

**PERCEIVED INFLUENCE OF WORK ENVIRONMENT FACTORS
ON ORGANIZATIONAL COMMITMENT AMONG THE
MILLENNIALS IN THE BANKING INDUSTRY IN KISUMU CITY -
KENYA**

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DECLARATION

This project report is my original work and has not been presented for any academic award in any University.

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DEDICATION

This work is dedicated to my mother, Melisa N. O. Busalire; and all my beloved sisters and brothers for their steadfast hope, faith, love, support and patience. You inspired me to reach these heights of academic achievement and for that I will always be grateful. I look forward to celebrating your achievements too.

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ACRONYMS AND ABBREVIATIONS

GENERATION ME- THOSE BORN BETWEEN 1978-2000

GENERATION X- THOSE BORN IN EARLY 1960s AND LATE 1970s

GENERATION Y- THOSE BORN BETWEEN 1978 - 2000

HEIs – HIGHER EDUCATION INSTITUTIONS

HR – HUMAN RESOURCE

KCSE- KENYA CERTIFICATE OF SECONDARY EDUCATION

MILLENNIALS - THOSE BORN BETWEEN 1978- 2000

NEXTERS - THOSE BORN BETWEEN 1978- 2000

POS – PERCEIVED ORGANIZATIONAL SUPPORT

ABSTRACT

Worldwide, Millennials make up 50% of the workforce. According to a report by financial advisory firm Deloitte, the Millennials make up 70 per cent of the workforce in Kenya. It has been observed that with their entrance into the workforce, employee turnover rates have become higher than before. This high turnover has increased cost of doing business for firms. Previous reports indicate that 4 out of 10 of Millennial employees have one foot out of their current employer, especially if a company's work environment is not conducive. Factors affecting organizational commitment have been studied. However most of these researches usually study factors that determine organizational commitment at an individual level instead of organizational level. Moreover, given the fact that different generational groups normally will have different values, opinions, practices, perspectives and worldviews and will react differently to workplaces and work environment stimuli; work environment factors affecting Millennial organizational commitment have not been studied in Kenya. It is against this backdrop that this study sought to find out the perceived influence of work environment factors on employee commitment among the Millennials in the banking industry in Kisumu city – Kenya. This research employed cross-sectional, descriptive survey study design of employees in branches of commercial banks in Kisumu City, Kenya. Target population for this study was all Millennial employees working in commercial banks in Kisumu City. Data was collected using a closed ended questionnaire based on a Likert five scale. The study found out the industry in the city has 53.2% males and 46.8% females. Supervisor support has 11.3% significance of positive influence on commitment while decision making and co-worker support have 19.4% and 2.1% positive significance respectively. However, employee job autonomy has a 3.5% weak positive relationship with organizational commitment. The results therefore indicated that employee direct participation in decision making and supervisor support was found to have positive and significant influence on organizational commitment while employee co-worker support and job autonomy on organization commitment was found to have a weak positive but statistically insignificant effect. This study therefore concludes that work environment factors affect organizational commitment amongst Millennials in the banking industry in Kisumu City, Kenya.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Linden (2015) posits that employers will lose their Millennial employees in case the environment at work no longer meets an employee's expectation. The diverse nature of people's demographic and professional characteristics makes individuals to react differently to workplaces and work environment stimuli (Oludeyi, 2015). These differences also reflect in staff commitment to work as shaped by variables within work environments. Oludeyi, (2015) posits that organizational commitment is important since when employees are highly committed to their organization, it results into high performance. However, they may misbehave at the work place through absenteeism, sabotage, voluntary turnover, apathy and ineptitude.

Based on the social exchange theory by Emerson, (1976) previous studies have shown that when supervisors in an organization support their employees, there is a usually a general higher level of organizational commitment (Kang, et al., 2015) Commitment is therefore perceived as an interaction between an individual and their supervisors. Kang et al., (2015) compared the front office employees working in the hospitality industry to the Millennials who are working in the banking industry. Another study noted that employees in most organizations are faced with exceptional challenges such as long and very strict work schedules and the desire to reach self actualization. These are perceived to be influenced by the organization's supervision style (Ogaard, et al. 2008).

The Millennials are also called Generation Y, the Nexters, or Generation Me (Becton, et al., 2014; Twenge et al, 2010). The birth years of Millennials is debatable. Some argue it to be between 1980-1995 (Marcinkus, 2012); others between 1980-2000 (Ng, et al., 2010) while others still put it at 1978-1999 (Young & Hinesly, 2012). For purposes of this study, Millennials are those born between 1978- 2000. Unlike previous generations, Tschantz (2016) noted that Millennials have been born and grown in an environment with technological developments which keep on advancing. As compared to older generations, Millennials tend to be more open to change and expect work to be meaningful and therefore, anticipate continuous learning experiences at work, instant gratification, freedom to be creative in problem solving and expect to develop close relationships at work (Becton et al., 2014 ; Holt et al., 2012 & Özçelik,, 2015). Millennials in the

banking industry, which is perceived to be lucrative, tend to have a greater desire to project this lucrative nature of the industry by living a pompous lifestyle. Millennials in the banking industry in Kisumu City are therefore no exception to this kind of lifestyle and thus provide a good sample for the study on perceived influence of work environment factors on organizational commitment among this group. Tews et al. (2015) concluded in their study that these factors influence Millennials to either be satisfied with their work and remain in the job or get dissatisfied and shift jobs.

1.1.1 Work Environment

Work environment involves aspects that surround the work. Work environment include physical aspects such as tools of work and psycho-social aspects such as employee relations (Markey, et al., 2012). Work environment therefore concerns both employers and employees because research has linked work environment to employee productivity (Boxall and Macky, 2009). Work environment is often measured using variables such as how often employees participate in decision making, what level of autonomy do employees have over their work and the level of support employees get from their supervisors.

The measures often used to explain the concept of work environment are those that: indicate participation of employees in the workplace, flexibility in carrying out tasks, level of appreciation from management and availability and accessibility to information (Glass, (2007). The psychosocial elements of the work environment include conflicts, threats, violence, workload and levels of stress experienced due to presence of these elements.

