused on attitudes and values. Gursoy et al.'s (2013) correlational study found significant generational differences, particularly among work-life balance and other work values, such as leadership, recognition, technology challenge, power, non-compliance, and work centrality. However, a small percentage (10%) of respondents over 55 was a limitation of the study, possibly skewing the results (Gursoy et al., 2013).

Kalleberg and Marsden (2019) conducted a quantitative study on how the processes of aging, generational shifts, and changes over historical time periods shape differential work values in the U.S., using hierarchical linear regression to test hypotheses. The results were also based on longitudinal data using the General Social Survey (GSS) project that has been gathering data on social indicators of U.S. adults since 1972 (Kalleberg & Marsden, 2019). Such a survey is suitable for tracking trends and separating age-related differences from cohort-related differences. In Kalleberg and Marsden's (2019) study of differences in work values among generations, one of the hypotheses tested pertained to the preference of Millennials for flexible work schedules over other generations. However, the outcome resulted in a statistically insignificant finding that Millennials do not differ from other generations regarding the importance of flexible work schedules (Kalleberg & Marsden, 2019). Of note, was the influence of social mechanisms such as the education level of parents, family economics, and family occupation, or period-related differences, such as the 2008 global financial crisis, influenced widespread differences in work values (Kalleberg & Marsden, 2019). The researchers, therefore, concluded that generational differences did not significantly influence meaningful differences in work values (Kalleberg & Marsden, 2019).

Conclusion

The literature provided a detailed understanding of generational differences, organizational commitment, and telework and the correlations among these topics. Formative experiences among youth are key to the formation of social generations (Mannheim, 1952). These experiences are believed to strongly influence their values, beliefs, and attitudes (Mannheim, 1952; Costanza et al., 2012). Because the socialization process typically occurs within the context of the broader society (Bengtson et al., 1983), attitudes and behaviors that are shaped by generational membership eventually make their way into the workplace (Buonocore et al., 2015; Cucina et al., 2018; Pew, 2015; Smola & Sutton, 2002; Strauss & Howe, 1991). Millennial workplace expectations are expected to profoundly reshape the workplace (Adkins, 2016; Anderson et al., 2016;

Jenkins, 2017; Naim & Lenka, 2018). Millennials expect flexible work options, such as telework, to help meet their work-life balance needs (Jenkins, 2017; Twenge, 2014). Organizational leaders can consider various workplace factors that foster organizational commitment. Flexible workplace options, such as telework, is a worthwhile option for leaders to consider (Hunton & Norman, 2010). Understanding the relationship between OC and telework informs leaders of the workplace expectations of Millennials and helps shape workplace policies, practices, and procedures that enhance the employee's level of commitment to the organization.

Chapter Summary

Chapter 2 discussed the foundational elements of this study. Based on the literature and generational theory, behaviors, attitudes, and perceptions of generational members are influenced by significant events that imprint the social fabric of their formative years (Buonocore et al., 2015; Howe & Strauss, 2000; Lapoint & Liprie-Spence, 2017; Moore et al., 2015). As a result, each generation brings different expectations to the workplace (Howe & Strauss, 2000; Jenkins, 2017; Kuron et al., 2015; Martin & Ottemann, 2016). The literature suggested that generational differences may shape the work environment (Moore et al., 2015). Social behaviors and technology have had a major influence on the Millennial generation and expectations they bring to the work environment (Deal et al., 2010; Kadakia, 2017; Ng et al., 2010; Sox et al., 2016). Millennials value work-life balance (Buonocore et al., 2015; George & Wallio, 2017; Howe & Strauss, 2007; Lewis & Wescott, 2017; Smola & Suttton, 2002; Twenge, 2010), and leisure time (Twenge, 2014; Woods, 2016). As such, they find flexible work options appealing (Jenkins, 2017; Kadakai, 2017). Organizational leaders may explore flexible work options, such as telework, to create an attractive work environment (Jenkins, 2017; Kuron et al., 2015; Onken-Menke et al., 2018; Thompson, Payne, & Taylor, 2015; Twenge, 2014). If Millennials perceive the presence of telework as a supportive gesture by organizational leaders, Millennial employees may become more committed to the organization, providing support for the theoretical framework of social exchange theory. Understanding how to meet employee workplace expectations and the factors that enhance their commitment to the organization may result in increased productivity and retention, among other beneficial outcomes, for the organization.

The literature provided the foundational support for the research questions, which was to examine the relationship between work setting and OC, ascertain whether generational membership moderated the predictive relationship between work setting (in-office and telework) and OC, and examine the relationship between OC and telework frequency. Additionally, a review of the literature supported the use of the theoretical frameworks, as well as the selected quantitative methodology and correlational research design. Statistical analysis provides an objective manner of testing the research hypotheses that establish the link between theory and research.

Chapter 3

Research Methodology

The purpose of this quantitative, correlational study was to examine the relationship between work setting and OC, ascertain whether the relationship was moderated by generational membership, and examine the relationship between OC and telework frequency (amount of time spent working remotely) among employees who work in the U.S. title insurance industry. The criterion variable in this correlational analysis includes the components of OC: affective commitment, normative commitment, and continuance commitment, which are interval measures. The predictor variables includes the work setting, which consists of the in-office setting and the telework setting. Determining whether generational membership moderates the predictive relationship between work setting and OC helps leaders develop work environments that appeal to the Millennial generation and improve their commitment to the organization. Examining the possible relationship between work setting and OC involves the use of a quantitative research method, consisting of descriptive and correlational analysis.

Chapter 3 explains the chosen research method and its appropriateness to the study. The research population and sampling strategy is identified. This chapter also includes a discussion of how respondents were recruited to participate in the survey delivered online through the Survey Monkey® website to collect responses to the TCM Employee Commitment Survey (Meyer & Allen, 2004). The TCM measures respondent levels of OC. The survey also included a section to gather demographic information from respondents. This chapter also addressed the reliability and validity of the TCM Employee Commitment Survey (Meyer & Allen, 2004), the data collection instrument used to collect quantitative data from survey respondents. The essential ethical elements of confidentiality and informed consent are discussed relative to their importance to the integrity of the study.

Research Method and Design Appropriateness

Quantitative Research Method

The goal of this study was to examine whether there was a relationship between work setting and OC among employees who work in the title insurance industry and whether generational membership moderated the predictive relationship between work setting and OC. This examination entailed the use of a quantitative research method. Quantitative methods examine relationships between variables (Black, 2005). In quantitative research, variables are not manipulated and only observed (Black, 2005). Quantitative methods use deductive reasoning in which a hypothesis is formed, data is collected in the investigation of the problem, followed by an analysis of the data and conclusions made to reject or fail to reject the hypothesis (Black, 2005).

Organizational leaders can benefit from understanding workplace expectations of the younger workforce recruited to replace retiring Baby Boomers. An examination of the predicted relationship between a desired workplace option (telework) and OC among the expected workforce replacements (Millennials), helps organizational leaders create workplace environments Millennials find appealing. A quantitative study results in numerical outcomes leaders can use to make objective assessments regarding organizational needs.

Appropriateness of Method

Vogt (2007) contended the appropriateness of the selected method arises from the understanding generated from its use. The most effective method contributes to the body of knowledge and adds value to the professional discipline associated with the study (Vogt, 2007). This study examined whether there was a relationship between work setting and OC and whether generational membership moderated the predictive relationship between work setting and OC. The intended purpose of the study required a quantitative approach to examine the relationship between variables. Additionally, quantitative studies collect data culled from measurement instruments (Harwell, 2011), such as the TCM Employee Commitment Survey (Meyer & Allen, 2004) used in this study. Another key characteristic of quantitative studies is the use of theory to test statistical hypotheses that correspond to the research questions (Harwell, 2011).

Quantitative and qualitative methods adopt different approaches to research. Qualitative research consists of interpretive practices where researchers study phenomena in their natural setting and attempt to make meaning or interpret the phenomena from the researcher's perspective (Lach, 2014; Lichtman, 2014; Sarma, 2015; Yilmaz, 2013). Qualitative studies typically answer how and why questions, as researchers attempt to understand the hows and whys of behaviors (Solomon & Draine, 2010). Premised on the ontological belief of the existence of multiple realities, researchers use qualitative methods to bring meaning and understanding to these realities (Yilmaz, 2013). Constructivists, typically associated with qualitative methods, believe that the researcher constructs reality, and the reality is known through the researcher's lens (Lichtman, 2014).

Alternatively, premised on positivist/postpositivist knowledge claims, quantitative methods seek to separate the objective reality from individuals' beliefs through quantitative measures. Quantitative research seeks to develop knowledge and create an understanding of the social world (Creswell, 2003). Quantitative studies typically answer what, under what conditions, or when and where questions (Solomon & Draine, 2010). Quantitative inquiries typically seek to determine to what extent specific independent variables explain or predict a specific dependent variable. Positivists/postpositivists perceive there is an objective reality that can be measured through a well-designed study (Creswell, 2003).

Qualitative studies attempt to explore the deeper meaning of the phenomena under study through data collection methods consisting of observations, interviews, and document review (Yilmaz, 2013). Analysis results in non-numerical, rich, thick descriptions of the phenomena under study. Words or visuals are used to interpret the data by searching for patterns or by telling narratives (Lichtman, 2014). Quantitative analysis results in numerical, quantitative data that uses statistics to test hypotheses. Hamilton (2011) sums up the differences as qualitative research involves the analysis and interpretation of observation data, while quantitative research involves the analysis and interpretation of numerical data.

The researcher plays a major role in qualitative research, as it is the researcher who makes meaning of and interprets the data, and ultimately provides visibility of meaning to others (Lichtman, 2014). For this reason, qualitative research takes on subjective meaning. The perspective and viewpoint of the researcher is often evident in the research objectives of qualitative researchers (Lichtman, 2014). For example, the researcher may support a feminist perspective in considering issues of power and representation. The activist perspective may present in social change and political issues. In quantitative research, the researcher is detached from the study and is, therefore, able to remove bias and render objectivity. Further, objectivity, causality, and replicability are important outcomes of quantitative methods (Lichtman, 2014).

Qualitative methods are dynamic and inductive. The collection and analysis of data evolves throughout the study (Lichtman, 2014). The inductive nature moves from the specific to the general, whereas quantitative inquiry moves from the general to the specific. Additionally, quantitative studies evolve from a detailed research plan (Lichtman, 2014). The dynamic nature of qualitative studies is beneficial to generate theory (Johnson, 2015; Yilmaz, 2013), while the rigidity of quantitative studies test theory. The final report for quantitative studies consists of a traditional, fixed method of presentation of results, whereas qualitative studies render results in an experimental format, which may include alternative styles.

Quantitative research typically involves an experiment in which one group receives a treatment, such as a drug, or participation in a program. The comparison group does not receive the treatment. An example study may want to compare student retention after one group participates in a special program, and the other group does not. Studies of this sort are typically conducted in a controlled environment, usually a laboratory, to limit the influence of other outside variables. A study of this nature involves variables, treatment, and hypothesis testing (Lichtman, 2014). Qualitative researchers address a vast array of questions regarding humans in natural settings. For example, researchers may want to know the lived experiences of Black students who attend Ivy League universities. Such studies do not involve variables, treatment, or hypothesis testing.

Quantitative research typically involves large groups in which respondents are randomly selected. However, qualitative studies usually use smaller groups that lack randomization. Concerns exist regarding the generalizability of results of qualitative studies due to "absence of random samples, difficulty in replicating the research, and the possibility for multiple interpretations of data" (Lach, 2014, p. 89), common to such studies, as well as concerns of rigor (Sarma, 2015). Yet, the inductive nature of qualitative inquiry is beneficial to develop theory or advance further inquiry (Johnson, 2015; Yilmaz, 2013).

Alternative research methods such as qualitative and mixed methods would not meet the goals of this study to examine relationships between variables that result in statistical outputs to allow for generalization to the larger population. A qualitative method explores phenomena in its natural environment and seeks to make meaning of responses from individuals who share their experiences with the phenomenon (Lichtman, 2014). Further, a mixed-methods approach was not considered because the combination of both qualitative and quantitative methods was not needed to address the problem. Mixed methods combines quantitative and qualitative methodologies, entailing the collection of both numeric and text information from interviews, as an example (Creswell, 2003).

The theoretical claims of social exchange theory, generational theory, and organizational commitment theory that underpin this study require quantitative measures to validate their continued use as theoretical frameworks (Black, 2005). It was hypothesized that generational membership moderated the predictive relationship between work setting and OC in this study. Such a claim can be measured to allow for an objective determination of its validity. Quantitative methods rely on numerical evidence to support claims (Black, 2005; Vogt, 2007), unlike qualitative methods that rely on subjective analysis through descriptive measures.

Correlational Research Design

Correlations measure the strength and direction of a relationship between two or more variables using statistical analysis (Black, 2005; Curtis et al., 2016; Leedy & Omrod, 2010). Correlation studies investigate the extent to which differences in one variable relate to differences in other variables (Leedy & Omrod, 2010). The correlation coefficient indicates the type and strength of the relationship. Additionally, the correlation coefficient describes the direction of the correlation, indicating a positive or negative correlation, and the strength of the correlation, indicating a strong or weak correlation. A strong correlation between variables indicates a high probability of a causal relationship between variables (Black, 2005). In correlation research, the researcher recognizes trends and patterns in data, but causation cannot be determined from the observed patterns (Black, 2005). Data, relationships, and distributions of variables are studied as they occur in their natural environment (Christensen et al., 2014). Because correlational designs measure variables, and there is no control over variables, the ability to make strong inferences is limited (Christensen et al., 2014). This study examined the relationship between variables, making a correlational research design appropriate to test the hypotheses.

Appropriateness of Research Design

The research goals of the study drive the research design (Thomas et al., 2005). The purpose of this study was to examine whether there was a relationship between work setting and OC, ascertain whether the relationship was moderated by generational membership, and examine the relationship between OC and telework frequency. A correlational research design was appropriate because the predictor variables were not manipulated (Thomas et al., 2005). Further, a correlational design aligned with the research goals of the study.

Research designs, such as experimental, quasi-experimental, and causal-comparative, were other available options. However, experimental, quasi-experimental, and causal-comparative designs were not suitable for use in this study, in that these designs determine a cause and effect relationship (Vogt, 2007). These research designs go beyond the research goals of this study, which examined a relationship between variables and did not determine causality.

Although experimental and quasi-experimental methods are preferred when making direct comparisons because of the use of experimental controls, these designs are not always practical due to constraints that limit the ability to create a controlled environment (Lee & Kim, 2018). An important distinction of experimental methods is the random assignment of respondents to different categories (Vogt, 2007). Randomization, which is considered the preferred method to minimize potential bias variables, such as self-selection or researcher bias in treatment assignments (Vogt, 2007), is not an available option in this study.

Although causal-comparative and correlational research designs are similar in that they both examine relationships and are non-experimental in nature, causal-comparative designs extend the research to determine causes or consequences of differences (Mertens, & McLaughlin, 2004; Salkind, 2010). Further, causal-comparative designs compare groups, whereas correlational designs explain changes in one variable by changes in the other variable. Causal-comparative designs determine the cause of consequences of differences that already exist between groups (Mertens, & McLaughlin, 2004; Salkind, 2010). Since causal-comparative is non-experimental, randomization and manipulation of variables do not occur (Mertens, & McLaughlin, 2004; Salkind, 2010). However, the lack of manipulation of variables does not allow for a definitive determination of cause and effect in the use of the causal-comparative design (Mertens, & McLaughlin, 2004; Salkind, 2010). In comparison of the groups, either one group already possesses the characteristics, and the other group does not, or each group possesses the characteristic, but in differing amounts.

Research Questions and Hypotheses

The research focus that guided this study was to examine the relationship between work setting and OC, ascertain whether the relationship was moderated by generational membership, and examine the relationship between OC and telework frequency among employees who work in the U.S. title insurance. The foundation of the research questions and hypotheses stem directly from the empirical literature. The literature indicated significant differences exist among the generations relative to workplace expectations and attitudes (Jenkins, 2017; Lester et al., 2012; Singh & Gupta, 2015). Further, based on social exchange theory, the literature suggested that when employees perceive favorable organizational support, their commitment to the organization increases (Choi, 2018; Kelliher & Anderson, 2010; Naim & Lenka, 2018). Answering the research questions helps determine whether a correlation exists between the predictor and criterion variables. The following research questions and hypotheses guided this quantitative study.

Research Questions and Hypotheses

R1: What is the relationship between work setting and organizational commitment among all employees who work in the title insurance industry?

Ho1: There is no relationship between work setting and organizational commitment among all employees who work in the title insurance industry.

Ha1: There is a relationship between work setting and organizational commitment among all employees who work in the title insurance industry.

R2: To what extent does generational membership moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry?

Ho2: Generational membership does not moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry.

Ha2: Generational membership moderates the predictive relationship between work setting and organizational commitment among employees in the title insurance industry.

R3: What is the relationship between telework frequency and organizational commitment among employees who work in the title insurance industry?

Ho3: There is no relationship between telework frequency and organizational commitment among employees who work in the title insurance industry.

Ha3: There is a relationship between telework frequency and organizational commitment among employees who work in the title insurance industry.

Population and Sample

Population

The targeted population was employees of a national title insurance underwriter with offices throughout the U.S. According to the BLS, the national population of title insurance employees in 2017 was approximately 53,000 (Bureau of Labor Statistics, 2018). However, the population of employees with the selected national title insurance company was approximately 2100 employees. Although surveying the entire population of the selected national title insurance company would provide the most accurate data, only 220 employees of the population were accessible for purposes of this study (based on limits provided by the research site granting authority). The population of this study included men and women, who ranged in age between 21 and 72. Average organizational tenure was 7.3 years. Educational levels ranged from high school to doctoral. Research respondents had to be employed with the title insurance company for at least one year on a full-time basis and served in a non-management role. Employees serving in a management or higher role were assumed to have more control over decisions regarding work setting for themselves, as opposed to subordinates, who could not choose their work setting. There were no other restrictions for participation in the study.

