

**PERCEIVED FACTORS CONTRIBUTING TO DISCONNECT
BETWEEN GENERATIONS AT RAFIKI MICROFINANCE
BANK**

BY

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DECLARATION

I declare that this research is my original work and has never been presented for any academic purpose. All the information from other sources has been dully acknowledged.

Sign-----

Date-----

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Reg. D61/71376/2014

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

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DEDICATION

This work is dedicated to my beloved mother, who has been a great source of inspiration.

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ABBREVIATION AND ACRONYMY

ACCA – Association of Chartered Certified Accountants.

CPA-K - Certified Public Accountants - Kenya.

ACI – Associatee Cambiste Internationale

ABSTRACT

In the corporate world new generations emerge as the years goes by. The study therefore set out to investigate perceived factors contributing to disconnect between generations at Rafiki Microfinance Bank. Available literature on the topic was reviewed to provide a guide to the study. The set objective was perceived factors contributing to disconnect between generations at Rafiki Microfinance Bank. The factors that contribute to disconnect include; technology, work-life balance, promotion, organisation culture, compensation expectations, career development expectations and mentorship. This study employed descriptive research design. The targeted population were employees at Rafiki Microfinance Bank. Purposive sampling technique was used were it focused with all employees at Nairobi branches that include Biashara street branch, Tom Mboya street branch, Westlands branch and Kayole branch. A sample of 160 employees was used. Primary data was used and the main instrument was a semi-structured questionnaire. The questionnaires were distributed and respondents were given a period of two weeks to fill them. After questionnaires were collected, data was analysed using descriptive statistics such as mean, standard deviation, frequencies, percentages and factor analysis. Findings were presented in form of tables, pie charts and graphs. The result of the study revealed that technology, work-life balance, promotion, organisation culture, compensation expectations, career development expectations and mentorship contribute to disconnect between generations. The findings recommended that Rafiki Microfinance Bank should come up with policies that will try minimize disconnect between generations for instance employees should embrace technological advancement without resistant. The organisation should embrace work-life balance. There should also be fairness in promotion and employees should know promotion is not only based on education but also experience and performance. The organisation should also allow casual dressing on specific days and employees should show respect to all generations in regardless of age. The compensation package should be reviewed and management should keep tabs on employees' career development in order to ensure each employee experiences career development and is not left behind in terms of career development. Older employees should offer guidance to younger generations on career development. The organisation should introduce mentorship programs in order to improve relations between older and younger generations. Suggestions for further research suggest that since Rafiki Microfinance Bank started its operations in 2011, other banks that have operated for more than twenty years should consider doing a similar research because it might have an equal mix of all generations. Apart from the banking Industry others sectors should also consider to do a similar research. Other researchers should also consider other factors that contribute to disconnect in future apart from the ones mentioned in the study. Lastly, more research should be done on multigenerational relations.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Any organisation in the world has to cope up with changes emerging in its internal and external environment. As the years go by new generations are emerging in the work setting. Thus organisations should be ready to adapt to changes. Today, most organisations have four different generations that include traditionalists, baby boomers, generation X and generation Y. These four different groups work together in an organisation to meet the organisation goals but there is a disconnect between these generations when working together because of their differences (Johns et al., 2011). Culture plays a big role to an individual because it shapes his or her believes attitude, value and characteristics. In a society there might be social and economic change thus distinct generations in the same culture might have distinct traits (Buchanan et al., 2010). In addition psychological contract differ in these generations. For instance baby boomers have their own expectations such as job security, promotions based on ranks, loyalty to their organisation and can work past normal hours. On the other hand generation X and generation Y have different expectations. Most of them aren't concerned with job stability. The vice president of Motorola Gary L. Howard said, 'younger workforce prefer a job stability that is based on their ability and their competences and not keeping a job at some particular organisation' (McShane et al., 2008).

Misunderstanding between generations is bound to happen in an organisation. This is because different generations have their own objectives and expectations that make most of the managers have a problem when dealing with such generations thus it is their duty to be able to understand each generation and come up with solutions of how distinct generations will cope with each other in order to be able to achieve the organisation's main goals and vision (Meier et al., 2010). It should be noted that managers and human resources specialists should not expect same approaches that worked well with baby boomers and generation X, will work well with generation Y thus they should be ready to change their approaches. Each generation is an important asset to an organisation thus organisations should try as much as possible create a good working environment for all generations despite their differences.

This study will be guided by Karl Mannheim's theory of generations. This theory suggests that when socialisation takes place in a society there is normally a gap between the young generation and older generations this is because young generations learn certain ideas from older generations that are contradicting to the realities they experience. When the young generations are growing up they are faced with different experience from what their parents taught them, they therefore come up with new values that they have experienced. The experience an individual gets will determine his or her ideas and meaning depending on his or her social setting and it can be totally different from other generations. This theory suggests that people in the same generation, same year of birth, location, are likely to have the same generational consciousness. Thus such individuals will have the same beliefs, values and attitude that will influence their behaviour. Certain events will influence individuals in a particular generation. During adolescences this is the time individuals create their own understanding and views politically and socially. Thus if an event occurs during

this period of adolescence it is likely that such individuals will have a common beliefs, attitude and ideas (Eepiukana, 2016).

Banking industry in Kenya has played a big role in the development of the Kenyan economy for instance there has been growth in deposits, profitability, assets and product offering. In addition banks make available loans to individuals, group and organisations that enable them to invest therefore improves economic growth and development. The Kenyan economy has also grown because of competition in the banking sectors and new entrants (Mwende, 2015). The motivation to undertake the study in the banking industry is because it involves all cadres in the generations. The banking industry employs all generations starting from the lower level to top management. In addition during recruitment in most banks, generation Y employees are being selected during recruitment mainly because they are straight from college and are mostly employed as sales persons, tellers and work in customer service. They therefore find other generations at the workplace that have been there before them and work together.

1.1.1 Generations

There is no specific definition of the word generation. Different scholars have different definitions and there are as follows; generation can be defined as a group of individuals that share birth years, age, location and life events at critical development stages (Kupperschmidt, 2000). It can also be defined as ‘a group of people influenced by times in which it grows up, the music, movies, politics and defining events of that period. Members share the same major cultural, social, political and economic experiences and have similar values and outlook’ (Kotler et al., 2012).

Below are some of the different generations that exist in the society they include;

Traditionalists are also known as veterans, silent generation, matures or pre-boomers. They were born between 1925 and 1945 (Kotler et al., 2012). They are believed to have entered the work force in 1950s and early 1960s (Robbins et al., 2011). This generation comprise of grandparents we see today (Kotler et al., 2012). They were born at a time of war such as world war two and colonialism and lived during a time of poverty (Lehto et al., 2006). They have certain traits such as loyalty to organisations, hardworking, focused, respectful and mature (Johns et al., 2011). Today, it is very rare to find veterans working in an organisation and if you find some they are either owners or stakeholders of a company, presidents, and lecturers.

Babyboomers is the next generation after traditionalists. Baby boomers were born between 1943 and 1960 (Buchanan et al., 2010). Other authors suggest that they were born between 1946 and 1964 (Kotler, 2012). Others suggest that they entered the workforce between 1965 and 1985 (Robbins et al., 2011). Baby boomers are parents of generation Y employees and some of generation X employees. Most of them occupy top most positions in the organisation. Most of them are almost ending their term in the organisation. They also have worked with organisations for a long period of time (Jorgensen, 2003). Baby boomers like team work and do not mind working for extra hours after normal working hours (Torrington et al., 2008). Baby boomers are also have a vast experience, skills and service oriented. They are hard working and want to enjoy their fruits of their labor such as owning a houses and cars (Johns et al., 2011).

Generation X is the next generation that entered the workforce after baby boomers. Generation X is also known as Xers, gen X, generation xers, 13th Generation and echo generation. Generation X is those people born between 1961 and 1980 (Buchanan et al., 2010). Other authors define them as individuals born between 1964 and 1978 (Kotler et al., 2012). Others suggests that generation X entered the work force between 1985 and 2000 (Robbins et al., 2011). Generation X were born in a time were the world was embracing globalisation, most of Xers had both parents working, embraced technology by using computers and were also born in an era where the deadly disease AIDS was discovered. They value family, like work life balance but are less loyal than baby boomers in the work place (Robbins et al., 2011). Most of generation X are individualistic they prefer doing things that personally benefit them rather than working in a group (Luthans, 2011). Xers put a lot of value in education and have adapted to technology (Kotler et al., 2012). Generation X desire work life balance in the work place, dislike authority, confident, individualistic but do not mind working in a team (Robbins et al., 2011). They are also also willing to challenge status quo, result oriented and support learning and career development (Johns et al., 2011).

Generation Y are also known as millenials, nexters, netters, generation Yers, generation nexters, echo boomers, and net generation. Although the exact dates of generation Y vary among researchers with some using different times, the following are some of the definitions of generation Y by different authors; Millenials were born in the year 1977-2002(Dessler, 2013). Other authors suggest that nexters were born after 1980 (Buchanan et al., 2010). Other scholars suggest that generation Y were born between 1979 and 1994 (Kotler et al., 2012). Other writers suggest that generation Y entered the workforce after 2000 (Robbins et al., 2011).

There is a major contrast between millennials and other generations (Pesquera, 2005). Echo boomers are the new entrants in an organisation. Generation Y were born in era of prosperity. They focus on getting rich at a younger age and have tremendous expectations. They blend well with diversity and are technocrats. Generation Y is business minded and are more comfortable with technology as compared to other generations (Robbins et al., 2011). Millennials have certain behaviours for instance when they have accomplished a certain task, they want to receive recognition on the first day; They tend to not to be slow in their work as compared to other generations; They like straight forward supervisors who are concerned with their career progression; They prefer accomplishing objectives at the required time in owner to get praises in what they have done; They also prefer a challenging work environment where they can be innovative and also have the desire of learning from other generations (Dessler, 2013).

Generation Z also known as post millennials, digital natives, I Gen or Gen Tech. This is the recent generation that has emerged after generation Y. They are more advanced in technology and like social media, have a short attention span and believe in equality (Shacklock, 2015). Most of them were born after 2000 and are believed to be entering teenage stage thus you will rarely find them in organisations.

