DETERMINANTS OF EMPLOYEE INTENTION TO QUIT THEIR JOBS AT COMMERCIAL BANKS IN KENYA

A CASE STUDY OF KCB BANK KENYA LIMITED

BY

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STUDENT’S DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other college, institution or university other than the United States International University in Nairobi for academic credit.

Signed: ________________________ Date: _____________________

Joan Mwende (ID 645424)

This project has been presented for examination with my approval as the appointed supervisor.

Signed: ________________________ Date: _____________________

Dr. Scott Bellows

Signed: ________________________ Date: _____________________

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ABSTRACT

Human resources are the most important drivers of an organization competitive advantage. This means, organizations rely upon their human assets to survive and thrive in the industry. This research evaluated the determinants of employee intention to quit their jobs at commercial banks in Kenya. The study aimed at answering the following research questions:

How does job satisfaction influence turnover intention at Commercial banks in Kenya? How does organizational commitment influence turnover intention at commercial banks in Kenya? How does organization trust influence turnover intention at commercial banks in Kenya? And how does age influence turnover intention at commercial banks in Kenya? The research problem was studied through the use of descriptive research design. The sample frame was obtained from KCB Bank Kenya Limited and was selected through simple random sampling method; the sample size consisted of 135 employees. Data collection was done by use of likert scale questionnaire of 1-5, administered to the respondents through the drop and pick method. The response rate was 90 percent which was adequate for this study. Pilot study was done by the researcher to pretest and validate the questionnaires. SPSS software version 21 was used in the analysis of the collected data and presented through frequencies, means, percentages and standard deviations. The findings of the study indicated that the model employed for the study was significant and accepted because the p-value of F ratio was less than 0.05 and as such age, job Satisfaction, organizational commitment and organizational trust significantly influence intention to quit. Regression output indicated that the model explained 20 % of variance in turnover intention meaning 80% of what affects intent to quit is explained by other factors in Kenya commercial banks apart from job satisfaction, organizational commitment, organizational trust and age. From the analysis of beta coefficients of the study, it was found that only organization commitment had a significant effect on intention to quit in KCB Bank Kenya Limited. In conclusion, the study found similar results to research conducted in other countries whereby organizational commitment had significant effect on intention to quit however the findings did not relate to other studies whereby organization trust, job satisfaction and age did not influence employees intention to quit. The study recommends that management should consider organizational commitment as key in formulating employee retention strategy in KCB Bank Kenya Limited.
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DEDICATION

For Mumo, and Mueni. Before you became part of my life, I never knew what I was capable of accomplishing, you have helped me realize I still have a lot to give out to the world; now, I want only to be the best Mother I can be. Stephen you are such an inspiration, thank you.
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the study

Worldwide employee turnover intention aspect has attracted a lot of attention (Stone, 2003). When the number of staff is inadequate, poor organization performance is expected. Aiken (2001) in a commercial banks staff study of a total of 10,184 employees, found that a higher customer: staff ratio was associated to higher risk of intention to leave among staff. Some of the reasons for staff leaving employment in Germany, Scotland, England, Canada and USA, included emotional exhaustion and problems in work design.

Human Resource managers and practitioners of commercial banks in Malaysia have tirelessly looked for ways to reduce young employee’s constantly increasing intention to leave their jobs resulting from work attitudes. This has indirectly affected strategic planning and led to low productivity in the banking industry in Malaysia. Earlier studies by Markov and Sridevi (2010) sought to know if performance management was affected by employee engagement and performance management. These studies were to establish whether intention to leave was influenced in any way by employee engagements. The study findings from these studies were to help Human Resource managers of commercial banks in Malaysia to know how the two variables related with young bankers in Malaysia in mind (Markova & Sridevi, 2010).

Banks are highly regulated institutions by central bank procedures, rules and policies due to important roles and responsibilities they play (Bank Negara Malaysia, 2013). Due to various uncertainties which are risk related in their area of operation they have to manage, banks may not be allowed to practice daily operational flexibility and this in a way affects employee engagement in banks especially young employees. Long working hours have reduced engagement further as young bankers values work life balance and they do not want to stay in the office longer after the normal working hours (Smola, 2002). This miss-match of job requirement and young employees’ needs in banking has led to more young employees quitting their jobs.
Majority of employees in Ghana commercial banks have Intention to quit their current jobs this has led to low profits, decreased productivity and lower quality of products and services. Hiring costs for new employees is hire and getting skilled employees is also difficult as the current ones quit their jobs (Boyens, 2007). To employ a new employee may be cheaper than replacing a current skilled employee. Cappelli (2008) indicated that organization’s valuable employee’s retention has been a major challenge in organizations. According to research estimates in Uganda, hiring process and training the new hirer’s costs about half of the current employee salary per year (Johnson, Griffeth & Griffin, 2000).

Human resource practitioners and researchers are all keen to address issues that are affecting employee retention this is a key and strategic issue to address in every organization. For business to be successful and constantly maintain the success it needs to address those particular issues affecting employee intention to leave conclusively (Ignore, 2008). This move will require every organizations management to come up with a strategic approach to address this in totality.

Employee turnover and intention to leave is a global phenomenon so is the case in Tanzania. In the present dynamic labour market, economic growth, hyperactive micro environmental factors and changing social economic factors majority of organizations have high employee turnover challenge. Every business or organisation can only have and sustain its success if it is able to fully address the challenge of employee turnover successfully and efficiently since the environment is very competitive (Mehmood, 2009). There are many reasons for an employee to take a decision regarding staying or not staying with an organization. Some of these factors are hygiene or sometimes referred to as dissatisfiers; they are elements at the work place that makes employees unhappy. Whilst other reasons may be motivators these are sometimes referred to as “satisfiers” these are workplace aspects that give employees job satisfaction. Employees expect to be satisfied and well rewarded by their employers since they spend most of their lives at work.

Organizations are systems that welcome change and operate in rapidly changing environment (Johnson & Scholes, 2002). Organisations are thought of as complex networks of intertwined relationships arising from managers and workers who are at different grades in various teams
Consumers are more aware about quality of services and products and thus their demands are also higher thus businesses have been forced to develop strategies for quality assurance.

The Central Bank of Kenya is mandated to implement and come up with overseeing policies for financial institutions, ensuring that the solvency, and liquidity of the financial system at large and that they are doing what they are supposed to do for the Kenyan Citizens. To hire for senior level managers like directors Central Bank of Kenya has to vet and agree based on the policies and procedures in place. The companies Act also govern and regulate banks in Kenya. Kenya Bankers Association ensures that the banks interests are taken care of, as they use this umbrella to push their interests forward (Central Bank report, 2008). Among the issues which are affecting the banks under this umbrella is high employee turnover and entrants of new players.

Commercial banks in Kenya currently are constantly experiencing high employee turnover resulting from new players joining the market and constant innovations among the industry players (Kiura, 2010). They are even facing competition from telecommunication industries which are head hunting some of key employees like business developers and compensating them heavily to ensure they gain a competitive advantage over them in these areas. Banks on the other hand have had to come up with different strategies on what to do retain their, key employees like reviewing their compensation packages, training them, giving them a clear career path etc.

According to Njenga (2011) in his research he found that for organisation not to disrupt their day to day operations they have come up with business continuity strategies incase employees decide to leave the organisation the business will not be adversely affected. They have come up with the minimum standards that the banking institutions are required to have to ensure that the needs of the needs of the employees are taken care of and avoid losing talent to rival institutions. Due to rise of informed consumers there has been evidence of stiff competition in the local financial industry, with a change in strategy to tap in Kenyans in diaspora as a new market of interest and the same time trying to retain their employees locally since they are seen as the beneficiaries (Kigen, 2010). As economic times change so
does the banking industry, necessitating increase in banks local branch spread with some going regional to tap in the surrounding countries’ economies.

1.2 Statement of the Problem

Abeysekera (2007), in his studies pointed out how employee turnover as a real constantly increasing challenge facing organizations; however the organisations which can put in place an effective strategy to manage human resources through better management practices they will definitely reduce this trend and gain a competitive advantage in this area because if an organisation retains its employees then it has kept its real and key assets. An organisation is required to keep a constant critical eye on its competitors as they form part of the environment that affects the organisation. Comprehensive approach to human resource practices is one of the many ways an organisation can its advantage on employee retention over its competitors (Narsimha, 2000).

Hausknecht (2009) talked of the availability of different studies and resources explaining the various causes of employee need to leave an organisation and he pointed the lack of availability of enough/many reference resources explaining why an employee may choose to stick to an organisation without quitting.

As a result of change in economies across the globe, markets have become more open and companies are operating across bounders to ensure they stay in business and this has led to increased diversity in the employees hired posing a major challenge in managing them due to difference in cultures, location, regulations there is need to find out what causes the employee turnover in these particular organizations (Tiwari, 2012). Kenyan banks are no exception with some like Kenya Commercial Bank and Equity spreading beyond East Africa region.

Commercial Banks in Kenya are fighting to overcome the current challenges due to dynamic markets and being in a global economy set up they are forced to move from their comfort zone to develop the quality products and services that the market demands to improve their competitiveness to ensure their clients are satisfied building a long lasting loyalty hence ensuring that they retain their employees (Munyoki, 2010).
According to Kiptugen (2003) strategic planning is key in Kenya commercial Bank, they take proactive measures in order to handle the needs of its employees; however it’s important to find out what makes employees to leave their jobs in order to be able to reverse this trend. Mello (2005) highlighted in his research that for an organizations to be successful employee needs must be put into consideration in order for them to increase their output hence improve the performance of the organization but less evaluation has been done on the determinants of employees intention to leave their workplace and join other organizations. There has been increase in the rate of employee turnover in Kenyan Commercial banks in the recent years due to various reasons and that is why this study will try to find out the connection between employee needs and their intention to quit their various jobs at Commercial Banks in Nairobi.

1.3 Purpose of the Study

To investigate the determinants of employee’s intention to leave at commercial banks in Nairobi

1.4 Research Questions

1.4.1 How does job satisfaction influence turnover intention at Commercial banks in Kenya?

1.4.2 How does organizational commitment influence turnover intention at commercial banks in Kenya?

1.4.3 How does organization trust influence turnover intention at commercial banks in Kenya?

1.4.4 How does age influence turnover intention at commercial banks in Kenya?

1.5 Significance of the study

1.5.1 The main focus of the study was to identify the turnover intentions of bankers at commercial banks in Nairobi.

1.5.2 The outcomes of the study can be used by other the researchers to come up with studies which may result in further expansion of this topic of study.
1.5.3 Organizations & human resource managers can also make use of the findings to understand the needs of the employees and the reasons why they decide to quit their jobs.

1.6 Scope of the Study

The study took place at the respective selected bank head offices in Nairobi. The study assessed how job satisfaction, organization trust and organization commitment influence how employees quit their various jobs at Kenya commercial bank.

1.7 Definition of Terms
1.7.1 Organization commitment
According to Meyer and Allen (1991), organizational commitment as a psychological state that characterizes the employee’s relationship with the organization and implication for the decision to continue or discontinue their membership in the organization. Job (2010) defined organization commitment as how much an individual is attached to an organization, and can be compared with work related attitudes such as job satisfaction.

1.7.2 Job Satisfaction
According to Locke (2010) job satisfaction refers to a pleasurable or positive emotional state from appraisal of one job or experience. Allen (2013) found that Job satisfaction can be investigated as either an overall attitude towards the work experience or as multiple components.

1.7.3 Trust
Trust is the willingness of a party to be accept the actions of another party based on the belief that the other party will take a particular action important to the trustor, even if the party will not be able to oversee what the other delivering party will do (Meyer, 1995).

1.8 Chapter Summary

This chapter looks at background of the study, the statement of the problem, purpose of the study, research questions, and significance of the study, scope of the study and definition of terms. This research will use the intention to quit as a dependent variable that describes actual employee turnover behavior.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction
This section entails the empirical literature based on the research questions. It will also include the chapter summary. It also expands on the concepts given in the background to construct the conceptual framework that explains the views of researchers in this area of study.

2.2 Relationship between Job Satisfaction and Employee Intention to Quit
2.2.1 Job Satisfaction

Different philosophies and approaches have been used to define job satisfaction and organization climate and the various effects that the two have on the productivity of employees and the overall organizational performance. Patterson, Warr and West, (2004) in their research concluded that the organization climate is made up of various dimensions that is teamwork, participation, affection and self-esteem, which are closely linked to different results on the job exhibited by employees such as employee turnover, job satisfaction or even good performance and improved job confidence.

In an environment where there is job satisfaction an organization experiences higher productivity and greater success through the effective contribution of employees through their performance. The work climate of organizations has an effective contribution to improving employee performance and thereby reducing employee turnover rate, increasing job loyalty and dedication (Patterson & Wallace, 1993). According to research studies, Job satisfaction has been named as the major source of achievement or disappointment to any organization. It is composed of a number of factors that are critical such as the structure of the organization, work circumstances, cultural aspects, methods, leadership and emotional needs (Patterson, 1990).

Patterson (1993) found that it is necessary for employees to experience job satisfaction in order to improve organizational performance, reduce employee turnover rate, absenteeism and to improve profitability. Bitsani (2013) found out that the distinguishing factor between
organizational culture and job satisfaction lies in the fact that job satisfaction is an internal feature of the organization while the cultural aspect of an organization is a quality that organizations must have.