Sample

The purpose of sampling in quantitative studies is to produce a representative sampling of the study population that yields statistically representative data in which findings can be generalized to the target population (Curtis et al., 2016). Nonprobability sampling was used to select a sample from readily available respondents. Access to the entire target population was not possible; therefore, a sample was drawn from the population using convenience sampling, since randomization was not possible. The goal of using the sampling techniques was to capture a sample that was representative of the population. Representativeness of the sample was crucial for external validity claims of the study (Black, 2005; Cone & Foster, 2006).

The convenience sample provided the sampling framework of men and women, who ranged in age between 22 and 72. Since the study was about generational differences, then a sampling that was representative of the three main generations in the workplace was desired. Further, since the focus of the study was the Millennial population, employees of the Baby Boomer and GenX generations allowed for an examination of the relationship between each generation and the work setting and OC. The unit of analysis was men and women, between the ages of 22 and 72, who were employed full-time with the organization for at least one year and served in a non-management role. Employees serve in diverse positions offered throughout the organization, with only management-level positions excluded. This study excludes employees from the Traditionalist generation due to their approximate age of 74, with most having left the workforce, and therefore have minimal impact.

Inferential statistical analysis of the data collected by survey requires an adequate sample size. Power of the statistical test, along with the number of parameters to estimate and effect size, were used to determine the representative sample size needed to test the hypotheses. An a priori power analysis using the G*Power analysis program, Version 3.1.9.2, indicated that a minimum sample size of 82 respondents was needed to detect an effect in the population for the correlational analyses. The analysis was based on a two-tailed test with medium effect size, $\rho = .30$. Additionally, the generally accepted power of .80 and alpha level of .05 was used in the a priori calculation of the estimated sample size. Collecting extra data beyond the recommended sample helped account for dropped or missing data. A post hoc calculation on the actual sample size of 93 revealed that the actual power to detect a statistically significant effect was 0.8509854.

Recruitment

With consent from an organizational leader (Appendix A), respondents for this study were recruited through the distribution of a company-wide email (Appendix B). The email contained a brief description of the study, ending with a request for their participation. A definition of telework was included in the email so that all respondents had a similar understanding of *telework*. The following description was provided: Telework is defined as a flexible work arrangement in which employees conduct all or some of their work away from the central office location, usually at home, and communicating through computer-mediated technology (Greer & Payne, 2014). A hyperlink to the survey was included in the e-mail invitation, directing potential respondents to the Survey Monkey® website to complete the survey. Participation in the survey was voluntary and did not impose any risk or harm to respondents. There was no compensation for participation in the survey. Respondents completed the survey anonymously.

Informed Consent and Confidentiality

Ethical Considerations

Research can potentially encroach on individuals' lives (Kjellström, Ross, & Fridlund (2010). Ethics codes, regulations, and institutional review boards help researchers mitigate any potential effects of research on individuals. The researcher must ensure the protection of data throughout the research process, from data collection through data storage. Protections taken ensure the confidentiality and anonymity of research respondents (Allen & Roberts, 2010). Online research moves beyond traditional methods of protecting paper documents to include the protection of digital data (Allen & Roberts, 2010). Online protection of respondent information is an important consideration since this study used the internet for distribution of the survey.

Confidentiality

Confidentiality is important to maintain the integrity of the research. Research respondents must be confident that the sensitive information collected during research is protected. The researcher is responsible for taking reasonable precautions to protect the confidentiality of information pertaining to research respondents. To ensure anonymity and protect the confidentiality of survey responses, no individual responses, only aggregated data was reported. Further, no individual or organizational data was requested of respondents. Only general descriptive demographic data, such as age range, gender, educational level, and organizational tenure, was collected.

Confidentiality of Data Collection Instrument

Although commercial data storage through hosted web servers requires hosting services to employ industry-standard high-level data protections, no website can subvert a security breach by intentional hackers. Additionally, breach of transmitted data can occur at any point between the host server and the researcher (Allen & Roberts, 2010). Despite the use of the best security protocols, the reality is that the researcher does not have complete control over who can and cannot access the research data on a commercially hosted webserver (Allen & Roberts, 2010). Beyond standard investigation of web-hosted security protocols by the researcher, there is little more the researcher can do to guarantee 100% security of data collection.

Another potential threat to anonymity lies in the collection of IP addresses. Each time a computer connects to the internet, it is assigned a unique Internet Protocol (IP) address. It is possible for IP addresses and cookies to be linked to a specific computer. However, it is difficult to definitively link an IP address to a specific individual (Allen & Roberts, 2010). Internet search providers (ISPs) often mitigate the link to a specific computer by using dynamic IP allocation, which limits the assignment of an IP address for the duration of the session only (Allen & Roberts, 2010). Dynamic IP allocation means that over the course of a day, several computers can have the same IP address.

Despite the low probability of an IP address being linked to a specific individual, Allen and Roberts (2010) suggested that IP addresses be treated as potential identifiers. Commercial web hosts typically capture IP addresses. In this regard, it is recommended the IP address be deleted before transmission of the data file to the researcher's computer (Allen & Roberts, 2010). However, the Survey Monkey® anonymous response feature addressed this concern by removing the IP address from conclusive findings of surveys (Survey Monkey, 2018). The Survey Monkey® platform supports anonymous administration of the survey, and therefore, respondents were not identifiable by the researcher and thus, remained anonymous. During the data collection process, no protected personally identifiable information (PPII) was collected.

Informed Consent

Informed consent is the basic ethical tenet of scientific research on human populations (Code of Ethics, 2011). Any research involving human participants requires informed consent to be obtained from the participant or the legally authorized representative of the participant. The researcher is obligated to obtain and document written authorization from research respondents when data is collected through any form of communication, interaction, or intervention (Code of Ethics, 2011). The consent document must be understandable and appropriate to research respondents.

This researcher was aware of the limits of the use of a fully automated data collection process on informed consent, as respondents were unable to ask questions or clarify concerns that arose. Additionally, a determination of whether the participant is actually capable of consenting relied solely on the honesty of the respondent. Since the informed consent document was completed online, there were no hard copies to retain.

Process of informed consent. Respondents of this study received the informed consent document electronically when they logged onto the Survey Monkey® website to complete the survey. The electronic informed consent document, in the form of a cover letter, was the first page completed by research respondents before starting the survey (See Appendix C). The informed consent document advised research respondents of the purpose of the study, how the results of the study will be used, and assured confidentiality of respondents' responses. The informed consent document also allowed respondents to discontinue participation in the survey and exit, if they chose. If respondents still chose to participate after reading the informed consent document, they were directed to the online survey by selecting *I accept the above terms* at the bottom of the informed consent page. Respondents were also provided the researcher's name, telephone number, and email address in case they had questions. Because of the anonymous administration of the survey, respondents did not have the option of withdrawing from the study after data collection.

Instrumentation

TCM Survey

The Three-Component Model (TCM) Employee Commitment Survey (Meyer & Allen, 2004) is the instrument that was used to operationalize the criterion variable to allow for the measurement of respondent feedback on the components of OC (affective, normative, continuance). The copyright holders granted permission for use of the TCM Employee Commitment Survey instrument (See Appendix D). The TCM Employee Commitment Survey is a highly regarded measurement of OC, which measures the three component variables of OC: AC (desire-based), NC (obligation-based), and CC (cost-based) (Keskes, Sallan, Simo, & Fernandez, 2018; Meyer et al., 2002; Meyer & Allen, 2004; Ross & Ali, 2017; Solinger et al., 2008). Each component of OC results in interval measures. The combination of the three components indicates the extent to which the employee is committed to the organization (Meyer & Allen, 1997). In 1993, Meyer and Allen revised the original 1990 commitment model (Meyer & Allen, 1997; Meyer &

Allen, 2004). The TCM Employee Commitment Survey, revised version (Meyer et al., 1997), was used in this study, without modification. See Table 3 for alignment of research questions to instrumentation.

Table 3

Alignment of Research Questions to Instrumentation

Research Question	Instrumentation
What is the relationship between work setting and organizational commitment among all employees who work in the title insurance industry?	Mean of Score on TCM Employee Commitment Survey
To what extent does generational membership moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry?	Mean of Score on TCM Employee Commitment Survey
What is the relationship between telework frequency and organizational commitment among employees who work in the title insurance industry?	Mean of Score on TCM Employee Commitment Survey

Affective commitment represents an emotional attachment with the organization (Love, 2013; Meyer & Allen, 1997). Employees strongly identify with the goals and values of the organization and are actively involved (Love, 2013). Employees with a high affective commitment score stay with the organization because they want to (Meyer & Allen, 2004). Normative commitment is based on a sense of moral obligation to the organization (Love, 2013; Meyer & Allen, 1997). A high normative commitment score is indicative of employees who stay with the organization because they ought to, out of a sense of obligation (Love, 2013; Meyer & Allen, 1997; 2004). Continuance commitment is based on a cost analysis of leaving versus staying with the organization Love, 2013;

Meyer & Allen, 1997). Employees with a high continuance commitment score stay with the organization because they have to (Meyer & Allen, 2002).

The TCM Employee Commitment Survey is an 18-item questionnaire that uses a 7-point Likert scale for responses using points ranging from 1 (strongly disagree) to 7 (strongly agree). Example items include: *I would be very happy to spend the rest of my career with this organization; It would be very hard to leave my organization right now, even if I wanted to;* and *This organization deserves my loyalty*. Each component of OC (AC, NC, CC) included six questions, with averages computed for each scale. Some of the questions were reverse-keyed to control for agreement response bias (Meyer & Allen, 2004). Upon permission to use the instrument in academic research, Meyer and Allen (2004) provided guidelines for effective administration of the TCM. One suggestion was to mix the questions attributed to each of the components (AC, NC, CC) when administering the survey. See Appendix E for the actual survey that was distributed to respondents.

Alternative Instrumentation

Other instruments used to measure OC were considered for use in this study. The Organizational Commitment Questionnaire (OCQ) developed by Mowday et al. (1979) defined OC as an employee attitude. The scores on measures from the OCQ indicated a significant correlation between OC and workgroup efficiencies, salary achievements, and employee participation in decision making (Fields, 2002). A criticism of the OCQ was that negatively worded statements resulted in confusion among some respondents. Eventually, the OCQ was revised to reduce the number of questions and eliminate the negatively worded statements (Fields, 2002).

O'Reilly and Chatman (1986) developed the 12-item Psychological Attachment Instrument (PAI). The scores on measures from the PAI found positive relationships between OC and compensation, prerequisites, and equity (Fields, 2002). O'Reilly and Chatman argued that commitment appears in three distinct forms; compliance, identification, and internalization (Meyer et al., 2001). When attitudes and corresponding behaviors merge to gain specific rewards, compliance is achieved (Meyer et al., 2001). Identification occurs when influence from others is adopted to maintain satisfying relationships (Meyer et al., 2001). Internalization occurs when influence is accepted because agreement with existing values is in accord with the behaviors and attitudes one is being encouraged to adopt (Meyer et al., 2001). Researchers had trouble distinguishing identification and internalization in later testing, which caused O'Reilly to combine the two constructs to form what he called normative commitment (Meyer et al., 2001). Other questions were raised as to whether compliance should be considered a form of OC (Meyer et al., 2001).

Instrument Appropriateness

Despite the availability of other measurement tools, the TCM, revised version was selected because of its inclusive nature of measures of OC that aligned with the research goals of this study. The TCM instrument is deemed a valid and reliable measure of the criterion variable, OC, and its component variables: AC, NC, and CC (Meyer et al., 2002; Solinger et al., 2008). Meyer and Allen (2002) believed the components of OC combined to explain organizational commitment. As a result, Meyer and Allen (1997) developed the TCM Employee Commitment Survey to measure the three components of OC. The TCM has been used extensively in empirical research and is considered a highly regarded measurement of OC (Keskes et al., 2018; Meyer et al., 2002; Ross & Ali, 2017; Solinger et al., 2008).

Validity and Reliability

Reliability and Validity of Measurement Instrument

The essential criteria for any instrument is that it results in reliable data (Cone & Foster, 2006). The reliability and validity of a measurement instrument is important in establishing the instrument measures what it is intended to measure to ensure accuracy of study results. Reliability and validity are important criteria used to evaluate measurement tools (Black, 2005; Vogt, 2007). The validity of the measurement tool indicates the appropriateness of the tool for drawing accurate conclusions (Vogt, 2007). Reliability refers to the consistency of measurements based on repeated trials (Christensen et al., 2014; Vogt, 2007).

The TCM has established reliability and validity of scores based on years of previous research (Meyer & Allen, 2004). The TCM factor structure has established reliability based on examinations in multiple studies (Meyer & Allen, 1997). Additionally, several confirmatory factor analysis studies concluded the three components of OC are discernable constructs and are distinguishable from related constructs such as job satisfaction, career commitment, occupational commitment, and work values (Meyer & Allen, 1997). Meyer et al. (2002) conducted further reliability and validity testing that yielded high reliability and validity scores for the TCM, which included measures of internal consistency, test-retest correlations, and predictive reliability. Cronbach’s alpha measures established reliability of coefficient of .87 for AC, .79 for NC, and .75 for CC (Herscovitch, & Meyer, 2002). These reliability measures closely align with the alpha coefficients calculated during scale construction of .85 for AC, .73 for NC, and .79 for CC scales (Meyer & Allen, 1997). Further, Meyer and Allen (1997) reported, "with few exceptions, reliability estimates exceed .70" (p. 120). Additional testing by Irving, Coleman, and Cooper (1997) to evaluate the generalizability of the TCM across occupations showed alphas of .79, .83, and .83 for AC, NC, and CC, respectively. Irving et al. (1997) opined that the TCM was robust across occupational groupings.

Research Validity

Research validity is important to any research study (Christensen et al., 2014). It refers to the veracity of any inferences drawn from the results of the research study. Developing a plan or strategy for obtaining valid results, and following it, is beneficial to identifying potential threats and how to eliminate or minimize their impact on outcomes of the study (Black, 2005). There are four major types of validity a quantitative research study should try to achieve: statistical conclusion validity, construct validity, internal validity, and external validity (Christensen et al., 2014). While the goal is to maximize all four validity types, the reality is that it is challenging to simultaneously achieve all four validity types within a single study (Christensen et al., 2014). Despite best efforts to minimize risks or systematic errors, flaws may occur at the design, measurement, or analysis stage, affecting the reliability and validity of the study. Decisions regarding various elements of the study may involve compromise among the validity types (Cone & Foster, 2006). The discussion of validity in this section is limited to internal validity and external validity.

Internal validity. Internal validity refers to the extent to which a causal relationship is correctly concluded between an independent variable (IV) and a dependent variable (DV) (Christensen et al., 2014). In other words, it can be correctly determined that changes in the IV caused changes in the DV. The researcher must ensure that the observed effect, as measured by the DV, is caused only by changes in the IV, to make this claim (Christensen et al., 2014).

Failure to control extraneous variables limits the ability of the researcher to conclude that observed outcomes are due to changes in the IVs (Black, 2005). Other factors of the study that affect internal validity include the quality of data, the potential for biased responses, reliability of the survey instrument, and the use of convenience sampling, which may not be representative of the target population. Further, self-report survey responses may not reflect the true views of the respondents and introduce bias. The non-experimental nature of this study imposes limitations, resulting in the inability to control for other variables that might influence the relationship between variables.

External validity. External validity refers to the extent to which findings can be generalized to other populations. A researcher typically cannot work with the entire population and must rely on drawing a sample from the target population to infer characteristics to the larger population. The use of a convenience sampling method, such as that used in this study, introduces bias and can affect the validity of the study. Because convenience sampling makes use of readily available respondents, the way respondents are recruited influences results by introducing uncontrolled factors (Emerson, 2015). Problems with convenience samples may include individuals from the same geographic area or have a similar socioeconomic status. If respondents are similar on one or more factors, a skewed outcome could result (Emerson, 2015). The lack of randomization may also result in a sample that is not representative of the population and would therefore, threaten external validity (Christensen et al., 2014). The self-report nature of this study also limits the generalizability of results. Failing to obtain a representative sample affects the ability to generalize findings.

Data Collection

Data Collection Rationale

Data collection used a web-based survey questionnaire. The chosen survey mode considered many factors such as time, resources, efficiency, data quality, expected response rate, and survey population, among others (Loomis & Paterson, 2018). Ease of access to the internet continues to facilitate the growth of online data collection (Granello & Wheaton, 2004). Reach of the internet extends to almost 88% of Americans (Anderson, Perrin, & Jiang, 2018). Using the internet to conduct research is increasingly common (Allen & Roberts, 2010; Emery, 2014; Ward, Clark, Zabriskie, & Morris, 2014). Despite the increased use of this approach to data collection, it is important to understand the advantages and disadvantages use of online data collection offers versus the use of alternative data collection methods such as pencil and paper, telephone, and mail.

Disseminating the survey questionnaire online offers several advantages. Among those, includes the use of web-based surveys as a low-cost alternative to distribute the survey to a large, diverse sample (Emery, 2014; Sebo et al., 2017; Ward et al., 2014). Further, online data collection minimizes human error (Aluja, Rossier, & Zuckerman, 2007; Fox, Murray, & Warren, 2003). Other advantages include elimination of the risk of examiner or researcher bias (Allen & Roberts, 2010), standardization of administration

(Kraut et al., 2004), quicker response time (McDonald & Adam, 2003; Sebo et al., 2017), and perceived enhanced protection of anonymity (Ahern, 2005; Ward et al., 2014).

Noted disadvantages include sample selection difficulty (Davidov & Depner, 2011; Ward et al., 2014), or measurement error within the instrument itself (Davidov & Depner, 2011; Ward et al., 2014). Further, equipment variability of internet users such as internet access, cost, and speed can influence participation or thoroughness of results (Davidov & Depner, 2011). Although arguments are made regarding advantages and disadvantages between pencil and paper and electronic data collection methods, the literature remains inconclusive regarding equivalent measurements, regardless of data collection method used (Davidov & Depner, 2011; Ward et al., 2014).

Appropriateness of Data Collection Method.

