



Effect of Perceived Organizational Characteristics on Turnover Intentions in Banking Sector in Nairobi City County Kenya

Evelyne Cheruto Chelangat, Dr. Susan Were, PhD & Prof. Romanus Odhiambo, PhD.

Effect of Job Characteristics on Turnover Intentions in the Banking Sector in Nairobi City County in Kenya

^{1*} Everlyne Cheruto Chelangat, ² Dr. Susan Were, PhD. & ³ Prof. Romanus Odhiambo, PhD.

^{1*}PhD. Candidate, Jomo Kenyatta University of Agriculture and Technology

²Jomo Kenyatta University of Agriculture and Technology

³ Jomo Kenyatta University of Agriculture and Technology

*E-mail of corresponding author: eve.chelangat4@gmail.com

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Abstract

Job characteristics represent a multidimensional construct, which subsumes decision-making autonomy, task variety, and feedback from job as first-order factors. Jobs that are high in motivating potential must be also high on at least one of the three factors that lead to experienced meaningfulness and also must be high on both autonomy and feedback. However, when employees are not fully engaged in the organization, not happy and satisfied with their work, they are more likely to shift their passions to searching and connecting with potential employers. The study established the effect of job characteristics on turnover intentions in the banking sector in Nairobi City County in Kenya. The study adopted a cross sectional survey design. The target population of the study was 6,487 employees in the six banks in Nairobi City County. The study focused on the employees who were in middle level and top level management in the branches which totaled to 1,760. The study selected 326 respondents using Slovin's formula and simple random sampling technique. Data was collected using questionnaires and analyzed using SPSS version 22 and STATA version 14 where an analysis of descriptive statistics, correlation and logistic regression analyses was done. Analyzed data was used to examine the relationship between pairs of variables and the effect of job characteristics on the turnover intentions. Logistic regression of coefficients results showed that Job Characteristics and Turnover Intention were negatively and significant related ($\beta=-2.023$, $p=0.000$). This implied that an additional unit of Job Characteristics decreases the probability of turnover intention by 2.023 points holding other factors constant. The study

recommends for the management of the banks to lead the way in the design, measurement and evaluation of proactive workplace policies and practices that help attract and retain talent with skills and competencies necessary for growth and sustainability.

Keywords: *Job characteristics, Turnover intention, Employee engagement and Banking sector*

1.0 Introduction

1.1 Background of the Study

Whilst organizations want their employees to be engaged; there are indicators that engaged employees are more productive (Saks & Gruman, 2014) and there is a link between employee engagement and discretionary effort, innovation, customer loyalty, quality, profitability, earnings per share and productivity, Positive organizational behavior, which is an outcome of the firm's focus on the well-being of employees, which represents an emerging domain of inquiry. A positive fulfilling work-related state of mind characterized by vigor, dedication and absorption (Saks & Gruman, 2014). Engaged employees are strongly enthusiastic about their work and function as a critical source of inspiration for others (Bakker, Demerouti & Lieke, 2012).

Employees provide competitive advantage, are a valued asset and key to enhancing productivity in the organization (MacLeod & Clarke, 2011). It is in a company's best interest, therefore, to concentrate on engaging employees, both intellectually and emotionally. Researchers and human resource (HR) specialists have found that enthusiastic workers are a productive asset to the organization (Kompaso & Sridevi, 2010). In addition, clear guidance and direction should be provided to employees in order to empower them, so that they feel that their contributions are valued and relevant to the success of their organization (Robbins & Judge, 2012).

It is a definite desire to maintain organizational membership, identification with the purposes, successes of organization, the loyalty of an employee, and a willingness to exert considerable effort on behalf of the organization (Aydin, Sarier & Uysal, 2011). A force that binds an individual to a course of action that is of relevance to one or more targets (Meyer, Stanley & Parfyonova, 2012). The force is experienced as a mindset that can take different forms, thus reflecting distinguishable components of the underlying commitment construct.

Employee commitment to their job has two inherent values: attitudinal, which describes the attachment of the employee to the organization; and behavioral, which represents the intention of the employee to continue working for the organization. The employee's emotional attachment to, identification with, and involvement in the organization (Allen & Shanock, 2013), all of which represent an attitudinal rather than a behavioral value. In Kenya, studies carried out have laid emphasis on some of the aspects of employee engagement in an organization which include: the role of employee engagement in revitalizing creativity and innovation at the workplace; role of job design on employee engagement; determinants of employee engagement; relationship between job characteristics and employee engagement; effect of employee rewards and recognition on job performance.