1.1.2 Employee Commitment

Organizational commitment is the willingness of an employee to go an extra mile in order for an organization to achieve the set down goals. It also includes the employee's level of alignment between the organizational goals and their personal values (McShane & Von Glinow, 2015). The overall attitude of an employee towards their job is influenced by their work commitment ((McShane & Von Glinow, 2015). This places employee commitment on the forefront of human resource management.

Meyer & Allan model (1997) developed three different measures of commitment. First is the affective commitment which explains how an employee feels about their level of loyalty to an organization. Secondly, there is the normative commitment that explains why an employee will commit to stay in their organization especially if the cost of leaving is too high compared

to staying. The third type is continuance commitment in which an employee feels they have an obligation to the organization and decide to continue working there. This study adopts the Meyer and Allen model focusing on affective commitment. The choice of affective commitment is informed by the fact that it measures an employee's feelings of loyalty to the organization because they believe in the organization; which in turn affects turnover, organizational citizenship and job performance; that are the focus of this study.

1.1.3 Work Environment and Employee Commitment

It is perceived that when an employee benefits from the work environment, they tend to develop an attachment to their organization (Miller et al., 2001). Therefore, an organization which provides a more flexible work policy tends to boost the level of commitment and motivation of their employees. The employees eventually feel obliged to continue working for the organization for a longer period. A flexible work policy may entail: supervisor support, co-worker relationship and participation in decision making (Matata et al., 2014; Kang et al., 2015; Khaliq et al., 2015; Wainaina, 2015).

For the millennial generation, most of them tend to job-hop when they perceive that their organization does not meet their immediate needs. These may range from job autonomy, direct participation in decision making, supervisor support in terms of being recognized and supported to further their careers or being given promotions and pay rise (Matata et al., 2014). It also involves the friendliness of the work environment as regards the support they generally get from fellow workers in the organization. The banking industry is a demanding one which may occasionally provide employees with strict work schedules and sometimes seemingly unrealistic work targets that may sometimes put too much pressure on the employees both from the job itself and from their supervisors. Thus, the nature of their work environment may influence their decision to either commit to the organization or quit (Wainaina, 2015).

1.1.4 Millennials and the Banking Industry in Kenya

Millennials seem to be attracted to prestigious jobs that are perceived to have a lucrative pay and benefits which can meet their lucrative lifestyles (Inkson, et al. 2012; Chudzikowski, 2012). In Kenya, the Millennials form the largest chunk of the employees in almost all industries (Gitonga et al., 2016). This has been attributed to the digitization of the work place which has phased off most Generation X employees. The low levels of life expectancy in the

country have also left the Millennials to form more than three quarters of the employed population. It should also be noted that the banking industry has the highest number of Millennials in comparison to other industries in the Kenya. The banking industry was the first to introduce the Graduate Management Trainee Program which was targeting fresh college and university graduates and training them in the banking sector operations and has 64% of its population falling within this age bracket (Central Bank of Kenya report, 2016).

In addition, a number of banks, notably Equity Bank, Standard Chartered Bank and National Bank have also adopted the top student award system where they are employing top KCSE students to work with them as they pay their university fees. A number of these students also end up taking banking related courses and working in the same bank after finishing campus (Njagi & Malel, 2012). The banking industry employees in Kisumu City also constitute these Millennials since the industry is made up of the branches of these commercial banks whose human resource is recruited at the headquarters and deployed to various branches across the country. These Millennials perceive the banking industry to be lucrative in terms of remuneration thus providing them an early opportunity in their careers to live lucrative lifestyles and attain other personal goals.

1.2 Research Problem

Worldwide, Millennials make up 50% of the workforce. According to a Millennial Survey by financial advisory firm Deloitte (2018), 75 percent of the Millennial workforce in both the developed and developing world, perceive employment as being more than a monetary benefit. Most Millennials are already planning to quit their jobs long before they have even worked for two years in an organization. This has raised concerns about the level of commitment of Millennials to their employment because this lack of commitment has resulted in high turnover costs. Besides, Millennials tend to look for employment in predominantly large private sector organizations or financial institutions. This is because they anticipate higher pay from the two employers as well as better prospects of meeting their diverse needs (Deloitte, 2018).

The banking industry in Kenya attracts most Millennials because they anticipate high monetary benefits as well as fulfillment of their other diverse needs. Most Millennials have completed a first college or university degree and anticipate furthering their training. They thus expect to get more flexible work schedules, be given autonomy on how to manage their

jobs by their supervisors; while benefitting from co-worker relationships. In most work environments, this provision that could accommodate Millennials seems to be lacking. Hence, 43% of the Millennials are likely to leave their current jobs and organization within two years while 28% of Millennials are likely to be leaving their jobs and their organizations within the next five years (Deloitte, 2018). This is a high turnover with a great human resource financial cost to any given organization that warrants this study within the Kenyan Banking Industry.

Several studies have been carried out on the influence of work environment factors on organizational commitment. For instance, Lin and Lin (2011) from Japan established that there was no significant correlation between the two. Ehrhardt (2014) report showed significant variance in organizational commitment among employees on employment and those that recently got employed amongst the students at a business school in the US. The Abdullah (2012) study among bank employees in Pakistan established that even when employees are allowed to participate in the decision making process in their organization, they may still quit. Maina and Waiganjo (2013) in relating participation to decision making process and organizational affective commitment established that participation in decision making enhances employee commitment. Wainaina (2015) also established a moderate linear relationship of work environment with organizational commitment.

These studies are centered on individual-level determinants of all workforce generations rather than the organizational-level and work environment antecedents of a particular generation. The finds established are mixed. Since different workforce generations tend to have different values, opinions, practices, perspectives and reactions to workplace environment stimuli; as such, a study of these variables in relation to Millennials is missing. Besides, the studies on commitment by Kenyan researchers have been broad, covering all the three aspects of commitment namely affective, normative and continuance. This study will narrow down to affective commitment because it is important for establishing an employee's willingness to stay at an organization without coercion. Thus, the research question what is the perceived influence of work environment on organizational commitment among the Millennials in the banking industry in Kisumu City, Kenya?

