

**EFFECT OF SELECTED HUMAN RESOURCES MANAGEMENT PRACTICES AND  
JOB CHARACTERISTICS ON EMPLOYEE TURNOVER INTENTIONS: A CASE OF  
COMMERCIAL BANKS IN ELDORET TOWN, KENYA**

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**DECLARATION AND APPROVAL**

**DECLARATION**

This research project is my original work and has not been presented for the award of any degree in this or any other university and this is to the best of my knowledge.

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

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## **DEDICATION**

I wish to dedicate this project to my family and friends for they have stood with me through the whole process.

## ACKNOWLEDGEMENT

I thank the almighty God without whose help, in every way, I wouldn't have come this far in this research project. I particularly thank Him for the blessing of good health. I am grateful to Egerton University for giving me a chance to learn in the institution. My sincere gratitude goes to my supervisor Dr. Dinah Kipkebut for the leadership, support and guidance in the preparation of this research project. I wish to thank my dear wife and beautiful daughters, brothers, sisters and all my other friends whose continued support has seen me through this far. God bless them always. Much gratitude to my lecturers under whom I studied at one time or another at Egerton University and the University community at large for giving me the opportunity to study Human Resource Management. I wish to salute Ruth Wambui for her intensive critique on my work without which I would have taken longer to come this far.

## ABSTRACT

Organizational investment in Human Resources is critical in the achievement of organizational goals. Organizations therefore must utilize a considerable amount of finances, materials and time in employee acquisition, maintenance and development. Despite the banking industries investing heavily in the acquisition and maintenance of its human resources, employees still quit their jobs in search of other alternatives. The main objective of this study was to establish the effect of selected factors (job characteristics and HRM practices) on employees' intention to turnover in the Banking industry. The study population consisted of Managerial, Clerical and Direct Sales Staff from twenty five (25) commercial banks in Eldoret town, Kenya. Descriptive survey was the research design used. The study used purposive sampling to identify ten (10) commercial banks to participate in the study. In addition the study used census for the management category but random sampling design for the clerical and direct sales employees. This method gave a sample population of two hundred and ten (210) employees from the clerical staff, one hundred and nineteen (119) from the direct sales categories and fifty eight (58) for the managerial employees forming a total sample of three hundred and eighty seven (387) employees. Questionnaire method was used to collect data. The data obtained was processed using the Statistical Package for Social Sciences (SPSS). Both descriptive and inferential statistics were used in data analysis; that is, Frequencies, means, standard deviation and Percentages which were presented in tables and charts. Pearson's Correlation analysis and Regression analysis were used to test the study hypotheses. The results of the multiple regression analysis showed that pay and benefits, participation in decision making and procedural justice were critical factors in determining employee turnover intentions. This showed that turnover intentions was high among employee who perceived that procedures used by the banks were unfair, who were not involved in decision making process and who received inadequate pay. The study recommends that in order to minimize employees intention to turnover, the management needs to involve employees more especially in those decisions that directly affect them. Further studies should be carried out to investigate other aspects that may influence employee turnover intentions, the effect of HRM practices and job characteristics on other aspects of employee turnover intentions or actual employee turnover. A similar study should also be carried out in a different industry or location.

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## LIST OF ABBREVIATIONS AND ACRONYMS

<b>HR</b>	:	Human Resource.
<b>HRM</b>	:	Human Resource Management.
<b>SPSS</b>	:	Statistical Package for Social Sciences.
<b>TI</b>	:	Turnover Intentions.
<b>POS</b>	:	Perceived organizational Support
<b>K.C.B</b>	:	Kenya Commercial Bank
<b>KPIs</b>	:	Key Performance Indicator

# CHAPTER ONE

## INTRODUCTION

### 1.0. Background of the Study

For an organization to be successful, material, financial and human resources must be set aside and be properly managed to enhance total utilization that would result to organization success. Organization success is referred to as the achievement of the organizational goals and objectives within the specified time limit. This study focused on the management of one of the organization's most important asset, that is, the human resources (HR). People search for employment in order to get rewarded for their work so that they may meet their needs. Organizations, on the other hand, hire employees to work for them so as to achieve their objectives. Organizations must invest in time, remuneration and training in order to have competent employees who are able to produce the expected results. In this case, loss of an employee is a direct loss to the organization in terms of the organization's input in that particular employee, that is the cost and the time elapsed in recruitment of a new employee during replacement. Therefore, as Khilji & Wang (2007) observes, employees should be motivated to remain in their current organizations by all means.

Various studies have been conducted on the factors that influence employee (HR) retention across the industries. Michel et al., (2011) conducted a study to evaluate the impact of several HR practices (Job analysis, recruitment and training) on employees' organizational commitment in the banking sector of Kuwait. The results showed that fifty percent of the variables confirmed previous studies and the remaining fifty percent did not support these studies due to factors such as culture and values. The results had a great implication for both the banking industry in Kuwait and international business. Komal & Samina (2011) also conducted a research study in order to examine the impact of employee participation, job satisfaction, role clarity and organizational climate on organizational commitment of employees in different organizations of the banking industry in Islamabad both in public and private sector. The study concluded that there are other variables which impact organizational commitment other than the four variables considered. The response of bank managers showed that job satisfaction and role clarity significantly influenced organizational commitment; employee participation influenced the environment of the

organization while the organizational climate influenced role clarity and job satisfaction.

The study further showed that Bank managers in the private sector were more committed than managers in public sectors. This suggests that employee participation has a positive association with organizational commitment. Bank managers find that role clarity plays a significant role in organizational commitment. They also agree that job satisfaction plays an imminent role in commitment to organization and work. In the banking industry, organization climate has a positive impact on organizational commitment and thus, bank managers have a higher level of organizational commitment in the private sector than those in the public sector. Previous studies have shown that work outcomes such as organizational commitment, job satisfaction and intention to quit have mainly been done in Western countries with limited studies being done in non-US and other non-Western based countries (Yousef, 2002; Wasti, 2003). Notably, this will be among the few studies to be conducted in Kenya linking Human Resource Management (HRM) practices and Job Characteristics on employee turnover intentions in Commercial banks. This study aimed to investigate the employees' intention to quit from employment in the banking industry in Eldoret town.

The employee turnover intent starts from a thought by the employee to quit from employment, followed by the planning on quitting, resulting in search for alternative employment and finally, the desire to leave the current job (Altarawmneh & Al-Kilani, 2010). This study focused on selected aspects of the relationship between the organization and the employees and sought to investigate whether they had any influence on employee turnover intention. The selected aspects include HRM practices and Job characteristics.

### **1.1. Commercial Banks in Eldoret**

Commercial banks were chosen for this study because banking is one of the industries that have grown tremendously and have since established more branches across the country including Eldoret town to meet their clientele's financial needs. The banks have flourished over the years offering a full range of products through interconnected and centralized branches spread throughout the country, staffed by employees of different cadres i.e. management, clerical and sales teams. Despite suffering major setbacks such as employee turnover, fraud, competition

among banking and micro-finance institutions, the banks have continuously been able to record huge increase in profits, thus an assumption that the banking industry is thriving.

Eldoret is a town in the western part of Kenya and is the largest town in Uasin Gishu County. Lying south of the Cherangani Hills, the local elevation varies from about 2,100 Metres above sea-level at the airport, and more than 2,700 Metres in nearby areas (7000–9000 feet). The population was 289,380 in the 2009 census, and it is currently one of the fastest growing towns in Kenya. It is also the 2nd largest urban Centre in Midwestern Kenya after Nakuru and the 5th largest urban center in Kenya, Kenya Bankers Association (2013) report on growth and development of the banking industry.

The strategic location of Eldoret along the northern corridor has it endowed with good infrastructure of rail, road as well as an international airport. In addition to hosting the second-largest referral hospital in Kenya, there are a host of Universities and mid-level tertiary institutions. A host of industries are found there including textile, milk processing plants, grain millers and an ordinance factory. The main economic activities there are dairy and large-scale farming with the town being one of the major bread baskets of the country. It is also home to Kenya's re-known athletics champions. A majority of these athletes have re-invested their fortunes in farming as well as real estate.

Owing to the town's productivity, economic potential and opportunities, it has attracted a host of financial institutions. Having been hard hit by the Post-election Violence of 2007/2008, Eldoret has steadily regained its economic status as more investors scramble for a share of the pie. Banking on the peaceful voting in the 2010, August 4<sup>th</sup> referendum and the March 4<sup>th</sup> General Elections, the business community used these events as a yard-stick to gauge market trends; new buildings have and continue sprouting, a sign that investors are confident of a good future in Eldoret.

A sharp increase in businesses has triggered fierce competition for clients in the banking sector in Eldoret town. Different commercial banks have set up a total of 29 branches in the town, with Diamond Trust Bank and I&M being the latest entrants in the market targeting farmers, athletes and numerous learning institutions that have sprung up in the region. The commercial bank

branches shot up from 10 Commercial banks five years ago, with 10 more bank branches being opened in 2013. In addition, some of these banks have opened second branches in the same town. According to the financial industry stakeholders report (2013), Eldoret was identified as one of the fastest growing towns in the country with a recent World Bank study ranking Eldoret as the 5<sup>th</sup> best town in Kenya, to conduct business. Bank of Africa Managing Director, Ahadi Kwame, said during the official opening of its branch in the town in 2012 that the bank was targeting international athletes and large-scale farmers. "We cannot ignore the athletes who choose to bring their hard-earned money back home to grow the local economy. This partly inspired us to come to this market and provide financial services that will see these investments grow into Mega businesses," said Mr. Kwame. He also stressed the importance of farmers to the bank, saying Eldoret was a renowned agricultural town and needed more financial services.

To lure the international athletes, most banks in the town came up with attractive incentives such as Corporate Social Responsibility initiatives. Some even started sponsoring local races to soften the hearts of the athletes to invest their wealth with their banks such as the 2014 annual Family Bank half-marathon and the KCB Safari Rally, Kenya Bankers Association (2013) report on growth and development of banking industry.

From the literature reviewed, few studies have examined organizational commitment and related key variables such as job satisfaction and intention to quit in non-US or non-Western based countries (Yousef, 2002; Wasti, 2003). Notably, this will be among the first studies to be conducted in Kenya linking human resource management (HRM) practices and job characteristics on employee turnover intentions and other related factors of commercial banks.

## **1.2. Statement of the Problem**

Compared to other industry, banking industry is well known with high workload and stringent time frame for their employees to adhere with, which can be recognized as major contributions to the increase of turnover rate. Despite the many strategic actions carried out by Kenyan banks to retain their employees and improve their profits, the Annual HR Reports (2013) of the major commercial banks in Kenya indicates that an average of about 31% of employees have exited the banking industry with individual banks recording turnover rates as follows; KCB-28%; National Bank-28.3%; Co-operative Bank-33.1%; Equity Bank-34.3%; Family Bank-31%; Transnational Bank-28.8% and Standard Chartered Bank-33.5%. A report based on exit interviews, indicates

that the majority of employees had left the industry in search of better employers. It was not known the exact cause of the employees' decision to leave their employer or what exactly seemed better about the other employers who were constantly being sought by the commercial banks employees. The purpose of this study, therefore, was to investigate the effect of selected HRM practices (namely, promotional opportunities, pay and benefits, work/family conflict, participation in decision making and procedural justice and Job characteristics (namely, role stress and interpersonal relationships) on employees' intentions to quit from the banking industry.

### **1.3. Objectives of the Study**

The general objective of the study was to investigate the effect of HRM practices and job characteristics on employee turnover intentions in commercial banks in Eldoret Town, Uasin-Gishu County, Kenya. The specific objectives guiding this study were:

- i. To determine the effect of promotion on employee turnover intentions.
- ii. To determine the effect of pay on employee turnover intentions
- iii. To determine the effect of work/family conflict on employee turnover intentions.
- iv. To determine the effect of participation in decision making on employee turnover intentions.
- v. To determine the effect of procedural justice on employee turnover intentions.
- vi. To determine the effect of role stress on employee turnover intentions.
- vii. To determine the effect of interpersonal relationships on employee turnover intentions.
- viii. To determine the combined effect of job characteristics and HRM practices on employee turnover intentions.

### **1.4. Research Hypotheses**

The study aimed to test on the following hypotheses;

- H<sub>0</sub>1:** Promotion has no significant effect on employee turnover intentions.
- H<sub>0</sub>2:** Pay has no significant effect on employee turnover intentions.
- H<sub>0</sub>3:** Work/family conflict has no significant effect on employee turnover intentions.
- H<sub>0</sub>4:** Participation in decision making has no significant effect on employee turnover intentions.
- H<sub>0</sub>5:** Procedural justice has no significant effect on employee turnover intentions.
- H<sub>0</sub>6:** Role stress has no significant effect on employee turnover intentions.
- H<sub>0</sub>7:** Interpersonal relationships have no significant effect on employee turnover intentions.
- H<sub>0</sub>8:** The combined effects of job characteristics and HRM practices have no significant effect on employee turnover intentions.