The online distribution of the survey through a hosted web service, such as Survey Monkey®, is appropriate to collect data needed to address the research questions of this study. The survey is accessed at a time and place of the respondent's choosing, demonstrating the convenience and ease of access to the survey (Rhodes, Bowie, & Hergenrather, 2003; Young, 2005). Choice of an environment may include an environment the respondent perceives as relaxing, which could render open, thoughtful responses. Research examining differences between pen-and-paper testing and internet testing was negligible among near-identical questionnaires (Denscombe, 2006). Reliability and validity testing were comparable among web-based interventions and face-to-face interventions (Brock, Barry, Lawrence, Dey, & Rolffs, 2010). Further, the anonymity of web-based data collection has been shown to encourage open and honest disclosure from respondents (Denscombe, 2006; Ward et al., 2014).

Data Collection Process

Upon approval of the University of Phoenix Institutional Review Board (IRB) and research site organizational leader, a link to the online survey questionnaire was distributed by email to employees of a business unit chosen by the organizational leader. The email contained a link that directed respondents to the survey on web-host Survey Monkey®. Survey Monkey® allows subscribers to access a proprietary, browser-based survey editor that is used to build and deploy surveys (Allen & Roberts, 2010). The company's secure web-servers host survey formatting, data collection and short-term storage (Allen & Roberts, 2010). The use of a web-based survey is an efficient and cost-effective method to collect data (Emery, 2014). The online distribution of surveys is an advantageous approach over alternative surveying techniques, such as phone surveys or mailed surveys (Allen & Roberts, 2010; Creswell, 2014; Ward et al., 2014).

Use of a web-hosted survey provider, such as Survey Monkey®, used for data collection in this study, was chosen based on advantages it offers researchers. First, use of an existing product for survey design and deployment was expedient when compared to developing such systems internally (Allen & Roberts, 2010; Ward et al., 2014). Additionally, a short time-line, such as that of this study, necessitated the use of readily available and easily accessible resources. Furthermore, a web-hosted resource eliminated the need for the researcher to have sophisticated technical knowledge or expertise, as well as the need to maintain a web-server or databases (Allen & Roberts, 2010). Highly secure servers, regular backups, and guaranteed access were additional benefits of using a web-hosted resource for data collection (Allen & Roberts, 2010).

Screening Section

Respondents were asked a series of screening questions at the start of the survey. The purpose of the screening questions was to ensure respondents met established criteria for inclusion in the study. The defined population consisted of full-time employees who worked for a U.S. title insurance underwriter in a non-management role, for at least one year. Respondents employed with the company for at least one year should have enough workplace experiences to provide meaningful responses to the survey questionnaire, which measured respondent commitment to the organization.

Further, the one-year time period is significant in that Werbel and Gould (1984) posited effective levels of OC would be hard to determine prior to one year of employment with the organization. Respondents who did not meet minimally established criteria were not able to continue to the survey. Nonqualified respondents were routed to a page that provided them with an explanation as to why they could not continue with the survey and thanked for their time (Appendix F). Respondents who satisfied eligibility criteria were automatically directed to the survey.

Completing Survey Instrument

Upon IRB approval and approval from a leader of the research site, respondents were invited to take the survey by email invitation. Prior to delivery of the email invitation, the company CEO sent an introductory email to employees of the business unit selected to receive the survey. The survey window for responses commenced on July 12, 2019, and concluded August 2, 2019. A link to the survey was included in the email invite. Upon clicking the link, respondents were directed to the web-based survey housed on Survey Monkey® website. Respondents completed the informed consent document and acknowledged they read the document and wanted to continue to proceed to survey questionnaire. Respondents continued to the survey as long as participation criteria were satisfied. Interested respondents had the opportunity to email the researcher with any questions before, during, and after participation in the study. Upon completion of the survey, all respondents were thanked for their participation in the study. The average time to complete the survey was five minutes.

Initially, respondents answered a series of demographic questions. The demographic questions referred to respondent's age-range, gender, highest educational level achieved, and tenure with the organization. Respondents indicated how many days they worked remotely. A measure of zero (0) days indicated an employee who worked in-office only. Following the section of demographic questions, respondents then answered the 18 questions from the Three-Component Model (TCM) Employee Commitment Survey (Meyer & Allen, 2004).

Data Collection Reminder Notifications

Data collection lasted for three weeks from the time the email invitation was sent out. A reminder email was sent to everyone who received the initial invite every seven days during the three-week survey response window. A reminder is important, as it can increase response rates (Sauermann & Roach, 2013). Further, a reminder signals the importance of the email (Sauermann & Roach, 2013). When the survey response window expired, the researcher manually removed the URL link to the survey.

Downloading Data

Upon conclusion of the survey response period, the data was downloaded from Survey Monkey® and exported into the SPSS database, which is located on the researcher's password-protected laptop. The researcher's laptop is accessed solely by the researcher, and no one else in the household had access to the password. Additionally, when the researcher was away from the premises, the laptop was secured in a locked drawer.

Cleaning Data and Preparation

Prior to data analysis, steps must be undertaken to ensure the data set is accurate (DiLalla & Dollinger, 2006; O'Rourke, 2000). Osborne (2013) opined data cleaning is critical to the validity of quantitative methods. Further, the use of parametric tests for data analysis, as in this study, required certain assumptions be met (Tabachnick & Fidell, 2013). Starting with clean data will "decrease the probability of making a significant error of inference, as well as improve generalizability, replicability, and accuracy…making sure your data includes only those data points that belong there" (Osborne, 2013, p. 168).

A visual scan of responses is typically a good starting point (DiLalla & Dollinger, 2006; Kim & Krzanowski, 2007; O'Rourke, 2000) to catch obvious errors (Black, 2005), including outliers (Osborne, 2013), and confirm assumptions about the data (Meyers, Gamst, & Guarino, 2013; Tabachnick & Fidell, 2013). Viewing a box plot helped identify outliers, and viewing frequency tables helped identify missing values. Data cleaning involved checking the data to remove inaccurate, incomplete, incorrect, or irrelevant data from the data set (Black, 2005; DiLalla & Dollinger, 2006; Kim & Krzanowski, 2007). Further, the researcher reviewed the data for typos or inconsistencies, mislabeled classifications, missing values, and incorrectly calculated summary scores (DiLalla & Dollinger, 2006; Kim & Krzanowski, 2007). Additionally, the researcher underwent the process of dropping data if the survey was incomplete. Dropping data allows for the removal of missing data, which will not have any effect on the results (Tabachnick & Fidell, 2013).

Dropping data, however, is not to be confused with missing values, whose status should be properly ascertained (Dong & Peng, 2013). For example, a determination must be made as to why the value is missing and whether it needs to be included in results or dropped from inclusion (DiLalla & Dollinger, 2006; Dong & Peng, 2013; Hair, Black, Babin, & Anderson, 2010). A missing value is a value that was not obtained during data collection but was intended to be obtained, and for some reason, a value was not obtained. Missing values may be due to manual data entry, equipment errors, incorrect measurements, or respondents simply choosing to not answer survey questions, as examples (Osborne, 2013). Missing values can result in incorrect conclusions based on reduced statistical power or misestimation of parameters (Finch, 2016; Kang, 2013; Osborne, 2013). Therefore, missing values must be evaluated and handled before data analysis (Meyers et al., 2013; Tabachnick & Fidell, 2013).

Various methods exist to evaluate the missing value problem. However, prior to choosing a method, the missing value issue must be addressed from three aspects: the proportion of missing data, the missing data mechanisms, and patterns of missing data (Dong & Peng, 2013; Finch, 2016). When evaluating patterns of missing data, Gemici, Bednarz, and Lim (2012) suggested differentiating between univariate, monotone, and arbitrary patterns. Univariate patterns contain missing values for a specific variable, while all other values contain a response (Gemici et al., 2012). This pattern may be evident when a respondent perceives a specific survey question as intrusive or offensive. A monotone pattern of missing value is typical of attrition in a longitudinal study when respondents drop out of the study before all survey waves are completed (Gemici et al., 2012). The observed pattern would look like a staircase with steadily-increasing amounts of missing values for each wave of data collection (Gemici et al., 2012). Arbitrary patterns of missing values have no systematic or discernable structure within a dataset (Gemici et al., 2012). This may be observed when missing values are distributed randomly throughout the dataset because of item nonresponse or data entry errors (Gemici et al., 2012).

Before selecting an appropriate missing data method, it is important to understand the mechanism that drives the missing data problem (Gemici et al., 2012; Osborne, 2013). Three mechanisms can be used to ascertain a reason as to why the data are missing. The mechanisms are missing completely at random (MCAR), missing at random (MAR), and missing not at random (MNAR).

MCAR represent a random sample from within all observations of the dataset (Gemici et al., 2012). MCAR could be due to random data entry errors. Due to the lack of a structural association between missing and observed data, the original distributional relationship between variables is not altered by the missing values and therefore, can be ignored (Gemici et al., 2012; Osborne, 2013). No particular method is required to address MCAR. Missing cases may be discarded. However, the discarded cases will result in a reduced sample size and statistical power (Gemici et al., 2013). Little's (1988) MCAR test can be used to determine MCAR (Gemici et al., 2012). This test compares sub-groups with missing and observed data with similar missing data patterns. The null hypothesis of data MCAR is rejected if the missing values are not representative of a true random sample of the observed data (Gemici et al., 2012). Little's MCAR is available for use in SPSS and should be part of the exploratory data analysis (Gemici et al., 2012).

MAR data refers to missing values that are related to some of the observed data, provided that the other variables are fully observed (Gemici et al., 2012). However, the missing observation cannot depend on the specific missing value that is expected to be obtained (Gemici et al., 2012). Because randomness does not produce bias, MAR does not pose a problem and is deemed ignorable (Osborne, 2013).

MNAR refers to missing values related to the reason it is missing (Gemici et al., 2012). The researcher must address problematic MNAR data (Osborne, 2013). Because MNAR data could bias results, the only way to obtain an unbiased estimate of the parameters is to model the missing data (Gemici et al., 2012). The model would then be incorporated into a more complex model to estimate missing values (Gemici et al., 2012).

The most common approach to handling missing data is to omit cases with missing data and run the analysis on the remaining data (Gemici et al., 2012). This approach is known as listwise deletion. This method is available in most statistical software packages, such as SPSS (the statistical software program used for data analysis in this study). If the assumption of MCAR is satisfied, a listwise deletion will produce unbiased estimates and conservative results (Gemici et al., 2012). However, if the assumption of MCAR is not satisfied, a listwise deletion may result in bias in the estimates of the parameters (Gemici et al., 2012). When the assumption of MCAR is satisfied using a large sample, the listwise deletion may be a reasonable strategy (Gemici et al., 2012). However, this strategy is not recommended when the assumption of MCAR is not satisfied using small samples (Gemici et al., 2012).

A traditional method of dealing with missing data is to delete any cases with missing values on any variable in the analysis, otherwise known as pairwise deletion.

However, deletion of variables influences sample size, which could pose another problem. Namely, issues of replicability or understating statistical inference, which leads to incorrect conclusions about the data (Osborne, 2013). When data are MCAR, estimates are not biased, and therefore no need for concern. However, under MAR and MNAR conditions, misestimation, and errors can arise (Osborne, 2013).

An additional technique includes the use of multiple imputation (MI) to analyze missing data. The MI method replaces each missing value with $m > 1$ simulated values before the start of analysis (Schafer & Graham, 2002). This technique has become one of the more common options to handle missing data and is integrated into most statistical software programs (Finch, 2016; Schafer & Graham, 2002; Osborne, 2013; Tabachnick & Fidell, 2013). This approach is advantageous because it requires less strict assumptions (Osborne, 2013). The *missing value analysis* in SPSS provides a separate MI procedure for diagnosing and imputing missing data (Meyers et al., 2013).

Storing Data

The researcher took necessary precautions to protect and maintain confidentiality of collected data. All survey information was stored on an encrypted storage device and kept in a locked drawer in the researcher's residence. All information will be stored for three years. After the required storage period, files saved to the encrypted storage device will be deleted and permanently destroyed, using software that deletes all data from the storage device. Any hard-copy documents will be shredded. Additionally, the survey will be deleted from the Survey Monkey® website after the required three-year period. The collected data are accessible only by the researcher.

Data Analysis

Variables of the Study

The purpose of this study was to examine whether there was a relationship between work setting and OC among employees who work in the title insurance industry and whether the relationship was moderated by generational membership. To measure the predictor variable of work setting, survey respondents indicated whether they worked in-office (only), or remote (which included time spent in both work settings), as part of their survey responses. A response of 0 (zero) to the question of *How many days, on average, do you work remotely, per week*? was used to indicate that the employee worked in-office only. Responses were dummy coded as 0 for in-office and 1 for telework, resulting in a nominal level of measurement. The components of OC, AC, NC, and CC, which is the criterion variable, was measured using Meyer and Allen's TCM Employee Commitment Survey (2004). The summed responses resulted in an interval level of measurement. The survey included demographic questions to collect demographic information such as age range, gender, educational level, and organizational tenure. Gender was dummy coded as 0 for male and 1 for female, for a nominal level of measurement. Educational level was categorized as (1) high school, (2) associate's degree, (3) bachelor's degree, or (4) master's degree or higher, resulting in an ordinal level of measurement. Organizational tenure was categorized as (1) 1-3 years, (2) 4-6 years, (3) 7-9 years, and (4) 10+ years, for an ordinal level of measurement. Age groups were categorized as (1) 18-21, (2) 22-37, (3) 38-53, and (4) 54-72, for an ordinal level of measurement. Respondents self-selected responses for the demographic variables from the groupings provided for each variable.

Analysis

The data was imported directly into SPSS from Survey Monkey®. Collected data were analyzed using IBM® SPSS® Statistics Program, Version 25. Statistical programs allow users to describe data, evaluate relationships, and estimate population value that yields reliable research outcomes (Black, 2005). The SPSS program allowed the researcher to use descriptive statistics to describe and summarize the research data in a way that made sense and provided understanding to others (Black, 2005; Christensen et al., 2014; Curtis et al., 2016). Inferential statistics allowed the researcher to go beyond the data and infer certain characteristics of the sample population to the target population (Black, 2005; Christensen et al., 2014; Vogt, 2007).

Descriptive and Inferential Statistics

Descriptive and inferential statistics were used to help explain whether there was a relationship between work setting and OC, ascertain whether generational membership moderated the predictive relationship between work setting and OC, and examined the relationship between OC and telework frequency and then generalize results to the main population. Descriptive representations include measures of central tendency (mean, median, mode), measures of variability (range, variance, standard deviation), frequency distributions that provide the frequencies for each value, measures of strength of relationship (correlation coefficient), and graphical representations (bar graphs, line graphs, scatterplots, histograms) of results (Newton & Rudestam, 2013). Since the predictor and criterion variables of the study are both quantitative, data were plotted in scatterplots, correlation coefficients were computed, and a hierarchical multiple regression analysis was conducted. Graphical representations helped determine if assumptions were violated.

Data collected from the survey were used to conduct inferential statistical analysis. Answering the research questions required correlational and regression analyses using inferential statistics. The data helped the researcher draw conclusions about the relationships under investigation. A significance level was chosen to test the hypotheses, which was .05 for the study. Statistical significance level reflects the probability of incorrectly rejecting a true null hypothesis (Type I error) (Black, 2005). The use of a two-tailed test was appropriate for the non-directional hypotheses (Black, 2005) used in this study. If the sample being tested falls on both sides of the critical area of distribution, the alternative hypothesis was accepted instead of the null hypothesis.

The research questions and level of measurement of the variables determined the statistical analysis procedures for each of the hypotheses under investigation (Black, 2005; Vogt, 2007). R1 examined the relationship between work setting and OC. Since the predictor variables were dichotomous (nominal) and the criterion variables were continuous (interval), a point-biserial correlation was the recommended statistical analysis tool (Black, 2005). A Pearson correlation and independent *t*-test can also be used to test the hypothesis of this question and was performed, as well. Outcomes were consistent regardless of the statistical procedure used. However, since the levels of measurement required use of the point-biserial correlation, results are provided based on this analysis. R2 corresponded to age as a representation of generational membership, which is a predictor/moderator variable at the ordinal level, used hierarchical multiple regression analysis to examine its effect on the relationship between work setting and

OC. The level of measurement for the hypotheses that corresponded to R3 of the study yielded interval/ratio data among the predictor variable of actual days teleworked and the criterion variable. Therefore, a suitable statistical analysis tool was Pearson correlation.

Multiple regression is used to develop predictions of predictor variables on the criterion variable (Tabachnick & Fidell, 2013; Vogt, 2007). The goal is to predict changes in the criterion variable in response to changes in predictor variables (Hair et al., 2010). The regression model used in this study was a hierarchical multiple regression, specifically used to determine whether a moderating variable moderates the relationship between the predictor variable and criterion variable. Correlation analysis measures the strength and direction of the relationship between variables. Correlation was used to measure the strength and direction of the relationship between work setting and OC. Table 4 reflects the variable constructs, variable type, measurement level and statistical test for the predictor variables and criterion variable in this study.

Table 4

Variables and Statistical Tests

Variable Construct	Variable Type	Measurement Level	Statistical Test
OC	Criterion	Interval	Descriptive Statistics
		Continuous	Correlation
			Regression
Work Setting	Predictor	Nominal (Dummy Code)	Descriptive Statistics
			Correlation
			Regression
Age Range	Predictor	Ordinal	Descriptive Statistics
	Moderator	Categorical	Regression

Research Assumptions

Prior to conducting the statistical analysis, a determination must be made as to whether a relationship exists (Curtis et al., 2016). This can be determined based on the output of a scatterplot diagram of the data (Christensen et al., 2014; Curtis et al., 2016). If the scatterplot diagram indicates a relationship, statistical testing can be run to determine the strength of the relationship (Curtis et al., 2016). If graphical presentation of the data reflects points that show an uphill pattern, as observed from left to right, a positive relationship is indicated. Conversely, if data points show a downhill pattern as observed from left to right, a negative relationship is indicated. Strength of the relationship is indicated by how tight the data points converge around an imaginary straight line (Black, 2005). A correlation of 0.00 is indicative of the lack of a linear relationship, negating the need for any further statistical testing (Black, 2005).

The selection of a statistical test is based on the type of data collected, as indicated. The use of statistical tests for analysis requires satisfaction of certain assumptions (Black, 2005), which is determined by viewing the data points in the scatterplot. Assumptions are tested using SPSS, and data transformations are used to remedy any violated assumptions identified through testing (Osborne, 2013). Significant violation of assumptions results in Type I or Type II errors (Osborne, 2013).

