

Ethical employer branding model: Overcoming the challenges of recruiting and retaining human resources

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Abstract

The current research aimed to present an employer branding model for insurance companies to overcome the challenge of recruiting and retaining talented and expert human resources. This is applied research in terms of purpose and survey-exploratory research in terms of approach. The statistical population of the current research was a group of experts in human resources, including university professors, organizational consultants, and senior managers of human resources of insurance companies; they underwent an in-depth interview. The selection and interview continued until theoretical saturation was reached. The purposeful sampling method was used until the theoretical saturation was reached. Finally, interviews with 11 experts were carried out. As the grounded theory approach was used, the main data collection instrument was an in-depth and unstructured interview with the experts. At last, after the three open, axial, and selective coding, the research conceptual model was designed based on the paradigm model.

Keywords: employer branding, recruiting and retaining human resources, insurance industry, grounded theory approach

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1 Introduction

Regarding establishing the Iran Insurance Joint-stock Company in 1935 as the beginning of the first stage of developing the insurance industry and establishing the central insurance of Iran in 1971 as its second stage, undoubtedly, the implementation of the insurance industry transformation plan will be its third stage. Iran's insurance industry, in modern and classical standards, is considered novel because the growing trend of diversity in providers and insurance services started in recent years with the beginning of the privatization process. Expanding this trend requires explaining the practical space of competition among insurance service providers, including the competitiveness of the tariff system [1].

However, the insurance industry in Iran faces problems that concern the inside and outside challenges of the insurance industry. In one of its study reports, the Islamic Parliament Research Center has summarized the main challenges of the country's insurance industry as follows:

- Government decision-making in the country and disruption of the competitive environment in the insurance industry

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- Structural problems in Iran's economy and its effects on the insurance industry
- Problems in the field of human resources of the insurance industry (expertise, experience, recruitment, empowerment and development, retaining, meritocracy, and set forth.)
- Lack of comprehensive understanding of the needs of insurance service customers in the country
- Poor communication between the country's universities and the insurance industry
- The need for scientific development and completion of the scientific staff of the insurance industry through the training of specialists
- Marketing challenges and the lack of insurance marketing in the country, including the methods of insurance companies and existing mechanisms, imbalance in insurance sectors
- People's lack of knowledge about insurance services and benefits
- Poor human resource management [10, 22].

According to the global trend, the concern of senior executives about recruiting and retaining top talent to achieve their desired growth is increasing. Diverse surveys show that in 2014, 36% of the world's employers declared that they faced a talent shortage, the highest amount since 2007. In the following research in 2015, 73% of senior managers stated they were concerned about accessing key skills. They are concerned with key skills [9]. The question that comes to mind is how companies compete effectively in the new war for talent. Firstly, leaders should focus on improving their organization's employer branding. The approach to developing strong employer branding has undergone major changes in recent years, influencing the recruitment of people and the responsibility of monitoring it [11].

Employer brand is the image generated in the minds of the main stakeholders, especially current and potential employees, about an organization [15]. In other words, employer brand means how the desired organization is defined and portrayed by others at different levels, from the marketing management method to the benefits granted to employees. Organizations building a strong employer brand will be seen as qualified employers that can create a favorable working environment and conditions for their employees. This positive viewpoint ultimately leads to more successful results in recruiting potential employees and retaining current employees. It also generally forms a favorable perception of the target market of the organization's business.

Therefore, the employer brand effectively represents the values, personality, and culture of a brand to create favorable perceptions of the employer. The employer brand influences all interactions of the organization with its employees. This effect starts from the stage of recruitment and employee admission processes, extends to all aspects of employment in the organization, including professional training and skill development, support networks, career advancement, benefits, and incentives, and finally continues to the termination of cooperation and even after the individual leaves the organization's employees. Furthermore, the employer brand, as one of the dimensions of the organization's brand and an important factor of differentiation from other competitors, plays a very important role in maintaining and increasing the intangible assets of the organization [6, 20].

As stated in the Islamic Parliament Research Center, correct human capital management and the challenge of recruiting and retaining skilled and talented human resources are among the challenges facing insurance companies active in the country's insurance industry. Conducting preliminary investigations and informal interviews with several senior managers of human resources of the country's insurance companies indicates that, due to the intense competition among insurance companies, recruiting and retaining specialized, talented, and efficient human resources has become a serious challenge in this industry. If these companies cannot be successful in the competition for attracting talent, they will gradually lose their market share.