### **1.5. Significance of the Study**

This study aimed at investigating the effect of HRM practices and job characteristics on employee turnover intentions in commercial banks at Eldoret town. The findings of this study will be useful to the top management of the banks in Kenya because they will obtain information on the factors that influence employee turnover intentions. This study will enable the management to improve their work practices and information that they give their employees and therefore enhance organizational commitment and employee job satisfaction in order to curb employee turnover.

The scholars will also benefit from the study as it will provide information on successful strategies of enhancing employee commitment and job satisfaction in order to enhance employee retention. It will also provide them with information on how these factors are related to employee retention and also identify areas of further research. To other stakeholders, the study will ensure effective identification of strategies of creating and maintaining a talented workforce. The study will be of importance to other organizations in the banking industry and other industries as it will equip their management with effective methods of providing favourable work practices in order to retain their talented workforce.

### **1.6. The Scope of the Study**

The study addressed the effect of HRM practices and job characteristics on employee's turnover intentions of Commercial Banks in Uasin-Gishu County, Kenya. The study was based in Eldoret town that comprised of 25 Commercial Banks, some of which had more than one branch. The employees in these banks were in three categories; the management, the clerical staff and the sales staff.

### **1.7. Limitations of the Study**

Firstly, the study used self-report questionnaires to collect data on all measures and it was difficult to obtain information from individuals who had left the organization whose views would have greatly contributed to the findings of this study. It should also be noted that self-report bias could influence the results since all information collected in the study was based on the participants' perception and emotions at the time of filling the questionnaire.

Secondly, the study was cross-sectional which means that the data was collected at one point in time. This means that the study was unable to capture the long-term effect of HRM practices and job characteristics on turnover intentions. Future studies may carry out a similar study using longitudinal research design.

Finally, the bond of secrecy initially signed by each commercial bank employee at the inception level (which requires each and every employee not to disclose any information to third parties) may have limited the employees on the information that was required for this study.

### **1.8 Assumptions of the Study**

The study held on the assumption that the working situation of employees in Commercial Banks in Eldoret town was the same situation of employees in other regions of Kenya.

It also held on the assumption that the respondents were honest with their responses during the study.

## 1.9 Operational Definition of Terms

The following terms were operationally used in the study. They carried the following meaning:

**HR-Human Resources:** Employees working in a particular organization.

**HRM Practices:** This was used to refer to the employee promotions, rewards, career development, work-life balance, employee participation in decision-making and procedural justice of the organization towards the employees.

**Job Characteristics:** It refers to role stress and interpersonal relationships of employees.

**Role stress:** This was used to refer role overload, role ambiguity and role conflict

**Interpersonal Relationships:** This was used to refer to supervisory and co-workers support

**Employee Turnover:** It refers to the loss of employees from their employer to another employer through resignation. It also refers to the end of employment relationship between the employer and the employee.

**Turnover Intention:** It refers to the employee's thought of quitting from his/her job, the planning and the search for alternative employment or the desire to leave the current job.

**Employee Retention:** It is a business management term referring to efforts by employers to retain current employees in their workforce. The purpose is to avoid employee turnover and associated costs. In this study, the term is used to refer to the employee's intention to stay longer in the banking industry.

**Work/Family conflict:** This occurs when there are incompatible demands between the work and family roles of an employee that makes handling both roles more difficult.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1. Introduction

This chapter contains reviews of various studies carried out by different scholars and researchers that highlight work-related practices that influence employee intentions to leave employment relationship. It also reviews other factors that inform the employee's decision to remain in employment or quit by giving the past studies a critical review of major issues, the summary and gaps that the study aimed to fill. It also presents the conceptual framework.

#### 2.2. Turnover Intentions

Turnover intention is a phenomenon that takes place when some poorly designed work life policies, and role conflicts arise, giving rise to the least amount of motivation, performance, promotion and concentration at work place, disturbing the work breakdown structure and thus enforcing the employees to quit the organization (Mitchell et al., 2001). While most of the research has been conducted up to a considerable limit over how to retain the employees, the research study conducted by (Peter & Angelo, 2001) looks at the factors causing the turnover rate of employees from a different dimension. They argue that the intentions of employees will be strengthened to quit the job when inter role conflict will decrease job satisfaction, inter role conflict increases with drawl cognitions, job satisfaction reduces job avoidance and the job avoidance will enhance the with drawl cognition (Long, 2012).

The theory explaining the voluntary employee turnover was first provided by (Holtom, 2001) and explains that these are the individual perceptions actually that lead to the employee turnover intention regarding the level of easement of job and the perceived quality of job at the workplace environment (Jackofsky & Peters, 1983). The perceived ease of movement has been equated essentially with the number of perceived job alternatives (Lee & Mitchell, 1994). Since a long time, these two factors have contributed much towards explaining the reasons of voluntary employee turnover. A very different approach have emerged nowadays that explains the study conducted by (Wong, Hui & Law, 1995) and argues that job satisfaction will be having a negligible effect on the attitudinal factors of the turnover rate. According to (Magid & Tor, 1999) the most important determinants of the employee retention and the job satisfaction along

with the career development are the strong sense of goal orientation, the job performance of employee, the operational strategies and the organizational culture by itself. These factors will either reduce or increase the job stress and thus become the important determinant of the employee turnover (Bailey & Foley, 1990).

The relationship of employee turnover intention can have both positive or negative dimensions when seen from the leadership and the management behaviour because the good managers will be the driving force for the employees to accomplish their task within the given time periods with greater efficiency and the effectiveness and any un justice with the mangers may lead the organization to losing a good leader that in turn blocks the ways of development of employees because it hinders the performance of the employees and thus leads to low productivity, efficiency, effectiveness and organizational commitment and loyalty. The more the managers kept satisfied and free from stress, the better the productivity of the employees under all circumstances (Barnes, 1994). The employee turnover rate will be negatively affected by the perceived and the actual services rendered by the employees to the organization towards accomplishment of the specific job. The reason is that the higher levels of job stress will deprive employees of their creative ideas and also reduce the organizational and job enrichment and empowerment

Organizations invest a lot of resources on their employees in terms of induction, developing, maintaining and retaining them in their organization. Therefore, managers at all costs must minimize employee's turnover. According to (Kevin, Joan & Adrian 2004), employee turnover refers to the characteristic of a given company or industry, relative to the rate at which an employer gains and losses staff. For example, if an employer is said to have a high turnover, it means that employees of that company have a shorter tenure than those of other companies in that same industry. Job satisfaction and turnover are basically related with job satisfaction having a direct effect on turnover. Although, there is no standard framework for understanding the employees turnover process as a whole, a wide range of factors have been found useful in interpreting employee turnover (Kevin, Joan & Adrian 2004).

Turnover is costly for both employers and workers since employers find replacement cost and other hidden organizational costs high while the workers find monetary and psychological costs

taxing (Mitchell et al. 2001). Employees are extremely crucial to the organization since their value to the organization is essentially intangible and not easily replicated (Meaghan & Nick 2002). Therefore, managers must recognize employees as major contributors to the efficient achievement of the organization's success and thus enhance employee retention strategies (Abbasi & Hollman 2000).

Managers should control employee turnover for the benefit of the organization's success. Despite significant research progress, there still remains a great deal of confusion as to what factors actually cause employees to leave or remain in their organizations (Abbasi & Hollman 2000). According to Knowles (1964) the factors that contribute to employee turnover include: external factors (the labour market); institutional factors such as physical working conditions, pay, job skill, supervision; employee personal characteristics such as intelligence, aptitude, personal history, sex, interests, age, length of service among others and employee's reaction to his/her job (including aspects such as job satisfaction, job involvement and job expectations). The reason so much attention has been paid to the issue of turnover is because turnover has had some significant effects on organizations over the years (DeMicco & Giridharan 1987, Dyke & Strick 1990, Cantrell & Saranakhsh 1991, Denvir & McMahon 1992). Turnover has many hidden or invisible costs which are as a result of incoming employees, co-workers closely associated with incoming employees, co-workers closely associated with departing employees and filling up vacant positions. All these affect the profitability of the organization during recruitment, training the new employees and loss of competent employees.

On the other hand, turnover can be considered as cost of running a business. Khilji and Wang (2007) reported that the impacts of labor turnover on a hotel's bottom line could be classified into direct costs and indirect costs. Direct costs are essentially financial consequences that include administrative costs as a result of increased recruitment and training expenditure of new employees. Individuals with high career commitment and low organizational commitment also tend to leave because they do not believe that the organization can satisfy their career needs or goals. This is consistent with previous research that have shown that employees are difficult to retain because they attach more importance to marking out their own career path than to organization loyalty, a tendency which results in increased rates of voluntary turnover (Cappelli,

2001). However, this group is not apt to leave and is likely to contribute to the company if their organizational commitment is increased.

Kieckbusch et al. (2003) suggests that designing ways to increase staff job satisfaction and organizational commitment are paramount. The results of this study showed that the work environment, not personal characteristics, is critical in helping shape the job satisfaction and organizational commitment of correctional workers. Since the work environment is an area over which management has a great deal of control, it is recommended that the management focus on improving the work environment for their staff. This will result in increased job satisfaction and organizational commitment, which will in turn lower the turnover intention of the employees. Besides the work environment variables found in this study as being linked to jobsatisfaction and organizational commitment, there are many published studies that have identified other work environment variables that influence the job satisfaction and organizational commitment of correctional workers (Lambert, 2003, 2004, Lambert et al., 2002b, 2004, Lambert & Paoline, 2005).

### **2.3. Relationship between HRM Practices and Turnover Intention**

It is important for any organization's management to overcome employees' turnover intention. Issues encountered may be in the areas of shrinking pool of entry-level workers, individual differences, use of temporary workers, productivity and competitiveness, retirement benefits and skills development (John, 1995). With the attraction of younger and better educated workforce, there is also a growing concern especially in the shift of employees' negotiations from the bargaining table to the courts as organizations and individuals attempt to define rights, obligations and responsibilities. Issues in this area are job entitlement, whistle-blowing, concern for privacy, right to manage, smoking, mandated benefits and work and family relationships.

Managers must not forget that there is a new attitude towards work and family concerns and responsibility. Today's individuals are not "detached" from this family concern and responsibility and therefore the days of an individual working for a single company throughout his career have become rare. Besides having a balanced work and family life, they seek better career prospect and pay for themselves and their family (Ron, 1989, Thwala et al. 2012). This is where HRM considers day care, job sharing, parental leave, flexi time, education and re-training and job

rotation as an incentive to balance the concerns besides reviewing compensation and benefits. People are seeking many ways of live that is meaningful and less complicated and this new lifestyle actually has an impact on how an employee must be motivated and managed. HRM has become so complex now when it was much less complicated in the past when employees were primarily concerned with economic survival (Brian, 1994; Myron, 1993).

#### **2.4. The Role of Human Resource Management Practices on Turnover Intention**

Youndt (2000) found that HR practices do not directly influence organizational performance; rather, that these practices help build intellectual capital, which in turn leads to increased organizational value creation. Several scholars found that HR practices play an indirect role in organizational effectiveness, that is, by enhancing organizational commitment and thus result in reduced turnover intentions (Meyer & Smith, 2000; Whitener, 2001).

Perceptions of procedural fairness or justice have been found to increase organizational citizenship behaviors and reducing turnover intentions (Vandenberg, 1999). It is also worth noting that the existing literature on organizational commitment, citizenship behaviors, and turnover intentions offers a narrowly focused, theoretical set of HR practices in research models (Wright & Boswell, 2002). In this context, the study has identified a multidimensional set of high-involvement HR practices and specified the relationships among HR practices, promotions, rewards, career development, work-life balance and participation on decision making and turnover intentions. Stavrou-Costea (2005) argued that effective human resource management can be the main factor for the success of a firm and that this could be linked to the subsequent reduction of employee turnover. As supported by Lee and Lee (2007) HRM practices such as training and development, teamwork, compensation/incentive, HR planning, performance appraisal, and employee security help improve firms' business performance including employee's productivity, product quality and firm's flexibility.

In general, training is referred to as a planned effort to facilitate the learning of job-related knowledge, skill, and behavior by employees (Noe et al., 2006). Training has been found to have a significant relationship between job training and productivity, however job training tends to lose value when the workers change job (Schaffner (2001). Batt (2002) finds that "high-involvement" practices such as autonomy, team collaboration, and training are related to the

reduction of employee intention to turnover and increased productivity. Indeed, training programs in particular are often targeted because employee turnover is generally higher during times of economic uncertainty. Even in the best of times, organizations must decide how much to invest in on-the-job training by balancing the benefits of increased productivity against the costs of training. On the other hand, the trained workers can migrate easily when their skills are higher without paying the cost of training. As a result, job satisfaction need to be applied in order to influence the workers to stay longer in their organization. Bradley, Petrescu and Simmons (2004) explain that creating on-going learning as well as training in the workplace has a highly significant effect on job satisfaction. In addition, their study indicates that training increases the probability of work being either complete or very satisfactory and that it enhances employee motivation and commitment. Past researchers have found evidence on the impact of training on productivity and retention where employees and employers were able to share the benefits from training (Conti, 2005; Dearden, Reed and Van Reenen, 2006; Ballot, Fakhfakh and Taymaz, 2006).

