MODELING FACTORS INFLUENCING CAREER-JOB MISMATCH IN KENYA:

A CASE OF NCBA BANKS IN MOMBASA COUNTY

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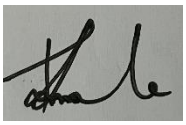
I56/72277/2011

A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF MATHEMATICS IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF SCIENCE IN SOCIAL STATISTICS OF THE UNIVERSITY OF NAIROBI.

2023

DECLARATION

I wish to declare that this research project is my original work and that it has not been submitted for a degree award in any other university.

Signature: …  Date: ……23rd October 2023Sadiki Mohamed Bakari

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Supervisors' Approval

This research project has been submitted with my approval as the university supervisor.

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ACKNOWLEDGEMENT

My heartfelt appreciation is to God for giving me the bravery as well as wisdom to successfully undertake this study endeavor. I also wish to cordially appreciate Professor Luketero the Chairman department of Mathematics, University of Nairobi, for his support. My utmost gratitude goes to Dr. Ronald Wanyonyi, my supervisor, for guiding me throughout this project.

My earnest indebtedness is to Ms Roselyn Ogada the Director Monitoring and Evaluation (M&E) Mombasa County public service board as well as Mr Jeizan Faruk, the CEO Mombasa County public service board, for their unwavering support.

I finally wish to genuinely appreciate all my workmates and schoolmates, for their tolerance and support in the entire research works, may Allah bless you.

DEDICATION

I wish to dedicate this research study to my mother and my uncle Mr. Anthony Mwango, you have been my strong pillars and my motivation. I also wish to dedicate the project to my family, my two sons and my daughter, you are my everyday source of inspiration. May God grant you the desires of your hearts.

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ABBREVIATION

CBK:	Central Bank of Kenya
NCBA:	NIC and Commercial Bank of Africa
SPSS:	Statistical Package for Social Science
VIF:	Variance Inflation Factor

DEFINITION OF TERMS

Career-Job Mismatch:	This is the extent to which one's academic background, specialization and qualification are nor congruent with the kind of job that they do (Sam, 2018). Career-job mismatch formed one of the dependent variables
Education Level:	Refers to the level of knowledge and academic qualification acquired by an individual through the learning institutions (Salah & Ali, 2018). In this current study, education level constituted one of the independent variables.
Ethnicity:	Ethnicity refers to the quality of belonging and fitting to a certain group of people (Karanja & Ndunga, 2014). Ethnicity formed one of the independent variables.
Individual Characteristics:	These are a collection of physical qualities which are unique and specific to a person (Karanja & Ndunga, 2014). In this study, individual characteristics constituted one of the independent variables.
Work Experience:	Work experience relate to relevant productive experience which is relevant to future job opportunities (Dwinto, Madhakomala, & Hamidah, 2020). In this current study, work experience constituted one of the independent variables.

ABSTRACT

The rate of unemployment is shocking in Kenya; many youthful individuals who should be working find themselves unemployed even after earning college degrees. Because of their dissatisfaction over the high unemployment rate, they are forced to accept any available job opportunity, irrespective of whether it is, or not within their field of expertise. This eventuality culminates into career-job mismatch, whereby one's education specializations, background as well as their qualification are not congruent with the job they do. This research attempted to model the factors influencing career-job mismatch in Kenya. Precisely, the project modeled and analyzed the influence of education level, work experience, individual characteristics as well as ethnicity on career-job mismatch in Kenya. The Maslow's motivation theory, Job fit, Human capital theory, Agency theory as well as the Resource dependence theories guided this project. The study used primary data which was acquired via questionnaires which had incorporated the Likert scale rating. The gathered data was analyzed using the Statistical Package for Social Sciences Version 20. Correlation analysis was performed so as to determine whether there was association between the independent variables and the dependent variable. Before fitting the multiple regression model, multicollinearity between the independent variable was tested via the Variance Inflation factor and the Tolerance level. The model's regression coefficients were used in testing the hypothesis at 0.05 level of significance, after which the hypotheses were either rejected or failed to be rejected. The hypothesis testing led to the rejection of H_{01}, H_{02}, H_{03}, and H_{04}, this indicated that all the considered variables influenced career-job-mismatch in Kenya. Ultimately, we recommended that the Kenyan government should speedily take on mechanisms which will address and mitigate the joblessness menace in the country.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Kenya's unemployment rate has been rising over the years; for example, it increased from 2.64% in 2019 to 6.6% in the first quarter of 2021 (KNBS, 2022). Rapid population and labor force expansion in comparison to slower-than-expected industry growth and job creation are two possible causes of Kenya's high unemployment rate (Kuso & Gachunga, 2019). This situation raises the possibility of career-job mismatch in all sectors of the economy (Kim & Choi, 2018).

The common discrepancy between a job seeker's varied work skills and the skills in demand in the labor market is known as career-job mismatch (Kim & Choi, 2018). Additionally, career-job-mismatch may be understood as the differences between a certain person's job and the abilities necessary to accomplish that specific job (Loku & Gogiqi, 2016). The talents an employee possesses might not be appropriate for the job being performed, such as when a banker is a certified teacher or dietician (Kazi & Aklaq, 2017) .

The impact of unemployment on the economy has been the subject of several studies done all across the world. For example, Yanto and Amyr (2020) examined the factors affecting employment in Indonesia. The researchers concluded that employment is highly impacted by wage, inflation, economic growth, and education using the regression analysis model. In Korea, Kim and Choi (2018) concluded that Job-mismatch pointedly affects pay, job satisfaction as well as performance in their study. In Kenya, Kuso and Gachunga (2019) did research on the effect of joblessness on economic development, the scholars concluded that unemployment negatively impacts economic growth.

Though, it is true that unemployment has had a substantial impact on economies around the world, particularly in emerging nations like Kenya, aligning the existing opportunities with the pertinent talents given on the job market is still an unresolved conundrum in a number of Kenyan economic sectors, particularly the banking sector.

1.1.1 NIC and Commercial Bank of Africa (NCBA)

This is a commercial bank licensed by the Central Bank of Kenyan (CBK) and it is a subsidiary of NCBA Group Plc whose headquarters are in Nairobi Kenya (CBK, 2022). NCBA Group Plc owns subsidiary companies in Kenya, Uganda, Tanzania, Rwanda and the Ivory Coast (CBK, 2022). NCBA Bank was formed as a result of a merger between Commercial Bank of Africa (CBA) and NIC Group PLC on 30th September 2019 (CBK, 2022).

Just like any other bank in Kenya, the employees of NCBA cut across various fields of specialization, such as accounting, finance, statistics, human resource, marketing and even education. The employment distribution in NCBA reflects most banks in Kenya where the education qualification of an individual rarely matches with the kind of job he/she is performing. For instance, a person trained to be a teacher, may land a job in the banking industry. These instances of career job mismatch which are prevalent in the banking industry triggered this research.

1.2 Statement of the Problem

Desperation sets in as a result of rising unemployment rates worldwide, and it is more prominent in young people. Fresh, energized, and lively young people from colleges and other higher education institutions flood Kenya's employment market every year. These individuals graduate from college with the hope that they would someday find employment in their field of expertise and begin making contributions to the nation's economic growth. Yet, nothing ever goes as planned, and the final consequence is a lengthier duration of anticipation to get a job

marked by tarmacking, persistence, unending resume' writing, as well as fruitless job interviews.

As a consequence of delay in waiting for the preferred work opportunity, people, especially young people, resort to entering the informal economy, while the "fortunate ones" end up accepting any available positions. Many people have accepted any job that is offered to them, regardless of their training and credentials, out of desperation to find work and at least make ends meet. For this professional job mismatch, the banking industry has been an obvious culprit. For instance, the majority of bank sales representatives and teller positions typically have academic backgrounds considerably different from what may be considered to be training for employment in the financial service industry. For instance, it is common to find a person trained as a social worker, educationist, or with a communication background working in the banking sector.

This is justified by the claim that financial organizations will hire anyone with any level of education and train them to work as tellers or any other position at the bank. On the whole, nevertheless, the outcomes are frustration and a lack of job satisfaction. Focusing on Kenya's banking sector through a case study of NCBA banks in Mombasa County, this study set out to analyze and model the factors influencing career-job mismatch in Kenya.

1.3 Objectives of the Study

The main focus of the project was to model the factors influencing career-job mismatch in Kenya.