1.3 Research Objective

This study sought to determine the perceived influence of work environment factors on organizational commitment among the Millennials in the banking industry in Kisumu City, Kenya.

1.4 Significance of the Study

Since the study will be focused on the most productive generation of the workforce, it would be of great importance to academicians and researchers since they will be able to draw from it and use it as a basis for other studies on how to effectively manage this cohort of employees.

To HR practitioners, the study will outline the impact and the effects of the shifts in career patterns of this generation to human resource strategies. Consequently, it would help HR practitioners understand the millennial generation better in their work environment; so as to match modern careers with current and dynamic career patterns with time. Currently, employers are actively seeking out talent to give them competitive advantage in the technologically advanced world. Therefore, this study would give an overview of how to manage this highly talented generation so as to cut costs incurred in their turnover and re-hiring.

To policy makers such as the government, it would guide in the best practices to formulate for the most productive workforce with regards to the shifts in modern careers among the Millennials. It would also aid in planning for future generations with changes in the job market in mind. This would enable them plan effectively for how to fit the incoming generations into the job markets using relevant training models.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter gives the foundations for the study. It delves into theoretical and empirical review done to conceptualize and operationalise the concepts before going into a critical review in order to establish the research gap. Theories and studies related to work environment and employee commitment will be reviewed to form the basis of this study.

2.2 Theoretical Foundation

This study was anchored on the theory of Social Exchange which was developed by Emerson in 1976. The theory has been adapted by several scholars in relation to the work environment and commitment. According to Cropanzano and Mitchell, (2005), social exchange in an organization regards a social exchange relationship in which the employees are taken care of by their employers and employees give in return effective work and positive feelings about the organization. Kang et al., (2014) posits that employees at work involve in a minimum of two social exchange relationships. One of these relationships is between the employee and their supervisor while the other is between the employee and their organization. Thus, supervisor support stems primarily from the observation that when employees have a feeling of receiving support from their supervisors, they will feel indebted to exceed work expectations and in turn commitment too.

Most employees tend to run away from supervisors whom they perceive as not supportive to them in their execution of their duties (Kang et al., (2014). Consequently, they exit the organization. Most Millennials have high expectations and ambitions to achieve in a very short period after starting employment. They may therefore get frustrated faster when the work environment does not provide room for them to achieve what they want and choose to quit for better work environments (Wainaina (2015).

2.3 Work Environment Factors and Organizational Commitment

Most studies argue that different work environment factors influence the decision an employee makes to either remain in a certain organization or quit. Thus, the four major work environment factors will be discussed in this section and how they influence employee's

organizational commitment. They factors are supervisor support, direct participation in decision making, co-worker support and job autonomy.

2.3.1 Supervisor Support and Organizational Commitment

Maertz, et al. (2007) observed that supervisors play a very essential role in determining whether an employee decides to either remain in a given organization or decide to quit. For Millennial employees, when they perceive to have high quality support from their supervisors, their attachment to the organization may increase. This may consequently lower their desire to move from the organization due to the productive exchanges with their supervisors which they perceive as organizational support (Hee Jung, et al., 2015). Kang, et al. (2015) studied the relationship between Supervisory Support and Organizational Commitment for Hospitality Frontline Employees in Nevada USA. Their study indicated that that the degree of supervisory support had a significant impact on the employees' organizational commitment.

Khaliq, et al. (2016) carried out a research on factors affecting the organizational commitment of the officers in the banking industry of Pakistan using the survey research design. They focused on measures such as employee identification with the organization, involvement and loyalty. From the study, the level of supervisor support determined the organizational commitment. Matata, et al., (2014) also studied the influence of supervisor support on organizational commitment of Part-time academic staff in Higher Education Institutions (HEIs) in Nairobi and Mombasa Cities in Kenya. The researchers used the quantitative study design. The results showed that supervisor support leads to commitment of employees to an organization. This study did not, however, was not specific on whether supervisor support had an impact on affective, continuance and normative commitment.

2.3.2 Participation in Decision Making and Organizational Commitment

Pacheco and Webber (2010) define participation in decision making as the process through which an individual or a group of individuals personally or through representatives in a small or big way secure their interests by their own choice from a given range of possible choices. Fuller et al. (2006) stated that employee participation in decision making enhances identification with the organization because it shows that the employee is included in the organization and the employee's individual opinions are valued at the organization.

Abdulah (2012) studied the influence participation in decision making and organizational commitment of employees working in the banking industry of Pakistan using a questionnaire based survey. Their results indicated that participation in decision making had an insignificant influence on an employee's organizational commitment. This low association recorded could be explained by the fact that the researchers measured organizational commitment as a single variable as opposed to measuring it using the three measurement variables proposed by Meyer & Allan (1997) namely: affective, continuance and normative commitment.

Maina and Waiganjo (2013) studied factors that influence the employee commitment in the public health sector in Kenya. They measured organizational commitment in terms of intent to leave and feeling of belongingness. Their study adopted a case study research design. They found out that employee participation in the decision making process contributes greatly to organizational commitment. However, the study was contrary to that of Abdullah (2012) and this could be because these studies defined organizational commitment differently.

Wainaina (2015) carried out a research on what influences the organizational commitment of academic staff in Kenya's Public and Private universities. Direct participation in decision making was taken as a key factor in organizational commitment that was measured as identification and involvement with and loyalty to the organization. The study established that allowing employees to participate in decision making influences organizational commitment.

There exists therefore, mixed results on studies carried out on the relationship between employee participation in decision making and organizational commitment. This study adapts the Pacheco and Webber (2010) understanding of participation in decision making in relation to organizational commitment; as adopted from Meyer & Allan (1997).

2.3.3 Perceived Job Autonomy and Organizational Commitment

Dude (2012) studied the effect that job autonomy on organizational commitment amongst school principals in Iowa, USA. The study used a web based survey design. The results of the study indicated that increases in job autonomy significantly increase organizational commitment. Sisodia and Ira (2013) sought to find out if job autonomy affects organizational

commitment of employees at different hierarchies in an organization. The study findings indicated that employees who are accorded high job autonomy exhibit higher organizational commitment levels while those accorded low job autonomy, exhibit low organizational commitment levels.