When data have undesirable characteristics that detract from the ability to represent relationships between variables, such as assumption violations, data may be transformed to make it suitable for analysis (Hair et al., 2010). Data transformation results in a new variable that eliminates undesirable characteristic, which allows for a better measure of the relationship (Hair et al., 2010). If the data are transformed, correlation and regression analyses are run on the transformed data, and tests of assumptions are re-run on the transformed data.

Multiple Regression

Assumptions for multiple regression include linearity, homoscedasticity, normality, collinearity, and independence (Black, 2005). Violation of assumptions harms the validity and generalizability of outcomes, inflates confidence intervals, and results in underestimated effect sizes and significance levels (Osborne, 2013). The statistical analyses recommended for this study assumed the normal distribution of residuals. Additionally, residuals had a linear relationship, and the variance of the residuals was equal across the distribution (homoscedasticity) (Osborne, 2013; Tabachnick & Fidell, 2013). A visual examination of the residuals scatterplots helped determine if the assumptions were satisfied (Tabachnick & Fidell, 2013). If the assumptions are satisfied, residuals will be nearly rectangularly distributed, with most of the scores concentrated along the center (Tabachnick & Fidell, 2013).

Inferential tests of normality, such as the Kolmogorov-Smirnov (K-S) or Shapiro-Wilk (S-W) were also available options to test for normality (Osborne, 2013). The assumption of normality was satisfied when $p > .05$ for the K-S or S-W tests (Osborne, 2013). However, viewing a Normal Q-Q plot helps quickly determine the presence of normality, particularly for sample sizes greater than 50 (Laerd, 2019), as in this study. If the distribution of means across the sample is not normally distributed, the points on the plot will not hug the diagonal line, resulting in a bow-shaped pattern of deviations, indicating the residuals have excessive skewness, or an s-shaped pattern of deviations, indicating the residuals have excessive kurtosis. If the violation of normality is because the distributions of the dependent and the independent variables are non-normal or linearity is violated, a nonlinear transformation of variables is appropriate and addresses both issues. The type of transformation performed depends on whether the data are moderately, positively skewed (square root transformation), moderately, negatively skewed (reflect and square root transformation), strongly, positively skewed (log transformation), or strongly, negatively skewed (reflect and logarithmic transformation) (Tabachnick & Fidell, 2013). If a transformation does not improve normality, then the variable will have to be used in its original form (Hair et al., 2010).

Most common statistical tests assume a general linear model. If applied to a nonlinear model, data violates the assumption of linearity (Newton & Rudesam, 2013). If nonlinearity is present, the overall shape of the distribution will be curved, instead of the normal rectangular shape (Tabachnick & Fidell, 2013). A visual examination of the plot of residuals versus predicted values shows points are not symmetrically distributed around a horizontal line, reflecting a bowed pattern. A nonlinear transformation of either the independent or dependent variable addresses this issue. If a relationship exists where the dependent variable starts to increase more rapidly with increasing independent variable values, then a log transformation is appropriate. If the data does the opposite, a square root transformation is appropriate.

The presence of heteroscedasticity is shown when the band enclosing the residuals becomes wider at larger predicted values (Tabachnick & Fidell, 2013). Essentially, the variance of errors increase over time, resulting in confidence intervals that are too wide or too narrow. Heteroscedasticity may occur when some of the variables, but not all, are skewed (Tabchnick & Fidell, 2013). Visual inspection of a plot of residuals versus predicted values helps ascertain the violation of homoscedasticity. If homoscedasticity is violated, resulting in heteroscedasticity, a square root transformation (moderately, positively skewed data) or log transformation (strongly, positively skewed data) is applied to the dependent variable (Laerd, 2019; Tabachnick & Fidell, 2013). The most common pattern is the cone-shaped distribution. If the cone opens to the right, take the inverse; if the cone opens to the left, take the square root (Hair et al., 2010). A square root transformation or log transformation is appropriate when the dependent variable is positive, and the residuals versus predicted plot shows that the size of errors is proportional to the size of predictions.

Data transformations are a suitable option to correct nonnormality, heteroscedasticity, and nonlinearity of regression analyses (Hair et al., 2010; Jan et al., 2014). Data transformation improves normality of a distribution and equalizes variance to meet assumptions and improve effect sizes, essential aspects of data cleaning, and preparation for statistical analyses (Osborne, 2010). Further, data transformation may be necessary when regression analysis involves the use of variables that take on a qualitative nature, such as variables that assume 0 and 1 values of dummy coding (Jan et al., 2014), as observed in the predictor variable of work setting.

Patterns within each assumption type suggest specific transformations (Hair et al., 2010). Application of the appropriate transformation depends on the extent of deviation from normality (Jan et al., 2014). Negatively skewed distributions are transformed by using square root transformation, and positively skewed distributions are transformed using a log transformation. A square root transformation is simply the square root of every value of the variable to be transformed (Osborne, 2010). However, it should be noted that a constant must be added to a negative number to move the minimum value of the distribution above 0, preferably to 1.00 (Osborne, 2010). A log transformation consists of applying the $\log_{10}$ to the scores of the variable to be transformed (Osborne, 2010). An inverse transformation takes the inverse of a number (x) such that 1/x (Osborne, 2010). This process makes very small numbers very large, and very large numbers, very small, thus reversing the order of the scores. Each of the transformations is performed in SPSS.

Point-biserial Correlation

The point-biserial correlation is a special case of Pearson's correlation. The assumptions for a point-biserial correlation include: (a) a continuous dependent variable; (b) dichotomous independent; (c) the two variables should be paired; (d) no significant outliers in the two groups of the dichotomous variable in terms of the continuous variable; (e) homogeneity of variances; and (f) normally distributed for each group of the dichotomous variable (Laerd, 2019). Visual inspection of boxplots of the data helps determine the presence of outliers. If the outlier is retained as part of the data set, the researcher can transform the continuous variable and then perform the point-biserial correlation on the transformed data (Laerd, 2019). Depending on how the data looks, a square root transformation (moderately, positively skewed date) or a log transformation (strongly, positively skewed data) is appropriate (Tabachnick & Fidell, 2013). Data transformation alters the shape of variable distributions, which can enhance marginal normality and linearity and reduce the influence of outliers (Osborne, 2010).

Homoscedasticity is an important assumption of point-biserial correlation. Violating this assumption could result in a Type I error (rejecting the null when it is true). Levene's test in SPSS tests for homoscedasticity (homogeneity of variances) (Laerd, 2019). The assumption is not met when $p < .05$. If homoscedasticity is violated, the continuous variable is transformed. Like the data transformation for the violation of homoscedasticity for multiple regression, a square root transformation (moderately, positively skewed data) or log transformation (strongly, positively skewed data) may be applied to the dependent variable (Laerd, 2019; Tabachnick & Fidell, 2013). The point-biserial correlation is run on the transformed data, and the tests of assumptions are re-run on the transformed data.

The assumption of normality is tested using the Shapiro-Wilk (S-W) test for normality (recommended for samples < 50) (Laerd, 2019). For samples > 50, an examination of the Normal Q-Q plot is a better alternative since this test will flag even minor deviations from normality as statistically significant (Laerd, 2019). Skewness and kurtosis values, or histograms are also used to evaluate normality. If the outcome of the S-W test is $p > .05$, then the assumption of normality is satisfied. If the assumption of normality is violated, the continuous variable is transformed. The same transformations for nonlinearity and heteroscedasticity are also run for nonnormality.

Chapter Summary

Chapter 3 provided an overview of the chosen methodology and design for this study. The quantitative research method and correlational research design were discussed relative to the suitability to accomplish the purpose of this study. The purpose of this study was to examine whether there was a relationship between work setting and OC among employees who work in the title insurance industry, ascertain whether generational membership moderated the predictive relationship between work setting and OC, and examine the relationship between OC and telework frequency.

This chapter further detailed the population and sample and the method used to select the sample population. Additionally, the data collection method and data analysis was provided. The TCM Employee Commitment Survey, the data collection instrument, as well as its appropriateness and reliability and validity, was also discussed. The statistical techniques, assumptions, and procedures used to analyze the data to answer the research questions in this study were also discussed. Chapter 4 provides a discussion of the data collection process. Specifics regarding demographics of the study are reported. A detailed description of the data analysis process and findings concludes the chapter.

Chapter 4

Analysis and Results

The purpose of this quantitative, correlational study was to examine the relationship between work setting and organizational commitment, ascertain whether the relationship was moderated by generational membership, and examine the relationship between OC and telework frequency (amount of time spent working remotely) among employees who work in the U.S. title insurance industry. A correlational research design was used to examine the relationship between the criterion and predictor variables to achieve the purpose of this study. This chapter discusses the research questions and hypotheses, data collection procedures, demographics of the study, descriptive statistics, data analysis procedures, including testing for outliers, assumptions of statistical tests, study results, and summary of the research findings.

Research Questions and Hypotheses

Quantifiable measures were needed to determine whether a statistically significant relationship existed between the variables of interest. The following research questions and hypotheses guided this quantitative correlational study:

R1: What is the relationship between work setting and organizational commitment among all employees who work in the title insurance industry?

Ho1: There is no relationship between work setting and organizational commitment among all employees who work in the title insurance industry.

Ha1: There is a relationship between work setting and organizational commitment among all employees who work in the title insurance industry.

R2: To what extent does generational membership moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry?

Ho2: Generational membership does not moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry.

Ha2: Generational membership moderates the predictive relationship between work setting and organizational commitment among employees in the title insurance industry.

R3: What is the relationship between telework frequency and organizational commitment among employees who work in the title insurance industry?

Ho3: There is no relationship between telework frequency and organizational commitment among employees who work in the title insurance industry.

Ha3: There is a relationship telework frequency and organizational commitment among employees who work in the title insurance industry.

Data Collection

Upon approval from the University of Phoenix IRB, the organizational leader at the study site distributed the email invitation to the business unit selected to participate in the survey. The business unit was chosen because of its size and composition of employees that performed title exam and title search support tasks. Participation was garnered among the targeted population using a convenience sampling strategy. Employees who volunteered to participate clicked the link in the email invitation and were directed to the survey on Survey Monkey® website. The electronic informed consent process started with the first page of the survey. Respondents had the option to accept or not accept the terms of the informed consent process, but only those respondents who accepted could continue to survey.

Respondents were asked a series of screening questions prior to the actual start of the survey. The screening questions ensured respondents met established criteria for inclusion in the study. Respondents had to work full time, be employed with the company for at least one year, and serve in a non-management role. Respondents not meeting eligibility criteria were unable to continue to the survey. Non-qualified respondents were directed to a page that informed them one or more of their responses did not meet the qualifying threshold, and they were thanked for their time. Respondents meeting qualifying criteria continued to the survey.

Initially, respondents were asked a series of demographic questions pertaining to gender, age range, educational level, and organizational tenure. Respondents also indicated how many days they worked remotely, with zero (0) indicating in-office work only. Following the section of demographic questions, respondents then answered the 18 questions from the Three-Component Model (TCM) Employee Commitment Survey, a pre-existing, validated measurement instrument used to measure OC. The 18 questions required respondents to make selections using a 7-point Likert scale for responses using points ranging from 1 (strongly disagree) to 7 (strongly agree). Upon completion of the survey, all respondents were thanked for their participation in the study. It took an average of five minutes to complete the survey. No personally identifiable information (PII) was collected, thereby ensuring anonymity of respondents.

Upon conclusion of the three-week data collection period, data was downloaded from Survey Monkey® to SPSS for analysis. The survey was distributed to a total of 220 respondents; 142 respondents attempted the survey, resulting in a response rate of 64.5%. After cleaning the data, 38 responses were discarded due to incomplete surveys. An additional 11 responses were discarded due to not meeting the qualifying criteria of being employed with the company for at least one year. A total of 93 surveys was retained for statistical analysis (42.2% usable response rate), which exceeded the required minimum sample size of 82 needed for analysis based on G*Power analysis. The G*Power analysis was based on a two-tailed test with medium effect size, $\rho = .30$. Furthermore, the generally accepted power of .80 and alpha level of .05 was used in the a priori calculation of estimated sample size. The post hoc analysis based on actual sample of 93 respondents resulted in an observed power of .85, based on a two-tailed test with medium effect size, $\rho = .30$, and an alpha level of .05.

Cronbach alpha reliability coefficients were calculated on the study data and compared to the reliability coefficients calculated during scale construction of the TCM. The questionnaire was employed to measure the different, underlying constructs of OC. Each construct consisted of six questions. The constructs of, affective commitment (ACS), normative commitment (NCS), and continuous commitment (CCS) each had a high level of internal consistency, as determined by a Cronbach's α of .84, .82, and .73, respectively (see Table 5). These measures closely align with the alpha coefficients calculated during scale construction of the TCM of .85 for affective, .73 for normative, and .79 for continuance commitment scales.

Table 5

Reliability Coefficients

Variable	*N* of Items	Cronbach's α	Interpretation
ACS	6	.84	Good
NCS	6	.82	Good
CCS	6	.73	Acceptable

Two versions of the TCM were available for use. The original 24-question version included eight items for each of the subscales of ACS, NCS, and CCS. The revised version, which was used for this study, consisted of 18 questions containing six items for each of the subscales of ACS, NCS, and CCS. The main difference between the original and revised versions is seen in the NCS subscale, which measures feelings of obligation to remain with the organization. The original version focused on basis for the obligation. Whereas the revised version focused on feelings of obligation without regard for basis of the obligation.

Demographics

Table 6 below represents the demographics of the respondents. There were 23 males (24.7%) and 70 females (75.3%). Respondents were composed of 19 Millennials (20.4%), 38 Gen Xers (40.9%), and 36 Baby Boomers (38.7%). A majority of 34 (36.6%) of the respondents were employed with the company between 1 and 3 years, 18 (19.4%) had been with the company between 4 and 6 years, 9 (9.7%) had been with the company between 7 and 9 years, and 32 (34.4%) had been employed with the company 10+ years. The educational level of respondents included 35 (37.6%) with high school education, 21 (22.6%) with an associate's degree, 22 (23.7%) with a bachelor's degree, and 15 (16.1%) with a master's degree or higher. Remote employees and in-office employees were approximately equal in number with 50 (53.8%) who worked in-office only and 43 (46.2%) who worked remotely.

Table 6

Demographic Characteristics of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender					
Valid	Male	23	24.7	24.7	24.7
	Female	70	75.3	75.3	100.0
	Total	93	100.0	100.0	
Age Range					
Valid	22-37	19	20.4	20.4	20.4
	38-53	38	40.9	40.9	61.3
	54-72	36	38.7	38.7	100.0
	Total	93	100.0	100.0	
Tenure					
Valid	1-3	34	36.6	36.6	36.6
	4-6	18	19.4	19.4	55.9
	7-9	9	9.7	9.7	65.6
	10+	32	34.4	34.4	100.0
	Total	93	100.0	100.0	
Educational Level					
Valid	High School	35	37.6	37.6	37.6
	Associates	21	22.6	22.6	60.2
	Bachelors	22	23.7	23.7	83.9
	Masters or higher	15	16.1	16.1	100.0
	Total	93	100.0	100.0	
Average Days Teleworking					
Valid	In-office	50	53.8	53.8	53.8
	Telework	43	46.2	46.2	100.0
	Total	93	100.0	100.0	

Descriptive Statistics

The demographic variables and the scores of the criterion variable (OC) are reflected in the descriptive statistics shown in Tables 7 and 8 below. Table 9 shows the mean, standard deviation, minimum, maximum, and range of values, as well as skewness and kurtosis of the variabales. The skewness and kurtosis values indicate the data are normally distributed for all variables. The median age group was group 3 (54-72). For organizational tenure, the median group was group 2 (4-6). Group 2 (associate's) was the median group for educational level. The tables reflected 93 values, which matched the total number of usable surveys, indicating no missing data.

Table 7

Descriptive Statistics of Variables

		Gender	Age Range	Tenure	Educational Level	Average Days Teleworking
N	Valid	93	93	93	93	93
	Missing	0	0	0	0	0
Mean		.75	3.18	2.42	2.18	.46
Median		1.00	3.00	2.00	2.00	.00
Std. Deviation		.434	.751	1.297	1.113	.501

Table 8

Descriptive Statistics of Criterion Variable

		ACS_Score	NCS_Score	CCS_Score	OC_Score
N	Valid	93	93	93	93
	Missing	0	0	0	0
Std. Deviation		1.19548	1.23126	1.20162	.77491
Variance		1.429	1.516	1.444	.600
Skewness		-.558	-.610	.123	-.421
Std. Error of Skewness		.250	.250	.250	.250
Kurtosis		-.322	.174	-.411	-.189
Std. Error of Kurtosis		.495	.495	.495	.495
Range		5.00	5.84	5.50	3.45
Minimum		1.66	1.16	1.50	2.55
Maximum		6.66	7.00	7.00	6.00

Data Analysis

A series of correlation and regression analyses were run on the data to ascertain the relationship between predictor and criterion variables. Three research questions and corresponding hypotheses guided the analysis. Prior to data analysis, data cleansing and data screening were conducted to ensure accuracy of the data. There were no missing values based on an evaluation of the data. This determination was made upon review of survey responses that had incomplete responses or responses that did not meet the qualifying criteria and, therefore, discarded from consideration in the analysis.

Outliers

Any cases that fall more than three standard deviations outside of the typical distribution are considered outliers. There was one outlier in the data, as assessed by inspection of the boxplot. Upon closer examination of the survey results, the score on the outlier was representative of the observation in the population. Hair et al. (2010) referred to this observation as an *extraordinary event*, which accounts for the result as a unique observation. An outlier within the classification of a unique observation should be retained in the analysis. This researcher decided to retain the outlier in the analysis because it was an accurate representation of the observation.

Assumptions

Assumptions were assessed before performing the statistical analyses. Assumptions for correlation include meeting the following criteria: continuous variables, paired continuous variables, linearity, homogeneity, no significant outliers, and normality. Assumptions for multiple regression include linearity, homoscedasticity, normality, collinearity, and independence. Violation of assumptions harms the validity and generalizability of outcomes, inflates confidence intervals, and results in underestimated effect sizes and significance levels.