1.2 Statement of the Problem

Voluntary turnover has been rigorously studied over the past few decades and empirical evidence indicates that a high rate of voluntary turnover is costly for organizations because it negatively affects organizational effectiveness and success (Han, Bonn & Cho, 2016). Losing good employees can negatively affect an organization's competitive advantage, lowering the morale of other staff as well as reducing productivity and work quality (Holtom & Burch, 2016). The

voluntary turnover rate across the globe, according to the US Bureau of Labor Statistics (2015), indicated that there were 2.8 million quits, an international survey of 2,500 business leaders by Deloitte (2014).

Numerous studies of turnover intention have pointed out employees' job satisfaction and organisational commitment as the most critical determinants of turnover intention (Basak, Ekmekci, Bayram & Bas, 2013). A study by Hewitt (2014) indicates that 39 per cent of employees are not engaged. Significantly, 16 per cent out of 39 per cent employees are actively disengaged (Hewitt, 2014). This engagement gap costs billions of dollars in lost productivity each year (Saks & Gruman, 2014). This gap formed the motivation for this study which is an assessment of the effect of job characteristics on turnover intentions in the banking sector in Nairobi City County in Kenya.

1.3 Specific Objective

To establish the effect of job characteristics on turnover intentions in the banking sector in Nairobi City County in Kenya.

1.4 Research Hypothesis

H₀: Job characteristics does not have a significant effect on turnover intention in the banking sector in Nairobi City County in Kenya.

2.0 Literature Review

The literature review involved theoretical, empirical and conceptual.

2.1 Theoretical Review

2.1.1 Job Characteristics Theory

Job Characteristics Theory (JCT), by Hackman and Oldham's (1976), focuses on how work characteristics affect an individual's motivation and, in turn, outcomes such as performance. (JCT) identifies five core motivational "job characteristics" (task variety, job autonomy, task significance, task identity, and job feedback). These characteristics are proposed to satisfy critical psychological states (the experience of meaningfulness), which then generate higher motivation and performance. Beyond these core motivational characteristics, additional job characteristics have also been identified as important for various outcomes (Zacher, & Schmitt, 2016), including social characteristics (task interdependence), knowledge characteristics (cognitive requirements), and physical characteristics (physical comfort in the job).

This theory supports the job characteristic variable by closely relating the job characteristics perspectives of job autonomy and skill variety from the into "job control" and considered these factors in interaction with job demands, such as time pressure. According to Karasek(year), the combination of job controls and job demands leads to jobs which including strain inducing jobs with both high job demands and low job control, and "active" learning-oriented, healthy jobs with both high demands and high control and social support as buffer against high demands.

2.1.2 Theory of Reasoned Action

Theory of Reasoned Action (TRA) by Fishbein and Ajzen's (1980) states that turnover process draws heavily from rational decision making which stresses the importance of behavioral intentions in predicting and understanding turnover. However, there is research on the manner on which attitudes and intentions get translated into behavior that can inform turnover theory and

research. Many theories of turnover process implicitly or explicitly use elements of Fishbein and Ajzen's theory and its evolution into the Theory of Planned Behavior (Ajzen, 1991) suggest that intentions to perform a behavior are the more immediate precursors to actual behavior. Intentions are a function of attitudes toward performing the behavior, which are in turn a function of beliefs concerning the consequences and desirability of such consequences of performing the behavior, and subjective norms concerning the behavior, which are a function of beliefs concerning what important referents think about the behavior and one's motivation to comply with those referents.

This theory supports the variable employees' turnover intentions by showing how the intentions may only lead to turnover when individuals perceive that they have control over the decision to quit. There are a number of reasons that individuals might perceive less control over this decision. Family or financial constraints could restrict mobility. Over time, individuals become increasingly invested in an organization, making it more difficult to leave. Perceptions of the availability and quality of alternatives may affect perceived control. There is some evidence perceptions of alternatives interact with job satisfaction in leading to withdrawal (Jacofsky *et al*, 2007).

2.2 Empirical Review

Parker, Broeck and Holman (2017) studied on the work design influences: a synthesis of multilevel factors that affect the design of jobs argued that poor-quality work designs are where work load and physical load has intensified, while cognitive demands and job discretion have declined are common. The results suggest that the challenges will be even greater in some contexts, where the higher-level context for high-quality job design (labor legislation, strong trade unions, low GDP, high unemployment) is often lacking, and at the same time, from the bottom-up employee perspective, many employees will be most concerned with having a job solely to sustain themselves and their family financially. Achieving good work design requires a multipronged approach, including effective public policy, to mitigate against the strong forces that currently drive "low-road" approaches to work organization and a managerial desire to create high-quality work operated in a situation of competing objectives and required the coordination of a fragmented set of stakeholders.