Larson (2004) found that job satisfaction is intangible aspect of organization that is the intangible aspect of organization reward system, work structure work climate more clearly define the employee’s perception and work structure.

Patterson (1990) defined four dimensions to ensure employee satisfaction with the job and improve performance, including organization Reward system, overall structure and system, tasks, and involvement. Patterson (1993) proposed that satisfaction has a powerful impact on employees' activities in a direct manner and indirectly affects job efficiency.

Dawson (2005) in his study defined job satisfaction as that pleasurable and positive state of emotion that is gotten from appraisal of one’s job or job experience. It is a positive emotional response towards various aspects of one’s job. Smith, Kendall, and Hulin (1969) stated that job satisfaction is derived from what the employee feels about the job. Job satisfaction has also been defined as the reaction the employee has towards the job after comparing the actual outcomes and desired outcomes (Meyer & Allen, 1992).

According to Patterson (1993), employees work harder and generally perform better when they gain satisfaction from their jobs however when they don’t get this satisfaction, their efforts towards commitment to the organization are deterred by them spending less time and effort and continuously withdrawing themselves from either the job or the organization (Cohen & Golan, 2007). By withdrawing from the job, the effect on the entire organization will be shown by a decrease in performance and increased cases of absenteeism from work and in the extreme cases actual quitting (Park, 2009).

Job satisfaction has three components that are emotional, cognitive and behavioral components. The emotional component can be explained as that feeling of excitement that the worker derives from his/ her job. The cognitive component of job satisfaction can be explained as the belief that the employee has about his/her job for example how demanding or challenging it is. Behavioral component is explained by the actions of the individual while
at work such as work avoidance or the pretence of illness (Wahba, 2005). According to Martins (2007), job satisfaction is described as experiences of employees that make it hard for them to leave work in the presence of more exciting and readily available opportunities. If job satisfaction is lacking and more attractive alternative opportunities exist, turnover is more likely to increase (Martins, 2007). Hence, job satisfaction is explained as how the worker reacts to the job and what he looks at in that job when he compares the actual to the desired outcomes (Patterson et al., 2002).

Job satisfaction therefore signifies the effectiveness of an organization and is the result of influence by both factors that are personal to the employee and organizational factors (Rothman, 2002). The optimal function of an organization depends on the level of job satisfaction of employees. This indicates to us how job satisfaction is of importance. In an organization context, occupational stress is also known as job stress or work stress. The terms has been used interchangeably, but it refers to the same meaning (Larson, 2004).

### 2.2.2 Recognition

According to Patterson (1993), recognition the admiration an employee enjoys among co-workers within the job place as a result of his or her status and the value placed on the job. It also refers the recognition that the organization gives to an employee for a first-class performance. Recognition is gotten from the organization, managers, fellow employees or the public (Patterson & smith, 1987). Recognition is recognized in various forms such as in spoken form, in written form, by honor, increased salaries and remuneration. When managers use such methods to encourage preferred behaviors in their organizations, they retain good employees and promote job satisfaction. To recognize and encourage good performance, use of positive advice, increased wages participation in goal setting and decision making, peer reviews and use of organizational newsletters can be used to reward performance. The management can embark on giving the employees challenging work either within the organizational unit or in a different unit but within the same organization. Recognition serves to boost employee confidence and self-esteem which translates into improved productivity (Patterson, 1993).
Positive acknowledgement of good work by employees through either recognition in staff meetings or positive advice serves to give employees a sense of satisfaction and achievement in front of their peers. Organizations that fail to acknowledge worker achievements or to involve them in decision making do not provide satisfaction to their employees. As a result, employees fail to feel recognized and their performance diminishes. Constructive feedback is hence very important to employees (West, 1995).

2.2.3 Responsibility

This refers to what ought to be intact to certain a designation and the recognition created by the tryst (Patterson, 2005). Nomination tare decisions are average tendency by the outfit to succor achievement of goals (Smith, 1996). The dean regulation ought to asseverate wander naming toleration brings to an end according to an individual’s expertise and ability. Departmental responsibilities forced to be pin down on touching explanation as to perforce they are day by day or yearbook responsibilities in take to circumvent affectation bend down and ensure there is consistency between responsibilities and job level (Patterson, 1993).

Generally, managers have the responsibility to show support to their juniors by encouraging them to take responsibility and ensuring they know their capabilities and characteristics as subordinates. If they fail to recognize the physical capabilities of their subordinates during task allocation, the consequences could be shown through staff being de-motivated and experiencing less job satisfaction (Dawson, 2006). When managers put into consideration the knowledge and skills that subordinates have, the subordinates will be filled with pride and hence this facilitates independent functioning.

If the skills and understanding of workers are clearly identified, efficiency levels are bound to increase since employees enjoy working (Patterson, 1993). In the organization it is very important task delegation is done according to the capacity of employees to perform the job and contents of the job should be well specified out. If employers do not consider the capabilities of employees, or their capabilities are unsuitable for the proposed tasks, they may fail to perform their responsibilities well resulting into less job satisfaction. If however they have the capability to perform and the necessary skills to get the job done, their motivation will increase (Patterson, 1993).
2.2.4 Work Itself

According to Patterson (1993), work itself is a tough experience that encourages creativeness and self-expression. Gibson (1997) found that staff ought to be given opportunities to move ahead in their field of occupation so that they can recognize responsibilities given to them at their respective workplaces. Managers should ensure that they give an adequate response on performed tasks in order to encourage hard work and also point out areas of weakness that need more attention by employees and also provide the necessary assistance if needed. Managers should also allocate larger responsibilities to employees that will allow them to be self-sufficient and to challenge them in order to enhance the quality of work life. The overall organizational climate should increase opportunities for promotion as a way of encouraging hard work and improving motivation. Rewards associated with good performance make it more pleasant to work and improve performance. Any kind of job should be challenging and exceptional but not tedious. Apart from this, it should give the employee a sense of achievement and class (Gibson, 1997).

Responsibilities that are given to workers should be those that encourage them to be creative and to be able to express themselves because such an atmosphere will enable the works to use their creativity and self-expression as they embark on their responsibilities. Employees regard work as a challenge and hence they become satisfied when they perform it to the best of their abilities. If the job environment does not provide a challenge, they tend to be fed up because they are only expected to apply their superior’s plan of action and thus feel less satisfaction (Patterson, 1992).

2.3 Relationship between Organization Commitment and Employee Intention to Quit

Organizational commitment refers to the feelings that employees have towards work in other words the degree to which workers identify to the companies which have employed them. Morrow (1983) showed that many differing theories have been used in order to provide an explanation of the various concepts related to job commitment. There has been lack of consensus on the concept of organizational commitment; the subject matter has drawn a lot
of interest from a number of researchers who have sought to clarify how employees dedicate themselves to the organizations that employ them. Three approaches have been used in the study of commitment, namely from an attitudinal, behavioral and a motivational perspective. Despite the various views of the many research studies that view effective commitment as an attitude and continuance commitment as a behavior (Allen et al., 1995), Allen and Meyer (1990) stated that the cost associated with leaving an organization can be viewed as a psychological state and therefore consider that continued commitment is a component of attitudinal commitment. According to Allen and Meyer (1990), Organizational commitment consists of a three-dimensional construct defined as follows

The affective component of Organizational commitment relates to the attachment that an employee has, identification with, and his or her involvement in the organization. The continuance component refers to the level of commitment that employees give the organization weighed against the costs associated with leaving employment, and finally the normative component refers to the how the employee feels obligated to remain with the organization.

Although ‘Organizational commitment’ can be taken to mean three totally different concepts, the common denominator among the three concepts is the individual’s psychological attachment to the organization, which is the term that defines the true meaning of commitment. The concepts link the employee to the organization differently. Those that exhibit a strong affective attachment to the organization stay because they want to, those with a strong continuance commitment stay because they need to and those with a strong normative commitment stay because they feel they ought to (Allen & Meyer, 1990). Studies show that employees with high commitment derive more satisfaction from their work, perform exceedingly well above expectations and are more motivated by higher levels of job involvement.

Most of the studies conducted have been based on employee self-report measures of commitment. Research studies on managerial perceptions towards the level of commitment exhibited by employees indicate that the Organizational citizenship behavior is predictive of manager-rated affective commitment and that side bets such as age and tenure are predictive
of manager-rated continuance commitment (Shore, Barksdale & Shore, 1995). Meyer, Allen and Smith (1993) in their analysis argue that commitment is a complex concept and hence use of a multidimensional approach is necessary to study it. Research shows that employees exhibit several different commitments to the goals and values of multiple groups, and that even if two individuals are committed to the organization, their respective focus may differ entirely. Individuals therefore may show variations in commitments to the top management, immediate supervisors, peers, customers, unions, their career, occupation or profession (Meyer, Allen & Smith, 1993).

Allen and Meyer (1990) define affective commitment as the emotional attachment to the organization and involvement to the organization by the employees. Likewise, they defined normative commitment as to how the employees feel obligated to stay with their organization. Continuance commitment is a reflection of the costs the employee associates with moving out of the organization to other available opportunities (Allen & Meyer, 1990). Organizational commitment therefore refers to stabilizing or obliging the employees’ individual courses of action to actions that relate to the organization (Bentein et al., 2005). Moreover, organizational commitment is more subjective rather than objective since it captures the employee’s perceptions in line with the organization’s core values, willingness to exert more effort than what is expected by the organization and their desire not to leave the organization (Meyer et al., 1990). Additionally, according to Klein et al., (1999) in order to meet challenging goals, there is a great need for organizational commitment because such goals are complex and challenging which generate lower chances of success and thereby greater commitment is required (Latham, 2007).

In addition to that, organizational commitment has been given the definition of that state of mind that obligates individuals to complete certain required courses of actions relevant to given targets and their readiness to strive for the accomplishment of a given course of action (smith et al., 1993). Porter et al., (1974) found that organizational commitment refers to accepting the organizational goals. Furthermore, it is the willingness to commit more efforts to pursue organizational goals and a willingness to be associated with that particular organization (Porter et al., 1974).
Here it is important to put a distinction between commitment and motivation. Commitment has a different effect on individual behavior in comparison to other attitudes and motivations, and therefore, it may drive a consistent course of action when compared to other motives (Meyer et al., 2004). Organizational commitment has for a long time drawn interest from many researchers because of its peculiar characteristics. Several studies report this by indicating a positive relationship to work behaviors such as high productivity, job satisfaction and low employee turnover (Smith, 1993). According to Allen (1993), organization commitment was taken to mean the relative strength of an individual’s identification with and involvement in a particular organization. Commitment therefore is beyond organizational loyalty.

It suggests an active relationship with the organization such that individuals are willing to sacrifice themselves in order to further the goals of the organization’s wellbeing. Hence, commitment is not only an expression of individual beliefs but also his or her actions (Mowday, 1979). An expansion of the organizational commitment theory by Meyer & Allen (1991) incorporated both the attitudinal and behavioral approaches and their complementary relationship. Meyer & Allen (1991) expand the concept of commitment to include desire (Affective Commitment), need (Continuance Commitment), and obligation to remain (Normative Commitment). Affective Commitment has been taken to mean how employees are emotionally attached to, how they identify with and how they involve themselves with the organization. Employees with a strong affective commitment stay with the organization because of the desire to do so; those with Continuance Commitment are aware of the costs of leaving employment and those with Normative Commitment feel an obligation to stay in employment.

Among the three forms of commitment, the employees that are expected to do more above and beyond what is expected from them are those with a high level of affective commitment and these kinds of employees are the most desirable to any organization (Turauskas, 2006).

Both Organizational commitment and job satisfaction have similar theoretical and empirical aspects (Meyer et al., 2006). In Meyer and Allen’s (1991) three dimensional re-conceptualization, affective commitment stands out as the strongest and overlaps with
constitutive and operational definition with attitude. Hulin (1991) identified the theoretical overlap between job satisfaction and affective commitment is the conceptual target. The main target of affective commitment lies within the entire organization while that of job satisfaction lies squarely within the job role (Hulin, 1991). Patton (2001) in his study found that one can explain the overall attitude on the job in terms of the two concepts of job satisfaction and organizational commitment. Hence, both job satisfaction and affective commitment reflect the general attitude which is the fundamental evaluation of a person’s job experience.

Organizations are in the constant move to find ways of increasing the employee’s commitment to the organization for the continual objective of gaining a competitive advantage over other organizations which has the ultimate effect of improving work attitudes, job satisfaction, performance, reduced absenteeism and employee turnover intentions (Lok & Crawford, 2001). In addition, knowledge sharing is defined as the process of disclosing task information with peers and colleagues in order to come up with solutions to problems and to enhance development of new ideas (Cummings, 2004). Knowledge sharing can be made possible through face-to-face communications, written correspondence or through engagements with other experts, or organizing, documenting and capturing knowledge for others (Cummings, 2004).

2.3.1 Continuance Commitment (CC)

Continuance commitment is referred to the cost that is tied to leaving the organization (Allen & Meyer, 1990:1). This cost according to Curtis and Wright (2001) are two dimensional one being personal sacrifices made when leaving the organization and the other being insufficient alternative available to the employee. Some of the personal sacrifices could be lost status and job benefits available in the organization (Allen and Meyer, 1990), hence employees that exhibit strong commitment to the organization prefer not to leave out of self-interest (Newman et al., 2009) and also because the perceived costs of leaving may be considered too high (McKenna, 2005).