1.1.2 Disconnect between Generations

The oxford dictionary states that disconnect is the process whereby there is break of connection between something or someone. In most organisations today, the work force comprises of at least three different generations working together. These generations include baby boomers, generation X and generation Y. Each generation has got its own expectations in the work place (Davis, et al 2016).

Evidence suggests that each generation has its shared beliefs, experience, problems, values and attitudes (Mannheim, 1952). Thus these differences among generations can cause disconnect amongst them; this is because each generation has its own perception and characteristics. Each generation experiences different events and stages coming up with their own values, attitudes, and beliefs, so when they work together there are high chances for each generation to have a disconnect and misunderstanding with one another (Meriac., et al 2010). For instance baby boomers are believed to be time stressed, loyal and materialistic, Generation X are labelled to be individualistic and sceptical and millennials are labelled to be narcissistic, cynical and socially conscious. Therefore these differences in each generation might cause disconnect among different generations working together (Costanza., et al 2012).

Disconnect between generations are mainly caused by differences that exhibit in each generation. This is because each generation has different experiences that have an impact to their beliefs, attitudes, norms and values. It is believed that differences in each generation will arise to conflict and misunderstanding when all generations are working together and it may lead to mistrust among workers, tension and disrespect (Zopiatis., et al 2012). It is believed that there is disconnect between generations for instance baby boomers normally critic generation Y on how they spend most of their time in social media (Gorman, 2015). Organisations have all age groups of employees from young to old. Generation Y are the new entrants in the workplace they mix with older workers that is generation X and baby boomers. Each generation are distinct from one another so when they work together they are likely to have conflict (Taylor, 2014). Disconnect between generations emerge because of distinct life events and experiences. Baby boomers are considered to be loyal, have a lot of knowledge and experience, while generation X are independent and innovative

whereas millennials are multitaskers and tech savvy thus these distinct attributes of different generations might result to disconnect with on another (White, 2011).

1.1.3 Rafiki Microfinance Bank

Rafiki Microfinance Bank limited is a microfinance institution in Kenya. It is a subsidiary of Chase Bank Kenya Limited. Thus it is the first bank to be owned by a commercial bank in the Kenya. It was founded in 2009, registered in 2010 and launched its operations in Kenyan market in 2011. Rafiki Microfinance Bank is regulated by the Central Bank of Kenya. The current CEO of Rafiki Microfinance Bank is Ken Obimbo. In 2011, Rafiki Microfinance Bank started with two branches; today it has 18 banking branches all over Kenya. Rafiki Microfinance Bank focuses to widen financial access in the microfinance sector through multiple delivery channels and is distinctively positioned to empower communities that they operate in to come out of poverty and live in dignity and for businesses, Rafiki Microfinance Bank enable them to upscale thereby creating wealth and generating employment opportunities to many. At Rafiki Microfinance Bank, Youth Banking is their niche market though they also serve other people apart from the youth. Rafiki Microfinance Bank products and services include agri facilities, consumer loans, trade finance, business loans, asset finance, youth entrepreneurship facilities, Diaspora Banking, transactional and operational accounts, fixed deposits, money transfer services, micro loans. Rafiki Microfinance bank will be used as a case study because its employees are a mix of different generations. Thus Rafiki Microfinance Bank not only has baby boomers and generation X as its employees but also young, energetic and innovate generation Y employees (www.rafikibank.co.ke).

1.2 Research Problem

It is evident that in any organisation there are different generations that must work together to achieve the organisation's main goal. Despite the fact that the main aim of employees is to achieve an organisation's goals we cannot ignore the fact that there are differences between generations, for instance distinct values, work expectations, compensation, desired leadership styles, beliefs and attitude. This will definitely affect their relationship. Studies show that every generation has its unique characteristics and values when it comes to work. This is challenging to managers and human resources specialists because each generation has its own perspective and ideas that can be conflicting with one another (Kapoor et al., 2011). In addition, generation Y are the new entrants in the workforce and we cannot ignore the fact that their relationships with other generations has brought a lot of challenges. Disconnect between generations maybe caused by age, experience, skills, decision making, life stage and career stage. For instance Generation Y as compared to other generations might prefer casual wear during working days, cafeteria at the work place where individuals can relax during their free time, working from home (Deyoe et al., 2012).

Rafiki Microfinance Bank has a mixture of all generations that work together. The following are characteristics of the different generations at Rafiki Microfinance Bank; generation Y are more adaptable to the digital platform and are technocrats, more educated in terms of certification most of them have degrees, masters, higher diploma as compared to other generations that have less certification, have an entrepreneurial spirit most of them have side hustles, they don't mind change, they like working in a challenging environment in order to make an impact, they also expect the organisation to be concerned with their career development and personal growth and they also don't stay in the same job for long.

On the other hand generation X embrace technology, they are individualistic like working on their own, they are workaholics but also value work life balance, they also value freedom and don't have long term loyalty to the organisation. Whereas baby boomers are too bureaucratic and strictly follow the set guidelines and policy, they are not willing to adapt to change, they are more of managers than leaders, value company commitment and loyalty, they are characterised with culture full of moral decay including corruption and nepotism, they are less tech-savvy, they seek long term employment and they believe in sacrifice in order to achieve success.

Several studies have been done by different scholars concerning generations in the workplace. For instance Kranenberg (2014) studied work-values differences within generation Y: Recommendation for HR management in the Hospitality Industry. "Talking 'Bout my generation". The findings showed that generation Y respondents in the two countries had their own preferred work values; hence differences in priorities in work values. The findings also suggest that HR should not only dwell on differences of generations but also contrast within a generation in order to know the desires of employees.

Another study was carried out by Fernandez (2009), Comparing Generation X to Generation Y on work-related beliefs. The study was done on a large Silicon Valley technology company. Fernandez main concern was generational and gender differences on three work related beliefs namely work engagement, team work and career development. Findings established that generation X was less engaged to work compared to millennials and men compared to women were more engaged to work and focused more on career progression. The findings also showed that between the two generations there was lack of differences on career development and teamwork. This is because the organisation culture influenced on team work and career

development. Employees have to track their career progression and the organisation is normally set up in teams.

Mwangi (2014) studied the effect of multi-generational workforce on employee productivity, a case study of Kenya Electricity Generating Company. Her findings established that multi-generational differences on human resource development practices; reward management and employee relations had an insignificant effect on employee productivity. Therefore according to the study multi-generational differences does not affect employee productivity.

This study will be different from the above three studies because the first two studies were done in developed countries whereas this study will be conducted in a developing country this is because our perception and experience might be different from studies done in developed countries. Furthermore the third study which was done in Kenya established that multi-generational effects do not affect employee productivity but this study is going to establish factors that cause disconnect among generations. In addition this study is going to focus on the banking industry unlike the above studies. Therefore this study will attempt to bridge the gap in knowledge by answering the research question; what are the perceived factors contributing to disconnect between generations at Rafiki microfinance bank?

1.3 Objective

To establish perceived factors contributing to disconnect between generations at Rafiki Microfinance Bank.

1.4 Value of the Study

The findings of the study are helpful in giving insight to Rafiki Microfinance Bank on the factors responsible for disconnect between generations. The study will come up with suitable recommendations and findings that will help to curb the problem and enable a good relationship between generations. Other organisations will also benefit from the study because they might be facing a similar situation. Thus the findings of this study might be helpful to other organisations.

Other researchers may use this study for their own research as it will provide vital information. It shall contribute to their research findings and also come up with a basis for their research. Each generation will use the study as a tool for understanding one another thereby giving each other innovative ways of dealing with different generations at the organisation. Each generation will benefit by having a closer relationship with different generations by creating a greater bond. This is essential in ensuring a smooth flow of work in the organisation. The findings of this study will be useful in helping different generations to co-relate with one another in the workplace. They will in turn encourage the spirit of teamwork and develop trust in each other.

Lastly, the findings of this study would be important to policy makers such as the government, organisations and universities. These policy makers would be guided on their policy making thus would result in enacting of policies that regulate perceived factors contributing to disconnect between generations. Therefore policy making will provide the policy makers useful findings, recommendations and possible actions for resolving perceived factors contributing to disconnect between generations.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter focuses on the related literature from various authors that is relevant to the problem under study. First, there is a theoretical foundation of the study that is focusing on a theory related to this study. Second, the study focuses on perceived factors that contribute to disconnect between generations which include; technology, work-life balance, promotion, organisation culture, compensation expectations, career development expectations and lack of mentorship. Lastly, it explores the empirical review of the study.

2.2 Theoretical Foundation of the Study

Theoretical review will generate a picture that will give a better understanding of the concept in this study. Therefore this study will be grounded on Karl Mannheim Theory of Generations.

This theory suggests when socialisation takes place in a society there is normally a gap between the young generation and older generations this is because young generations learn certain ideas from older generations that are contradicting to the realities they experience. When the young generations are growing up they are faced with different experience from what their parents taught them, they therefore come up with new values that they have experienced. The experience an individual gets will determine his or her ideas and meaning depending on his or her social setting and it can be totally different from other generations. The theory suggests that people in the same generation, same year of birth, location, are likely to have the same generational consciousness.

Thus such individuals will have the same beliefs, values and attitude that will influence their behaviour. Certain events will influence individuals in a particular generation. During adolescences this is the time individuals create their own understanding and views politically and socially. Thus if an event occurs during this period of adolescence it is likely that such individuals will have a common beliefs, attitude and ideas (Eepiukana, 2016).

Mannheim also suggests when an individual becomes a youth activities, behaviours and experiences that surround him or her has a strong influence on his or her life. Therefore this is where an individual forms generational identity. Generation is normally formed when individuals were born in the same environment. Social change has an influence on generation. The young generation are socialized in a society where they are influenced by the environment they live in. In the process the young develop their own understanding in relation to what they have experienced when they are growing up. In the process the young generation will have a different view of things as compared to previous generations because of different times and events that happened during the socialization process (Nugin, 2010).

In addition, Mannheim believes that generations form a generational consciousness which is influenced by individual experience of past events from the same setting (Barrett, 2010). Political and social attitude is normally developed when individuals are at their youth. Every new generation has to come in contact with traditional values, behaviours, attitudes and principles of previous generations and this can be conflicting because of social change. This is because new generations will develop their own values, beliefs, principles, attitude and behaviours depending on what they experience in the society (Mannheim, 1949).