Ruwan (2007) empirically evaluated six human resource (HR) practices (realistic job, information, job analysis, work-family balance, career development, compensation and supervisor support) and their likely impact on the Marketing Executive Turnover. The results of the study showed that the HR practices were strong predictors of Marketing Executive Turnover. Similarly, Abang, May-Chiun and Maw (2009) found out that two components of human resource (HR) practices namely, training and information technology have direct impact on organizational performance. In addition, Zaini, Nilufar and Syed (2009) studied four HRM practices which showed that training and development, team work, HR planning, and performance appraisal have positive and significant influence on business performance.

Altarawmneh and Al-Kilani (2010) examined the impact of human resource management (HRM) practices on employees' turnover intentions. The results showed that job analysis, as a HR practice had a significant effect on employees' turnover. Therefore, in order for banks to be competitive, they must retain their competent and motivated employees. The most significant HRM practices that influence employee turnover are discussed below:

### **2.4.1. Work/Family Conflict**

Batt and Valcour (2003) found that effective organizational responses to work/family conflict are those that combine work family policies with other human resource practices including work re-design and commitment enhancing incentives. The effects of such combinations enhance employee retention.

### **2.4.2. Compensation management**

Compensation management is one of the human resource management practices which deals with pay, wage, salary and benefits. Abassi & Hollman (2000), in their studies related to compensation, found that salary growth had a negative effect on the turnover of high performers, resulting in reduced turnover among high performing employees. The studies have identified lack of recognition and lack of competitive compensation systems as some reasons for employee turnover in an organization.

Pay has an important role in implementation strategies. First, a high level of pay and/or benefits relative to that of competitors can ensure that the company attracts and retains high-quality employee, but this might have a negative impact on the company's overall labor costs. Second, by tying pay to performance, the company can elicit specific activities and level of performance from employees (Noe et al. 2006). Generally, pay practice is very significant for the organizations as they can attract employees to apply for the jobs.

Studies have shown that pay practice is correlated with job satisfaction. Steijin (2002) who examined the overall job satisfaction of Dutch public workers with respect to their pay found that pay practice had a significant positive effect on job satisfaction. Likewise, Bradley, Petrescu and Simmons (2004) studied the impact of human resource management practices and pay inequality on workers' job satisfaction. The study found that a higher wage reduced firms' turnover and recruitment costs. In other word, wage is negatively related to the turnover and recruitment cost. This suggests that employees who have higher wages are less likely to turnover.

### **2.4.3. Career Development**

Miller and Wheeler (1992) found that the lack of meaningful work and opportunities for promotion significantly influenced employees' intentions to leave an organization. Organizations were able to improve their employees' retention rate by adopting job enrichment programs and

enhancing their advancement opportunities. Besides promotion opportunities, the evaluation criteria used in the promotion and reward system also had significant effects on employees' turnover intentions (Quarles 1994).

#### **2.4.4. Procedural Justice**

Procedural justice refers to the perceived fairness of the procedures by which outcomes are determined (Lind and Tyler 1988). They suggested that people perceived fairness when they have an opportunity to influence the process that led to outcome decisions. According to Arnold and Spell (2006) procedural justice represents the extent to which employees view the means of benefit administration as being fair at the organizational level. Organizations use procedural justice to allocate rewards to employees fairly. Murphy, Ramamoorthy, Flood and MacCurtain (2006) report that the process consists of adequate notice about performance expectations, clear communications of these standards, involvement of the supervisors and subordinates in the setting of performance standards, periodic review of task accomplishment, accurate performance feedback, and an opportunity to resolve grievances with the supervisors.

It is therefore expected that high involvement HR practices that allow employees to voice their opinions, participate at various levels, and develop their feelings of mutual trust are likely to remain in the organization. Fair procedures enhance the feeling of being treated as a full member of the organization thus increasing their propensity to remain in the organization.

Gould-Williams (2003) observed that the association between procedural justice and organizational commitment was conditioned by the perception of trust. As a whole, these findings suggest that procedural fairness may play a determining role in shaping employees' affective commitment, but only when employees perceive their organization to be supportive of or committed to them, in a trusting relationship and environment. Consistent with previous research (e.g., Simons & Roberson, 2003), our findings reveal that the paths that link procedural justice to organizational citizenship behavior-helping behaviors and to turnover intentions are significant. Note that the present study is one of the first to demonstrate the mediating role of procedural justice in the relationship between HR practices and both organizational citizenship behaviors and quit intentions.

#### **2.4.5. Participation in Decision Making**

Input into decision making is the degree to which employees perceive that they have a voice in organizational decisions. Input into decision making is concerned with how power is distributed within an organization (Wright, et al 1997). Employees who are allowed input into decision making generally view their job in a more positive light resulting in greater job satisfaction. Organizational commitment is likely to be higher among employees who perceive they have input into decision making because it allows them to help shape the organization and shows that they are valued by the organization. More important, employees expect an organization to use neutral decision-making procedures enacted by trustworthy authorities so that, over time, all individuals will benefit fairly from being members of the group. People have satisfaction and commitment for things they help shape. Research has found that input into decision making has a positive relationship with both correctional staff job satisfaction and organizational commitment (Lambert, Paoline, & Hogan, 2006; Stohr, Lovrich, Monke, & Zupan, 1994; Wright et al., 1997).

#### **2.5. Job Characteristics**

Job characteristics refer to variables that describe characteristics of jobs performed by employees which creates conditions for high work motivation, satisfaction, and performance (Hackman & Oldham, 1980). There are various aspects of job characteristics (interpersonal relationship and role stress) that have been selected and studied on their impact on employees' turnover intentions for the purpose of this study. Employees with favorable job characteristics are expected to be more satisfied and less likely to leave (Cotton & Tuttle, 1986; Iverson & Currivan, 2003; Mobley, 1977; Mor Barak et al., 2001; Munn, Barber, & Fritz, 1996). The Job characteristics identified for this study are interpersonal relationships and role stress

##### **2.5.1. Interpersonal Relationship**

Work environments are not just tangible, physical structures but are also composed of social and psychological factors (Lambert, 2004). McCormack, Casimir, & Djurkovic, & Yang . (2006) reported that relationship with colleagues (i.e. one's supervisor and co-workers) plays an important role in determining emotional attachment to the organization. Supervisory support and co-workers support plays a crucial role in determining how long an employee leaves or stays in an organization. These are discussed below.

### **2.5.1.1. Supervisor Support:**

Firth et al. (2004) found that emotional support from supervisors and self-esteem mediated the impact of stressors on stress reactions, job satisfaction, commitment to the organization and intention to quit. It is suggested that in order to reduce employees' intention to quit and in turn reduce turnover, managers need to actively monitor workloads and the relationships between supervisors and subordinates. Monitoring workloads and supervisor-subordinate relationships by management may reduce intention to quit and subsequently, turnover, thereby saving organizations the considerable financial cost and effort involved in the recruitment, induction and training of replacement staff. Bradley, Petrescu & Simmons (2004) investigated the impact of supervision on employee job satisfaction. The study found that workers prefer to have close supervision of work since they enjoy some visual assessment of their performance, suggesting that monitoring is desirable. Therefore, their study reaffirms that there is positive association between supervision and job satisfaction.

Furthermore, Thobega (2007) measures the extent to which supervision experienced by agricultural education teachers in Iowa is related to job satisfaction and intention to remain in the teaching profession. They selected the components of supervision which included observation, pre-observation conferencing, post-observation conferencing, supervisor support, and supervisor guidance. The results showed that supervision positively correlated with job satisfaction. On the other hand, many studies attempt to find the relationship between supervision and turnover. Keashly and Jagatic (2000) found that poor supervision lead the dissatisfaction of workers or employees. Karasek and Theorell (1990) also found that poor supervision not only caused the dissatisfaction of employees' work, but also turnover. In addition, Harmon et al., (2007) clarifies the control over work practices which is supervision. Supervision is significantly correlated with increased job satisfaction and lower turnover rates among the workers.

In HRM practice, the definition of poor supervision as a behaviors include insensitivity to others, inability to be a team player, arrogance, poor conflict-management skills, inability to meet business objectives, and inability to adapt during a change transition (Noe, 2005). In HR practices the organizational psychologists should advise their clients to appoint the "right person" for a supervisory position. Be aware that good employees do not always make good supervisors. The role of supervisor is extremely difficult. It requires leadership skills and the ability to treat

all employees fairly. Moreover, supervisors are expected to give positive feedback whenever possible and should establish a set means of employee evaluation and feedback so that no one feels singled out or turnover.

#### **2.5.1.2. Co-workers Support**

Co-workers support refers to fellow employees assisting one another in their tasks, when needed by sharing knowledge and expertise as well as providing encouragement and support (Zhou and George 2001). Co-workers support has the ability to make a working environment a pleasure or unpleasant place to spend an employee's time. Hudson (1997) reported that social relations in the work place may make a key contribution to employee's job satisfaction, productivity and well-being. Lindorff (2001) found that support from work colleagues is appropriate for work specific problems and can relieve work stress more so than non-work support such as the family.

In general, the social support literature has emphasized the positive effect it has on work stress (McIntosh, 1991) As a consequence of these feeling of being valued and experiencing less stress, employees feel more satisfied with their jobs and are less inclined to have intention to quit the organization (Levy, 2006). Research shows that a company with higher levels of co-workers support is likely to be associated with enhanced organizational performance (Joiner, 2007)

#### **2.5.2. Role Stress.**

Role stress is one of the most important workplace health risks for employees (Muhammad et al. 2011). Role stress is the extent to which employees are tense, frustrated, worried, emotionally exhausted and do not feel happy working in the organization (Bemana, 2003; Lambert & Paoline, 2008). Role stress can be experienced in jobs that lack adequate variety and that avail employees with less information about their roles resulting to role ambiguity, role overload and role conflict (Judge et al., 2001). High levels of role stressors are likely to cause employees to perceive the organization as unsupportive and unfair, thus increasing their chances of quitting from their employment relationships. The factors that cause role stress that have been identified for these study includes role ambiguity, role conflict and role overload

##### **2.5.2.1. Role Overload**

Role overload in the workplace involves physiological and psychological stress (Colligan &

Higgins, 2005; Katz & Kahn, 1978), which might lead to negative physical and mental health issues Jones, Chonko, Rangarajan, & Reoberts, 2007. Beehr, Walsh and Taber (1976) sees role overload as simply too much to do with the available time. Sverke, Hellgren and Öhrming (1999) describe role overload as requiring skills, abilities or knowledge beyond that which the individual in the position possesses. Coverman (2001) has interestingly indicated that a decrease in role overload may be associated with an increase in job satisfaction. Theoretically though, an 'optimum' level of workload should exist: Where work is challenging and demanding enough of employees' time, skills and abilities to keep them engaged, committed and satisfied, but not so high as to be demotivating. Role overload is increasing among healthcare professionals (Peiro, Gonzalez-Roma, Tordera, & Manas, 2001). Nurses who perceive they are experiencing role overload have reported decreased job satisfaction and increased intent to leave the organization (Chang, Hancock, Johnson, Daly, & Jackson, 2005).

Role overload occurs when a nurse has a variety of tasks in a given period of time, yet the tasks are impractical or impossible to perform in actual situations (Gilbreath & Montesino, 2006; Peiro et al., 2001). Katz and Kahn (1978) reported stress was overload in the work role. The individual often experiences conflict between quality and quantity due to time constraints and this has been shown to produce physiological and psychological strain. One of the three top responses listed for nurses leaving the hospital setting were the intensity of workload or overload (Chang et al. 2005). Nurses struggle to balance different roles outside of the workplace. The demand of multiple roles might become incompatible with or overwhelming if the nurse perceives the roles are too complex (Blais et al. 2006) or the required activities are beyond the constraints of time (Katz & Kahn, 1978). Nurses might experience role overload, identified as one of the main reasons nurses leave the profession (Chang et al. 2005).

In a research of Telecom workers of Pakistan the researcher has paid attention on distinguishing predictors of turnover, especially in weak occupational groups with high turnover rates. Out of several predictors, turnover intention was found to be the strongest predictor of all (Griffeth et al 2000) which shows that an individual willingly quits his job due to the fact of too much of workload and lack of Perceived Organizational Support (POS) that ultimately can start a progression of job dissatisfaction, turnover intention (TI) and in conclusion turnover (Price et al 1981; Tett et al 1993).

### **2.5.2.2. Role Ambiguity**

The construct, as seems apparent by its title, is often hard to define. In spite of this lack of a well-defined construct (Breugh & Colihan, 1994), the generally accepted concept is that role ambiguity occurs when individuals lack a clear definition of their role expectations, and the requirements/methods to complete their job tasks (Rizzo, House, & Lirtzman, 1970). Law enforcement officers may encounter role ambiguity for a variety of reasons. They are frequently entering situations where there is no possibility for complete information, therefore, it is difficult to receive clear instruction, or apply training received to a specific situation. This lack of information may raise the uncertainty regarding expectations associated with the role (Gupta & Jenkins, 1985; Lewis & Cooper, 1988). With the lack of a clear definition as noted above, for the purpose of this paper, role ambiguity will be defined as: the ambiguity on the job that occurs due to lack of clear role expectations, requirements, methods, and information in situational experiences.