Continuance commitment involves being aware of the personal investments made by the employees such as the relationships built with co-workers, investments in careers and
retirements, skills acquired on the job and the number of years of service. Stallworth (2004) suggested that continued commitment is also enhanced through the perception that there is lack of alternatives which increase the costs associated with leaving the organization. Therefore, employees that exhibit high levels of continuance commitment will ultimately remain with an organization because they need to do so (Falkenburg & Scyns, 2007).

Meyer and Allen (1991) state that the relation between commitment and on-the-job behaviour is more dependent on how the behavior is suitable for employment. An employee whose organizational continuance commitment is high will put more efforts towards enhancing the organization’s goals if they believe such actions will ensure continued employment.

2.3.2 Normative Commitment

The third concept associated with organizational commitment is the normative commitment, which is defined as the feelings that the employee has and obliges him or her to remain with the organization (Allen & Meyer, 1990). Meyer and Allen (1996) continue to state that this moral obligation could be as a result of the general organizational socialization processes. Newman et al., (2009) state that it is dependent on the attitudes and the values that employees have prior to joining the organization. Allen and Meyer (1990) put an emphasis on the importance of distinguishing the commitment components both in theory and in practice as the use of the term emphasized that commitment concepts must be distinguished both in research and in practice since the use of the term has drawn a lot of confusion in literature. They state that employees that exhibit strong affective commitment choose to remain with an organization because they want to; those that exhibit strong continuance commitment remain because of the need to and those with strong normative commitment remain because of the obligation that they feel. Meyer and Allen (1991) used the three-dimensional model to provide an explanation for the multidimensional nature of organizational behaviour. Affective commitment provides the strongest and most effective measurement of organizational behaviour amongst the three. All three components are negatively correlated to the intention to leave with continuance commitment exhibiting the strongest negative correlation with turnover. However, other studies (Meyer & Smith, 2000) showed that the
linkage between affective and normative commitment is direct. It has also been found that other overlapping factors predict and determine the outcomes of the two types of commitment (Ahmad et al., 2010).

Bentein and Meyer (2004) in their study concluded that the normative form of commitment of the employee to the organization decreases overtime while the continuance commitment of the same employee is constant overtime. According to McKenna (2005), the type of commitment felt by an employee can be determined through the identification of the focus of their commitment because his or her commitment can be explained by many factors including project, the team, the supervisor and the customers. Of equal importance are the precursors of organisational commitment, such as training programs which have been associated with organisational commitment.

2.3.3 Affective Commitment

According to Allen and Meyer (1990), affective commitment is the way an employee identifies with, is emotionally attached to, and how he/she is involved with an organization. Employees that exhibit high levels of affective commitment tend to stay with an organization because they have a strong emotional attachment towards an organization (Meyer et al., 1991), and have a desire to be a part of the organization (McKenna, 2005). Employees with a high level of affective commitment feel a high sense of commitment and belonging and continuously involve themselves in various activities of the organization.

Meyer and Allen (1997) showed that experiences that workers face while working such as the rewards they get from the job and the emotional support by their supervisors has a positive outcome on the affective commitment as opposed to the structural aspects of the organization such as how the organization is decentralized and the personal characteristics of the individual. Therefore, the experiences that employees have with the job that enable them to meet their expectations will develop affective commitment to the organizational goals.

Meyer et al., (1998) stated that affective commitment takes four forms which are; personal characteristics, job characteristics, structural characteristics and work experiences. Personal
characteristics have the least influence on affective commitment thereby their relationship is very insignificant (Meyer & Allen, 1991).

Personal characteristics that often make up the study subject are age and level of education and findings show that younger employees show more commitment than older employees (Nijhofet et al., 1998). This is because younger employees are more motivated when starting off their careers and are more adaptable to change. However, personal desires such as the need by employees to feel an achievement, be affiliated to and have autonomy, personal work ethic and a central interest to work show a moderate relationship with commitment. Meyer and Allen (1991) found that these relationships show that employees might be inclined differently in regards to imply that employees’ affective commitment to the organization are different from each other.

The level of commitment in an organization is mostly a function of how decentralized the organization is and the process of decision making. Commitment is more likely to increase in an organization with a flat structure whereby employee participation is encouraged and where control and coordination are based on shared goals. Another important characteristic of the organization lies in the leadership style. Peters and Meijer (1995) in their study showed a positive correlation between the social support of the leader and commitment. Evidence also points to the fact that policies have an impact on the affective commitment to the organization. Some of these policies include the human resource-related policies which enhance good career advancement prospects and opportunities to further education and training (Allen et al., 1998). Work experience is manifested in two ways. One is the physical needs that make working comfortable and the other is the psychological needs both which make the employee feel competent to work (Meyer, 2006).

Employees desire to remain with an organization will be a direct reflection of their experiences at work. They will remain with the organization if it provides them with a positive work experience (Meyer & Allen, 1991). Once an employee has developed affective commitment, this implies that his/her behavior would be influenced and the outcome of this will be shown by the effort committed by the employee to the achievement of the organizational goals. It is believed that those employees who show a high level of affective
commitment will conduct themselves in a manner that is congruent with the desired interests of the organization even in uncertain circumstances.

2.4 Relationship between Organization Trust and Employee Intention to Quit

2.4.1 Trust

Cummings and Bromiley (1995) in their definition of trust stated that trust refers to an expectation of one party by another to act in good faith and behave according to what both parties have agreed to. Rotter (1967) defined trust as the promised word or written statement made from one person to another which can be relied upon. He further emphasized that the the relationship is a matter of ethics with no intention to cause harm to all the parties involved. On the other hand, Lewis and Weigert (1985) stated that trust involves taking actions that cannot be explained by self-interested behavior given current information and experience only where it is rational to do so.

Mayer, Davis, and Schoorman (1995) explained the concept of trust as that willingness of one party to be vulnerable to the actions of another party, relying on the expectation that the other will perform an action that is of importance to the trustor, irrespective of the ability to monitor or control the other party. Similarly, Jones and George (1998) maintained that trust is an expression of confidence between two or more parties that are involved in an exchange of some kind and that stipulates that no harm will be made to either of the parties and also that no party will be exploited. They also argued that trust encourages certain expectations from persons allowing them to be in control of the uncertainties and risks as a result of the exchange and optimizing the gains resulting from the cooperative behavior.

Baier (1994) stated that trust has been likened to glue and lubricant. As glue it binds leaders and organizational participants to each other and as a lubricant it maintains cohesive relationships and encourages cooperation. In order to increase productivity, organizations need to have cohesion with their participants and to cooperate with them (Louis, Kruse, & Marks, 1996). As a lubricant, trust greases the machinery of an organization. Trust enables proper communication. Greater efficiency is achieved when people have trust with each other both in words and in actions (Arrow, 1974). Lack of trust creates conflict which undermines the goals of the organization created when people can have confidence in other people’s
words and deeds (Arrow, 1974). Leaders need follower’s trust to enhance communication and facilitate effectiveness.

Another view is that within an organization, trust is a matter of choice and is dependent of evidence (Solomon, 2001). Solomon suggested that not only does it depend on evidence but also is a leap of faith by the trustor out of care for the relationship with the trustee. They also concluded that trust is a human virtue, cultivated through speech, conversation, commitments, and action. Trust is never given but is dependent on human effort. It can and often must be conscientiously created, not simply taken for granted.

Trust is a trait that is based on the trustee’s prior data and encourages expectations of trustworthiness of others. It can also be defined as the general propensity that a trustor has on the trustee without prior data on that particular party being available. People with different developmental experiences, personality types, and cultural backgrounds vary in their propensity to trust (Hofstede, 1980).

Meyer et al., (1995) found that trustworthiness is comprised of three factors ability benevolence and integrity. Ability refers to the competencies, skills and characters that make a person influential within a domain. For the management, it includes both formal and informal influence as well as perceived competence and skill.

Benevolence refers to the extent to which a trustee wants to do good to a trustor aside from the goal of profit making motive. A manager who has benevolence for the employees is seen to care for the interests of those employees. Integrity on the other hand refers to the trustor’s perception that the trustee will adhere to principles that are acceptable to the trustor. This requires not only that a manager behaves in a manner that the employees deem positive but also that he acts in a manner consistent with good virtues.

Mayer et al., (1995) said that in the long run, the trustor will examine how positive the outcomes of the previous vulnerabilities are that over time the trustor will evaluate how positive the outcomes of the previous vulnerability are. If his conclusions are that the vulnerabilities yield positive outcomes, the trustor will positively reassess the trustworthiness
factors of the trustee and if the assessment is negative, the trustworthiness factors will be assessed as being lower than previously believed.

Trust dates back to 13\textsuperscript{th} century where it has been defined to denote truthfulness and commitment to the organization. The concept is generally as old as human existence (Meyer et al, 2005). Trust is one party's vulnerability to another party based on the notion that the other party is competent, open, concerned and reliable (Mishra, 1996). Mayer (1995) in his definition of trust said that it is the willingness of one party to be dependent on another party based on the expected actions of the other party. Another common notion is that trust is the resultant belief in people based on past actions and experiences and also possibilities of future interactions both relevant within organizations. Expectations of others’ beneficial actions will be enhanced by prior experiences of such behavior (Bunt, 2003). Trust can be closely linked to risk-taking whereby risk is the probability of change in behavior.

According to O’Brien (1995), trust involves guessing other people’s actions without having the ability to predict the results of their actions. Rust allows people to take actions without complete information and it fills in information gaps in the assessment of others and in future, replacing detailed but bordered rational computation with judgment, perception and feeling. Trust means that a person does not need all information in order to take a course of action. It enables individuals and organizations to take the continuity of social order for granted and so help them deal with the future and therefore if workers have faith and trust the organization they work for they will tend to increase their performance therefore creating a conducive environment for the organization to realize its goals and objectives (Norris, 2007).

2.4.2 Benevolence

Benevolence refers to the degree to which a trustee intends to do good for the trustor without the profit motivation. Benevolence suggests an attachment to the trustor by the trustee (Meyer, 2005).

According to Davis (2000) benevolence perceives the extent to which a trustor has faith in the trustee that he will do the right thing to him or her in their relationship. Logically, employees who believe that their supervisor has their best interests at heart will be more
willing to place their trust in them. Finally, for employees to place their complete trust in their supervisor, they must be convinced that he is able to act diligently and competently as well as have integrity. Integrity suggests loyalty to one's rational convictions in action and forms the foundation of a trusting relationship between leaders and followers.

Factors such as commitment to certain principles and having a strong sense of justice, being honest, fair and consistent, have an effect on the integrity of a person (Mayer et al., 1995). Leaders can be able to gain trust by having good principles, practicing honesty, consistency and fairness because those leaders that exhibit these attributes create confidence within their juniors who will be less interested in monitoring the actions of their supervisors (Locke, 1991). One study found being competent, consistent, and fair, can influence the judgment of the subordinates of the trustworthiness of the persons in authority (Butler, 1991), and another study found ability, benevolence, and integrity to fully mediate the relationship between perceptions of an appraisal system and trust for top management (Mayer & Davis, 1999).

Benevolence suggests that the trustee has a specific bond with the trust or. This can be explained by examining the relationship between a mentor and a protégé. The mentor seeks to help the protégé, even though it is not a requirement that he or she do so and there are no rewards for doing so. Benevolence is the positive perception of the trustee toward the trust (Meyer, 1995).

2.4.3 Integrity

High level of integrity has a positive impact on trust, which can be questioned because of the scattered answers from the respondents. Integrity is clearly a broad term and it does not naturally seem to affect trust in a positive way. Common in the responses is that integrity is important for the organization, especially since they operate in the finance sector where integrity is claimed to be a condition (Meyer, 1995).

The concept of organizational integrity has been taken to mean the autonomy of capacity, competence and credibility of local political institutions, and the efficiency of administrative bureaucracy either of local public institutions or private organizations. Integrity capacity is the capacity of an individual or a group to show good character, moral awareness and
behavior that demonstrates good judgment and promotes moral development and supportive systems for moral decision-making. The growth of integrity capacity is intrinsically valuable and utilitarian instrumental enhances the reputational capital as an intangible organizational asset (Meyer & Davis, 1995).

The relationship between integrity and trust involves the trustor's perception that the trustee with adhere to principles that are acceptable to the trustor. Meyer (1995) showed an illustration of why it is important to accept and adhere to principles. He maintained that following some set of principles defines personal integrity. However, if that set of principles does not meet the acceptability criteria of the trustor, the trustee would not be considered to have integrity (Meyer, 1995).

The acceptability issue derives from the argument that an individual who seeks to make profit at all costs would be regarded as not having high integrity unless this does not fall into the criteria of the trust. The degree to which one party is perceived to have integrity is influenced by his or her consistency in past and present actions, extent to which the person’s words are a reflection of his or her actions and credibility in the person’s communications (Meyer, 1995). Even though different reasons could be put forth that show why the integrity of a trustee could be said to be either higher or lower, trustworthiness is evaluated by the perceived level of integrity rather than the reasons why the perception is formed (Meyer, 1995).

