INFLUENCE OF PRE-RETIREMENT ANXIETY ON EMPLOYEE COMMITMENT WITHIN THE LOGISTICS INDUSTRY: A CASE OF DALSEY, HILLBLOM AND LYNN KENYA LIMITED

LINDA WANGUI MUHORO

UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

SUMMER 2019
INFLUENCE OF PRE-RETIREMENT ANXIETY ON EMPLOYEE COMMITMENT WITHIN THE LOGISTICS INDUSTRY: A CASE OF DALSEY, HILBLOM AND LYNN (DHL) KENYA LIMITED

BY

LINDA WANGUI MUHORO

A Research Project Report Submitted to the Chandaria School of Business in Partial Fulfillment of the Requirements for the Degree of master’s in business administration (MBA)

UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

SUMMER 2019
DECLARATION

I am the undersigned, I 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: ______________

LINDA WANGUI MUHORO  STUDENT ID: 653922

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

Signed: __________________________  Date: ______________

Dr. Caren Ouma

Signed: __________________________  Date: ______________

Dean, Chandaria School of Business
COPYRIGHT

All rights reserved. No part of this research paper may used to create derivative works, publicly distributed or displayed, or transmitted including but not limited to storage in a retrieval system, or transmission electronically, mechanically via photocopying, recording, or other means without the prior written permission of the author.

Copyright © 2019 Linda Wangui Muhoro.
The general objective of the study was to establish the influence of pre-retirement anxiety on employee commitment in the logistics industry. Specific objectives of the study were to determine the impact of anticipated loss of work role attachment on employee commitment, to establish the effect of anticipated loss of health on employee commitment, to examine the effects of anticipated loss of friendship on employee commitment and to establish the effect of anticipated loss of financial stability on employee commitment in Dalsey, Hillblom and Lynn Kenya Limited.

A descriptive research method was adopted. The study targeted 206 management employees of Dalsey, Hillblom and Lynn Kenya Limited. Stratified random sampling technique was adopted to select 136 management level employees. Semi-structured questionnaire was used to collect primary data. Descriptive statistics was used in analysis of quantitative data. Qualitative data was analyzed in a narrative form. Correlation analysis was conducted to determine the strength of the relationship between the independent and the dependent variables. Multiple regression analysis was used for predicting the unknown value of a variable from the known value of two or more variables- also called the predictors.

The study found that in analysis of the first objective anticipated loss of work role attachment and employee commitment in the logistics industry was negatively correlated. The study similarly established that the relationship between loss of work role attachment and employee commitment in the logistics industry was negatively and significantly related \( (r=-0.939) \).

The study found that in analysis of the second objective anticipated loss of health and employee commitment in the logistics industry was negatively correlated \( (\beta=-0.226) \). The study similarly found that the relationship between anticipated loss of health and employee commitment was negatively and significantly correlated \( (p\text{-value}=0.000) \).

The study found that in analysis of the third objective anticipated loss of friendship is statistically significant to employee commitment in the logistics industry \( (\beta = 0.322) \). The
study similarly found that anticipated loss of friendship had significant negative relationship with employee commitment in the logistics industry (p-value=0.005).

The study revealed that in analysis of the last objective anticipated loss of financial stability and employee commitment in the logistics industry were negatively correlated (β=-0.599). The study furthermore found that the relationship between anticipated loss of financial stability and employee commitment was significant (p-value =0.000).

The study concluded that a unit increase in anticipated loss of work role attachment will lead to a decrease in employee commitment 0.223 units. Similarly, a unit increase in anticipated loss of health will lead to a decrease in employee commitment in the logistics industry 0.226 units. Regarding anticipated loss of friendship, the study concluded that increasing anticipated loss of friendship by a single unit would lead to a decrease in employee commitment in the logistics industry 0.322 units. Finally, the study concluded that a unit increase in anticipated loss of financial stability will lead to a decrease in employee commitment in the logistics industry 0.599 units.

The study recommended that management of the organization should ensure that they put in place strategies that are effective in increasing the level of employee involvement. This is important because it will increase the level employment commitment and on the other hand lower the phased retirement interest. The organization should as well ensure that strategies of improving work place attachment are properly implemented. Some of the strategies that can be effective while dealing with retiring employees is by showing them that their contribution in the organization is valued; this can be achieved by assigning them training roles for the junior employees because they have experience and therefore can pass it to the younger employees.
ACKNOWLEDGEMENT

First and foremost, I want to give special thanks to the Almighty God for giving me special grace, power of mind, and strength to work through and complete this project. My sincere gratitude to my supervisor Dr. Caren Ouma who was readily available, accessible and always willing to help and offer me guidance throughout the period of shaping this work. My utmost thanks and appreciation to my family. My sister for the constant encouragement and support to start this academic journey. My parents for always standing by me and providing their moral, spiritual, and emotional support. Last but by no means the least, my gratitude goes to all those who assisted me in one way or the other during the programme.
DEDICATION

This research project is dedicated to my parents Rose Muthoni and Christopher Paul Muhoro, my sister Gloria Nyawira Muhoro for always cheering me on to scale greater heights
# TABLE OF CONTENT

DECLARATION .................................................................................................................. ii
COPYRIGHT ....................................................................................................................... iii
ABSTRACT ........................................................................................................................... iv
DEDICATION ....................................................................................................................... vii
TABLE OF CONTENT ....................................................................................................... viii
LIST OF TABLES ................................................................................................................ x
LIST OF FIGURES ............................................................................................................. xi
LIST OF ABBREVIATIONS AND ACRONYMS ................................................................... xii

CHAPTER ONE ................................................................................................................ 1
1.0 INTRODUCTION ....................................................................................................... 1
  1.1 Background of the Study .......................................................................................... 1
  1.2 Statement of the Problem ....................................................................................... 6
  1.3 General Objective ................................................................................................... 8
  1.4 Specific Objectives .................................................................................................. 8
  1.5 Significance of the Study ....................................................................................... 8
  1.6 Scope of the Study .................................................................................................. 9
  1.7 Definition of Terms ................................................................................................ 10
  1.8 Chapter Summary ................................................................................................... 11

CHAPTER TWO ................................................................................................................ 12
2.0 LITERATURE REVIEW .............................................................................................. 12
  2.1 Introduction ............................................................................................................. 12
  2.2 Impact of Loss of Work Role Attachment and Employee Commitment .................. 12
  2.3 Effect of Anticipated Loss of Health on Employee Commitment ......................... 16
  2.4 Effects of Anticipated Loss of Friendship on Employee Commitment ............... 20
  2.5 Effect of Anticipated Loss of Financial Stability on Employee Commitment ....... 24
  2.6 Chapter Summary .................................................................................................. 29

CHAPTER THREE ............................................................................................................. 30
3.0 RESEARCH METHODOLOGY .................................................................................. 30
  3.1 Introduction ............................................................................................................. 30
3.2 Research Design...........................................................................................................30
3.3 Population and Sampling Design..............................................................................30
3.4 Data Collection Methods .........................................................................................33
3.5 Research Procedures .................................................................................................33
3.6 Data Analysis Methods ..............................................................................................34
3.7 Chapter Summary .......................................................................................................34

CHAPTER FOUR ..................................................................................................................35
4.0 RESULTS AND FINDINGS ..........................................................................................35
  4.1 Introduction ..................................................................................................................35
  4.2 Demographic Information ..........................................................................................35
  4.3 Impact of Anticipated Loss of Work Role Attachment and Employee Commitment .. 38
  4.4 Effect of Anticipated Loss of Health and Employee Commitment .............................42
  4.5 Effect of Anticipated Loss of Friendship and Employee Commitment ......................45
  4.6 Effect of Anticipated Loss of Financial Stability and Employee Commitment ..........49
  4.7 Chapter Summary .......................................................................................................53

CHAPTER FIVE .....................................................................................................................54
5.0 DISCUSSION, CONCLUSION AND RECOMMENDATIONS .....................................54
  5.1 Introduction ..................................................................................................................54
  5.2 Summary .......................................................................................................................54
  5.3 Discussion ......................................................................................................................56
  5.4 Conclusions ..................................................................................................................63
  5.5 Recommendations ......................................................................................................64

REFERENCES .......................................................................................................................67

APPENDICES .........................................................................................................................77
  APPENDIX I : INTRODUCTION LETTER .......................................................................77
  Appendix II: QUESTIONNAIRE ......................................................................................78
  Appendix III: IRB LETTER ...............................................................................................83
  Appendix IV: NACOSTI AUTHORIZATION ....................................................................84
  Appendix V: NACOSTI PERMIT .....................................................................................85
## LIST OF TABLES

<table>
<thead>
<tr>
<th>Table</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table 3.1:</td>
<td>Target Population</td>
<td>31</td>
</tr>
<tr>
<td>Table 3.2:</td>
<td>Sampling Frame</td>
<td>31</td>
</tr>
<tr>
<td>Table 4.2.1:</td>
<td>Response Rate</td>
<td>35</td>
</tr>
<tr>
<td>Table 4.2.2:</td>
<td>Reliability Analysis</td>
<td>36</td>
</tr>
<tr>
<td>Table 4.3:</td>
<td>Anticipated Loss of Work Role Attachment and Employee Commitment</td>
<td>39</td>
</tr>
<tr>
<td>Table 4.3.1:</td>
<td>Model Summary</td>
<td>40</td>
</tr>
<tr>
<td>Table 4.3.2:</td>
<td>Analysis of Variance</td>
<td>40</td>
</tr>
<tr>
<td>Table 4.3.3:</td>
<td>Model Coefficients</td>
<td>41</td>
</tr>
<tr>
<td>Table 4.4:</td>
<td>Anticipated Loss of Health and Employee Commitment</td>
<td>41</td>
</tr>
<tr>
<td>Table 4.4.1:</td>
<td>Model Summary</td>
<td>44</td>
</tr>
<tr>
<td>Table 4.4.2:</td>
<td>Analysis of Variance</td>
<td>44</td>
</tr>
<tr>
<td>Table 4.4.3:</td>
<td>Model Coefficients</td>
<td>45</td>
</tr>
<tr>
<td>Table 4.5:</td>
<td>Anticipated Loss of Friendship and Employee Commitment</td>
<td>44</td>
</tr>
<tr>
<td>Table 4.5.1:</td>
<td>Model Summary</td>
<td>48</td>
</tr>
<tr>
<td>Table 4.5.2:</td>
<td>ANOVA</td>
<td>49</td>
</tr>
<tr>
<td>Table 4.5.3:</td>
<td>Model Coefficients</td>
<td>49</td>
</tr>
<tr>
<td>Table 4.6:</td>
<td>Anticipated Loss of Financial Stability and Employee Commitment</td>
<td>46</td>
</tr>
<tr>
<td>Table 4.6.1:</td>
<td>Model Summary</td>
<td>52</td>
</tr>
<tr>
<td>Table 4.6.2:</td>
<td>ANOVA</td>
<td>52</td>
</tr>
<tr>
<td>Table 4.6.3:</td>
<td>Model Coefficients</td>
<td>53</td>
</tr>
</tbody>
</table>
LIST OF FIGURES

Figure 4.2.3: Age Bracket of the Respondents ................................................................. 36
Figure 4.2.4: Gender of Respondent .................................................................................. 37
Figure 4.2.5: Respondents Length of Experience .............................................................. 37
<table>
<thead>
<tr>
<th><strong>Abbreviation</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>DHL</td>
<td>Dalsey, Hillblom and Lynn</td>
</tr>
<tr>
<td>HRM</td>
<td>Human Resource Management</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom</td>
</tr>
<tr>
<td>USA</td>
<td>United States of America</td>
</tr>
<tr>
<td>USIU-A</td>
<td>United States International University -Africa</td>
</tr>
<tr>
<td>WHO</td>
<td>World Health Organization</td>
</tr>
</tbody>
</table>
CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Study

According to Transamerica Global Retirement Survey (2018), retirement readiness varies globally across countries, and more needs to be done to help people in all countries to be more prepared for retirement since pre-retirement anxiety is caused mainly by lack of preparedness (TGRS, 2018). Mchugh (2013) explained that in United States of America, Australia, Canada, Germany and other developed countries, employees who are not well prepared will try to retire then find out that they are unable to due to three key factors: One of the factors is that the amount of benefits is reduced and the countries are raising the age limit for one to start benefiting. The reason for countries to do so is because in the past decade they overspend and therefore were in great deficit from the time of recession. Currently, they are faced with a demographic disaster, because there is a longer life span of the retirees and the rate of birth is declining which implies that there will be fewer individuals to support the aging population. The second factor is that organizations did away with their traditional pension scheme where employees were guaranteed of retirement benefits without deductions from their pay. The third factor is that employees used to spend freely without saving before recession and once they were hit, most of their wealth disappeared.

In Brazil, Santos (2015) analyzed the pre-retirement anxiety caused by lack of preparedness and found that depending on the professional trajectories, retirement is experienced differently, to be precise, the process of ageing and its effect on one’s personal characteristics. The study revealed that there are different and diverging ways of dealing with retirement. This is because the nature and conditions of work trajectories influence them. Kalokerinos (2015) carried out a study to investigate interest in, and factors associated with, bridge employment and phased retirement in Australia. It was evident from the study results that, interest in these retirement options were differently linked to job attitudes in diverse organizations leveled by moderately high levels of interest in working as result of anticipated retirement. Further, Tummers and den Dulk (2013) analyzed work alienation (that is, powerlessness and meaninglessness) impact on
organizational commitment and work effort in Netherlands. The study results showed that work alienation has an influence on employees’ commitment, and work effort.

There is ongoing research development to examine the relationship between financial well-being and employee commitment and workplace behavior as well as performance. Although, these correlations are more often investigated in the United States of America whereby financial well-being of employees has been assessed in the last two decades (Kim, Moen, Gitlin, & Han, 2016). Some few studies have been conducted in US and revealed a correlation between financial instability, stress and employee performance outcome (Kim, Moen, Gitlin, & Han, 2016). Employees resorting to alcohol and substance abuse, even turn out to be violent due to stress caused by one’s financial instability. These are some of the ways in which behaviors related to financial instability lead to stress and therefore create negative outcomes for employers or lower employees’ commitment.

Financial instability and its influence on employees’ behavior in the workplace seem to be a new area of research even in most of the developed countries. A study in India by Jain, Giga, Cooper, and Cail (2013) investigated the mediating organizational commitment influence that was objective to correlate organization related stressors and particularly being specific on financial instability of employee’s Business Process Outsourcing (BPO) based in New Delhi, India. The study employed a sample of 401 operator level employees. The findings indicated that, the organizational stressor’s negative influence on employees’ health was largely controlled by their commitment to the organization and their perceptions of employer commitment to them.

In Ghana, Mensah and Darkwa (2016) observed that majority of low and middle level income earners are not able to save because their life is already financially strained. In addition, the perception among older employees is that retirement is an indication that they are reaching the end of their lives on earth and this can be disturbing emotionally (Anibueze, 2013). Furthermore, pre-retirement anxiety can be attributed to a number of reasons; the deplorable sight of retired individuals having various health complications, due to old age, queuing to receive their pension is disheartening to employees approaching retirement (Anibueze, 2013). Further according to Aregundande (2016) who critically reviewed the bad health of some retired individuals in Nigeria contributes to the tendency of some individuals exercising fear and worries about retirement. Second, the
lack of retirement preparedness among employees approaching retirement contributes significantly to the pre-retirement anxiety.