### **2.5.2.3. Role Conflict**

Rizzo, House, & Lirtzman (1970) define role conflict as the incompatibility of requirements and expectations from the role, where compatibility is judged based on a set of conditions that impact role performance. Role conflict is more intense in jobs where more abstract thinking and decision-making are required (Menon & Aknilesh, 1994). As noted previously, law enforcement officers need to respond to situational cues and as such may make different decisions under similar circumstances depending on how the situation develops. Role conflict has also been defined as the extent to which a person experiences pressures within one role that are incompatible with pressures that arise within another role (Kopelman, Greenhaus, & Connolly, 1983). In the context of law enforcement, this could be viewed as the pressures of being a public servant (i.e., the pressures from the community) versus the pressures from the local government (i.e. political pressures) being at odds with each other. For the purposes of this paper, we will use the Rizzo, House, & Lirtzman (1970) definition of role conflict: the incompatibility of requirements and expectations from the role.

Notably, Glissmeyer et al (2007) presented a research paper titled "Role conflict, role ambiguity, and intention to quit the organization: the case of law enforcement officers" in 38th Southwest Decision Sciences Institute Annual Conference in which they took two sample data and found

that there was statistically a significant relationship between role ambiguity and turnover intention and role conflict and turnover intention. Denise Gormley (2005) in his PhD research found that role conflict and role ambiguity were positively correlated with turnover intention

## **2.6. Theoretical Framework**

This study used the Social Exchange Theory (SET) whose underlying theory links the independent variables to the dependent variables. These are asocial psychological and sociological perspective that explains social change and stability as a process of negotiated exchanges between parties. These theories, when applied to the employee-employer relationship, predict that employees respond to perceived favorable working conditions by behaving in ways that benefit the organization and/or other employees (i.e. organizational citizenship behavior). Equally, employees retaliate against dissatisfying conditions by engaging in harmful behavior (i.e. counterproductive work behavior). Employees may even retaliate against extremely dissatisfying conditions by deciding to quit or by engaging in behavior commensurate with preparations to quit.

These theories of social exchange suggest that employees engage in positive or negative behaviors toward the organization only in response to positive or negative actions that are seen to originate from the organization (e.g. favorable or unfavorable working conditions, unfair treatment). That is, the perception of working conditions is not solely determined by the objective nature of the job situation but is rather a function of a wide variety of factors, including the objective nature of the job as well as factors that are internal to an employee (e.g. traits) and external to an employee (e.g. characteristics of the job).

Specifically, we focus on factors that include economic circumstances, negative organizational experiences, and personal dispositions; factors that function as lenses through which the objective job situation is viewed (Crede, et al 2007). In this theory, when researchers discuss relationships, they refer to an association between two interacting partners (whether individuals or institutions). Management research has extensively examined different forms of interpersonal exchange. From the conceptual framework of this study, it can be concluded that HRM practices and other job-related practices utilized by employers are negatively associated with turnover, which is consistent with Becker's (1975) human capital theory. Of special interest to social exchange theorists are differences in the parties involved in the relationships.

The general presumption is that workers can form distinguishable social exchange relationships, however operationalized, with their immediate supervisor co-workers, employing organizations, customers and suppliers (Perrone, Zaheer, & McEvily, 2003). These distinct relationships have implications for behavior. Specifically, because individuals return the benefits they receive, they are likely to match goodwill and helpfulness toward the party with whom they have a social exchange relationship (Masterson, et al, 2000). The evidence for this contention is generally strong, although the theories are somewhat ambiguous as to the best operationalization of SET. Likewise, the implications for behavior that employees are likely to obtain may be against the organization. At times, these relationships may jeopardize the relationship/commitment of the employees towards the employer, thus leading to turnover.

In addition, this study utilized the Efficiency Wage Theories to explain the pay practice and turnover (Michael, 2007). It argues that wages, at least in some markets, are determined by other factors besides supply and demand. Employees expect to be fairly paid for the work they do. If this expectation is not met, then employees will probably be dissatisfied with their jobs or may quit from their employers adversely affecting their productivity. Syptak, Marshland and Ulmer (1999) recommend organizations to consult salary surveys as a way to identify whether the salaries and benefits the company is offering are comparable to those of other offices in the area or the industry. In addition, companies should make sure they "have clear policies related to salaries, raises and bonuses" (Syptak, Marshland & Ulmer, 1999). The efficiency wage theory recommends to employers to pay their employees more than the market wage rate on purpose, in order to increase employee productivity or efficiency. In this regard, firms may find it profitable due to the reduced worker turnover, increased worker quality and increased worker effort. The relationship between pay practices and job satisfaction is however ambiguous in the efficiency wage theories. Fredrick Herzberg's theory, (1959) states that job satisfaction depends on two issues; hygiene issues and motivators. According to Herzberg's theory, hygiene issues cannot motivate employees but can minimize dissatisfaction, if handled properly.

## **2.7. The Conceptual Framework**

This study aimed to investigate the effects of human resource management practices and job characteristics on employees' intention to quit from employment in the banking industry. The dependent variable (employees' intention to quit from employment), depends on two factors

namely HRM practices and job characteristics. The employee turnover intent starts from a thought by the employee to quit from employment, followed by the planning on quitting, the search for alternative employment and finally the desire to leave the current job. The expected relationship is that HRM practices and job characteristics influence employees' intention to quit from employment in the banking industry. However, this relationship is dependent still on the intervening variables such as competition in the banking industry. This study sought to investigate whether the three mentioned factors (independent factors) had any influence on employee turnover intention. This is illustrated as shown in figure 2.1.

Commercial banks in Kenya have always been very competitive for them to be relevant in the market they exist. According to Thompson et al. (2008) the main objective of competitive strategy is to knock the socks off rivals companies by doing a better job of satisfying buyer needs and preferences. With commercial banks working hard to bit there competitors, employees of commercial banks are faced with challenges such as overstretched targets, working long hours and generally a lot of demand from them to deliver, this causes undue pressure resulting to stress, duplication of roles thus making one to think of quitting for a better alternative.

Also with the changes in economic conditions of a country such as inflation rate, rise in interest rates est. Organization must always consider raising the pay and benefits for their employees in order to meet the economic changes of a country. If such issues are not addressed a adequately employees will think of quitting for a better job that will consider the changes in the economy

**Independent variables**

**HRM practices**

- Promotion
- Pay
- Work/family conflict
- Participation in decision making
- Procedural justice

**Job characteristics**

- Role stress
- Interpersonal Relationships

**Dependent Variable**

**Employee Turnover Intention**

- Employees' thinking of quitting
- Planning to quit
- Searching for alternative employment
- Desire to leave current job

**Extraneous variables**

- Competitiveness in the Banking Industries
- Economic status of the country

**Figure 2.1: Conceptual Framework: The Effect of selected HRM practices and Job characteristics on employee turnover intentions**

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### **3.1. Research Design**

The design that was used in the research was descriptive survey which involved collection and analyzing of data in order to answer questions concerning the then status of the subject of study and thus adopt the *ex post facto* design. Ex Post Facto design was used since it will provide an alternative to investigate how independent variables affect dependent variables. This design is the most appropriate in a study where the independent variable cannot be directly manipulated since its manifestations have already occurred (Kerlinger, 2000). Descriptive survey was also used because it is intended to provide useful statistical information about aspects of discipline that would be useful to interested policy makers and educators. Inferential statistics were also used to establish the relationships among variables in order to test hypotheses.

#### **3.2. Location of the Study**

The study was done in all the Commercial Banks in Eldoret Town, Uasin-Gishu County.

#### **3.3. Target Population**

The study population for this study consisted of three categories of staff namely, the managerial staff, the clerical staff and the direct sales staff from twenty five (25) Commercial Banks of Kenya within Eldoret Town. There were only two (2) employees in the managerial category per branch i.e. the branch manager and the operations manager. It is worth noting that some banks had more than one branch in Eldoret town (K.C.B, Cooperative, Equity and Family Bank). In this light, the total number of branches sampled or management was twenty nine (29) and therefore, the entire population of fifty eight (58) managerial employees was selected for this study. For the clerical and direct sales employees, a sampling procedure was used in order to ensure as much representation as possible. Appendix 2- shows the distribution of employees by Commercial bank and position as obtained from Kenya Bankers Association report-Eldoret chapter (2013)

#### **3.4. The Sampling Procedure and Sample Size**

The sample size of employees to be studied was determined by the use of the formula developed by Yamane (1967). The study used stratified random sampling and purposive sampling to select

respondents. Stratified sampling was used to select the sample from different strata namely; clerical and sales employees as shown in Appendix: 2.

Purposive sampling was used to select the ten (10) commercial banks in Eldoret town. The selected banks were found to be suitable as they had the highest number of employees. The sample size was obtained using the equation developed by Yamane (1967) as shown below:

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

Where: N = Population size

n = sample size

e = Margin error of the study set at ±5%

**Table 3.1: Distribution of Employees by Commercial Banks and Position**

Commercial Bank	Clerical	Sales	Total
Co-operative Bank	71	29	100
Equity Bank	82	29	111
Barclays Bank	38	11	49
Family Bank	42	17	59
Standard Chartered Bank	27	9	36
K.C.B	66	29	95
National Bank	53	21	74
Fina Bank	22	7	29
Eco-Bank	17	7	24
K-rep Bank	24	11	35
<b>TOTAL</b>	<b>442</b>	<b>170</b>	<b>612</b>

### Sample Size of Clerical Employees

$$n = \frac{442}{1 + 442(0.05)^2}$$

$$210 = \frac{442}{1 + 1.105}$$

= 210 clerical respondents

### **Sample Size of Sales Employees**

$$n = \frac{170}{1 + 170 (0.05)^2}$$

$$119 = \frac{170}{1 + 0.425}$$

= 119 sales respondents

The sub-sample of size for each Commercial bank will be determined using the formula by Krecjie and Morgan (1970) as follows:

$$s = \frac{XS}{P}$$

Where;

s= Sub-sample size for each bank

X = Population of employees in each bank

S = Total sample size for the study

P = Total population of all the Commercial banks based on job category of employees

**Table 3.2: Distribution of Sample Employees by Bank and Position**

<b>Commercial Bank</b>	<b>Clerical Sample size</b>	<b>Sales sample size</b>
Co-operative Bank	34	20
Equity Bank	39	20
Barclays Bank	18	8
Family Bank	20	12
Standard Chartered Bank	13	6
Kenya Commercial Bank	32	20
National Bank	25	15
Fina Bank	10	5
Eco-Bank	7	5
K-rep Bank	12	8
<b>Total</b>	<b>210</b>	<b>119</b>

The sample will comprise 329 employees from the clerical and direct sales categories, fifty eight (58) from the managerial employees. This sample for the management was drawn from the twenty five (25) Commercial Banks and for the clerical and sales staff the sample was drawn from ten (10) commercial banks in Kenya in Eldoret town forming three hundred and eighty seven (387) employees in total as the sample population. Random selection of employees was preceded by putting pieces of paper with names of employees in a bag, then drawing from the bag without replacement. Table 3.2 shows the distribution of employees by branch and position.

### **3.5. Reliability and Validity of the Research Instrument**

Reliability of a research instrument refers to its level of internal consistency over time. A reliable Instrument therefore, is one that constantly produces the expected results when used more than once to collect data from two samples drawn from the same population. The reliability procedure is expected to help the researcher in the identification of items in the research instrument, which might be ambiguous in eliciting the relevant information. Prior to collection of the actual data, pilot-testing of the questionnaire was done to test the accuracy of language and comprehension of meanings and to test whether the pilot respondents would understand the instruments.

The test took place in four (4) Commercial banks in Kapenguria Town namely; KCB, Equity Bank, Barclays Bank, and Post Bank. The researcher randomly sampled (20) employees and administered the questionnaire to be used in the actual study. The questionnaires were distributed as follows: four (4) managerial staff, eight (8) clerical staff and eight (8) direct sales staff from the four (4) Commercial banks. An introductory letter from the researcher was used to distribute the questionnaire to the sampled groups. The respondents were asked to highlight areas in the questionnaire which were ambiguous. The questionnaire was analyzed to determine its reliability using Cronbach's Alpha. According to Saunders et al (2007), a reliability coefficient (alpha value) of more than 0.7 was assumed to reflect the acceptable reliability. Following the pilot study, the questionnaire items were revised and the reliability analyses from the main study had Cronbach Alpha coefficient of 0.7 and above.

The results of reliability analysis are presented in table 3.3 below

**Table 3.3. Results of Reliability Analysis**

S/No	Variables	No. of items	Cronbach Alpha Coefficient ( $\alpha$ )
1	Promotions	3	0.7404
2	Pay	5	0.7813
3	Work/family conflict	5	0.7332
4	Participation in decision making	5	0.8446
5	Procedural justice	5	0.7820
6	Role Stress	6	0.7789
7	Interpersonal relationships	5	0.8766
8	Turnover Intentions	4	0.8162
9	All questionnaire items	38	0.7279

Validity of an instrument is its ability to elicit the expected information from different samples (Wood et al, 2006). The instrument was improved through expert judgment. As such, the researcher sought assistance of research experts, experienced graduates and lecturers in order to help improve the validity of the instrument. The experts assessed its clarity so that those items that were found to be inadequate or vague may either be discarded or modified to improve the quality of the research instrument by increasing its validity.