Furthermore, Mannheim suggests that generations are formed during the youth. The youth share the same feelings, thoughts, mode of behaviour, experiences and same historical events. There is normally a gap between the young generation and older generations this is because young generations learn certain ideas from older generations that are contradicting to the realities they experience. This explains why different generations have their own experiences, values and behaviours (Pilcher, 1994).

2.3 Perceived Factors That Contribute To Disconnect Between Generations

Disconnect between generations is mainly caused by the socialization process which each generation went through in the environment that influences each generation's value, behaviour, attitude, beliefs and expectations (Macky et al., 2008). Therefore there are different factors that contribute to disconnect between generations. The factors are discussed below:

2.3.1 Technology

Technology is found and used everywhere in the world for instance at organisations, at home, and schools. Different authors have defined technology in their own version for instance technology can be defined as application of knowledge and learning by people and firms in order to accomplish a certain task. Technology is the knowhow, tools, products and systems used in order to produce a good or service (White et al., 2007). Technology is the combination of computers, skills, tools, knowledge, machines, techniques, abilities, materials and other equipments that individuals use to transform raw materials, problems and new ideas into finished products and services. There are three levels where technology can be categorised, individual, functional and

organisational level. At Individual level technology is where a person has the knowhow, abilities and skills; functional level is where groups work together in order to accomplish certain tasks and this is done by following certain procedures, processes and techniques that form competencies that have technology. At organisational level technology is viewed as converting raw materials into finished goods (Jones, 2010). Technology involves communication for instance use of social media, digital cameras, email, cell phone and video conferencing. It also involves the way people buy and use products and services such as e-commerce, internet, and smart cash cards. Technology also has an impact on work and organisations. For instance millennials in an organisation are more technologically sophisticated and are comfortable with technology as compared to other generations at work (Buchanan et al., 2010). Generation Y adopt to technology very fast and spend most of their time on the internet (Kamar et al., 2008). Generation X are familiar with technology such using mobile phones, computers and internet but Millennials are more immersed to technology than generation X (Duh et al., 2015).

Technology has evolved because of change and it is posing a threat to most workers because they have to be up to date with technology lest they lose their jobs. Organisations are employing workers who are computer literate now a day (Armstrong, 2006). Technology is expanding at an alarming rate. Tasks that used to take long periods to be accomplished can now take a shorter period to be finished because of technology (Hodgetts et al., 2008). Technological advancement has not been acknowledged in the same way by different generations in an organisation. For instance baby boomer have adapted slowly to technology as compared to generation X and generation Y at the workplace. Generation X and generation Y easily adapt to technology because they grew up in an environment that was techno savvy. They

believe that technology is very important to an organisation because of efficiency and effectiveness. One of the reasons baby boomers dislike technology is in communication. Most of the baby boomers prefer face to face communication as compared to technology. This is because baby boomers believe that face to face communication will enable both parties to express their feelings, by showing body language and gestures as compared to technology based communication. According to baby boomers, generation Y employees lack experience and in order to be taught face to face communication is the best way to convey the message as compared to technology. Millennials need mentors and coaches as compared to generation X. Thus baby boomers prefer face to face communication as compared to mentoring and coaching generation Y using technology. But it is evident that generation Y prefer technology mode of communication because it is part of their life. Generation Y employees are also good at multitasking in the sense that they can be doing their tasks as they listen to music through you tube and chat with friends in social media but generation X and baby boomers don't accept that, one has to do his or her work without listening to music or chatting (Singh, 2014). Conflict can arise between baby boomers and millenials because baby boomers prefer face to face communication unlike millinnials who prefer email and text messaging (Kapoor et al., 2011).

2.3.2 Work-Life Balance

Work life balance is the process whereby an employee who receives salary is entitled to enjoy his or her personal life and can involve himself or herself with the community in order to build his or her personal and social well being (Heery et al., 2008). Work life balance also known as family friendly work arrangements can also be defined as the process whereby workers try to find a middle ground between job and family.

It involves balancing an individual's career wants with private and family needs. It is concerned on how employees are overwhelmed with work and still try to strike a balance between achievement in work and sufficient time with family. Workers should be very careful when it comes to work life balance because technology can interfere with it in terms of emails, text messages, mobile phones and computers when an employee is at home, he or she can access work from home meaning he or she isn't having a work life balance (Gupta, 2011). Work life balance can also be defined as process through which workers have a balance between career and non career activities for instance parental duty and personal interests. Work life balance employment practices are concerned maintain an equilibrium between career responsibilities and personal needs and wants thus an employee should ensure that he or she meets the demands of employer and also satisfies oneself outside work. Organisations that have work life balance in their policies can help reduce employees quitting their jobs, reduce stress, absenteeism and low drive when working (Armstrong, 2006).

Work life balance options concentrate on three distinct varieties of work flexibility. First there is flexibility concerned with number of working hours, second timing of hours worked and third the place at which the job is done. Work life balance have different options but not all options apply to all organisations and employees thus each industry will have its own option of work life balance. Furthermore employees of different generations in the work place will have distinctive understanding concerning work life balance in terms of wants, needs, age and life circumstances. Positive impact of work life balance is increasing job satisfaction and high morale to work. In addition since there is balances between work and personal life, employees tend to work harder and more accurately and efficiently (Torrington et al., 2005).

When an organisation doesn't value the need of work life balance conflict emerges. This makes workers unhappy because they spend most of their time working even during hours and days which an individual is supposed to rest away from the job premises. Workers want to work in an organisation that embraces work life balance in order to minimise conflict. The new generation value work life balance, students at their tertiary level expect that when they start working they will not only spend most of their time working but also get to enjoy their personal life such as going for trips, spending time with family. In order to attract and retain employees in an organisation, employers are trying to embrace work life balance for instance Google when an employee wants to adopt a child, he or she is given a financial assistance. Employees are also given parental leave and take out benefits (Robbins et al., 2011).

In addition gone are the day where employees could devote all there life in working overtime, during the weekend and holidays, generation Y and generation X employees don't want to be like their baby boomer parents who sacrificed all their time working. Generation Y and generation X see the value of work life balance, and they are aware that they spend most of their time working but they also want a break away from work where they can enjoy themselves and have a quality time with friends and family. Generation Y want a balance between work and personal life, they don't want to be like their baby boomer parents who used to be workaholics and spend even their personal life doing work. Millennials not only want to work but also to have fun and enjoy leisure during their personal life (McShane., et al 2008). In the 1970s and 1980s, baby boomers had a slogan whereby they live to work, this is contradicting to generation X and millenials employees because they most of them report to baby boomers and they not only focus on working but also personal lives thus they work to live (Sayers, 2007).

Baby boomers also like working as a team and do not mind working for extra hours after normal working hours (Torrington et al., 2008). When generation Y is looking for employment, most of them normally consider a work place that considers work-life balance. Generation Y believes that in order to get job satisfaction, flexible work arrangements should be considered at an organisation (Smith, 2010).

2.3.3 Promotion

Promotion can be defined as career advancement according to the number of vertical movements in a job that a person has experienced as an employee. Vertical movement means an employee moves to an upper position, he or she goes above the hierarchy he or she had been previously in a job. This means that an employee will have added responsibilities and duties and also have more power. One of the preconditions for promotion is excellent performance (Gatewood et al., 2008). Another definition of promotion is that it can be considered as an upgrade of job rank which is more demanding, more duties and more control than in the previous job position. When an employee is promoted he or she expects a pay rise. Most promotions happen when an organisation is expanding and have high profits (Noe et al., 2010). Promotion can also be defined as the process whereby an employee working at a lower rank moves to a higher rank thus there will be change of responsibility. When an individual is promoted he or she has a pay rise and improved status. Promotions happen in organisation when there is a vacant position in an organisation and the organisation has to promote from within thus employees with the suitable skills and knowledge that match the responsibilities and duties of the position are promoted. When an employee is promoted he or she does a challenging job than before and he or she is required to make decisions which were previously made by another employee. Employees are normally promoted according to either seniority

this means that an employee has worked for a long period of time with the organisation or merits (Nzuve, 2010).

It is evident that most employees want to be promoted because of pay rise and improved status. Thus employers normally give their employees promotions in order to reward their excellent performance and loyal workers can occupy vacant positions. Promotion is not always taken positively this is because of inequity, nepotism, bribery, secrecy or intimate relationships among employees that lead to promoting people unfairly. In addition some organisation are restructuring and laying off employees this means that when an employee is promoted will be overloaded with work and the pay might not increase as much (Dessler, 2013). Most organisations have promotion policies and most of these policies states that a person working from within an organisation that is fit to be promoted should be given that chance but these policies also consider situations whereby promoting from within might be difficult because of lack of experience or required qualifications therefore the organisation will opt to recruit outside the organisation (Armstrong, 2012). Generation Y strive to get higher education in order to get a job in future. They normally have great expectations when they get employed they will have high salary and expect to get promotions within a short period of time after being employed (Hurst et al., 2009). Fortune suggests that generation X employees cannot get promotions because baby boomers have occupied those positions and are not about to retire (Erickson, 2005). Furthermore baby boomers occupy the top most positions and have worked for an organisation for long thus has vast experience thus get promoted very fast (Jorgensen, 2003).

Promotions are normally done in order for a company to retain employees that highly skilled and qualified thus are given a higher position. It is also done for career

progression this means that employees will go up the ladder in the hierarchy according to his or her abilities, competencies, experience and merits. An organisation that promotes its employees frequently and maybe the process of promoting can be conflicting it is advisable for the employer to come up with policies that concern promotion and ensure there is fairness when promoting and transparency and also employees' should be aware of these policies. Promotion should be open to all employees in regardless of age, nationality, gender and race (Armstrong, 2006). Some companies advocate for promotion from within, initially it meant that in order for employees to be promoted they first had to pass through first-line supervisory positions then move vertically the organisation's structure. Promoting from within means that employees are given opportunities to go up the ladder in job positions thus reducing competition from external potential candidates. Promoting from within not only appreciates employees that have worked for an organisation for long but also enables an organisation retain best talent who can work as very good managers (Wehrich et al., 2010).