In Nigeria, because of lack of planning most of the individuals are faced with psychosomatic issues and some of them react to them psychologically. Civil servants operating in both public and private sectors in Nigeria consider retirement to be an unmanageable issue (Garba & Mamman, 2014). There are several challenges that can be attributed to ineffective retirement plans and they include additional responsibilities for extended families, challenge of access to medical services, attributed to one’s family size and other factors such as polygamy. As Garba and Mamman (2014) explain it, retirement from active civil service is a sine qua non in the life of every public officer. However, some of the basic challenges faced by the retirees in Nigeria include problems associated with planning and management, the exit stage, corruption at the pension board, discrimination by the society, domestic violence within the family, sudden death etc.

Research related to pre-retirement and retirement has steadily been on the rise in Kenya and has dealt with varied issues and the findings are as explained below. For example, Githui (2012) studied on the perception of secondary school teachers in public schools found out that most of the teachers would like to retire at the age of 60 years because it is the mandatory age of retirement. It was pointed out that majority of the teachers are not prepared for retirement and retirement causes stress and anxiety to the retiree especially if not prepared.

In addition, the findings of the study on forms and patterns of pre-retirement preparation programs in public service in Kenya indicated that there were insufficient training programs on pre-retirement planning (Mboga, 2014). Further, Wata, Kamau, and Bett (2015) studied factors determining the attitude of employees regarding retiring in the Kenyan energy industry and established that the attitude of the worker regarding retirement is affected by occupational, economic, environmental and social aspects. Kembu et. al., (2017) additionally investigated the association that existed between pre-retirement anxiety and intents of knowledge sharing. The study established that pre-retirement anxiety enhanced knowledge sharing intentions.

There has been an increase in population of old individuals in the society and this has resulted to a decline in the rate of fertility and the consequences of this trend are
irreversible; the result is that the economy and socio-political will be affected greatly (Nikolova, 2016). The rise in population of old individuals pose the challenge of microeconomic and fiscal instability because the government has to spend a lot of money in caring for them through pension, healthcare, and other programs benefiting the elderly. In such cases where the government has to spend most of its resources in caring for the elderly instead of using them for infrastructure development and education, it will end up affecting the general quality of life and growth of the economy. For developing countries, there are additional challenges of populations getting “old” (in some cases, rapidly) before they get “rich” (Bloom, Mahal & Rosenberg, 2012). Due to the rapidly increasing ageing population in organizations, discussions about retirement among academicians and practitioners have come to the fore.

Nowadays research related to retirement aspects such as retirement preparedness, career progression, and pre-retirement syndrome have become topical issues of research. Retirement which is a significant change in both individual and organizational life is defined to be the last stage in the occupational life cycle; this is the period when one exits routine and hectic work life and therefore gets an opportunity to relax (Gustman & Steinmeier, 2014; Laitner & Sonnega, 2013). Further, According to Fadila and Alam (2016) retirement can be considered to be completely withdrawing from career life. The set age for retirement is different in various countries; in addition, the age for retirement can be different in a country based on the occupation of the individual, and their gender. Generally, the retirement age is usually between 55 years and 75 (Thuku, 2013).

On the other hand, employee commitment has taken centre stage in contemporary organizations due to its impact on organizational performance and productivity. Empirical evidence on human resource management practices suggest that organizational performance can be increased by having more committed employees and this can be achieved by creating an environment that motivates employees and involves them highly in line with attaining the objectives of the organization (Abu-Baker, 2010). Additionally, other researchers in the field of social sciences have established that commentators greatly agree that, work practices that encourage employees to be highly committed, result in improved organizational performance. Kalokerinos (2015) carried out a study to investigate interest in, and factors associated with, bridge employment and phased retirement in Australia. It was evident from the study results that interest in these
retirement options were differently linked to job attitudes in diverse organizations leveled by moderately high levels of interest in working as result of anticipated retirement.

Coincidentally, retirement and employee commitment appear to be at cross roads since while young employees are committed to the organizational goals older employees appear to be more committed to individual goals due to fears and uncertainties among employees approaching retirement which can be defined as pre-retirement anxiety. As noted by O’Brien (2017) for people facing this major life change, anxiety over transitioning to non-working years can lead into fears. There are several challenges that come along with transitioning into retirement and the result is that an individual’s start feeling anxious and stressed (Alpaslan, 2016). Unfortunately, most organizations have a diverse work force which comprises among others, employees of different ages including those approaching retirement age. Pre-retirement anxiety is associated more with employees approaching this critical stage in life which affect their commitment towards work as observed in past studies. The emotions these employees go through can affect their levels of productivity and job performance differently (Alpaslan, 2016).

DHL Kenya Limited started operating in Kenya in 1995 this was after Unilever Group invited Tibbett and Britten Group to provide its subsidiaries in Kenya with logistic solutions. It was a strategy by Unilever Group to have a logistic solution provider that operates globally. In 1998, Tibbett and Britten (K) Ltd increased their clientele after they won the contracts of British American Tobacco Kenya and East Africa Breweries Limited. Because of the increase in their customer base, they decided to open other branches in Uganda and Tanzania. Currently the branches are independent. The company has since then experienced an increase in their customer base because manufacturing and telecom companies appreciate the value of their services. They have more than 10 clients and they include Unilever Kenya Ltd, East Africa Breweries, British American Tobacco and Safaricom Kenya (Murray, 2014).

DHL, a global market leader in the logistics industry, deals with the business of transporting international mails, offering global freight forwarding services by air, sea, road and rail, in addition to, offering warehousing solutions and other customized logistics services. The company boosts of a global network in over 220 countries and territories across the globe. (DHL International 2019).
The company has three main divisions, which are DHL Express, DHL Global Forwarding and DHL Supply Chain. DHL Express deals with courier services and international mails, DHL Global Forwarding deals with sea freight and DHL Supply Chain deals mainly with supply chain providing their contracted customers with tailor made services; some of this service are inbound logistics, distribution, warehousing, sales order processing and even customer care. In Kenya, the three divisions are presented as individual organizations but they all work collaboratively to provide their customers with their different requirements. It is clear that DHL creates long lasting relations with their customers (Murray, 2014).

The relationship that exists between Unilever Kenya Limited established in 1995 and East Africa Breweries established in 1998 supports this. The organization gives a mixture of 3PL or physical logistic solution and 4PL or intellectual service model. With the aim of handling the pool of sub-contractors, the organization maintains a pool of subcontractors and own vehicles of different tonne capacity ranging from three, seven, ten, thirteen and thirty.

For five consecutive years, DHL has been ranked as the top employer in Africa; during the 2018 certification ceremony of Top Employer Africa, DHL was recognized. They received 22 certifications in a total of 21 countries across Sub-Saharan Africa among them was Kenya. Among the many awards they received was the coveted Intercontinental Award because of receiving top employer award in the continent. (DHL International 2019). DHL Kenya Limited was recognised as the Best Company to work for under the Medium Sized Company Category based on investigation conducted by Deloitte Survey (2016).

1.2 Statement of the Problem

Globally, any employee who reaches the retirement age is faced with the phenomenon of change in living standards. There are several changes that are prone to happen in life but the most demanding one is the change from work life to retirement. This is the most challenging because most employees fail to plan effectively for this transition (Atchley & Barusch, 2014). According to analysts, retirement is the last stage in occupational life cycle; at this stage an individual exit from their routine and stressful work life and get some time to relax (Petkoska & Earl, 2013; Reitzes & Mutran, 2014).
The issue of retirement has become a topic of concern in Kenya with academicians, practitioners and researchers drawing their focus to it. It has received immense attention because there are a number of challenges that employees experience when transitioning from work to retirement and these challenges cause anxiety and stress as they approach this stage; The emotions experienced by these employees have some form of effects on their job performance and productivity (Alpaslan, 2016; Cameron, 2015 & Richardson, 2013). The tendency of some employees experiencing fear and worries when they think of retirement is contributed by critical review poor state of retired individuals in Kenya, their worries and fear affects their task performance and therefore affects their efficiency and effectiveness; which pre-retirement anxiety condition.

Every employed individual has some personal concerns regarding challenges that come along with retirement (Johnson, 2015); the worry of some is whether their retirement benefits will be sustainable (Adewuyi, 2016). Especially with the meltdown of the economy, such worries are really troublesome (Ubangha & Akinyemi, 2015). Others are concerned about whether it is appropriate for them to retire and when they should do so (Atchley & Barusch, 2014). The concern of others is whether the benefits will be enough to maintain them at the social class they are used to. In some cases, retirement is associated with a decline in health status, happiness and activities consequently enhancing undue death (Taylor & Doverspike, 2013).

Empirical studies (Mathieu & Zajac, 2010; Dunham, Grube, & Castenada, 2014; Aegon, 2012; Gitonga, 2015) focused on very different organizations other than the logistics sector. There is limited empirical evidence on the impact of pre-retirement anxiety on employee commitment in the logistics industry. The study sought to fill the research gap in terms of context of the study by establishing the impact of pre-retirement anxiety on employee commitment in the logistics industry, with reference to DHL Kenya Limited.

In an organization, pre-retirement anxiety is characterized by fears and worries about the future of the individual as a result of the cessation of an active working life. The prospective retiree is afraid of how illness will affect one’s life and how to cope with all following mental and emotional problems. In addition, how their family members and friends will perceive them to be, after losing part of their income or a reduction of income and its impact on the family and friends is a great worry to them. Mwakala (2014) in his study on the retirement readiness at the logistic industry found that most Kenyans are
saving but that 6 in 10 survey respondents said they have not put aside enough for their senior years. Notably, those aged 55 through 64 admitted to not saving adequately, raising doubts about their making ends meet in later years. Report from business daily (2017) indicates that DHL Kenya Limited does not train its employees in regard to making retirement plans. In many instances, the employees end up being depressed hence becoming less committed and performing poorly in their last periods at work. This study seeks to establish influence of pre-retirement anxiety on employee commitment in the logistics industry

1.3 General Objective

The general objective of the study was to establish influence of pre-retirement anxiety on employee commitment in Dalsey, Hillblom and Lynn (DHL) Kenya limited.

1.4 Specific Objectives

The study was guided by the following specific objectives

1.4.1 To determine the impact of anticipated loss of work role attachment on employee commitment in DHL Kenya Limited

1.4.2 To establish the effect of anticipated loss of health on employee commitment in DHL Kenya Limited

1.4.3 To examine the effects of anticipated loss of friendship on employee commitment in DHL Kenya Limited

1.4.4 To establish the effect of anticipated loss of financial stability on employee commitment in DHL Kenya Limited

1.5 Significance of the Study

The study might be important to the following stakeholders;

1.5.1 Management of DHL Kenya Limited

The management of DHL Kenya Limited might have more insight into how employee commitment is affected by pre-retirement anxiety and therein formulate necessary policies to reduce pre-retirement anxiety among employees approaching retirement age and consequently increase their commitment.
1.5.2 Human Resource Managers

The Human Resource Managers (HRM) might be able to understand the effect of pre-retirement anxiety on employee commitment. Therefore, they might be able to educate their employees on the importance of preparing for their retirement. This might enable employees to be committed to the organization until the time of their retirement.

1.5.3 Employees

The findings of the study will provide valuable and pertinent information important to the employees. Individual employees more so young employees might benefit from ideas generated by this study on challenges caused by pre-retirement anxiety that might form the basis for proper individual retirement preparedness.

1.5.4 Scholars and Academicians

The study might similarly provide valuable information to the academicians and researchers because it might add to the body of knowledge and provide insights where future studies can be conducted. It might add to the body of knowledge on the influence of pre-retirement anxiety on employee commitment.

1.6 Scope of the Study

This study sought to establish the influence of pre-retirement anxiety on employee commitment in the logistics industry; a case of DHL Kenya Ltd. Specifically, the study sought to determine the impact of anticipated loss of work role attachment, anticipated loss of health, anticipated loss of friendship and anticipated loss of financial stability on employee commitment in DHL Kenya Limited. The study was descriptive in nature. The study targeted management level employees; these include top managers, middle level managers and supervisors who are permanent employees at DHL Kenya Limited. The major departments covered included sales and retail, customer service, operations, finance, human resource and administration departments. The target population was 206 employees from which a sample of 136 management level employees were selected using stratified random sampling technique. The study used primary data collected using questionnaires. Data collected was analyzed using descriptive statistics, multiple regression and correlation analysis. The study was carried out at the DHL Kenya head office located on the corner between Lusaka Road and Witu Road Industrial Area in
Nairobi County. The study used questionnaires as the main tool of collecting primary data. The study was carried out between November 2018 and July 2019.

1.7 Definition of Terms

1.7.1 Employee Commitment
This refers to the psychological attachment of an employee to an organization and the result is employee loyalty to the company. A committed employee is an employee who wants to continue working with the organization, identifies with the goals of the organization, and feels as being part of the organization and they enjoy the work they are doing in that organization (Kanter, 2013)

1.7.2 Loss of Friendship
Friendship is the relationship an individual has with others and is central to one’s existence more so work related relations since individuals spend the greatest percentage of their life at work; when an individual lacks association with people in the workplace due to their transitioning to retirement, it is considered to be loss of friendship, and it involves giving up work-related group memberships and associated identities (Thuku, 2013).

1.7.3 Loss of Health
An abnormal or physiologically unbalanced state of the body, illness, malady, sickness, un-wellness, impairment of normal physiological function affecting part or all of an organism (Dulk, 2013).

1.7.4 Loss of Work Role Attachment
Work role attachment is the feeling of attachment employees get from spending much of their time at their workplace, it also refers to the process where an individual has a strong affection to their job; therefore loss of this attachment is the process whereby one has no strong feeling of affection for their job (Dulk, 2013).

1.7.5 Organizational Culture
They are believing, assumptions, values and interaction techniques contributing to a unique social as well as psychological environment of a company. Organizational culture can affect employees identifying with the company (Schrodt, 2012).
1.7.6 Pre-retirement Anxiety

It is generalization of an apprehension feeling or worry in regard to consequences that ensue as a result of retirement and they are uncertainty, unpredictability and other disruptive consequences (Kanter, 2013).

1.8 Chapter Summary

The chapter reviewed the introduction of the study. The areas of discussion contained within are the introduction are; background of the problem, statement of the problem, general objectives of the study, specific objectives, significance of the study, scope of the study and definition of terms. Chapter two is the literature review relevant to this study; chapter three was the research methodology. Chapter four was data analysis, interpretation and presentation while chapter five was summary of findings, conclusion and recommendations.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter discusses the literature review on the impact of pre-retirement anxiety on employee commitment. This chapter in particular focuses on the impact of anticipated loss of work role attachment on employee commitment, the effect of anticipated loss of health on employee commitment, the effects of anticipated loss of friendship on employee commitment and the effect of anticipated loss of financial stability on employee commitment..

2.2 Impact of Loss of Work Role Attachment and Employee Commitment

The amount of time that individuals spend in the workplace make employees get attached to the day to day activities in their work life which can be defined as work role attachment. Work role attachment refers to the process where an individual has a strong affection to their job. To those employees who are committed, their work is what identifies them. They consider their work to be their key interest in life, having moral value and being intrinsically good (Petters & Asuquo, 2008). It has been found that what determines whether an individual will remain in their workplace is their level of commitment to their work.

There are those individuals who continue with their identities related to their work as they gradually transit to retirement, voluntary work or other forms but that is not always the case. Based on the information that was obtained from fully retired individuals, enrolling into new groups is very helpful because it helps one in dealing with feeling of loss in cases where work related identities were of great value. Work alienation is regarded as a multidimensional concept. According to McKinlay and Marceau (2012), work alienation involves mainly two dimensions: the feelings of powerlessness and meaningfulness. The powerlessness in the working place work is prompted by employees’ feeling unable to integrate and losing control over the way things are done at work whereas meaningfulness is the employees’ perception that their work is less important, for example, it accrues to no value to their clients or society as a whole. The two dimensions
in work context are considered to have a strong influence on work related outcomes, mainly employees’ commitment and job satisfaction.