As no comprehensive research has been carried out regarding the employer brand of insurance companies with the approach to recruit and retain skilled and talented personnel, the senior managers of insurance companies are faced with a lack of awareness in managing their employer brand and in formulating strategies for recruiting and maintaining specialized and talented human resources. Much of this lack of managers' knowledge is devoted to the lack of sufficient attention by researchers in human resources management and country insurance management in the local employer brand modelling. That is why the managers of the said industry lack practical and local models in this field. Therefore, the upcoming research aims to fill this gap to answer the main question: What is the employer brand model of insurance companies to overcome the challenge of recruiting and retaining talented and expert human resources?

2 Literature review

In [14], authors showed that the attractiveness of the employer brand has a significant influence on organizational pride. In addition, the items of social, economic, development, and functional value are effective on organizational pride, but interest value had no effect on organizational pride. Study in [17] confirmed the significant positive relationship between employer brand and its dimensions and employee job satisfaction .

Their findings also showed that the dimensions of the employer brand can explain 57.6% of the changes in employee satisfaction, the development value dimension had the greatest impact, and the interest value dimension had the least impact. Another research entitled “Comparison of the attractiveness of the employer brand of the public and private sector: The point of view of technical and engineering university students” demonstrated that the private sector is more attractive than the public sector in all dimensions of the employer brand [18]. The innovation and development values had the largest gaps between the private and public sectors. Considering the priority of existing gaps, human managers in the public sector consider improving the attractiveness of the employer brand of public organizations in the competition to attract talent.

In [13], authors attempted to draw all influential factors and employer branding results in a dynamic system format. This model shows that employer branding affects employee retention, employee recruitment, and customer satisfaction in three ways. In [12] showed that the dimensions of the employer brand include training and development, reputability, work-life balance, ethics and social responsibility, organizational culture, and diversity. Employees’ perceived reputation of the organization refers to the perceived capacity of the organization’s capabilities to meet stakeholders’ expectations in the form of social responsibility and employee care.

Investigation in [5] unraveled that from the point of view of managers and experts, the following risks have an impact on human resources management: The risk of lack of administrative knowledge and skills, the risk of selection and recruitment, the risk of evaluation and management in performance, and the risk of knowledge, skill, and ability of employees.

In [8] it was conducted in England, and its results showed that if employees have a positive and strong image of their employer brand in mind, their job satisfaction and engagement in organizational affairs will improve. In [19] authors showed that the six dimensions of the employer brand (including training and development, reputation, work-life balance, ethics and organizational social responsibilities, organizational culture, and diversity) can influence job satisfaction; The moderating role of gender was also proved.

In [7] authors presented a three-dimensional model (including dimensions: long-term attitudes towards the employer, passion for the employer, and emotional attachment to the employer’s brand) for “affective commitment to the employer brand”. To receive a doctorate at the University of Manchester, a study entitled “The influence of employer branding on employee performance” investigated the following five items to reflect the employer brand and its impact on employees’ performance: Personal sustainability, personal connection and belonging, opportunities and growth, personal interests and influence, and importance and self-confidence [21]. The quantitative results indicated a significant and positive relationship between employees’ perception of the employer brand and employees’ citizenship performance. There are also strong signs of the fulfilment of employees’ understanding of the employer’s promises regarding its brand, which include Desirable and distinctive employment experience in the organization, considering the organization as a great place to work, having inner happiness to continue working in this place, not leaving the organization, and having positive attitudes towards the implementation of work and organizational citizenship duties of employees.

The research [4] presented a four-stage process model for employer branding, which included four stages: Organizational characteristics, communication and promotion channels, creating employer image, and finally, employer attractiveness. Another investigation was conducted in Germany and on students, and its results showed that the dimensions of brand personality (including honesty, excitement, complexity, consistency and competence) significantly influence the trust on the employer brand, the effect of the employer brand, and finally, the attractiveness of the employer brand [16]. Another research reviewed and analyzed the phenomenon of employer branding and found that the following factors influence employer branding: Realistic job previews, perceived organizational support, equity in reward administration, perceived organizational prestige, organizational trust, leadership of top management, psychological contract obligations, and corporate social responsibility; Branding also affect non-financial and financial performance of companies [3].