2.3.4 Organisation Culture

Organisation culture can be defined as the process whereby employees in an organisation have certain beliefs, behaviours, values, attitude that may not have been articulated but mould the way individuals do things in the workplace. Despite the fact that an organisation can have a culture, employees can have their own different perceptions concerning those cultures (Armsrong, 2006). Another definition of organisational culture is a firm's values and expectations. Organisation culture explains what is essential in the organisation and guides employees on the preferred ways of carrying out duties in the work place (McShane et al., 2008). Organisation culture can also be defined as the employees in an organisation interact with one

another and also with external customers that are influenced by shared norms, beliefs, attitudes and values. In an organisation, the employers and employees are the ones who mould the organisation culture by rules and policies of the organisation, code of ethics and firm's structure. Organisation culture determines the behaviour of workers within a certain organisation (Jones, 2010).

Organisation culture is the process where workers are influenced by certain values, standards and beliefs and this will determine how they relate with people in the organisation and externally. Personality of a firm can be viewed as culture. On day to day basis operations in an organisation is propelled by culture, for instance interaction of workers with internal and external customers (Buchanan et al., 2010). Organisational culture can be viewed in two ways, visible artefacts and noticeable behaviours, such as individuals mode of dressing, leadership and authority structures of a firm, language, symbols, myths, attitude employees share (Daft et al, 2010). Organisation culture will influence the way people dress and what ornaments to have, for instance generation Y differ with generation X and baby boomers because they want to go to work with casual wear and even have tattoos (Deyoe et al., 2012).

Work attitude is one of organisation culture. Work attitude is when workers respond to a particular idea and experiences either favourably or unfavourably and this is determined by the characteristics of different generations, beliefs and expectations (Kupperschmidt, 2000). Attitudinal differences can be experienced where distinct generations are treated differently or treat one another differently (Macky et al, 2008). In addition generations face challenges when relating with each other in an organisation, for instance authority and respect in an organisation depends on a firm's culture. Millennials complain that baby boomers and generation X don't show them respect on the other hand baby boomers and generation X complain how generation Y

don't have respect to the management. Millennials, baby boomers and generation x have their own understanding for respect. For example generation Y are used to ask questions where they don't understand and this might make baby boomers and generation X think that they are disrespectful. Millennials also believe that respect is a two way thing and not one sided. Baby boomers and generation X want generation Y to give them more respect because of their experience and age thus there is no fairness and this might change the attitude of all generations (Tolbize, 2008).

2.3.5 Compensation Expectations

The term compensation can be used interchangeably with reward. Compensation involves all types of pay given to workers in an organisation. Compensation not only involves direct compensation but also indirect compensation. Direct compensation is in form of incentives, salaries, commissions, wages, bonuses and gain sharing. On the other hand indirect compensation involves medical insurance cover, paid vacation, study benefits and social security (Dessler, 2013). When employees work in an organisation they are given compensation or reward that constitutes of financial and non-financial elements (Price, 2007). In an organisation employee receive pay in terms of salary, benefits, overtime, incentives and bonuses (Torrington et al., 2005). An individual's compensation or reward consists of various elements such as base compensation this means that an individual gets a fixed pay that is salary or wage on a specified period. The other element of compensation is allowances for instance house and transport allowance. Incentive is another element that is given to an employee according to their performance, this aid to motivate employees to work hard. The other element involves benefits which are in form of paid vacations, club membership and company vehicle. Compensation is an important function to human resource

management this is because in order to attract, retain and motivate employees a company should have a good compensation policy (Gupta, 2010).

Compensation or reward management come up with policies and strategies of compensation that will enable an organisation to compensate its employees equally, fairly and according to government policies in line to their contribution to the organisation (Armstrong et al., 2004). As much as they have been debates that economic want is not the only motivation to an employee, it is very important. Employees want to receive salaries or wages in order to survive in the society. Employers use salaries to attract and retain employee. Furthermore apart from getting salary employees also want fringe benefits that will also give them medical cover, bonuses and benefits. A good reward system will attract and retain employees. In addition it will encourage employs to work hard and ensure to strive the organisation's objectives. (Nzuve, 2010). When an employee receives some compensation it means that an organisation recognizes the employee's efforts and performance in certain tasks. Thus he or she is compensated according to the grade he or she is in and is normally direct compensation such as base pay and indirect compensation such as praise, opportunities to develop and learn new skills in form of training or doing a certain course. In order for compensation to motivate employees to work so hard to accomplish and achieve the company's goals, it should be fair and equitable in order for employees to see transparency and in return they will put all their effort to given tasks (Armstrong, 2012). When generation Y is entering the workplace they tend to earn less as compared to the previous generations in the past. Today, there is high cost of living thus renting a house, getting medical services and education has become a burden to people, this means that generation y focus on getting a good salary in order to survive. On the other hand baby boomers not only

concentrate on salary but also want long term savings and retirement benefits (Finkelstein, 2011). Millennials are also seen have high ambitions and are mostly concerned to get higher pay in order to have lots of money and leave a lavish life when they join the workforce. They have high expectations on compensation (Robbins et al., 2011). In most organisations, compensation package might vary among different generations. Each generation might have different needs in terms of compensation package (Henry, 2010).

2.3.6 Career Development Expectations

Career development contributes a lot in retaining the work force. Career development is a process whereby an individual's career moves from one level to another. Employers should offer support to its employees in terms of career development by doing this there will retain and engage employees (Dessler, 2013). Career development is the actual process of implementing career goals. It is collaboration between workers and organisation to accomplish career expectations and job requirements thus both employers and employees should be concerned with career development (Gupta, 2011). It is evident that the millennials joined the work force towards the end of 1990s and beginning of 2000. Millennials join other generations that is baby boomers and generation X in the workforce who have certifications such as degrees and more experience therefore when generation Y join this workforce they come with high expectations especially in career progression they are impatient and expect career progression at a faster rate which can be difficult because of the previous generations who have more experience and are also educated (Lancaster et al., 2002).

It is evident that generation Y not only focus on money but also career progression when they start working, they do not want to stick in the same job position (Wong et al., 2008). Generation Y employees have the zeal and morale to move from one step to another in their careers therefore they want to work with organisations that will develop their careers failure to that they will leave the organisations. Times have really changed unlike the baby boomers who were content with the position they had for years without complaining about career progression, millennials focus on their career development (Hauw et al., 2010). Since there are different generations in the workforce, the way they view career development differ because each generation has its own expectations. For instance millennials expect guidance when they start their careers. Generation Y want to work in organisations where they will be nurtured, learn and develop in their careers. Thus organisations should not only focus on baby boomers and generation X on career development but also generation y failure to that conflict might arise (Kovary, 2012). When Millennials enter the work place, they expect to be guided by other generations into the career they are going to specialise in thus learning and development should be in every organisation in order to ensure growth and development among the millennials. Thus other generations should know the importance of developing generation Y so that they can improve on their skills and competencies (Buahene, 2010).

2.3.7 Mentorship

Mentoring is the process whereby a senior worker can be given the mandate to develop a junior employee. A mentor is normally older than his or her mentee and is normally in the managerial position. A mentor can provide guidance and advise to an employee on how to improve his or her skills, abilities and competencies at work in order for career progression (Heery et al., 2008). Mentoring can be also be viewed as

the process through which a worker take charge of the development of an employee with less experience (Jackson, 2008). Mentoring is whereby the person who acts as a mentor is normally older and has a lot of experience thus he or she guides younger employees at the organisation (Beardwell et al., 2004). Mentoring is also the process whereby an older employee supports a younger employee by guiding them in terms of their career advancement and performance (Price, 2007). Entry of millennials in the work place requires employers to know how to deal with them for example generation Y desire to be mentored rather to be bossed around or use of coercion thus generation X and baby boomers should be willing to mentor generation Y lack of mentoring will lead to misunderstanding between the different generations (Stoner et al., 2009).

There is informal and formal mentoring. Informal mentoring means that employees working at a middle level or top management might help younger employees for instance generation y by willingly guiding them on their career paths and also how to deal with organisation culture. Whereas formal mentoring is where by an organisation has a mentoring program and mentor and mentee know what they should do if they are involved in such a program. Lack of mentoring in organisation might lead to misunderstanding between generations for instance baby boomer or generation X might fill that mentoring generation Y is waste of time and they might not be willing to do it (Dessler, 2013). One aim of mentoring is to pass knowledge from baby boomers and generation X to generation Y, thus this will help generation Y learn fast in their duties and also get guidance in their career. Lack of mentoring will lead to not passing knowledge to younger employees and this might lead to conflict between generations (Bennett et al., 2012). Lack of mentoring in organisations will definitely lead to lack of knowledge sharing. Baby boomers and generation X have more experience and knowledge as compared to generation Y therefore if there are no

mentoring programs it will be hard for baby boomers and generation X to share what they've known over the years to generation Y and this will in return result to misunderstanding between generations (Brcic et al., 2015).

2.3.8 Empirical Review

Several authors have conducted studies that are related to this study for instance, Harber (2011) studied *Generations in the workplace: Similarities and Differences*. Harber's literature review focuses on; generation profiles that include traditionalists, baby boomers, generation X, generation Y and generation Z, employers evaluation on generations, cultural change, recruiting, abilities and skills that employers look for, diversity, turnover, ageless thinking, working together, career goals , path, qualities, interviewing and questions.

Smryl (2011) studied *Leading a Multi-Generational Workforce: Understanding Generational Differences for Effective Communication*. Under literature review, Smryl focuses on knowledge transfer, description and characteristics of different generations, values, motivation, work ethics and communication. According to the literature review the link between workplace values and generational values are somehow limited. Since baby boomers are almost leaving the organisation, they are encouraged to pass their knowledge to other generations. In addition, in order for managers to understand multi-generational differences in the work place they need to understand each generations values, communication, motivation and desires so that they will be able to relate well with different generations in the same organisation.