Place attachment is considered as one of the most important themes in environmental psychology. With reference to the Theory of Place Attachment, it refers to an affective component or a link that bonds an individual to a particular area (Lewicka, 2011). The need to maintain propinquity or proximity to the object is the main feature of attachment. Place attachment is a strong bond involving a person and the space one lives. This is a primary concept in environment psychology. It is highly influenced by an individual and their personal experience, which in turn influences the degree of liking for a particular work environment. Job involvement likewise is a very important sub-dimension of work-role attachment. Employees that engage an elevated level of job involvement are more likely to consign their work role value (McKinlay & Marceau, 2012).

Generally, loss of this role mostly transpires to retirement while a change in identity is imposed. As such, job involvement seems to be strongly related to employment commitment but negatively related to phased retirement interest. Tummers and den Dulk (2013) analyzed work alienation (that is, powerlessness and meaninglessness) impact on organizational commitment and work effort in Netherlands. The study results showed that work alienation has an influence on employees’ commitment, work effort and – to a lesser extent.

Similarly, Roy and Rioux (2013) examined a workplace mediating role on attachment in regards to both organizational commitment and organizational citizenship behavior relationship in the central region of France. Approximately 118 employees were included in the sample. The study results revealed that an attachment to the work place mediated affective commitment, normative commitment and helping behavior relationships. The conclusions of this research recommended that workplace attachment stimulates employees’ commitment if properly implemented. Crashaw and Game (2015) by using attachment theory perspective carried out a study to examine the line managers in employee career management in Finance Co, UK. The study findings revealed that employees attaining high attachment avoidance in relationships involving their line managers indicated lower participation in organizational career development activities and more negative career growth opportunities perceptions.
Furthermore, the proposition that those individuals with greater job involvement are more likely to plan a later retirement age has additionally been tested empirically. Shultz and Wang (2012) study revealed that lower feelings of job withdrawal can be impacted by individuals who are more invested in and committed to their job. Similarly, an earlier study shows that higher work satisfaction individuals are more likely to continue working into old age. However, negative relationships between job involvement and turnover intention have been reported by several studies (Lewicka, 2011; Bakita & Rioux, 2013).

### 2.2.1 Social Psychology

Canter (2014) explained a place to be the association that exists between the physical traits of a given space, or the behaviors a place that are prone to occur in such an environment, and lastly, conceptions held by individuals regarding their behavior in that particular space (p. 159). Based on Cater’s definition, workplace can be considered to be what an employee gives the workplace depending on their experience with the space. One of the important themes in environmental psychology is place attachment particularly, environmental psychology in organizational and work context (Scannell & Gifford, 2015; Lewicka, 2014; Morgan, 2014). Shumaker and Taylor (1983) developed the theory of Place Attachment, which can be explained to be an effective component for linking and uniting people within a particular space. Mainly attachment is concerned with maintaining object proximity, and therefore place attachment can be explained to a positive bond that exists between individuals and the space they are in, and this show when an individual wants to change that space to personal space (Morgan, 2014).

Bakita and Rioux (2011) indicated that there exists some association between ethical behavior (organizational citizenship behaviors, pro-environmental behavior) and attachment, especially to workplace and individual values. The results agreed with Rioux who showed that a positive association exists between dimensions of helping colleagues but the relationship was lower on the aspect of team spirit on the aspects of company citizenship behavior and employee attachment to their workplace. In such a case, attachment to workplace is considered to predict organizational citizenship behavior, so it is considered at management level, the researcher has to establish conditions for their appearance. Debenedetti (2014) indicated that the idea of attachment is characterized centrality as well as trans-disciplinary manner by interpersonal associations to a place or an object. Thus, workplace attachment is a personal element that depends on the
personality of the worker and not on the context of the organization. Therefore, the needs of an individual are what determine their attachment. There are those individuals who develop the quasi-fissional behavior while others exhibit distancing behavior or even avoid their work place. It can therefore be concluded that attachment degree of an employee to their work environment is dependent on individual components and other components that do not relate with the organization.

2.2.2 Job- Withdrawal

Involvement refers to how effective a person is attached to their job. It provides a reflection of personal view of work as a center of their lives. According to work-role attachment theory, those individuals who are highly involved in their job have a lower likelihood of retiring compared to their counterparts who are less involved. What retirement involves is job withdrawal and this will implies surrendering important and valued subsets of activities related to work roles. Hanisch and Hulin (2015) revealed that job importance had a negative influence on job turnover (retirement intentions). Hanisch and Hulin (2015) speculated that work involvement would negatively relate with intentions to retire and this will only be possible once age, health, finance and attitude towards retirement are controlled.

Affective attachment of an individual to the company that has employed them is referred to as commitment. Regarding work involvement, there are very few researches that have focused on establishing the association that exists between commitment to an organization and decisions to retire. Raffaello and Maas (2012) in his research revealed that measures of organizational commitment have a positive isolation with the planned age for retirement (this simply means it has a negative influence on the decision to retire), and that after other variables like age and other individual factors remained constant the relationship was maintained. These findings could be attributed to the fact that retirement involves withdrawing from a current employer, those with high levels of commitment to their job essentially means that they surrender some roles that are of great importance. Raffaello and Maas (2012), predicted that effective commitment to one’s work can have a negative effect on intentions to retire and that the association would be true if other variables like age, heath, finance and attitude are health constant.
Career commitment has several constructs referring to how effectively an individual is committed to their profession (Carson & Bedeian, 2014). It is inclusive of career identity, resilience, and planning. Employees who have low levels of commitment to their jobs have been found to show high turnover intentions. One of the examples is that of Meyer, Allen, and Smith (2013) who revealed in their investigation that effective commitment can have a negative relationship with turnover intentions of nurses. A study by Erdner and Guy (2014) reveals a direct relationship with retirement and establishes that those with high career identification intended to retire at an old age. Those with strong identification and are highly committed to their profession consider retirement to be the loss of a crucial membership role.

2.3 Effect of Anticipated Loss of Health on Employee Commitment

There is no mutual agreement on the definition of health in old age context. It is agreed that in old age, health cannot be defined as absence of disease this is because old individuals have high rate of prevalence to diagnosable illnesses. Health is rather considered to be having several faces: disease diagnosis needs to be complemented with assessment of other discomforts that relate with symptoms such as pain, treatment side effects, subjective evaluation of health, and functional capacity (Singh & Misra, 2009). Most of the time, individuals suffering from retirement anxiety show some symptoms like muscles tension, physical weakness, poor memory, sweaty hands, fear or confusion, inability to relax, constant worry, shortness of breath, palpitations, upset stomach and poor concentration (Graha, 2013).

Most of the people, especially the employed ones have to experience transition into retirement, and this poses a great challenge to their well-being and health. Researchers have shown that the experience of individuals is not the same and the rate of their health decline is not the same. There are some retirees whose health does not change while for others their health improves. This simply means that there are other factors other than one exiting their job that will determine their adjustment to the change. Regarding this, an increasing literature has pointed out that social factors significantly affect the health of individuals (Steffens, Richardson, Rockström, Cornell, Lenton, Folke, & Liverman, 2015).
Several researches have confirmed that psychological and sociological aspects significantly affect the way people age. Studies that have focused on aging have revealed that religious beliefs, social relationships, perceived health, self-efficacy, socioeconomic status and coping skills of an individual positively correlate the ability of them aging more successfully. Those individuals approaching retirement age are disheartened by the sight of retired people with different health complication that arise with old age queuing to receive their benefits. Furthermore, the fact that retirement is a sign that one is approaching the end of their biological life can be another cause of emotional disturbance (Anibueze, 2013). Social activities as well as state of moods affect the health and wellness of elderly (Singh & Misra, 2009).

Retirement anxiety relates with the fear and worries relating to uncertainties that come with one ceasing their active work life. It is fear resulting change. There are several factors that trigger anxiety and they include mental health challenges (Mensah & Darkwa, 2013). Individuals about to retire fear that illness can affect their life; because of such worries they get mental and emotional issues. Additionally, they get worried on how other will perceive them after they have lost their source of income and how that will affect their families (Ode, 2015). The meaning of employee health or well-being has arguably been proposed over and over for the past several decades. This issue goes beyond the current study objective that is related to the absence of illness. Accordingly, physical illness and psychological strain indices should be extensively examined when assessing the commitment for employee significant results implications. These physical illnesses and psychological strain indices include measures of personal growth and optimal functioning related indices.

Work stress is one of the major topics of psychology, organizational behavior, health and medicine fields (Andolsek & Stebe, 2014). There is existing empirical literature that proves that related stress has a negative influence on an employee’s commitment (Jain et al., 2013). The operational efficiency is one of the negatively affected aspects by these stressors leading to increase in employees’ turnover, reduction on employees’ commitment and satisfaction as well as accidents and ill health. Overall, they affect the organizations functioning and profitability (Siu, 2012). There are several forms that express stress: cynicism and detachment from the job feelings, as well as irresistible tiredness, incompetent feeling or sense of accomplishment failure.
Luthans, Youssef and Avolio (2013) opined that stressors are likely to create a negative influence on the health of various organization employees if the necessary resources to cope with demands are inadequate. In the form of self-efficacy, flexibility, confidence and optimism, individual attitudinal and dispositional objectives are conceptualized as most important assets in the psychology literature. A stressors negative impact on performance is mitigated by such psychological capacity while prompting higher accomplishments and more challenges on people.

Cuhadar (2011) pointed out that in order to improve organizational performance; organizations are uniformly enthusiastic to foster positive organizational attitudes such as organizational commitment and job satisfaction. Existing empirical evidence indicates that stress is capable of influencing the organizational commitment and job satisfaction negatively (Jain et al., 2013; Luthans et al., 2013). Therefore, stress significantly moderates organizational commitment. The stressor-health relationship moderating effects and employee’s physical and psychological outcomes are all related to organizational commitment. As such, work related sources to determine its outcomes interrelate with organizational commitments.

Siu (2012) argues that the negative impact of stress is protected by indirect or moderating commitment influence since direction in and the attachment implication in accordance to their work is distinguished in such scenario. Stability and a feeling of belonging are also provided by organizational commitment. Moreover, quite a number of researchers argue that perceptions of employees in regards to commitment placed by their employers act as a bulwark while stressful working conditions are challenging them (Luthans et al., 2013; Jain et al., 2013).

Empirical evidence proves that within cultural environments related to individualism and collectivism, commitment has a differential impact (Andolsek & Stebe, 2014). There is substantial research proving that loss of health negatively affects employees’ commitment. Nevertheless, empirical evidence on the mediator and commitment influence on this relationship is scant. Hence, as far as organizational life is concerned, stress is inevitable but efforts to reduce its negative influence on health can be made. As such, this study will examine the relationship between health mediating influence that involve various stressors and employees commitment in selected parastatals in Kenya.
2.3.1 Depression

WHO (2011) indicated that one of the mental diseases is depression and it relates with sadness, loss of pleasure/interest, feeling guilty/low self-worth, lack of sleep, tiredness and low concentration. According to Dhara and Jogsan (2013) definition of depression, it is a heterogeneous set of phenomenon that ranges from mood swing to very severe states. Leadbette (2015) mentioned some of the causes of depression to be poverty, bereavement, worsening health and isolation from the social. Bhowmik, Kumar, Srivastava, Paswan and Dutta (2012) mentioned other depression causes to be factors that relate with genetics, environment, psychology, and biochemical. In addition, manifestation of depression is through sadness, irritability or frustration, loss of interest or pleasure in normal activities, fatigue, tiredness and loss of energy, insomnia or excessive sleep. This makes it very important for individuals about to retire to plan on ways of dealing with depression. Literature as shown that depression and happiness are related (Demirbati, Helvaci1, Yilmaz, Gul, Senol & Bilgel, 2013). Additionally job satisfaction is predicted by depression (Ferguson, Frost & Hall, 2012).

2.3.2 Well-being

At a certain point in life work seems to offer one some form of identity, interaction, sense of structure and relationship with fellow workers (Sterns, 2016). Vaillant (2012) revealed that individuals retiring later in life relate better socially, are considered richer, and are more satisfied with their work (Vaillant & DiRago, 2014). According to an investigation that was conducted among Americans, it was revealed that those born between 1931 and 1941 showed less symptoms of depression than individuals who had retired officially (James & Spiro, 2015). On the other hand, greater psychological well-being occurred among the individuals who work more than what they would love to, which suggested that those individuals who feel they have to overwork to meet their financial needs may not enjoy those benefits. Therefore, delaying retirement has several benefits for quality life aside from just financial benefits (Kapur & Rogowski, 2016).

Hershey and Henkens (2013) indicated that work volition relates with psychological wellness and those individuals who retired voluntarily showed greater levels of satisfaction compared to those who had to retire involuntarily or were forced to remain in employment because of demands. Other studies that investigated individuals who sought
bridge careers revealed that they searched for different careers from the ones they retired from (Ulrich & Brott, 2015; Rau & Adams, 2015). For individuals whose resources, financial and personal, allowed volition in their career they were motivated internally by sense of purpose and connectedness to their work and psychological wellness (Kendrick, 2008). For instance, flexibility regarding working hours and other arrangements may be required, and this depends on the circumstances of an individual. Rau and Adams (2015) explained flexibility to be the perception on advantages of post-retirement employment whereby one has the ability of balancing leisure with work and be able to control their work lives. Flexibility which includes options allowing an individual to work from home could be important to allow room for physical challenges, family and roles and duties of caregivers.

2.4 Effects of Anticipated Loss of Friendship on Employee Commitment

Friendship which can be defined as associating with others is central to one’s existence more so work related associations since individuals spent the highest percentage of their lifetime in the workplace. It is important for an individual to live a life that is socially fulfilled; this has led to the emergence of a body of research demonstrating the importance of social groups in individual’s health and well-being. Social groups help individuals to understand who they are (i.e., their social identity), provides them with purpose, sense of belonging, agency and meaning (Steffens et al., 2015).

Employees approaching retirement have each and every reason to worry about what will happen to their social life once they transit from work to retirement. The main reason for their worry is because this transition involves social losses that relate with exiting work related membership and other related identities (Steffens et al., 2015). Kembu et al., (2017) indicated that retirement could result into disruption of workplace friendships and other support systems.

Kolawole and Mallum (2014) opined that it is challenging for individuals to maintain low status than what they are used to and therefore results in anxiety because for one to maintain sense of identity and self-worth without a job is the most challenging situation they can encounter. This is so because they do not have people under them who they can assign duties and instruct, they have to do them on their own. Such challenges pose the risk isolation, anxiety, and loneliness for individuals unable to deal with it. As age
advances, it is common to lose a circle of friends and it becomes more challenging to get more friends and be part of a new circle (Singh & Misra, 2009).

The social connection between co-workers plays an important role in enhancing employees’ happiness and commitment, but their association of social life and working life they are deemed to be separated. Strong social connections at the work place, alienating or distinguishing professional and friendship attachments are likely to increase happiness and at the same time work stress and extreme exhaustion is also prevented; the front idea being to keep away negative attention and create a conducive environment. (Burbach, 2012). Amjad et al., (2015) investigated the workplace friendship influence on employee commitment and relative performance, turnover intentions and job performance in higher education institutions of Punjab, Pakistan. The study revealed one major finding, that friendship in the work place is significant in moderating the relationship between organization commitment and turnover intentions.