Serhan and Tsangari (2015) explore and discuss the factors affecting the retention of fresh graduates in the Lebanese labor market the research examined the effect of personal characteristics, core job dimensions and labor market conditions and if some or all of the personal characteristics like growth are moderating variables that affect the relationship between core job dimensions and the retention, as well as the role of culture and commitment as possible mediating variables, that influence the relationship between core job dimensions and retention. The results show that Labor market outcomes will be a chain of events where the labor market embraces satisfied employees who are motivated, who show high involvement and thus are retained. personal characteristics, the Job Characteristics Model doesn't take into consideration the cultural factor and that human behavior at work is affected by the differences of values across national cultures, thus, culture needs to be added into personal characteristics.

Gillet and Vandenberghe (2014) investigated if transformational leadership can influence organizational commitment through impacting followers' perceptions of job characteristics (feedback from job, task variety, and decision-making autonomy the results found transformational leadership to be positively associated with affective, normative, and perceived sacrifice commitment, and negatively related to few alternatives commitment. Transformational leaders encourage the emergence of affective commitment because they use emotional appeals and create

a compelling vision that facilitates employees' identification with, and involvement in, the organization. From a human resource development perspective, such leaders achieve these effects because they possibly increase the purposeful characteristics of work, and hence help people realize their potential and recognize their value as members of the community. The positive link between transformational leadership and normative commitment can be explained by the fact that transformational leaders encourage employees to transcend their self-interests in the name of the organization's mission and signal to employees that they are valued and respected, which instills a sense of obligation. Research on HRD also suggests that this effect can be created owing to these leaders providing instrumental support to employees that transformational leadership was positively related to perceived sacrifice commitment. This makes sense as transformational leaders likely create positive conditions that are perceived as valuable advantages to be kept, and hence would induce a sense of loss in case of leaving.

Azanza, Molero and Mangin (2015) examine the relationship between employees' perception of authentic leadership and their turnover intention as mediated by employees' work-group identification and work engagement. The predictors of turnover includes; job satisfaction, organizational commitment, and embeddedness. In this sense, the role that both work engagement and work-group identification play in employee turnover intention has received significant attention in the literature. Work engagement is related to greater job satisfaction and lower turnover intention. Moreover, work-group identification and job satisfaction are significantly linked, as are job involvement and retention. Economic crisis where uncertainty and temporary employment threaten employee work-group identification and work engagement, organizations require leaders who engage and motivate employees and who are thus able to retain valuable resources and reduce organizational brain drain. Results show that authentic leadership has a negative effect on turnover intention and positive effects on work engagement and work-group identification. The direct relationship between authentic leadership and turnover intention was found to be partially mediated by employees' work engagement. The implication of the study is that authentic leaders can influence employees' turnover intentions by positively enhancing their engagement. The study highlights authentic leadership as a key element for retaining valuable employees through the promotion of employees' work engagement.

2.3 Conceptual Framework

According to Kothari (2004), conceptual framework is a diagrammatical representation that shows relationship between dependent and independent variables. The conceptual framework of this study consists of the perceived organizational justice which affect the turnover intentions. This is illustrated in figure 1



Figure 1: Conceptual Framework

2.3.1 Job Characteristics

Job characteristics represent a multidimensional construct (Rosen, Slater, Chang & Johnson, 2013), which subsumes decision-making autonomy, task variety, and feedback from job as first-order factors. Hackman and Oldham (1976) proposed the JCM, which is widely used as a framework to study how particular job characteristics impact on job outcomes, including job satisfaction. The model states that there are five core job characteristics (skill variety, task identity, task significance, autonomy and feedback) which impact three critical psychological states (experienced meaningfulness, experienced responsibility for outcomes and knowledge of the actual results), in turn influencing work outcomes (job satisfaction, absenteeism, work motivation, etc). The five core job characteristics can be combined to form a motivating potential score (MPS) for a job, which can be used as an index of how likely a job is to affect an employee's attitudes and behaviors. Jobs that are high in motivating potential must be also high on at least one of the three factors that lead to experienced meaningfulness and also must be high on both autonomy and feedback. If a job has a high MPS, the Job Characteristics Model (JCM) predicts that motivation, performance and job satisfaction will be positively affected and the likelihood of negative outcomes, such as absenteeism and turnover, will be reduced (Singh, Singh, Khan, 2016).