2.4.4 Ability

Recruitment and selection practices can have major impacts on staff resignation rates. When recruiting criteria are pitched too high, the recruit ends up being overqualified for the job, they later become bored and leave. Unrealistically high criteria of recruitment have an effect of exposing employers to potential liability for unlawful discrimination. On the other hand, an under skilled recruit may get discouraged due to the job demands hence fail to meet expectations or may be reprimanded for failure to perform well leading to disillusionment. In both cases an early turnover is most likely to happen. The recruiting committee should ensure that the recruitment criterion is carefully and objectively identified. Candidates should be made fully aware of job demands and job expectations through realistic job previews
Induction, training and development of employees determine how the new recruits will cope in the organizations. Effective induction should be an on-going process that is used to aid in staff retention. Training and development is a channel used by employers to discourage staff turnover by equipping them with the required knowledge, skills and competencies needed to perform their duties and responsibilities (Okumbe, 2001).

The role of line managers as noted by Graham (2003) has been named the most influential determinant of why employees choose to leave. Taylor (2002) states that, poor supervision by line managers contributes the most to the cases involving resignation. The extent to which they count as a contributing factor is not known to employers since these managers hold the responsibility of giving reasons why people leave. Organizations need to conduct an investigation on how skilled and competent the line managers are by making sure they pass through training programs that equip them with new skills of polish their already known skills. They also need to be equipped with knowledge of how to encourage, motivate and support their juniors in order to improve their quality of work. Managers play a central role in promoting access to training for the employees in order to improve performance ratings.

Flexible working arrangement or flextime as put forward by Dessler (2005) is a plan where employees are allowed the freedom regarding the hours they work. Some jobs are unpopular because of their unsocial hours e.g. shift working, night working and weekend working; these are usually required by labor intensive industries. Even where shift working is common, many employers have found possible ways of modifying their recruitment and selection programs either by changing the work times of giving special leave types. Adjusting the times of work, serves to be very effective because employees are able to work with more flexibility and at the same time have time for personal matters through for example job sharing and part-time hours. Dessler (2005) mentions work sharing and telecommuting as other flexible work arrangements employers can adopt. Flippo (1984) adds that flextime fits quite well with the new values of the modern workforce and that such plans have also been found to have a number of advantages to the employer such as; enhanced productivity, reduced employee tardiness and absenteeism, improved morale and reduced turnover. Childcare facilities could be made available to especially single working parents who face the challenge of balancing work and family life. This can be done by providing them with
free or subsidized vouchers that enable them to have access to free childcare provision advice or purchase childcare items. Organization could also have daycare facilities within the organization (Dessler, 2005).

Employees may experience disability while at work by being involved in accidents or in age related conditions (Aluchio 1998). Research has shown that if employers intervene early in ensuring that their employees on long term sick leave they increase chances of retaining the employees even if they develop disabilities. Employers should engage in job evaluation where work conditions are reviewed, and other factors re-adjusted in order to curb turnover.

Redeployment to other jobs should also be considered in some cases. Retention programs mainly target those employees that seek voluntary turnover, however for those who have reached the retirement age, their turnover can be directly controlled by their employer.

Employees who reach the retirement bracket usually leave with valuable skills gained throughout their working life and employers deem it senseless to require such staff to leave employment. Some employees may not be willing to leave employment because of the familiar routine that they are used to, the many relationships they have built or for income (Dessler, 2005) and (Graham, 2003). Redundancy defined by Aluchio (1998) and Okumbe (2001) as the loss of employment through no fault of the employee concerned is a method of separation under the control of management; it is normally occasioned by re-organization, mechanization or lack of orders. Unpredicted loss of important members of staff is the topmost problem of redundancy programs. Many firms experience failure in managing these exercises thus the heavy redundancy payments encourage long serving staff to leave, these are the most experienced and skilled staff. The redundancy exercise that are improperly handled have a negative impact on survivors and cause demotivation and resentment among them hence they leave at the earliest opportunity.

2.5 Relationship between Age and Employee Intention to Quit
Chris Argyris (1957) subscribes to the general conclusions reached by earlier organizational behaviorists. According to him, an individual passes through several stages before he is considered to be "mature." He places the extremes of these stages on a continuum and
suggests that as one moves along the continuum he gains individual and personal "maturity." Among these stages is moving from passiveness to increasing activity; from dependence to independence, from subordinate positions to equal or superordinate positions, having long-term perspectives, developing deeper interests and behaving in many ways to satisfy their needs.

He further suggests that due to the bureaucratic and sometimes paternalistic nature of many organizations, most individuals never really reach full "maturity" in all of the areas he puts forth, but they do move to some state of "maturity," relative to their earlier state of "immaturity." He argues that many organizations are structured and managed in such a manner that immature, infant-like behavior is required for retention and success. An employee is required to submit to orders, plans, policies, procedures, and rules as given without individual input. Argyris (1957) further argues that management purposely stagnate individual progression to "maturity" through such principles of scientific management as unity of command, task specialization, and span of control. He says that in management's push for organization and control they stifle the individual worker's creativity and thus, in fact, discourage increased productivity and job satisfaction.

Faced with this incongruity of organizational demands and mature human needs, both Argyris (1957) and McGregor (1957) suggested that employees will adapt to the environment by leaving the job that insults their personal integrity by attempting to advance to higher positions where there is more freedom and autonomy, or by resigning oneself to a frustrating situation and adopting an attitude of apathy and disinterest. They postulate that organizations harm human beings through management styles based on assumptions that employees are immature and irresponsible. Given this is the case within commercial banks, then employees will thus tend to change jobs in search for better ones hence impact on labour turnover.

Wright (2003) in his study of IT turnover found that older IT professionals do not usually desire to leave their jobs despite not being satisfied with their jobs as a result of reduced job alternatives. Earlier works of Schools (2002) argued that generally older workers employees who are generally older tend to be more satisfied with their jobs and hence their desire to
change jobs is lower. The rational explanation for this is that many top level administrative jobs are more available to older than younger employees hence the prestige and confidence associated with advancing age increases (Dawson, 2006).

However with the changes in technological context and skill, older IT professionals might feel less satisfied by their jobs as compared to their younger counterparts may (Allen, 1990). This is attributed to the fact that the reduced level of productivity by the older employees may render their inability to cope with work demands such as improving skills as technology improves. Patterson (2004) in his study of the determination of the reasons why employees in the hospitality sector leave their jobs found out that reasons for employee turnover range from quality of supervision to the age of the employees in the organization.

Dawson (2006) further found that the hospitality sector is characterized by poor working conditions, and age restrictions which increase staff turnover rate. Allen (1990) further indicated that employees in the hospitality sector generally do not stay at work for long periods due to poor wages, demanding responsibilities and uncertain promotional opportunities, which lead to low quality human resources.

Other researchers who conducted studies in the hospitality sector found that turnover rate is heavily influenced by pay and benefits, job satisfaction, relation to co-workers, whether the expectations surrounding the job are met or not, performance of the job, personal motivation the status surrounding the job or complexity (Scholes, 2002), company factors (etc. job environment, cultural aspects of the company, decision-making procedures, management style, financial position of the owner), how salaries are determined (etc. higher paid positions, bonuses and incentives, career promotion systems), personal feelings, hotel industry dynamics, work content (etc. lack of motivation, old Age,(Mueller,2001). The Reduction in the Productivity of older employees may render them unable to cope with changes in the technological world.

Dawson (2006) found that compared to younger workers, the older workers also less likely to feel satisfied with their new jobs in terms of pay and benefits. Hence, they are less likely to
leave their current employment due to fear of losing the attractive compensation. Moreover, the older workers are less likely to find quality replacement jobs as their younger colleagues do in the market (Wright, 2003). Another explanation provided by Scholes (2002) in relations to age and intention to quit, is that there are generational differences in regards to work values, attitudes, personality traits and expectations in life. A generation is a collection of individuals of similar age with the same historical experience within the same time period (Allen, 1965).

Researchers have observed that middle aged and older workers place more value to their job security as compared to young workers (Meyer, 1991). This could be because of the fact that older workers still face some age discrimination in the marketplace though this might be different from what it was 30 years ago (Weiss & Maurer, 2004). Locke (2010) argued that the organizations that provide handsome compensation and extrinsic rewards such as pensions scheme and benefits tend to attract and retain workers from the older age bracket which discourages them from seeking out new employment opportunities.

Mccillough (2002) stresses the fact that age is a common explanation for high turnover. He further continues to state that the younger the employee is, the more likely it is for them to quit. Older persons are less likely to quit because they enjoy job stability than the younger ones who are more willing to risk and hop to other jobs. In their results, (Gibson and Klein, 1970) found that the older the employee, the more the satisfaction over all tenure levels in the samples that they studied. They explained the age satisfaction relationship in terms of changing needs, a mellowing process, and these were the main reason why employees above this age reported more job satisfaction, changing cognitive structure associated with age. From their studies, Siassi et al., (1975) concluded that an increase in coping capacity and stability associated with employees above the age of 40 than in workers under 40 were responsible for job satisfaction regardless of the length of service. They provided an explanation of the result studies that as the employee grows older, his or her coping capacity increases because of the stability ego and strength associated with the age bracket. Glenn et al., (1977) suggest that differences such as the tendency of older workers to have had less formal education than younger adults with bigger expectations could explain the phenomenon.
Researchers such as Rhodes (1983) made a suggestion that age-related differences occurring in work attitudes may be the result of both psychological and biological aging. Steel and Ovalle (1984) have suggested that age should be a work attitude and behavior influencing variable. They state that most of the research done on the intention to leave an organization has not put into consideration the differences across age groups. Concerning the employee engagement-turnover intent relationship, Jones and Harter (2005) had suggested age may be a potential moderator. Generally speaking, there are many reasons to suspect that age-related effects on the employee engagement-turnover intent relationship exist.

First, researchers suggest that age may have an effect on the willingness to stay in the job or to leave the job. Lachman and Diamant (1987) suggested that the length of the job, and age requirements may either encourage or discourage employees from keeping their jobs. Dychtwald et al., (2006) reported that more mature workers keep their jobs for longer periods as did Blessing White (2008). Secondly research has also shown that the needs, preferences and attitudes to work are correlated. An example is midlevel career whereby many crises are experienced such as tension in work/life balance, employees being disillusioned or career bottlenecks yet these do not prompt quitting by the employees. Young workers have generally high expectations from the workplace despite them being placed at the highest risk of turnover (Bernthal & Wellins, 2000). While there is a dearth of information on the employee engagement-turnover intent relationship, there is even less information on the age effects of the same.

Recognition in the workplace may follow whereby younger employees are significantly recognized for having career accomplishments and more mature workers being recognized for accomplishments made in the course of their job tenure. With the intention to leave work decreasing as employees become older, an inverse relationship between turnover intent and recognition is expected. Generational Cohort Theory suggested that due to the sheer volume of Baby Boomers, midcareer workers may feel lost against the masses, thus receiving less recognition (Lancaster & Stillman et al., 2002).

The most studied demographic variables include age, level of education and tenure. It was found put that age and turnover exhibit a constant negative correlation and that younger
employees have a higher chance of leaving (Porter & Steers, 1973; Price, 1977; Horner et al., 1979; Muchinsky & Tuttle, 1979). Younger employees have more chances, low family responsibility, and no lost chances in the existing organization. Some of the research studies that have been conducted especially in the tourism sector show that the demographic variables negatively affect turnover. In particular, turnover is strongly influenced by age and negatively relates to turnover intention. It was also argued that generally older-employee-turnover is low (Kim et al., 2010).

### 2.6 Turnover Intentions

Research in the area of employee turnover goes back to the seminal work of March and Simon (1958). These researchers looked at antecedents to turnover and proposed that individual willingness to leave the workplace were as a result of the influence of the desire to move from present location and ease to move to another position (March & Simon, 1958). In 1977, Mobley closely studied the interrelationships between job satisfaction and the turnover decisions. He specifically made the conclusion that lack of may drive an individual to consider quitting, which in turn motivates the individual to seek other alternatives and eventually decide to quit. In all of these decisions, the probability of finding an acceptable alternative is being considered (Mobley, Horner, & Hollingsworth, 1978).

Steers and Mowday (1981) built on the previous research and proposed a different approach on the decisions by employees to quit. They stated the commitment by the organizations and job involvement contributed to how an employee effectively responded to the job and how these responses influenced their desire to stay or to quit (Steers & Mowday, 1981). In 1994, Lee and Mitchell made a proposition that existing turnover models were too simplistic and did not provide an accurate explanation of all turnover-related decisions and dimensions. They state that employee decisions to leave the organization can take place in a variety of ways. Their voluntary turnover model gave alternative reasons why people quit and proposed that psychological and behavioural factors also played a role in quitting decisions.

The decisions regarding the path taken by an employee is determined by situations that make the person evaluate the significance of that situation to his or her job (Lee & Mitchell, 1994).
Shocks can either be expected or unexpected, positive or negative, and personal or organizational. Shocks can be job related or personal related. Job related shocks include things such as organizational restructuring, new management, and changes in work assignment. Personal shocks include things such as marriage, pregnancy, and becoming debt free (Lee, Mitchell, Holtom, McDaniel, & Hill, 1999).