Lin, et al. (2016) also studied the relationship between perceived job autonomy and organizational commitment using Breugh's Work Autonomy Scale. The scale measures job autonomy in terms of the organization's work method, flexibility of the work schedule and the nature of the work criteria. The findings indicated that perceived job autonomy did not significantly contribute to commitment; thus contradicting findings by Sisodia & Ira (2013) and Dude (2012).

2.3.4 Co-worker Relations and Organizational Commitment

Lin and Lin (2011) sought to establish the empirical relationship between coworkers' relations and organizational commitment with regards to intervening effects of job satisfaction in Japan. The researchers found out that, when job satisfaction is considered, there is no significant correlation between the co-workers' relationship and organizational commitment.

Ehrhardt (2014) studied the influence of coworker relations on employee organizational commitment and engagement among currently employed and recently employed business school students in Wisconsin, USA. Using the relational systems theory by Bochner (2011), the researcher determined that an individual's experiences of needs fulfillment in their organization is influenced by their psychological attachment to colleagues at work.

A study was also carried out by Limpanitgul, et al. (2014) on co-worker support and organizational commitment among Thai flight attendants working in both Thai and American airlines. It revealed significant effect of coworker support on affective and normative organizational commitment. However, it was noted that co-workers can have a negative influence on each other, thus influencing an employee's decision to quit their current employment and organization. This pointed to a variation in terms of differences in this relationship among employees in different work environments.

2.4 Summary of Research Gap

The Social Exchange Theory as adapted by Cropanzano and Mitchell (2005) posits that an individual will give back to an organization if they perceive to be benefitting from the organization. They will also purpose to stay on in the organization, on the same grounds. However, mutual benefit is not the only factor that determines an employee's commitment. Other researches carried out based on decision making, supervisor support and job autonomy have come up with different conflicting findings on the impact of these factors on employee commitment to an organization. Besides, most of these researches carried out, generalize all employees from all generations, yet every generation has a different outlook on work environment, which determines their decision to remain committed to their organization. There is need to focus on the Millennial generation that is currently the significantly most productive generation in the workforce, hence the focus of this study.

Lin and Lin (2011) from Japan established that there was no significant correlation between the two. Ehrhardt (2014) report showed significant variance in organizational commitment among employees on employment and those that recently got employed amongst the students at a business school in the US. The Abdullah (2012) research established that participation in the decision making process had very little impact on organizational commitment among bank employees in Pakistan. Maina and Waiganjo (2013) in relating participation to decision making process and organizational affective commitment found out that when employees are allowed to participate in decision making, they are likely to be more committed to their organization. Wainaina (2015) established a moderate linear relationship of work environment with organizational commitment.

These studies are centered on individual-level determinants of all workforce generations rather than the organizational-level and work environment antecedents of a particular generation. The finds established are mixed. Since different workforce generations tend to have different values, opinions, practices, perspectives and reactions to workplace environment stimuli; as such, a study of these variables in relation to Millennials is missing. Besides, the studies on commitment by Kenyan researchers have been broad, covering all the three aspects of commitment namely: affective, normative and continuance. In this study, the focus will be affective commitment because it is important for establishing an employee's willingness to stay at an organization without coercion. The study will therefore seek to

establish the perceived influence of work environment factors on organizational commitment of Millennials in the banking industry in Kisumu City, Kenya.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research methodology to be used. The research design, target population of the study, sample and sampling procedures, data collection instruments, procedures and data analysis will be addressed.

3.2 Research Design

This study employed cross-sectional, descriptive survey design of Millennial employees in branches of commercial banks in Kisumu City, Kenya. A cross-sectional study is a methodology designed to investigate variables or a group of subjects in different contexts over the same period of time according to Salaria, (2012). This design was more applicable to the study because it makes conclusions about the two variables possible. This research method was also preferred because quantitative and qualitative data can be collected through a questionnaire (Salaria, 2012).

3.3 Target Population

This study targeted 200 Millennial employees working in branches of commercial banks in Kisumu City, Kenya. This entailed all the bank employees within the age bracket of 18 and 39 who constitute the most active work force in the current labour market.

3.4 Sampling and Sample Size

The study used criterion-based convenience sampling. The criterion was the age bracket OF 18 to 39 year old employees working in the banking industry in branches of commercial banks in Kisumu City, Kenya. Out of the total 36 branches of commercial banks in Kisumu City, 20 branches were sampled using convenience sampling, as the target population. Hence, a total sample size of 200 Millennial employees was targeted for the study.

3.5 Data and Data Collection Procedure

The study used primary data. Data was collected using a closed ended questionnaire based on a five point Likert Scale. This study used questionnaires due to their practicability in data collection (Saunders & Lewis, 2012). The questionnaires was administered using drop and pick technique to allow the respondents to fill in the questionnaires at their convenience and

without due pressure by the researcher or fear of someone else seeing what is being filled in (Salaria, 2012).

3.6 Data Analysis

Descriptive analysis was done to determine if the supervisor's support, participation in decision making, co-worker relationship and work autonomy significantly predict organizational commitment. Descriptive analysis and statistics was appropriate for use within the study in determining variable relationships because the statistical analysis technique aligns with the work of Wainaina (2015).

CHAPTER FOUR: DATA ANALYSIS, FINDINGS AND DISCUSSION

4.1 Introduction

This Chapter provides information on the results from the data analyses and their discussion. It starts with the response rate of the study followed by the general background information of the respondents and then descriptive statistics. Towards the end of the chapter results from the descriptive statistics analysis and description are presented.

4.2 Response Rate

In this research, out of the 200 questionnaires administered to the targeted Millennials, a total of 135 were returned filled adequately thus valid for analysis. This represents a 65.27% response rate which according to Wainaina (2016) is satisfactory to make conclusions for the study.

4.3 Background Information

This section contains the analysis of information on respondent's gender, age, employment terms (permanent or non-permanent), education level, working experience and marital status.