Moreover, social exchange theory suggests that attractive job characteristics are perceived as valuable gifts to employees, which can be returned through affective commitment, and following the reciprocity norm, as an investment in employee development that creates a sense of indebtedness (normative commitment). Challenging job characteristics (job autonomy, task feedback) were found to be positively related to perceived sacrifice commitment and negatively related to few alternatives commitment in previous research. The positive relationship with perceived sacrifice commitment can be explained by the psychological resources that job characteristics bring to the employee, which may contribute to psychological need satisfaction. The negative relationship between job characteristics and few alternatives commitment is explainable by the fact that these characteristics foster positive perceptions of one's employability. Indeed, research in HRD suggests that organizational efforts at building employee development not only fosters affective commitment but creates confidence in one's employability (Gillet & Vandenberghe, 2014). Previous discussion proposed that perceived job characteristics (decision-making autonomy, task variety, and feedback from the job) will mediate a positive relationship between transformational leadership and affective, normative, and perceived sacrifice commitment.

2.3.2 Turnover Intentions

Turnover intention (TI) is a form of withdrawal behavior and refers to a subjective evaluation of an individual regarding the probability that he/she may leave the organization he/she works for in the near future. (Korsakiene, Stankevici nen;  simelyt  & Tala kien , 2015). TI antecedents are: personal, job-related, and organization-related. Personal factors include personal traits, feelings, attitudes, and states of mind. Motivation plays a major role in studies on work-related behavior and can be considered a prime factor leading to turnover intentions. Lacking intrinsic or extrinsic motivation affects employees in a similar way (Battistelli, Galletta, Portoghese & Vandenberghe, 2013). A lack of well-being or satisfaction also makes employees want to leave. This points out that employees can develop (dis)satisfaction with many different things, such as satisfaction with

payment or promotion possibilities. Employee commitment is a feeling of belonging and giving one’s own best to support the organization, which has also been shown to reduce TI.

Job and task complexity describe how skillful employees have to be to complete their tasks successfully. It gives an impression of how non-routine a task is considered task complexity. A study by Moeller and Chung-Yan (2013) revealed that job complexity generally can reduce turnover intentions but that this effect is non-linear, that is., at a certain point the trend reverses, and it is dependent on the degree of autonomy. It needs to be mentioned that task complexity can also increase turnover intentions. Moeller and Chung-Yan (2013) show that some employees generally seem to avoid complexity by repeatedly switching jobs when confronted with it. The importance of the balance between time spent at work and time committed for pastime, the work/life balance, varies by age of the employees but always affects turnover intentions strongly (McNall, Scott & Nicklin, 2015).

3.0 Research Methodology

The study adopted a cross sectional survey design. The target population of the study was 6,487 employees in the six banks in Nairobi City County. The study focused on the employees who were in middle level and top level management in the branches which totals to 1,760 and the study had a sample size of 326 respondents. The sample size was selected using Slovin’s (or sometimes Sloven’s) formula then simple random sampling. Data collection was done using questionnaires and analyzed using SPSS version 22 and STATA version 14. Similarly, an analysis of descriptive statistics, correlation and logistic regression analyses was done. Analyzed data was used to examine the relationship between job characteristics and turnover intentions.

$$\text{Logit } z = \ln \frac{P}{1-P} = z, \text{ where } z = \beta_0 + \beta_1 X + \epsilon,$$

X is job characteristics that was hypothesis to influence of outcomes and associated coefficient, β_1 is the coefficient attached to JC while p is the probability of antecedents associated with X; ϵ was the error term

4.0 Results and Discussion

4.1 Response Rate

A total number of 326 questionnaires were administered to the top level and medium level management employees in the tier on banks in Nairobi City County. A total number of 296 managers responded positively giving a response rate of 91%. A response rate of above 70% is adequate for analysis (Kothari, 2008) thus a response rate of 91% in this study is considered adequate.