Most recently, Maertz and Campion (2004) suggested four types of quitting decisions by individuals as explained by circumstances surrounding these decisions. The first category is made up of the impulsive quitters who quit without warning or planning mainly as a result of a negative event. Because such a decision is spontaneous, the management finds difficulty in predicting and preventing such an event. The second type is comparison quitters. Such quitters are influenced by more attractive job alternatives and such quitters do not normally have a strong negative effect towards their current employers. The third type is preplanned quitters. These employees have a predetermined goal in mind when they decide to quit. This could be when a child is born, spouse retirement or the need to further formal education. Ultimately, the decision to leave is firm, and there is little that management can do to prevent it. The final type of quitter is the conditional quitter. Conditional quitters make decisions to quit uncertain events or shock. This may be as a result of better job offers, being overlooked for a promotion, or may be related to work conditions such as the way they are treated by a supervisor. They typically experience some type of negative affect toward the organization (Maertz & Campion, 2004).

A turnover intention is a mental decision prevailing between an individual’s approach with reference to a job to continue or leave the job (Jacobs, 2007). Turnover intentions are the instant linkages to turnover behavior (Boles et al., 2007). Indirect costs that are associated with turnover decisions are diminishing motivation among the remaining staff, work overload, and loss of social capital. Employee turnover decisions are either voluntary or involuntary. The focus of this study is on voluntary turnover whereby the employee chooses to leave the organization at his or her own will and to also escape negative experiences in the work environment or to follow better opportunities that are more satisfying, either in terms of career advancement or more financial benefits. It is therefore widely accredited that
identifying and dealing with antecedents of turnover intentions is an effectual way of reducing actual turnover (Shaw, 2001).

Organizations commit a lot of resources in ensuring that employees receive proper training, talent and skill development in order to retain them. Ti is therefore the responsibility of all managers to minimize employee turnover (Kevin, 2004). Employees play a crucial role in the organization because of the intangible value they bring which cannot be easily replicated (Meehan, 2002). Managers have the responsibility to keep employee turnover in check to ensure success in the organization.

Bothma and Roodt (2012) state that the intention to quit is a withdrawal behavior symptom that can be attributed to under-identification with work. They further state that the employee’s conscience plays a part in the intention to quit and is the last symptom of a sequence of withdrawal cognitions. This intention is as a result of their attitudes towards the specific behavior, their subjective norms and their perceived behavioral control. The theory of planned behavior states that only specified attitudes towards the behavior are expected to be responsible for its prediction. In addition to measuring attitudes toward the behavior, we also measure people’s beliefs about the behavior. In order to predict someone’s intentions, Knowledge of these beliefs is necessary and is as important as knowing the persons attitudes. Finally, perceived behavioral control influences intentions. Perceived behavioral control is the perception of an individual on his/her ability to behave in a certain manner. In general, if the attitude is deemed favorable, the perceived control on the attitude will be greater and hence the more the intention of that person to perform (Ajzen, 1991).

Tuzun and Kalemci (2012) provide an explanation for the many studies that show that intention to quit predicts actual employee turnover thus making it essential for organizations to investigate and create an understanding of the reasons behind employees’ intention to quit and how to minimize such occurrences. The main intention of such an investigation is to find a more proactive retention strategy. The more valuable the employees are for the organization in terms of the specialist skills that they provide, the more damaging the intention to quit since valuable customers may be lost to competitors (Robyn & Du Preez, 2013).
Employees who quit the organization take along with them valuable trade secrets and strategies regarding the organization, its customer relationships, current projects and other confidential data. Once they quit, such relationships are severed and can cause customer and income losses if the customers choose to quit the organization and join the employees in a competitor organization (Ongori, 2007). Demographic factors, professional perceptions, organizational factors, job-related stress and the factors responsible for them, drive the need for employees to quit. Other factors contributing to the intention to leave include job tenure, age factors, level of education, gender requirements and marital status (Ongori, 2007).

Wandera (2011) mentioned that the work environment is very dynamic and many organizations seek to employ people based on short-term contracts rather than on a permanent basis in order to enhance performance and sustain their competitiveness. Despite the fact that this method appears reliable for the organization, Wandera (2011) cautions that organizations disengage workers and as a result lose some of the better performing employees because they intend to quit the organization, due to the need for permanent jobs which are available in other organizations (Wandera, 2011).

In the global competitive scenario employees usually consider moving from one organization to another and hence organizations lose a lot of resources in trying to retain valuable employees since it is too costly to lose them (Ecem, Esin, Yagmur& Bas, 2013). Talented employees not satisfied with the current work setting intend to quit in search of more secure work environments. Reasons that make employees change jobs include workplace dissatisfaction because of meager salaries, less opportunities for career advancement, lack of recognition, lack of the freedom to express one’s opinion, bad manager relationship in the organization and underutilization of talents and skills of the individuals (Hughes, 2008).

Intention to quit is mainly because of more attractive job opportunities from outside or because of current job dissatisfaction that drives employees to seek alternative employment. A poor relationship with a line manager, leading to disengagement can often be a ‘push’ factor behind an individual’s decision to quit the organization (Rennie & McGee, 2012). If the person is satisfied with work, then he will not intend to leave, but if he not, this will eventually lead to employee turnover. Organizational commitment, job satisfaction,
supervisor support, locus of control, self-esteem, organization fit and job stress may be predictive of staff intention to quit (Firth, 2004).

Yoder and Staudohor (2012) argued that the choice of the employee on whether to leave or stay has an overall impact to the individual employee, organization and whole society in general. These effects manifest themselves either positively or negatively and a greater understanding of this can exert an influence on how organizations and employees within organization can influence these effects. According to Armstrong (2004) having a minimal level of staff turnover reduces retrenchment tasks and allows the organization to bring in new talent from outside who provide newer ideas and promotes innovation. An employee who chooses to leave the workplace for whatever reason has an effect on the organization and the people within it. Employee turnover from a business perspective is costly to the organization. The cost associated with this exodus of human capital is the replacement cost of searching in the external labour market for possible substitutes, selection, induction, informal and formal training of the substitute until performance is optimal to that of the individual who left.

Kazi and Zedah (2011) observed that involuntary turnover depends on factors outside the control of managers. Marti et al., (2009) consider these factors to be the following; Employee deaths, chaos in the country and many others. Fulfillment of essential needs of life and health matters has been declared by Kazi and Zedah (2011) as forms of involuntary turnover. On the other hand, voluntary turnover dependent on the individual may be due to realization of individual achievement comparable to the job. Marti et al., (2009) name these controllable factors and mentioned satisfaction with pay, nature of work and supervision, organizational commitment, distributive justice and procedural justice are examples of voluntary turnovers. Stovel and Bontis (2002) comments that involuntary turnover is a reflection of the discharge of employees when they choose to leave the job.

According to Jha (2014), labour turnover is a big matter for organizations of all types. A high rate of this is highly detrimental to both the organizations and to the employees. It increases the overall costs of recruitment and selection, personnel process and induction, training of new personnel and above all, loss of knowledge gained by the employee while on job. Additionally, it could lead to an organization being understaffed thereby decreasing
effectiveness and productivity of the remainder of the staff. Turnover also impacts negatively on the employee as he or may lose non-vested benefits and may be a victim of the “grass looks greener” phenomenon. Most often, turnover intention is consequential to actual quitting behavior (Peters & Waterman, 1982). Hence, it is important to understand what determines turnover and curb the outflow of key personnel thereby retaining competitive edge.

2.7 Chapter Summary

This chapter basically expands the concept of the reasons as to why employee tend to leave their workplaces. Having consulted the past research from the empirical studies it’s now clear that employees tend to leave their various organizations for various reasons. Basically this chapter is based on views of different researchers, which will be conceptualized by the researcher to get a direct path for this research.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

The current chapter details the methodology that was used in this study. It explains the research design, study population, sampling design and procedure, sample size, data collection instruments, data analysis and research procedures.

3.2 Research Design

According to Kothari (2004), a research design is a frame of procedures and methods for acquisition of relevant information. This research used correlational research design which aims to systematically investigate and explain the nature of the relationship between variables in the real world. Multiple linear regression analysis was used in this study to test if independent variables (age, job satisfaction, organizational commitment and organization trust) had any statistical significance on the dependent variable of employee intention to leave.

Correlational research studies systematically investigate relationships between variables of interest and check more than simple descriptions of what currently exists (Porter & Carter, 2000). The studies purely describe and try to explain the reality of relationships that currently exist, but do not try to explain causality.

3.3 Population and Sampling Design

3.3.1 Population

According to Ngechu (2004) a population can be defined as individuals, groups, events or objects that exhibit common characteristics. The target population was four hundred and fifty staff working at commercial banks in Nairobi. The four hundred and fifty staff formed the accessible population which will be conveniently sampled. The sampling frame for this study was derived from eight departments currently based at the head office as at 2016. The sample units comprised of Agent Banking, Digital Financial Services (DFS), Bancassurance, Credit,
Treasury, Operations, Human Resource Management, Customer Experience, Finance, Retail Banking and Corporate. The study considered the top, middle and low management employees of these departments in order to carry out a random sampling for distribution of questionnaires to each department. Within the three strata of the top, middle, and low level management employees, simple random sampling with convenience in consideration was used to specifically identify the individual respondents. Each department chosen was issued with questionnaires depending on the number of respondents chosen to obtain quantitative data for data analysis. Primary data was collected in this study purely through administration of questionnaires to top, middle and low level management employees.

3.3.2 Sampling Design

Sampling is a process that involves the selection of enough number of individual units of study from the study population so that by studying the total individual units (sample), will aid in understanding the properties and characteristics of the population elements at large. According to Bryman (2008), sampling is the process of selecting several objects or individuals for a study in a manner that the selected objects or individuals can be used to represent the entire population. The extent to which the individual units selected represent the population dictates the sample size chosen.

3.3.2.1 Sampling frame

According to Mugenda (2003) a sampling frame is a set of information or source material from which individual units of study that make up the sample population are chosen from. A sampling frame includes numerical identifier for each individual unit of study in the sample population and defining characteristics of individuals to aid in analysis and allow for division into further frames for more in depth analysis. A reliable sample frame has all individuals in the target population, does not consist at all individuals not in the target population and further entails reliable and specific information that can be used to contact selected individuals.
3.3.2.2 Sampling Technique

Stratified random sampling technique was used in selecting the respondents. According to Mugenda and Mugenda (2003), in stratified random sampling, subjects are selected in such a way that the existing sub-groups in the population are less reproduced in the sample. If samples are drawn randomly, no subject of study has more chance of being selected than the others.

The target population was divided into groups on the basis of the position that they hold at Top level, Middle level and low level Management. These groups were used because they occupy important positions and therefore are best placed to give detailed report on Employee intentions to leave their jobs. A sample size of 250 was be used to represent the population that was under study. The sampling procedure was stratified sampling, this was done in order to get respondents from each level and thereafter apply random sampling in each of the mentioned categories. A simple random sample will be created by use of a computer program whereby the whole list of the stratified population will be assigned consecutive numbers from 1 to N. The random numbers were then generated using a computer program.

Table 3.1: Sampling Frame

<table>
<thead>
<tr>
<th>Position</th>
<th>Population</th>
<th>Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Management</td>
<td>328</td>
<td>10</td>
</tr>
<tr>
<td>Middle level management</td>
<td>992</td>
<td>23</td>
</tr>
<tr>
<td>Low level management</td>
<td>933</td>
<td>25</td>
</tr>
<tr>
<td>Clerical</td>
<td>2123</td>
<td>73</td>
</tr>
<tr>
<td>Other</td>
<td>170</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>4546</td>
<td>135</td>
</tr>
</tbody>
</table>

Source: (Researcher, 2016)
3.3.2.3 Sample Size

The sample size was calculated by use of Slovin's Formula (Ariola, 2006):

\[ n = \frac{N}{1 + Ne^2} \]

Where,

- **N** = population
- **n** = number of samples and;
- **e** = error tolerance.

In the current study, a confidence level of 95.0% implying that the margin of error entertained will be 0.05.

Using Slovin's Formula, the sample size will thus be:

\[ n = \frac{80}{1+80(0.05)^2} \]

Therefore, the sample size will be 66.67 truncated to 66 respondents (equivalent to 82.5% of the whole population). According to Kothari (2004), a sample size of at least 30 when N is large is adequate for a research. The sample size (66) is therefore considered adequate for this study. Simple random sampling will be used to select the respondents.

3.4 Data Collection Methods

According to Oso and Onen (2009), data collection instrument are devices used to collect data. The instrument that was used in this study was a questionnaire. Kothari (2008) defined a questionnaire as being a document with a set number of questions printed or typed in a particular order on a form or set of forms.
Open ended questions were used to allow the respondents to express their own opinions and feeling on staffing issues while close ended questions are used to elicit specific responses to the questions. Questionnaires were administered to the employees of commercial banks in Kenya.

3.5 Research Procedures

The researcher before distributing the questionnaire to the respondents had to pretest the questionnaires in order to identify errors and omissions, corrections that could have been incorporated in the questionnaire.

In order to enhance a high response rate, the researcher delivered the questionnaires to the respondents in their places of work. The respondents were required to complete the questionnaires within 48 hours. Collection of the complete questionnaires was be done personally by the researcher.

3.6 Data Analysis Methods

Data collected for analysis was inspected for errors and completeness. After inspection and correction, the data was coded where each question represented a variable and each respondent represented an observation. Coded questionnaires were keyed into SPSS version 21 for data analysis.