4.3.1 Gender of the Respondents

In this study majority of the respondents were male at (53.2%) while female respondents were at (46.8%). This shows that there was no gender balance among the respondents. This imbalance found is consistent with the findings of Khaliq (2016) in a research on bank employees which found that 64.5% of the respondents were male employees compared with 34.6% who were female employees which indicates that there are more male employees than female employees in the industry.

4.3.2 Distribution of Respondents by Age

Results on analysis of respondent's age indicated that the mean age of the respondents was 30.27 years with a deviation of 5.81632. From these findings, majority of the respondents were Millennials who were the target of the study. To support these findings, Khaliq (2016) in his study among bank employees found that 78.8% of the respondents were aged below 35 years as shown in Table 4.1.

Table 4.1 Ages of Respondents

| Gender | Frequency | Percent |
|---------------|------------------|----------------|
| Male | 71 | 53.2 |
| Female | 64 | 46.8 |
| Total | 135 | 100.0 |

Source: Field Data (2018)

4.3.3 Terms of Employment of the Respondents

Out of the respondents, (63.8%) were working on permanent terms while (36.2%) were on non-permanent employment. In Kenya most banks hire their employees on permanent terms. However, the sales employees are usually hired on renewable contract term and the period of engagement varies with each bank.

Table 4.2 Distribution of Respondent by Terms of Employment

| Terms of employment | Frequency | Percent |
|----------------------------|------------------|----------------|
| Permanent | 86 | 63.8 |
| Non-permanent (contract) | 49 | 36.2 |
| Total | 135 | 100.0 |

Source: Field Data (2018)

4.3.4 Education Level of the Respondents

Majority of the respondents, 67.4% are bachelor degree holders. Those with Diploma and Master level education were 8.7% and 21.7% respectively, while only 2.2% had PhD level of education. Although the minimum qualification to work in a bank in Kenya is not legally stipulated, majority of the banks employ graduates with a bachelor's degree. Most studies indicate that lower educational levels promote high continuance commitment since it restricts employees to their current employers and the alternatives are limited.

Table 4.3 Distribution of Respondents by Highest Education Level

| Education level | Frequency | Percent |
|------------------------|------------------|----------------|
| Diploma | 12 | 8.7 |
| Bachelors | 91 | 67.4 |
| Masters | 29 | 21.7 |
| PhD | 3 | 2.2 |
| Total | 135 | 100.0 |

Source: Field Data (2018)

4.3.5 Distribution of Respondent by Working Experience

From the analysis of data collected, respondents have spent an average of 6 years with their current employer with a deviation of 3.38796 years. 59.6% of these respondents have not changed their employer since first employment with only 40.4% changing employers during their course of employment. This implies that majority (59.6%) of Millennial bank employees have stayed with their employer since first employment. On marital status, those who are married were found to be the majority at 72.3% while those who were single were 27.7%. The table below indicates the findings.

Table 4.4 Distribution of Respondent by Years Working with Current Employer

| Change of employer | Frequency | Percent |
|---------------------------|------------------|----------------|
| Yes | 55 | 40.4 |
| No | 80 | 59.6 |
| Total | 135 | 100.0 |

Source: Field Data (2018)

Hence, marital status is one factor that contributes to the Millennials opting to be more committed to their organizations. The single Millennials will tend to keep on shifting from one employer to another most likely due to less financial obligations and risks involved in being jobless. Thus, it is perceived that as Millennials grow older and get married, they may become more committed to their organizations as opposed to when they are still single. Currently, most Millennials in the banking industry are getting married as they grow older.

Table 4.5 Distribution of Respondents by Change of Employer

| Marital status | Frequency | Percent |
|-----------------------|------------------|----------------|
| Single | 37 | 27.7 |
| Married | 98 | 72.3 |
| Total | 135 | 100.0 |

Source: Field Data (2018)

4.4 Perceived Influence of Work Environment Factors and Organizational Commitment among Millennials in the Banking Industry

The researcher sought to establish the rate of organizational attrition among Millennial employees with regards to the work environment factors. Thus, this relationship was analysed according to each factor namely: job autonomy, co-worker support, supervisor support and degree of participation in decision making.

4.4.1 Organizational Commitment among Millennials in the Banking Industry

In this study organizational commitment was the dependent variable. This study adopted the Meyer and Allen model focusing on affective commitment. The choice of affective commitment was informed by the fact that it measures an employee's feeling of loyalty to the organization because they believe in the organization; which in turn affects turnover, organizational citizenship and job performance; that were the focus of this study. Respondents were subjected to 8 statements that were measuring affective organizational commitment. The scale on organizational commitment measured the indicators using a five point Likert scale. The analyses of eight indicators of organizational commitment were done.

In response to the opinion whether the respondents were very happy being employees of their organization, 42.6% strongly agreed while 55.3% agreed. This means that only 2.1% strongly disagreed with this statement which is a good indication of commitment to their organizations. Concerning whether the respondents enjoy discussing about their organizations with other people, 30.4% strongly agreed while 47.8% agreed indicating that only 2.2% of the respondents were not proud of their organization. Feeling of pride and attachment are indicators of affective commitment. This means that the organization must have created enough reason or conditions that made the employee emotionally attached to its goals. In

response to whether they organization’s problems are their own, 38.3% strongly agreed, 27.7% agreed 23.4% were undecided, 6.4% disagreed and 4.3% strongly disagreed. This indicates that Millennial bank employees do not own their organization’s problems.