Similarly, Balaban and Ozsoy (2016) investigated the workplace friendship influence on work engagement, perceived individual performance and job satisfaction in public and private sectors in Turkey. The study results showed that friendship opportunity to some extent influences job satisfaction, vigor, dedication and weakly absorption. The sense of purpose is another aspect described by Burbach (2012). The way the employee fits into a group and their acceptance is determined by the sense of purpose. This may result in enormous work place related setbacks such backstabbing related issues or other conflicts in the case of negative acceptance. Such scenarios can be prevented by enhancing friendship leading to increased productivity in return since the friendship is linked to the employee that is capable of covering his/her back, engaging in small talk, office politics or gossip while preventing a hostile environment in the work place.

Besides, both forward movements and set backs are witnessed throughout career changes thus stressing, causing anxieties and endangering the general employee’s commitment and job satisfaction. These career changes and stay task-focus can be maintained by friends at the workplace. It has been reported that employees with friends in the midst of their supervisors are twice more likely be satisfied with the job. Whereas, employees that have very poor friendship attachment with the supervisor or with fewer than three close friends at the workplace are less likely to be satisfied with their job (Andolsek & Stebe, 2014). Significant positive impacts on both the employee and the employer are as a result
of friendship between a supervisor and a subordinate. Generally, employees that are encompassed with positive attitude towards friendships are likely to be appreciated by their managers since they can be approached in any manner. In addition, it is a positive way to award and promote the employee in any situation (Burbach, 2012).

Andolsek and Stebe (2014) similarly examined direct friendship influence on organizational commitment. Although, the greater part of this influence is deemed to go indirectly into the job satisfaction preference. Such that this influence is affected by two main pillars: instrumentality and work safety or trust. The intention to leave the workplace is negatively influenced by three factors: friendship prevalence, employees’ commitment and job satisfaction. On the other hand, failure of employee commitment and job satisfaction will inevitably lead to intention to leave; friendship prevalence will even worsen the situation. It is evident within the literature workplace friendship influence individual commitment. Therefore, increase of employees’ organizational commitment and reduced work stress is as result of good informal relationships that include supportive environments at the workplace. Nevertheless, unlimited empirical studies have assessed a relationship that is perceived to exist between workplace friendship and employees or organization commitment but studies on the moderator related role in regard to workplace friendship between the relationships of organizational or employee commitment is scant.

### 2.4.1 Social Support

Barrera, Sandler and Ramsay (2012) considered social support to be some form of help that is given to an individual by family members, friends or any other person. It can further be considered as the assistance an individual gets from the social networks they have with individuals, groups or even communities (Lin, 2015). Atchley (2010) indicated that social support is concerned with an individual that can be relied on to provide support emotionally, affirmation, assistance and information needed whenever it is needed. Lim (2013) categorized social support into informational support (it is receiving information aiding in solving problem), tangible support (receiving necessary and concrete resource like transport) and emotional support (its affection from others). All these forms of social support are important in meeting various needs of an individual. According to Hupcey (2016), for social support to occur, there are several factors that are necessary and they are: resource provision, an individual having a sense of well-being and being cared for. In
order to have a positive result, the recipient and provider must have some form of a reciprocal relationship. Organizations need to give their support, with positive intentions and the recipients need to be willing and accepting of the support. There are several advantages of social support and they include stress reduction, financial, moral and material aid/assistance to an individual. From researches conducted earlier it has been established that happiness is increased by social support (Siedleck, Salthouse, Oishi & Jeswani, 2013; Nima, Archer & Gracia, 2013).

2.4.2 Social Capital

The term ‘social capital’ was first used by Putnam (2015). He described social capital to be an attribute that relates to social organization that includes network of individuals or households with attendant norms and values benefiting the whole community. Edwards, Frankling and Holland (2013) stated that the concern of social capital is value as well as the resources individuals get from social ties and relationships they are involved in. On the other hand, World Bank (2014) explained social capital to be the bond that strengthens the relationship between institutions and norms influencing quality and quantity of social interactions in the society. Social capital can additionally be considered the resources that form the foundation of a social network and can be mobilized and accessed by network ties (Lin, 2015). Embeddedness therefore refers to the degree and nature of the association that exists between members of a community and public servants benefiting both parties (Evans, 2012). Putnam (2015) indicated that social capital exists in the association and affiliation of individuals with the community.

Woodcock and Narayan (2016) mentioned four social capital perspectives which were: communitarian, networks, institutional and synergy views. There is a form of association between communitarian and Putnam. Communitarian tenets consider it to be a social capital that manifests in local institutions such as civil groups, clubs and associations promoting community welfare. The perspective of network considers both horizontal and vertical associations among individuals on one side and on the other, the association within and without institutions of the community such as companies and groups. Considering such a case, social capital has both negative and positive consequences. Such relationships are beneficial to the community members since they can rescue other incase of fire outbreak and help financially. Group members can also sacrifice their loyalty to the group at the prejudice of the whole community. For instance, there are members who
can be brainwashed not to work hard and be part of community activities. The notion that institutional view has to deal with is that local organizations and community networks are operational under political, legal and institutional environment framework. It implies that it is the quality of political, legal and institutional environment that makes it possible for them to operate efficiently. Social capital synergy view refers to where individuals, organizations, businesses, and state institutions perform complementary duties in making sure they benefit mutually.

Woodlock and Naranya (2016) gave three categories of social capital: bonding social capital, bridging social capital and linking social capital. Bonding social capital is the association that exists between individuals who are in the same situation or environment like friends, family and neighbors. Bridging social capital concerns the association existing between individuals who are in a similar situation or environment but are distant than to ones in the category of bonding capital. Loose friendships, workmates and short acquaintances are some of the members in this category. Linking social capital considers the association with individuals who are not in the same situations entirely and not members of the community. From researches conducted, social capital has been established to affect happiness (Rodríguez-Pose & von Berlepsch, 2014; Ghamari 2012).

2.5 Effect of Anticipated Loss of Financial Stability on Employee Commitment

Financial stability is a major concern to employees regardless of their age however; it affects the older employees approaching retirement more due to the fact that employment which is their main source of income is coming to an end. Employees establish their financial security by looking at the benefit they get from their workplace. The main motivator to them is the call to perform their job duties but also they are greatly motivated by the need to be stable financially both now and in the future (Metlife, 2017).

According to O’Brien (2017) for people facing this major life change angst over transitioning to non-working years can morph into fears about their savings running out even if they have planned well to prevent it. The worry of others is whether what they have saved and retirement benefit will be sustainable. Furthermore, they are concerned whether the benefits will be able to cover their loss of income, regimented work life and status (Adewuyi, 2008). According to Metlife (2017) survey on the value of employee
benefits, retirement benefits are ranked number three after salary and wages and health benefits consecutively.

According to Thuku (2013) most employees in developing countries lack the ability to save enough for their retirement plan because their financial life is already full of financial challenges. Focused and satisfied employees are the ones who are not worried on things like whether they can afford their kids medication. In addition, insurance and retirement benefits are concerned with well-being of employees financially while wellness benefits are concerned with the employees’ physical wellbeing. These benefits together aim at communicating the need to invest in well-being of employees and assist them attain a balance in their work-life (MetLife, 2017).

Currently retirees and beggars are more like the same especially those who retired with no plan. For them to have their documents processed they have to bribe and in cases where the funds have over materialized, they are required to bribe they can get what is theirs. Aside from it being a bad thing, it also discourages those individuals who are still employed and the ones nearing retirement age. Inaja (2007) explained that that is a contributing factor to why individuals lie about their age so that they cannot retire fast. Another cause of retirement anxiety among workers is total dependence on present salary this situation is not helped by their meager salaries and inflation in the country (Dada & Idowu, 2010). Financial instability and its influence on employees’ behavior in the workplace seem to be a new area of research even in most of the developed countries. There is ongoing research development to examine relationship between financial well-being and employee commitment and workplace behavior as well as performance. Although, these correlations are more often investigated in the US whereby financial well-being of employees has been assessed in the last two decades (Kim et al., 2016).

In regard to the influence of anticipated loss of financial stability on employee commitment, it appears to be a probable link between loss of financial stability, stress and employee productivity indicators as well as direct associations among the anticipated financial well-being and productivity decline (Luthans et al., 2013). Kim et al., (2016) point out that financial instability leads to destitute psychological well-being. As a result, it transforms itself to stress, which contributes to apparent, negative related behaviors that have an impact on productivity at workplace. They include but not the least; attention insufficiency or concentration to detail, depraving customer service, and ill-health
problems effects such as stress (for example, substance abuse and alcoholism) which leads to frequent absence and even violence related behaviors. Moreover, productivity reduction can also be transpired by financial instability even if it is not a case of stress, because there are chances of the employees using quality time to contact their creditors and financial advisers with intention of unraveling their financial mess.

It can also be argued that financial management can elevate stress levels and create a foundation of vicious cycles where poor financial behaviors are reported because of heightened stress. Financial stress also results in reduced self-esteem, heightened mental health levels, and increased depression and hostility (Joo, 2012). One study reported that individuals that are compounded with debts are significantly less likely to indicate positive psychological soundness in regard to their health, a windfall gain or saving did not improve or offset negative emotions after conducting a psychological wellbeing longitudinal survey to examine variation indifferent levels of overall stress (Williams, Haldeman & Cramer, 2016).

Some few studies have been conducted in US that reveal a correlation between financial instability, stress and employee performance outcome (Kim et al., 2016). Employees resorting to alcohol and substance abuse, even turn out to be violent and extremely abusive due stress caused by one’s financial instability. These are some of the ways in which behaviors related to financial instability lead to stress and therefore create negative outcomes for employers or lower the level of an employee’s commitment. Joo (2012) analyzed data that involved self-reported workplace absence from sampled 300 clerical staffs. Demographic variables that included age, income, education, number of children were found not to relate to absence. Nevertheless, participants who were more likely absent from work were the ones experiencing financial difficulties during the previous year. In addition, the group with lower saving levels and poor financial behaviors were also more likely absent from work.

In addition, Williams, Haldeman and Cramer (2016) also reported that it is equally reasonable an idea for employees who spend much of their time managing their finances to follow up conscientiously on them. They added that amongst individuals receiving telephone-based credit counseling are more likely spending their most time on personal financial matters at work and also likely absent during the working days due to stress related matters. Similarly, a previous article had reported that quite a number of
employees in large organizations are likely to experience extreme consequences of poor financial well-being. Additionally, an estimation of about 17% of employees facing financial interrelated issues are more prone to engage threats of violence at workplace, which leads to consequent productivity disruption (WA Partnership, 2016).

However, published evidence is scant or lacking in regard to the models used to calculate or measure organization productivity reduction. The area under discussion matter, which is employees’ wellbeing, is likely to be a commercial confidentiality that concerns involving predictable sensitivity. The literature uses a measure to derive poor employee financial instability on business performance and productivity but none of the literature uses a measure to derive organizational commitment or employee commitment.

2.5.1 Financial Literacy

One of the most important aspects that will help one be successful in their adult life is financial literacy this is because it aids one in developing the attitude of financial management and also general life’s attitude (Shim, Barber, Card, Xiao, & Serido, 2015). Lusardi and Mitchell (2015), defined financial literacy to be individual’s ability to process economic information and make some informed decisions regarding accumulation of wealth and financial. Previously done researches have shown that financial literacy has a positive impact on financial results like savings and investment practice (Hilgert, Hogarth & Beverly, 2014). Financially literate individuals have the tendency to be confident about retirement because they have the knowledge and have accumulated wealth as they plan to retire (Mullock & Turcotte, 2012).

On the other hand, researchers (Lusardi, Mitchell, & Curto, 2015, Sang, ZatulKaramah, Mail, Jamal, Osman, & Mohidin, 2014) established that lack of financial literacy affects individuals’ decisions regarding finances, investment and retirement plan (Lusardi & Mitchell, 2015; Van Rooij et al., 2011). This has led to the increased effort to measure financial literacy. Hilgert et al. (2014) did come up with true/false questions for measuring financial knowledge and management of finances. Lusardi and Mitchell (2015) came up with three sets of question like testing for comprehending interest, inflation and risk.

The focus of this set of questions was to measure the real knowledge and not financial experience or skills for decision-making. Later, Hung, Parker, and Yoong (2015)
validated and defined the questions and they revealed that the measures were consistent and over time, they were reliable and consistent. This led to the inclusion of the questions in various research studies globally with Almenberg and Säve-Söderbergh (2016) applying them in assessing financial literacy in Sweden while Klapper and Panos (2014) used them to assess financial literacy in Russia. Cole, Shawn, Thomas Sampson, and Bilal Zia (2014) also applied the same questions to assess literacy in India and Indonesia.

Financial literacy is one of the factors that has been researched deeply and is considered to have the greatest influence on retirement saving behavior and is prominent as a way of increasing voluntary savings for retirement (Van Rooij et al, 2011) this is because this form of saving needs individuals to focus on their retirement future. Financially illiterate individuals have been found to make the worse decisions on their financial, investment and retirement plans decisions (Hilgert et al., 2014).

Lusardi and Mitchell (2015) investigated how financial literacy relates with retirement preparedness using Rand American Life Panel data and established that the key determinant in retirement planning is financial literacy. The findings further revealed that those individuals who learned some economics or were exposed to company trainings on financial education better understood retirement plans than other respondents. The focus of Lusardi and Mitchell (2015) was financial literacy and retirement planning and they used a National Survey, which showed the way individuals managed their resources and made financial decisions. With the use of the data set, authors established that there is a positive relationship existing between retirement planning and financial literacy. Researchers agreed that women with lesser education on finance have a lower likelihood of planning for retirement and succeed as planners.

Bucher-Koenen and Lusardi (2014) similarly researched on financial literacy in Germany. They used data collected from SAVE survey and revealed that women lacked primary financial concepts and they had less education and resided in the eastern side of Germany. In their research, a comparison was made between income earned and education in Eastern side of German and those in the Western side and revealed low levels of literacy therefore the amount of wealth accumulated was low. They reached a conclusion that financial knowledge/literacy had positive influence retirement planning.
2.6 Chapter Summary

This chapter discussed literature review the impact of pre-retirement anxiety on employee commitment in the logistics industry, with reference to DHL Kenya Limited. Specifically, the impact of anticipated loss of work role attachment on employee commitment, the effect of anticipated loss of health on employee commitment, the effects of anticipated loss of friendship on employee commitment and the effect of anticipated loss of financial stability on employee commitment. The next chapter discusses the research methodology, and specifically covers the study population, methods and instruments for data collection.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This section discusses the research methodology adopted in this study to establish the influence of pre-retirement anxiety on employee commitment in the logistics industry. The following were discussed, research design, population and sampling design, data collection methods, research procedures, data analysis methods and chapter summary.

3.2 Research Design

Trochim (2015) explained that a design is applied in structuring a research; it shows the way all-major parts of the research work together as they try to address the research problem. Generally, research design includes data collection methods and the instruments to be used and how they are used and ways of analyzing the collected data. A descriptive research method was adopted. Descriptive research aimed at obtaining complete and accurate information for the study. Through descriptive research design the study was able to respond to who, what, where and when that relate with the research problem; Descriptive study cannot ascertain conclusively responses to why. Descriptive research was applied in obtaining information that concerns the present state of a phenomenon and explains, "what exists" in line with variables or conditions of a situation (Owens, 2012). The selected research design was applied in establishing the influence of anticipated loss of work role attachment, anticipated loss of health, anticipated loss of friendship and anticipated loss of financial stability on employee commitment in the logistics industry.