Normality Testing

Normal Q-Q plots were generated (See Appendix H). These graphic representations indicate that the relationships between the X and Y axis percentiles is approximately normal. Further, the outcome of the Kolmogorov-Smirnov and Shapiro-Wilk tests of normality are shown in Table 9. The resultant p values of .08 and .09 indicate the data are normally distributed.

Table 9

Regression Analysis: Organizational Commitment (OC)

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
OC_Score	.083	93	.122	.977	93	.098

a. Lilliefors Significance Correction

Results

The data analysis and results are given according to the associated research questions and hypotheses. For each hypothesis, data were assessed for related assumptions for the statistical tests used prior to analysis. Results are given for each hypothesis. The dependent variable (or outcome variable) in the analyses was OC, which was assessed in the instrument giving rise to four scores for OC (ACS, CCS, NCS, and total OC score). Therefore, in each analysis, the data were analyzed using the different OC subscores as well as the total OC score in order to identify potential significance in specific OC subscores.

Research Question 1

The first RQ asked: What is the relationship between work setting and OC among employees who work in the title insurance industry? In answering this RQ, the following null and alternative hypotheses were addressed:

Ho1: There is no relationship between work setting and OC among employees who work in the title insurance industry.

Ha1: There is a relationship between work setting and OC among employees who work in the title insurance industry.

For this analysis, the variable of *average days teleworking* was the value used for the categorical variable work setting (in-office and telework). OC score was a continuous variable. The categorical and continuous nature of the respective predictor and criterion variables indicates the use of a point-biserial correlation to identify significant relationships between work setting and OC variables. The analysis was performed in SPSS. Table 10 provides the correlation matrix. The point-biserial correlation analysis indicated there was a statistically significant correlation between work setting and total OC score, r_{pb} (91) = .255, p = .014, with telework employees more committed on total OC score than in-office employees (4.62 ± .60 versus 4.22 ± .86). There was a statistically significant correlation between work setting and NCS, r_{pb} (91) = .306, p = .003, with telework employees more committed on NCS than in-office employees (4.99 ± 1.01 versus 4.25 ± 1.31). There was a statistically significant correlation between work setting and ACS, r_{pb} (91) = .279, p = .007, with telework employees more committed on ACS than in-office employees (5.17 ± 1.03 versus 4.51 ± 1.25). However, there was not a statistically significant correlation between work setting and CCS, r_{pb} (91), = .099, p = .344, with in-office employees more committed on CCS than telework employees (3.92 ± 1.06 versus 3.67 ± 1.35).

Table 10

Correlation Matrix Comparing Work Setting and OC Scores

		Work Setting	ACS Score	CCS Score	NCS Score	OC Score
Work Setting	Pearson Correlation	1	.279**	-.099	.306**	.255*
	Sig. (2-tailed)		.007	.344	.003	.014
	N	93	93	93	93	93
ACS_Score	Pearson Correlation	.279**	1	-.294**	.713**	.740**
	Sig. (2-tailed)	.007		.004	.000	.000
	N	93	93	93	93	93
CCS_Score	Pearson Correlation	-.099	-.294**	1	-.083	.322**
	Sig. (2-tailed)	.344	.004		.427	.002
	N	93	93	93	93	93
NCS-Score	Pearson Correlation	.306**	.713**	-.083	1	.854**
	Sig. (2-tailed)	.003	.000	.427		.000
	N	93	93	93	93	93
OC_Score	Pearson Correlation	.255*	.740**	.322**	.854**	1
	Sig. (2-tailed)	.014	.000	.002	.000	
	N	93	93	93	93	93

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Given the significant relationships identified by correlation analysis and the bivariate categorical nature of work setting (in-office and telework), an independent samples *t*-test was calculated to identify significant differences in OC between sample population groups based on work setting (in-office versus telework). The assumption of equal variances for the *t*-test was met (see Levene's statistics in Table 12) with the exception of the total OC score, for which equal variances could not be assumed with a significant Levene's statistic. Tables 11 and 12 show the results of the independent samples *t*-test analysis. Significant between group differences noted in OC (p = .012), ACS (p = .007), and NCS (p = .003), but not CCS (p = .344), which aligns with the correlation results. From these results, teleworkers had a significantly higher total OC score, ACS score, and NCS score compared to in office workers, but failed to show significant differences in CCS score.

Table 11

Group Statistics for OC Score based on Work Setting

OC Variable	Average Days Teleworking	N	Mean	Std. Deviation	Std. Error Mean
OC_Score	In-office	50	4.2222	.86334	.12209
	Telework	43	4.6158	.60043	.09156
ACS_Score	In-office	50	4.5068	1.24757	.17643
	Telework	43	5.1726	1.03479	.15780
CCS_Score	In-office	50	3.9170	1.05965	.14986
	Telework	43	3.6793	1.34970	.20583
NCS-Score	In-office	50	4.2456	1.30563	.18464
	Telework	43	4.9972	1.01048	.15410

Table 12

Independent Samples T-test Results for OC Scores based on Work Setting

		Levene's Test for Equality of Variances		*t*-test for Equality of Means						
								Std. Error Diff	95% CI of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Diff		Lower	Upper
OC Score	Equal variances assumed	5.398	.022	-2.512	91	.014	-.39361	.15671	-.70490	-.08233
	Equal variances not assumed			-2.579	87.373	.012	-.39361	.15261	-.69693	-.09030
ACS Score	Equal variances assumed	1.674	.199	-2.773	91	.007	-.66576	.24006	-1.14261	-.18891
	Equal variances not assumed			-2.813	90.893	.006	-.66576	.23671	-1.13596	-.19556
CCS Score	Equal variances assumed	2.859	.094	.951	91	.344	.23770	.25004	-.25898	.73438
	Equal variances not assumed			.934	79.243	.353	.23770	.25460	-.26905	.74445
NCS Score	Equal variances assumed	1.872	.175	-3.066	91	.003	-.75161	.24513	-1.23853	-.26469
	Equal variances not assumed			-3.125	90.058	.002	-.75161	.24050	-1.22939	-.27382

From the results of the correlation analysis and the independent samples *t*-tests, the null hypothesis is rejected. The results support a significant relationship between OC scores and work setting. In all three cases of OC, ACS, and NCS scores, teleworkers showed higher OC when compared to in-office workers; however, no differences were noted in CCS scores.

Research Question 2

The second RQ asked: Does generational membership moderate the predictive relationship between work setting and OC among employees in the title insurance industry? To answer this RQ, the following null and alternative hypotheses were tested:

Ho2: Generational membership does not moderate the predictive relationship between work setting and OC among employees in the title insurance industry.

Ha2: Generational membership moderates the predictive relationship between work setting and OC among employees in the title insurance industry.

To address the second research question and test the hypothesis, first, regression models (Tables 13 – 24) were fit for the outcome of total OC (outcome variable Y) using the variables of work setting (Independent Variable X) and (a) babyboomer as the proposed moderating variable (M); (b) GenX as the proposed moderating variable (M); (c) millennial as the proposed moderating variable (M); and finally, (d) a model including babyboomer, GenX, and millenial as M variables. Generally, for moderation to be present, a significant model (R^2) and significant effects of the X and M (i.e., significant Beta coefficients) would be expected for the independent (X) and moderation (M) variables in terms of predicting the outcome (Y). These regressions without inclusion of interaction terms (identified as Model 1 in the tables) are used to identify the variance accounted for by each of the predictor variables (X and M). All data were assessed for regression assumptions using graphic visualization of the residuals for normality and homoscedasticity, Tolerance (TOL) and variance inflation factor (VIF) to assess multicollinearity, and Durbin-Watson for independence.

Next, a stepwise addition of the (uncentered) interaction terms (babyboomer*worksetting and GenX*worksetting) to each of the regression analyses is included (identified as Model 2 in the tables). Moderation would be suggested with evidence of a significant change in R squared and significant effect (Beta coefficient values) of the interaction terms. If moderation is supported by these results, then the proposed moderation would further be confirmed using centered interaction terms.

Regression results of the proposed moderating variable of GenX and independent variable X of work setting on OC, in model 1 (without the addition of the interaction variable), was significant ($F[2,90] = 3.322$, $p = .041$), although it is noted that the M variable of GenX was not shown to be a significant contributing variable to the model ($p = .541$). However, model 2 (with the addition of the interaction variable [GenX*worksetting]) was not significant ($F[3,89] = 2.335$, $p = .079$), and both the M variable of GenX and the interaction variable failed to be significant predictors in the model ($p = .380$, $p = .526$, respectively). In addition, the R^2 value from model 1 to model 2 failed to demonstrate a significant R^2 change (0.004, $p = .526$). These results do not support a moderation effect of the GenX variable.

Table 13

Regression Model Summaries of Dependent Variable Total OC by Work Setting and GenX

					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.262[a]	.069	.048	.75607	.069	3.322	2	90	.041	
2	.270[b]	.073	.042	.75858	.004	.406	1	89	.526	1.821

a. Predictors: (Constant), work setting, GenX
b. Predictors: (Constant), work setting, GenX, genxinteraction

Table 14

Regression Model Results for Total OC by Work Setting and GenX

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.798	2	1.899	3.322	.041[b]
	Residual	51.448	90	.572		
	Total	55.245	92			
2	Regression	4.031	3	1.344	2.335	.079[c]
	Residual	51.214	89	.575		
	Total	55.245	92			

a. Dependent Variable: OC_Score
b. Model 1 Predictors: (Constant), work setting, GenX
c. Model 2 Predictors: (Constant), work setting, GenX, genxinteraction

Table 15

Regression Coefficients for Total OC by Work Setting and Gen X

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.185	.123		34.033	.000		
	GenX	.098	.160	.063	.614	.541	.996	1.004
	Work setting	.388	.158	.251	2.460	.016	.996	1.004
2	(Constant)	4.148	.136		30.446	.000		
	GenX	.195	.221	.124	.883	.380	.524	1.908
	Work setting	.472	.206	.305	2.288	.024	.585	1.709
	genxinteraction	-.205	.321	-.107	-.637	.526	.369	2.709

Similarly, regression results of the proposed moderating variable of Babyboomer and the independent variable X of work setting, model 1 (without the addition of the interaction variable), was significant ($F[2,90] = 3.246$, $p = .044$), although it is noted that the M variable of Babyboomer was not shown to be a significant contributing variable to the model (p = 628). In addition, model 2 (with the addition of the interaction variable (Babyboomer*worksetting) was not significant ($F[3,89] = 2.277$, $p = .085$), and both the M variable of Babyboomer and the interaction variable failed to be significant predictors in the model ($p = .444$, $p = .538$, respectively). In addition, the R^2 value from model 1 to model 2 failed to demonstrate a significant R^2 change (0.004, $p = .538$). These results do not support a moderation effect of the Babyboomer generation variable.

Table 16

Regression Model Summaries of Dependent Variable Total OC by Work Setting and BabyBoom

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.259[a]	.067	.047	.75666	.067	3.246	2	90	.044	
2	.267[b]	.071	.040	.75927	.004	.382	1	89	.538	1.856

a. Predictors: (Constant), BabyBoom, work setting
b. Predictors: (Constant), BabyBoom, work setting, BBinteraction
c. Dependent Variable: OC_Score

Table 17

Regression Model Results for Total OC by Work Setting and BabyBoomer

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.717	2	1.858	3.246	.044[b]
	Residual	51.528	90	.573		
	Total	55.245	92			
2	Regression	3.937	3	1.312	2.277	.085[c]
	Residual	51.308	89	.576		
	Total	55.245	92			

a. Dependent Variable: OC_Score
b. Predictors: (Constant), BabyBoom, Work setting
c. Predictors: (Constant), BabyBoom, Work setting, BBinteraction

Table 18

Regression Coefficients for Total OC by Work Setting and BabyBoomer

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	4.186	.131		32.020	.000		
	Work setting	.406	.159	.263	2.547	.013	.974	1.027
	BabyBoom	.079	.163	.050	.486	.628	.974	1.027
2	(Constant)	4.146	.146		28.373	.000		
	Work setting	.482	.201	.312	2.392	.019	.615	1.627
	BabyBoom	.166	.215	.105	.770	.444	.563	1.777
	BBinteraction	-.205	.332	-.092	-.618	.538	.469	2.133

Next, regression results of the proposed moderating variable of Millennial and the independent variable X of work setting, model 1 (without the addition of the interaction variable), was significant ($F[2,90] = 4.090$, $p = .020$), although it is noted that the M variable of millennial was not shown to be a significant contributing variable to the model ($p = .181$). Model 2 (with the addition of the interaction variable (millennial*worksetting) was also significant ($F[3,89] = 3.910$, $p = .011$), with the M variable of millennial shown to be a significant predictor in the model ($p = .026$), but not the interaction variable ($p = .071$), although the interaction variable is noted to be nearly significant (i.e., $p < .10$), revealing a potential trend in the data. In addition, the R^2 value from model 1 to model 2 failed to demonstrate a significant R^2 change (0.033, $p = .071$), although this is noted to be nearly significant as well ($p <.10$), again suggesting a trend in the data. However, these results do not support a moderation effect of the millennial generation variable. These noted trends in the data along with the small sample size in this study suggest the need for additional study of the millennial variable with a larger sample.

Table 19

Regression Model Summaries of Dependent Variable Total OC by Work Setting and Millennial

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics: R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.289[a]	.083	.063	.75013	.083	4.090	2	90	.020	
2	.341[b]	.116	.087	.74058	.033	3.336	1	89	.071	1.862

a. Predictors: (Constant), Millennial, work setting
b. Predictors: (Constant), Millennial, work setting, millenInteract
c. Dependent Variable: OC_Score

Table 20

Regression Model Results for Total OC by Work Setting and Millennial

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.603	2	2.301	4.090	.020[b]
	Residual	50.642	90	.563		
	Total	55.245	92			
2	Regression	6.433	3	2.144	3.910	.011[c]
	Residual	48.812	89	.548		
	Total	55.245	92			

a. Dependent Variable: OC_Score
b. Predictors: (Constant), Millennial, Average Days Teleworking
c. Predictors: (Constant), Millennial, Average Days Teleworking, millenInteract

Table 21

Regression Coefficients for Total OC by Work Setting and Millennial

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tol	VIF
1	(Constant)	4.264	.111		38.573	.000		
	Work Setting	.419	.157	.271	2.665	.009	.986	1.014
	Millennial	-.262	.194	-.137	-1.347	.181	.986	1.014
2	(Constant)	4.326	.114		37.856	.000		
	Work Setting	.276	.174	.178	1.586	.116	.786	1.273
	Millennial	-.648	.286	-.339	-2.270	.026	.444	2.250
	millenInteract	.704	.386	.295	1.827	.071	.381	2.628

Further examination of the data for this RQ included fitting a regression model that included work setting, GenX, BabyBoomer, and Millennial variables together in Model 1, as well as both interaction variables (GenX*worksetting, BabyBoom*worksetting, Millen*worksetting) in Model 2. Due to multicollinearity issues, the variables of babyboom and GenXInteraction were removed by SPSS in the analysis.

The results revealed models that were close to significant for both models 1 and 2 (p = .051 and p = .052, respectively), however, with nonsignificant effects of the generation variables (p > .05) in model 1. In model 2, in addition to work setting, only the Millennial generational variable showed significant effect in terms of Beta coefficient values (p = .042), thus contributing to the model significantly; however, the interaction terms remained nonsignificant (p > .05). In addition, the R^2 value from model 1 to model 2 failed to demonstrate a significant R^2 change (0.033, p = .097). These results fail to support any potential moderation between generation (GenX, BabyBoom, Millennial) and work setting on OC. The results, therefore, support the decision to accept the null hypothesis. Given these results, further moderation analysis was not conducted.

Table 22

Regression Model Summaries of Dependent Variable Total OC by Work Setting, GenX, BabyBoomer, and Millenial

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics: R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.289[a]	.083	.052	.75432	.083	2.697	3	89	.051	
2	.342[b]	.117	.066	.74893	.033	1.643	2	87	.199	1.860

a. Predictors: (Constant), GenX, Millenial, work setting (Removed: Babyboom)
b. Predictors: (Constant), GenX, Millenial, work setting, BBInteraction, MillenInteraction (Removed: Babyboom, GenXinteraction)
c. Dependent Variable: OC Score

Table 23

Regression Model Results for Total OC by Work Setting, GenX, BabyBoomer, and Millenial

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.604	3	1.535	2.697	.051[b]
	Residual	50.641	89	.569		
	Total	55.245	92			
2	Regression	6.447	5	1.289	2.299	.052[c]
	Residual	48.798	87	.561		
	Total	55.245	92			

a. Dependent Variable: OC_Score
b. Predictors: (Constant), GenX, Millenial, Work setting,
c. Predictors: (Constant), GenX, Millenial, Work setting, BBInteraction, MillenInteraction

Table 24

Regression Coefficients for Total OC by Work Setting, GenX, BabyBoomer, and Millenial

		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	TOL	VIF
1	(Constant)	4.261	.138		30.820	.000		
	GenX	.007	.177	.005	.040	.968	.810	1.235
	Millenial	-.258	.217	-.135	-1.190	.237	.802	1.248
	Work setting	.418	.159	.270	2.624	.010	.971	1.030
2	(Constant)	4.312	.156		27.610	.000		
	GenX	.031	.232	.020	.135	.893	.463	2.160
	Millenial	-.634	.307	-.332	-2.063	.042	.393	2.547
	Work Setting	.267	.243	.173	1.100	.274	.411	2.434
	BBInteraction	.009	.356	.004	.026	.979	.396	2.524
	MillenInteraction	.712	.424	.298	1.678	.097	.321	3.115

Research Question 3

The third RQ asked: What is the relationship between telework frequency and OC among employees who work in the title insurance industry? For this RQ, the following null and alternative hypotheses were tested:

Ho3: There is no relationship between telework frequency and OC among employees who work in the title insurance industry.

Ha3: There is a relationship between telework frequency and OC among employees who work in the title insurance industry.