1.3.1 Specific Objective of the Study

Specifically, this project considered the ensuing specific objectives:

1. To determine the strength of the relationship between the independent variables (education level, work experience, individual characteristics and ethnicity) and the dependent variable (career-job mismatch).
2. To fit a linear regression model relating career-job mismatch and the independent variables
3. To identify the independent variables that significantly influence career job mismatch in Kenya
4. To evaluate the usefulness of the fitted model using Analysis of Variance and Residual analysis

1.3.2 Research Hypothesis

H_{01_1}: There is no relationship between education level and career-job mismatch

H_{012}: There is no relationship between work experience and career-job mismatch

H_{013}: There is no relationship between individual characteristics and career-job mismatch

H_{014}: There is no relationship between ethnicity and career-job mismatch

H_{021}: Education level has no significant influence on career-job mismatch in Kenya

H_{022}: Work experience has no significant influence on career-job mismatch in Kenya

H_{023}: Individual characteristics have no significant influence on career-job mismatch in Kenya

H_{024}: Ethnicity has no significant influence on career-job mismatch in Kenya.

H_{03}: Multiple Linear regression model cannot fit a relationship between the independent variables and career-job mismatch.

1.4 Significance of the Study

The project outcomes will be helpful to the banking sector of Kenya. This is because current information regarding the distribution of bank employees and possible suggestions on how to mitigate and counter career-job mismatch in the sector will be made available to them. The government as well as the public will benefit through enlightenment on the factors influencing career-job mismatch in the country. This information will aid the government and other policy formulating bodies in developing strategies to address the career-job mismatch menace in the country. Finally, scholars will also benefit from the addition of current literature to the existing framework of knowledge by this study. The suggestions for subsequent researches from this study will also insight researchers on relevant researchable areas around the study variables.

1.5 Scope of the Study

Contextually, this research undertaking was limited to modeling and investigating the factors influencing career-job mismatch in Kenya, with a close focus on NCBA banks in Mombasa County. The study data collection period was between July 2022 and August 2022.

1.6 Limitation of The Study

Non-responsiveness from respondents was addressed by using simple questions and regular telephone calls to follow-up. Reluctance to provide sensitive information by respondents was countered by guaranteeing the respondents of utmost level of confidentiality and the use of codes instead of respondents' names.

Objectivity and honesty were checked by comparing primary data collected with secondary data drawn from the population of study. Adequate planning and resource mobilization was undertaken to mitigate the eventualities of financial constraints.

1.7 Organization of the Study

The first section of the present research contains the background of the study, statement of the problem, general as well as specific objectives, hypothesis, significance, limitations and finally the organization of the research study. The subsequent section encompasses the theoretical and empirical literature review, summary of research gaps, and the conceptual framework. The 3rd section contains the research design, population of study, sampling techniques and sample size, research instruments, test of validity, test of reliability, data collection procedure, data analysis and ethical consideration. The fourth chapter comprises of research results presentation, decision rules and discussion. Ultimately, chapter five consists of a summary of key findings, conclusions as well as recommendations for future research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Theoretical as well empirical literatures around the research variables were studied in this segment. This culminated in the conceptual framework which steered this research. Finally, the chapter analyzed, summarized as well as critiqued and outlined the research study gaps.

2.2 Theoretical Review

Theories are collections of connected ideas or concepts (Kivunja, 2018). They are hypotheses and assertions which further logical examination of events by defining relationships between elements, with the goal of elucidating and forecasting phenomena (Kivunja, 2018).

2.2.1 The Maslow Motivation Theory

Abraham Maslow proposed this motivational theory in the early 1940s (Dwinto, Madhakomala, & Hamidah, 2020). According to this theory, human wants may be divided into five primary categories, and people should always try to satisfy their basic needs before moving on to more pressing ones, the process continues until they reach the top of the pyramid (Karanja & Ndunga, 2014). The concept identifies psychological, security, love, self-esteem, as well as self-actualization needs as the five degrees of need (Kim & Choi, 2018).

The Abraham Maslow motivation theory relevance describes how a person's desire to satisfy a higher degree of need drives them to advance in their profession and in their employment. In this regard, the concept of self-actualization has persisted as a crucial element of career and employment success (Loku & Gogiqi, 2016). Job searchers typically end up taking any work

available to them in order to satisfy the subsequent need in the hierarchy of needs, which leads to career-job mismatch (Yanto & Amyr, 2020).

2.2.2 Job Fit Theory

The degree of job fit of a worker is defined as their ability to accomplish the job's requirements and possess the knowledge, skills, and capacities necessary to do so (Kim & Choi, 2018). The theory of job fit developed from the person-environment fit theory (Dwinto, Madhakomala, & Hamidah, 2020). According to the person-environment fit theory, a person performs better at their job in direct proportion to how well their job characteristics match their workplace (Kim & Choi, 2018). The components of the person-environment fit philosophy are, in turn, person-organizational fit, person-group fit, as well as individual-job fit (Dwinto, Madhakomala, & Hamidah, 2020). Individual-job fit is the one among them that most closely ties to work performance (Kim & Choi, 2018).

In different wording, the job fit theory is concerned with how well someone’s characteristics meet the demands of their position. This means that it looks at both criteria pertaining to job seekers or employees who are a section of an economically feasible labor force as well as aspects relating to the characteristics of the positions (Kazi & Aklaq, 2017)

The labor market frequently assesses varied personal qualities, such as education, sex, time of life, work ability, interest, in addition to mental traits like aptitude and attitude (Salah & Ali, 2018). According to the job characteristics theory, several job characteristics are taken into account as elements influencing personal attitude and job awareness (Kim & Choi, 2018). This concept is crucial to the study because one of the variables being examined is individual-characteristics, which are extensively covered in this theory.

2.2.3 Human Capital Theory

According to this theory, higher education fosters the development of abilities that increase productivity and, as a result, income. (Sam, 2018). And that equilibrium will naturally occur, at which point either the employer will modify in order to fully utilize the abilities on hand or the employee will look for a more suitable fit in order to maximize earnings as a result of his/her advanced productivity (Salah & Ali, 2018).

Work, which consumes a large portion of one's life, and education are intimately intertwined. (Karanja & Ndunga, 2014). Many individuals are aware that greater levels of education have a direct or indirect impact on incentives for having good work, despite the fact that there are many different perspectives on how education and employment are related (Yanto & Amyr, 2020). Some researchers focus in particular on how education affects people's cognitive and affective development, which ultimately enables them to find higher-paying professions (Kazi & Aklaq, 2017). Additionally, there is a more erratic than consistent association between education level and employment; the development of enlightening opportunities and the dynamics in the social edifice correlated to work may not indicate a direct relationship (Kazi & Aklaq, 2017).

Industrial and technological changes as well as economic factors may play in resulting into well educated people failing to secure jobs congruent to their level of education (Loku & Gogiqi, 2016). Now when this happens, job seekers tend to take any job at their disposal in order to make both ends meet, hence resulting into career job mismatch. This theory is relevant as it underpins and support the independent variables of this project.

2.2.4 Agency Theory

This philosophy addresses the association as well as the bond between owners and managers of companies (Bosse & Phillips, 2016). In this concept principals who are the owners of

companies, hire agents such as CEOs to work on a delegated responsibility. Theorists who subscribe to this view assume that agents will act and make decisions on behalf of the principals, even though this is frequently not the case and leads to agency problems (Bosse & Phillips, 2016).

This problem was first highlighted by Adam Smith in the 18th century and later recognized by Ross in 1973 (Bosse & Phillips, 2016). Jensen and Meckling presented the theory's first thorough explanation in 1976, while Davis, Schoolman, and Donaldson created the idea of flaws resulting from the separation of ownership and management in 1997 (Bosse & Phillips, 2016). According to this hypothesis, managers may be prone to egotism and dishonest behavior, which prevents them from drawing analogies between the owners' goals and the proxy's objectives (Bosse & Phillips, 2016).

In an endeavor to evade the agency-principal conflict, business owners may choose to employ less qualified people and acquaintances who they believe won't act against the wishes of the shareholders. When a person with a different set of qualifications is required to carry out a task that is unrelated to their area of expertise, it causes a career job mismatch.

2.2.5 Resource Dependency Theory

This theory emphasis on employees' role in facilitating acquisition of resources required as well as their role in securing vital essentials for the entity via their connections to the peripheral environs (Omware, Atheru, & Jagongo, 2020). Proponents to this theory emphasizes on the employment of independent agents in the organizations as an avenue of attaining access to resources vital to firms' accomplishment (Wanyama & Olweny, 2013).