Mwangi (2014) studied *The effect of a Multi-generational Workforce on employee productivity: A case study of Kenya Electricity Generating Company*. Mwangi focuses on the following in empirical literature; effect on generational differences on

human resources development and employee productivity. Under this her main concerns are employee training, career development, performance appraisal, mentoring and succession management. She also focuses on the effect of generational differences on reward and employee productivity; under this she tackles remuneration, employee benefits, promotion, recognition, employer support programs, job security. Lastly she focuses on the effect of generational differences on employee relations and employee productivity that include employee participation, communication, supervision, teamwork, rules and empowerment.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter focused on research methodology therefore concentrates on the following; research design, population of the study, sample of the study, data collection and data analysis.

3.2 Research Design

A research design is a procedure for gathering, analyzing and evaluating data (Thomas, 1995). This study employed descriptive research design. A descriptive research design concentrates at explaining the characteristics of a population under study and also concentrates on collecting data that is numeric and measurable (Quee, 1999). Thus descriptive research design was used in analysing perceived factors that contribute to disconnect between generations at Rafiki Microfinance Bank.

3.3 Population of the Study

A population is the total number of individuals living in a particular location at the same period of time (Thomas, 1995). The target population of this study was all the employees of Rafiki Microfinance Bank who were four hundred and forty (440) in total. These employees included all the generations that is baby boomers, generation X and generation Y.

3.4 Sample of the Study

A sample is a portion drawn from a certain population in a particular setting (Thomas, 1995). Since not all employees can be included in the study, the study focused on a

few employees who were selected to represent the large population. Purposive sampling technique was applied in this study. It is a non-probability sampling technique whereby the researcher used his or her own judgement when selecting units to be observed therefore he or she decided which units represented the targeted population (Babbie, 2010). This study focused on employees in Nairobi branches only. The Nairobi branches of Rafiki Microfinance Bank include; Biashara Street branch, Tom Mboya Street branch, Westlands branch and Kayole branch. The total Number of employees in these branches is one hundred and sixty (160). The study focused on Nairobi branches because respondents were easily accessible.

3.5 Data Collection

In this study, primary data was used and the main instrument was a semi-structured questionnaire. The questionnaire was divided into two sections, first section included socio-demographic data while the second section included likert scale statement on perceived factors that contribute to disconnect between generations. The respondents were employees of Rafiki Microfinance Bank in the Nairobi branches. The Human Resource department at Rafiki Microfinance Bank gave a go ahead to distribute the Questionnaires to all the Nairobi branches. The respondents were given a period of two weeks to fill the questionnaires after that the questionnaires were collected for data analysis.

3.6 Data Analysis

Data was analysed using descriptive statistics such as mean, standard deviation, frequencies, percentages and factor analysis. Findings were presented in the form of tables, pie charts and graphs.

CHAPTER FOUR: DATA ANALYSIS, FINDINGS AND DISCUSSION

4.1 Introduction

This chapter focuses on data analysis, presentation and interpretation from the questionnaires administered during the study that sought to assess perceived factors contributing to disconnect between generations at Rafiki Microfinance Bank.

4.2 Response Rate

Out of 160 questionnaires administered, 140 were successfully filled and returned. This represented 87% response rate which was considered satisfactory in line with Mugenda and Mugenda (2008) who recommended that a 70% and above response rate is excellent.

4.3 Socio-Demographic Information of the Respondents

The study sought to determine the demographic characteristics of respondents based on sex, age, level of education and length of service.

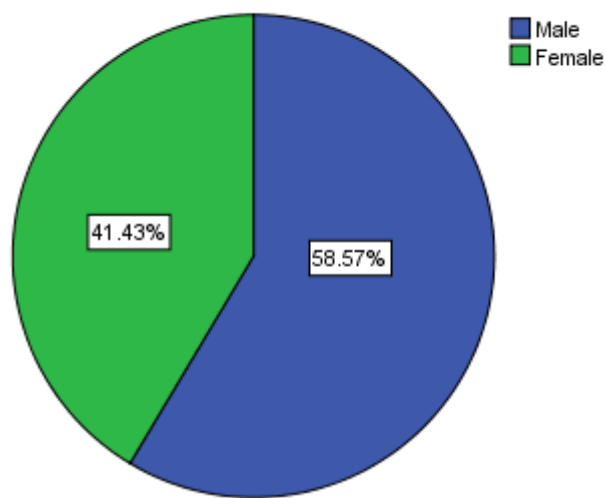
4.3.1 Distribution of the Respondents by Gender

The gender of the respondents was sought and the findings are shown in table 1 and figure 1

Table 1: Gender of Respondents

Gender	Frequency	Percentage
Male	82	56.6
Female	58	41.4
Total	140	100

Source: Primary data, 2016



Source: Primary data, 2016

Figure 1: Gender of Respondents

The data in Figure 1 and Table 1 above shows that majority of the respondents are male at 58.6%. This depicts that more males are employed in the Rafiki Microfinance Bank.

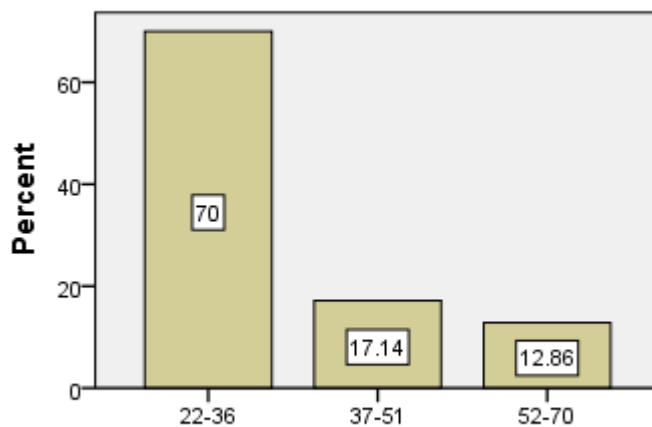
4.3.2 Composition of Respondents by Age

The Age of the respondents was sought and the findings are shown in table 2 and figure 2 below

Table 2: Age of Respondents

Age	Frequency	Percentage
22-36	98	70
37-51	24	17.1
52-70	18	12.9
Total	140	100

Source: Primary data, 2016



Source: Primary data, 2016

Figure 2: Age of Respondents

On the age distribution of respondents, it was found out that 70% of the respondents were between the ages of 22– 36 years which is termed as generation Y. This was followed by 17% of respondents having their ages between 37-51 years they are also referred to as generation X, and the remaining 13% were between 52-70 years who are also referred to as baby boomers. The findings therefore indicate that majority of the respondents are generation Y.

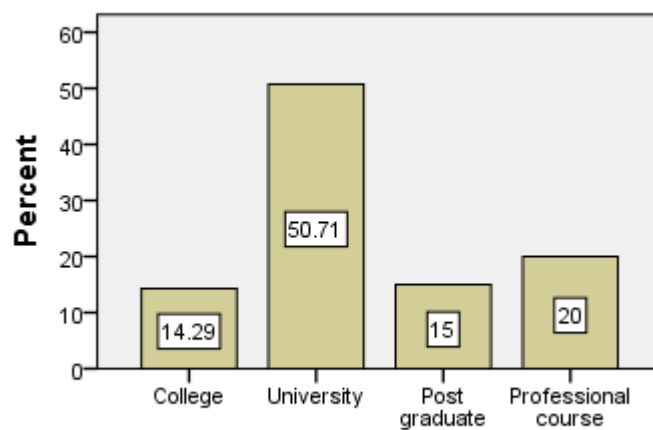
4.3.3 Level of Education

The level of education of the respondents was sought and the findings are shown in table 3 and figure 3 below

Table 3: Level of Education

Age	Frequency	Percentage
College	20	14
University	71	50.7
Post-graduate	21	15
Professional course	28	20
Total	140	100

Source: Primary data, 2016



Source: Primary data, 2016

Figure 3: Level of Education

The findings in figure 3 and table 3 shows that 50.7% had attained university education, 20% had professional course like ACI, CPA-K and ACCA and higher diploma in human resource management, 15% post graduate degree, and the remaining 14.3% had attained college education. The study therefore shows that majority of the respondents are educated. The qualifications are more geared towards developing the individuals and hence increase the bank turnover.

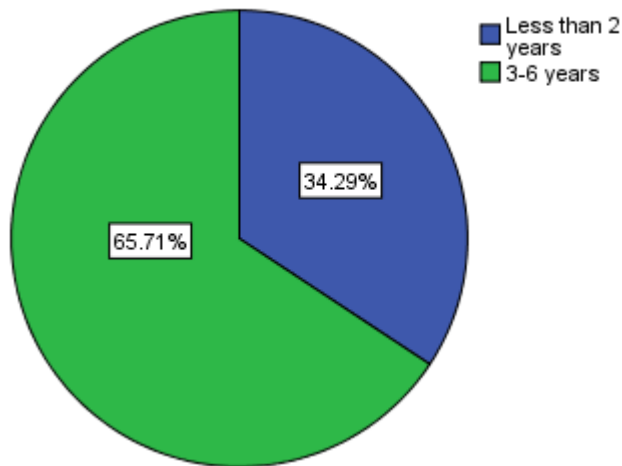
4.3.4 Length of Service

Length of service of respondents was sought and the findings are shown in table 4 and figure 4 below

Table 4: Length of Service

Gender	Frequency	Percentage
Less than 2 years	48	34.3
3-6 years	92	65.7
Total	140	100

Source: Primary data, 2016



Source: Primary data, 2016

Figure 4: Length of service

On length of service majority 65.7% of the respondent indicated their length of service was between 3-6 years and 34.3% indicated their length of service was less than 2 years. The findings therefore shows that majority of the respondents had less than 6 years of experience.