Because both the OC variables and the actual days teleworked were both continuous variables, Pearson's correlations were calculated for the variables. Data were assessed for normality using graphic visualization. Results are given in Table 25 (correlation matrix). A significant positive correlation was found only between days teleworked and OC score of NCS ($r = .252$, $p = .015$), with a nearly significant positive correlation with total OC score ($r = .200$, $p = .055$).

Table 25

Correlation Matrix for Days Teleworked and OC Subscores

		Actual Days Telework	ACS_Score	CCS_Score	NCS-Score	OC_Score
Actual Days Telework	Pearson Correlation	1	.170	-.040	.252*	.200
	Sig. (2-tailed)		.103	.702	.015	.055
	N	93	93	93	93	93
ACS_Score	Pearson Correlation	.170	1	-.294**	.713**	.740**
	Sig. (2-tailed)	.103		.004	.000	.000
	N	93	93	93	93	93
CCS_Score	Pearson Correlation	-.040	-.294**	1	-.083	.322**
	Sig. (2-tailed)	.702	.004		.427	.002
	N	93	93	93	93	93
NCS-Score	Pearson Correlation	.252*	.713**	-.083	1	.854**
	Sig. (2-tailed)	.015	.000	.427		.000
	N	93	93	93	93	93
OC_Score	Pearson Correlation	.200	.740**	.322**	.854**	1
	Sig. (2-tailed)	.055	.000	.002	.000	
	N	93	93	93	93	93

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Analysis of the data supports rejecting the null hypothesis, supporting a significant positive relationship between days telecommuted and OC in terms of NCS score. The results support that the NCS score was higher with more days teleworked. Given the nearly significant result associated with total OC score, it is possible that a larger sample size could support a significant positive correlation between OC and days teleworked as well; however, for this study only a trend in the date is noted.

Chapter Summary

Chapter 4 presented the research findings pertaining to the research questions and hypotheses of the study. A detailed discussion of the data collection process, the data analysis procedures, and research findings are presented. A quantitative methodology and correlational research design was used to examine the relationships between work setting and OC. Usable survey responses were collected from 93 employees from a U.S. title insurance underwriter to examine whether there was a relationship between work setting and OC, ascertain whether the relationship was moderated by generational membership, and examine the relationship between telework frequency and OC. Survey Monkey® was used to gather survey responses. Analysis included both descriptive and inferential statistics.

The findings indicated there was a significant correlation between work setting and OC among employees who work in the title insurance industry, with teleworkers more committed than in-office employees. This same relationship was also significant among total OC and the subscales of OC (ACS, NCS), with the exception of CCS. However, this relationship was not moderated by generational membership. The amount of time spent working remotely did correlate with OC, but only on the NCS subscale. Also noted, there was a nearly significant positive correlation with total OC score and the amount of time spent working remotely. Conclusions and recommendations drawn from the study are discussed in Chapter 5.

Chapter 5

Conclusions and Recommendations

The purpose of this quantitative, correlational research study was to examine the relationship between work setting and organizational commitment (OC), ascertain whether generational membership moderated the predictive relationship between work setting and OC, and examine the relationship between OC and telework frequency among employees who work in the title insurance industry. The problem that motivated this study is that the impending retirements of Baby Boomers from the title insurance industry and the resultant loss of experience and industry knowledge presents an organizational challenge for title insurance industry leaders. The potential talent shortage that is expected to impact the title insurance industry has organizational leaders looking to future generations, namely Millennials and GenXers, to fill vacancies left by retiring Baby Boomers. Since Millennials are said to be uniquely different from previous generations (Jenkins, 2017; Kadakia, 2017; Twenge, 2014), leaders need to understand workplace expectations held by Millennials. One key expectation of Millennial employees is the expectation of workplace flexibility (George & Wallio, 2017; Valenti, 2019), which consists of flexible work hours, flexible work environment, or telework, as examples.

This study investigated whether employees who teleworked were more committed to the organization. The researcher also wanted to know if the relationship between work setting and OC was moderated by generational membership, since Millennials placed a high value on telework to meet their work-life balance needs. The relationship between telework frequency and OC was also examined. Insights gained by this investigation will help organizational leaders understand expectations regarding the work setting and factors that influence an employee's decision to remain with the organization. Subsequently, leaders can identify options to meet the needs of the changing workforce. This chapter focuses on conclusions, a discussion of the findings, limitations of the study, recommendations to leaders and practitioners, and recommendations for future research based on the study results. The chapter ends with a summary of the findings of the study.

Research Questions and Hypotheses

Hypotheses were tested using responses from the Three-Component Model (TCM) Employee Commitment survey. A total of 93 usable survey responses were collected. Subsequently, inferences were made based on the survey responses and hypothesis tests. Research indicated that the work setting influenced the employee's level of commitment to the organization (Choi, 2018; Hunton & Norman, 2015; Kuron et al., 2015). The research also indicated significant differences exist among the generations relative to workplace expectations and attitudes (Jenkins, 2017; Lester et al., 2012; Singh & Gupta, 2015). Therefore, the following research questions and hypotheses drove the inquiry:

R1: What is the relationship between work setting and organizational commitment among all employees who work in the title insurance industry?

Ho1: There is no relationship between work setting and organizational commitment among all employees who work in the title insurance industry.

Ha1: There is a relationship between work setting and organizational commitment among all employees who work in the title insurance industry.

R2: To what extent does generational membership moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry?

Ho2: Generational membership does not moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry.

Ha2: Generational membership moderates the predictive relationship between work setting and organizational commitment among employees in the title insurance industry.

R3: What is the relationship between telework frequency and organizational commitment among employees who work in the title insurance industry?

Ho3: There is no relationship between telework frequency and organizational commitment among employees who work in the title insurance industry.

Ha3: There is a relationship between telework frequency and organizational commitment among employees who work in the title insurance industry.

Discussion of Findings

The findings in this study are consistent with previous findings in the research literature. Results indicated a correlation between work setting and OC among the strongest correlate of OC, organizational-level characteristics (organizational support), which bolsters support for social exchange theory and organizational commitment theory. However, the results of this study did not indicate a significant moderating effect of generation on the predictive relationship between work setting and OC and, therefore, does not support generational theory. This finding gives credence to the call for increased rigor of generational studies to connect to theory (Jones et al., 2018; Lyons et al., 2015). There was a significant correlation between telework frequency and OC in terms of NCS. The results support that the NCS score was higher with more days teleworked. Of note, there was a nearly significant result associated with total OC ($p = .055$) and number of days teleworked. Although the empirical literature supports the influence of work setting on OC (Gajendran & Harrison, 2007; Lee & Kim, 2018; Vega et al., 2015), this study reinforced that unsettled matters remain, relative to generational differences will benefit from further research (Anderson et al., 2016; Jones et al., 2018; Moore et al., 2015). The results and discussion relative to each research question and supporting hypotheses follow.

Research Question One and Hypotheses

RQ 1 asked the following question: What is the relationship between work setting and organizational commitment among employees who work in the title insurance industry? The null hypothesis was: There is no relationship between work setting and organizational commitment among employees who work in the title insurance industry. The alternate hypothesis was: There is a relationship between work setting and organizational commitment among employees who work in the title insurance industry. The results support a significant relationship between OC scores and work setting. In all three cases of total OC, ACS, and NCS scores, telecommuters showed higher OC when compared to in-office workers; however, no differences were noted in CCS scores. Therefore, the decision to reject the null hypothesis is supported.

Prior research supports a correlation between work setting and OC (Gajendran & Harrison, 2007; Lee & Kim, 2018; Vega et al., 2015). Similarly, this study found a correlation between work setting and total OC, ACS, and NCS, which is discussed below in more detail. Employees who perceive the organization has invested in them (such as offering the ability to telework) may choose to remain with the organization out of a sense of obligation, which the employee believes should be reciprocated (Meyer et al., 2002). As such, this would be reflected in a high NCS score. Furthermore, if the level of organizational support meets the employee's expectations, a stronger affective attachment to the organization is developed (Meyer et al., 1991), reflected in a high ACS score. The finding of significant group differences based on the independent samples *t*-test analysis is pertinent since employees who teleworked scored higher on ACS, NCS, and total OC.

Employee loyalty to the organization was a constant theme in prior literature, as employees appreciated the autonomy and flexibility that the ability to telework provides (Hunton & Norman, 2010). Another common theme in the empirical literature is that family-friendly policies that meet employee expectations of work-life balance positively correlated with job satisfaction and OC (Choi, 2018; Morganson et al., 2010). Bae and Goodman (2014), Caillier (2013), and Lee and Hong (2011) found family-friendly policies, such as telework, alternate work schedules, and flexible work options had positive relationships with organizational performance.

Based on this finding it appears that respondents in this study perceived the ability to telework as organizational support for their desire for work-life balance or flexibility and, therefore, were more committed to the organization, perhaps due to feelings of obligation to reciprocate, which is consistent with the predictions of social exchange theory. Felstead and Henseke (2017) similarly found OC was significantly higher among teleworkers. It should also be noted that Felstead and Henseke's (2017) study found a significant correlation between telework and working harder and longer hours, demonstrating extra-role behaviors, and overall job satisfaction. These beneficial behaviors contribute to organizational performance. However, Felstead and Henseke (2017) cautioned that these behaviors could also intrude on work-life balance.

The results of this research question support the theoretical implication of social exchange theory. Based on social exchange theory, when employees perceive favorable organizational support, AC and NC is expected to increase (Allen et al., 2003; Lee & Kim, 2018). Employees feel obligated to reciprocate in ways that are important to the organization when they perceive organizational leaders exert effort on their behalf (Blau, 1964; Lee & Jeong, 2017). Also, when employee values align with organizational values, affect for the organization develops and employees choose to remain with the organization (Meyer & Allen, 1991). This is reflected in high levels of affective commitment (AC), and normative commitment (NC), which was consistent with the high ACS, NCS, and total OC scores, in this study, among employees who teleworked.

Research Question Two and Hypotheses

RQ 2 asked the following question: To what extent does generational membership moderate the predictive relationship between work setting and organizational commitment in the title insurance industry? The null hypothesis was: Generational membership does not moderate the predictive relationship between work setting and organizational commitment among employees in the title insurance industry. The alternate hypothesis was: Generational membership moderates the predictive relationship between work setting and organizational commitment among employees in the title insurance industry. The results did not support any potential moderation between generation and work setting on OC. The results, therefore, support the decision to accept the null hypothesis.

Millennials were not more committed to the organization than other generational members, as was hypothesized at the beginning of this study. The makeup of certain segments of the sample population of this study (20% Millennial and 41% GenXers) may have some bearing on the finding of a lack of generational differences, as both generations value flexible work options that enhance work-life balance (Buonocore et al., 2015; Lewis & Wescott, 2017; Martin & Ottemann, 2016; Twenge, 2010; Woods, 2016). Silva et al.'s (2015) study confirmed similar findings in which the researchers found a correlation between GenXers and Millennials on commitment to their organizations relative to work-life balance perceptions. Researchers found the availability of flexible work options was associated with higher levels of employee loyalty across all cohorts, suggesting that flexibility in work had universal appeal among all employees (Martin & Otteman, 2016; Roehling, Roehling, & Moen, 2001). With 61% of the sample population in the current study sharing similar values of work-life balance and flexible work options, the lack of finding generational differences is noteworthy.

The data did not support generational differences, which is consistent with the outcomes of other studies on generational differences (Anderson et al., 2016; Brody & Rubin, 2011; Moore et al., 2015). Kalleberg and Marsden's (2019) study specifically analyzed generational differences relative to telework and found that Millennials did not differ from other generations. Although some researchers found significant generational differences (Cucina et al., 2018; Lyons & Kuron, 2013; Young et al., 2013), the literature on generational differences revealed there are still unsettled matters that will benefit from further research (Anderson et al., 2016; Jones et al., 2018; Moore et al., 2015; Weeks & Schaffert, 2019). Furthermore, the empirical literature indicated any differences between generations appear to be statistically insignificant (Costanza et al., 2012; Cucina et al., 2018; Jones et al., 2018; Kowske et al., 2010). Mixed findings prompted arguments that perhaps generational differences do not exist, but instead, the differences may be due to age, life cycle, or career experiences (Jones et al., 2018; Moore et al., 2015). Despite Lyons and Kuron's (2013) comments of weak theoretical underpinnings, the researchers later expressed optimism, saying the study of generations "holds the potential to contribute valuable information to the changing nature of work" (Lyons et al., 2015, p. 347).

As for theoretical implications, this study did not support generational theory and its assumptions that generational members differ significantly in terms of values and attitudes said to be driven by the changes that develop under conditions that are distinctly different from previous generations (Strauss & Howe, 1991). Researchers levy criticism of generational theory based on perceived problems with the theory (Kowske et al., 2010; Lyons & Kuron, 2013). One problem may be due to the linear relationship between age effects, period effects, and cohort effects and the challenge to isolate a single variable to determine an effect (Kowske et al., 2010; Lyons & Kuron, 2013). Another problem has been the overuse of cross-sectional studies, which make it difficult to ascertain whether generational effects or life-cycle (maturation) effects influence differences (Kuron et al., 2015).

Based on Strauss & Howe's (1991) generational theory, the argument is made that the 2008 financial crisis, recognized as a *turning*, or societal force that influences or shapes the values and attitudes of generational members as they come of age, impacted the Millennial generation differently than other generations. For example, Millennial members were just starting their careers when employment opportunities became scarce. Compare this to Baby Boomers and GenXers who were settled in their careers and enjoying the fruits of their labor in terms of housing ownership and accumulated savings.

The Millennial response to the 2008 financial crisis was said to differ from the response of other generational members (Foley, 2015). An observation that arose from the uncertainty of the 2008 financial crisis is its influence on the choices of Millennials regarding delaying the purchase of homes, delaying marriage and parenthood, and job hopping (Foley, 2015). The sharing economy (i.e., Uber, Airbnb, open-source technology), led by Millennials, was a reaction to the 2008 financial crisis (Hwang & Griffiths, 2017). Compared to previous generations, Millennials prefer to pay for sharing goods and services, avoiding ownership, while Baby Boomers and GenXers still prefer to own physical items (Hwang & Griffiths, 2017). Although any correlation between the 2008 financial crisis and the Millennial response is merely conjecture at this point, it is assumed that a historical event of this nature will have some bearing on the values and attitudes of those experiencing the event, as suggested by generational theory. The influence of historical events on individuals within similar age groups aligns with Ryder's (1965) and Mannheim's (1952) positions on generational theory. Both researchers similarly thought that historical and social events imprinted the values and attitudes of young adults who formulate a unique response to the social forces that occur as they come of age.

Research Question Three and Hypotheses

RQ 3 asked the following question: What is the relationship between telework frequency and organizational commitment among employees who work in the title insurance industry? The null hypothesis was: There is no relationship between telework frequency and organizational commitment among employees who work in the title insurance industry. The alternate hypothesis was: There is a relationship between telework frequency and organizational commitment. The results of the analysis support the decision to reject the null hypothesis, supporting a significant positive relationship between telework frequency and OC in terms of NCS.

The relationship between OC and telework is supported in the literature, as referenced above in the discussion of RQ1. The difference here is the amount of time spent teleworking. The correlation between telework frequency and NCS may be due to the perception of organization support for a need the employee has and a feeling of obligation to reciprocate. Ross (2017) had similar findings of increased NC when linked to flexible work options, suggesting that positive benefits inure to organizations when leaders make flexible work options available to employees. Perceived organizational support ultimately contributes to the employee's job satisfaction (Rawashdeh et al., 2016), as they gain flexibility and control over their daily schedule (Sardeshmukh et al., 2012). Meyer and Parfyonova (2010) similarly posited that NC characteristics may be positively linked to the availability of flexible work practices that contribute to work-life balance.

This outcome has theoretical implications for organizational commitment theory. NC develops based on investments made by organizational leaders to benefit employees

(Meyer & Allen, 1997). Employees may perceive that such investments may be difficult to repay. Although prior studies associated a negative outcome with more hours spent teleworking (Golden et al., 2008; Lee & Hong, 2011; Sardeshmukh et al., 2012), the negative aspects were overcome with more time spent teleworking (Duxbury et al., 1998; Tremblay, 2002).

Limitations

A limitation of this study is participation among Millennials was only 20% of total respondents. Although, not unexpected, since recruiting Millennials to the title insurance industry has been a challenge, due to lack of experience and exposure of the industry to Millennials. An additional limitation was conducting the study in the title insurance industry and, thereby, limiting the ability to generalize the results to other industries. The nature of this cross-sectional study is a further limitation. A cross-sectional study represents a moment in time and, therefore, does not allow for comparison of groups across time to substantiate whether differences may be due to generational membership or age of respondents. This limitation prompts the need for longitudinal studies to evaluate age-related differences from cohort-related differences. Such differences were observed in outcomes of Krahn and Galambos's (2014) longitudinal study, which appear to support cohort theory as an example.

Recommendations to Leaders and Practitioners

Developing recruitment and retention strategies for Millennial employees is a high priority task for leaders, particularly in the title insurance industry, where the need is great. Understanding workplace expectations of generational members who will replace retiring Baby Boomers may not be a top priority. Yet the research suggests understanding generational expectations results in positive outcomes for the organization, especially when viewed in consideration of costs associated with turnover and retention (Booth-Kewley et al., 2017; Carver & Candela, 2008; Mosadeghrad et al., 2008).

Considering anticipated vacancies created by retiring Baby Boomers, organizational leaders must evaluate policies, programs, and processes to recruit their replacements. Providing a flexible work option, such as telework, is a strategy for consideration to recruit and retain employees of the Millennial generation. Telework provides benefits, such as work-life balance for employees and reduced office costs and the costs associated with turnover for organizations. Results of this study showed that employees who teleworked were more committed to the organization. Although this study did not find the relationship between telework and OC was moderated by generational membership, the findings are useful for overall workplace practices.

Having a committed workforce is a desired outcome, especially since OC is significantly related to job performance, organizational citizenship, productivity, and increased job satisfaction. Organizational leaders can use this information to bolster the implementation of telework policies and practices toward creating attractive work environments to meet employee expectations, thereby enhancing commitment to the organization. However, leaders must establish consistent telework policies that may include creating telework policies based on specific job tasks or job roles. Problems may develop in the form of bias towards different employees if decisions are made on an ad hoc or informal basis. Programs must be implemented based on fairness, with established performance measures in place. Also, oversight of employees who telework may require leadership skills that differ from the traditional in-office work setting. Furthermore, leadership support and trust contribute to successful telework programs.