Bedford, (2015) maintains that provision of resources promotes organization operative, company's performance as well as continued existence. This is because when a firm is able to

control the resources availed in the market place, then that firm may be considered the controller of that market (Bedford, 2015). However, this theory postulates that firms do not operate in a vacuum or rather it cannot sufficiently supply all the resources it requires by itself, it depends on other firms to supply to it what it cannot by itself (Karanja & Ndunga, 2014). Thus, firms should employ executives who link the organization effectively to the external environment and build a good rapport for resource acquisition (Wanyama & Olweny, 2013). However, in quest to get these key personnel, the organization may suffer career-job mismatch (Dwinto, Madhakomala, & Hamidah, 2020).

2.3 Conceptual Framework

This is a visual representation of the independent as well as the dependent variables being studied (Mugenda & Mugenda, 2013). Figure 2.1 presents the conceptual framework used in this project.

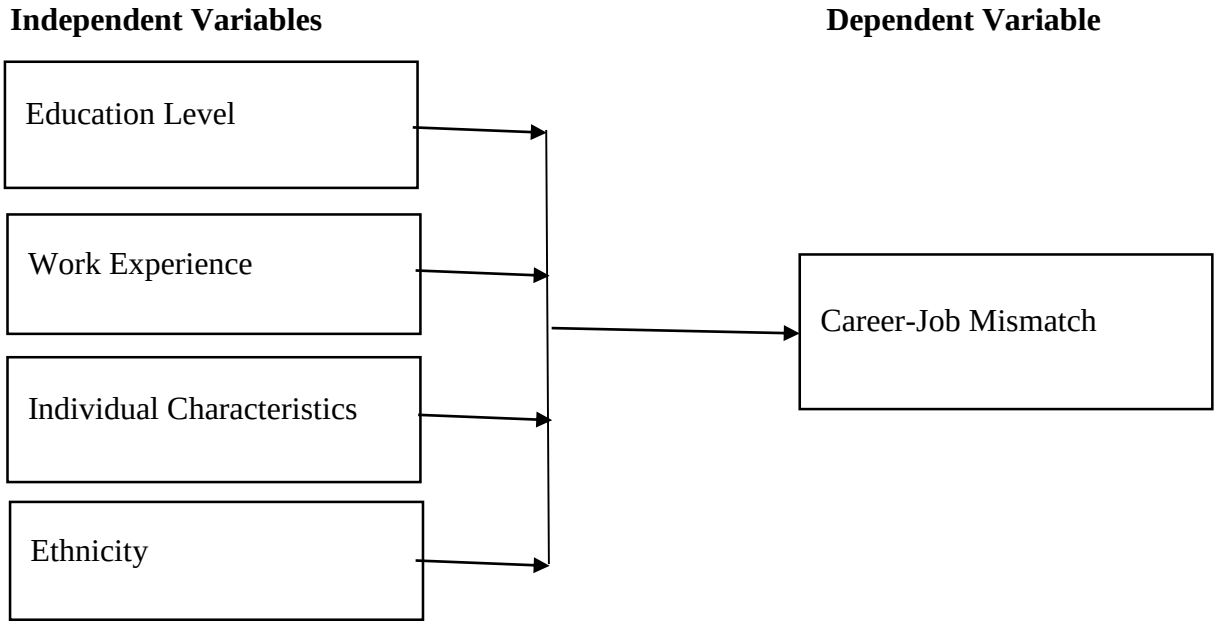

figure 2.1: Source: Conceptual Framework

2.3.1 Education Level and Career-Job Mismatch

Education level and career-job mismatch is the level of inconsistency amid the education accomplishment of an individual employee viz a vi that of the job prerequisite (Yanto & Amyr, 2020). This mismatch can be as a result of over education or under-education. A study conducted by Karanja and Ndunga (2014) using a descriptive research design found that education level and qualification significantly influence employee selection in the public service in Kenya. A mismatch in education level and the job that an individual worker performs has significantly negative impacts (Kim & Choi, 2018). For instance, Kim and Choi (2018) researched on the effects of job mismatch on pay, job satisfaction and performance. The scholars reported that employees should be positioned in the right jobs so as to exploit their potential, ensure job satisfaction and high performance (Kim & Choi, 2018). This current research endeavored to establish the influence of education level on career-job mismatch in Kenya.

2.3.2 Work Experience and Career-Job Mismatch

Work experience denotes the acquisition of know-how as well as skills as the employee performs related tasks regarding the job over a period of time (Dwinto, Madhakomala, & Hamidah, 2020). It is the mastery of knowledge and skills by the employee through learning and development of both formal and informal behavior, all geared towards equipping and empowering the employee to perform their duties with relative easiness (Dwinto, Madhakomala, & Hamidah, 2020). Work experience and career job mismatch can loosely be translated into skill mismatch, which elucidates the magnitude of divergence amid the skills of an employee and the skills essential in the job description (Karanja & Ndunga, 2014). This current research, studied closely the experience of individual workers in order to determine if they influence career-job mismatch in Kenya.

2.3.3 Individual Characteristics and Career-Job Mismatch

Individual characteristics and career-job mismatch refers to the discrepancy between the individual characteristics of the worker and the required characteristics by the job (Kim & Choi, 2018). Individual characteristics shape individual behavior which is the combination of one's personal traits and the environment (Loku & Gogiqi, 2016). Individual characteristics emanates from various aspects such as visual image, dialect, problem solving abilities, and decision making (Loku & Gogiqi, 2016) . Employers would always want to hire employee with the best mix of characteristics which will catapult their organization towards achieving its mandate. This quest has a high propensity of contributing to career-job mismatch. This current study looked into how individual characteristics influence career-job mismatch in Kenya.

2.3.4 Ethnicity and Career-Job Mismatch

Ethnicity and career-job mismatch can be viewed from different angles, such as when a job seeker is denied a certain job because of their ethnic background (Yanto & Amyr, 2020). This discrimination has contributed to qualified individuals failing to secure a certain job whereas unqualified ones get the job because of their ethnicity (Dwinto, Madhakomala, & Hamidah, 2020). In another research on factors influencing employee selection in Kenya, Karanja and Ndunga (2014) resolved that background checks which are closely related to ethnicity in this current study significantly influence employee selection in Kenya. A study by Salah and Ali (2018) resolved that ethnicity (Nepotism) highly contributed to joblessness among graduates in Kenya. This current study looked at how ethnicity contributes to and influence career-job mismatch in Kenya.

2.4 Career-Job Mismatch

Career-Job mismatch refers to a situation whereby an individual current job does not match with their area of specialization. For instance, someone who studied mechanical engineering

ends up working as a teller in the bank. Several factors have contributed to career-job mismatch, these include but not limited to education level and ethnicity. This current study was conducted in order to determine the factors which influence career-job mismatch in Kenya.

2.5 Empirical Review

Research by Sam (2018) on the effect of education-job-mismatch on job satisfaction discovered that education mismatch such as over-education affect job satisfaction. Loku and Gogiqi (2016) studied the influences of individual comportment in organizations and their performance at work. The scholars resolved that virtuous management skills (individual characteristics) are momentous for performance of entities.

Karanja and Ndunga (2014) investigated the factors inducing employee assortment in Kenya. The scholars resolved that employee choosing is extremely influenced by academic credentials as well as background (ethnicity) checks. Kim and Choi (2018) researched on the effect of job mismatch on pay, job satisfaction as well as performance in Korea. The scholars determined that the degree of job mismatch among PhD labor force inversely affect job satisfaction as well as pay.

Kuso and Gachunga (2019) found that unemployment which contributes to career-job mismatch significantly as well as positively affect economic development of a country. Dwinto, Madhakomala and Hamidah (2020) researched on the influence of work experience on job rotation in Jakarta. The scholars found a positive significant effect on workforce experience and job rotation.

Researching on the factors influencing unemployment in Asia, Yanto and Amyr (2020) resolved that education influence unemployment and hence contribute to career-job mismatch. Salah and Ali (2018) resolved that nepotism (ethnicity) significantly underwrote upsurged

instances of unemployment among graduates in Kenya. Kazi and Aklaq (2017) found that gender (Ethnicity), print media (Education) as well as interest (individual characteristics) significantly affect the students career choice decision, in their research study on factors affecting students career choice. This current study researched on the factors influencing career-job mismatch in Kenya.

2.6 Critique of Reviewed Literature

The literature reviewed clearly showcased that limited efforts have been geared toward researching on the "Factors influencing career-Job Mismatch in Kenya", which is the endeavor of this current study. For instance, Karanja and Ndunga (2014) studied the factors influencing employee selection in Kenya. Whereas Dwinto, Madhakomala and Hamidah (2020) conducted their research in Jakarta. Sam (2018) researched on the effect of education-job mismatch on job satisfaction. And Kuso and Gachunga (2019) studied on the impact of unemployment on economic growth in Kenya.