### **3.6. Data Collection**

The researcher, after obtaining an authorization letter from the Faculty of Commerce, Egerton University, administered the questionnaires using 'drop and pick' letter methods by the researcher in person. The researcher explained to the respondents the purpose of the study in order to elicit sincere responses. A period of three (3) weeks was given for response.

### **3.7. Data Processing, Analysis and Presentation**

Data processing was carried out through various steps that included; data editing, coding, classification, and tabulation, presentation of data in percentages and application of different statistical techniques to ensure that it is meaningful. The data obtained was analyzed using the Statistical Package for Social Sciences (SPSS). Both descriptive and inferential statistics was used in data analysis. Descriptive statistics were generated to explain various attributes of the variables under study, while inferential statistics were used to establish the relationships among variables and to test the study hypotheses. Results were then presented in tables and charts. Different statistical techniques were used to achieve the objectives of the study as follows:

- i. To determine the effect of promotion on employee turnover intentions - **Pearson's Correlation coefficient.**
- ii. To determine the effect of pay on employee turnover intentions - **Pearson's Correlation coefficient.**
- iii. To determine the effect of work/family conflict on employee turnover intentions - **Pearson's Correlation coefficient.**
- iv. To determine the effect of participation in decision making on employee turnover intentions - **Pearson's Correlation coefficient.**
- v. To determine the effect of procedural justice on employee turnover intentions- **Pearson's Correlation coefficient.**

- vi. To determine the effect of role stress on employee turnover intentions - **Pearson's Correlation coefficient.**
- vii. To determine the effect of interpersonal relationships on employee turnover intentions - **Pearson's Correlation coefficient.**
- viii. To determine the combined effect of job characteristics and HRM practices on employee turnover intentions - **Multiple regression analysis.**

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSIONS**

#### **4.1. Introduction**

The study sought to analyze the effect of job characteristics and human resource management practice on employee turnover intentions in commercial banks in Eldoret town. This chapter presents the research findings and discussion of the results with reference to the specific objectives.

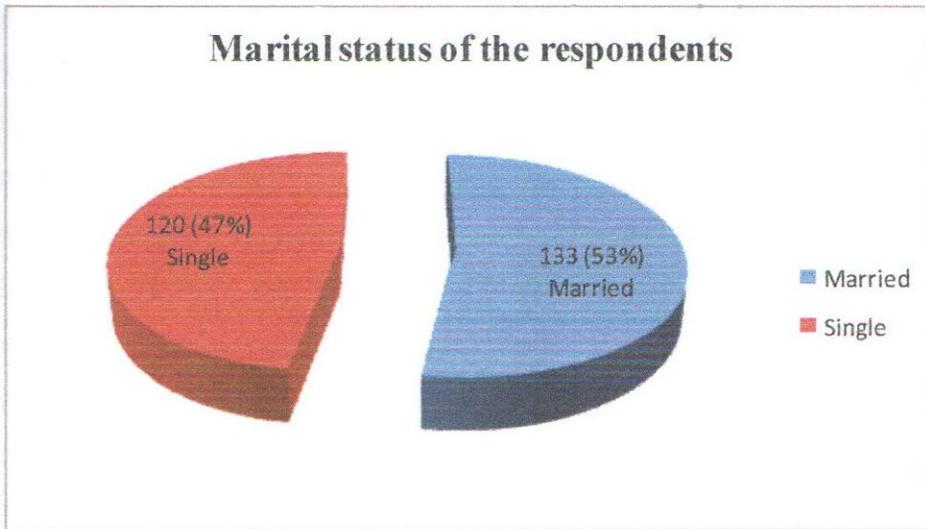
#### **4.2 Respondents Profiles**

The total sample of the study consisted of 387 respondents which were made up of 58 managers from the 25 commercial banks, 210 clerical staff and 119 direct sales staff from 10 commercial banks in Eldoret. A total of 253 questionnaires were successfully filled and returned giving a response rate of 65%. According to Mugenda and Mugenda (2003) response rate of 50% is adequate, 60% good and above 70% rates as very good.

This section presents a brief description of the demographic characteristics of sampled respondents involved in this study. Such a description is considered to be important in providing a better understanding of the respondents included in the study and therefore provide a good foundation for detailed discussion of the results based on the stipulated objectives of the study. The demographic characteristics include categories of respondents in the commercial banks as discussed in below;

##### **4.2.1 Marital Status of the Respondents**

The analysis in Figure 4.1 has shown that 53.3 % (133 employees) of the respondents were married while 47 % (120 employees) were single during the study period. Employee's marital status may influence employee intention to quit the banking industry in that the singles are more flexible and may comfortably adapt to inevitable transfers as well as embrace new employment relationships.

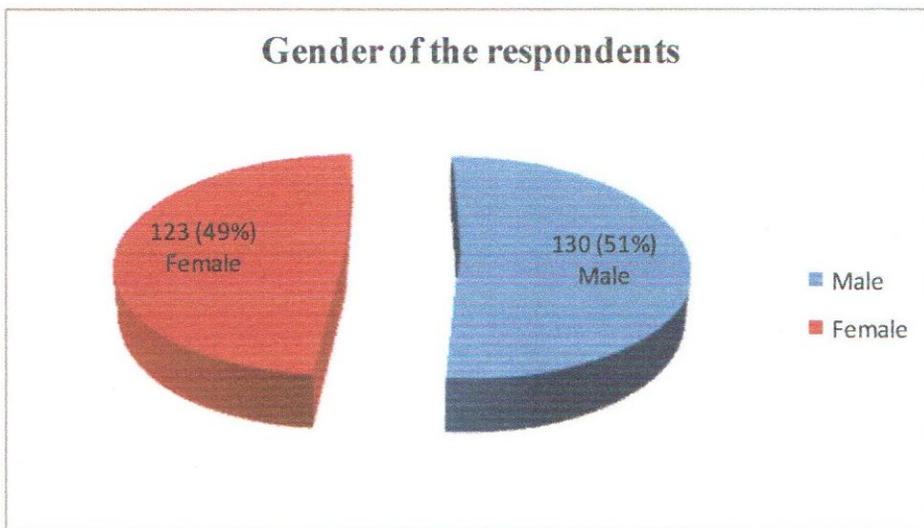


**Figure 4.1: Marital status of the respondents**

Source: Field data

#### 4.2.2 Gender of the Respondents

The analysis in Figure 4.2 below has shown that 51 % (130 employees) of the respondents were male while 49 % (123 employees) were female during the study period. Employee's gender may influence employee intention to quit the banking industry in that the males are more flexible and may comfortably adapt to inevitable transfers as well as embrace new employment relationships.



**Figure 4.2: Gender of the respondents**

Source: Field data

### 4.2.3. Job Position of the Respondents

The position of the employees in the organization may influence their intention to leave their employer. This is due to the fact that the management positions are seen as lucrative and are mostly obtained after a long tenure in an employee's employment life. They are also better rewarded than the junior positions. Figure 4.3 below shows that the majority of respondents were clerical employees who constitute 47.8% (121) while 32.4% (82) are direct sales employees while 19.8% (50) were in management positions. It should be noted that the procedure used to capture managers was census. Out of all the 58 managers, 50 managers responded, also the clerical employees are the majority since they are responsible for the day to day operation of the banking industry (tellers/cashiers, account opening, and customer service)

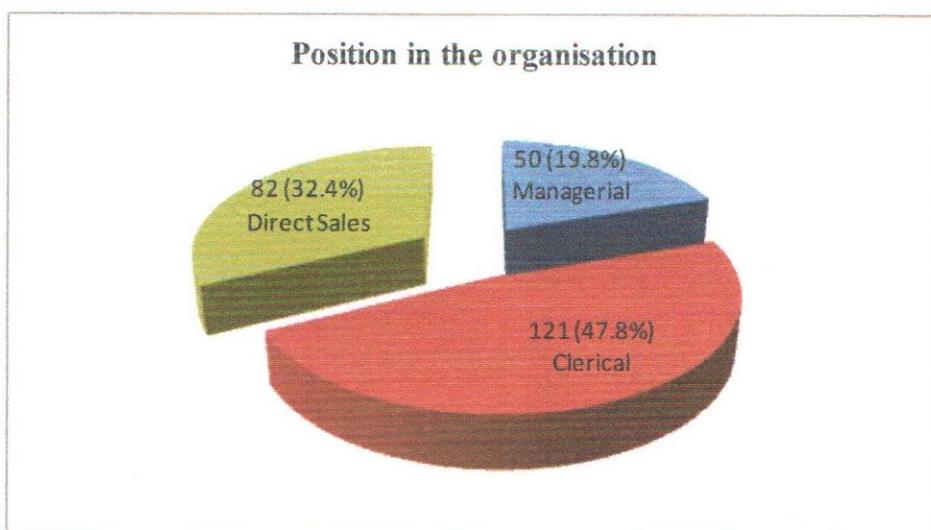


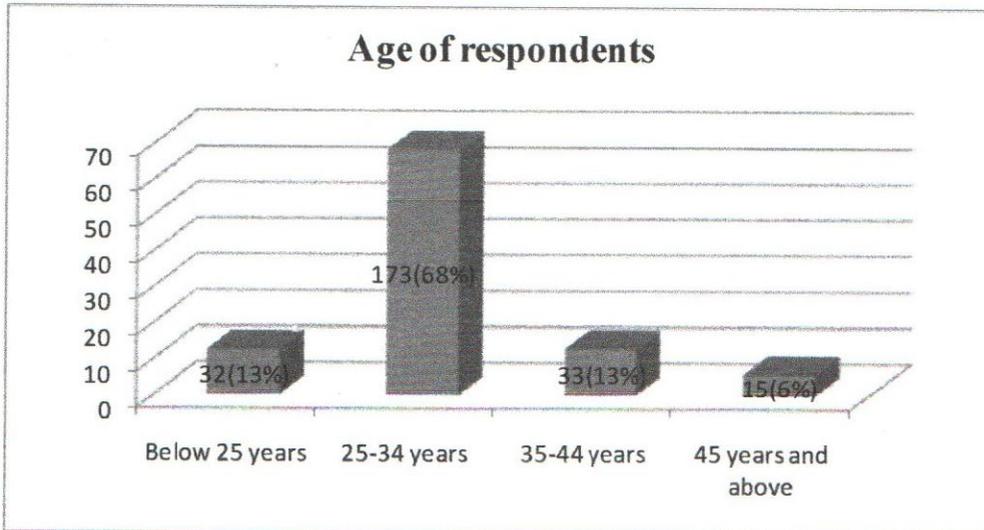
Figure 4.3: Position held by commercial bank employees

Source: Field data

### 4.2.4. Ages of the Respondents

Figure 4.4 below shows that 32 (13%) of the respondents were below the age of 25 years, 173 (68%) respondents were between the ages of 25 and 34 years, 33 (13%) were between the ages of 35 and 44 years, 15 (6%) were 45 years and above were only in the management position and constitute 2.0% (7 employees). Employee's ages may influence employee intention to quit the banking industry in that those that are below the ages 25 years are fresh from colleges and are usually given jobs that are considered low such as direct sales because they do not have any experience whereas majority of the employees are between the ages of 25 to 35 years and also

between the ages of 35 and 44 years and they constitute clerical staff who are responsible for the day to day operations of the bank and lastly very few above 45 years who constitute management category and are basically there to manage the banking business because they have a lot of experience. The reason why younger employees may think of quitting employment is because direct sales and clericals positions are considered to have a lot of work and again the benefit are little as compared to what they deliver.