4.4 Technology as a Factor that Contributes to Disconnect between Generations

The study sought to find out the influence of technology on disconnect between generations at the Rafiki Microfinance Bank. The respondents were asked to indicate on a five point scale their levels of agreement with statements concerning technology on disconnect between generations. The findings were then presented in Table 5

Table 5: Technology and disconnect between Generations

Description	5	4	3	2	1	Total%	M	MS	SD
Younger generations are more techno savvy	39	32	19	6	4	100	3.96	4.50	1.097
Older generation prefer face to face communication	6	35	43	11	5	100	3.26	3.00	.926
Older generations adapt slowly to technology	16	48	20	10	6	100	3.13	3.96	1.031
Younger generations can multitask when using technology	15	40	31	8	6	100	3.28	3.00	0.866
Younger generations are more comfortable with technology than older generations	4	39	41	12	4	100	3.95	4.50	0.962
Younger generations grew in an environment that was more techno savvy as compared to older generations	15	40	31	8	6	100	3.51	4.00	1.028

Key: 5-Very large extent, 4-Large extent, 3-Moderate extent, 2-Less extent, 1-Not at all, M-Mean, M.S-Mean Score, S.D-Standard Deviation

The study sought to find out how technology contributes to disconnect between generations. The respondents were asked to indicate on a five point scale their levels of agreement with statements concerning technology on disconnect between generations. On issue of younger generations being more techno savvy, most respondents agreed mean score was 4.50 (Mean =3.96, SD=1.097). On whether older generations prefer face to face communication, the mean score 3.00 (Mean =3.26, SD=.926). On whether older generations adapt slowly to technology the mean score was 3.96, (Mean=3.1.3, SD=1.031). On whether younger generations are more comfortable with technology than older generation, a high mean score of 4.50 was reported (Mean=3.95, SD=.962). Other items were rated as follows; On issue of younger generation growing on an environment that is more techno savvy as compared to older generations mean score was 4.00 (Mean =3.51, SD=1.028).

On younger generation can multitask when using technology mean score was 3.00 (Mean=3.28, SD=.866).

4.5 Work-life Balance and Disconnect Between Generations

The study sought to find out how work-life balance contributes to disconnect between generations at Rafiki Microfinance Bank. The respondents were asked to indicate on a five point scale their levels of agreement with statements concerning work-life balance. The findings were then presented in Table 6

Table 6: Work-life Balance and Disconnect between Generations

Description	5	4	3	2	1	Total%	M	MS	SD
I value work-life balance	13	46	32	5	4	100	3.58	4.00	.960
There is a balance between career & personal life at my organization	6	27	41	22	4	100	3.08	3.50	.945
Each generation has their own understanding concerning work-life balance	12	48	30	8	4	100	3.56	4.00	.954
I don't mind working overtime at my organization	3	20	25	45	7	100	3.05	3.00	.867
Older generations sacrifice their time working	6	56	30	5	2	100	3.60	4.00	.776
Younger generations focus more on work-life balance as compared to older generations	2	15	44	32	6	100	2.74	3.00	.868

Key: 5-Very large extent, 4-Large extent, 3-Moderate extent, 2-Less extent, 1-Not at all, M-Mean, M.S- Mean Score, S.D- Standard Deviation

From table 6 above, on whether employees value work-life balance, majority of the respondents agreed with a mean score of 4.00 (Mean =3.58, SD=.096). On whether there is a balance between career and personal life at their organization, the respondents agreed with the statement with a mean score of 3.50 (Mean =3.08,

SD=.945). Other items were rated as follows; on whether each generation has their own understanding concerning work-life balance there was a mean score of 4.00 (Mean=3.56, SD=.954). Under the statement I don't mind working overtime at my organisation there was a mean score of 3.00 (Mean= 3.05 and SD= .867). On issue of older generation sacrifice all their time working there was a mean score of 4.00 (Mean=3.60, SD=.776). Younger generation focus more on work-life balance as compared to older generation there was a mean score of 3.00 (Mean=2.74, SD=.886).

4.6 Promotion and Disconnect between Generations

The study sought to find out how promotion influence disconnect between generations. The findings were presented in Table 7.

Table 7: Promotion and Disconnect between Generations

Description	5	4	3	2	1	Total%	M	MS	SD
Experience and performance is the basis of promotion	10	48	26	9	6	100	3.46	3.50	1.013
I expect to be promoted after two years	2	14	20	54	10	100	2.98	3.00	.774
There is fairness in promotion at my organization	4	5	57	31	3	100	2.77	3.00	.771
Younger generations have great expectations concerning promotion	17	48	20	9	6	100	3.56	3.50	.776
Younger generation think with higher education an individual has an upper hand of being promoted	16	49	20	9	6	100	3.61	3.50	1.057
Older generation have occupied most of the higher positions at work thus it becomes difficult for younger generations to get promoted	16	59	14	8	3	100	3.96	3.50	1.061

Key: 5-Very large extent, 4-Large extent, 3-Moderate extent, 2-Less extent, 1-Not at all, M-Mean, M.S- Mean Score, S.D- Standard Deviation

The study sought to find out how promotion contributes to disconnect between generations. On whether experience and performance is the basis of promotion, the mean score was 3.50 and (Mean=3.46 SD=1.013). On whether employees expect to be promoted after two years, the mean score was 3.00 and (Mean=2.98 SD=0.774). Most respondents therefore did not agree with this statement. On whether there is fairness in promotion at the organization, the mean score was 3.00 and (Mean=2.77 SD=.771). Other items were rated as follows; Younger generations have great expectations concerning promotion the mean score was 3.50 and (Mean=3.59 SD=.776). On younger generation perception that with higher education an individual has an upper hand to get promoted there was a mean score of 3.50 (Mean=3.61, SD=1.057). On whether older generation have occupied most of the higher position at work mean score was 3.50 (Mean=3.69, SD=1.061).

4.7 Organization Culture and Disconnect Between Generations

The study sought to find out how organization culture contributes to disconnect between generations. The findings were presented in Table 8.

Table 8: Organization Culture and Disconnect between Generations

Description	5	4	3	2	1	Total%	M	MS	SD
Younger generations prefer casual dressing than official wear	15	62	15	6	2	100	3.82	4.43	.833
Younger generations would not mind going to work with piercings and tattoos	26	51	13	7	3	100	3.93	4.50	.911
Younger generation are given a platform to express themselves	4	38	41	9	8	100	3.22	3.00	.953
Older generations feel younger generations do not show them respect	6	29	50	14	1	100	3.24	3.00	.812
Younger generation view respect as a two way thing	28	40	15	12	5	100	3.93	4.50	.911
Each generation has their own understanding on respect.	17	54	15	10	4	100	3.67	4.00	.953

Key: 5-Very large extent, 4-Large extent, 3-Moderate extent, 2-Less extent, 1-Not at all, M-Mean, M.S- Mean Score, S.D- Standard Deviation

Six items were used to rate organizational culture at Rafiki Microfinance Respondents were requested to rate Items on a five point likert-type scale ranging from 1“Not at all” to 5 “very large extent”. The table 8 shows how respondents rated various items of the organization culture scale. When respondents were asked to rate whether, younger generations prefer casual dressing rather than official wear, five point likert type scale ranging from 1“Not at all” to 5 “very large extent” the mean score was 4.43 and (Mean=3.82 SD=0.833). Most respondents therefore agreed with this statement. On whether younger generations would not mind going to work with piercing and tattoos, majority of the respondents agreed with this statement with a mean score of 4.50 and (Mean=3.93 SD=.911) being reported. On whether younger generation are given a platform to express themselves mean score was 3.00 and (Mean=3.22 SD=.953) being reported. Other items were rated as follows; on older generation

views that younger generation does not show them respect mean score was 3.00 (Mean=3.24, SD=.812). On whether younger generation view respect as a two way thing mean score was 4.50 (Mean=3.93, SD=.911). On whether each generation has their own understanding on respect mean score was 4.00 (Mean=3.67, SD=.953). The study therefore shows that organization culture to a great extent contributes to disconnect between the generations.

4.8 Compensation Expectations and Disconnect between Generations

The study sought to find out how compensation expectations contribute to disconnect between generations. The findings were presented in Table 9.

Table 9: Compensation Expectations and Disconnect between Generations

Description	5	4	3	2	1	Total%	M	MS	SD
Other than salary I also prefer other benefits	24	59	14	3	1	100	4.00	5.00	.787
Younger generation value high salary	16	57	19	5	4	100	3.75	4.23	.938
Younger generation earn less as compared to older generations	4	56	21	12	6	100	3.89	4.00	.971
I am content with the reward I receive	2	8	10	60	20	100	2.58	3.00	.778
Younger generation have high compensation expectations	4	46	31	13	7	100	3.78	3.90	1.074
Compensation package vary between generations	10	49	30	8	4	100	2.70	3.00	.980

Key: 5-Very large extent, 4-Large extent, 3-Moderate extent, 2-Less extent, 1-Not at all, M-Mean, M.S- Mean Score, S.D- Standard Deviation

The study sought to find out how compensation expectation contributes to disconnect between generations. On preference of other benefit other than salary, the mean score

was 5.00 (Mean=4.00 SD=0.787). This therefore shows that majority of the respondents agreed with this statement. On whether younger generation value high salary, the mean score was 4.23 and (Mean=3.75 SD=0.938). Most respondents therefore agreed with this statement. On younger generation earning less as compared to older generation, the mean score was 4.00 and (Mean=3.89 SD=0.971). Most respondents also agreed with this statement. Other items were rated as follows; on whether respondents are contented with the reward they receive mean score was 3.00 (Mean=2.58, SD=.778). On whether younger generation has high compensation expectations mean score was 3.90 (Mean=3.78, SD=1.074). On whether compensation package vary between different generation mean score was 3.00 (Mean=2.70, SD=.980).

4.9 Career Development Expectations and Disconnect between Generations

The study sought to find out how career development expectations contribute to disconnect between generations. The findings were presented in Table 10.

Table 10: Career Development Expectations and Disconnect between Generations

Description	5	4	3	2	1	Total%	M	MS	SD
I value career development	4	59	17	14	6	100	3.69	3.50	.982
Younger generations experience career development in the organization	3	23	49	21	4	100	3.00	3.00	.840
Younger generation leave the company when they see there is no progress in their careers	7	64	11	7	10	100	3.51	3.23	1.069
Younger generation expect to see a rapid change in career development within a short time	11	55	22	6	6	100	3.61	3.50	.965
Organization focuses more on older generations in career development	8	9	20	50	13	100	3.71	3.50	.947
Younger generations expect guidance on career development from older generation	20	45	15	12	8	100	3.93	4.00	1.067

Key: 5-Very large extent, 4-Large extent, 3-Moderate extent, 2-Less extent, 1-Not at all, M-Mean, M.S- Mean Score, S.D- Standard Deviation

The study sought to find out how career development expectations contribute to disconnect between generations. On valuing career development, the mean score was 3.50 (Mean=3.69 SD=0.982). This therefore shows that majority of the respondents agreed with this statement. On younger generations experience in career development, the mean score was 3.00 and (Mean=3.00 SD=0.840). This therefore shows that majority of the respondents agreed with this statement. Other items were rated as follows; on younger generation leaving the organization when they see there is no progress in their career mean score was 3.23 (Mean=3.51, SD=1.069). On whether younger generation expect to see a rapid change in career development within a short period of time mean score was 3.50 (Mean=3.61, SD=.965).