3 Research methodology

The current research is applied in terms of its purpose and applied-exploratory in terms of its approach.

3.1 The statistical population of the research

In the current research, a group of human resources experts, including university professors, organizational consultants, and senior human resource managers of insurance companies, were considered the statistical population. It should be noted that the expert features included: mastering the field of human resources management in insurance companies, mastering the field of employer brand, and mastering the field of recruiting and maintaining human resources in insurance companies.

3.2 Statistical research sample and sampling method

Purposeful sampling method was used in the current research so that the interviewees were selected based on the relevance of their resumes to the research objectives and were subjected to in-depth interviews. This process continued until theoretical saturation was reached, and finally, 11 interviews were conducted.

3.3 Data collection instruments

Since the grounded theory approach was used in the present research, the main data collection instrument was an in-depth and unstructured interview with the marketing experts. In these interviews, the researcher attempted to gently come into the discussion, gain the initial trust of the interviewees, and completely indirectly ask questions about the antecedents, contexts, and consequences of the employer brand of insurance companies to overcome the challenge of recruiting and retaining talented and expert human resources to get the basic concepts for designing the model.

To ensure the validity of the interviews, the method of long-term engagement of the researchers with the research environment and their continuous observations in the research environment, including building trust with the subjects of the research, learning the culture of that environment, and controlling misunderstandings caused by the interventions of the researcher or informants were used. In addition, to ensure the reliability of the interviews, after each interview, the extracted codes were consulted with the interviewee to ensure that the codes were consistent with the interviewee's hidden mental state. According to formula (5.1), reliability was evaluated based on the correlation of the data of the two coders:

$$Pi = (OA - EA)/(1 - EA) \quad (3.1)$$

where, OA is the Observer Agreement and EA is the Expected Agreement. If this coefficient is between zero and one, it indicates high reliability and agreement between the two coders. The present research has a coefficient equal to 0.87 at the 95% confidence level, which indicates the reliability of coding in the qualitative analysis.

3.4 Data analysis

In order to analyze the interviews and achieve the conceptual model of the research, the grounded theory approach and three-stage open, axial, and selective coding were used.

4 Results

4.1 Open coding

This analysis stage was dedicated to identifying and extracting basic concepts from the content of the interviews. Accordingly, after conducting each interview, the researcher reviewed the text several times to extract and code the concepts of the interview text. From 11 interviews, 136 initial concepts were extracted, from which 44 final concepts were identified after examining, putting them together, and removing duplicate concepts. The final concepts can be seen in Table 1. (It should be noted that the codes next to the concepts include a Latin letter and a number. The Latin letter (in alphabetical order) indicates the interviewee and the number next to this letter indicates the number of concepts extracted from that particular interview.)

4.2 Axial coding

At this stage, more general categorizations called "categories" were attempted by paying close attention to the identified concepts, recognizing their similarities and differences, and placing similar and parallel concepts in these more general categories. The result of this process was the identification of 15 major categories, which can be seen in Table 2, along with their respective concepts:

Table 1: Finalized concepts after analyzing the interviews and removing duplicates concepts in the open coding stage