Table 1: Distribution of response rate

Response	Frequency	Percent
Returned	296	91%
Unreturned	30	9%
Total	326	100%

4.2 Reliability Test

Reliability according to Mugenda and Mugenda (2013) is a measure of the desired research instrument to yield consistent results after repeated trials. On the other hand, it is the extent to

which there is no biasness, therefore it ensures consistent measurement across the various items in the instrument. Cronbach (2003) noted that the more consistent an instrument is, the more the reliable the measures and noted that the coefficient ranges from 0 to 1. Cooper and Schindler, (2012) accepted an alpha of 0.8 and above while Mugenda (2010) noted an alpha of 0.6 and below to be poor. Table 2 shows Cronbach’s Alpha values for the variable which is above 0.7 implying that the instrument is satisfactory for measurement. The study adopted the Cronbach’s Alpha since the variables (Job Characteristic) was above 0.7.

Table 2: Reliability Analysis

Variable	N of Items	Cronbach's Alpha	Reliability
Job Characteristic (JC)	6	.829	Reliable

According to Zinbarg (2005), an alpha coefficient value more than 0.7 indicates that the gathered data has a relatively high internal consistency that could be generalized to reflect the opinion of the respondents in the targeted population. From the table above, which indicates that the instrument is highly satisfactory since the coefficients is above 0.7 (JC, 0.829) is sufficient confirmation of data reliability for the independent variable. From Table 3, the dependent variable had a coefficient of 0.925 which is above the 0.7 which means that the variable was highly reliable and satisfactory.

Table 3: Reliability Analysis for turnover intention

Variable	Cronbach's Alpha	N of Items	Reliability
Turnover Intention (TI)	.925	6	Reliable

4.3 Factor Loading Analysis

Factor analysis was conducted to assess the convergent validity of the hypothetical constructs (Mugenda & Mugenda 2013). Mabert et.al (2003) stated that factor loading with Eigen values (total variance) greater than 0.5 should be extracted and coefficients below 0.49 deleted from matrix since they are not importance. It is conducted in order to reduce the data to a meaningful and manageable set of factors (Sekeran, 2006) and help analyze the structure of the interrelationships (correlations) by defining the factors.

4.3.1 Factor Loading for Perceived Construct Job Characteristics

Table 4 shows factor loading for perceived organizational support and the items: JC1, JC2, JC3, JC4, JC5 and JC6 had a factor loading greater than 0.9. The item with the highest loading factor was “The job requires use of variety of skills and talent” with 0.960 which means that the managers perform various duties in their role profiles which gives them exposure to different scenarios that require use of various skills. The item with the least loading factor was “The employees have autonomy/discretion in decision making” with 0.923 which means that not all times will the employees have autonomy over decisions made in the organization.

Table 4: Factor Loading for Perceived Construct Job Characteristics

Code	Item	Factor loading
JC1	Your job and the results affects the wellbeing of others significantly	0.951
JC2	The employees have autonomy/discretion in decision making	0.923
JC3	The employees receive feedback on their jobs	0.925
JC4	There are opportunities for personal growth and development	0.925
JC5	The work is stimulating and challenging	0.93
JC6	The job requires use of variety of skills and talent	0.96

4.3.2 Factor Loading for Turnover Intention

Table 5 shows factor loading for turnover intention and the items: TI1, TI 2, TI 3, TI 4, TI 5 and TI 6 had a factor loading greater than 0.8. The item with the highest loading factor was “The Job and task assigned are complex which help build on the skills” with 0.913 which means that the organization plays a key role in employee development. Followed by “Your current job affects your personal well-being” with 0.906 which shows that the job and careers of the employees have a positive impact in the wellbeing of the employee and “Your most important personal values at work are compromised” with 0.895 which shows that the values that are important to the individuals are not compromised by the organization.

Table 5: Factor Loading for Perceived Construct Turnover Intention

code	Item	Factor loading
TI1	The Job and task assigned are complex which help build on the skills	.913
TI2	Employees develop expectations toward their companies and leaders	.866
TI3	Your most important personal values at work are compromised	.895
TI4	Vested personal interest (pension fund) prevent you from quitting.	.813
TI5	Your current job affects your personal well-being.	.906
TI6	The troubles associated with relocating, prevent you from quitting.	.805

4.4 Descriptive Statistics

The study used percentages to present the study findings of assessing the relationship between job characteristics and turnover intention among the commercial banks in Nairobi City County.

4.4.1 Descriptive Analysis on Job Characteristics

Table 6 shows a likert scale analysis that was used to establish the influence of Job characteristics on turnover intention among the commercial banks in Nairobi City County. Respondents' opinion was sought on whether they think that their job and the results affects the wellbeing of others significantly and the results indicate that 73% Strongly Agree, 22.1% Agree, 1.2% Not Sure, 0.7% Disagree and 3% Strongly Disagree. From the results we can deduce that the highest number of employees in the banking sector strongly agree that their job and the results affects the wellbeing of others significantly.