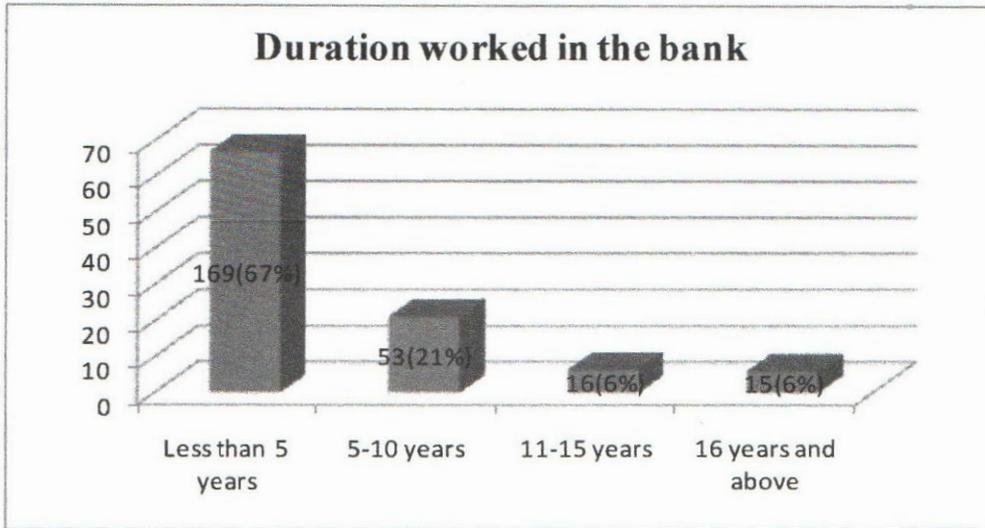
**Figure 4.4: Ages of the respondents**

Source: Field data

#### 4.2.5. Respondents Length of Service

The results in Figure 4.5 below, shows the duration that the respondents have worked in their banks. The data shows that 169(67%) respondents had worked for less than 5 years, 53 employees(21%) had worked for between 5 years and 10 years, 16 employees(6%) had worked for between 11 years and 15 years and finally 15 employees(6%) had worked for over 16 years. It is possible that the employees length of service in an organization may influence intention to quit employment in that; those who have worked for a longer period are more experienced, have more skills and knowledge about their jobs and are therefore more marketable. They are more likely to leave their employers in search of others with seemingly better employment relationships and rewards. The employees with little experience are less marketable and may not

be so willing to quit from their jobs since other employers will require an employee with work experience.

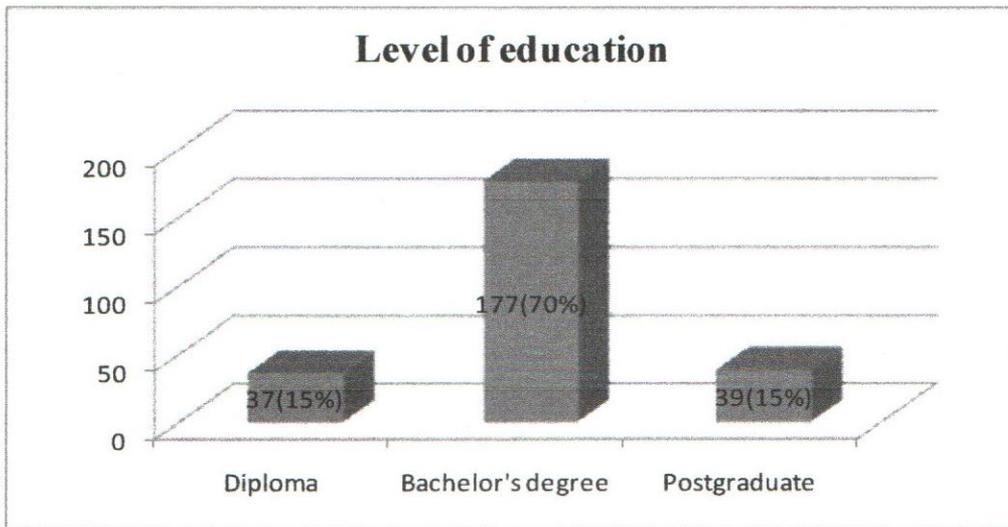


**Figure 4.5: Duration worked by the respondents**

Source: Field data

#### **4.2.6. Respondents Education Level.**

The study sought to find out the highest level of education attained by the employees of commercial banks in Eldoret town. The results obtained were distributed as shown in Figure 4.6; below, which shows that 170(77%) of the respondents had a Bachelor's degree, while 39(15%) had a post-graduate degree and 37(15%) had a Diploma. The employee's level of education may inform his or her decision to remain or quit from the employment relationship. This is because those who have a higher education level are marketable even to other employers. Contrary, those employees with lower education levels will face competition in the job market and may be difficult to secure employment from other organizations. For this reason, they may tend to remain in one organization for a long time than those with higher education levels.



**Figure 4.6: Level of education of the respondents**

Source: Field data

### **4.3. Descriptive Analysis of the Respondents**

This section will present the descriptive statistics of the responses on human resource management practices, job characteristics and intentions to turnover. A five point likely scale where 1= strongly disagree; 2= Disagree; 3= Uncertain; 4= Agree and 5= strongly agree was used to establish respondents perceptions on the variables of the study. The results are presented in tables below;

### 4.3.1. Descriptive statistics of Human Resource Management Practices

#### 4.3.1.1. Promotion

**Table 4.1. Results of descriptive statistics of responses on promotion**

	N	Minimum	Maximum	Mean	Std. Deviation
I have a good chance to get ahead in this bank	253	1.00	5.00	3.73	1.12
Promotions are based on how well you do your work in the bank	253	1.00	5.00	3.72	1.31
There is a fair opportunity to be promoted.	253	1.00	5.00	3.46	1.26

The mean scores for promotion opportunities showed that respondents believed that they had a “good chance to get ahead” in their bank ( $M = 3.73$ ). On the other hand, the statement “There is a fair opportunity to be promoted” had the lowest mean score ( $M = 3.46$ ) which suggests that promotions were limited.

#### 4.3.1.2. Pay

**Table 4.2: Results of descriptive statistics of responses on pay**

	N	Minimum	Maximum	Mean	Std. Deviation
Benefits available are appropriate for my needs and those of my family	253	1.00	5.00	3.34	1.17
The pay increases and/or bonuses I received last adequately reflect my recent performance evaluations	253	1.00	5.00	3.27	1.28
I estimate my salary as being fair internally	253	1.00	5.00	3.24	1.25
My salary is fair in comparison with what is offered for a similar job elsewhere	253	1.00	5.00	3.15	1.19
I am paid a great deal of money for performing my job	253	1.00	5.00	2.73	1.22

The mean scores for pay showed in table 4.2 above showed that respondents believed that the “benefits available are appropriate for my needs and those of my family” in their bank ( $M = 3.34$ ). On the other hand, the statement “I am paid a great deal of money for performing my job” had the lowest mean score ( $M = 2.73$ ) which suggests that commercial banks in Eldoret do not pay employees a great deal of money for performing their job/duties.

### 4.3.1.3. Work/Family Conflict

**Table 4.3. Results of descriptive statistics of responses on work/family conflict**

	N	Minimum	Maximum	Mean	Std. Deviation
My work keeps me from my family activities more than I would like	253	1.00	5.00	3.41	1.23
Sometimes I feel overwhelmed by all of my responsibilities at work	253	1.00	5.00	3.36	1.24
I miss my family activities due to the amount of time I must spend on work responsibilities	253	1.00	5.00	3.27	1.27
The stress from my job often makes me irritable when I get home	253	1.00	5.00	3.23	1.26
I am often preoccupied with work while I am at home	253	1.00	5.00	2.89	1.22

The mean scores for work/conflict in table 4.3 showed the statement that stated “My work keeps me from my family activities more than I would like” had the highest mean score (3.41) On the other hand, the statement “I am often preoccupied with work while I am at work” had the lowest mean score (M = 2.89) which suggests that employees are not pre-occupied with banks work or assignments to their homes.

#### 4.3.1.4 Participation in Decision Making

**Table 4.4: Results of descriptive statistics of responses on participation in decision making**

	N	Minimum	Maximum	Mean	Std. Deviation
My Bank manager schedules regular meetings with all staff for discussing important issues	253	1.00	5.00	3.99	.87
Management often asks employees their suggestions on how to carry out job related tasks and assignments.	253	1.00	5.00	3.54	1.10
My opinion in any important issue is highly appreciated and listened to	253	1.00	5.00	3.47	1.12
When there is a problem, management frequently consults with employees on possible solutions.	253	1.00	5.00	3.40	1.10
Management routinely puts employee suggestions into practice.	253	1.00	5.00	3.28	1.11

The mean scores for participation in decision making showed that respondents believed that their “bank managers schedule regular meetings with all staff for discussing important issues” in their bank ( $M = 3.99$ ). This suggests that managers involve employees in the decision making process. On the other hand, the statement “Management routinely puts employee suggestions into practice” had the lowest mean score ( $M = 3.28$ ) which suggests that bank managers do not always put employees suggestions into practice.

#### 4.3.1.5 Procedural Justice

**Table 4.5: Results of descriptive statistics of responses on procedural justice**

	N	Minimum	Maximum	Mean	Std. Deviation
The criteria used to grant promotions are known by employees	253	1.00	5.00	3.19	1.25
The criteria used to grant pay raises are known by employees	253	1.00	5.00	3.19	1.23
Decisions are made with consistency (i.e. the rules are the same for all employees)	253	1.00	5.00	3.14	1.17
All sides affected by decision making are represented in decision making	253	1.00	5.00	3.12	1.04
It is possible to request clarification or additional information about a decision	253	1.00	5.00	3.11	1.34

The mean scores for procedural justice showed that respondents believed that the “criteria used to grant promotions are known by employees” and “criteria used to grant pay raises are known by employees” in their bank (M = 3.19). On the other hand, the statement “It is possible to request clarification or additional information about a decision” had the lowest mean score (M = 3.11) which suggests that employees do not always get information or clarification about decisions.

### 4.3.2 Descriptive Analysis of the Responses on Job Characteristics

#### 4.3.2.1. Role stress

**Table 4.6: Results of descriptive statistics of responses on role stress**

	N	Minimum	Maximum	Mean	Std. Deviation
I know exactly what is expected of me	253	1.00	5.00	4.1462	.86279
I know what my responsibilities are	253	1.00	5.00	3.8103	1.22942
I have clear, planned objectives for my job	253	1.00	5.00	3.7352	1.07876
There are too many demands on my time	253	1.00	5.00	3.2134	1.37794
I need more hours in the day to do all things which are required of me	253	1.00	5.00	2.9091	1.30765
I regularly receive conflicting requests at work from two or more people	253	1.00	5.00	2.8933	1.34831
Sometimes I am criticized by one supervisor for doing something ordered by another supervisor.	253	1.00	5.00	2.7668	1.36166

The mean scores for role stress in table 4.6 showed that the statement “I know exactly what is expected of me” had the highest mean scores (M = 4.1462). This suggests that the respondents knew exactly what is expected of them in terms of the duty assigned to them. On the other hand, the statement “sometimes am criticised by one supervisor for doing something ordered by another supervisor” had the lowest mean score (M = 2.7668) which suggests that the respondents worked considering they might be criticised by another supervisor for a job assigned by another supervisor.

### 4.3.2.2 Interpersonal Relationships

**Table 4.7: Results of descriptive statistics of responses on interpersonal relationships**

	N	Minimum	Maximum	Mean	Std. Deviation
I am always ready and free to assist new employees to learn and perform their responsibilities	253	1.00	5.00	4.1462	.94615
My co-workers are always willing to help me do my work whenever I am challenged.	253	1.00	5.00	3.8933	1.04676
My supervisor treats me with respect	253	1.00	5.00	3.8814	1.06242
My supervisor asks me for my input to help make decisions	253	1.00	5.00	3.8775	1.00238
My supervisor treats me fairly	253	1.00	5.00	3.8696	1.07404
My co-workers are helpful in getting my job done	253	1.00	5.00	3.7273	1.07678

The results in Table 4.7 shows that the mean score for all the items for interpersonal relationships were above the mid-point of 3 (uncertain) which suggests that employees agreed that they were able to get their work done more easily when they received support from their colleagues and their supervisors/managers.

### 4.3.3. Turnover Intentions

**Table 4.8: Results of descriptive statistics of responses on turnover Intentions**

	N	Minimum	Maximum	Mean	Std. Deviation
Taking everything into consideration, there is likelihood that I will make a serious effort to find a new job within the next year	253	1.00	5.00	3.21	1.44
In the last few months I have thought seriously about looking for another job	253	1.00	5.00	2.93	1.48
I frequently think about quitting my job at this Bank	253	1.00	5.00	2.82	1.42
How likely is it that you will be at this job in a year from now?	253	1.00	5.00	2.72	1.33

The results of intentions to turnover in Table 4.8 shows that the statement, "taking everything into consideration, there is a likelihood that I will make serious effort to find a new job within the next year" had the highest mean score (M=3.21) which was slightly above the mid-point 3

(uncertain). This suggests that some respondents indicated they were likely to look for a new job within the next year. On the other hand, the statement “how likely is it that you will be at this job in a year from now” had the lowest mean score (M=2.72) this suggests that some of the respondents were unlikely to be in their job in a year’s time.

#### 4.4. Hypotheses Testing

The testing of hypothesis was subjected to statistical analysis as shown below. Pearson’s correlation analysis and multiple regression analysis were used to test the study hypothesis.

##### 4.4.1. Human Resource management practice (promotional opportunities, pay and benefits, work/family conflict, procedural justice and participation in decision making) will not have any effect on employee turnover intentions.

Hypothesis one sought to determine the effect of selected human resource management practices on intentions to turnover. This hypothesis was tested using Pearson’s Correlation analysis which determines the strength and direction of the relationships. Bryman & Cramer (2006) reported that a correlation of 0 indicates two measures are unrelated; 0.19 and below is very weak; 0.20 to 0.39 is weak; 0.40 to 0.69 is moderate; 0.70 to 0.89 is strong; and 0.90 to 1 is very strong.

Prior to the hypothesis testing the researcher combined the HRM practices to determine their joint effect on turnover intentions. The results are shown in Table 4.9 below.