Code	Concept
A_1, B_4, E_6	Due to the competition in the insurance industry, companies must make much effort to recruit and maintain talented and specialized human resources.
A_2, B_9, G_5, K_1	Insurance companies should make arrangements so that their skilled and valuable personnel do not lose their motivation during their service and even become more motivated with the increase of their service years.
A_3, B_1, F_8, I_7	Sometimes, it may be necessary for the manager to directly tell the employee how valuable he or she is to the organization
A_4, F_2	Some companies are looking for high-level employees, but they do not have a clear strategy in this field
A_5, E_4, J_1	It is very difficult to build a competitive advantage in the insurance industry, and it is better to rely on high-powered human resources
G_{10}, K_2	Sometimes, the economic condition of the company is so unstable that paying attention to talented and expert personnel is not the priority of the managers
A_6, C_{10}, I_4	You should not always do trial and error; you should also use the experiences of successful people
B_2, D_8	The company's honesty in interacting with employees, especially talented and expert employees, is very important
C_1, F_9, G_4, H_4	If the employee feels that he or she plays a valuable role in the company, his or her job satisfaction will surely increase
A_7, D_7, G_3, K_3	It is not like the old times when we were faced with two or three insurance companies and a very limited number of insurance services, nowadays; the competition in this industry is fierce, and all companies are trying to attract the best.
A_8, C_8	A company is successful if its skilled and talented employees serve for many years
B_3, G_2	Employees should feel a logical connection between their performance level and career advancement
A_9, C_{11}, E_{10}	One of the measures that can greatly help domestic insurance companies is to study the history, strategies and growth trends of successful insurance companies in the world.
A_{10}, G_2, H_9	Senior managers of insurance companies must show that the interests of employees are considered important in the organization under their command
B_5, F_4, I_6	Generally, companies with a strong foundation and financial ability are more successful in recruiting and retaining talented and specialized employees.
A_{11}, B_6, F_6, K_4	Insurance companies must formulate and approve appropriate strategies and budgets for the process of attracting and retaining talented and expert human resources
A_{13}, C_6, E_3	We are faced with a large amount of labor in the insurance industry, but what percentage of them are capable, expert, and committed?
D_{11}, E_2	Strengthening the employer brand requires smart and systematic planning
A_{14}, B_7, D_4, E_{13}	Compliance with ethical principles in the process of recruiting employees has a great effect on the organization's maintenance and longevity
D_1, F_3, H_7	The macro policies of the company should be in line with the recruiting and retention of talented and expert employees
C_3, F_{10}, G_8, H_1	The appearance of new competitors in the insurance industry has become normal
$B_{11}, D_6, E_1, G_9, J_3$	In order to strengthen the employer's brand, an appropriate budget should be allocated
A_{12}, C_9, F_1, H_3	The point of view of insurance company managers is very decisive regarding the importance and position of talented and expert human resources
B_8, C_2, G_7	Human resources should see a specific and motivating career path in front of them
B_{10}, F_{11}	The company's human resource policies should provide a specific solution to recruit and retain talented and specialized employees
F_{12}, H_8	The reason for the separation of many professional employees is the employer's dishonesty towards them
C_5, D_9, I_5, J_4	Attention and support of employees should become a culture in the organization
C_4, D_2	Every person depends on a place where the place value him or her
A_{15}, C_{14}, E_9	Companies should monitor and manage the average length of service of their expert human resources over long and medium periods.
E_8, G_{11}, H_2, K_5	Modeling the industry's best is a well-known strategy in the insurance industry
A_{16}, C_{15}, G_1, I_2	Insurance companies should take practical and serious measures to improve the position of the employer brand in the labor market
$B_{12}, D_5, F_7, H_5, J_5$	In the current situation, the supply of labor is high, but not the quality and skilled labor
B_{13}, C_7, G_{12}	If it is not clear for the employee which path he or she will follow in the organization in the next one or two years, his or her motivation will gradually decrease.
C_{12}, E_{11}, F_{13}	Currently, the insurance industry has become a very competitive industry
C_{13}, E_{12}, I_3	It is very difficult to recruit talented and specialized human resources in the insurance industry
D_3, E_5, F_5, J_6	Talented and expert human resources are more sensitive to their career path and progress in the organization
A_{17}, K_9	Insurance companies should review and modify the structure of their service compensation system
A_{18}, D_{12}, I_9	In order to attract talented and expert people in the insurance industry, creating financial incentives plays a very important role
G_6, I_1, K_6	Unnecessary and unrealistic promises to employees should be avoided
H_6, J_7	The organizational culture governing the organization should support the employees

4.3 Selective coding (optional)

The identified categories were placed on the paradigm model at this analysis stage. The paradigm model contributes to the researcher knowing how the categories should be placed back and forth. The general structure of the paradigm

D_{11}, K_7	An insurance company that intends to strengthen its employer brand must abandon narrow-mindedness in its payment and reward system.
E_7, D_{10}, I_2, K_7	First, the attitude of senior managers to employees should be corrected
G_{13}, I_8	Talented people and experts in the insurance industry are looking for recruitment in companies with a stronger employer brand
D_{12}, E_{13}, K_8	Strong people in the insurance industry are attracted to companies that make them more powerful than before and give them a more professional image.