Table 4.6 Indicators of Organizational Commitment

| | Strongly agree (1) | | Agree (2) | | Undecided (3) | | Disagree (4) | | Strongly disagree (5) | | Total | | |
|---|--------------------|-------|-----------|-------|---------------|-------|--------------|-------|-----------------------|-------|-------|------|------|
| | f | % | f | % | f | % | f | % | f | % | f | Mean | SD |
| Very happy being a member of this organization | 58 | 42.6% | 74 | 55.3% | 0 | 0.0% | 0 | 0.0% | 3 | 2.1% | 135 | 1.64 | .70 |
| Enjoy discussing about my organization with people | 40 | 30.4% | 64 | 47.8% | 20 | 15.2% | 8 | 4.3% | 3 | 2.2% | 135 | 2.00 | .92 |
| Feel organizations problem are my own | 51 | 38.3% | 37 | 27.7% | 32 | 23.4% | 9 | 6.4% | 6 | 4.3% | 135 | 2.11 | 1.13 |
| Think easily could be attached to another org as this one | 14 | 10.6% | 48 | 36.2% | 57 | 42.6% | 8 | 4.3% | 9 | 6.4% | 135 | 2.60 | .97 |
| Feel part of family at my organization | 3 | 2.1% | 14 | 10.6% | 9 | 6.4% | 72 | 53.2% | 37 | 27.7% | 135 | 3.94 | .99 |
| Emotionally attached to this organization | 3 | 2.1% | 25 | 19.1% | 9 | 6.4% | 64 | 46.8% | 34 | 25.5% | 135 | 3.74 | 1.11 |
| Organization has great deal of personal meaning for me | 49 | 36.2% | 60 | 44.7% | 11 | 8.5% | 6 | 4.3% | 9 | 6.4% | 135 | 2.00 | 1.10 |
| Feel a strong sense of belonging to my organization | 20 | 14.9% | 14 | 10.6% | 9 | 6.4% | 60 | 44.7% | 32 | 23.4% | 135 | 3.51 | 1.37 |

Concerning how easily they could be attached to another organization, a higher number of 42.6% were undecided with 6.4% totally disagreeing. On the suggestion that they felt part of the family at their current employment, 53.2% disagreed with only 2.1% strongly agreeing. On whether the respondents feel emotionally attached to their organization, 46.8% disagreed while 25.5% strongly disagreed. This shows generally Millennial employees did not feel emotionally attached to their organization with over 70% disagreeing. Concerning whether the organization has great deal of personal meaning for respondents, 44.7% agreed while

36.2% strongly agreed, this shows that majority of employees find meaning in their organization. Lastly, respondents were asked whether they feel a strong sense of belonging to their organization and 23.4% strongly agreed with 44.7% agreeing, indicating that about 60% felt they belong to their current organization.

4.4.2 Perceived Supervisor Support among Millennials in the Banking Industry

The perception held by Millennials on their supervisor support is presented in the table below.

Table 4.7 Perceived Supervisor Support

| | Strongly agree (1) | | Agree (2) | | Undecided (3) | | Disagree (4) | | Strongly disagree (5) | | Total | |
|---|--------------------|-------|-----------|-------|---------------|-------|--------------|------|-----------------------|------|-------|------|
| | f | % | f | % | f | % | f | % | f | % | Mean | SD |
| My supervisor is helpful to getting my job done | 42 | 34.0% | 89 | 66.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 1.66 | .48 |
| Supervisor would forgive an honest mistake on my part | 26 | 19.6% | 91 | 67.4% | 12 | 8.7% | 6 | 4.3% | 0 | 0.0% | 1.98 | .68 |
| Supervisor care about my wellbeing | 28 | 21.3% | 95 | 70.2% | 12 | 8.5% | 0 | 0.0% | 0 | 0.0% | 1.87 | .54 |
| Supervisor making my job interesting | 38 | 28.3% | 68 | 50.0% | 29 | 21.7% | 0 | 0.0% | 0 | 0.0% | 1.93 | .71 |
| Supervisor care about my opinion | 47 | 34.0% | 64 | 46.8% | 21 | 14.9% | 3 | 2.1% | 0 | 0.0% | 2.28 | 3.03 |
| Supervisor takes pride in my accomplishment | 43 | 31.9% | 75 | 55.3% | 17 | 12.8% | 0 | 0.0% | 0 | 0.0% | 1.81 | .65 |

The table above indicates that supervisor support has a significant positive influence on organizational commitment among Millennials in the banking industry in Kisumu City, Kenya.

4.4.3 Employee Direct Participation in Decision Making

The analysis of employee direct participation in decision making in their organization is presented in Table 4.8.

Table 4.8 Employee Direct Participation in Decision Making

| | Strongly agree (1) | | Agree (2) | | Undecided (3) | | Disagree (4) | | Strongly disagree (5) | | Total | |
|--|--------------------|-------|-----------|-------|---------------|-------|--------------|------|-----------------------|------|-------|-----|
| | f | % | f | % | f | % | f | % | f | % | Mean | SD |
| Meeting between admin and all staffs | 46 | 34.0% | 72 | 53.2% | 17 | 12.8% | 0 | 0.0% | 0 | 0.0% | 1.79 | .66 |
| Management regularly give info on performance to employees | 54 | 40.4% | 72 | 53.2% | 9 | 6.4% | 0 | 0.0% | 0 | 0.0% | 1.66 | .60 |
| Often formal survey of employees views | 52 | 23.4% | 72 | 53.2% | 28 | 21.3% | 3 | 2.1% | 0 | 0.0% | 2.02 | .74 |
| Suggestion schemes exist in the bank | 37 | 27.7% | 75 | 55.3% | 11 | 8.5% | 9 | 6.4% | 3 | 2.1% | 2.00 | .91 |
| Discussion between management and subordinates on organization matters | 37 | 27.7% | 69 | 51.1% | 23 | 17.0% | 3 | 2.1% | 3 | 2.1% | 2.00 | .86 |

The perception held on Millennials on whether they are directly involved in decision making on issues that directly affect their job performance was analysed in the table above. This was with a view to establish whether this influences their organizational commitment. The results indicated that most Millennial employees in the banking industry in Kisumu City, Kenya, felt involved in their organizations' decision making. This could significantly be contributing to their organizational commitment.

4.4.4 Employee Co-Worker Support

The table below shows the perception held by Millennials in the banking industry in Kisumu City Kenya about their co-workers' support and whether it contributes to their decision to remain committed to their organizations. The results indicated that most employees get support from their co-workers in carrying out their daily activities as well as difficult tasks. This makes them feel part of their organization since they are also supported in handling personal issues. This may have contributed to their decision to remain committed to their organization as shown in table 4.9.