The study sought opinion on whether the employees have autonomy/discretion in decision making and the results indicate that 69.1% Strongly Agree, 23.3% Agree, 0.5% Not Sure, 2.4% Disagree and 4.7% Strongly Disagree. From the results we can deduce that the highest number of employees in the banking sector strongly agree that the employees have autonomy/discretion in decision making.

Also sought opinion on whether the employees receive feedback on their jobs and the results indicate that 72.2% Strongly Agree, 20.2% Agree, 0.9% not sure, 4.7% Disagree and 2% Strongly Disagree. From the results we can deduce that the highest number of employees in the banking sector strongly agree that the employees receive feedback on their jobs.

Opinion sought on whether There are opportunities for personal growth and development and the results indicate that 74% Strongly Agree, 19.1% Agree, 2.1% Not Sure, 4.2% Disagree and 0.6% Strongly Disagree. From the results we can deduce that the highest number of employees in the banking sector strongly agree that there are opportunities for personal growth and development.

The study sought an opinion on whether they think that their work is stimulating and challenging and the results indicate that 74.3% Strongly Agree, 18.2% Agree, 2.1% Not Sure, 1.2% Disagree and 4.2% Strongly Disagree. From the results we can deduce that the highest number of employees in the banking sector strongly agree that that their work is stimulating and challenging.

Further sought an opinion on whether they think that their job requires use of variety of skills and talent and the results indicate that 74% Strongly Agree, 22% Agree, 1.4% Not Sure, 0.2% Disagree and 2.4% Strongly Disagree. From the results we can deduce that the highest number of employees in the banking sector strongly agree that their job requires use of variety of skills and talent.

An opinion on whether the employees participate in decision making 77% said yes while 23% said no. when they were asked on what more the organization can do to encourage involvement and participation, 28%delegation of duties, 13% open door policy, 40% reward creativity and innovation,10% sought opinions and 9% others Thus from the results, we can deduce that the highest number of employees in the banking sector are involved in decision making but would like the organizations to reward creativity and innovation so that to motivate the employees, they become proactive and pose positive challenge to the rest of the members.

Further sought an opinion on what the employees think that the mechanisms that the organization can adopt to improve on the job characteristics in the workplace and the results were 15% job rotation, 19% job enlargement, 20% job enrichment, 21% training& mentorship, 24% job classification and 1% others. A professional who's greater intention to leave the organizations is because they feel that their jobs are not significant to their professionals. In order to avoid this, managers need to constantly update these individuals on the contributions their work is making to

overall organizational performance. The results of this study agree with the findings of Uppal (2014) who found that job resources such as motivational job characteristics relate positively to work engagement and hence job performance. They suggested that in the presence of motivational job characteristics, individuals were motivated to utilize the personal resources effectively and hence low turnover.

Table 6: Descriptive Analysis on Perceived Job Characteristics.

Statements	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree	Mean	Std. Deviation
Your job and the results affects the wellbeing of others significantly	73	22.1	1.2	0.7	3	4.63	0.793
The employees have autonomy/discretion in decision making	69.1	23.3	0.5	2.4	4.7	4.53	0.931
The employees receive feedback on their jobs	72.2	20.2	0.9	4.7	2	4.56	0.926
There are opportunities for personal growth and development	74	19.1	2.1	4.2	0.6	4.58	0.906
The work is stimulating and challenging	74.3	18.2	2.1	1.2	4.2	4.59	0.909
The job requires use of variety of skills and talent	74	22	1.4	0.2	2.4	4.65	0.749
Valid N (296)							

4.4.2 Descriptive Analysis on Turnover Intention

Table 7 shows a likert scale analysis of “yes” and “No” that was used to establish the influence of perceived organizational support on turnover intention among the commercial banks in Nairobi City County. Respondents’ opinion was sought on whether they think that the job and task assigned are complex which help build on their skills and the results indicate that 100% of the respondents indicated that the job and task assigned are complex which help build on their skills. From the results we can deduce that the highest number of employees in the banking sector strongly agree that the job and task assigned are complex which help build on their skills.

The study sought opinion on whether they think that the employees have develop expectations toward their companies and leaders and the results indicate that 100% of the respondents answered that employees have developed expectations toward their companies and leaders. From the results we can deduce that the highest number of employees in the banking sector agree that the employees have develop expectations toward their companies and leaders.