Descriptive statistics of centrality and deviation such as means, modes and standard deviation were used to analyze the data. Analyzed data was presented by using graphs, tables and charts. Also inferential statistics such as regression analysis was used to establish the significance of each of the factors that lead to employee intention to leave their workplaces. The following model was applied

**Regression Model:**

\[ Y = B_0 + B_1S + B_2P + B_3T + B_4A \]
Where Y= employee intention to leave, B₀= constant term, B₁-B₅ (coefficients), S-job satisfaction, P-Organization commitment, T-Organization trust, A- Age.

3.7 Chapter Summary

This chapter provides the methodology that was used in this study to collect data and analyze it in order to come up with a conclusion and recommendation about this study. It includes the target population, sampling design and procedure, sample size, data collection instruments, data analysis and research procedures.
4.0 RESULTS AND FINDINGS

4.1 Introduction

This chapter presents the information processed from the data collected during the study on the relationship between Age, Job Satisfaction, Organisation Commitment and Organisation Trust on employees' Intention to quit their jobs among Commercial Banks in Kenya a case study of Kenya Commercial Banks.

4.2 Response Rate

One hundred and fifty questionnaires were distributed and only 135 were fully completed and returned (90.0% response rate). The rest of the questionnaires not considered due to incompleteness. This kind of response is good enough for the study considering the nature of the research and the difficulties involved in making a follow up of the survey.

4.3 Demographics

The study sought to find out the description of the respondents. It captured their general characteristics in a bid to investigate if they were well suited for the study. This captured the general characteristics of the respondent’s gender, age, position in the organization, length the respondents had worked in organization, division worked in, terms of employment and educational level.
4.3.1 Frequency of Respondents Based on Gender

Table 4.1: Frequency of respondents based on Gender

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>75</td>
<td>55.6</td>
<td>55.6</td>
</tr>
<tr>
<td>Female</td>
<td>60</td>
<td>44.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>135</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Based on the Table 2 above among the 135 respondents involved in this study 55.6% were female and 44.4% were male. Thus based on the population interviewed for this study there were 75 male respondents and 60 female, thus there were 15 more male respondents than female.

The pie chart below summarizes the frequency of respondents based on gender.

Figure 4.1: Frequency of Respondents Based on Gender
4.3.2 Frequency of respondents based on marital status

Table 4.2: Frequency of respondents based on Marital Status

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>54</td>
<td>40.0</td>
<td>40.0</td>
<td>40.0</td>
</tr>
<tr>
<td>Divorced</td>
<td>2</td>
<td>1.5</td>
<td>1.5</td>
<td>41.5</td>
</tr>
<tr>
<td>Married</td>
<td>79</td>
<td>58.5</td>
<td>58.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>135</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

More than half of the respondents were married at 58.5%, 40% were single and only 1.5% were divorced.

The graph below gave a summary of that.

Figure 4.2: Frequency of respondents based on Marital Status
4.3.3 Frequency of respondents based on Age

Table 4.3: Frequency of respondents based on Age

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Frequency</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid 20-29</td>
<td>49</td>
<td>36.3</td>
<td>36.6</td>
</tr>
<tr>
<td>30-39</td>
<td>65</td>
<td>48.1</td>
<td>48.50</td>
</tr>
<tr>
<td>40-49</td>
<td>18</td>
<td>13.3</td>
<td>50.00</td>
</tr>
<tr>
<td>50 and above</td>
<td>2</td>
<td>1.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>134</td>
<td>99.3</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4 shows that among the respondents majority fall between 30-39 years old which is 48.5% followed by 49 respondents who are between 20-29 years old, 40-49 are 13.4% and respondents who are above 50 years were only 1.5%.

Figure 4.3: Frequency of respondents based on Age
4.3.4 Frequency of respondents based on divisions worked in

Table 4.4: Frequency of respondents based on Work Division

<table>
<thead>
<tr>
<th>Division</th>
<th>Frequency</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>135</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Agency Banking</td>
<td>1</td>
<td>.7</td>
<td>.7</td>
</tr>
<tr>
<td>DFS</td>
<td>3</td>
<td>2.2</td>
<td>3.0</td>
</tr>
<tr>
<td>I.T</td>
<td>4</td>
<td>3.0</td>
<td>5.9</td>
</tr>
<tr>
<td>Bancassurance</td>
<td>4</td>
<td>3.0</td>
<td>8.9</td>
</tr>
<tr>
<td>Finance</td>
<td>8</td>
<td>5.9</td>
<td>14.8</td>
</tr>
<tr>
<td>Treasury</td>
<td>8</td>
<td>5.9</td>
<td>20.7</td>
</tr>
<tr>
<td>Credit</td>
<td>11</td>
<td>8.1</td>
<td>28.9</td>
</tr>
<tr>
<td>Human Resource</td>
<td>16</td>
<td>11.9</td>
<td>40.7</td>
</tr>
<tr>
<td>Corporate</td>
<td>18</td>
<td>13.3</td>
<td>54.1</td>
</tr>
<tr>
<td>Operations</td>
<td>19</td>
<td>14.1</td>
<td>68.1</td>
</tr>
<tr>
<td>Retail</td>
<td>43</td>
<td>31.9</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Majority of respondents were from Retail Division with 31.9%, 43 respondents. The least respondents were from Agency Banking with 1 respondent and Digital Financial Solution with 3 respondents.
Figure 4.4: Frequency of respondents based on Work Division

The graph above summarizes the divisions the respondents work in
4.3.5 Frequency of respondents based on Highest Education Level

Table 4.5: Frequency of respondents based on Highest Education Level

<table>
<thead>
<tr>
<th>Highest Education Level</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secondary</td>
<td>6</td>
<td>4.4</td>
<td>4.4</td>
<td>4.4</td>
</tr>
<tr>
<td>Bachelor degree</td>
<td>73</td>
<td>54.1</td>
<td>54.1</td>
<td>58.5</td>
</tr>
<tr>
<td>Diploma</td>
<td>4</td>
<td>3.0</td>
<td>3.0</td>
<td>61.5</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>52</td>
<td>38.5</td>
<td>38.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>135</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Majority of the employees interviewed highest education was Bachelor’s degree level being 54.1%, followed by Post Graduate degree holders with 38.5 %, only 3% hold Diploma and 4.4% hold Secondary level.

Figure 4.5: Frequency of respondents based on Highest Education Level
4.3.6 Frequency of respondents based on terms of employment

Table 4.6: Frequency of respondents based on Terms of Employment

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Valid</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Permanent</td>
<td>104</td>
<td>77.0</td>
<td>77.0</td>
</tr>
<tr>
<td>Contract</td>
<td>31</td>
<td>23.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>135</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

What are your terms of employment

- Permanent
- Contract

Figure 4.6: Frequency of respondents based on Terms of Employment

77% of the respondents were employees engaged in permanent terms of service, only 23% were on contract basis.

4.3.7 Frequency of respondents based on Working Experience
Table 4.7: Frequency of respondents based on Working Experience

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 and Below</td>
<td>43.7</td>
<td>43.7</td>
</tr>
<tr>
<td>6-10</td>
<td>38.5</td>
<td>82.2</td>
</tr>
<tr>
<td>11-15</td>
<td>6.7</td>
<td>88.9</td>
</tr>
<tr>
<td>16-20</td>
<td>7.4</td>
<td>96.3</td>
</tr>
<tr>
<td>21 and Above</td>
<td>3.7</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Majority of the employees interviewed were new in employment with below 5 years accounting for 43.7% and 6-10 years 38.5, thus below 10 years of work experience were 82.2% this represents the current workplace which is characterized by young employees especially banking industry and other service industries

4.3.8 Frequency of respondents based on Position Held in the Bank

Table 4.8: Frequency of respondents based on Position Held in the Bank

<table>
<thead>
<tr>
<th>Position</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Managerial</td>
<td>44.4</td>
<td>46.7</td>
</tr>
<tr>
<td>Clerical</td>
<td>53.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Among the respondents interviewed majority were clerks accounting for 53.3%, managerial were 44.4% and contract were 2.2%

**What position do you hold in the organization**
Figure 4.7: Frequency of respondents based on Position Held in the Bank

The chart summarized respondents frequency based on position held in bank.

4.3.9 Frequency of respondents based on Years of work

Table 4.9: Frequency of respondents based on Years of work

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 3 years</td>
<td>42</td>
<td>31.1</td>
<td>31.1</td>
<td>31.1</td>
</tr>
<tr>
<td>3 years and below 6 years</td>
<td>31</td>
<td>23.0</td>
<td>23.0</td>
<td>54.1</td>
</tr>
<tr>
<td>6 years and below 9 years</td>
<td>39</td>
<td>28.9</td>
<td>28.9</td>
<td>83.0</td>
</tr>
<tr>
<td>9 years and below 12 years</td>
<td>12</td>
<td>8.9</td>
<td>8.9</td>
<td>91.9</td>
</tr>
<tr>
<td>12 years and above</td>
<td>11</td>
<td>8.1</td>
<td>8.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>135</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Majority of the respondents had worked below 3 years accounting for 31.1%, followed by those who have worked for 6 years and below 9 years, the least were 12 years and above accounting for 8.1%, followed by 9 years and below 12 years with 8.9%
4.4 Trends and Descriptive statistics

The below table gives descriptive statistics for all the variables under study:

**Table 4.10: Descriptive Statistics**

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>IntQuit</td>
<td>3.03</td>
<td>1.19</td>
<td>135</td>
</tr>
<tr>
<td>JobSat</td>
<td>2.52</td>
<td>.83</td>
<td>135</td>
</tr>
<tr>
<td>OrgCom</td>
<td>2.61</td>
<td>.79</td>
<td>135</td>
</tr>
<tr>
<td>OrgTrust</td>
<td>2.90</td>
<td>.76</td>
<td>135</td>
</tr>
<tr>
<td>Age</td>
<td>2.15</td>
<td>.95</td>
<td>135</td>
</tr>
</tbody>
</table>

4.5 Correlations

**Table 4.11: Correlations**

<table>
<thead>
<tr>
<th>Correlations</th>
<th>Age</th>
<th>JobSat</th>
<th>OrgCom</th>
<th>OrgTrust</th>
<th>IntQuit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JobSat</td>
<td>-.13</td>
<td>0.92</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OrgCom</td>
<td>-.12</td>
<td>.80**</td>
<td>0.78</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OrgTrust</td>
<td>-.04</td>
<td>.78**</td>
<td>.72**</td>
<td>0.88</td>
<td></td>
</tr>
<tr>
<td>IntQuit</td>
<td>.01</td>
<td>-.36**</td>
<td>-.43**</td>
<td>-.23**</td>
<td>0.91</td>
</tr>
</tbody>
</table>

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

All the variables (independent and dependent) are found to be reliable as the values of Cronbach’s Alpha Coefficient are all above 0.70. The overall results indicate that every item
is measuring the same underlying variable. Thus the questionnaire was reliable tool to use in this research.

From table 12 Job Satisfaction is strongly positively correlated to organization Commitment, \( r = .80, p<.05 \) and to organization Trust, \( r = .78, p<.01 \) and strongly negatively correlated to Intention to quit, \( r = -.36, p<.01 \).

Organization Commitment is strongly positively correlated to organization Trust, \( r (130) = .72, p<.01 \), and strongly negatively correlated to Intention to quit, \( r = -.43, p<.01 \). While Organization Trust is strongly negatively correlated to Intention to quit, \( r = -.23, p<.01 \).

### 4.6 Paired Samples Correlations

**Table 4.12: Paired Samples Correlations**

<table>
<thead>
<tr>
<th>Pair</th>
<th>Mean</th>
<th>N</th>
<th>Std. Deviation</th>
<th>Std. Error Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pair 1</td>
<td>Age</td>
<td>2.15</td>
<td>134</td>
<td>.95</td>
</tr>
<tr>
<td></td>
<td>IntQuit</td>
<td>3.03</td>
<td>134</td>
<td>1.20</td>
</tr>
<tr>
<td>Pair 2</td>
<td>JobSat</td>
<td>2.53</td>
<td>135</td>
<td>.83</td>
</tr>
<tr>
<td></td>
<td>IntQuit</td>
<td>3.03</td>
<td>135</td>
<td>1.20</td>
</tr>
<tr>
<td>Pair 3</td>
<td>OrgCom</td>
<td>2.62</td>
<td>134</td>
<td>.79</td>
</tr>
<tr>
<td></td>
<td>IntQuit</td>
<td>3.02</td>
<td>134</td>
<td>1.19</td>
</tr>
<tr>
<td>Pair 4</td>
<td>OrgTrust</td>
<td>2.90</td>
<td>133</td>
<td>.76</td>
</tr>
<tr>
<td></td>
<td>IntQuit</td>
<td>3.05</td>
<td>133</td>
<td>1.20</td>
</tr>
</tbody>
</table>

**Table 4.13: Paired Samples Test**

<table>
<thead>
<tr>
<th>Pair</th>
<th>N</th>
<th>Correlation</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pair 1</td>
<td>Age &amp; IntQuit</td>
<td>134</td>
<td>.01</td>
</tr>
<tr>
<td>Pair 2</td>
<td>JobSat &amp; IntQuit</td>
<td>135</td>
<td>-.36</td>
</tr>
<tr>
<td>Pair 3</td>
<td>OrgCom &amp; IntQuit</td>
<td>134</td>
<td>-.43</td>
</tr>
<tr>
<td>Pair 4</td>
<td>OrgTrust &amp; IntQuit</td>
<td>133</td>
<td>-.23</td>
</tr>
</tbody>
</table>

Based on the results in the table above we can say that Job Satisfaction, Organisation commitment and Organization Trust are statistically significantly correlated to intention to
quit in Kenya Commercial Bank since \( p < 0.05 \) for all the parameters however age is not statistically correlated given that for age \( p > 0.05 \).