Table 2: Identified categories along with respective concepts

Row	Categories (Axial coding)	Respective concepts (Open coding)
1	Inducing a sense of worthiness in talented and expert employees	Every person depends on a place where the place value him or her
		If the employee feels that he or she plays a valuable role in the company, his or her job satisfaction will surely increase
		Sometimes, it may be necessary for the manager to directly tell the employee how valuable he or she is to the organization
2	The state of supply for talented and expert labor in the society	In the current situation, the supply of labor is high, but not the quality and skilled labor
		We are faced with a large amount of labor in the insurance industry, but what percentage of them are capable, expert, and committed?
		It is very difficult to recruit talented and specialized human resources in the insurance industry
3	Ethics of an insurance company in recruiting and retaining employees	Compliance with ethical principles in the process of recruiting employees has a great effect on the organization's maintenance and longevity
		Unnecessary and unrealistic promises to employees should be avoided
		The company's honesty in interacting with employees, especially talented and expert employees, is very important
4	The positive attitude of the senior managers of the insurance company towards talented and expert employees	The reason for the separation of many professional employees is the employer's dishonesty towards them
		The point of view of insurance company managers is very decisive regarding the importance and position of talented and expert human resources
		First, the attitude of senior managers to employees should be corrected
5	Movements of competitors to recruit talented and expert employees in the insurance company	Due to the competition in the insurance industry, companies must make much effort to recruit and maintain talented and specialized human resources.
		Insurance companies must formulate and approve appropriate strategies and budgets for the process of attracting and retaining talented and expert human resources
		It is not like the old times when we were faced with two or three insurance companies and a very limited number of insurance services, nowadays; the competition in this industry is fierce, and all companies are trying to attract the best.
6	The effort of the insurance company to strengthen the employer brand	Insurance companies should take practical and serious measures to improve the position of the employer brand in the labor market
		Strengthening the employer brand requires smart and systematic planning
		In order to strengthen the employer's brand, an appropriate budget should be allocated
7	Maintaining talented and expert employees in the insurance company	A company is successful if its skilled and talented employees serve for many years
		Insurance companies should make arrangements so that their skilled and valuable personnel do not lose their motivation during their service and even become more motivated with the increase of their service years.
		Companies should monitor and manage the average length of service of their expert human resources over long and medium periods.
8	Economic condition of the insurance company	Sometimes, the economic condition of the company is so unstable that paying attention to talented and expert personnel is not the priority of the managers
		Generally, companies with a strong foundation and financial ability are more successful in recruiting and retaining talented and specialized employees.
		Human resources should see a specific and motivating career path in front of them
9	Designing a motivating and empowering career path for talented and expert employees	If it is not clear for the employee which path he or she will follow in the organization in the next one or two years, his or her motivation will gradually decrease.
		Employees should feel a logical connection between their performance level and career advancement
		Talented and expert human resources are more sensitive to their career path and progress in the organization

model can be seen in Figure 1:

In the next part (conclusion), the output of the selective coding process is attempted to be presented as the final result of the research, and ultimately, the final model of the present research is introduced.

10	The macro policies of the insurance company	The macro policies of the company should be in line with the recruiting and retention of talented and expert employees
		Some companies are looking for high-level employees, but they do not have a clear strategy in this field
		The company's human resource policies should provide a specific solution to recruit and retain talented and specialized employees
11	Modeling successful insurance companies in recruiting and retaining talented and expert employees	One of the measures that can greatly help domestic insurance companies is to study the history, strategies and growth trends of successful insurance companies in the world.
		You should not always do trial and error; you should also use the experiences of successful people
		Modeling the industry's best is a well-known strategy in the insurance industry
12	The level of competition in the insurance industry	Currently, the insurance industry has become a very competitive industry
		The appearance of new competitors in the insurance industry has become normal
		It is very difficult to build a competitive advantage in the insurance industry, and it is better to rely on high-powered human resources
13	Organizational culture supporting human resources	The organizational culture governing the organization should support the employees
		Attention and support of employees should become a culture in the organization
		Senior managers of insurance companies must show that the interests of employees are considered important in the organization under their command
14	Recruiting talented and expert employees in the insurance company	In order to attract talented and expert people in the insurance industry, creating financial incentives plays a very important role
		Strong people in the insurance industry are attracted to companies that make them more powerful than before and give them a more professional image.
		Talented people and experts in the insurance industry are looking for recruitment in companies with a stronger employer brand
15	Compensating persuasive services for talented and expert employees	Insurance companies should review and modify the structure of their service compensation system
		An insurance company that intends to strengthen its employer brand must abandon narrow-mindedness in its payment and reward system.