Also sought opinion on whether they think that their most important personal values at work are compromised and the results indicated that 100% of the respondents answered that their most important personal values at work are not compromised. From the results we can deduce that the highest number of employees in the banking sector disagree that their most important personal values at work are compromised.

Opinion sought on whether the vested personal interest (pension fund) prevent them from quitting and the results indicate that 100% of the respondents answered that vested personal interest (pension fund) does not prevent them from quitting. From the results we can deduce that the highest number of employees in the banking sector disagree that the vested personal interest (pension fund) prevent them from quitting.

The study sought an opinion on whether they think that their current job affects their personal well-being and the results indicate that 100% of the respondents answered that their current job does not affects their personal well-being. From the results we can deduce that the highest number of employees in the banking sector strongly disagree that their current job affects their personal well-being.

Further sought an opinion on whether they think that the troubles associated with relocating, prevent them from quitting and the results indicate that 100% of the respondents answered that the troubles associated with relocating does not prevent them from quitting. From the results we can deduce that the highest number of employees in the banking sector strongly disagree that the troubles associated with relocating, prevent them from quitting.

Turnover intention is the extent to which employees intend to quit their employers (Ma & Trigo, 2008). According to Tett and Meyer (1993), turnover intention is “a conscious and deliberate willfulness to leave the organization”. It is measured with reference to a specific time interval and is regarded as the last choice in a sequence of withdrawal cognitions, including thinking of quitting one’s job and intending to search for other employment. Turnover intention is widely used as a cognitive predictor and as one of the strongest turnover predictors (Allen *et al.*, 2010). Ma and Trigo (2008) noted that turnover intention can be considered as a deputy for actual turnover. These results agree with the research studies by (Wong, 2014) on how employee turnover intention is influential in China due to the growing shortage of qualified employees and high turnover rates. The literature has identified various reasons behind employees’ turnover intentions which include: social context, such as the extent to which an employee feels supported in and committed to the workplace may affect the intention to leave.

Table 7: Descriptive Analysis on Turnover Intention.

Statements	N0	Yes	Mean	Std. Dev.
In Job factors, the Job and task assigned are complex which help build on the skills of the employees	0.00%	100.00%	1.00	0.00
Under organizational factors, employees develop expectations toward their companies and leaders	0.00%	100.00%	1.00	0.00
In personal factors, your most important personal values at work are compromised	100.00%	0.00%	0.00	0.00
Vested personal interest (pension fund, unemployment fund, etc.) prevent you from quitting.	100.00%	0.00%	0.00	0.00
Your current job affects your personal well-being.	100.00%	0.00%	0.00	0.00
The troubles associated with relocating, prevent you from quitting.	100.00%	0.00%	0.00	0.00

4.5 Correlation Analysis

In this study, the Pearson Correlation(r) was conducted to indicate the strength of a linear relationship between two variables but the value does not completely characterize their relationship and the P-value of significance to show the degree and significance of the relationship and measure the hypotheses of the study. It was used to analyze the degree of relationship between the variables Job characteristics and Turnover Intention. Results in Table 8, revealed that there was a significantly negative association between job characteristic and turnover intention (-0.589 , $P\text{-value} < 0.005$). Since the independent variable had a correlation coefficient less than $+ \text{ or } - 0.7$ then the variable had no multicollinearity problem.

The results support the findings of Parker, Broeck and Holman (2017) which indicate that factors affecting the design of jobs argued that poor quality work designs are where work load and physical load has intensified, while cognitive demands and job discretion have declined are common. The results suggest that the challenges will be even greater in some contexts, where the higher-level context for high-quality job design (labor legislation, strong trade unions, low GDP, high unemployment) is often lacking, and at the same time, from the bottom-up employee perspective, many employees will be most concerned with having a job solely to sustain themselves and their family financially.

Table 8: Correlation Analysis Matrix

		Turnover Intention	JC
Turnover Intention	Pearson Correlation	1.000	
	Sig. (2-tailed)		
JC	Pearson Correlation	-.589**	1.000
	Sig. (2-tailed)	0.000	

** Correlation is significant at the 0.01 level (2-tailed).
 * Correlation is significant at the 0.05 level (2-tailed).

4.6 Logistic Regression Analysis

Regression analysis is a statistics process of estimating the relationship between variables. It was used to establish the statistical significance relationship between the independent variable (Job characteristics) on the dependent variable (turnover intention) and evaluate the contribution of the independent variable in explaining the dependent variable, when the other variables are controlled.