Table 4.9 Descriptive Analysis of Employee Co-Worker Support

| | Strongly agree (1) | | Agree (2) | | Undecided (3) | | Disagree (4) | | Strongly disagree (5) | | Total | |
|---|--------------------|-------|-----------|-------|---------------|-------|--------------|------|-----------------------|------|-------|-----|
| | f | % | f | % | f | % | f | % | f | % | Mean | SD |
| My coworkers listen to me about work related problems | 26 | 19.6% | 106 | 78.3% | 3 | 2.2% | 0 | 0.0% | 0 | 0.0% | 1.83 | .44 |
| Coworkers helps me with difficult tasks | 26 | 19.6% | 76 | 56.5% | 26 | 19.6% | 7 | 4.3% | 0 | 0.0% | 2.09 | .76 |
| Coworkers make me feel that I belong | 29 | 21.7% | 91 | 67.4% | 15 | 10.9% | 0 | 0.0% | 0 | 0.0% | 1.89 | .57 |
| Coworkers help me develop my career | 29 | 21.7% | 83 | 60.9% | 23 | 17.4% | 0 | 0.0% | 0 | 0.0% | 1.96 | .63 |
| Coworkers help me with personal issues | 26 | 19.6% | 73 | 54.3% | 23 | 17.4% | 9 | 6.5% | 3 | 2.2% | 2.17 | .90 |

4.4.5 Employee Job Autonomy

Table 4.8 below is a summary of the analysis of the perception held by Millennials in the banking industry over their job autonomy.

Table 4.10 Employee Job Autonomy

| | Strongly agree | | Agree | | Undecided | | Disagree | | Strongly disagree | | Total | |
|--|----------------|-------|-------|-------|-----------|-------|----------|-------|-------------------|-------|-------|-----|
| | f | % | f | % | f | % | f | % | f | % | Mean | SD |
| Able to choose the way to go about my job | 26 | 19.6% | 85 | 63.0% | 21 | 15.2% | 3 | 2.2% | 0 | 0.0% | 2.00 | .67 |
| Able to modify my job objectives | 23 | 17.4% | 59 | 43.5% | 35 | 26.1% | 18 | 13.0% | 0 | 0.0% | 2.35 | .92 |
| Job make me not to decide when to do particular activity | 0 | 0.0% | 18 | 13.0% | 29 | 21.7% | 65 | 47.8% | 23 | 17.4% | 3.70 | .92 |
| Have no control over sequencing my work | 3 | 2.2% | 15 | 10.9% | 21 | 15.2% | 76 | 56.5% | 21 | 15.2% | 3.72 | .93 |

From the results in the table above, most Millennial employees felt that they could choose how to go about their jobs, though not fully. They also felt that that they could modify their

job objectives though not to a significant degree. However, majority felt that they had no choice over when to carry out certain activities, indicating that job sequencing and scheduling was rigid. This implies that majority of the Millennial employees in the banking industry in Kisumu City Kenya perceive their jobs to provide very little job autonomy.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This study sought to examine the perceived influence of work environment factors on organizational commitment among the Millennials in the banking industry in Kisumu City, Kenya. Specifically the study dealt with Supervisor Support, Employee Participation in Decision Making, Co-worker Relations and Presence of Job autonomy. This chapter summarizes the research findings on response rate, the general background information and the descriptive statistical analysis. Summary of discussions of specific objectives has also been done including the assessment of the meaning of the results. The conclusion and recommendations relate directly to the specific research objectives.

5.2 Summary of Findings

The results of the study show there is gender parity in the organizations. The study had almost equal ratios of males and females; males 53.2% and female 46.8%. This shows that the organizations do not discriminate on gender. The mean age of the employees was 30.27 years. At this age, employees take their commitment seriously because they want to build their careers as well as prepare for after retirement. In terms of education, majority of the respondents have a bachelor's degree qualification and above indicating that they have the required skills, knowledge and competence to effectively perform their duties.

To examine the influence of employee Supervisor Support on affective commitment, the study established that employee supervisor support has a positive and significant influence on organizational commitment. The findings showed that 11.3% of variation in the organizational commitment could be explained by a unit change in employee supervisor support. According to most researches, if the employees feel that their emotional needs are met, their Perceived Organizational Support (POS) will increase. POS would create a felt obligation to reciprocate through organizational commitment.

To examine the effect of employee direct participation in decision making on employee commitment, the findings were that employee direct participation in decision making had a positive and significant influence on employee commitment. The study revealed that 19.4% change in organizational commitment could be explained by a unit change in employee

participation in decision making. Thus, when organizations allow their employees to participate in decision making, the employees may contribute more to an organization, enabling it to meet its goals.

To determine the effect of Employee co-worker support on organizational commitment, the study revealed that 2.1% change in organizational commitment could be explained by a unit change in organizational commitment. However this positive influence was found to be statistically insignificant which could mean that co-worker support could have very little moderation effect on employee commitment.

The study sought to investigate the effect of Employee job autonomy on organizational commitment and the findings showed that, employee job autonomy has a weak positive relationship with organizational commitment and that 3.5% change in organizational commitment could be explained by a unit change in organizational commitment. This implies that employee job autonomy variable influences organization commitment to a very small extent. However, this relationship was found to be statistically insignificant.

5.3 Conclusion

Based on the findings the research concluded that most of the Millennial employees become committed to their organization when they participate in decision making and get support from their supervisors. Employee participation mostly is in the form of delegation of duties, staff meetings with the seniors and problem solving groups. When employees are delegated duties and are allowed to participate in staff meetings, they will tend to perceive the organization as an extension of themselves. Supervisor support is mostly in the form of mentorship, counseling and on-job trainings. On the findings on job autonomy and co-worker support it can be concluded that they moderate employee organization commitment levels. Generally, the study met its objective, and concludes that work environment factors affect organizational commitment amongst Millennials in the banking industry in Kisumu City, Kenya.