3.3 Population and Sampling Design

3.3.1 Population

Jones (2013) explained a target population to be an all-inclusive investigation arrangement of individuals, protests, or occasions that a researcher wishes to investigate and make a generalization. The target population for this study was management level employees, top managers, middle level managers and supervisors permanently employed at DHL Kenya Limited. The target population was 206 employees.
Table 3.1: Target Population

<table>
<thead>
<tr>
<th>Category</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top managers</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>middle level managers</td>
<td>68</td>
<td>33</td>
</tr>
<tr>
<td>Supervisors</td>
<td>124</td>
<td>60</td>
</tr>
<tr>
<td>Total</td>
<td>206</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Human Resource DHL, 2019

3.3.2 Sampling Frame

It is a list of all elements in the population being investigated and from which a sample is drawn. It is important to select elements from the target population, provide ways to identify and locate units and provide quantitative information to estimate population parameters depending on the sample observed (Neuman, 2012). The sampling frame was a total of 206 management level employees at DHL Kenya Limited. The sampling frame comprised of top managers, middle level managers and supervisors from DHL Kenya Limited.

Table 3.2: Sampling Frame

<table>
<thead>
<tr>
<th>Category</th>
<th>Sampling Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Managers</td>
<td>14</td>
</tr>
<tr>
<td>Middle Level Managers</td>
<td>68</td>
</tr>
<tr>
<td>Supervisors</td>
<td>124</td>
</tr>
<tr>
<td>Total</td>
<td>206</td>
</tr>
</tbody>
</table>

Source: HRM Records (2018)

3.3.3 Sampling Technique

The study used stratified random sampling method to ensure that all categories are represented equally in the sample. From each stratum, respondents were selected randomly. This method was considered appropriate because the researcher was able to divide the population and attain the needed size therefore providing reliable and detailed information.
Kothari (2014) noted that stratified random method was appropriate unlike other sampling methods because it allowed examination of variance within and among various strata. Mugenda and Mugenda (2013) indicated that stratified random sampling makes sure there is inclusion in the sample subgroup, which could otherwise be excluded in other sampling methods because of their small population size.

### 3.3.4 Sample Size

Sample size provides measures of the number of individual samples, which are measured, or observations that are applied in an experiment. The sample used in this study was drawn from 206 management level employees. Yamane was used in calculating the study sample size.

\[
n = \frac{N}{1 + N (e^2)}
\]

Where; \( n \) is the sample size

\( N \) is the population size (206)

\( e \) is the level of precision (.05)

\[
= \frac{206}{1 + 206(0.05^2)}.
\]

\[
= \frac{206}{1.515} = 136 \text{ respondents}
\]

The sample size of the study was 136 management level employees; this was 66% of the target population.

<table>
<thead>
<tr>
<th>Table 3.1: Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category</td>
</tr>
<tr>
<td>Top managers</td>
</tr>
<tr>
<td>middle level managers</td>
</tr>
<tr>
<td>Supervisors</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

Source: Author (2019)
3.4 Data Collection Methods

Primary data was used in the study and was gathered using questionnaires. Questionnaires comprised of both open and closed ended questions. A questionnaire is defined as a research instrument that is used in collecting data where the sample is large (Kothari, 2014). The questionnaire was structured into five sections covering on the job training, off the job training, induction training, coaching training and employees' performance. The questionnaires were administered by the researcher using the drop and pick method. The respondents were given one week to fill in the questionnaires.

3.5 Research Procedures

The following are the research procedures that the researcher adopted in the course of the study; in compliance with the Procedures and Guidelines for Research Authorization in Kenya regulations, permission for conducting the research was obtained prior to the conducting of the research such as the review by the ethical clearance committee by USIU-A and the research permit from the National Commission for Science, Technology and Innovation (NACOSTI) that approved the research.

The study computed a pilot test to test for reliability and validity of the data collection instrument. Validity shows how much the instrument measures the variables that are being investigated (Mohajan, 2016). To assist in accomplishing validity, administrators helped. Instruments were applied in distinguishing and changing any equivocal, ungainly, or hostile inquiries and system as accentuated. Reliability also helped in measuring how much research instruments results in results that are predictable. This study tested reliability using respondents from the target population who were not included as respondents for the actual study. The findings of the pilot test were excluded from the final study.

The data for this study was collected through individually administered questionnaires to retrieve necessary information. All relevant information, including the purpose of the study, was provided to the potential participants prior to commencing filling the questionnaire. Care and control was exercised to ensure that all questionnaires issued to the respondents were returned. To achieve this, the researcher maintained a register of questionnaires, tracking questionnaires that were sent out, against those received. The
questionnaire was administered using a drop and pick later method. The questionnaire was tested for validity and reliability.

3.6 Data Analysis Methods

Data collected from the field was cleaned and checked for completeness. It was then coded using Statistical Program for Social Scientists (SPSS) version 24. Descriptive statistics, frequency, distributions, percentages and measures of central tendency such as mean, mode and median will be used in analysis of quantitative data. The information was presented in form of tables, charts and graphs to ensure easy understanding of the analyses. Qualitative data was analyzed in a narrative form.

Correlation analysis was used to determine the strength of the relationship between the response and the predictor. Multiple regressions was used to ascertain the relationship between anticipated loss of work role attachment, anticipated loss of health, anticipated loss of friendship, anticipated loss of financial stability and employee commitment. Tables were used in presentation of the findings.

3.7 Chapter Summary

Chapter three mainly described the research design and the methodology which was applied in the study to establish influence of pre-retirement anxiety on employee commitment in the logistics industry. The research adopted a descriptive research method. Questionnaires were used to collect primary data. The sample frame was obtained from management level employees at DHL Kenya Limited. The sample was selected through a stratified random sampling technique. The analysis of the data was done using the SPSS data analysis tool. This information was obtained after the data had been collected and analyzed. The following chapter, which is chapter four, will cover the results and findings in the form of graphs and tables for interpretation.
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

In this chapter, the study presents data analysis and the findings based on the objectives of the study. The study specifically covered the general information of the participants and presented the findings on every variable that was considered. To achieve this, the study computed both inferential and descriptive statistics.

4.2 Demographic Information

In this section the study presents the general information of the respondents. Specifically, it presents their age, gender, work experience, and their position in the organization. The study first presented study’s response rate and reliability of the questionnaire.

4.2.1 Response Rate

The study used a sample of 136 respondents and all of them were issued with questionnaire but the researcher was able to receive 113 questionnaires that were dully filled. The returned questionnaires formed a response rate of 83%. According to Mugenda and Mugenda (2008) a rate of response of 50% is good for analysis and if it’s above 70% it’s excellent. Based on his assertion, the rate of response was considered excellent and suitable for analysis and reporting.

Table 4.2.1: Response Rate

<table>
<thead>
<tr>
<th>Questionnaire</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Filled and Returned</td>
<td>113</td>
<td>83</td>
</tr>
<tr>
<td>Unreturned</td>
<td>23</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>136</td>
<td>100.0</td>
</tr>
</tbody>
</table>

4.2.2 Reliability Analysis

Beforehand the questionnaires were distributed to the field for data collection. The study computed a pilot test with the aim of testing reliability of the questionnaire.
The study then determined reliability of each variable using Cronbach Alpha. Acceptable threshold value for Cronbach alpha was 0.7; this is according to Gliem (2013). From the findings presented in Table 4.2, anticipated loss of work role attachment had an alpha value of 0.785, anticipated loss of health had alpha value of 0.732, anticipated loss of friendship had alpha value of 0.774, anticipated loss of financial stability had alpha value of 0.781, and employee commitment had a value of 0.784. The findings show that all the variables had alpha value greater than selected threshold value of 0.7 and was therefore concluded that all the items were reliable.

Table 4.2.2: Reliability Analysis

<table>
<thead>
<tr>
<th>Scale</th>
<th>Cronbach's Alpha</th>
<th>Number of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anticipated loss of work role attachment</td>
<td>0.785</td>
<td>6</td>
</tr>
<tr>
<td>Anticipated loss of health</td>
<td>0.732</td>
<td>6</td>
</tr>
<tr>
<td>Anticipated loss of friendship</td>
<td>0.774</td>
<td>7</td>
</tr>
<tr>
<td>Anticipated loss of financial stability</td>
<td>0.781</td>
<td>6</td>
</tr>
<tr>
<td>Employee commitment</td>
<td>0.784</td>
<td>6</td>
</tr>
</tbody>
</table>

4.2.3 Age Bracket of the Respondents

Respondents were asked to indicate the age bracket they belonged in. The results were as presented in Figure 4.2.3. From the findings, 32.3% of the respondents were aged 35 to 40 years, 30.1% were aged 30 to 35 years, 18.3% were aged 25 to 30 years, 11.8% were aged above 40 years and 7.5% were aged 20 to 25 years. This is an indication that the study was not age biased when selecting the respondents of the study. Most of the respondents were aged between 30 and 40 years.

![Figure 4.2.3: Age Bracket of the Respondents](image)
4.2.4 Gender of Respondent

Respondents were requested to indicate their gender. The results were as shown in Figure 4.2.4. From the findings, it is evident that majority (61%) of the respondents were male while the remaining 39% were female. The study sought opinion of all the respondents from both genders. The results imply that there was a higher response rate from male respondents than female.

![Gender of Respondent](image)

**Figure 4.2.4: Gender of Respondent**

4.2.5 Respondents Length of Experience

Respondents were asked to indicate their years of experience. The findings were as presented in Figure 4.2.5. The findings show that 53.4% of the respondents had worked in the organization for 3 to 5 years, 28.4% for less than 3 years and 18.2% for more than 5 years. This shows that the respondents used in the study had different work experience. The respondents had worked in the organization long enough to provide the information needed.

![Respondents Length of Experience](image)

**Figure 4.2.5: Respondents Length of Experience**
4.3 Impact of Anticipated Loss of Work Role Attachment and Employee Commitment

4.3.1 Descriptive Statistics

Respondents were asked to indicate their level of agreement with statements about the impact of anticipated loss of work role attachment and employee commitment in DHL Kenya Limited using the Scale: 1- strongly disagree, 2- disagree, 3-moderate, 4-agree, 5-strongly agree. The results were as presented in Table 4.4.1. The mean values of 0.5-1.49 were interpreted as strongly disagree, 1.5-2.49 as disagree, 2.5-3.49 as neutral, 3.5-4.49 as agree and 4.5-5 as strongly agree. Standard deviation shows variation in respondent opinion, if the standard deviation is > 1 it is a high standard deviation which means that respondent had differing opinion, if the standard deviation is < 1 it is a low standard deviation an indication that respondent had similar opinion.

From the findings, the respondents agreed that when retiring employees feel not appreciated on their work they become slow in their job performance, they may spend a lot of time performing a single task as shown by a mean value of 4.033 and standard deviation of 1.119, retiring employees are unable to contribute to new initiatives in the organization due to their reduced powers and they are feel that their contribution is not essential as shown by a mean value of 3.973 and standard deviation of 1.207, retiring employees powerlessness lowers employee commitment in their activities as shown by a mean value of 3.940 and standard deviation of 1.195, when retiring employee becomes less powerful in the organization this results to low teamwork participation as shown by a mean value of 3.902 and standard deviation of 1.114, when retiring employees feel that they are meaninglessness they put less effort in their work performance as shown by a mean value of 3.821 and standard deviation of 1.135 and when retiring employees feel insignificant in the organization they are often absent from their work as shown by a mean value of 3.745 and standard deviation of 1.128. This implies that when employees are about to retire, they are faced with problems such as becoming slow at work, reduced power, powerlessness, minimal participation in teamwork and absenteeism. This reduces the commitment of retiring employees in the organization and leads to low productivity.
Table 4.3: Anticipated Loss of Work Role Attachment and Employee Commitment

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiring employee’s powerlessness lowers employee commitment in their activities</td>
<td>3.940</td>
<td>1.195</td>
</tr>
<tr>
<td>When retiring employee becomes less powerful in the organization this results to low teamwork participation</td>
<td>3.902</td>
<td>1.114</td>
</tr>
<tr>
<td>Retiring employees are unable to contribute to new initiatives in the organization due to their reduced powers</td>
<td>3.973</td>
<td>1.207</td>
</tr>
<tr>
<td>When retiring employees feel that they are meaninglessness they put less effort in their work performance</td>
<td>3.821</td>
<td>1.135</td>
</tr>
<tr>
<td>When retiring employees feel insignificant in the organization they are often absent from their work</td>
<td>3.745</td>
<td>1.128</td>
</tr>
<tr>
<td>When retiring employees feel not appreciated on their work they become slow in their job performance</td>
<td>4.033</td>
<td>1.119</td>
</tr>
</tbody>
</table>

4.3.2 Regression Analysis for Anticipated Loss of Work Role Attachment and Employee Commitment

A model summary is used to analyze the variation of dependent variable due to the changes of independent variables. The study analyzed the variations of employee commitment due to the changes of anticipated loss of work role attachment. Adjusted R² showed the variation in the dependent variable due to changes in the independent variable. Table 4.8 shows that adjusted R squared was 0.881; this is an indication that at 95% confidence interval, 88.1% variation in level of employee commitment can be attributed to anticipated loss of work role attachment. The remaining 11.9% suggests that there are other factors that can be attributed to changes in employee commitment in DHL Kenya Limited. R is the correlation coefficient which shows the relationship between the study variables. There was a strong positive relationship between employee commitment and anticipated loss of work role attachment as shown by 0.939. This shows that anticipated loss of work role attachment affects employee commitment at DHL Kenya Limited.
Table 4.3.1: Model Summary for Anticipated Loss of Work Role Attachment

<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>1</td>
<td>.939(^{a})</td>
<td>.881</td>
<td>.881</td>
<td>.11517</td>
</tr>
</tbody>
</table>

\(^{a}\) Predictors: (Constant), anticipated loss of work role attachment

The analysis of variance ANOVA is used to determine whether the data used in the study is significant. From the ANOVA statistics, the processed data (population parameters) had a significance level of 0.000. From the ANOVA table, the p-value obtained was 0.004 which is less than the selected significance level of 0.05 which suggests that the model was significant and therefore the data was idea for making a conclusion on the population parameters. F-critical value (3.893), obtained from F-distribution tables, was less than the F-calculated value (13.769) i.e. 3.926<1349.598. Since the F-calculated value was greater than the F-critical value, it suggests that anticipated loss of work role attachment significantly influences employee commitment.

Table 4.3.2: Analysis of Variance Table for Anticipated Loss of Work Role Attachment

<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>1.79</td>
<td>1</td>
<td>1.79</td>
<td>13.769</td>
<td>.000(^{b})</td>
</tr>
<tr>
<td>1</td>
<td>14.43</td>
<td>111</td>
<td>0.13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>16.22</td>
<td>112</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^{a}\) Dependent Variable: employee commitment

\(^{b}\) Predictors: (Constant), anticipated loss of work role attachment

The regression equation was:

\[ Y = 7.670 - 0.946 X_1 \]

The above regression equation shows that holding anticipated loss of work role attachment to a constant zero, employee commitment will be at a constant value of 7.670 units. Anticipated loss of work role attachment has a negative relationship with employee commitment.
A unit increase in anticipated loss of work role attachment would lead to a decrease in employee commitment in DHL Kenya Limited by 0.946.

Table 4.3.3: Model Coefficients Table for Anticipated Loss of Work Role Attachment

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>7.670</td>
<td>.101</td>
<td>76.025</td>
<td>.000</td>
</tr>
<tr>
<td>1</td>
<td>Anticipated loss of work role attachment</td>
<td>-0.946</td>
<td>.026</td>
<td>-.939</td>
</tr>
</tbody>
</table>

a. Dependent Variable: employee commitment
4.4 Effect of Anticipated Loss of Health and Employee Commitment

4.4.1 Descriptive Statistics

Respondents were requested to indicate their level of agreement on statements about the effect anticipated loss of health on employee commitment in DHL Kenya Limited using the Scale: 1- strongly disagree, 2- disagree, 3-moderate, 4-agree, 5-strongly agree. The results were as presented in Table 4.4.2. The mean values of 0.5-1.49 were interpreted as strongly disagree, 1.5-2.49 as disagree, 2.5-3.49 as neutral, 3.5-4.49 as agree and 4.5-5 as strongly agree. Standard deviation shows variation in respondent opinion, if the standard deviation is > 1 it is a high standard deviation which means that respondent had differing opinion, if the standard deviation is < 1 it is a low standard deviation an indication that respondent had similar opinion.