On whether the organization focuses more on older generations in career development mean score was 3.50 (Mean=3.71, SD=.947). On younger generation expecting career guidance from older generation mean score was 4.00 (Mean=3.93, SD=1.067).

4.10 Mentorship and Disconnect between Generations

The study sought to find out how Mentorship can reduce level of disconnect between generations. The findings were presented in Table 11

Table 11: Mentorship and Disconnect between Generations

Description	5	4	3	2	1	Total%	M	MS	SD
We have mentorship programs	0	0	5	5	90	100	1.34	2.00	.654
Older generations are willing to mentor younger generations	4	32	38	18	8	100	2.99	3.00	1.079
Older generations feel mentoring is a waste of time	17	14	39	26	3	100	3.16	3.23	1.090
Younger generation desire to be mentored rather than to be bossed	10	58	16	11	6	100	3.56	3.50	1.006
Younger generation find it difficult to approach older generation	8	64	14	11	4	100	3.61	3.50	.910
Lack of mentorship leads to misunderstanding between different generations	6	54	29	9	3	100	3.51	3.23	0.861

Key: 5-Very large extent, 4-Large extent, 3-Moderate extent, 2-Less extent, 1-Not at all, M-Mean, M.S- Mean Score, S.D- Standard Deviation

From table 11 above, on whether there are mentorship programs, the mean score was 2.00 and (Mean=1.34 SD=0.654).This therefore shows that majority of the respondents disagreed with this statement. On whether older generations are willing to mentor younger generations, the mean score was 3.00 (Mean=2.99 SD=1.079).

On whether older generations feel mentoring is a waste of time, the mean score was 3.23 and (Mean=3.16 SD=1.090). Other items were rated as follows; On younger generations desiring to be mentored rather than to be bossed around mean score was 3.50 (Mean=3.56, SD=1.006), on younger generation find it difficult to approach older generation mean score was 3.50 and (Mean=3.61, SD=.910), on lack of mentorship leads to misunderstanding between different generation mean score was 3.23 and (Mean=3.51, SD=.861). The study therefore shows that there is a great disconnect between the older generation and younger generation when it comes to mentorship.

4.11 Factor Analysis

In this study, a factor analysis was conducted to test the relationship among variables (independent) on disconnect between generations. The study applied the statistical package for social sciences to code, enter and compute the measurements of factor analysis for the study. The factor analysis summary is presented in table 12.

Table 12: Factor Analysis

Variable	Initial	Extraction
Technology	1.000	.753
Work-life Balance	1.000	.723
Promotion	1.000	.636
Organizational culture	1.000	.939
Compensation Expectation	1.000	.693
Career development	1.000	.813
Mentorship	1.000	.603

Extraction Method: Principal Component Analysis.

Table 12 shows the total variance explained by each of the extracted components. A component is represented by all the variation in each of the variables. Each variable is standardized with the maximum variance for each as 1.0. According to the findings organization culture was ranked the highest with a value of .939, followed by career development expectations which is .813, technology=.753, work-life balance=.723, compensation expectation=.693, promotion=.636 and mentorship=.603.

Seven components with an eigenvalue of 1.0 or greater explain almost 78% of the total variance. Higher percentages of total variance explained is an indicator that a strong relationship exists among a group of variables under study. The eigen summary is presented in table 13.

Table 13: Eigen Summary

Initial Eigenvalues			
Component	Total	% Variance	Cumulative%
1	8.502	22.979	22.979
2	4.551	12.299	35.279
3	3.317	8.965	44.244
4	2.494	6.740	50.984
5	2.180	5.892	56.876
6	1.977	5.343	62.218
7	1.651	4.461	66.680
8	1.445	3.905	70.584
9	1.428	3.895	74.443
10	1.272	3.437	77.880
11	.938		
12	.820		
13	.802		
14	.702		
15	.622		
16	.577		
17	.441		
18	.433		
19	.384		
20	.328		
21	.290		
22	.277		
23	.241		
24	.183		
25	.175		
26	.162		
27	.149		
28	.128		
29	.123		
30	.108		
31	.078		
32	.070		
33	.063		
34	.038		
35	.032		
36	.021		

4.12 Discussion of Findings

This chapter focused on socio-demographic data that included gender, age, level of education and length of service. Findings showed that majority of respondents were male at 58.6% and female 41.4%. Finding also showed age of the respondents, majority of the respondents were generation Y 70% followed by generation X 17% and lastly babyboomers 13%. Under level of education respondents with college education was 15%, university education 47.9% being the majority, post graduate education 15% and others included professional studies 21.4% that included ACI, CPA-K, ACCA and higher diploma in human resources management. Under length of service majority of the respondents had worked more than two years 65.7% and less than two years were 34.3%. Findings also looked at various factors contributing to disconnect between generations. For instance under technology the findings showed that younger generations are more conversant with the technology as compared to the older generation. The findings agreed with Kamar et al., (2008) who argued that 'Generation Y adapt to technology very fast and spend most of their time on the internet'. Also a study carried out by Buchanan et al., (2010) showed that millennials in an organization are more technologically sophisticated and are comfortable with technology as compared to other generations at work.

Under work-life balance, the finding showed that the older generation sacrifices more time on their work as compared to younger generation. The findings also showed that all generations value their work-life balance majority being Generation Y and X and that each generation has their own understanding concerning work-life balance. Also the findings showed that generation Y do not like working overtime. The findings on balance between career and personal life agreed with McShane., et al (2008) study which showed that Generation Y want a balance between work and personal life, they

don't want to be like their baby boomer parents who used to be workaholics and spend even their personal life doing work. Millennials not only want to work but also to have fun and enjoy leisure during their personal life. The study therefore showed that Generation Y value work-life balances more as compared to Baby Boomers and they don't want to be workaholics like the Baby Boomers. Under promotion, findings showed that experience and performance are great determinants to an individual getting promotion. Majority of the respondents indicated that there is no fairness in promotion in their organization. Also majority of the respondents indicated that older generation have occupied most of the higher position at work thus it becomes difficult for younger generations to get promoted. The findings also agreed with various studies such as those of Erickson (2005), where he stated that generation X employees cannot get promotions because baby boomers have occupied those positions and are not about to retire. Also a study by Hurst et al., (2008) coincided with the study findings on young generation perception that with higher education it gives them an upper hand to get promoted. According to Hurst et al., (2008) Generation Y strives to get higher education in order to get a job in future. They normally have great expectations when they get employed they will have high salary and expect to get promotions within a short period of time after being employed.

Under organization culture, the findings of the study agreed with Deyoe et al., (2012) study where he indicates that Organization culture will influence the way people dress and what ornaments to have, for instance generation Y differ with generation X and baby boomers because they want to go to work with casual wear and even have tattoos. On issue of respect, the findings showed that younger generation do not give the older generation respect this also coincided with Tolbize, (2008) study on organizational culture where it states that Millennials complain that baby boomers and

generation X don't show them respect on the other hand baby boomers and generation X complain how generation y don't have respect to the management. Millennials, baby boomers and generation x have their own understanding for respect. For example generation Y is used to ask questions where they don't understand and this might make baby boomers and generation X think that they are disrespectful. Millennials also belief that respect is a two way thing and not one sided. Under compensation expectations, the finding showed that compensation expectation has a significance contribution towards disconnect between generations. Majority of the respondents indicated that younger generations earn less as compared to older generations. Also majority of the respondents indicated that compensation package vary between different generations. They further stated that they are not contended with the reward they get. Under career development expectations, the finding showed that career development expectations have a significance contribution towards disconnect between generations. Majority of the respondents indicated that they valued career development. Also majority of the respondents indicated that younger generations expected guidance on career development from older generation. The findings agreed with Kovary (2012), that younger generations expect to see a rapid change in career development. Under mentorship, the findings agreed with Price (2007) study on human resource management where he noted that millennials entry in the work place requires employers to know how to deal with them for example generation Y desire to be mentored rather to be bossed around or use of coercion thus generation X and baby boomers should be willing to mentor generation Y lack of mentoring will lead to misunderstanding between the different generations.

Basing on the findings technology, work-life balance, promotion, organizational culture, compensation expectations, career development and mentorship contribute to

disconnect between generations. Factor analysis was used to determine the most significant factor which was organisation culture with a value of 0.939, followed by career development expectations with value of 0.813, then technology 0.753, then work-life balance 0.723, then compensation expectations 0.693, then promotion 0.636 and lastly mentorship 0.603. Eigenvalues showed 78% of total variance showing that there is a strong significant relationship on perceived factors contributing to disconnect between generations at Rafiki Microfinance Bank.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter focuses on the summary, conclusion, recommendations, limitations of the study and suggestions for future research.

5.2 Summary

The main objective of this study was to establish the perceived factors contributing to disconnect between generations at Rafiki Microfinance Bank. The results of the study revealed that technology, work-life balance, promotion, organisation culture, compensation expectations, career development expectations and mentorship contribute to disconnect between generations.

Based on the findings on technology, it was established that younger generations are more conversant with the technology as compared to the older generation with generation Y being the most techno savvy, followed by generation X and lastly baby boomers. Literature reviewed pointed out that Generation Y is more techno savvy as compared to other generations (Buchanan et al., 2010). Findings also showed that Generation Y grew in environment that was more technologically sophisticated and most of them can multitask when using technology. Findings also showed that most of the baby boomers prefer face to face communication and adapt slowly to technology. This is evident with the literature review where baby boomers prefer face to face communication (Kapoor et al., 2011).