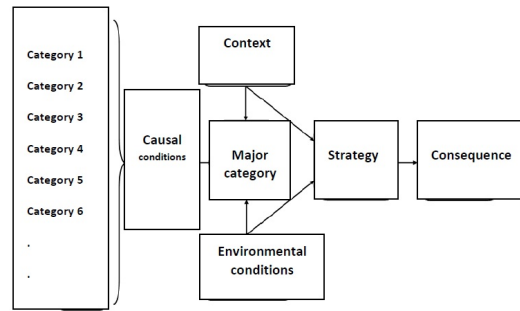


Figure 1: Paradigm model [2]

5 Conclusion and final design of the conceptual model

According to the categories identified and the structure of the paradigm model, the categories were placed in the model as follows:

Major category (axial): It is the core of the conceptual model upon which the concepts and categories are created. In the present research and according to the identified objectives and categories, the "employer brand of insurance companies" category was considered the major and axial category. That is, the core of the conceptual model is the practical and tangible measures and efforts of insurance companies to recruit and retain talented and expert employees.

Causal conditions: They are a set of conditions that cause or affect a phenomenon's emergence. The categories related to this dimension were determined as follows:

- The company policies: This category refers to the necessity of aligning the policies of large insurance companies in the field of employer brand with the requirements of recruiting and retaining talented and specialized employees.
- The positive attitude of senior managers of the company towards talented and expert employees: This category refers to the verbal and practical measures of senior managers of insurance companies to recruit and retain talented and expert employees.

- The economic status of the company: This category refers to the economic foundation of insurance companies to support the strategies of the employer brand in order to recruit and retain talented and specialized employees.
- The state of supply for talented and expert labor in the society: This category refers to the quantity and quality of talented and expert labor available in the labor market in the insurance industry.
- The level of competition in the industry: This category refers to the degree of competitiveness of the business environment in the insurance industry of Iran.

Context: It indicates the special conditions in which the phenomenon (major category) is located. In the current research and according to the identified objectives and categories, the categories of "organizational culture supporting human resources" and "corporate ethics in recruiting and retaining employees" were considered contextual categories. The organizational culture supporting human resources indicates that in insurance companies, the prevailing culture should value human resources and prioritize their interests. In addition, corporate ethics in the processes of recruitment and retention of employees also refers to the necessity of observing ethical principles and honesty in the processes of recruitment and retention of employees in insurance companies.

"Modelling successful insurance companies in recruiting and retaining talented and expert employees" means that insurance companies should use the best in the industry to strengthen the employer brand and recruit and retain employees to use successful national and international experiences and avoid trial and error. In addition, the "movements of the competitors to recruit talented and specialized employees" refers to the efforts of competing companies to attract specialized and talented human resources.

Strategies: A specific set of strategies or measures becomes possible in a context with specific mediating conditions. Strategies are measures that can turn the major category into consequences. In the current research and according to the identified objectives and categories, the categories "inducing a sense of worthiness in talented and expert employees," "designing a motivational career path for talented and expert employees," and "compensating persuasive services for talented and expert employees" were considered as strategic categories. "Inducing a sense of worthiness in talented and expert employees" refers to the efforts of insurance companies to remind outstanding employees of the value of their work and expertise and show their high value to the company.

"Designing a motivational career path for talented and expert employees" refers to the need for a clear and motivating career path for talented and expert employees in insurance companies. "Compensating persuasive services for talented and expert employees" refers to the fact that insurance companies should determine the rights and benefits of their talented and expert employees in a way that provides them with a sense of persuasion.

Consequences: It refers to realizing the axial category in the context of causal, contextual, and intervening conditions and through specific strategies. In the current research and according to the identified objectives and categories, the categories "recruiting talented and expert employees in the insurance company" and "retaining talented and expert employees in the insurance company" were considered consequential categories. In other words, if the causal factors, contextual factors, major categories, intervening factors, and management factors happen well, it is expected that both recruiting and retaining talented and expert employees of insurance companies will be done well.