All the parameters are negatively correlated with Intention to Quit except age \((r=0.01)\), \( r = -0.36 \) for Job Satisfaction, \( r = -0.43 \) for organization Commitment and \( r = -0.23 \) for Organisation trust.

**Table 4.14: Paired Samples T-Test**

<table>
<thead>
<tr>
<th>Paired Differences</th>
<th>95% Confidence Interval of the Difference</th>
<th>Sig. (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>Std. Deviation</td>
</tr>
<tr>
<td>Pair 1 Age - IntQuit</td>
<td>-.88</td>
<td>1.52</td>
</tr>
<tr>
<td>Pair 2 JobSat - IntQuit</td>
<td>-.50</td>
<td>1.68</td>
</tr>
<tr>
<td>Pair 3 OrgCom - IntQuit</td>
<td>-.39</td>
<td>1.69</td>
</tr>
<tr>
<td>Pair 4 OrgTrust - IntQuit</td>
<td>-.15</td>
<td>1.56</td>
</tr>
</tbody>
</table>

“A paired-samples t-test was conducted to compare age, job satisfaction, organisation commitment and organisation trust against intention to leave conditions and it was found that;- there was a significant effect of age, \( t(133) = -6.67, p = .00 \), on intention to quit job satisfaction, \( t(134) = -3.46, p = .00 \), on intention to quit and a significant effect of organisation Commitment, \( t(133) = -2.70, p = .01 \), on intention to quit however there was no significant effect of Organisation Trust, \( t(132) = -1.10, p = .28 \), on intention to quit.

There was a significant difference in the scores for age \((M=-0.88, SD=1.52)\), Job satisfaction \((M=-0.5, SD=1.68)\) and Organisation Commitment \((M=-0.40, SD=1.69)\) and Organisation Trust \((M=-0.15, SD=1.56)\).
4.7 Regression

Table 4.15: Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>.46a</td>
<td>.21</td>
<td>.19</td>
<td>1.08</td>
<td>8.40 4 126 .00</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Age, OrgTrust, OrgCom, JobSat

b. Dependent Variable: IntQuit

Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>.44a</td>
<td>.20</td>
<td>.18</td>
<td>1.08</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Organisation Trust, Organisation Commitment, Job Satisfaction

b. Dependent Variable: Intention to Quit

As showed in Table 4.15 the model was explained in coefficient of determinations showed in R Squared = .20 and adjusted R Squared = .18. The standard error of estimate = 1.08 significant at p<.05. The model explained 20 percent of variance in turnover intention contributed by the four independent variables age, job Satisfaction, organizational commitment and organizational trust. 80% of what affects intent to quit is explained by other factors in Kenya Commercial Banks

Table 4.16: Model Summary- Anova

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>39.02</td>
<td>4</td>
<td>9.76</td>
<td>8.40</td>
<td>.00b</td>
</tr>
<tr>
<td>Residual</td>
<td>146.41</td>
<td>126</td>
<td>1.16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>185.43</td>
<td>130</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: IntQuit

b. Predictors: (Constant), Age, OrgTrust, OrgCom, JobSat
Based on the result from Table 16, the model is highly significant and accepted because the p-value of F ratio is less than 0.05. Age, job Satisfaction, Organisational commitment and organizational trust significantly influence intention to quit. It can be explained that the 4 independent variables in the regression model are able to be used to predict employees’ intention to quit.

Table 4.17: Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1     (Constant)</td>
<td>4.64</td>
<td>.45</td>
</tr>
<tr>
<td>JobSat</td>
<td>-.31</td>
<td>.22</td>
</tr>
<tr>
<td>OrgCom</td>
<td>-.68</td>
<td>.21</td>
</tr>
<tr>
<td>OrgTrust</td>
<td>.40</td>
<td>.21</td>
</tr>
<tr>
<td>Age</td>
<td>-.10</td>
<td>.10</td>
</tr>
</tbody>
</table>

a. Dependent Variable: IntQuit

Beta coefficient showed Organisation Commitment (unstd. beta = -.68) significantly explain turnover intention in KCB Bank Kenya Limited at p<.05. Organizational Commitment was inversely related to turnover intention, when it was high the turnover intention reduced. On the contrary, the study was unable to substantiate job satisfaction, organizational trust and age fit in the relationship with turnover intention.

The following regression analysis was obtained:

\[ Y = 4.64 - 0.68 \text{ (Org. Com.)} \]

The model illustrates that when all variables are held at zero (constant), the other factors contributing to Intention to quit would be 4.64. However, holding other factors constant, a unit increase in Organisation commitment, would lead to a 0.68 decrease in intention to Quit among the bank employees and a unit increase in age, Job Satisfaction and Organisation
Trust will have no statistical effect on intention to quit since the p value for them is greater than 0.05.

![Normal P-P Plot of Regression Standardized Residual](image)

**Figure 4.8: Normal P-P plot of Regression Standardized Residual**

The graph was positively skewed with the values ranging from 0 to 1.

### 4.8 Chapter Summary

This chapter presented the results of the study and their interpretation. These analyses provide the researcher with an in-depth understanding on bank employees’ intention to leave. Based on these results and past studies, an in-depth discussion of the causal and effects will be presented in Chapter 5.
CHAPTER FIVE

5.0 DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The purpose of this chapter is to provide an in-depth discussion and summary of the research findings as presented by the researcher. The conclusions presented are linked to the objectives of the study as indicated in chapter one of this study. Through the use of various literature both current and past, together with the findings of the study, it provides employers with valuable insights of how to address employee turnover and also find effective employee retention strategies. The findings of the study will be presented at the end of this chapter.

5.2 Summary of Findings

This study aimed to at determining the factors influencing employees’ intention to quit their jobs among commercial banks in Kenya. The specified objectives of the study were to observe the effects of age, job satisfaction, and commitment by the organization and organizational trust influences employee intention to quit among Commercial Banks in Kenya. The researcher embarked on a study of literature of previous studies on the topic in order to establish research gaps that the study aimed at solving. Library research was conducted in order to establish the methodology, research design, target population and the sampling procedures used to obtain the data relevant for the study. Findings and conclusions and recommendations were also studied. The benefits of the study to the researcher were the identification of research gaps that needed to be investigated. The research problem was studied through the use of a quantitative survey research design, conducted using a structured questionnaire. The sample frame was obtained from KCB Bank Kenya Limited and was selected through simple random sampling method. The researcher embarked on the use of questionnaires in order to collect data from the organizations. As a method of enhancing the validity of the instrument, the researcher sought expert opinion. Data analysis was made by use of frequencies and percentages presented in graphical manner using pie charts and tables.
The responses of this study were made up of 90% of respondents comprising of employees from various divisions at KCB Bank Kenya Limited. 55.6% of the respondents were male with 44.4% of the respondents being female. Majority of the employees interviewed highest education was Bachelor’s degree level being 54.1%, followed by Post Graduate degree holders with 38.5%, only 3% hold Diploma and 4.4% hold Secondary level. Most of the respondents had worked in the organization below 5 years with 43.7%. It was also evident that most of the respondents were young with 85.1 percent of the respondents being below the age of 40 years. Majority of respondents were from Retail Division because it accounts for more than two thirds of the organization followed by operations which is the largest unit in the Head office functions. The least respondents were from Agency Banking and Digital Financial Solution which are both new functions in making.

The results of the study showed that there was a significant effect of job satisfaction on intention to quit and a significant effect of organization commitment on intention to quit however there was minimal effect of organization Trust on intention to quit and age on intention to quit. Regression output indicated that the model explained 20% of variance in turnover intention meaning 80% of what affects intent to quit is explained by other factors in KCB Bank Kenya Limited apart from age, job satisfaction, organizational commitment and organizational trust.

Results of correlation analysis showed that Job Satisfaction, Organisation commitment and Organization Trust are statistically significantly correlated to intention to quit in Kenya Commercial Bank since $p < 0.05$ for all the parameters however age is not statistically correlated given that for age $p > 0.05$. Correlation results also indicated that job satisfaction, organization commitment and organization trust all exhibited a negative correlation with intention to quit while age had a positive correlation with intention to quit. Based on Table 16 results, all the variables (independent and dependent) are found to be reliable as the values of Cronbach’s Alpha Coefficients are all above 0.70. The overall results indicate that every item is measuring the same underlying variable. Thus the questionnaire was reliable tool to use in this research.
5.3 Discussion

5.3.1 Relationship between organizational commitment and intention to quit

From the analysis of data, the study shows that organizational commitment has strong negative correlation to the intention to leave with ($\beta = -0.60$) and ($p = 0.00$). That means that organizational commitment contributes 60% to Intention to leave among Bank employees in KCB Bank Kenya Limited according to this study.

The findings share some common themes with the literature review as they also confirm that employee commitment is negatively related to staff intention to quit. Thus, committed employees have less likely intention to quit the organization as commitment can be established through recognition, reward systems, career development and meaningful jobs. This confirms that committed employees with high levels of job satisfaction may attribute those enjoyable, fulfilling feelings to the support they receive from the organization, developing a feeling of both appreciation and loyalty towards the organization for its support and benefits. Highly satisfied employees have low intention to quit and high commitment to the organization. From the unfolding model of voluntary turnover, the employee’s decision to quit depends on shocks to the system and decision frames such as strong manager-employee exchange relationship where high levels of trust exist is a crucial ingredient in the employee commitment. Leadership commitment through establishing clear mission, vision and values enable employees find meaning in their jobs is negatively related to intention to quit.

Work life experience where employers become flexible to accommodate individual preferences on working hours. Employees forced to work hours that do not suit their domestic responsibilities will invariably consider looking for another job that can offer such hours. Managers enhance commitment through two-way communication. Employees given a chance to have a say or voice their opinion on issues that matter to their job are more satisfied at work and are more productive. Clear and consistent communication of what is expected of engaged workforce through participative decision making so that they feel a sense of belonging is negatively related to intention to quit.
The conclusions show that the organizational commitment will strongly determine if employees choose to leave the organization. If there is high commitment by the organization, the intention of employees to leave is low. According to Batt et al., (2002), the level of employee involvement in decision making is linked to low employee turnover. According to Wilson & Peel, (1991) review, the presence of a work committee and a common system of job appraisal are lined with lower turnover rates.

This study was done in a period when banks in Kenya were facing management instability with some having gone down like Dubai Bank and Imperial Bank and some were put under receivership like Chase Bank. This may have influenced the employees to question how much the KCB Bank Kenya Limited as an organization is committed to the needs of its employee and does the top management value the employees enough to act responsibly knowing that they determine the future of the bank.

5.3.2 Relationship between job satisfaction and intention to quit

Research has also shown that job satisfaction globally also influences employee turnover decisions (Williams’s et al., 2001). Studies related to job satisfaction and organizational commitments are very popular in many countries (Testa, 2001). Previous researches show that job satisfaction influences turnover intentions directly and influences organizational commitment indirectly (Blau, 1987). This effect is also supported by the many studies that seek to determine job satisfaction and organizational commitment precursor.

According to Patterson (1993), employees work harder and generally perform better when they gain satisfaction from their jobs however when they don’t get this satisfaction, their efforts towards commitment to the organization are deterred by them spending less time and effort and continuously withdrawing themselves from either the job or the organization (Cohen & Golan, 2007). By withdrawing from the job, the effect on the entire organization will be shown by a decrease in performance and increased cases of absenteeism from work and in the extreme cases actual quitting (Park, 2009).

Gruneberg (1976: 229) in his conclusion argued that employees that enjoy their work and are content with their jobs are less likely to leave their workplaces. Martin (1979: 314) also
found out that factors such as low pay, few friendships, lack of autonomy in the workplace etc. –which contribute to job satisfaction, have an effect on employees wanting to leave the organization.

Motivating employees through performance and recognition programs ensures that employees have a voice through consultative bodies, regular appraisals, attitude surveys and grievance systems. Where there is no opportunity to voice dissatisfaction, employees intend to quit which is a good predictor of actual turnover or resignation. A strong performance management system holds managers and employees accountable for the level of engagement in the organization. Surveys help make out factors that influence engagement that will make the most difference to the employees. Managers should be behind such survey results, put energy around improving these areas and develop action-oriented plans that are specific, measurable, and accountable and time-bound.

Professional career development opportunities for employees to develop skills and move on in their careers can significantly improve job satisfaction. Employees update themselves increasing their knowledge and skills through appropriate trainings. Generally it is understood that when employees get to know more about their job, their confidence increases there by being able to work without much supervision from their immediate managers which in turn builds their self-efficacy and commitment and reduces intention to quit. Provision of benefits such as job security and incentives is negatively related to intention to quit.