**Table 4.9: Pearson’s Correlation Analysis exploring the relationship among the human resource management practices and intentions to turnover**

		Human resource management practices	Intentions to turnover
Human resource management practices	Pearson's Correlation	1	-.415(**)
	Sig. (2-tailed)	.	.000
	N	253	253
Intentions to turnover	Pearson's Correlation	-.415(**)	1
	Sig. (2-tailed)	.000	.
	N	253	253

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

The results in Table 4.9 shows that there was a moderate significant negative relationship between combined effect of human resource management practices and intention to turnover

( $r = -0.415$ ,  $p < 0.01$ ). This suggests that employees who were dissatisfied with their banks HRM practices were more likely to turnover.

Correlation analysis among the HRM practices (promotion, pay, work/family conflict, participation in decision making and procedural justice) on intentions to turnover was done and presented in Table 4.10 below;

**Table 4.10: Pearson's Correlation Analysis exploring the relationship among the human resource management practices and intentions to turnover**

		Promotion	Pay	Work/ family conflict	Participation in decision making	Procedural justice	Intentions to turnover
Promotion	Pearson's Correlation Sig. (2-tailed) N	1 .000 253	.348(**) .000 253	-.322(**) .000 253	.362(**) .000 253	.398(**) .000 253	-.162(**) .010 253
Pay	Pearson's Correlation Sig. (2-tailed) N	.348(**) .000 253	1 .000 253	-.279(**) .000 253	.463(**) .000 253	.568(**) .000 253	-.408(**) .000 253
Work/family conflict	Pearson's Correlation Sig. (2-tailed) N	-.322(**) .000 253	-.279(**) .000 253	1 .000 253	-.408(**) .000 253	-.292(**) .000 253	.170(**) .007 253
Participation in decision making	Pearson's Correlation Sig. (2-tailed) N	.362(**) .000 253	.463(**) .000 253	-.408(**) .000 253	1 .000 253	.530(**) .000 253	-.184(**) .003 253
Procedural justice	Pearson's Correlation Sig. (2-tailed) N	.398(**) .000 253	.568(**) .000 253	-.292(**) .000 253	.530(**) .000 253	1 .000 253	-.526(**) .000 253
Intentions to turnover	Pearson's Correlation Sig. (2-tailed) N	-.162(**) .010 253	-.408(**) .000 253	.170(**) .007 253	-.184(**) .003 253	-.526(**) .000 253	1 .000 253

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

**H<sub>01</sub>: Promotion has no significant effect on Intentions to Turnover**

The study sought to establish whether promotion had a significant effect on intentions to turnover among employees in commercial banks. The results in Table 4.10 showed that there was a weak, significant negative relationship between promotion and intentions to turnover ( $r = -$

0.162,  $p < 0.05$ ). This suggests that turnover intentions were high among employees who were dissatisfied with their promotion opportunities. This finding is consistent with Miller and Wheeler (1992) who found that lack of meaningful work and opportunities for promotion significantly influenced employee's intention to leave an organization. Thus, the hypothesis that states that promotion has no significant effect on intentions to turnover should be rejected

#### **H<sub>02</sub>: Pay has no significant effect on Intentions to Turnover**

The study sought to establish whether pay had significant effect on intentions to turnover among employees in commercial banks. The results in Table 4.10 showed that there was a moderate, significant negative relationship between pay and intentions to turnover ( $r = -0.408$ ,  $p < 0.05$ ). This suggests that turnover intentions were high among employees who were dissatisfied with their pay. This finding is consistent with studies by Bergmann, Bergmann, and Grahn (1994) which found out that a well-designed employee pay and benefit packages were effective tools for attracting, motivating, and retaining municipal and county government employees. Thus, the hypothesis that states that pay has no significant effect on intentions to turnover should be rejected

#### **H<sub>03</sub>: Work/Family conflict has no significant effect on Intentions to Turnover**

The study sought to establish whether work/family conflict had significant effect on intentions to turnover among employees in commercial banks. The results in Table 4.10 showed that there was a weak, significant positive relationship between work/family conflict and intentions to turnover ( $r = 0.170$ ,  $p < 0.05$ ). This suggests that increase in work/family conflict enhanced employees desire to quit the bank. This is consistent with the study by Lambert et al (2006) who found that employees who experienced work/family conflict had high levels of stress resulting to job dissatisfaction and thus the desire to quit the job. Thus, the hypothesis that states that work/conflict has no significant effect on intentions to turnover should be rejected

#### **H<sub>04</sub>: Procedural Justice has no significant effect on Intentions to Turnover.**

The study sought to establish whether procedural justice had significant effect on intentions to turnover among employees in commercial banks. The results in Table 4.10 showed that there was a moderate, significant negative relationship between procedural justice and intentions to turnover ( $r = -0.526$ ,  $p < 0.05$ ). This suggests that turnover intentions were high among employees who perceived that procedures used by their banks were unfair. This is consistent with studies which have shown that procedurally fair treatment could result in positive organizational

outcomes, such as organizational commitment, job satisfaction, low turnover and job performance as employees are more likely to accept the outcomes if the procedures are fair than if they are not (Lambert,2003; Thompson & Heron,2005; Cropanzano *et al.*2007).Thus, the hypothesis that states that procedural justice has no significant effect on intentions to turnover should be rejected

#### **H<sub>0</sub>5: Participation in Decision Making has no significant effect on Intentions to Turnover**

The study sought to establish whether participation in decision making had significant effect on intentions to turnover among employees in commercial banks. The results in Table 4.10 showed that there was a weak, significant negative relationship between participation in decision making and intentions to turnover ( $r = -0.184, p < 0.05$ ). This suggests that employees who are involved in decision making in their banks are less likely to quit their jobs. This finding is consistent with studies by Lambert and Paoline (2008) which found that allowing employees to have input about how their jobs are to be accomplished allows employees to be more effective at their jobs, leading to increased pride and hence greater satisfaction and less turnover intentions. Thus, the hypothesis that states that participation in decision making has no significant effect on intentions to turnover should be rejected

#### **4.4.2. Job characteristics (role stress and interpersonal relationships) will not have any effect on employee turnover intentions.**

Hypothesis six and seven sought to determine the effect of job characteristics on intentions to turnover. Correlation analysis was carried out to determine the strength and direction of the relationships among the job characteristics namely, role stress and interpersonal relationships and intentions to turnover, as shown in Table 4.11 below. However, prior to testing Hypothesis Two, the job characteristic factors were combined to establish their joint effect on employee turnover intentions, as shown in Table 4.11 below;

The results of the hypothesis test were displayed in table 4.11 and 4.12 below;

**Table 4.11: Pearson's Correlation Analysis exploring the relationship among the Job characteristics and intentions to turnover**

		Job characteristics	Intentions to turnover
Job characteristics	Pearson's Correlation	1	-.093
	Sig. (2-tailed)	.	.139
	N	253	253
Intentions to turnover	Pearson's Correlation	-.093	1
	Sig. (2-tailed)	.139	.
	N	253	253

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

The study sought to establish whether combined job characteristics had significant effect on intention to turnover among employees in commercial banks in Eldoret town. The results in Table 4.11 show that there was a weak, insignificant negative relationship between combined effects of job characteristics and intentions to turnover ( $r = -0.093$ ,  $P > 0.05$ ). This suggests that job characteristics did not have a significant effect on turnover intentions.

The results of Pearson's correlation analysis between selected job characteristics and intention to turnover are shown in Table 4.12 below

**Table 4.12: Pearson's Correlation Analysis exploring the relationship among the job characteristics and intentions to turnover**

		Role Stress	Interpersonal Relationships	Intentions to turnover
Role Stress	Pearson Correlation	1	.000	-.149(*)
	Sig. (2-tailed)	.	.999	.017
	N	253	253	253
Interpersonal Relationships	Pearson Correlation	.000	1	-.146(*)
	Sig. (2-tailed)	.999	.	.020
	N	253	253	253
Intentions to turnover	Pearson Correlation	-.149(*)	-.146(*)	1
	Sig. (2-tailed)	.017	.020	.
	N	253	253	253

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

**H<sub>06</sub>: Role stress has no significant effect on employee turnover intentions.**

The study sought to establish whether role stress had significant effect on intentions to turnover among employees in commercial banks. The results in Table 4.12 showed that there was

significant, negative relationship between role stress and intentions to turnover ( $r = -0.149$ ,  $p < 0.05$ ). This finding is consistent with studies which have shown that employees who receive insufficient information, conflicting or unclear expectations, and who have excessive work load are likely to experience high levels of stress and thus desire to quit their jobs (Lambert and Paoline, 2008; Addae, Parboteeah and Velinor, 2008). Thus, the hypothesis that states that role stress has no significant effect on intentions to turnover should be rejected

**H<sub>07</sub>: Interpersonal relationships with colleagues have no significant effect on employee turnover intentions.**

The study sought to establish whether relationship with ones supervisors and co-workers support had significant effect on intentions to turnover among employees in commercial banks. The results in Table 4.12 showed that there was a weak, significant negative relationship between interpersonal relationship and intentions to turnover ( $r = -0.146$ ,  $p < 0.05$ ). This is consistent with studies which have shown that interpersonal relationships (one's supervisor and co-workers) play an important role in determining emotional attachment to the organization (Keashly and Jagatic, 2000; Bradley et al., 2004; McCormack et al., 2006; Thobega, 2007). Thus, employees who receive support from their colleagues and supervisors are likely to feel more satisfied with their jobs and less inclined to have intention to quit the organization. Thus, the hypothesis that states that interpersonal relationship has no significant effect on intentions to turnover should be rejected

**H<sub>08</sub>: The combined effects of HRM practices and job characteristics do not have a significant effect on intentions to turnover**

Hypothesis eight was tested using multiple regression analysis. Multiple regression analysis was carried out to establish the extent to which the combined effect of HRM and Job characteristics influenced employee intention to quit banking jobs in Eldoret town. Before the regression analysis was carried out, Pearson's correlation analysis was carried out to ensure that there was no multi-collinearity which occurs when the independent variables are highly related. Multi-collinearity exists when correlations between two independent variables are at or in excess of 0.80 (Bryman and Cramer, 2005). In this study, the highest correlation was between procedural justice, pay and benefits ( $r=0.568$ ,  $p<0.01$ ) and co-workers support and supervisory support

( $r=0.769$ ,  $p<0.01$ ) which rules out multi-collinearity. Saunders et al. (2009) further states that Variance Inflation Factor (VIF) value of 10 or above and Tolerance of 0.10 and below are indicators of high multi-collinearity. In this study, the highest VIF is 2.523 and the lowest Tolerance is 0.556 which rules out multi-collinearity.

**Table 4.13: Results of multiple regression analysis establishing the combined effects of human resource management practices and job characteristics on intentions to turnover**

	UnStandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	21.702	2.550		8.512	.000
Promotional opportunities	.141	.095	.088	1.475	.141
Pay and benefits	-.205	.067	-.203	-3.063	.002
Work/family conflict	.079	.062	.075	1.275	.204
Participation in decision making	.252	.076	.227	3.318	.001
Procedural justice	-.530	.071	-.514	-7.415	.000
Role Stress	-.127	.057	-.119	-2.216	.028
Interpersonal Relationships	-.079	.050	-.087	-1.585	.114

A Dependent Variable: Intentions to turnover

### Model Summary

**Table 4.14: Model summary**

Model	R	R Square	Adjusted R Square	F (ANOVA)	Sign
1	.583(a)	.340	.321	18.024	0.000

a Predictors: (Constant), Interpersonal Relationships, Role Stress, Work/family conflict, Procedural justice, Promotional opportunities, Pay and benefits, Participation in decision making

The regression analysis in Table 4.14 shows that human resource management practices and job characteristics accounted for 34% of the variance in employee turnover intentions among the respondents from commercial banks in Eldoret town ( $R\text{ square} = 0.340$ ). This shows that 66% of the variance in employee turnover intentions was explained by factors not in the study. The standardized beta coefficients indicate that pay and benefits ( $\beta = -0.203$ ,  $p = 0.002$ ) participation in decision making ( $\beta = 0.227$ ,  $p = 0.001$ ) and procedural justice ( $\beta = -0.514$ ,  $p = 0.000$ ) and role stress ( $\beta = -0.119$ ,  $p = 0.028$ ) were the only significant predictors of employee turnover

intentions. Thus, the hypothesis that states that the combined effects of HRM and job characteristics have no significant effect on intentions to turnover is partially rejected.

The significant negative beta coefficients for pay and benefits, procedural justice and role stress suggests that turnover intentions declined when employees were paid well, when the procedure used to make decisions was perceived to be fair, and role stress was addressed adequately . On the other hand, positive beta coefficient for participation in decision making suggests that the desire to stay in the bank increased when employees were involved in decision making.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATION**

#### **5.1. Introduction.**

This chapter provides a summary of major findings of the research. It draws conclusions and makes recommendations on the effect of human resource management practice and job characteristics on employee turnover intentions of commercial banks in Eldoret town.