Recommendations for Future Research

The conceptualization of telework continues to confound results amid the lack of clarity regarding definitions. Researchers (Boell et al., 2016; Nakrošienė et al., 2019) have expressed the need for further study to gain clarity, and this researcher agrees. Cogent definitions are needed to make direct comparisons of specific measures on outcomes. For example, the literature intertwines the use of the words telework and telecommute to have similar meanings. However, Offstein et al. (2010) applied different meanings of each in their study. This lack of consistency in terminology will continue to confound outcomes until a consensus is reached among researchers regarding the conceptualization of telework. Further study of telework frequency and its relationship to OC can help fill a gap found in the literature. This researcher found very little research on telework frequency and outcomes of OC.

An additional recommendation for future research includes conducting a study similar to this one among a larger Millennial population. Millennials comprised only 20% of the sample. Yet, Millennials are the largest generation in the workforce, and they value work-life balance and flexibility in work. A larger sample of Millennial respondents may result in a finding of a more statistically significant relationship between generational membership and OC. Furthermore, a longitudinal study may be needed to determine whether there is a generational effect. The complexities of life-cycle and period effects confound outcomes of generational studies, which cross-sectional studies do not measure. Empirical studies continue to provide mixed results regarding generational differences (Weeks & Schaffert, 2019), which often arise based on disparate factors, such as work values, attitudes, personality, and leadership, as examples (Lyons & Kuron, 2013).

Another recommendation includes continued research into additional factors that influence commitment. Based on the mean commitment score of in-office employees, which was still within the range of satisfied, other organizational factors appear to influence enhanced commitment levels. Commitment is not formed in isolation, and many variables influence its formation. Organizational support, as a contributor to OC, takes on forms other than telework. A qualitative examination can provide a deeper understanding of contributing factors of OC, based on interviews designed to explore emotional connections employees have toward various organizational support mechanisms, including leadership, organizational culture, coworker support, and training and development. Responses to a qualitative inquiry may identify factors not addressed in previous literature.

Summary

This research built upon existing research and contributed to the body of knowledge in the areas of telework, organizational commitment, generational differences, social exchange theory, generational theory, and organizational commitment theory. Filling the research gap was essential to understand whether a flexible work option (telework) would enhance employee commitment among Millennials in the title insurance industry. Answering the research questions provides organizational leaders with an option to recruit Millennials in advance of positions vacated by retiring Baby Boomers. Telework research provides organizational leaders with information regarding an option such as telework to meet the need for flexible work options that Millennials desire.

Fostering OC should be of interest to organizational leaders to retain employees in the current knowledge-driven economy. Benefits of having committed employees include organizational citizenship behavior, productivity, and effectiveness (Booth-Kewley et al., 2017; Martin & Roodt, 2008; Vandenberghe & Tremblay, 2008). Other positive organizational outcomes of OC include financial performance (Meyer & Allen, 1997), increased job satisfaction, increased retention, and decreased turnover (Booth-Kewley et al., 2017; Lee & Kim, 2018; Zhang et al., 2015). Recruitment and retention efforts are a meaningful activity as organizational leaders look to future generations to replace retiring Baby Boomers. The Millennial generation places a high value on workplace flexibility to meet work-life balance expectations (George & Wallio, 2017; Valenti, 2019. Telework is a workplace option to satisfy the Millennial generation's desire for workplace flexibility (Hunton & Norman, 2010) and work-life balance (Buonocore et al., 2015; Jenkins, 2017; Kuron et al., 2015; Schmoll & Süß, 2019). Organizational leaders must evaluate various programs and procedures for their ability to attract and retain future generations to the workplace.

Overall, the findings in this study support that a flexible work option, such as telework, influences the commitment level of employees, regardless of generational membership. A committed workforce is essential to maintaining a competitive advantage

(Brimeyer et al., 2010; Jena, 2015) and is a desired outcome for organizational leaders (Silva et al., 2015). Attracting and retaining a skilled workforce is crucial to meeting organizational objectives (Ng et al., 2010; Onken-Menke et al., 2018). Creating a desirable work environment that meets employee's expectations enhances attraction, recruitment, and retention efforts (Kuron et al., 2015) and influences employee commitment to the organization. When implemented effectively, telework is a source of competitive advantage.

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Appendix A

Definitions of Telecommuting Used in Existing Literature

Table 26

Definitions of Telecommuting Used in Existing Literature

Term used	Definition	Publication
Distributed work	Employees work over geographical boundaries and to some extent with computer-mediated technology to achieve common goals.	Bosch-Sijtsema & Sivunen (2013)
Flexible work arrangements	Alternative work arrangement that allows work to be accomplished outside of the traditional time and space boundaries of a typical workday.	Shockley & Allen (2007)
Remote work	A work arrangement where the employee resides and works at a location outside of the employee's central location, which generally includes full-time telework with occasional visits to the central office location or other locations.	U.S. Office of Personnel Management (2013)
Telecommuting	Using telecommunications technology to partially or completely replace travel to and from the central work environment.	Mokhtarian (1991)
	Spending some portion of the day working away from the central location, usually from home, and communicating through computer-mediated technology.	Golden (2006)
	Work conducted from home and facilitated by telecommunications technology.	Kossek, Lautsch, & Easton (2006)

	Work arrangement whereby employees perform regular work duties at a location other than the central work location, supported by technological connections.	Pinsonneault & Boisvert (2001)
	Using information and communication technologies to replace or substitute for work environments that require employees to commute to a central office location.	Belanger, Watson-Manheim, & Swan (2013)
	Systems that enable employees to perform regular work tasks at home or at alternative work environments geographically convenient to the employee's residence.	Pearce (2009)
Telework	Work performed by (a) those whose remote work is from their home residence or a satellite location, (b) those whose telework is primarily in the field, and (c) those whose work is networked in such a way that they regularly combine a combination of home, work, and field locations.	Morganson, Major, Oborn, Verive, & Heelan (2010)
	A form of work organization in which work is partially or completely done outside of the central work environment with the aid of information and communication technologies.	Konradt, Schmook, & Malecke (2000)
	Work that relies on technology-mediated communication and sophisticated information processing capabilities instead of colocation for production and delivery of work outputs.	Garrett & Danziger (2007)
	Work arrangement in which employees perform work responsibilities at a location other than the central workplace location, supported by technological connections.	Fonner & Roloff (2010)

Virtual teams	Spatially or geographically dispersed work arrangements that typically have a relatively short life-span, use technology-enhanced communications, and having a lack of face-to-face interaction.	Tworoger, Ruppel, Gong, & Pohlman, (2013)

Note. Adapted from "How Effective is Telecommuting? Assessing the Status of Our Scientific Findings," by T. A. Allen, T. D. Golden, and K. M. Shockley, 2015, *Psychological Science in the Public Interest, 16*(2), p. 43. Copyright 2015 by the authors.

Appendix B

Premises, Recruitment, and Use Permission

University of Phoenix®

PREMISES, RECRUITMENT AND NAME (PRN) USE PERMISSION

[redacted]

(Insert Name of Facility, Organization, University, Institution, or Association)

Please complete the following by check marking any permissions listed here that you approve, and please provide your signature, title, date, and organizational information below. If you have any questions or concerns about this research study, please contact the University of Phoenix Institutional Review Board via email at IRB@phoenix.edu.

☒ I hereby authorize Leslie M. Gross, a researcher from University of Phoenix, to use the premises (facility identified above and address below) to conduct a study entitled *Organizational Commitment Among Millennials Who Telework: A Correlational Study*. The purpose of the study is to examine whether generational membership moderates the predictive relationship between the work setting and organizational commitment.

☒ I hereby authorize Leslie M. Gross, a researcher from University of Phoenix, to recruit subjects for participation in a study entitled *Organizational Commitment Among Millennials Who Telework: A Correlational Study*, at the facility identified above. The purpose of the study is to examine whether generational membership moderates the predictive relationship between the work setting and organizational commitment.

☐ I hereby authorize _____, a researcher from University of Phoenix, to use the name of the facility, organization, university, institution, or association identified above when publishing results from the study entitled (insert title of research study AND a brief (50-word or less) description of research study).

[redacted]

Name

5/13/19

Date

[redacted]

Address of Facility
(include URL if Website)

[redacted]

Phone Number

v.0615

1

Appendix C

Recruitment Email

My name is Leslie Gross. I am an employee with [redacted], working in [redacted]. I am also a doctoral student working on my dissertation in the Doctor of Business Administration program at the University of Phoenix. I am reaching out to you to invite you to participate in my doctoral research study titled *Organizational Commitment Among Millennials Who Telework*. The purpose of the study is to determine if there is a relationship between generational membership, telework, and organizational commitment. For purposes of the study, telework is defined as: A flexible work arrangement in which employees conduct all or some of their work responsibilities away from the central office location, usually at home, and communicating through computer-mediated technology.

The company has agreed to allow me to ask you to participate, but this is completely voluntary and is not sponsored by [redacted]. Participating, or not participating, will have no impact on your job. You do not have to work remotely to participate in the study. Employees who do not telework are strongly encouraged to volunteer to participate. Your participation involves the completion of a web-based survey. The hyperlink and QR Code to the survey, hosted on the Survey Monkey website, is below. The survey of 18 questions should take about 5 - 10 minutes to complete. There is a portion of the survey that asks demographic questions. Please be assured that all data collected will be kept confidential, but you always have the option to not answer any questions if you do not feel comfortable. The survey is anonymous and no personally identifiable information is collected. No one will be able to identify your answers and no one will know whether or not you participated in the study. All responses to the survey will be kept confidential and your individual responses will not be shared. Only generalized, aggregated research findings will be used for my educational purposes. The results of the study may be published, but only aggregated results are reported. Criteria for participation in the study:

Employed with company for at least one year.

Employed full time with company.

Employed with company in a non-management role.

If you wish to participate in this voluntary study, please use the link below to complete the survey by August 2, 2019.

Your participation is strictly voluntary and anonymous.

Thank you in advance for your time and consideration.

Sincerely,

Leslie M. Gross

University of Phoenix Doctoral Student

Email: [redacted]

Phone: [redacted]

Appendix D

Informed Consent

INFORMED CONSENT: RESPONDENTS 18 YEARS OF AGE AND OLDER

Greetings,

My name is Leslie Gross and I am a student at the University of Phoenix working on a doctoral degree in the Doctor of Business Administration program. I am conducting a research study entitled Organizational Commitment Among Millennials Who Telework: A Correlational Study.

The impetus for this study is that Baby-Boomers are expected to exit the title insurance industry, due to retirement, over the next several years and organizations need to prepare for their replacements, namely Millennials. Research suggests that Millennials have different expectations of the work environment. One of those expectations is flexible work arrangements. This study will determine whether generational membership moderates the predicted relationship between work setting and organizational commitment.

The purpose of the study is to examine the relationship between generational membership, the work setting (telework and traditional in-office) and organizational commitment of employees who work in the U.S. title insurance industry. The outcome of the study may be helpful for understanding how to structure jobs, working conditions, compensation packages, and retention strategies to attract Millennials to the title industry.

Your participation will involve the completion of a web-based survey, hosted on the Survey Monkey website. The 18-question survey should take about 10 minutes to complete. Your participation will be anonymous and is completely voluntary.

You can decide to be a part of this study or not. Participation, or not participating, will have no impact on your job. Once you start, you cannot withdraw from the study. However, while individual results cannot be withdrawn due to the anonymous nature of the survey, the results will be reported in aggregate and would not be identifiable to a particular respondent.

In this research, there are no foreseeable risks to you.

Although there may be no direct benefit to you, a possible benefit from your being part of this study is that organizational leaders will understand the beneficial outcomes of using a flexible work arrangement, such as telework, to attract and recruit the next generation (Millennials) to the title industry.

If you have any questions about the research study, please call me [redacted] or email me at [redacted]. For questions about your rights as a study respondent, or any concerns or complaints, please contact the University of Phoenix Institutional Review Board at IRB@phoenix.edu.

As a respondent in this study, you should understand the following:

1. You may decide to discontinue participation in the study. In which case, you may withdraw from the study at any time prior to submitting the completed survey. While

individual results cannot be withdrawn after completion, due to the anonymous nature of the survey, the results will be reported in aggregate and would not be identifiable to a particular respondent.

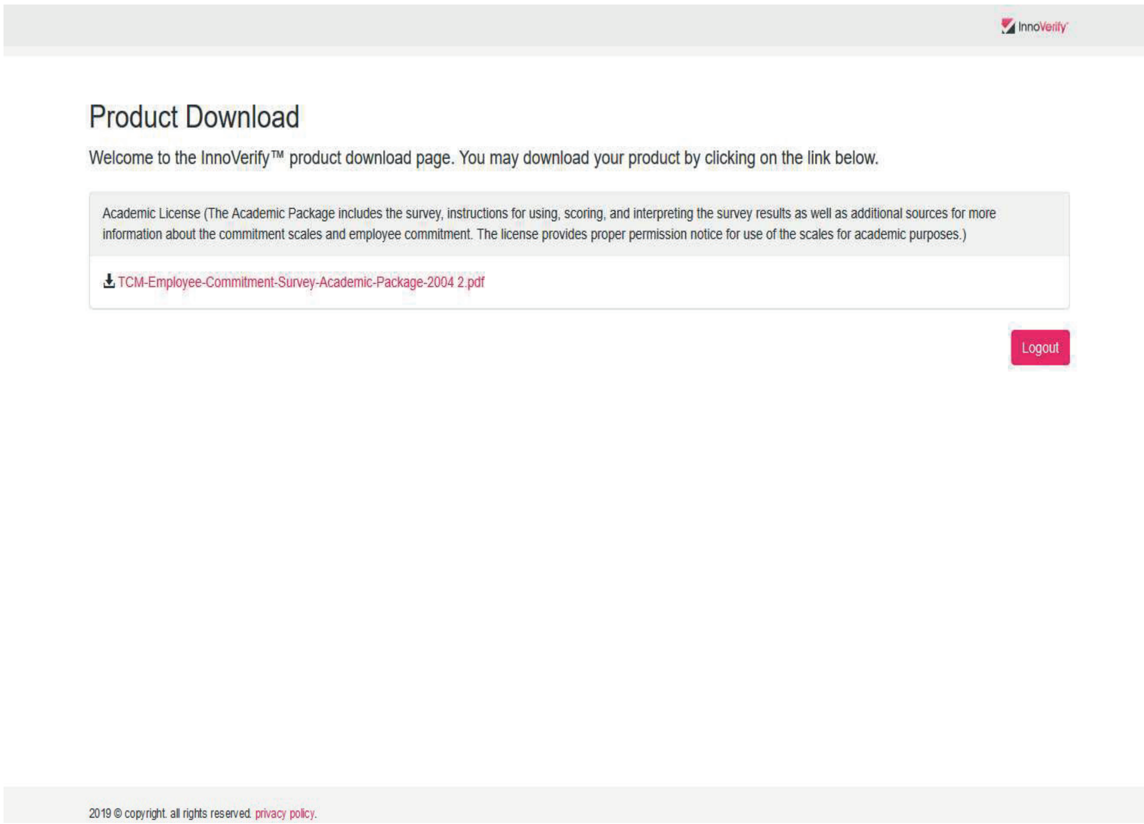
2. The survey is anonymous.
3. Leslie Gross, the researcher, has fully explained the nature of the research study and has answered all of your questions and concerns.
4. Data will be kept secure by storing on an encrypted storage device and kept in a locked drawer under the researcher's control. Any hard-copy documents will be sealed and kept in a separate locked drawer. All information will be stored for three years, after which time the files saved to the encrypted storage device will be deleted and permanently destroyed, using software that deletes all data from the storage device. Any hard-copy documents will be shredded.
5. The aggregated results of this study may be published.

By clicking "I accept", you agree that you understand the nature of the study, the possible risks and benefits to you as a respondent, and that the study is anonymous. When you accept, this means that you are 18 years old or older and that you give your permission to volunteer as a respondent in the study that is described here. Clicking "I accept" will direct you to the survey. By clicking "I do not accept" you will not be able to access the survey.

(☐) I accept the above terms. **(☐) I do not accept the above terms. (CHECK ONE)**

Appendix E

Permission to Use Existing Survey



From: Digital Marketing Manager
Sent: Friday, February 22, 2019 10:15 AM
To: Leslie Gross
Subject: RE: TCM inquiry

Hi Leslie,

Thanks for downloading the TCM survey.

No, you don’t need additional written approval unless it’s requested by your supervisor or institution. The terms and license agreement that you agreed to upon downloading the assessment is adequate enough on our end.

Best regards,

[redacted]
Digital Marketing Manager
100 Collip Circle, Suite 105
London, Ontario N6G 4X8
T: 519-661-3863

From: Leslie Gross [redacted]
Sent: February 20, 2019 10:32 PM
To: Digital Marketing Manager <ecomm@uwo.ca>
Cc: [redacted]
Subject: TCM inquiry

To Whom It May Concern;

I am reaching out to find out if I need additional written approval, other than what is provided on the website, to use the TCM as part of my research study in completion of my dissertation with University of Phoenix.

Please let me know if you require additional information.

Thanks,

Leslie Gross

Appendix F

Actual Survey

Dear Respondent:

This survey contains two sections. Section I consists of 5 demographic questions, and Section II contains 18 questions from the TCM Employee Commitment Survey. Responses to these questions will be kept confidential. Please respond to each question. While completing the survey, use the "Next" button to proceed to the next page or the "Back" button if you want to update your responses. When the survey is completed, use the "Submit" button.