From the findings, the respondents were in agreement that poor communication on important organizational issues leads to increased work mistakes hence psychological strain and poor work performance as shown by a mean of 4.092 and standard deviation of 1.132, stress-related medical conditions affects employees concentration in the workplace this may lead to loss of job since the employee is less productive as shown by a mean of 4.082 and standard deviation of 1.203, unmanageable workloads and time pressures on completion of works may increase work mistakes hence leading to psychological strain and poor results as shown by a mean of 4.076 and standard deviation of 1.308, the fear of losing one’s job or one’s job becoming obsolete affects the ability to work hence leading to psychological strain as shown by a mean of 4.054 and standard deviation of 1.484, high levels of occupational stress affects employees peace at work and hence may lead to physical illness as shown by a mean of 3.924 and standard deviation of 1.244, and physical illness increases employees absenteeism hence decreases employees productivity in the organization as shown by a mean of 3.918 and standard deviation of 1.255.
Table 4.4: Anticipated Loss of Health and Employee Commitment

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>High levels of occupational stress affects employee’s peace at work and</td>
<td>3.924</td>
<td>1.244</td>
</tr>
<tr>
<td>hence may lead to physical illness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stress-related medical conditions affects employee’s concentration in the</td>
<td>4.082</td>
<td>1.203</td>
</tr>
<tr>
<td>workplace this may lead to loss of job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical illness increases employee’s absenteeism hence decreases employee’s</td>
<td>3.918</td>
<td>1.255</td>
</tr>
<tr>
<td>productivity in the organization</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmanageable workloads and time pressures on completion of works may</td>
<td>4.076</td>
<td>1.308</td>
</tr>
<tr>
<td>increase work mistakes hence leading to psychological strain</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The fear of losing one’s job or one’s job becoming obsolete affects the</td>
<td>4.054</td>
<td>1.484</td>
</tr>
<tr>
<td>ability to work hence leading to psychological strain</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor communication on important organizational issues leads to increased</td>
<td>4.092</td>
<td>1.132</td>
</tr>
<tr>
<td>work mistakes hence psychological strain</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.4.2 Regression Analysis for Anticipated Loss of Health and Employee Commitment

A model summary is used to analyse the variation of dependent variable due to the changes of independent variables. The study analysed the variations of employee commitment due to the changes of anticipated loss of health. From the model summary, the value of adjusted $R^2$ was found to be 0.527 which suggests that 52.7% variation in employee commitment can be explained by changes in anticipated loss of health. The remaining 47.3% suggest that there are other factors that can be attributed to changes in employee commitment in DHL Kenya Limited. The findings further reveals that the variables in this model employee commitment and anticipated loss of health are strongly and positively related as indicated by the correlation coefficient (R) value of 0.727. This implies that anticipated loss of health has an effect on employee commitment at DHL Kenya Limited.
Table 4.4.1: Model Summary for Anticipated Loss of Health

<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>1</td>
<td>.727</td>
<td>.529</td>
<td>.527</td>
<td>.22923</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), anticipated loss of health

The analysis of variance ANOVA is used to determine whether the data used in the study is significant. From the ANOVA statistics, the processed data (population parameters) had a significance level of 0.000. From the ANOVA table, F-calculated value was 204.580 and was significant at a p-value of 0.000. The F-critical value obtained from F-distribution tables was 3.926. The findings showed that the f critical value was less than the f calculated value (3.926<4.247). This therefore suggests that anticipated loss of health influences employee commitment at DHL Kenya Limited. Since the p-value (0.000) was less than the selected level of significance (0.05), it suggests that the model was significant and therefore the data was idea for making a conclusion on the population parameters.

Table 4.4.2: Analysis of Variance Table for Anticipated Loss of Health

<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>2.251</td>
<td>1</td>
<td>2.251</td>
<td>4.247</td>
<td>.000b</td>
</tr>
<tr>
<td>Residual</td>
<td>58.83</td>
<td>111</td>
<td>0.53</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>61.081</td>
<td>112</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: employee commitment
b. Predictors: (Constant), anticipated loss of health

The regression equation was:

\[ Y = 5.920 - 0.782 X_2 \]

The above regression equation revealed that holding anticipated loss of health to a constant zero, employee commitment will be at a constant value of 5.920 units.
Anticipated loss of health has a negatively related to employee commitment. A unit increase in anticipated loss of work role attachment would lead to a decrease in employee commitment in DHL Kenya Limited by 0.782 units.

**Table 4.4.3: Model Coefficients Table for Anticipated Loss of Health**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>5.920</td>
<td>.137</td>
<td>43.240</td>
<td>.000</td>
</tr>
<tr>
<td>1 Anticipated loss of health</td>
<td>-.782</td>
<td>.055</td>
<td>-14.303</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Dependent Variable: employee commitment

**4.5 Effect of Anticipated Loss of Friendship and Employee Commitment**

**4.5.1 Descriptive Statistics**

Respondents were asked to indicate their level of agreement on statements about the effects of anticipated loss of friendship on employee commitment in DHL Kenya Limited using the Scale: 1- strongly disagree, 2- disagree, 3-moderate, 4-agree, 5- strongly agree. The results were as presented in Table 4.5. The mean values of 0.5-1.49 were interpreted as strongly disagree, 1.5-2.49 as disagree, 2.5-3.49 as neutral, 3.5-4.49 as agree and 4.5-5 as strongly agree. Standard deviation shows variation in respondent opinion, if the standard deviation is > 1 it is a high standard deviation which means that respondent had differing opinion, if the standard deviation is < 1 it is a low standard deviation an indication that respondent had similar opinion.

The findings show that the respondents were in agreement that unsupportive superiors affects the relationship work relationship between employees hence leads to poor performance as shown by a mean value of 4.109 and standard deviation of 1.311, who are friends help each other with tasks, they communicate and develop the behavior of building morale and therefore increasing their efforts and productivity as shown by a mean value of 4.054 and standard deviation of 1.306, poor relationships with colleagues is a source of employee stress hence leads to poor performance as shown by a mean value of 4.038 and standard deviation of 1.369, employees in friendship have a feeling of
security, comfort, and satisfaction with what they do as shown by a mean value of 4.005 and standard deviation of 1.192, there is a tendency of employees in friendship to engage in altruistic behaviors and provide their coworkers with help as shown by a mean value of 3.946 and standard deviation of 1.159, unfair treatment of some employees by their supervisors de-motivates employees hence affecting their job results as shown by a mean value of 3.929 and standard deviation of 1.337, and employees with true friends at work can get advice or help from their coworkers and friends as shown by a mean value of 3.902 and standard deviation of 1.070. This implies that anticipated loss of friendship affects employee commitment.
Table 4.5: Anticipated Loss of Friendship and Employee Commitment

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is a tendency of employees in friendship to engage in altruistic</td>
<td>3.946</td>
<td>1.150</td>
</tr>
<tr>
<td>behaviors and provide their coworkers with help</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees with true friends at work can get advice or help from</td>
<td>3.902</td>
<td>1.070</td>
</tr>
<tr>
<td>their coworkers and friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees in friendship have a feeling of security, comfort, and</td>
<td>4.005</td>
<td>1.192</td>
</tr>
<tr>
<td>satisfaction with what they do.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees who are friends help each other with tasks, they</td>
<td>4.054</td>
<td>1.306</td>
</tr>
<tr>
<td>communicate and develop the behavior of building morale and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>therefore increasing their efforts and productivity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unfair treatment of some employees by their supervisors de-</td>
<td>3.929</td>
<td>1.337</td>
</tr>
<tr>
<td>motivates employees hence affecting their job results</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsupportive superiors affects the relationship work relationship</td>
<td>4.109</td>
<td>1.311</td>
</tr>
<tr>
<td>between employees hence leads to poor performance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor relationships with colleagues is a source of employee stress</td>
<td>4.038</td>
<td>1.369</td>
</tr>
<tr>
<td>hence leads to poor performance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.5.2 Regression Analysis for Anticipated Loss of Friendship and Employee Commitment

A model summary is used to analyse the variation of dependent variable due to the changes of independent variables. The study analysed the variations of employee commitment due to the changes of anticipated loss of friendship. From the model summary, the value of adjusted R² was found to be 0.874, which suggests that 87.4% variation in employee commitment can be explained by changes in anticipated loss of friendship. The remaining 12.6% suggests that there are other factors that can be attributed to changes in employee commitment in DHL Kenya Limited. Correlation coefficient denoted by R usually shows the relationship existing between the study variables. The findings show that the variables were strongly and positively related as
indicated by 0.936. This implies that anticipated loss of friendship will influence employee commitment at DHL Kenya Limited.

Table 4.5.1: Model Summary for Anticipated Loss of Friendship

<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>1</td>
<td>0.936(^a)</td>
<td>0.875</td>
<td>0.874</td>
<td>0.11803</td>
</tr>
</tbody>
</table>

\(^a\) Predictors: (Constant), anticipated loss of friendship

The analysis of variance ANOVA is used to determine whether the data used in the study is significant. From the ANOVA statistics, the processed data (population parameters) had a significance level of 0.000. From the ANOVA table, the study found a p-value of 0.000, which is less than selected level of significance, which is 0.05. This therefore suggests that the model is significant, and that the data used is suitable for making a conclusion on the population parameters. The findings further showed that the value of f-calculated was 12.700. The f-critical value obtained from the f critical tables was 3.926. From the findings, the f-calculated value is greater than the f-critical value (12.7>3.926). This therefore suggests that anticipated loss of friendship influences employee commitment at DHL Kenya Limited.
Table 4.5.2: ANOVA Table for Anticipated Loss of Friendship

<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>1.778</td>
<td>1</td>
<td>1.778</td>
<td>12.700</td>
<td>.000^b</td>
</tr>
<tr>
<td>1 Residual</td>
<td>15.54</td>
<td>111</td>
<td>0.14</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>17.318</strong></td>
<td><strong>112</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: employee commitment  
b. Predictors: (Constant), anticipated loss of friendship

The regression equation was:

\[ Y = 8.360 - 1.095 X_3 \]

The above regression equation shows that holding anticipated loss of friendship to a constant zero, employee commitment will be at a constant value of 8.360 units. Anticipated loss of friendship is negatively related to employee commitment. A unit increase in anticipated loss of friendship would lead to a decrease in employee commitment in DHL Kenya Limited by 1.095 units.

Table 4.5.3: Model Coefficients Table for Anticipated Loss of Friendship

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>8.360</td>
<td>.123</td>
<td>67.959</td>
<td>.000</td>
</tr>
<tr>
<td>1 Anticipated loss of friendship</td>
<td>-1.095</td>
<td>-.31</td>
<td>-35.722</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Dependent Variable: employee commitment

4.6 Effect of Anticipated Loss of Financial Stability and Employee Commitment

4.6.1 Descriptive Statistics

Respondents were asked to indicate their level of agreement on statements about the effect of anticipated loss of financial stability on employee commitment in DHL Kenya Limited using the Scale: 1- strongly disagree, 2- disagree, 3-moderate, 4-agree, 5-strongly agree. The results were as shown in Table 4.6. The mean values of 0.5-1.49 were interpreted as strongly disagree, 1.5-2.49 as disagree, 2.5-3.49 as neutral, 3.5-4.49 as
agree and 4.5-5 as strongly agree. Standard deviation shows variation in respondent opinion, if the standard deviation is > 1 it is a high standard deviation which means that respondent had differing opinion, if the standard deviation is < 1 it is a low standard deviation an indication that respondent had similar opinion.

From the results, the respondents agreed that since they secured employment in this organization there is a scheme for saving for the purposes of retirement, this prepares them for their retirement as shown by mean value of 3.995 and standard deviation of 1.094, employees suffering from financial stress incur future financial costs for their employers in the form of delayed retirement as shown by mean value of 3.995 and standard deviation of 1.094, employees who suffer from overwhelming financial stress incur immediate financial costs for their employers in the form of absenteeism and payroll taxes as shown by mean value of 3.918 and standard deviation of 1.009, their organization assists its employees to undertake pre-retirement financial planning this ensures their financial stability after retirement as shown by mean value of 3.853 and standard deviation of 1.014. On the other hand, the respondents disagreed that the organization holds seminars and training to help employees understand the importance for saving for retirement this promotes financial stability as shown by mean value 1.571 and standard deviation of 0.220 and that the organization offers retirement preparation programs for the employees, this makes employees stress free when they are about to retire as shown by a mean value of 1.929 and standard deviation of 0.465.
Table 4.6: Anticipated Loss of Financial Stability and Employee Commitment

<table>
<thead>
<tr>
<th>Statements</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees who suffer from overwhelming financial stress incur immediate financial costs for their employers in the form of absenteeism and payroll taxes</td>
<td>3.918</td>
<td>1.009</td>
</tr>
<tr>
<td>Employees suffering from financial stress incur future financial costs for their employers in the form of delayed retirement</td>
<td>3.995</td>
<td>1.094</td>
</tr>
<tr>
<td>My organization assists its employees to undertake pre-retirement financial planning this ensures their financial stability after retirement</td>
<td>3.853</td>
<td>1.014</td>
</tr>
<tr>
<td>The organization offers retirement preparation programs for the employees, this makes employees stress free when they are about to retire</td>
<td>1.929</td>
<td>0.465</td>
</tr>
<tr>
<td>Since I secured employment in this organization there is a scheme for saving for the purposes of retirement, this prepares me for my retirement</td>
<td>3.995</td>
<td>1.094</td>
</tr>
<tr>
<td>The organization holds seminars and training to help employees understand the importance for saving for retirement this promotes financial stability</td>
<td>1.571</td>
<td>0.220</td>
</tr>
</tbody>
</table>

4.6.2 Regression Analysis for Anticipated Loss of Financial Stability and Employee Commitment

A model summary is used to analyse the variation of dependent variable due to the changes of independent variables. The study analysed the variations of employee commitment due to the changes of anticipated loss of financial stability. From the model summary, the value of adjusted $R^2$ was found to be 0.933 which suggests that 93.3% variation in employee commitment can be explained by changes in anticipated loss of financial stability. The remaining 6.7% suggest that there are other factors that can be attributed to changes in employee commitment in DHL Kenya Limited. Correlation coefficient denoted by $R$ usually shows the relationship existing between the study variables. The findings show that the variables were strongly and positively related as
indicated by 0.966. This implies that anticipated loss of financial stability affects employee commitment at DHL Kenya Limited.

Table 4.6.1: Model Summary for Anticipated Loss of Financial Stability

<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>1</td>
<td>.966&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.933</td>
<td>.933</td>
<td>.08650</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), anticipated loss of financial stability

The analysis of variance ANOVA is used to determine whether the data used in the study is significant. From the ANOVA statistics, the processed data (population parameters) had a significance level of 0.000. From the ANOVA table, the study found a p-value of 0.000 which is less than selected level of significance which is 0.05. This therefore suggest that the model is significant, and that the data used is suitable for making a conclusion on the population parameters. The findings further showed that the value of f-calculated was 11.147. The f-critical value obtained from the f critical tables was 3.926. From the findings, the f-calculated value is greater than the f-critical value (11.147>3.926). This therefore suggests that anticipated loss of financial stability influences employee commitment at DHL Kenya Limited.