2.7 Research Gaps

From the above critique of the empirical literature by several researches such as Sam (2018), Loku and Gogiqi (2016), Karanja and Ndunga (2014), Kim and Choi (2018), Kuso and Gachunga (2019), Dwinto, Madhakomala and Hamidah (2020), Salah and Ali (2018), and Yanto and Amyr (2020) it is vivid that none of them addressed the hypothesis regarding the factors influencing career-job mismatch in Kenya, which is the determination of this present research study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Research design, population of study, sampling and sampling frame, as well data collection instruments and procedures were discussed in this section. Validity and reliability consideration of the research instruments was through pilot testing. Finally, the data processing, analysis as well as an ethical consideration was looked into.

3.2 Research design

This is a procedural approach employed by researchers in their endeavor to answer the hypothesis and research questions empirically (Cooper & Schindler, 2013). It is the plan that trickles down to helping researchers answer research questions or test their predetermined hypothesis (Kothari & Garg, 2019). Due to the constraints in costs and time and convenience in gathering data from a single point in time, the NCBA Bank, the researcher adopted a cross-sectional descriptive research design. This methodology was very vital in collecting data that would easily be used for further research. The exclusion and inclusion approach to select the employees of NCBA bank who would participate in the study

3.3 Population of the Study

Population of study denotes the entirety of elements under enquiry (Mugenda & Mugenda, 2013). Whereas target population denotes specific characters with analogous characteristics, but diverse from others (Mugenda & Mugenda, 2013). The NCBA Banks in Mombasa County served as the research study's target population. The target population for this research was constructed from the pool of employees in the five NCBA banks in Mombasa County as shown in table 3.1

Table 3.1: Target Population

NCBA Branch	Branch Managers	Operation Managers	Branch Relationship officers	Tellers	Total
Moi Avenue branch	1	1	1	10	
Nyali center branch	1	1	1	10	
Changamwe branch	1	1	1	10	
Nkrumah road branch	1	1	1	7	
Mwembe Tayari branch	1	1	1	6	
Total	**5**	**5**	**5**	**43**	**58**

3.4 Sampling Procedure

3.4.1 Sampling Frame

Sampling is the procedure in which researchers' segments and select elements from the population as a representative of the entire population under inquiry for the purpose of carrying out tests and result generalization (Mugenda & Mugenda, 2013). Whereas sampling-frame is the itemized list from which a sample is obtained (Field, 2017). Stratified random sampling technique, which entails categorizing the population into various homogeneous strata and picking a simple random sample from all stratum, was applied in this research.

Cooper and Schindler (2013) states that a sample of roughly 10% of the population, picked randomly from the population is a fair representative of the population under inquiry. Kothari and Garg (2019) further suggested that a satisfactory sample of investigation should have a minimum of 30 subjects. The Yamane Taro 1967 formular for sample size determination was employed in ascertaining the research study's sample size.

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

Where:

N: Denotes the target population

n: Denotes the sample size

ε: Denotes the error term (margin of error) which is given at 95% confidence level (0.05 level of significance)

Therefore, the sample size for this study will be:

$n = 58/ (1+(58*0.05^2))$

n = 50

3.4.2 Sample Selection

Afterwards, stratification was done according to the staff cadres and all the five branch managers, five operational managers as well as five branch relationship officers were included in the sample size. The remaining 35 units in order to fill the sample size of 50 units was obtained through simple random selection from the pool of 43 tellers. Table 3.2 showcases the distribution of the sample size according to staff cadres.

Table 3.2: Sample size

NCBA Branch	Sample size
Branch Mangers	5
Operation managers	5
Branch relationship officers	5
Tellers	35
Total	**50**

3.5 Data Collection

3.5.1 Data Collection Instruments

The numerous tools that researchers employ in gathering data for their study are referred to as data collection instruments (Field, 2017). Researchers have access to a number of instruments for data collection, including observation schedules and questionnaires. The matrix questionnaires were employed in gathering the study's primary data. The matrix questionnaires used in this research project incorporated the Likert type scale. Since the Likert item questions in the questionnaire measure more of the perception of the respondents towards the variables under study, the data that was gathered would be tested for normality so us to guide whether parametric or non-parametric procedures would be used in analysis (James & Rocco, 2007). The questionnaires were adopted and modified from the research studies of Loku and Gogiqi (2016), Kim and Choi (2018), Kuso and Gachunga (2019), Yanto and Amyr (2020) as well as Kazi and Aklaq (2017). The adoption of the research tool from previous scholars, saved this current research study time and the entire process of factor analysis and dimension reduction.

Pilot testing in an attempt to ascertain the reliability and validity of research instruments of this study was conducted at NCBA Moi Avenue branch. NCBA Moi Avenue branch was selected because it is the region’s head office as well as its close proximity to the researcher.

Research tool's validity is determined by the magnitude to which the sample collected represents the content that the experiment is intended to collect (Kothari & Garg, 2019). Questionnaires were scrutinized and cross-checked so as to rule out errors and determine content validity as well as face validity of the research instruments. Additionally, the theoretical literature pertinent to the set of research variables was thoroughly reviewed to determine the content and construct validity.

This is the propensity towards internal consistency; the ability of research tools to produce analogous outcomes repeatedly (Field, 2017). The Cronbach's Alpha which determines internal consistency was used in ascertaining the reliability of the questionnaires. A higher scale value of the alpha, whose values range from 0 to 1 indicates a higher reliability on the instruments. Cooper and Schindler (2013) recommend 0.7 as a satisfactory reliability coefficient.

3.5.2. Data Collection Procedure

The Researcher sought permission from all 5 Branch Managers of NCBA banks in Mombasa so as to administer the tool with the other respondents working in these branches. Matrix questionnaires were given to the pool of randomly selected individuals in order to acquire data with reference to the study variables. Specifically, data for the research was collected from the NCBA banks in Mombasa County for this case study research. The respondent were required to anonymously fill the matrix questionnaire and hand it over to the researcher ahead of data processing and analysis.

3.6 Data Analysis and Presentation

3.6.1 Data Processing

The questionnaires were categorized, serialized and coded before transferring the data into computer packages ahead of coding and processing. The following step entailed transferring codes from serialized questionnaires into a worksheet that had responses as variables and predetermined serial numbers as identities.

Ultimately, data was fed into SPSS ready for analysis and results interpretation. SPSS has been applauded due to its capability to employ and manipulate data from virtually any kind and employ it in generating tabular reports, descriptive statistics as well as inferential statistics. SPSS has also been used in recent research studies by an assortment of scholars such as Kazi and Aklaq (2017) as well as Dwinto, Madhakomala and Hamidah (2020).

3.6.2 Descriptive Statistics

In order to produce descriptive statistics, descriptive analysis was carried out. Correlation analysis was used for inferential analysis as well. The normalcy test, which was used to assess the data's distribution pattern, was the first diagnostic procedure. To ascertain the correlation amid the dependent and independent variables, the Pearson's Correlation analysis was performed. Tables and figures were incorporated to present various descriptive statistics as shown in findings.

3.6.3 Regression Analysis

The choice of analyzing data depends on whether the data is normally distributed or not. If the data is normally distributed, parametric methods of analysis would be adopted i.e. Linear Regression and Pearsons Correlation analysis. If the data does not follow normal distribution, none parametric methods such as ordinal regression and Spearman’s Rank Correlation analysis

would be used to analyze and draw conclusions on the data (Erkan & Zeki, 2014). When the regression model choice was made, several assumptions of that regression model such as normality, multicollinearity, auto correlation, homoscedasticity and proportional odds depending on were checked before the model was fitted.

3.6.3.1 Normality

Generally, it is assumed that the error terms of the linear regression model are normally distributed with a mean of zero and a constant variance. However, for Ordinal Logistic Regression the residuals need not to be normally distributed. There are several tests in the literature such as the graphical approaches, Shapiro Wilk test Kolmogorov Sminorv test just to mention a few. In this research, graphical approach was adopted notable the use of P-P plots where the expected cumulative probability values were plotted against the observed cumulative probability values. If the points tend to appear on a straight line, then that is an indication that the error terms are normal and the choice of model would be Linear Regression, otherwise, the study will choose Ordinal Logistic Regression.

3.6.3.2 No Auto correlation

The second assumption is that there is no auto correlation or serial correlation among the error terms. The test results of this assumption would lead the study to adopting the linear regression model or not. This study employed the Durbin Watson test to check for auto correlation. Durbin Watson test statistic ranges between 0 to 4 with an ideal value of 2 indicating that errors are not correlated (Mugenda & Mugenda, 2013). Authors consider Durbin-Watson values between 1.5 and 2.5 as acceptable level indicating the absence of collinearity (Kothari & Garg, 2019) 2013).