SECTION I: Demographic Questions

Please respond to the following demographic questions:

1. What is your gender?

   ( ) Male
   ( ) Female

2. What is your age group?

   ( ) 18-21
   ( ) 22-37
   ( ) 38-53
   ( ) 54-72

3. How many years have you been employed with your current organization?

   ( ) 1-3
   ( ) 4-6
   ( ) 7-9
   ( ) 10+ years

4. What is your highest level of education?

   ( ) High School

   ( ) Associates

   ( ) Bachelor's Degree

   ( ) Master's Degree/Doctoral Degree

5. How many days, on average, do you work remotely (telework) per week? Telework is defined as a flexible work arrangement in which employees conduct all or some of their work responsibilities away from the central office location, usually at home, and communicating through computer-mediated technology.
   ( ) 0
   ( ) 1
   ( ) 2
   ( ) 3
   ( ) 4
   ( ) 5

SECTION II: TCM Employee Commitment Survey

This part of the questionnaire is to describe feelings that individuals might have about the company for which they work. With respect to your own feelings about the company for which you are now working, please indicate the degree of your agreement or disagreement with each statement by clicking on the number from 1 to 7 that corresponds with the scale below:

1 – Strongly disagree

2 - Disagree

3 – Slightly disagree

4 – Undecided

5 – Slightly agree

6 – Agree

7 – Strongly agree

1. I would be very happy to spend the rest of my career with this organization. 1 2 3 4 5 6 7
2. Right now, staying with my organization is a matter of necessity as much as desire. 1 2 3 4 5 6 7
3. I do not feel any obligation to remain with my current employer. (R) 1 2 3 4 5 6 7
4. I really feel as if this organization's problems are my own. 1 2 3 4 5 6 7
5. It would be very hard for me to leave my organization right now, even if I wanted to. 1 2 3 4 5 6 7

6. Even if it were to my advantage, I do not feel it would be right to leave my organization now. 1 2 3 4 5 6 7

7. I do not feel a strong sense of "belonging" to my organization. (R) 1 2 3 4 5 6 7

8. Too much of my life would be disrupted if I decided I wanted to leave my organization now. 1 2 3 4 5 6 7

9. I would feel guilty if I left my organization now. 1 2 3 4 5 6 7

10. I do not feel "emotionally attached" to this organization. (R) 1 2 3 4 5 6 7

11. I feel that I have too few options to consider leaving this organization. 1 2 3 4 5 6 7

12. This organization deserves my loyalty. 1 2 3 4 5 6 7

13. I do not feel like "part of the family" at my organization. (R) 1 2 3 4 5 6 7

14. If I had not already put so much of myself into this organization, I might consider working elsewhere. 1 2 3 4 5 6 7

15. I would not leave my organization eight now because I have a sense of obligation to the people in it. 1 2 3 4 5 6 7

16. This organization has a great deal of personal meaning for me. 1 2 3 4 5 6 7

17. One of the few negative consequences of leaving this organization would be the scarcity of available alternatives. 1 2 3 4 5 6 7

18. I owe a great deal to my organization. 1 2 3 4 5 6 7

*Use of the TCM Employee Commitment Survey, authored by John Meyer and Natalie Allen was made under license from The University of Western Ontario, London, Canada

Thank you for taking the time to complete the survey!

Appendix G

Disqualifying Script

Thank you for your interest in participating in the Organizational Commitment Among Millennials Who Telework study. Unfortunately, one or more of your responses to the qualifying questions will not allow you to continue to the survey.

Appendix H

Normal Q-Q Plots (Figures 2-9)

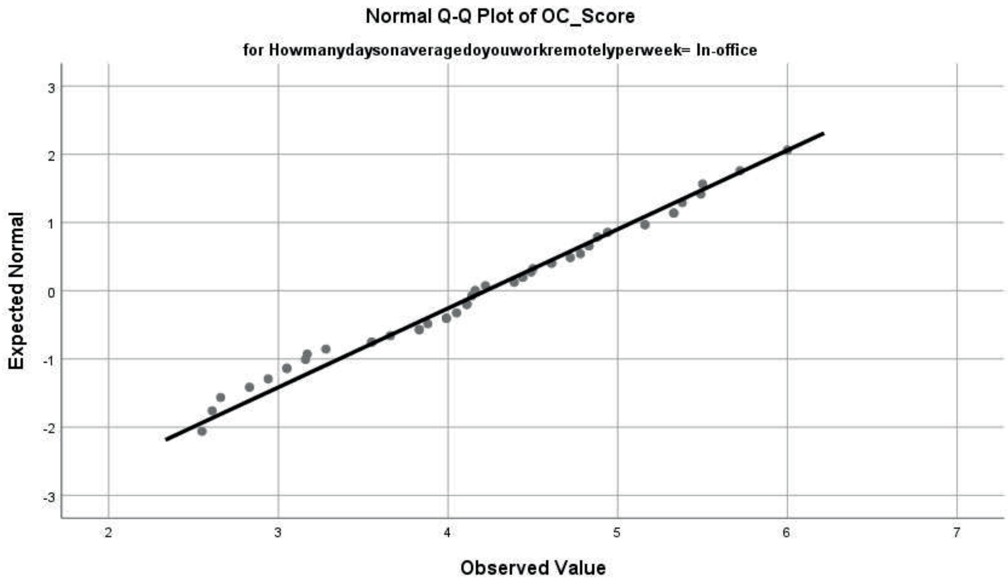


Figure 2. Normal Q-Q plot of OC and in-office

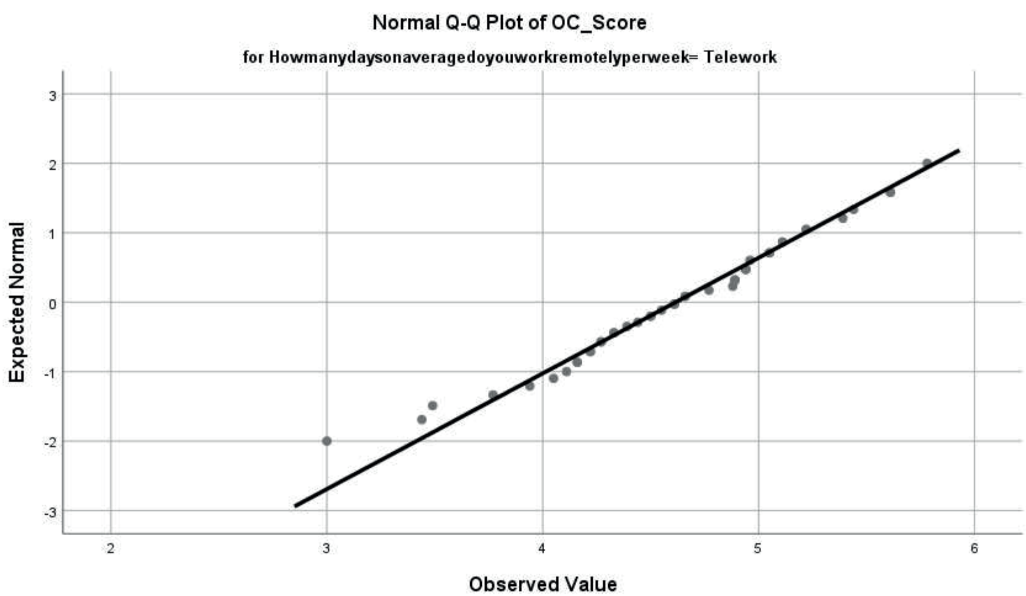


Figure 3. Normal Q-Q plot of OC and telework

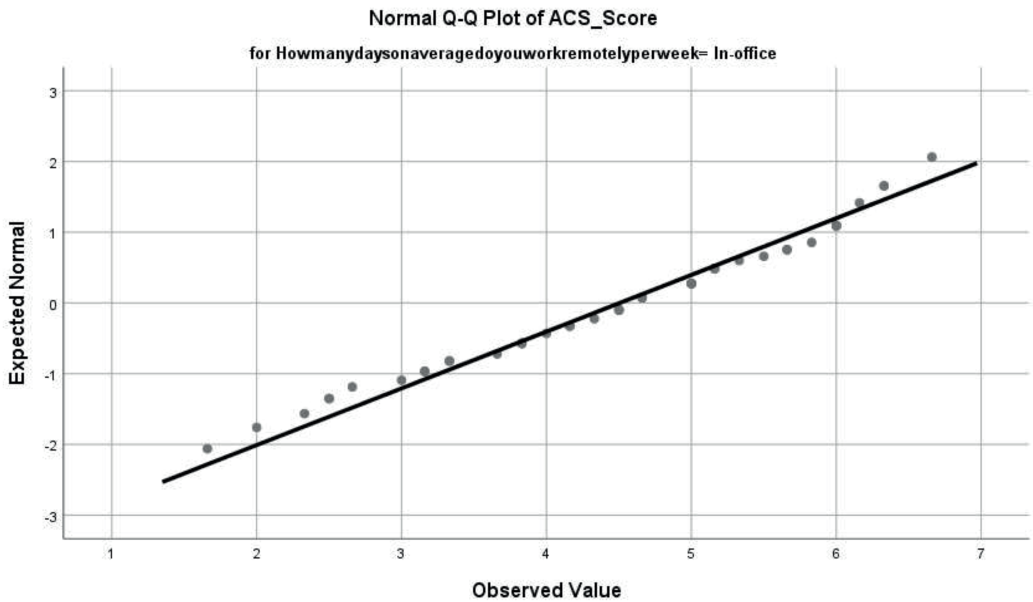


Figure 4. Normal Q-Q plot of ACS and in-office

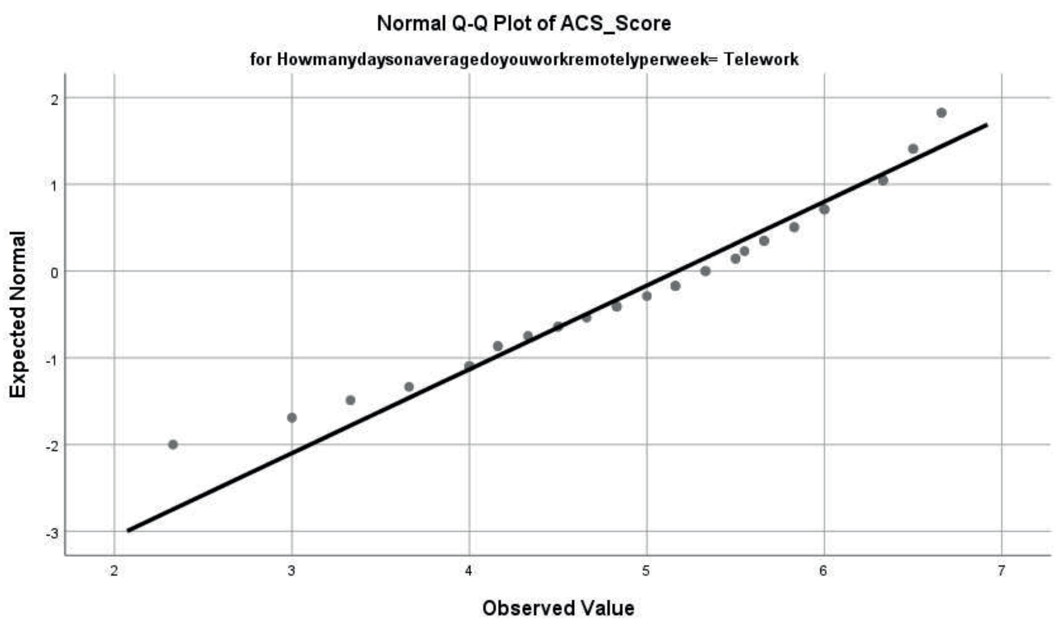


Figure 5. Normal Q-Q plot of ACS and telework

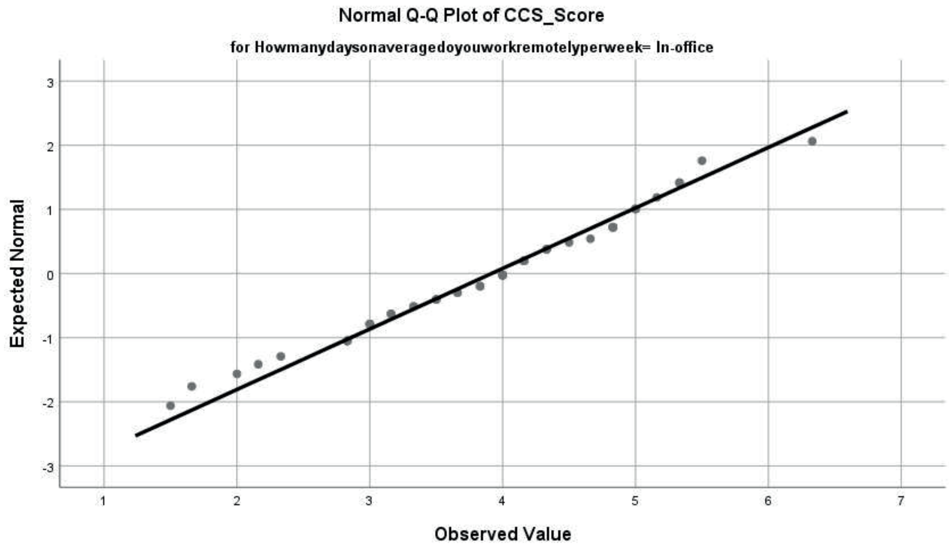


Figure 6. Normal Q-Q plot of CCS and in-office

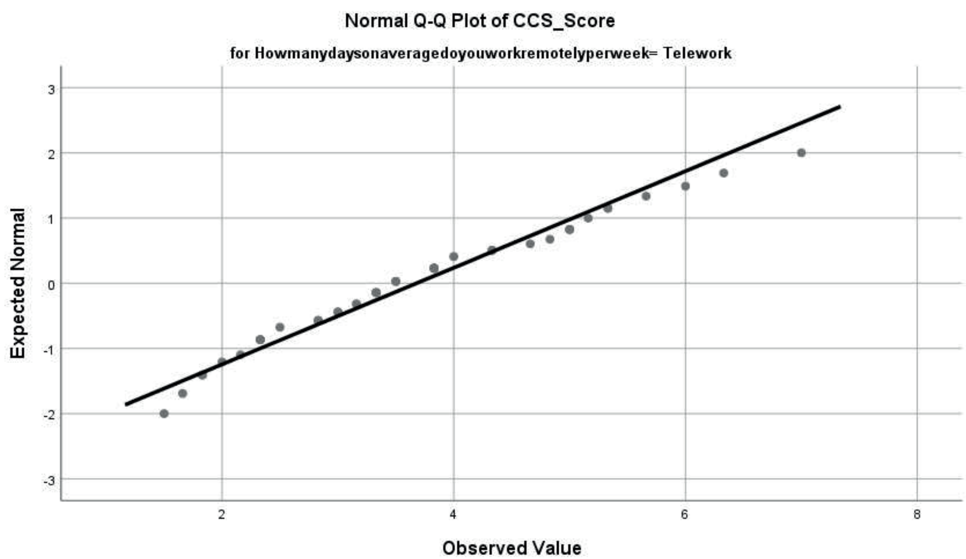


Figure 7. Normal Q-Q plot of CCS and telework

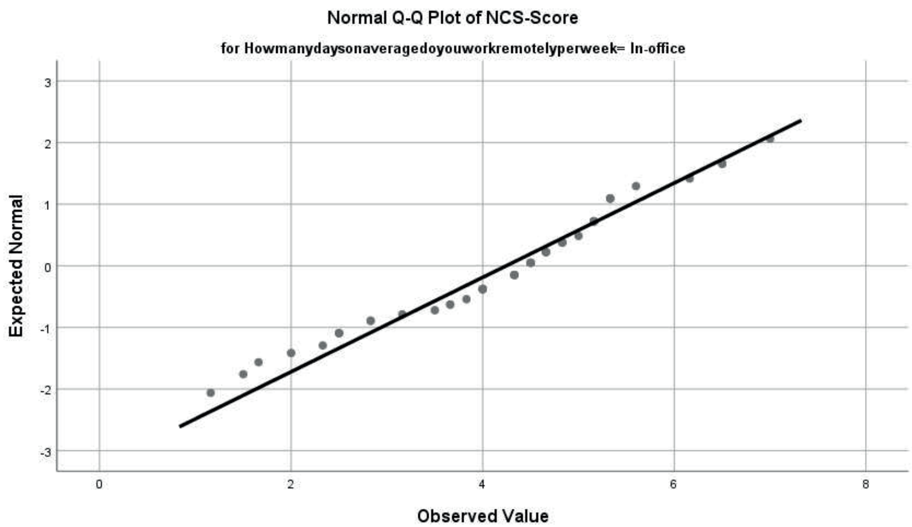


Figure 8. Normal Q-Q plot of NCS and in-office

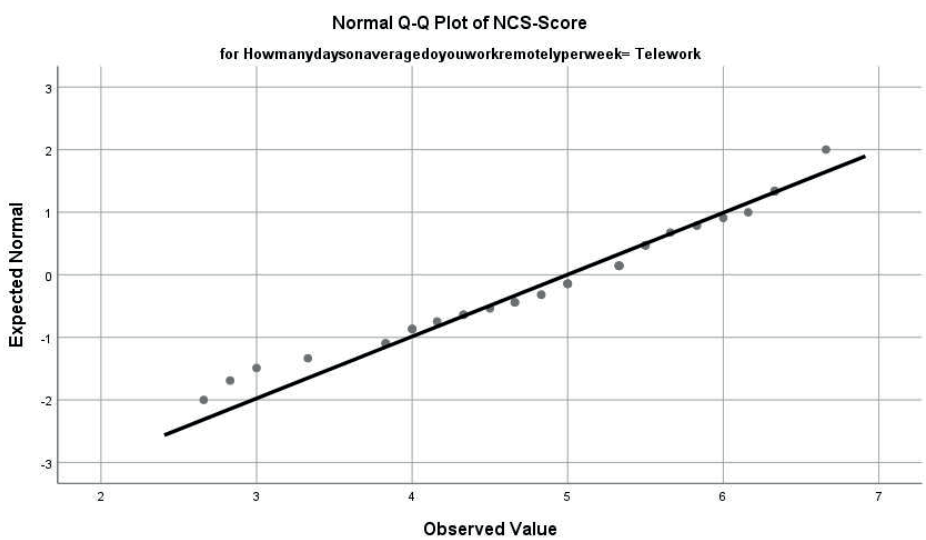


Figure 9. Normal Q-Q plot of NCS and telework