Table 4.6.2: ANOVA Table for Anticipated Loss of Financial Stability

<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>1.895</td>
<td>1</td>
<td>1.895</td>
<td>11.147</td>
<td>.000&lt;sup&gt;b&lt;/sup&gt;</td>
</tr>
<tr>
<td>1</td>
<td>Residual</td>
<td>18.87</td>
<td>111</td>
<td>0.17</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>20.765</td>
<td>112</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: employee commitment

b. Predictors: (Constant), anticipated loss of financial stability

The regression equation was:

\[ Y = 6.827 - 0.888 \times X_4 \]

The above regression equation shows that holding anticipated loss of financial stability to a constant zero, employee commitment will be at a constant value of 6.827 units. Anticipated loss of financial stability is negatively related to employee commitment.
A unit increase in anticipated loss of financial stability would lead to a decrease in employee commitment in DHL Kenya Limited by 0.888 units.

**Table 4.6.3: Model Coefficients Table for Anticipated Loss of Financial Stability**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>6.827</td>
<td>.057</td>
<td>119.794.000</td>
<td>.000</td>
</tr>
<tr>
<td>1 Anticipated loss of financial stability</td>
<td>-.888</td>
<td>.018</td>
<td>-.966</td>
<td>-50.327.000</td>
</tr>
</tbody>
</table>

a. Dependent Variable: employee commitment

**4.7 Chapter Summary**

Chapter four presented the findings on the influence of pre-retirement anxiety on employee commitment in the logistics industry. Specifically, the study presented the findings on the impact of anticipated loss of work role attachment on employee commitment in DHL Kenya Limited, the effect of anticipated loss of health on employee commitment in DHL Kenya Limited, the effects of anticipated loss of friendship on employee commitment in DHL Kenya Limited and lastly, the effect of anticipated loss of financial stability on employee commitment in DHL Kenya Limited. They were all found to have a negative significant effect on employee commitment. Chapter five covers the discussion, conclusion and recommendations.
CHAPTER FIVE

5.0 DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

In this chapter, the study presents discussions of the findings, conclusions based on the objectives and recommendations made there-to. The focus of the study was to determine the impact of anticipated loss of work role attachment on employee commitment in DHL Kenya Limited, to establish the effect of anticipated loss of health on employee commitment in DHL Kenya Limited, to examine the effects of anticipated loss of friendship on employee commitment in DHL Kenya Limited, and to establish the effect of anticipated loss of financial stability on employee commitment in DHL Kenya Limited.

5.2 Summary

The general objective of the study was to establish influence of pre-retirement anxiety on employee commitment in the logistics industry. The study specifically focused on establishing; the impact of anticipated loss of; work role attachment, health, friendship and financial stability on employee commitment in DHL Kenya Limited. The study adopted descriptive research method. The target population was 206 management employees at DHL. A stratified random sampling technique was used to selects a sample of 136 employees. Questionnaires were used to collect primary data and data collected was analyzed using SPSS. A descriptive statistical design was used to analyze quantitative data. The relationship between variables was determined through correlation analysis while the effect of independent variables on dependent variables was determined by computing multiple regression analysis.

The first objective of the study was to determine the impact of anticipated loss of work role attachment on employee commitment in DHL Kenya Limited. The study found that retiring employees: become slow in their job performance if they feel that their work is not appreciated, are unable to contribute to new initiatives in the organization due to their reduced powers, powerlessness lowers their commitment in their activities, becomes less powerful in the organization and therefore results in low teamwork participation.
The second objective of the study was to establish the effect of anticipated loss of health on employee commitment in DHL Kenya Limited. The study established that poor communication on important organizational issues leads to increased work mistakes hence psychological strain; stress-related medical conditions affects employees concentration in the workplace which may result in job loss; unmanageable workloads and time pressures on completion of works may increase work mistakes hence leading to psychological strain; the fear of losing one’s job or one’s job becoming obsolete affects the ability to work hence leading to psychological strain; high levels of occupational stress affects employees peace at work and hence may lead to physical illness and physical illness increases employees absenteeism hence decreases employees productivity in the organization.

The third objective of the study was to examine the effects of anticipated loss of friendship on employee commitment in DHL Kenya Limited. The study established that unsupportive superiors’ affects the relationship between employees hence leads to poor performance and poor relationships with colleagues is a source of employee stress hence leads to poor performance. Also, employees in friendships: get the feeling of security, comfort, and satisfaction with what they do, have a higher chance of engaging in altruistic behaviors and provide their coworkers with help, help each other with tasks, they communicate and develop the behavior of building morale and therefore increasing their efforts and productivity and can get advice or help from their coworkers and friends.

The final objective of the study was to establish the effect of anticipated loss of financial stability on employee commitment in DHL Kenya Limited. The study found that employees suffering from financial stress incur future financial costs for their employers in the form of delayed retirement and currently through absenteeism and payroll taxes. In addition, it was revealed that companies: assists its employees to undertake pre-retirement financial planning this ensures their financial stability after retirement, offers retirement preparation programs for the employees, this makes employees stress free when they are about to retire, don’t have seminars and training to help employees understand the importance for saving for retirement this promotes financial stability.
5.3 Discussion

5.3.1 Impact of Anticipated Loss of Work Role Attachment and Employee Commitment

The study found that anticipated loss of work role attachment and employee commitment in the logistics industry was negatively correlated. Whenever employees in any organization including DHL Kenya Limited anticipate that they will lose their work role attachment it reduces their levels of commitment to the organization. This anticipation makes the employee feel that they are being ripped off their power and therefore they feel powerlessness. These employees feel less powerful in the organization; because of these negative feelings their participation in organizational activities including teamwork reduced. A committed employee will tend to be more involved in their jobs and this is in agreement with Tummers (2013) that employee commitment has a strong relationship with job involvement but negatively related to phased retirement interest. The findings also concur with the findings of Tummers and den Dulk (2013) that work alienation (that is, powerlessness and meaninglessness) has an influence on employees’ commitment, work effort and – to a lesser extent.

The study further revealed that retiring employees are unable to contribute to new initiatives in the organization due to their reduced powers. Whenever the powers of an employee are reduced, they get the feeling of powerlessness and this is mainly because they feel that they are not able to control how things are being done and therefore their level of involvement with organizational activities reduces. This is all because the employees feel they are insignificant in the organization and develop behaviours such work absenteeism. This is in agreement with Debenedetti (2014) who noted that the idea of attachment is characterized centrality as well as trans-disciplinary manner by interpersonal associations to a place or an object. Work place attachment is that strong bond that an employee develops with their organization. The attachment an employee develops with the organization is determined by employees’ personal experience which in turn affects the level to which they like their work environment.

The study further established that the attachment degree of an employee to their work environment is dependent on individual components and other components that do not relate with the organization. Since workplace attachment is a personal element it will
greatly depend on the personality of the worker and not on the context of the organization. Therefore, individual needs are what determine their attachment. The study further found that retiring employees end up putting less of their efforts in their work whenever they feel that the organization finds them meaningless and not appreciated and therefore reducing their performance levels. These findings concur with those of Le Roy and Rioux (2013) who found that workplace mediating role on attachment in regards to both organizational commitment and organizational citizenship behavior relationship in the Central region of France attachment to place mediated affective commitment and normative commitment and helping behavior relationships.

The study established that the level of employee commitment can be improved if strategies of improving work place attachment are properly implemented. Some of this strategies that can be effective on retiring employees is by showing them that their contribution in the organization is valued; this can be achieved by assigning them training roles for the junior employees because they have experience and therefore can pass it to the younger employees. The findings concur with the findings of Crashaw and Game (2015) who found that employees attaining high attachment avoidance in relationships involving their line managers indicated lower participation in organizational career development activities and more negative career growth opportunities perceptions.

The study revealed that high levels of commitment were found among employees with high levels of job involvement. This agrees with McKinlay and Marceau (2012) that employees that engage an elevated level of job involvement are more likely to consign their work role value. Commitment of employees is very important because it is the key factor that determines whether they will remain in the organization. According to Shultz and Wang (2012) lower feelings of job withdrawal can be impacted by individuals who are more invested in and committed to their job.

5.3.2 Effect of Anticipated Loss of Health and Employee Commitment

The study found that anticipated loss of health and employee commitment in the logistics industry was negatively correlated. Whenever an employee anticipates that they are going to lose their health, hen their level of commitment to their job and the organization will reduce. Retiring employees in most cases are old people and therefore there are several health challenges that come along with old age. Some of these challenges according to
Graha (2013) are muscles tension, physical weakness, poor memory, sweaty hands, fear or confusion, inability to relax, constant worry, shortness of breath, palpitations, upset stomach and poor concentration. The study also found that the transition of employees into retirement is different and so are their health challenges. For some employees their health improves while for others it deteriorates. There are other factors therefore that affect the health of a retiree aside from their job exit. This concurs with Steffens et, al. (2015) that social factors significantly affect the health of individuals.

The findings of the study showed that high levels of occupational stress affects employees peace at work and hence may lead to physical illness. Employees could also be stressed due to the disheartening sight of retired people with different health complication that arise with old age queuing to receive their benefits. Moreover, the fact that retirement is a sign that one is approaching the end of their biological life can be another cause of emotional disturbance. This concurs with sentiments of Singh and Misra (2009) that social activities as well as state of moods affect the health and wellness of elderly. This stress-related condition affects employees’ concentration in the workplace this may lead to loss of job. In addition, if employees get physically ill, it increases their absenteeism hence decreases employees productivity in the organization. The findings are in agreement with the findings of Graha (2013) who noted that most of the time; individuals suffering from retirement anxiety show some symptoms like weakness physically, loss of memory, shortness of breath, anxious, and lack of concentration.

The study further established that the fear of losing one's job or one’s job becoming obsolete affects the ability to work hence leading to psychological strain. The findings concur with Ode, (2015) who revealed that individuals about to retire fear that illness can affect their life; because of such worries they get mental and emotional issues. Additionally, they get worried on how other will perceive them after they have lost their source of income and how that will affect their families. These fears and worries employees experience is the fear that results from change. According to Mensah and Darkwa (2013), there are several factors that trigger anxiety and they include mental health challenges. Commitment levels of employees can be negatively affected by stress. One negatively affected areas by stress in DHL-Kenya is operational efficiency which has resulted in increased levels of employees’ turnover, reduction on employees’ commitment.
and satisfaction as well as accidents and ill health. This concurs with Siu (2012) who indicated that the overall effect of stress is on organizations functioning and profitability.

The study further revealed that unmanageable workloads and time pressures on completion of works might increase work mistakes lead to psychological strain. In addition, it was found that poor communication on important organizational issues leads to increased work mistakes hence psychological strain. These findings agree with Luthans, Youssef and Avolio (2013) who opined that stressors are likely to create negative influence on the health of various organization employees if the necessary resources to cope with demands are inadequate. In the form of self-efficacy, flexibility, confidence and optimism, individual attitudinal and dispositional objectives are conceptualized as most important assets in the psychology literature. The operational efficiency is one of the negatively affected aspects by stressors leading to increase in employees’ turnover, reduction on employees’ commitment and satisfaction as well as accidents and ill health. Overall, they affect the organizations functioning and profitability.

Additionally job satisfaction is predicted by depression (Ferguson, Frost & Hall, 2012). Manifestation of depression is through sadness, irritability or frustration, loss of interest or pleasure in normal activities, fatigue, tiredness and loss of energy, insomnia or excessive sleep. These agrees with Demirbatir et, al. (2013) that depression and happiness are related Therefore planning for ways of dealing with depression among retiring individuals is very important. The study revealed further that flexibility helps employees to transition smoothly into retirement. This concurs with Rau and Adams (2015) who explained that flexibility is the perception on advantages of post-retirement employment whereby one has the ability of balancing leisure with work and be able to control their work lives and that flexibility includes options allowing an individual to work from home allowing them room for physical challenges, family and roles and duties of caregivers.

5.3.3 Effect of Anticipated Loss of Friendship and Employee Commitment

The study found that anticipated loss of friendship is statistically significant to employee commitment in the logistics industry. Employees with friends in the midst of their supervisors are twice more likely be satisfied with the job whereas, employees that have very poor friendship attachment with the supervisor or with fewer than three close friends
at the workplace are less likely to be satisfied with their job. Employees that are encompassed with positive attitude towards friendships are likely to be appreciated by their managers since they can be approached in any manner. In addition, Burbach (2012) explained that friendships in organization are a positive way to award and promote the employee in any situation.

There is a tendency of employees in friendship to engage in altruistic behaviors and provide their coworkers with help. As one retires, it is common for them to lose a circle of friends and it becomes more challenging to get more friends and be part of a new circle. Once an employee retires it becomes challenging for them to maintain low status than what they are used to and therefore results in anxiety because for one to maintain sense of identity and self-worth without a job is the most challenging situation they can encounter. This is so because they do not have people under them who they can assign duties and instruct, they have to do them on their own. According to Singh and Misra (2009) such challenges pose the risk isolation, anxiety, and loneliness for individuals unable to deal with it.

The study also revealed that employees with true friends at work can get advice or help from their coworkers and friends. These findings agree with the sentiments held by Burbach (2012) that the social connection between co-workers plays an important role in enhancing employees’ happiness and commitment, but their association of social life and working life they are deemed to be separated. Strong social connections at work place and alienating or distinguishing professional and friendship attachments is likely to increase happiness and at the same time work stress and extreme exhaustion is also prevented; the front idea being to keep away negative attention and create conducive environment.

The study also found that employees in friendship have a feeling of security, comfort, and satisfaction with what they do and therefore help each other with tasks, they communicate and develop the behavior of building morale and therefore increasing their efforts and productivity. These is in agreement with Steffens et al., (2015) who indicated that social groups help individuals to understand who they are (i.e., their social identity), provides them with purpose, sense of belonging, agency and meaning. Employees approaching retirement have each and every reason to worry about what will happen to their social life once they transit from work to retirement. The main reason for their worry is because this transition involves social losses that relate with exiting work related membership and
other related identities. Kembu et al., (2007) indicated that retirement could result into disruption of workplace friendships and other support systems.

The study found that unfair treatment of some employees by their supervisors demotivates employees hence affecting their job results. In the case where supervisors do not support their juniors it affects negatively the work relationship between employees hence leading to poor performance. It was also found that poor relationship among employees is a source of employee stress hence leading to poor performance. The findings are in agreement with Balaban and Ozsoy (2016) whose results showed that friendship opportunity to some extent influences job satisfaction, vigor, dedication and weakly absorption.

The study also found that the way the employee fits into a group and their acceptance is determined by the sense of purpose. This may result in enormous work place related setbacks such backstabbing related issues or other conflicts in the case of negative acceptance. Such scenarios can be prevented by enhancing friendship leading to increased productivity in return since the friendship is linked to the employee that is capable of covering his/her back, engaging in small talk, office politics or gossip while preventing a hostile environment in the work place. The findings are in line with the findings of Hupcey (2016) that there are several advantages of social support and they include stress reduction, financial, moral and material aid or assistance to an individual.

5.3.4 Effect of Anticipated Loss of Financial Stability and Employee Commitment

The study found that anticipated loss of financial stability and employee commitment in the logistics industry were negatively correlated. Majority of employees are concerned with financial stability regardless of their age. Older employees however are affected more due to the fact that employment which is their main source of income is coming to an end. The benefit an employee gets from their workplace is what determines their financial security. This concurs with Metlife (2017) that the main motivator to them is the call to perform their job duties but also they are greatly motivated by the need to be stable financially both now and in the future. According to Metlife (2017) survey on the value of employee benefits, retirement benefits are ranked number three after salary and wages and health benefits consecutively. This therefore shows that financial benefits employees get during their retirement is very important.
Financial stability affects the older employees approaching retirement more due to the fact that employment which is their main source of income is coming to an end. This is in line with O’Brien (2017) who found that people facing this major life change angst over transitioning to non-working years can morph into fears about their savings running out even if they have planned well to prevent it. The worry of others is whether what they have saved and retirement benefit will be sustainable.