3.6.3.3 No Multicollinearity

The third assumption that was considered in this research was that there should be no strong relationship between any two independent variables. This assumption is valid for both Linear and Ordinal Logistic Regression models irrespective whether the data is normally distributed or not. Variance Inflation Factor (VIF) was used to check if independent variables are strongly correlated. A VIF value of less than 10 indicates lack of multicollinearity (Kothari & Garg, 2019)

3.6.3.4 Homoscedasticity

The fourth assumption that was checked on this research was that of Homoscedasticity which requires that the error terms have equal variances, a belief normally associated with Linear Regression Model. The Breusch-Pagan test was used. In Breusch-Pagan test ANOVA table is generated using the residuals and p value of the F statistics is used. A p-value more than 0.05 is an indication of lack of heteroscedasticity

3.6.3.5 Proportional Odds

The Proportional Odds assumption or the parallel regression assumption, is normally associated with the Ordinal Logistic Regression Model. It assumes that the location parameters (slope coefficients) are the same across response categories. To test this assumption, we use the Brant test which computes the variance-covariance matrix of all the βk, so that any departure from proportional odds could be examined. If the p-value <0.05, it violates the assumption of parallel line to conclude that the odds values are different for every cumulative category.

After the above tests were conducted, the following procedure would be used to establish the regression analysis model for either linear or ordinal regression.

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where:

Y_i: Is the Career-Job Mismatch

X_1: Is the Education Level

X_2: Is the Work Experience

X_3: Is the Individual Characteristics

$\beta_{0:}$ Is the Y intercept (Predictable value of Y when X is Zero)

β_1, β_2, β_3 and β_4 are the regression coefficients (How much we anticipate Y to change as X changes)

ε: Is the error term (Accounting for the other factors which might influence the model)

Table 3.3 give a summary of hypothesis testing and decision rule.

Table 3.3: Summary of Hypothesis Testing, Model, Test Statistics and Decision Rule

Hypothesis & Model	Test Statistics	Decision Rule
H_{01}: Education level has no significant influence on career-job mismatch in Kenya	β test H0: $\beta_1=0$; H_a: $\beta_1 \neq 0$	If $p < \alpha$, Reject the Null - hypothesis,
H_{02}: Work experience has no significant influence on career-job mismatch in Kenya	β test H0: $\beta_2=0$; H_a: $\beta_2 \neq 0$	If $p < \alpha$, Reject the Null - hypothesis,
H_{03}: Individual characteristics have no significant influence on career-job mismatch in Kenya	β test H0: $\beta_3=0$; H_a: $\beta_3 \neq 0$	If $p < \alpha$, Reject the Null - hypothesis,
H_{04}: Ethnicity has no significant influence on career-job mismatch in Kenya	β test H0: $\beta_4=0$; H_a: $\beta_4 \neq 0$	If $p < \alpha$, Reject the Null - hypothesis,

3.7 Ethical Consideration

An introduction letter from the University of Nairobi was obtained ahead of the data collection activity. Research permit from the National Commission for Science and Technology Institute

(NACOSTI) was also acquired. Clearance and authorization letter from the University of Nairobi ethics department was acquired before going to the field. Formal communication from NCBA banks in Mombasa County was sought ahead of data collection from the sample respondents. Informed consent from all respondents was acquired and confidentiality confirmed. Additional confirmation was made that the acquired data would only be used for the intended purpose.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This section presented the outcomes as well as a discussion of the outcomes on the study of modeling factors influencing career-job mismatch in Kenya. The collected data was cleaned, coded. Since the variables including the response variable were measured using Likert items that described their order of responses, but not really quantity, transforming the ordinal data in the Likert scale into continuous variables was essential in ascertaining the use of parametric or non-parametric procedures of analysis. The data was transformed from ordinal to ratio scale (continuous) through computing the average response for each Likert item on the questionnaire that was measured on Likert scale. This data transformation also enabled primary normality tests to advise on whether a linear or an ordinal regression would be adopted to obtain finding for inferential statistics. The data was explored for normality test using Shapiro-Wilk tests for normality for all variable as well as their respective Logs and results shown below.

Table 4.0: NORMALITY TESTS

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
caree_mismatch	.127	50	.044	.969	50	.208
Education Level	.135	50	.023	.967	50	.169
Work Experience	.237	50	.000	.879	50	.000
Individual Characteristics	.129	50	.036	.962	50	.108
Ethnicity	.207	50	.000	.936	50	.010

a. Lilliefors Significance Correction

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
logCJM	.117	50	.087	.969	50	.215
logEL	.124	50	.052	.967	50	.180
logWE	.226	50	.000	.888	50	.000
logIC	.139	50	.018	.958	50	.076
logET	.184	50	.000	.934	50	.008

a. Lilliefors Significance Correction

The above in table 4.0 shows results on normality tests using the Shapiro-Wilk tests for normality revealed that the P-Values of the Dependent variable which was the main focus in model choice determination, Education Level and Individual Characteristics were greater than 0.05. These results failed to reject the null hypothesis that the sample data collected is not significantly different from a normal population, a decision that was also held when the variables were transformed to their respective Logs. This normality test conclusion certified the use of Linear Regression, more specifically, Multiple Linear since we had more than one regressors in the investigation.

Despite establishing the normality distribution of the dataset which authenticated using Linear Regression model analysis, the researcher further confirmed the use of parametric procedures with the following assumptions;

a. each Likert item must have at least 5 values.
b. the underlying construct measured is continuous,
c. and that the intervals between points in each Likert item are approximately equal.

After fully validating the use of Linear (Multiple) Regression model, descriptive statistics were used to obtain measures of central tendencies and measures of dispersion with outcomes presented in form of tables and graphs. Each of the specific objectives stated in chapter one was measured using inferential statistics where regression model was fitted and hypothesis

tested on the coefficients. Reliability analysis was also carried out to test the suitability of the data collection tools using Cronbach's alpha test.

4.2. Response Rate

In this research 50 questionnaires were given out to respondents and all of them were duly filled and returned translating to a response rate of 100%. This is adequate as supported by Mugenda and Mugenda (2013), who observed that a 50% response rate is adequate, 60% good and above, while 70% rated very well.

Table 4.1: Response Rate

Response	Frequency	Percentage
Responded	50	100
Non-response	0	0
Total	**50**	**100**

4.3 Reliability

The study carried out a pilot study to determine if the tools of data collection will bring out reliable data. This was done using Cronbach's alpha. The outcomes obtained were as shown in Table 4.2.

Table 4.2: Reliability Results

Variable	Number of Items	Co-efficient Alpha	Comment
Career job match	4	.738	Accepted
Education level	4	.710	Accepted
Work experience	4	.763	Accepted
Individual characteristics	4	.755	Accepted
Ethnicity	4	.708	Accepted
overall	20	0.722	Accepted

Cronbach's alpha values ranges between 0 and 1 with a value of at least 0.7 considered being an indication that the tools of data collection are reliable, (Kothari & Garg, 2019). Table 4.2 showed that the Cronbach's alpha was more than 0.7 for all the variables hence the tool was deemed reliable.

4.4 Descriptive Statistics

The minimum as well as the maximum values a variable can attain were shown in this section. Likewise, the mean, standard deviation as well as the variance of the variables under inquiry were also caried out. Finally, table 4.1 also presented the data distribution through skewness and kurtosis.

Table 4.3: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Education Level	50	2.75	4.75	3.7250	.44104	.195	.158	.337	-.411	.662
Work Experience	50	3.50	5.00	4.2050	.44518	.198	.509	.337	-1.027	.662
Individual Characteristics	50	2.75	4.50	3.6500	.39123	.153	-.027	.337	-.501	.662
Ethnicity	50	1.50	3.00	2.2200	.36295	.132	.217	.337	.120	.662
Career-job mismatch	50	2.50	4.00	3.2600	.34241	.117	-.174	.337	-.686	.662
Valid N (listwise)	50									

Table 4.3 shows that the means of the variables range between 2.22 and 4.2 with work experience having the highest mean and ethnicity the least. On average respondents agreed with statements on various elements of work experience (4.21), Education level (3.73) and individual characteristics (3.65) since their means fall within the range of 3.5 to 4.5 as per the Likert scale specified. On average respondents were uncertain on the statements of elements of career job mismatch with a mean of 3.26 while they disagreed with the statements on the elements of ethnicity reporting a mean of 2.22.