Employees who enjoy satisfaction at their job places may put a great deal of effort in to impress, but they are also likely to be looking for more secure employment at the same time. Incentives work out both financial and non-financial benefits for employees who show more engagement in their jobs. Several management theories have indicated that when employees get more pay, recognition and praise, they tend to exert more effort into their job. There should be a clear link between job satisfaction and intention to quit.

According to the regression outcome of the study, job satisfaction and intention to leave has an insignificant relationship with ($\beta=0.037$) and ($p = 0.663$) in KCB Bank Kenya Limited.
This may have been caused due to low income levels in Africa, Kenya being one of them, which forces employee to care more about pay than job satisfaction.

5.3.3 Relationship between organisational trust and intention to quit

Various authors have linked organizational trust to be related to other factors essential for the effective functioning of organizations in the present competitive business environments (Brashier & Boles 2003:195; Parnell & Crandall 2003:54). This study sought to answer the call to action by Brower et al., (2009) in regards to the need to further research studies in the field of the dynamic nature of organizational trust and its effects. Contrary to Brower et al., (2009), there was no significant relationship between organization trust and employees’ intentions to quit in KCB Bank Kenya Limited.

Baier (1994) equates organization to glue and lubricant. As glue it binds leaders and organizational participants to each other and as a lubricant it maintains cohesive relationships and encourages cooperation. In order to increase productivity, organizations need to have cohesion with their participants and to cooperate with them (Louis, Kruse, & Marks, 1996). As a lubricant, trust greases the machinery of an organization. Trust enables proper communication. Greater efficiency is achieved when people have trust with each other both in words and in actions (Arrow, 1974). Lack of trust creates conflict which undermines the goals of the organization created when people can have confidence in other people’s words and deeds (Arrow, 1974). Leaders need follower’s trust to enhance communication and facilitate effectiveness. However, according to empirical findings of the current study, trust has no significant with intention to quit and this may mean there are other major factors that influence employee turnover.

According to Graham (2003), organization trust influences employee turnover as it directly affects their performance. The role of line managers as noted has been named the most influential determinant of why employees choose to leave. Taylor (2002) states that poor supervision by line managers are the main contributors to the cases involving resignation. The extent to which they count as a contributing factor is not known to employers since these managers hold the responsibility of giving reasons why people leave. Organizations need to
conduct an investigation on how skilled and competent the line managers are by making sure they pass through training programs that equip them with new skills of polish their already known skills. They also need to be equipped with knowledge of how to encourage, motivate and support their juniors in order to improve their quality of work. Managers play a central role in promoting access to training for the employees in order to improve performance ratings.

Aluchio (1998) and Okumbe (2001) identified redundancy as one of the main reasons why employees lose organization trust. They defined redundancy as the loss of employment through no fault of the employee concerned is a method of separation under the control of management; it is normally occasioned by re-organization, mechanization or lack of orders. Unpredicted loss of important members of staff is the topmost problem of redundancy programs. Many firms experience failure in managing these exercises thus the heavy redundancy payments encourage long serving staff to leave, these are the most experienced and skilled staff. The redundancy exercises that are improperly handled have a negative impact on survivors and cause demotivation and resentment among them hence they leave at the earliest opportunity. The fact that in the current study found no significant relationship between organization trust and employees intention to quit may be taken to mean there have been no cases of redundancy at KCB Bank Kenya Limited, and if they have been there, then their impact was not felt.

The findings in this study however did not show any statistical relationship between organisational trust and Intent to quit. However it’s likely that ability could be affecting the employees’ intent to quit in KCB Bank Kenya Limited and not benevolence and integrity and since they were not measured separately then it’s hard to tell, the bank is stable local bank with a rich history.

5.3.4 Relationship between age and intention to quit

Research has found that the younger workers are more prone to changing their jobs when opportunities come along due to their ability of attaining higher education and aggressiveness in moving up the career ladder. Younger employees are more likely to put into consideration
organizations that will provide them with opportunities that will enhance their job skills. Moreover, younger workers face more difficulties in trying to identify their career goals and seeking a job that meets their acceptability criteria. Hence, they are more willing than older workers to move on to new employment opportunities (Dunegan, 1993).

Ng & Feldman (2007) argued that the organizations that provide handsome compensation and extrinsic rewards such as pensions scheme and benefits exert strong embedding forces on long-tenured workers also discourage them to seek out for new employment opportunities. Compared to younger workers, the older workers also less likely to feel satisfy with their new jobs in terms of pay and benefits (Mallinckrodt, 1990). Hence, they are less likely to leave their current employment due to fear of losing the attractive compensation. Moreover, the older workers are less likely to find quality replacement jobs as their younger colleagues do in the market (Feldman, Leana & Bolino, 2002).

Wright (2003) in his study of IT turnover found that older IT professionals do not usually desire to leave their jobs despite not being satisfied with their jobs as a result of reduced job alternatives. Earlier works of schools (2002) argued that generally older workers employees who are generally older tend to be more satisfied with their jobs and hence their desire to change jobs is lower. The rational explanation for this is that many top level administrative jobs are more available to older than younger employees hence the prestige and confidence associated with advancing age increases (Dawson, 2006).

Dawson (2006) found that compared to younger workers, the older workers also less likely to feel satisfied with their new jobs in terms of pay and benefits. Hence, they are less likely to leave their current employment due to fear of losing the attractive compensation. Moreover, the older workers are less likely to find quality replacement jobs as their younger colleagues do in the market (Wright, 2003). Another explanation provided by Scholes (2002) in relations to age and intention to quit, is that there are generational differences in regards to work values, attitudes, personality traits and expectations in life. A generation is a collection of individuals of similar age with the same historical experience within the same time period (Allen, 1965).
Researchers have observed that middle aged and older workers place more value to their job security as compared to young workers (Meyer, 1991). This could be because of the fact that older workers still face some age discrimination in the marketplace though this might be different from what it was 30 years ago (Weiss & Maurer, 2004). Locke (2010) argued that the organizations that provide handsome compensation and extrinsic rewards such as pensions scheme and benefits tend to attract and retain workers from the older age bracket which discourages them from seeking out new employment opportunities.

The findings in this study however did not show any statistical relationship between age and Intent to quit. This could be as a result of the wide and varied compensation bands and job grades used in KCB Bank Kenya Limited. The bands and grades ensures each employee has space to stretch for reach a higher grade which comes with higher/better compensation and one will take several years before you reach the peak and most employees retire before they reach it.

5.4 Conclusion

5.4.1 Relationship between organizational commitment and intention to quit

This study sought to establish the relationship between organizational commitment and intention to quit in KCB Bank Kenya Limited. The study found a strong negative correlation between organizational commitment and intention to quit, with ($\beta= -0.60$) and ($p = 0.00$). Thus organizational commitment contributes 60% to intention to quit among bank employees in KCB Bank Kenya Limited, when the level of commitment to organization of employees is high, turnover intention is low.

5.4.2 Relationship between job Satisfaction and intention to quit

This study sought to establish the relationship between job satisfaction and intention to quit in KCB Bank Kenya Limited. From the regression outcome of the study, job satisfaction and intention to quit has an insignificant relationship with ($\beta=0.037$) and ($p = 0.663$) in KCB Bank Kenya Limited. This may have been caused due to low income levels in Africa, Kenya being one of them, which forces employee to care more about pay than job satisfaction.
5.4.3 Relationship between organisational trust and intention to quit

This study sought to establish the relationship between organizational trust and intention to quit in KCB Bank Kenya Limited. The findings in this study did not show any statistical relationship between organisational trust and intent to quit. However it’s likely that ability could be affecting the employees’ intent to quit in KCB Bank Kenya Limited and not benevolence and integrity and since they were not measured separately then it’s hard to tell.

5.4.4 Relationship between age and intention to quit

Lastly this study sought to establish the relationship between age and intention to quit in KCB Bank Kenya Limited. The findings in this study however did not show any statistical relationship between age and intent to quit. This could be as a result of the wide and varied compensation bands and job grades used in KCB Bank Kenya Limited. The bands and grades ensures each employee has space to stretch before they reach a higher grade which comes with higher/better compensation and one will take several years before they reach the peak and most employees retire before they reach it.

5.5 Recommendations

5.5.1 Recommendations for Practice and Improvement

5.5.1.1 Relationship between organizational commitment and intention to quit

The results of this study indicate that there is a strong negative correlation between organizational commitment and intention to quit in KCB Bank Kenya Limited. This implies that enhanced organizational commitment in KCB Bank Kenya Limited will lead to more employees staying in the organisation longer. Thus the organisation leadership should seek ways to support the employees more to improve employee retention.

Banks need to have in place effective retention strategies so as to ensure that employees’ turnover level is low. Finding out what employees want or need is one way of understanding them and getting ideas of the kind of strategies that can be put in place in order to decrease turnover. More efforts should be directed towards improving employees’ organizational commitment as it was found to be a significant determiner of employee intention to quit.
Some of the factors that have been found to contribute to employees’ organization commitment include recognition, reward systems, career development and meaningful jobs. This confirms that committed employees with high levels of job satisfaction may attribute those enjoyable, fulfilling feelings to the support they receive from the organization, developing a feeling of both appreciation and loyalty towards the organization for its support and benefits. Highly satisfied employees have low intention to quit and high commitment to the organization. A strong manager-employee exchange relationship where high levels of trust exist is also a crucial ingredient in the employee commitment. Leadership commitment through establishing clear mission, vision and values enable employees find meaning in their jobs and goes a long way in ensuring organizational commitment.

5.5.1.2 Relationship between job satisfaction and intention to quit

The results of this study indicate that there is insignificant relationship between job satisfaction and intention to quit in KCB Kenya Limited. This implies that in the organisation job satisfaction is not one of the factors that will cause the employees to quit, probably the employees are satisfied with their jobs. Thus the management should maintain and constantly improve the work conditions around employee’s jobs to ensure it does not become a factor affecting their intention to quit at any future date, by analyzing what they are doing right currently and seeking ways to constantly improve employees job satisfaction as employees needs change.

5.5.1.2 Relationship between organizational trust and intention to quit

The results of this study indicate that there is no significant relationship between organisational trust and intention to quit in KCB Kenya Limited. This implies that in the organisation trust is not one of the factors that will cause the employees to quit, as mentioned earlier it’s likely that ability could be affecting the employees’ intent to quit in KCB Kenya Limited and not benevolence and integrity and since they were not measured separately then it’s hard to tell, the bank should strive to ensure all these factors are put into consideration as part of employee retention strategy to constantly ensure organizational trust will not affect employees intention to quit at any point in time.
5.5.1.2 Relationship between age and intention to quit

The results of this study indicate that there is no significant relationship between age and intention to quit in KCB Bank Kenya Limited. This implies that in the age is not one of the factors that will cause the employees to quit; this could be probably because the factor is already factored in as an attempt to increase employee retention. The Management should continue implementing the strategies they are currently using to counter age as a factor which can cause employees to quit and seek ways to improve them if possible.

5.5.2 Recommendation for Further Research

5.5.2.1 Relationship between organizational commitment and intention to quit

This study found a strong negative correlation between organizational commitment and intention to quit implying that an increase in organization commitments leads to a decrease in employees intention to quit. The researcher recommends that a future study should be undertaken to determine the effect of each component of organization commitment on intention to quit. That is, a study addressing the effect of affective, continuance and normative commitment on intention to quit. In addition, future studies should be undertaken to determine the effect of organizational commitment on intention to quit for other institutions as this was a case study focusing on KCB Bank Kenya Ltd only and as such its findings cannot be generalized.

5.5.2.2 Relationship between job satisfaction and intention to quit

The results of this study indicate that there is insignificant relationship between job satisfaction and intention to quit in KCB Bank Kenya Limited. This implies that in the organisation job satisfaction is not one of the factors that will cause the employees to quit, probably the employees are satisfied with their jobs. Similar studies should be replicated in other organizations to determine whether job satisfaction significantly affects employees’ intention to quit. Future researchers should also concentrate on specific components of job satisfaction and determine their effects on employees’ intention to quit.

5.5.2.3 Relationship between organizational trust and intention to quit
The results of this study indicate that there is no significant relationship between organisational trust and intention to quit in KCB Bank Kenya Limited. This implies that in the organisation trust is not one of the factors that will cause the employees to quit, as mentioned earlier it’s likely that ability could be affecting the employees’ intent to quit in KCB Bank Kenya Limited and not benevolence and integrity and since they were not measured separately then it’s hard to tell. Future researchers should concentrate on the individual components of organizational trust such as ability, benevolence and integrity to determine whether there is any that has a significant effect on employees’ intention to quit. In addition, future researchers should study the effect of organizational trust on intention to quit in other organizations as this was a case study and thus its findings cannot be generalized.

5.5.2.4 Relationship between age and intention to quit

The results of this study indicate that there is no significant relationship between age and intention to quit in KCB Bank Kenya Limited. This implies that age is not one of the factors that will cause the employees to quit. Future studies conducted in other sectors of the economy on age and intention to quit may obtain different results. This is because there are other sectors apart from banking where age can be a critical factor in determining employees’ turnover. Future research may also focus on other demographic factors such as gender differences. This will help whether there is a gender that demonstrates a greater intention to quit with increase in age than the other one. An in-depth study on the effect of gender and other socio-cultural aspects in employee’s turnover intentions in Kenya should be conducted.
REFERENCES