The next step was to place the categories in the paradigm model, which led to the identification of the conceptual model of the research. The main shape of this model can be seen in Figure 2:

Goodness-of-fit indices are one of the main goals in using the qualitative method and presenting the model, knowing the degree of agreement between the qualitative data and the conceptual and theoretical model. In order to know the agreement of the conceptual model with the qualitative data, some indicators and criteria are used, called goodness of fit indices. In the measurement model, different indices are used to ensure the goodness of the model fit. Table 3 demonstrates the calculated indices and the standard value, the comparison of which shows that there is agreement between the qualitative data and the conceptual model. In the following, the formula of each model fit index is presented separately:

$$RMSEA = \frac{\sqrt{(x^2 - df)}}{\sqrt{[df(N - 1)]}} \quad (5.1)$$

$$PNFI = \frac{X^2_{\text{Model reference}} - X^2_{\text{Model}}}{X^2_{\text{Model reference}}}, \quad GFI = \frac{\sum_{i=1}^N (O_i - E_i)^2}{\sum_{i=1}^N (O_i - O^-)^2} \quad (5.2)$$

$$AGFI = \frac{GFI \times \left(1 - \frac{P}{df_{\text{Model}}}\right)}{1 - \frac{df_{\text{Model}}}{N-1}}, \quad NFI = \frac{X^2_{\text{Model reference}} - X^2_{\text{Model}}}{X^2_{\text{Model reference}} - df}, \quad CFI = \frac{S-1}{S} \quad (5.3)$$

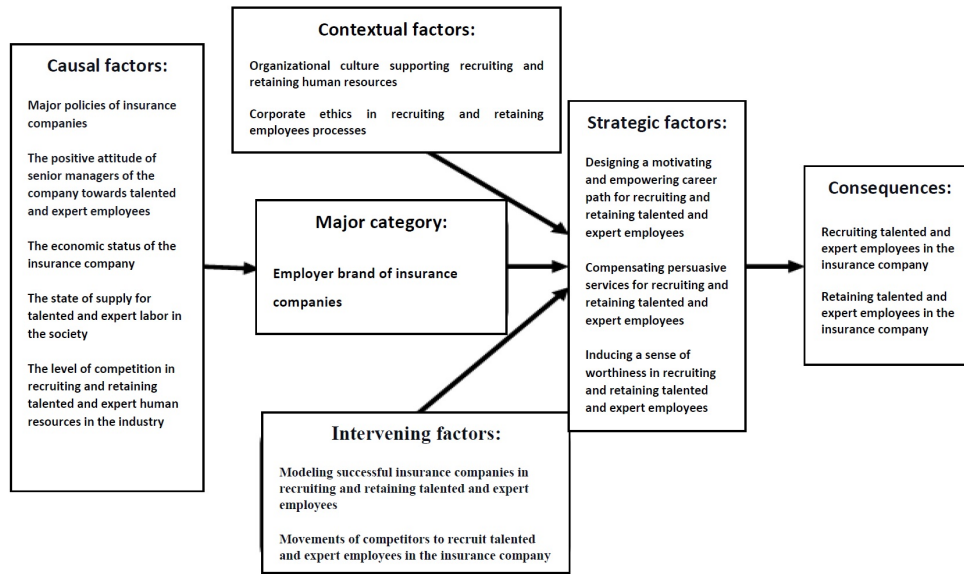


Figure 2: Research conceptual model

Table 3: Model fit

Main index		Sub-indices							
Index name	χ^2/df	RMSEA	PNFI	GFI	AGFI	NFI	CFI		
Standard value	Less than 3	Less than 0.08	More than 0.5	More than 0.8	More than 0.8	More than 0.9	More than 0.9		
Model value	2.851	0.074	0.649	0.901	0.852	0.963	0.950		

Regarding the value of the main and sub-indices of the model fit, it can be concluded that the presented model is a good model after implementing the qualitative method and that the agreement between the qualitative data and the conceptual model is acceptable.

6 Suggestions for future study

According to the experiences gained in the current research, it is suggested that future researchers take action to explain the conceptual model resulting from the present research in a wide society and to test the conceptual model of this research through quantitative methods such as structural equation modelling. In addition, future researchers are suggested to use other methods, such as the Delphi method, content analysis, and set forth, for the modelling phase to remove one of the main limitations of this research, which is considered time-consuming.

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