Before the regression model was fitted, various assumptions were tested namely; normality, multicollinearity, Auto-correlation and heteroscedasticity. The test of parallel lines on proportional odds wasn't necessary since the data was normally distributed hence the abandonment of the ordinal logistic regression.

4.4.1 Normality

Linear regression assumes that the error term should be normally distributed with a mean of zero and a constant variance. In spite of running Shapiro Wink normality test on the data earlier, the researcher also fitted a normal P-P plots by standardizing the obtained residuals and results

shown in figure 4.1. In Linear Regression, if the points of the P-P plot tend to follow a linear pattern then the data is normal.

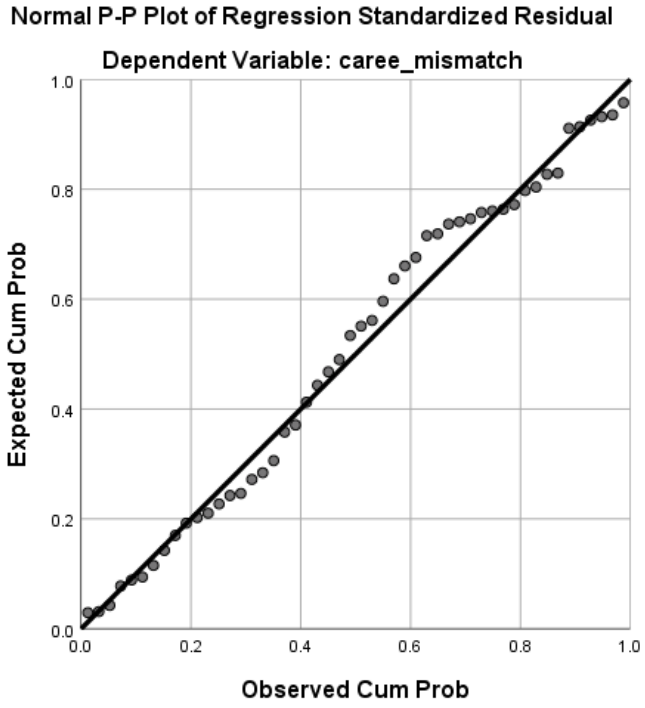

Figure 4. 1: Normal P-P plot

Figure 4.1 shows that the error terms are normal since the little circles are following the line of normality.

4.4.2 Multicollinearity Test

The second assumption was multicollinearity. In multiple regression, there should be no exact relationships (strong correlation) amid the independent variables. To test for multicollinearity problem, the VIF was employed. A VIF value of < 10 designates lack of multicollinearity problem.

Table 4.4: Variance Inflation Factor (VIF)

Model		Collinearity Statistics	
		Tolerance	VIF
1	Education Level	.961	1.040
	Work Experience	.876	1.142
	Individual Characteristics	.908	1.101
	Ethnicity	.975	1.025
a. Dependent Variable: Career-job mismatch			

Table 4.4 was drawn in an attempt to determine how the independent variables under investigation relate to one another. The tolerance level and VIF collinearity statistics were used in testing for the multicollinearity problem. Multicollinearity problem occurs when the VIF > 10 and the Tolerance level is > 1 (Kothari & Garg, 2019). The VIF outcomes in Table 4.4, were < 10, whereas the tolerance levels results were also < 1, these outcomes denoted the absence of any grave multicollinearity problem. The findings validated the use of the multiple linear regression model as well as the achievement of accurate findings regarding the interrelationship of the factors under inquiry.

4.4.3 Heteroscedasticity

The third assumption was heteroscedasticity which requires that the variance of the error terms should be constant (homoscedasticity). Breusch-Pagan test was used. In Breusch-Pagan test ANOVA table is generated using the residuals and p value of the F statistics is used. A p-value more than 0.05 is an indication of lack of heteroscedasticity. The outcomes obtained were presented in table 4.5.

Table 4.5: Breusch-Pagan test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.032	4	.008	.555	.697[b]
	Residual	.640	45	.014		
	Total	.672	49			

a. Dependent Variable: Residual Squared

b. Predictors: (Constant), Ethnicity, Individual Characteristics, Education Level, Work Experience

Table 4.5 shows a p value of 0.697 which is greater than 0.05, thus indicating the absence of heteroscedasticity in the data. The outcome signified that the regression model used was fit as well as statistically momentous.

4.4.4 No Auto Correlation

This research employed the Durbin Watson test to check for auto correlation. Durbin Watson test statistic range between 0 to 4 with acceptable values ranging between 1.75 to 2.25 (Keith, 2021). The results obtained were summarized in Table 4.6.

Table 4.6: Durbin Watson Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.927a	.860	.848	.06996	1.961

a. Predictors: (Constant), Ethnicity, Individual Characteristics, Education Level, Work Experience

b. Dependent Variable: career-Job-mismatch

Table 4.6 shows that the model didn't suffer from auto correlation since the Durbin Watson value was around 2.

4.5 Correlation Analysis

The first objective of the project was to ascertain the strength of the association amid the independent and the dependent variables. To obtain this, Pearson correlation coefficient was calculated between each independent variable and career job mismatch. A p value which is < 0.05 indicates presence of a significant strength of the relationship. The outcomes obtained were given in table 4.7.

Table 4.7: Correlation Coefficients

		Career-job mismatch	Education Level	Work Experience	Individual Characteristics	Ethnicity
Career-job mismatch	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	50				
Education Level	Pearson Correlation	.34*	1			
	Sig. (2-tailed)	.016				
	N	50	50			
Work Experience	Pearson Correlation	. 611**	-.175	1		
	Sig. (2-tailed)	.000	.225			
	N	50	50	50		
Individual Characteristics	Pearson Correlation	. 491**	-.044	.296*	1	
	Sig. (2-tailed)	.000	.760	.037		
	N	50	50	50	50	
Ethnicity	Pearson Correlation	.421*	-.108	.110	-.031	1
	Sig. (2-tailed)	.002	.454	.447	.833	
	N	50	50	50	50	50

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

The results obtained from Table 4.7 showed that all the independent variables had significant association with career job mismatch.

4.5.1 Relationship between Education Level and Career-Job Mismatch

Outcomes in table 4.7 showed a positive conotation of 0.34 amid education level and career-job mismatch. Hence, showing an average correlation amid education level and career-job mismatch which was substantial at 0.05 level of significance. These findings were not

congruent with the results of Sam (2018) who reported a negative connection amid education and job-mismatch in Cambodia school.

4.5.2 Relationship between Work Experience and Career-Job Mismatch

Findings in table 4.7 showcase that there is a substantial positive association amid work experience and career-job mismatch. The correlation coefficient value of 0.611 portrays a robust connection amid work experience and career-job mismatch. The findings were in agreement with the outcome of Dwinto, Madhakomala and Hamidah (2020) who reported a positive momentous connotation between work experience and job rotation in Jakarta.

4.5.3 Relationship between Individual Characteristics and Career-Job Mismatch

Table 4.7 show a significant average positive association amid individual characteristics and career-job mismatch of 0.491. These findings were in agreement with the outcomes of Karanja and Ndunga (2014) who reported positive relationship between individual characteristics and employee selection in Kenya

4.5.4 Relationship between Ethnicity and Career-Job Mismatch

Table 4.7 of correlation results indicate a significant average positive relationship amid ethnicity and career-job mismatch of 0.421. The findings were congruent with the outcomes of Karanja and Ndunga (2014) who resolved that ethnicity influences selection of employees Kenya.

4.6. Multiple Linear Regression

The second objective of the research was to fit a multiple linear regression amid the independent variables and the response variable. The outcomes obtained were shown in table 4.8

Table 4.8: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	0.663	0.168		3.937	.000	0.324	1.002
	Education Level	0.202	0.023	0.497	8.736	.000	0.155	0.248
	Work Experience	0.219	0.024	0.543	9.117	.000	0.17	0.267
	Individual Characteristics	0.167	0.027	0.365	6.235	.000	0.113	0.221
	Ethnicity	0.211	0.028	0.427	7.556	.000	0.155	0.267

a. Dependent Variable: Career-job mismatch

From the findings in Table 4.8, a multiple linear regression model was fitted as given by equation 4.1

$$Y_i = 0.663 + 0.202X_1 + 0.219X_2 + 0.167X_3 + 0.211X_4 \quad (4.1)$$

Where:

Y_i: Is the Career-Job Mismatch

X_1: Is the Education Level

X_2: Is the Work Experience

X_3: Is the Individual Characteristics

X_4: Is the Ethnicity

4.6.1 Influence of the independent variables on the Response Variable

The third objective was to ascertain the influence of the independent variables on the response variable. To measure this objective result on Table 4.8 and Table 4.9 were used.