Based on the findings on work-life balance it was revealed that majority of the respondents valued work-life balance. It was also revealed that majority of the older

generation sacrificed all their time working. This is pointed out in the literature review where baby boomers do not mind working extra hours after normal working hours (Torrington et al., 2008). Literature reviewed also pointed out that generation Y and generation X employees don't want to be like their baby boomer parents who sacrificed all their time working (Sayers, 2007). Majority of the respondents also did not want to work overtime. Literature review pointed out that generation Y want a balance between work and personal life (McShane., et al 2008).

From the findings of the study it showed that promotion has a significant influence on disconnect between generations where majority of the respondents indicated that older generation have occupied most of the higher positions at work thus it becomes difficult for younger generation to get promoted. This agree the literature review where generation X employees cannot get promotions because baby boomers have occupied those positions and are not about to retire (Erickson, 2005). The finding also showed that majority of the respondents disagreed with the statement that they expect to be promoted after two years. On experience and performance being the basis of promotion, majority of the respondents indicated that it had a significant influence on disconnect between generations, where the older generation get promoted easily due to their long serving experience as compared to the younger generation. This is evident in the literature review baby boomers occupy the top most positions and have worked for an organisation for long thus has vast experience (Jorgensen, 2003). On perception that with higher education an individual has an upper hand to get promoted, majority of the respondents agreed with this statement. This agreed with Hurst et al., (2009) who argues that Generation Y strive to get higher education in order to get a job in future. They normally have great expectations when they get

employed they will have high salary and expect to get promotions within a short period of time after being employed.

The findings of the study revealed that organization culture has a positive influence on disconnect between generations. On issue of dress code majority of the respondents indicated that younger generations especially generation Y prefer casual dressing rather than official wear also they won't mind going to work with piercing and tattoos. The findings of the study agrees with the literature review where it argues that organization culture will influence the way people dress and what ornaments to have, for instance generation Y differ with generation X and baby boomers because they do not mind going to work with casual wear and even have tattoos (Deyoe et al., 2012). On issue of respect majority of the respondents indicated that younger generation view respect as a two way thing and younger generations do not give older generation respect. On issue of respect the findings is evident were millennials complain that baby boomers and generation X don't show them respect on the other hand baby boomers and generation X complain how generation Y don't have respect to the management (Tolbize,2008).

Based on the findings on the influence of compensation expectations on disconnect between generations. The finding therefore shows that compensation expectation has a significance contribution towards disconnect between generations. Majority of the respondents indicated that younger generations value high salary and also would not mind other benefits. Majority of the respondents indicated that younger generations earn less as compared to older generations. Also majority of the respondents indicated that compensation package vary between different generations. They further stated that they are not contended with the reward they get.

Based on the findings on career development expectations majority of the respondents indicated that they value career development. Majority of the respondents also said that they experience career development in the organisation. The finding showed that majority supported the statement that younger generations leave the organisation when they see there is no progress in their careers. The findings also revealed that younger generations expect to see a rapid change in career development within a short time. The findings agree the literature review where younger generations expect to see a rapid change in career development (Kovary, 2012). The findings showed that majority of the respondents disagreed with the statement that organisation focuses more on older generations in career development. Majority of the respondents supported the statement that younger generations expect guidance from older generations.

The findings of the study revealed that mentorship has a significant influence on disconnect between generation. On issue of whether organization has a mentorship program, majority of the respondents indicated that they do not have a mentorship program. The findings also showed younger generation prefer to be mentored rather than being bossed. The findings agree with the literature review were millennials prefer to be mentored rather than be bossed around by other generations (Stoner et al., 2009). Finding showed that majority of the respondents agreed with the statement that older generations are willing to mentor younger employees but then again majority of the respondents showed that younger generations find it difficult to approach older generations. In addition most of the respondents agreed to the statement that lack of mentorship leads to misunderstanding between different generations this is supported in the literature review where baby boomers and

generation X have a lot of knowledge and experience at work thus if they do not mentor generation Y by passing knowledge conflict might arise (Bennett et al., 2012).

5.3 Conclusion

This study found out that there are different generations that include generation Y, generation X and baby boomers working at Rafiki Microfinance Bank and there is a disconnect between the generations because of certain factors that affect their relations. These factors include; technology, work-life balance, promotion, organisation culture, compensation expectations, career development expectations and mentorship.

The management and human resource specialists at Rafiki Microfinance Bank should understand that different generations were born and raised during different period of time thus will have their own beliefs, attitudes, characteristics, values and behaviours. This explains why these factors contribute to disconnect between generations. Therefore the policies that worked well with baby boomers might not apply to generation X and millennials. Thus human resource specialists and management should keenly look at these factors that contribute to disconnect between generations and try to come up with policies that will accommodate all generations by reducing misunderstanding because of the mentioned factors.

5.4 Recommendations

Based on the findings of this study, the researcher came up with several recommendations in order to try and minimize disconnect between generations. The management and human resources specialist should come up with policies that will bring harmony to all generations working together.

Under technology, it has really advanced thus all generations should embrace technological advancement without resistant. Under work-life balance, all generations should consider work-life balance. Under promotion the organisation should be fair in promotion and generation Y employees should understand education is not the only element for an individual to get promoted but also experience, performance and length of service. Under organisation culture wearing of casual dressing should be allowed on specific days and all generations should show respect to one another in regardless of age. Under compensation expectations, compensation package should be reviewed. Under career development the organisation should keep tabs on employees' career progression and younger generations should understand that career development is a gradual process and should be given guidance by older generations. Lastly under mentorship the organisation should introduce mentorship programs.

5.5 Limitations of the Study

Carrying out this study was not easy at all, the researcher faced several limitations for instance it was very expensive and time consuming printing the questionnaires and travelling to the four different branches of Rafiki Microfinance Bank in Nairobi situated at different locations to distribute the questionnaires. Coming up with a topic and also collecting data from the library and doing data analysis was also time consuming. Some respondents at Rafiki Microfinance Bank were difficult to convince to fill the questionnaires because of their busy schedule. In addition Rafiki Microfinance Branch has 18 branches all over Kenya, however due to limitation of time and resources the study used sampling method and focused only on Nairobi branches.

5.6 Suggestions for Future Research

Future research should be done on perceived factors that contribute to disconnect between generations in other banks. This is because Rafiki Microfinance Bank started its operations in 2011. Most of its employees are generation Y as compared to other generations. Thus other researchers should focus on other banks that have been there for more than twenty years in order to get an equal mix of all generations. Furthermore other researchers can concentrate on other sectors apart from the banking industry this is because they might get different perceptions.

In addition the study concentrated on several perceived factors that cause disconnect between generations, in future other researchers might consider other factors. It was also noted that few researchers have concentrated in studying different types of generations in the organization therefore more research should be done under this area.

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APPENDIX: Questionnaire

My name is Mutethya Gloria Kavuu, a post graduate student at the University of Nairobi. As a partial fulfilment for the award of said degree, I am expected to undertake a research project. In this respect therefore I am trying to establish perceived factors contributing to disconnect between generations at Rafiki Microfinance Bank. I kindly request you to participate in this study volunteering answers to questions below. The information you will give will be handled with a lot of confidentiality.

Kindly use a tick \surd where applicable.

PART A: SOCIO-DEMOGRAPHIC DATA

1. Gender: Male

Female

2. Age

22-36 Generation Y (born between 1980-1994)

37-51 Generation X (born between 1965-1979)

52-70 Baby Boomers (born between 1964-1946)

Above 71 Traditionalists (born between 1925-1945)

3. Length of Service

Less than two years

3-6 years

7-9 years

Above 10 years

4. Education

Primary

Secondary

College

University

Postgraduate

Any other specify -----

PART B: PERCEIVED FACTORS THAT CONTRIBUTE TO DISCONNECT BETWEEN GENERATIONS

To what extent do you think the following factors contribute to disconnect between generations?

5- Very large extent. 4- Large extent. 3- Moderate extent. 2- Less extent. 1- Not at all.

Please use a tick ✓ on your preferred choices.

	Very large extent (5)	Large extent (4)	Moderate extent (3)	Less extent (2)	Not at all (1)
Technology					
1. Younger generations are more techno savvy.					
2. Older generations prefer face to face communication.					
3. Older generations adapt slowly to technology.					
4. Younger generations can multitask when using technology.					
5. Younger generations are more comfortable with technology than older					

generations.					
6. Younger generation grew in an environment that was more techno savvy as compared to older generations.					
Work-Life Balance					
1. I value work-life balance.					
2. There is a balance between career and personal life at my organisation.					
3. I don't mind working overtime at my organisation.					
4. Each generation has their own understanding concerning work-life balance.					
5. Older generations sacrifice all their time working.					
6. Younger generations focus more on work-life balance as compared to older generations.					
Promotion					
1. Experience and performance is the basis of promotion at my organisation.					
2. I expect to be promoted after two years.					
3. There is fairness in promotion at my organisation.					

4. Younger generations have great expectations concerning promotion.					
5. Younger generations think with higher education an individual has an upper hand to get promoted.					
6. Older generations have occupied most of the higher positions at work thus it becomes difficult for younger generations to get promoted.					
Organisation Culture					
1. Younger generations prefer casual dressing rather than official wear.					
2. Younger generations would not mind going to work with piercing and tattoos.					
3. Younger generation are given a platform to express themselves.					
4. Older generations feel that younger generations do not show them respect.					
5. Younger generation view respect as a two way thing.					
6. Each generation has their own understanding on respect.					

Compensation Expectations					
1. Other than salary I also prefer other benefits.					
2. Younger generations value high salary.					
3. Younger generations earn less as compared to older generations.					
4. I am content with the reward I receive.					
5. Younger generation have high compensation expectations.					
6. Compensation package vary between different generations.					
Career Development Expectations					
1. I value career development.					
2. Younger generations experience career development in the organisation.					
3. Younger generations leave the organisation when they see there is no progress in their careers.					
4. Younger generations expect to see a rapid change in career development within a short period of time.					

5. The organisation focuses more on older generations in career development.					
6. Younger generations expect guidance on career development from older generations.					
Mentorship					
1. We have mentorship programs in our organisation.					
2. Older generations are willing to mentor younger generations.					
3. Older generations feel mentoring is a waste of time.					
4. Younger generations desire to be mentored rather to be bossed around.					
5. Younger generations find it difficult to approach older generations.					
6. Lack of mentorship leads to misunderstanding between different generations.					

Thank you for participating.