The study also found that employees who suffer from overwhelming financial stress incur immediate financial costs for their employers in the form of absenteeism and payroll taxes and consequently incur future financial costs for their employers in the form of delayed retirement. These agrees with Thuku (2013) who revealed that most employees in developing countries lack the ability to save enough for their retirement plan because their financial life is already full of financial challenges.

The study further established that the organization assists its employees to undertake pre-retirement financial planning this ensures their financial stability after retirement. This concurs with MetLife (2017) who found that insurance and retirement benefits are concerned with well-being of employees financially while wellness benefits are concerned with the employees’ physical wellbeing. These benefits together aim at communicating the need to invest in well-being of employees and assist them attain a balance in their work-life.

The study further established that despite the organization providing its employees with retirement financial planning, they do not offer retirement preparation programs for their employees, this makes employees stressed when they are about to retire, neither do they offer seminars and training to help employees understand the importance for saving for retirement this promotes financial instability. Therefore, currently retirees and beggars are more like the same especially those who retired with no plan. For them to have their documents processed they have to bribe and in cases where the funds have over materialized, they are required to bribe they can get what is theirs. Aside from it being a bad thing, it also discourages those individuals who are still employed and the ones nearing retirement age. This is in line with Inaja (2007) who found that financial instability is a contributing factor to why individuals lie about their age so that they cannot retire fast.
The study further revealed that another cause of retirement anxiety among workers is total dependence on present salary; this situation is not helped by their meager salaries and inflation in the country. Financial instability and its influence on employees’ behavior in the workplace seem to be a new area of research even in most of the developed countries. The findings concur with Luthans et al., (2013) who noted that in regards to the influence of anticipated loss of financial stability on employee commitment, it appears to be a probable link between loss of financial stability, stress, and employee productivity indicators as well as direct associations among the anticipated financial well-being and productivity decline. Similarly, this is in agreement with Kim et al., (2016) who pointed out that financial instability leads to destitute psychological well-being. As a result, it transforms itself to stress, which contributes to apparent, negative related behaviors that have an impact on productivity at workplace. They include but not the least; attention insufficiency or concentration to detail, depriving customer service, and ill-health problems effects such as stress (for example, substance abuse and alcoholism) which leads to frequent absence and even violence related behaviors. Moreover, productivity reduction can also be transpired by financial instability even if it is not a case of stress, because there are chances of the employees using quality time to contact their creditors and financial advisers with intention of unraveling their financial mess.

5.4 Conclusions

5.4.1 Impact of Anticipated Loss of Work Role Attachment and Employee Commitment

The study found that anticipated loss of work role attachment and employee commitment in the logistics industry was negatively correlated. The study further established that the relationship between loss of work role attachment and employee commitment in the logistics industry was significant. From the findings, the study concluded that a unit increase in anticipated loss of work role attachment will lead to a decrease in employee commitment.

5.4.2 Effect of Anticipated Loss of Health and Employee Commitment

The study found that anticipated loss of health and employee commitment in the logistics industry was negatively correlated. The study further revealed that the relationship between anticipated loss of health and employee commitment was significant. From the
findings, the study concludes that a unit increase in anticipated loss of health will lead to a decrease in employee commitment in the logistics industry.

5.4.3 Effect of Anticipated Loss of Friendship and Employee Commitment

The study found that anticipated loss of friendship is statistically significant to employee commitment in the logistics industry. The study also found that anticipated loss of friendship had significant negative relationship with employee commitment in the logistics industry. From the findings, the study concludes that increasing anticipated loss of friendship by a single unit would lead to a decrease in employee commitment in the logistics industry.

5.4.4 Effect of Anticipated Loss of Financial Stability and Employee Commitment

The study further revealed that anticipated loss of financial stability and employee commitment in the logistics industry were negatively correlated. The study also found that the relationship between anticipated loss of financial stability and employee commitment was significant. From the findings, the study concluded that a unit increase in anticipated loss of financial stability will lead to a decrease in employee commitment in the logistics industry.

5.5 Recommendations

5.5.1 Recommendations for pre-retirement anxiety

5.5.1.1 Anticipated Loss of Work Role Attachment and Employee Commitment

It is the role of the management of the organization to ensure that they put in place strategies that are effective in increasing the level of employee involvement. This is important because it will increase the level employment commitment and on the other hand lower the phased retirement interest. The organization in addition should ensure that strategies of improving work place attachment are properly implemented. Some of these strategy that can be effective on retiring employees is by showing them that their contribution in the organization is valued; this can be achieved for example, by assigning them training roles for the junior employees because they have experience and therefore can pass it to the younger employees.
5.5.1.2 Anticipated Loss of Health and Employee Commitment

The management of the organization should provide expert services to employees who are approaching retirement age to help them in coping with anxiety that comes with the thought of retirement. Retirement anxiety involves fearing and worrying about the future of an individual once they stop working or retire. It is the fear that arises from change. This is important because it will reduce the stress levels and other health complications related to anxiety issues and therefore improve the well-being of the employee and as a result increase the level of employee job performance or productivity that is, increasing their levels of commitment to their work.

5.5.1.3 Anticipated Loss of Friendship and Employee Commitment

The management of the organization can encourage their employees to join other organizations or clubs where they get to interact with other people and when they retire, they will have a new set of friends and therefore will not suffer the feeling of boredom due to loss of work friends. The organization should also ensure that there is a good relationship between supervisors and employees and among employees themselves. This is important because a social connection between co-workers plays an important role in enhancing employees’ happiness and commitment.

5.5.1.4 Anticipated Loss of Financial Stability and Employee Commitment

It is the role of the management of the organization to provide their employees with retirement plans as well as educate them on the importance of planning for their retirement. This will help them to plan themselves and therefore when retirement age nears, they will not be anxious on what the future holds for them. When employees are not stressed about the future, their concentration and focus on work in not affected and are therefore will be more committed to their work.

5.5.2 Recommendations for Further Research

The focus of this study was to establish influence of pre-retirement anxiety on employee commitment in the logistics industry. This study focused on DHL Kenya Limited a logistics company. This study therefore recommends further studies to be conducted in other logistics companies to facilitate generalization of the research findings. The study further recommends a research study to be conducted on the challenges encountered
when planning for retirement. Further research can be conducted on other sectors such as the public service.
REFERENCES


APPENDIX I : INTRODUCTION LETTER

Linda Wangui Muhor

United States International University – Africa,

P. O. Box 14634 - 00800,

Nairobi, Kenya.

14th May 2019

Dear Respondent,

RE: REQUEST FOR DATA COLLECTION

I am a post-graduate student studying for a Master of Business Administration degree at the Chandaria School of Business, United States International University - Africa. I am currently conducting research on “The influence of pre-retirement anxiety on employee commitment within the logistics industry, a case of DHL Kenya Limited”. The purpose of this letter is to kindly request you to spare time to complete the attached questionnaire.

All information provided will be used purely for academic purposes and will be treated with confidence. A copy of the final report will be issued to your organization on request.

Thank you very much for your cooperation.

Kind regards,

------------------------------------------

Linda Muhoro
MBA student - researcher
United States International University - Africa
Tel: 0721816235 // Email: muhorolinda@gmail.com
Appendix II: QUESTIONNAIRE

Kindly tick appropriately

SECTION A: GENERAL INFORMATION

1. Indicate your age bracket

   20-25 years ( )   25-30 years ( )
   30 - 35 years ( )   35 - 40 years ( )
   Above 40 years ( )

2. Gender of Respondent

   Male ( )   Female ( )

3. Years of experience of Respondent

   Less than 3 years ( )
   3 to 5 years ( )
   More than 5 years ( )

4. Employee position in the organization

   Top level manager ( )
   Middle level manager ( )
   Supervisor ( )
SECTION B: ANTICIPATED LOSS OF WORK ROLE ATTACHMENT AND EMPLOYEE COMMITMENT

5. What is your level of agreement on the following statements about the impact of anticipated loss of work role attachment and employee commitment in DHL Kenya Limited? Scale 1- strongly disagree, 2- disagree, 3-moderate, 4-agree, 5-strongly agree.

<table>
<thead>
<tr>
<th>Statements</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiring employee’s powerlessness lowers employee commitment in their activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When retiring employee becomes less powerful in the organization this results to low teamwork participation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retiring employees are unable to contribute to new initiatives in the organization due to their reduced powers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When retiring employees feel that they are meaningless they put less effort in their work performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When retiring employees feel insignificant in the organization they are often absent from their work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When retiring employees feel not appreciated on their work they become slow in their job performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Indicate other Effects of Anticipated Loss of Work Role Attachment and Employee Commitment in DHL Kenya Limited

........................................................................................................................................................................
........................................................................................................................................................................
........................................................................................................................................................................
........................................................................................................................................................................
............

79
SECTION C: ANTICIPATED LOSS OF HEALTH AND EMPLOYEE COMMITMENT

7. What is your level of agreement on the following statements about the effect anticipated loss of Health on Employee Commitment in DHL Kenya Limited?

Scale 1- strongly disagree, 2- disagree, 3-moderate, 4-agree, 5-strongly agree.

<table>
<thead>
<tr>
<th>Statements</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>High levels of occupational stress affects employees peace at work and hence may lead to physical illness</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stress-related medical conditions affects employees concertation in the workplace this may lead to loss of job</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical illness increases employees absenteeism hence decreases employees productivity in the organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmanageable workloads and time pressures on completion of works may increase work mistakes hence leading to psychological strain</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The fear of losing one’s job or one’s job becoming obsolete affects the ability to work hence leading to psychological strain</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor communication on important organizational issues leads to increased work mistakes hence psychological strain</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. Indicate other Effects of Anticipated Loss of Health on Employee Commitment

........................................................................................................................................................................
........................................................................................................................................................................
........................................................................................................................................................................
........................................................................................................................................................................
........
SECTION D: ANTICIPATED LOSS OF FRIENDSHIP AND EMPLOYEE COMMITMENT

9. What is your level of agreement on the following statements about the effects of anticipated loss of friendship on Employee Commitment in DHL Kenya Limited?

Scale 1- strongly disagree, 2- disagree, 3-moderate, 4-agree, 5-strongly agree.

<table>
<thead>
<tr>
<th>Statements</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is a tendency of employees in friendship to engage in altruistic behaviors and provide their coworkers with help</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees with true friends at work can get advice or help from their coworkers and friends</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees in friendship have a feeling of security, comfort, and satisfaction with what they do.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees who are friends help each other with tasks, they communicate and develop the behavior of building morale and therefore increasing their efforts and productivity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unfair treatment of some employees by their supervisors demotivates employees hence affecting their job results</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsupportive superiors affects the relationship work relationship between employees hence leads to poor performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor relationships with colleagues is a source of employee stress hence leads to poor performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. Indicate other Effects of Anticipated Loss of Friendship on Employee Commitment in DHL Kenya Limited

..................................................................................................................................................................................
..................................................................................................................................................................................
..................................................................................................................................................................................
..................................................................................................................................................................................
..................................................................................................................................................................................
.............
SECTION E: ANTICIPATED LOSS OF FINANCIAL STABILITY AND EMPLOYEE COMMITMENT

11. What is your level of agreement on the following statements about the effect of anticipated loss of financial stability on Employee Commitment in DHL Kenya Limited? Scale 1- strongly disagree, 2- disagree, 3-moderate, 4-agree, 5-strongly agree.

<table>
<thead>
<tr>
<th>Statements</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees who suffer from overwhelming financial stress incur immediate financial costs for their employers in the form of absenteeism and payroll taxes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees suffering from financial stress incur future financial costs for their employers in the form of delayed retirement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My organization assists its employees to undertake pre-retirement financial planning this ensures their financial stability after retirement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The organization offers retirement preparation programs for the employees, this makes employees stress free when they are about to retire</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Since I secured employment in this organization there is a scheme for saving for the purposes of retirement, this prepares me for my retirement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The organization holds seminars and training to help employees understand the importance for saving for retirement this promotes financial stability</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

12. Indicate other Effects of Anticipated Loss of Financial Stability on Employee Commitment in DHL Kenya Limited?

........................................................................................................................................
........................................................................................................................................
........................................................................................................................................

THANK YOU
Appendix III: IRB LETTER

TO WHOM IT MAY CONCERN.

27th March, 2019

Dear Sir/Madam,

**REF: PERMISSION TO CONDUCT RESEARCH – LINDA W. MUHORO**
**STUDENT ID. NO. 653922**

The bearer of this letter is a student of United States International University (USIU) -Africa pursuing a Master of Business Administration.

As part of the program, the student is required to undertake a dissertation on “Influence of Pre-retirement anxiety on employee commitment within the Logistics Industry: A case study of DHL Kenya Limited” which requires her to collect data.

Please note that information provided will be treated with utmost confidentiality and will only be used for academic purposes.

Kindly assist the student get the appropriate data and should you have any queries contact the undersigned.

Yours Sincerely,

[Signature]

Prof. Amos Njuguna,
Dean – School of Graduate Studies, Research and Extension
Tel: 730 116 442
Email: amnjuguna@usu.ac.ke
Appendix IV: NACOSTI AUTHORIZATION

NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241349, 3110571, 2219420
Fax: +254-20-318245, 318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

NACOSTI Upper Kabete
Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No. NACOSTI/P/19/83689/30927
Date: 22nd July, 2019.

Linda Wangui Muhoro
United States International University
P.O. Box 14634- 00800
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “Influence of pre-retirement anxiety on employee commitment in the Express Logistics Industry. A Case Study of DHL Kenya Limited.” I am pleased to inform you that you have been authorized to undertake research in Nairobi County for the period ending 22nd July, 2020.

You are advised to report to the County Commissioner and the County Director of Education, Nairobi County before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a copy of the final research report to the Commission within one year of completion. The soft copy of the same should be submitted through the Online Research Information System.

BONFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:
The County Commissioner
Nairobi County.

The County Director of Education
Nairobi County.
This is to certify that:

Miss. Linda Wangui Muñoró
of United States International University Africa, 32412-6600
Nairobi, has been permitted to conduct research in Nairobi County
on the topic: Influence of Pre-retirement Anxiety on
Employee Commitment in the Express Logistics Industry. A Case
Study of DHL Kenya Limited

for the period ending: 22nd July, 2020

Applicant’s Signature

Director General
National Commission for Science, Technology & Innovation

The Science, Technology and Innovation Act, 2013
The Grant of Research Licenses is guided by the Science,
Technology and Innovation (Research Licensing) Regulations, 2014.

Conditions
1. The License is valid for the proposed research, location and
specified period.
2. The License and any rights thereunder are non-transferable.
3. The Licensee shall inform the County Governor before
commencement of the research.
4. Excavation, filming and collection of specimens are subject to
further necessary clearance from relevant Government Agencies.
5. The License does not give authority to transfer research materials.
6. NACOSTI may monitor and evaluate the licensed research project.
7. The Licensee shall submit one hard copy and upload a soft copy
of their final report within one year of completion of the research.
8. NACOSTI reserves the right to modify the conditions of the
License including cancellation without prior notice.

National Commission for Science, Technology and Innovation
P.O. Box 39623 – 00100, Nairobi, Kenya
Tél.: 020 400 7900, 9713 788787, 9735 484245
Email: dg@nacosti.go.ke, registry@nacosti.go.ke
Website: www.nacosti.go.ke

Serial No.: A 25872

Conditions: see back page