Table 4.9: ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Model 1	Regression	1.353	4	0.338	69.09	.000[b]
	Residual	0.22	45	0.005		
	Total	1.573	49			

a. Dependent Variable: career job mismatch

b. Predictors: (Constant), Ethnicity, Individual Characteristics, Education Level, Work Experience

The ANOVA table is always used to test the null hypothesis that none of the independent variables has significant influence on the dependent variable against the alternative that at least one of the independent variables has significant influence on the dependent variable. The null hypothesis is always rejected when the p value of the F statistics is less than the specified level of significance (0.05). Results from Table 4.9 show that the p value is less than 0.05. Therefore, it can be said that at least one of the independent variables has significant influence on the dependent variable.

The foregoing regression analysis in table 4.8 and subsequent model 4.1 outlines the significance of the independent variables in explaining the variation on the dependent variable (career - job – mismatch). With all the coefficients being positive, it directly means there is NO match between the career backgrounds and the jobs bankers do, explaining the fact that banks have a graduate training program to recruit majority of their staff especially at entry level (teller, cashiers, sales agents etc), who grow into their roles irrespective of their career training.

Level of education has a significant positive influence on career job mismatch. Equation 4.1 shows that for every unit change in education level, career job mismatch increases by 20.2% keeping other factors constant. For instance, moving from being an undergraduate to postgraduate, increases mismatch by 20.2% between a banker's career and their job. This typically means that the mismatch between a banker's career widens by 20.2% when they attain another higher level of education.

Work experience also has a significant positive influence on career job mismatch. From equation 4.1, it can be deduced that for every unit change in work experience career job mismatch increases by 21.9% keeping other factors constant. This means that when a banker adds a year of experience the mismatch between their career and the job they are doing enlarges by 21.9%. This implies that staff who began in the mismatched career jobs may never move to the right careers as number of years worked increases.

Individual character also recorded a positive significant influence on career job mismatch. It can be seen that for every unit increase in individual character career job mismatch increases by 16.7% keeping other factors constant. Practically, any positive transformation into individual's characteristics expands the mismatch between career and the job being performed by 16.7%.

Finally, ethnicity has a significant positive influence on career job mismatch. For every single unit increase on ethnicity career job mismatch increases by 21.1% keeping other factors constant. In other words, the bankers believe that the mismatch between job and career background magnifies by 21.1% when a works ethnic background is different when all other variables are held constant.

4.6.2 Evaluating the goodness of fit of the model

The final objective was to evaluate the usefulness of the fitted model. This was done using the coefficient of determinant (R square). The results obtained are presented by Table 4.10.

Table 4.10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.927[a]	0.86	0.848	0.06996

a. Predictors: (Constant), Ethnicity, Individual Characteristics, Education Level, Work Experience

Results from Table 4.10 shows that the R square was 86%. This implies that the independent variables jointly explain 86% of all the variations in career job mismatch. The R square value of 86% implied that the model was a good fit.

4.7 Hypothesis Testing and Decision Rule

The hypothesis testing and decision rule for this study was carried out as shown in Table 4.11. The decision was either to reject or fail to reject the null hypothesis using the regression coefficients from the multiple linear regression model at 0.05 level of significance. Based on results of Table 4.8, the decisions made are presented in Tables 4.11 and 4.12

Table 4.11: Hypothesis testing and Decision Rule

Hypothesis	P value	Decision Rule
H_{0} $_{11}$: Education level and career-job mismatch has no significant relationship	.016	Reject **H_{01}**$_{1,}$ Since p value < 0.05
H_{0} $_{12}$: work experience and career-job mismatch has no significant relationship	.000	Reject **H_{0}**$_{12,}$ Since p value < 0.05
H_{0} $_{13}$: individual characteristics and career-job mismatch has no significant relationship	.000	Reject **H_{0}**$_{13,}$ Since p value < 0.05
H_{0} $_{14}$: ethnicity and career-job mismatch has no significant relationship	.002	Reject **H_{0}**$_{14,}$ Since p value < 0.05

Table 4.12: Hypothesis testing and Decision Rule

Hypothesis	P value	Decision Rule
H_{021}: Education level has no significant influence on career-job mismatch in Kenya	.000	Reject **H_{021}**, Since p value < 0.05
H_{022}: Work experience has no significant influence on career-job mismatch in Kenya	.000	Reject **H_{022}**, Since p value < 0.05
H_{023}: Individual characteristics have no significant influence on career-job mismatch in Kenya	.000	Reject **H_{023}**, Since p value < 0.05
H_{024}: Ethnicity has no significant influence on career-job mismatch in Kenya	.000	Reject **H_{024}**, Since p value < 0.05
H_{03}: multiple linear regression cannot fit a model between independent variables () and career-job mismatch	.000	Reject **H_{03}**, Since p value < 0.05

4.8 Discussion of Research Findings

The chief objective of the project was to model the factors influencing career-job mismatch in Kenya as well as determining the strength of the relationship of the variables. The research

study employed primary data which was acquired in NCBA banks in Mombasa County. Data presentation was through tables after data analysis and interpretation.

The Pearson's correlation outcomes in table 4.7 showed a significant positive association (correlation coefficient of 0.34) amid education level and career-job mismatch. The findings were congruent with the conclusions of Sam (2018) who reported a positive relationship between education and job-mismatch in Cambodia. The p value of the education level regression coefficient in Table 4.8 was 0.000 which led to the rejection of $\mathbf{H_{021}}$ in table 4.12, which stated that education level has no significant influence on career-job mismatch in Kenya. The rejection of $\mathbf{H_{021}}$ indicated that education level has a significant influence on career-job mismatch in Kenya. The findings were similar to the findings of Sam (2018) who also found that education level affect career job-mismatch.

The correlation outcomes in Table 4.7 showed a significant positive relationship with Pearson Correlation co efficient of 0.611 amid work experience and career-job mismatch. These findings were in line with the results of Dwinto, Madhakomala and Hamidah (2020) who reported a significant positive relationship between work experience and job rotation in Jakarta. The p value of the regression coefficient of work experience in Table 4.8 was 0.000. These results informed the rejection of $\mathbf{H_{022}}$ in Table 4.12 of hypothesis testing and decision rule, for the reason that (0.000< 0.05). The rejection of $\mathbf{H_{022}}$ denoted that work experience has a momentous influence on career-job mismatch in Kenya. The findings were consistent with the results of Dwinto, Madhakomala and Hamidah (2020) who reported that work experience affect job rotation in Jakarta and accordingly career-job mismatch.

The correlation results in Table 4.7 showed a positive significant association amid individual characteristics and career-job mismatch with a correlation coefficient of 0.491. The findings were consistent with the results of Karanja and Ndunga (2014) who reported a positive

relationship between personal characteristics and employee selection in the Kenyan public sector. The regression coefficient in Table 4.8 for individual characteristics and career-job mismatch was 0.169 with a p value of 0.000. This outcome informed the rejection **H_{023}** in Table 4.12 of hypothesis testing and decision rule (0.000< 0.05). The rejection of **H_{023}** indicated that, individual characteristics have a significant influence on career-job mismatch in Kenya. The conclusions were consistent with those of Karanja and Ndunga (2014) who indicated that individual characteristics influence significantly employee selection in the public sector of Kenya.

Correlation outcomes in Table 4.7 showed a significant positive association amid ethnicity and career-job mismatch. The Pearson correlation coefficient was 0.421 with a p value of 0.002. The results were similar with those of Karanja and Ndunga (2014) who reported that ethnicity influences selection of employees in Kenya. The regression coefficient result for ethnicity in table 4.8 was of 0.24 with a p value of 0.000. This result led to the rejection of **H_{024}** in table 4.12 of hypothesis testing and decision rule, (since 0.000 < 0.05). The rejection of **H_{024}** showed that ethnicity has a noteworthy influence on career-job mismatch in Kenya. These results were consistent with those of Karanja and Ndunga (2014) who concluded that ethnicity affect career job mismatch in the Kenyan public sector.

CHAPTER FIVE

SUMMARY, CONCLUSSION AND RECOMMENDATIONS

5.1: Introduction.

The chapter summarized the work done, provided conclusions as well as recommendations emanating from this research project. Generally, the objective of the research was to investigate the influence of Career-Job mismatch in Kenya. The specific objectives which guided the research included education level, work experience, individual characteristics as well as ethnicity.