5.4 Recommendations for Policy and Practice

This study found out that various work environment factors contribute to employee commitment among Millennial employees in the banking industry. Therefore to policy makers and management, the study recommends that bank managers should involve their

employees in decision making. They also need to increase their interactions with employees in staff meetings and increasing guided discussions of topics related to issues in the organization. Employee suggestion schemes and attitude surveys should be implemented where employees can be interviewed to determine their perception of various organizational issues especially those that affect their working life. Besides, employees should be allowed to make contributions to their organization's policy since they play a major role in policy implementation, to increase their organizational commitment.

5.5 Limitations of the Study

The study was limited to the banking industry alone within the City of Kisumu, thus future researches should be undertaken including all the financial institutions in all parts of the county with all their branches for a wider scope. Secondly, a study should also be conducted involving other age groups of employees not included in this study as well as other industries and narrowing down to specific factors that influence employee retention to inform HR strategy.

5.6 Area for Further Research

This study only focused on effect of work environment factors on affective commitment. It did not determine these effects on other components of commitment such as normative commitment and continuance commitment, a further study on this should be done. The research was also limited to a cross-sectional survey. Other approaches such as longitudinal survey could be carried out to build on the existing knowledge.

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APPENDICES

Appendix 2: Research Questionnaire

PART 1: Background Information

Please indicate the name of your employer

Indicate your gender (a) Male (b) Female

Indicate your Age

Terms of employment a) Permanent b) Non-permanent (contract)

Highest education level a) Diploma b) Bachelors c) Masters
c) PhD

How many years have you worked with your current employer?

Have you changed employers before? a) Yes b) No

If yes, indicate your previous employers and the length of service

.....
.....

Indicate your marital status a) Single b) Married
c) Separated d) Divorced
e) Widowed

PART 2

Section A: Survey of Employee Affective Commitment

Please tick a number between 1 and 5 to indicate the extent of your agreement with each of the following statements regarding your work.

(Strongly agree-1, Agree-2, Undecided-3 Disagree-4, strongly disagree-5)

| | Statement | Strongly agree (1) | Agree (2) | Undecided (3) | Disagree (4) | Strongly disagree (5) |
|-----|--|--------------------|-----------|---------------|--------------|-----------------------|
| AG1 | I am very happy being a member of this organization | | | | | |
| AG2 | I enjoy discussing about my organization with people outside it | | | | | |
| AG3 | I really feel as if this organization's problems are my own | | | | | |
| AG4 | I think that I could easily become as attached to another organization as I am to this one | | | | | |
| AG5 | I do not feel like 'part of the family' at my organization. | | | | | |
| AG6 | . I do not feel 'emotionally attached' to this organization. | | | | | |
| AG7 | This organization has a great deal of personal meaning for me | | | | | |
| AG8 | I do not feel a 'strong' sense of belonging to my organization. | | | | | |

Section A: Survey of Perceived Supervisor Support

Please tick a number between 1 and 5 to indicate the extent of your agreement with each of the following statements regarding your work.

(Strongly agree-1, Agree-2, Undecided-3 Disagree-4, strongly disagree-5)

| | Statement | Strongly agree (1) | Agree (2) | Undecided (3) | Disagree (4) | Strongly disagree (5) |
|-----|--|---------------------------|------------------|----------------------|---------------------|------------------------------|
| SS1 | My supervisor is helpful to me in getting my job done | | | | | |
| SS2 | . The supervisors would forgive an honest mistake on my part | | | | | |
| SS3 | The supervisors really care about my wellbeing. | | | | | |
| SS4 | . My supervisor tries to make my job as interesting as possible. | | | | | |
| SS5 | . The supervisors care about my opinions. | | | | | |
| SS6 | My supervisor takes pride in my accomplishments at work | | | | | |

Section B: Survey of Employee Direct Participation in Decision Making

Please tick a number between 1 and 5 to indicate the extent of your agreement with each of the following statements regarding your work.

(Strongly agree-1, Agree-2, Undecided-3 Disagree-4, Strongly disagree-5)

| | Statement | Strongly agree (1) | Agree (2) | Undecided (3) | Disagree (4) | Strongly disagree (5) |
|------|---|---------------------------|------------------|----------------------|---------------------|------------------------------|
| PDM1 | In this bank there are meetings between administrators and all staff for whom they are responsible | | | | | |
| PDM2 | Management regularly gives employees information about performance situation of the bank | | | | | |
| PDM3 | Quite often there are formal surveys of employees' views or opinions in this bank | | | | | |
| PDM4 | Suggestion schemes exist in this bank where employees give their views for example suggestion boxes | | | | | |
| PDM5 | There are discussions between management and subordinates on matters concerning the organization | | | | | |

Section C: Survey of Employee Co-worker support

Indicate your level of agreement with the following statements concerning your happiness if you are to spend your career life with your current employer.

(Strongly agree-1, Agree-2, Undecided-3 Disagree-4, Strongly disagree-5)

| | Statement | Strongly agree (1) | Agree (2) | Undecided (3) | Disagree (4) | Strongly disagree (5) |
|-----|---|--------------------|-----------|---------------|--------------|-----------------------|
| CS1 | My co-workers listen to me when I need to talk about work-related problems. | | | | | |
| CS2 | My co-workers help me with difficult tasks | | | | | |
| CS3 | My co-workers make me feel that I belong | | | | | |
| CS4 | My coworkers help me develop my career | | | | | |
| CS5 | My co-workers go out of their way to help me with personal issues | | | | | |

Section D: Survey of Employee Job Autonomy

Indicate your level of agreement with the following statements concerning your happiness if you are to spend your career life with your current employer.

(Strongly agree-1, Agree-2, Undecided-3 Disagree-4, Strongly disagree-5)

| | Statement | Strongly agree (1) | Agree (2) | Undecided (3) | Disagree (4) | Strongly disagree (5) |
|-----|--|--------------------|-----------|---------------|--------------|-----------------------|
| JA1 | I am able to choose the way to go about my job | | | | | |
| JA2 | I am able to modify what my job objectives are | | | | | |
| JA3 | My job is such that I cannot decide when to do a particular activity | | | | | |
| JA4 | I have no control over the sequencing of my work | | | | | |