4.6.1 Logit Regression Analysis for Job Characteristics and Turnover Intention

The study was to assess the effect of Job Characteristics on turnover intentions in the banking sector in Nairobi City County in Kenya. Logit Regression Analysis was used to find out if there is a relationship between Job Characteristics and the dependent variable (turnover intention) by evaluating the contribution of the independent variable in explaining the dependent variable, when the other variables are controlled. From the results in table 9 the Job Characteristics was found to have a Pseudo R² value of 0.347. This means that POS explains 34.7% of the variation in Turnover Intention.

The analysis of the variance (ANOVA) results is showed by a Wald Chi/F statistic. The results indicate that the overall model was statistically significant. This was supported by a Wald Chi/ F statistic value of 37.01 which was greater than F_{0.05} critical of 3.84 and the reported p value (0.000) which was less than the conventional probability of 0.05 significance level.

Logistic regression of coefficients results shows that Job Characteristics and Turnover Intention are negatively and significant related ($\beta = -2.023$, $p = 0.000$). This implies that an additional unit of Job Characteristics decreases the probability of turnover intention by 2.023 points holding other factors constant. This agrees with findings by Oldham & Fried (2016) which showed that job characteristics and affective commitment and contend that the same positive relationship will be observed with normative commitment. Specifically, higher levels of decision-making autonomy, task variety, and feed-back from the job should instill more intrinsic motivation (Oldham & Fried, 2016), hence stronger affective and normative organizational commitment. Meaningful work characteristics have been reported to be associated with stronger affective commitment causing lower turnover intention.

Table 9: Logit Regression between Job Characteristics and Turnover Intentions

Binary Turnover Intention	Coef.	Robust Std. Err.	z	P> z
JC	-2.023	0.333	-6.080	0.000
Cons	5.813	0.985	5.900	0.000
Number of Observations =	296			
Pseudo R2 =	0.347			
Wald Chi (1)/F statistic =	37.010			
Prob>chi =	0.000			

$$P(Y) = 5.813 - 2.023X.$$

Where:

P(Y) = Probability of Turnover Intention

X = JC

4.6.2 Hypothesis Testing for Job Characteristics and Turnover Intention

The hypothesis was tested by using the logistic regression. The acceptance/rejection criteria was that, if the p value is less than 0.05, the Ho is rejected but if it's greater than 0.05, the Ho fails to be rejected. The null hypothesis was that Job Characteristics does not have a significant effect on turnover intention in the banking sector in Nairobi City County in Kenya. The alternative hypothesis was that Job Characteristics has a significant effect on turnover intention in the banking sector in Nairobi City County in Kenya.

Results in Table 9 above show that the calculated f-statistic of 37.010 was higher than the tabulated/critical f statistic ($F_{\alpha 0.05} = 3.84$). The findings were further supported p-value of 0.000. This indicated that the null hypothesis was rejected hence Job Characteristics has a significant effect on turnover intention in the banking sector in Nairobi City County in Kenya. This agrees with findings by (Oldham & Fried, 2016) which showed that job characteristics and affective commitment and contend that the same positive relationship will be observed with normative commitment. Specifically, higher levels of decision-making autonomy, task variety, and feed-back from the job should instill more intrinsic motivation (Oldham & Fried, 2016), hence stronger affective and normative organizational commitment. Meaningful work characteristics have been reported to be associated with stronger affective commitment causing lower turnover intention.

5.0 Conclusions

Based on the findings, the study concluded that Job Characteristics has a negative and significant effect on Turnover Intention in the banking sector in Nairobi City County in Kenya. Meaningful work characteristics is associated with stronger affective commitment. Evidence shows that there is empowerment, which reflects the intrinsic motivation derived from challenging job characteristics, is positively related to affective commitment. Higher levels of decision-making autonomy, task variety, and feed-back from the job instills more intrinsic motivation hence stronger affective and normative organizational commitment.

6.0 Recommendations

The study recommends the policy makers to formulate policies than embrace employee engagement which could be implemented by existing banks to give them a competitive advantage and for the new banks in setting structures that support employee engagement. Engaged employees are strongly enthusiastic about their work and function as a critical source of inspiration for others. Employee engagement is critical for, and an important element in, the success of organizations. It is in a company's best interest, therefore, to concentrate on engaging employees, both intellectually and emotionally.

7.0 References

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