The null hypotheses were used in this study. Several diagnostics on the data collected from the 50 respondents in NCBA banks in Mombasa County was analyzed using SPSS. The results were interpreted and represented in tables, and finally a discussion on the findings was undertaken.

5.2 Summary of Key Findings

The current reviewed literatures in chapter two, revealed that the regression analysis model was the utmost used prototypical in carrying out research with regard to career-job mismatch. Data analysis resulted to the rejection of **H_{011}, H_{012}**, **H_{013}**, **H_{014}, H_{021}**, **H_{022} H_{023}** and **H_{024}**, hence vividly signifying that all independent variables under inquiry in this present study influence career job mismatch in Kenya.

5.2.1 To determine the influence of Education Level on Career-Job Mismatch in Kenya

This was the first objective of the study. The regression coefficient of education level in Table 4.8 was 0.202 with a p value of 0.000. This outcome supported the rejection of **H_{021}**, which stated that education level has no significant influence on career-job mismatch in Kenya. This

was as a result of the p value being less than the significance level (0.000< 0.05), as shown in the decision rule Table 4.12. The rejection of $\mathbf{H_{021}}$ designated that education level has a momentous influence on career-job mismatch in Kenya.

5.2.2 To investigate the influence of Work Experience on Career-Job Mismatch in Kenya

Determination of the influence of work-experience on career job mismatch in Kenya was the second objective of this research. The regression statistics for work-experience in Table 4.8 was 0.219 with a p value of 0.000. This finding led to the rejection of $\mathbf{H_{022}}$ in Table 4.12 of hypothesis testing and decision rule (since 0.000< 0.05). The rejection of $\mathbf{H_{022}}$ denoted that work-experience has a substantial influence on career-job mismatch in Kenya.

5.2.3 To establish the influence of individual Characteristics on Career-Job Mismatch in Kenya

This was the third objective in this research study which investigated the influence of career-job mismatch in Kenya. The regression statistics outcomes in Table 4.8 showed that individual characteristics was 0.167 with a p value of 0.000. This outcome informed the rejection of $\mathbf{H_{023}}$ in Table 4.12 of hypothesis testing and decision rule (since 0.000< 0.05). The rejection of $\mathbf{H_{023}}$ showed that individual characteristics have a crucial influence on career-job mismatch in Kenya.

5.2.4 To explore the influence of Ethnicity on Career-Job Mismatch in Kenya

This was the fourth and final objective in this research study. The regression statistics findings in Table 4.8 on ethnicity was 0.211 with a p value of 0.000. This result led to the rejection of $\mathbf{H_{024}}$ in Table 4.12 of hypothesis testing and decision rule (0.000< 0.05). The rejection of $\mathbf{H_{024}}$ portrayed that ethnicity has a notable influence on career-job mismatch in Kenya.

5.3 Conclusions

The present study endeavored in conducting a research study in an attempt to unravel the influence of career-job mismatch in Kenya. The researcher after data analysis and hypothesis testing in table 4.12 of chapter 4, resolved in rejecting $\mathbf{H_{021}}$, $\mathbf{H_{022}}$, $\mathbf{H_{023}}$, and $\mathbf{H_{024}}$. The rejection of the 4 null hypotheses informed the conclusion of this study. The researcher therefore concluded that workers education levels, experience, individual characteristics as well as their ethnicity influence career job mismatch in Kenya. Precisely the researcher concluded that workers education levels positively influence career job mismatch in Kenya. On the second objective, the researcher concluded that workers experience positively influence career job mismatch in Kenya. On the third objective, the researcher concluded that individual characteristics positively influence career job mismatch in Kenya. Ultimately, on the fourth objective, the researcher concluded that worker's ethnicity positively influences career job mismatch in Kenya.

5.4 Recommendations

The scholar recommended the following after data analysis, interpretation and presentation:

entities in Kenya should be watchful on workers education levels, experience, individual characteristics as well as their ethnicity, because they influence career-job mismatch. The government also ought to take measures to curb this menace of career-job mismatch in the

country by conducting an audit to ascertain the credentials possessed by an employee viz a vi the kind of work they perform.

The country's administration also must implement measures for job creation in all sectors of the economy so as to alleviate career-job mismatch cases in the nation. The researcher also recommends that individual job seekers should be patient enough not to just accept any job for the sake of getting employed, instead, they should look for jobs which match their area of specialization so as to avoid career-job mismatch. Ultimately, public consciousness ought to be created on the imperatives of matching jobs and one's area of specialty so to mitigate imminent cases of career-job mismatch in the country and subsequent loss of professionals who spend a better part of their lives studying careers that they don't end up working in.

5.5 Suggestion for Further Studies

For further research works, the researcher suggests that another study be undertaken covering a wide area and usage of different tools of analysis in order to increase reliability and generalization of the findings and also regress different or more variable to further investigate the behavioral effects of mismatch between individuals' careers and the jobs they are assigned to perform.

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APPENDICES

Appendix 1: Introduction Letter

Sadiki Mohamed Bakari

University of Nairobi,

P.O Box

Nairobi-Kenya

Dear Madam / Sir,

RE: DATA COLLECTION

I am an MSC-Social Statistics finalist in the department of Mathematics at the University of Nairobi. Currently, I am "Modelling Factors Influencing Career-Job Mismatch in Kenya (A case study on NCBA banks in Mombasa County)" so as to fulfill the requisites of the MSC degree award.

I shall be grateful for your assistance in helping me answer the questionnaire in Appendix 2. Information acquired will solitary be utilized in this research work and will be handled with paramount discretion and confidentiality.

Thanking you in advance for your support.

Yours Faithfully,

Sadiki Mohamed Bakari

Appendix 2: Sample Questionnaire

My name is Sadiki Mohamed Bakari, of student registration number **I56/72277/2011**. I am a postgraduate student in statistics at the University of Nairobi in the department of mathematics. For successful completion of my course, I am required to undertake a research study. My research topic is "Modelling Factors Influencing Career-Job Mismatch in Kenya (A case study of NCBA Banks in Mombasa County). Kindly help me in filling this questionnaire. The information collected will be handled with uttermost confidentiality and it will solely be used for academic purposes.

Section A: General information

1. **Please indicate your gender. Use a (√)**

   Male (1) ☐ Female(2) ☐

2. **Please indicate your designation. Use a (√)**

   Branch manager (1) ☐

   Operations manager (2) ☐

   Branch relationship officer (3) ☐

   Teller (4) ☐

3. **How long have you been working in this bank? Use a (√)**

   Between 0 to 5 years (1) Over 5 Years (2)

   ☐ ☐

Section B: Education Level and Career-Job Mismatch

1. To what level do you conquer with the following? Use a (√)

S/n	Education Level	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1	Education level is highly considered during job interviews					
2	Courses studied are highly considered during candidate selection					
3	Education level is highly considered during remuneration package determination					
4	Education level is highly considered during employees' promotion & Career progression					

Section C: Work Experience and Career-Job Mismatch

2. To what level do you conquer with the following? Use a (√)

S/n	Work Experience	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1	Work experience is highly considered during job interviews					
2	Work experience is highly considered during candidate selection					
3	Work experience is highly considered during remuneration package determination					
4	Work experience is highly considered during employees' promotion & Career progression					

Section D: Individual Characteristics and Career-Job Mismatch

3. To what level do you conquer with the following? Use a (√)

S/n	Individual Characteristics	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1	Individual Characteristics are highly considered during job interviews					
2	Individual Characteristics highly determine candidate's selection					
3	Individual Characteristics are highly considered during remuneration package determination					
4	Individual Characteristics are highly considered during employees' promotion & Career progression					

Section E: Ethnicity and Career-Job Mismatch

4. To what level do you conquer with the following? Use a (√)

S/n	Ethnicity	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1	Ethnicity is highly considered during job interviews					
2	Ethnicity is highly considered during candidate selection					
3	Ethnicity is highly considered during remuneration package determination					
4	Ethnicity is highly considered during employees' promotion & Career progression					

Section F: Career - Job Mismatch

5. To what extent do you agree with the following statements? Use a (√)

S/n	Career-Job Mismatch	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1	Education level has highly contributed to increased Career-job mismatch					
2	Work Experience has highly contributed to increased Career-job mismatch					
3	Individual Characteristics have highly contributed to increased Career-job mismatch					
4	Ethnicity has highly contributed to increased Career-job mismatch					

Appendix 3: List of NCBA Banks in Mombasa County

S/N	NCBA Branch
1	Moi Avenue branch
2	Nyali center branch
3	Changamwe branch
4	Nkrumah road branch
5	Mwembe Tayari branch