#### **5.2. Conclusions of the Findings**

##### **5.2.1. To determine the effect HRM practices on employee turnover intentions.**

Objective One of the study was to determine the effect of employee promotion on employee turnover intentions in commercial banks in Eldoret town. The study findings revealed that employee promotion had significant effects on employee turnover intentions. Specifically the results showed that promotions were negatively correlated with turnover intentions, which suggests that intentions to quit were high among employees who were dissatisfied with their promotional opportunities. This finding was consistent with Miller and Wheeler (1992) who found that lack of meaningful work and opportunities for promotion significantly influenced employee's intention to leave an organization.

On pay, the study found a negative correlation between pay and intentions to turnover. This suggested that bank employees who were not paid well for performing their jobs were more likely to desire quitting their jobs than jobs that are well paying. This finding is consistent with studies by Bergmann, Bergmann, and Grahn (1994) which found out that a well-designed employee pay and benefit packages were effective tools for attracting, motivating, and retaining municipal and county government employees.

Work/family conflict was found to have a positive relationship with turnover intentions. This is consistent with the study by Lambert et al. (2006) which found that employees who experienced work/family conflict had high levels of stress resulting in job dissatisfaction and thus the desire to quit the job.

On participation to decision making, the study found a negative correlation with turnover intentions. This suggests that employees who are involved in decision making in their banks are less likely to quit their jobs. This finding is consistent with studies by Lambert and Paoline (2008) which found that allowing employees to have input about how their jobs are to be accomplished allows employees to be more effective at their jobs, leading to increased pride and hence greater satisfaction and less intention to turnover.

On procedural justice, the study found a moderate, significant relationship between procedural justice and intentions to turnover. This suggests that turnover intentions were high among employees who perceived that procedures used by the organizations were unfair. This finding is consistent with studies which have shown that procedurally fair treatment could result in positive organizational outcomes, such as organizational commitment, job satisfaction, low turnover and job performance as employees are more likely to accept the outcomes if the procedures are fair than if they are not (Lambert,2003; Thompson & Heron,2005; Cropanzano *et al.*2007).

### **5.2.2. To determine the effect of job characteristics on employee turnover intentions.**

Objective six of the study was to determine the effect of role stress on employee turnover intentions. To achieve this objective Pearson's correlation analysis was carried out to determine whether role stress had significant effect on employee's intentions to quit banking, the study found that there was significant, negative relationship between role stress and intentions to turnover, Consistent with previous studies employees who receive insufficient information, conflicting or unclear expectations, and who have excessive work load are likely to experience high levels of stress and thus desire to quit their jobs (Lambert and Paoline, 2008; Addae, Parboteeah and Velinor, 2008).

On interpersonal relationship the study found that there was a weak, significant negative relationship between interpersonal relationship and intentions to turnover. This is Consistent with studies which have shown that supportive interpersonal relationships(one's supervisor and co-workers) plays an important role in determining emotional attachment to the organization (Keashly and Jagatic, 2000; Bradley, Petrescu & Simmons, 2004; Thobega, 2007). Consistent ,specifically supervisors who take an interest in and cares about their employees ,send a message to employees that the organization cares about them thus reducing intentions to turnover.

### **5.2.3. To determine the combined effect of job Characteristics and HRM practices on employee turnover intentions.**

The last objective of the study was to determine the combined effect of job Characteristics and HRM practices on employee turnover intentions. Multiple regression analysis was carried out to determine the extent to which the combined effect of job characteristics and HRM practices influenced employee turnover intention in commercial banks of Eldoret town. The Model summary of the regression analysis showed that all the independent variables accounted for 34% of the variance in employee turnover intentions. The standardized beta coefficients indicate that pay , participation in decision making, procedural justice and role stress were the only significant predictors of employee turnover intentions. The negative beta coefficients for pay, procedural justice and role stress suggests that turnover intentions declined when employees were paid well, when the procedure used to make decisions was perceived to be fair and when they had adequate information and manageable workloads. On the other hand, positive beta coefficient for participation in decision making suggests that the desire to stay in the bank increased when employees were involved in decision making.

### **5.3. Recommendations**

The findings from this study has indicated that selected HRM practices and job characteristics, contribute significantly to employees desire to quit their jobs if not properly handled. In view of the study findings, it was therefore imperative for elaborate and specific recommendations to address the challenges facing the application of selected HRM practices as well as the effect of job characteristics in order to curb employee intention to turnover in the banking industry. The following recommendations were therefore suggested:

The commercial banks should sensitize employees on the promotion criterion and guide them through their career paths as well as inform them of the available opportunities. Merit and Hard work should also be encouraged for promotions. Measures of hard work or key performance indicators (KPIs) should be specified.

The commercial banks should also carry out salaries surveys in order to develop a reward structure that is externally competitive, internally fair and consistent. It should as much as it may be possible be performance based. In the reward structure, the benefits and bonus should match

the performance achieved against set targets of each employee. In order to have this match, it is recommended to carry out proper employee performance appraisals. Salamin and Hom (2005), for example, showed that a bonus on top of regular pay had more influence on reducing turnover than regular pay rises. The study further recommends that the bank should implement performance related pay.

In order to manage work/family conflict, the study recommends that banks should educate their employees on effective working strategies and time management in order to enable them to have enough time with their families. The banks should instill better time management skills so that staff members learn to "work smarter not harder". Bank managers should also develop strategies that will provide a more supportive work environment that values employee family and social life thus reducing some of the stress in the workplace.

Managers in Commercial banks should encourage employees' to participate in decision making; and they should implement employee decision. Decisions affecting employees should be communicated and be as fair as possible. There should also be channels available for employees to obtain clarity of decisions or additional information if they so require. Formulation and implementation of employee policies should be done in order to enhance consistency of decision making on employees and to guide their relationship with the employers.

It is also recommended that the commercial bank supervisors be trained on basic employee handling and interaction skills in order to equip them with supervisory skills that would enable them work hand in hand with junior employees' i.e. direct sales and clerical staff.

In conclusion, the study found that selected HRM practices and job characteristics were important in minimizing turnover intention which might lead to actual turnover which is considered to have detrimental repercussions on the organization success.

#### **5.4. Implications of the Findings to the Commercial Banks' Management**

The study findings found that in order to stop or reduce employees' intention to turnover, the management needs to involve employees more in decision making especially in those decisions that directly affect them. It is also recommended that managers should communicate to

employees the criteria used for making decisions that affect them, for instance; promotions, performance evaluation and training opportunities, so as to ensure that fairness is upheld. The employees should also undergo trainings that will equip them with the necessary knowledge and skills to carry out their duties effectively as well as understand most of the activities that happen in their work schedule and environment. Bank management is advised to formulate and implement HR practices that will guide the relationship between the employees and the employers. However, the employees should be largely involved in carrying out of the said exercise. The management should create an open door policy where employees are free to air their grievances and seek for information without fear of any victimization. These exercises will cost the commercial banks relatively little amount as compared to the amount used to recruit and train new employees when they lose their well trained employees to other employers.

#### **5.5. Suggestions for Areas of Further Research**

The study has only focused on the impact of selected HRM practices and job characteristics on employee turnover intention. Further studies should be carried out on determine the effect of selected HRM practices and job characteristics on job satisfaction and organizational commitment.

The study has also focused on commercial banks in Eldoret town; a similar study should be carried out on a different industry or location and focus on the influence of these factors on actual employee turnover.

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**APPENDIX 1:**  
**QUESTIONNAIRE**

**Effect of Human Resources Management Practices and Job Characteristics on Turnover Intentions: A Case study of Commercial Banks in Eldoret Town, Kenya**

**INSTRUCTIONS**

Please answer all the questions honestly and exhaustively. All the information given will strictly be used for academic purpose/ research only and will be treated with the utmost confidentiality. Please tick your answer. (√)

**SECTION A: DEMOGRAPHIC CHARACTERISTICS**

NO.	QUESTIONS	TICK THE APPROPRIATE ANSWER
A.01	Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>
A.02	Age	Below 25 years <input type="checkbox"/> 25-34 <input type="checkbox"/> 35-44 <input type="checkbox"/> 45 years and above <input type="checkbox"/>
A.03	Position	Managerial <input type="checkbox"/> Clerical <input type="checkbox"/> Direct sales <input type="checkbox"/>
A.04	Marital status:	Married <input type="checkbox"/> Single <input type="checkbox"/>
A.05	Duration worked in the Bank	Less than 5yrs <input type="checkbox"/> 5 – 10yrs <input type="checkbox"/> 11 – 15yrs <input type="checkbox"/> 16 yrs and above <input type="checkbox"/>

A.06	Highest education level attained	Primary School Certificate	<input type="checkbox"/>
		Secondary school Certificate	<input type="checkbox"/>
		Diploma	<input type="checkbox"/>
		Bachelor's degree	<input type="checkbox"/>
		Postgraduate degree	<input type="checkbox"/>
		Any other (Please specify).....	

**SECTION B: THE CONCEPT OF HR PRACTICES**

Please indicate the extent to which you agree or disagree with the following statements by circling an answer for each item using this scale:

1=Strongly Disagree; 2= Disagree; 3=Uncertain; 4=Agree; 5=Strongly Agree

<b>PROMOTION</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1	There is a fair opportunity to be promoted	1	2	3	4	5
2	Promotions are based on how well you do your work in the bank	1	2	3	4	5
3	I have a good chance to get ahead in this bank	1	2	3	4	5
<b>PAY AND REWARD</b>						
4	I estimate my salary as being fair internally	1	2	3	4	5
5	My salary is fair in comparison with what is offered for a similar job elsewhere	1	2	3	4	5
6	The pay increases and/or bonuses I received last adequately reflect my recent performance evaluations	1	2	3	4	5
7	Benefits available are appropriate for my needs and those of my family	1	2	3	4	5
8	I am paid a great deal of money for performing my job	1	2	3	4	5
<b>WORK/FAMILY CONFLICT</b>						
9	My work keeps me from my family activities more than I would like	1	2	3	4	5
10	I have to miss family activities due to the amount of time I must spend on work responsibilities	1	2	3	4	5

1= Strongly Disagree; 2 = Disagree; 3 = Uncertain; 4 = Agree; 5=Strongly Agree

11	I have to miss family activities due to the amount of time I must spend on work responsibilities	1	2	3	4	5
12	The stress from my job often makes me irritable when I get home	1	2	3	4	5
13	I am often preoccupied with work while I am at home.	1	2	3	4	5
14	Sometimes I feel overwhelmed by all of my responsibilities at work.	1	2	3	4	5

**PARTICIPATION IN DECISION MAKING**

15	When there is a problem, management frequently consults with employees on possible solutions.	1	2	3	4	5
16	Management routinely puts employee suggestions into practice.	1	2	3	4	5
17	Management often asks employees their suggestions on how to carry out job related tasks and assignments.	1	2	3	4	5
18	My Bank manager schedules regular meetings with all staff for discussing important issues	1	2	3	4	5
19	My opinion in any important issue is highly appreciated and listened to	1	2	3	4	5

**PROCEDURAL JUSTICE**

20	The criteria used to grant pay raises are known by employees	1	2	3	4	5
21	The criteria used to grant promotions are known by employees	1	2	3	4	5
22	All sides affected by decision making are represented in decision making	1	2	3	4	5
23	Decisions are made with consistency (i.e. the rules are the same for all employees)	1	2	3	4	5
24	It is possible to request clarification or additional information about a decision	1	2	3	4	5

## SECTION C: JOB CHARACTERISTICS

Please indicate the extent to which you agree or disagree with the following aspects of your job by circling an answer for each item using this scale:

1 = Strongly Disagree; 2 = Disagree; 3 = Uncertain; 4 = Agree; 5 = Strongly Agree

<b>ROLE STRESS</b>						
25	I know exactly what is expected of me	1	2	3	4	5
26	I know what my responsibilities are	1	2	3	4	5
27	I have clear, planned objectives for my job	1	2	3	4	5
28	There are too many demands on my time	1	2	3	4	5
29	I need more hours in the day to do all things which are required of me	1	2	3	4	5
30	I regularly receive conflicting requests at work from two or more people	1	2	3	4	5
31	Sometimes I am criticized by one supervisor for doing something ordered by another supervisor.	1	2	3	4	5
<b>INTERPERSONAL RELATIONSHIPS</b>						
32	I am always ready and free to assist new employees to learn and perform their responsibilities criticized by one supervisor for doing something ordered by another supervisor.	1	2	3	4	5
33	My co-workers are always willing to help me do my work whenever I am challenged.	1	2	3	4	5
34	My supervisor treats me with respect	1	2	3	4	5
35	My supervisor asks me for my input to help make decisions	1	2	3	4	5
36	My supervisor treats me fairly	1	2	3	4	5
37	My co-workers are helpful in getting my job done	1	2	3	4	5

**SECTION D: EMPLOYEES' TURNOVER INTENTION**

Please indicate the extent to which you agree or disagree with the following aspects of your job by circling an answer for each item using this scale:

**1 = Strongly Disagree; 2= Disagree; 3=Uncertain; 4=Agree; 5=Strongly Agree**

38	I frequently think about quitting my job at this Bank.	1	2	3	4	5
39	In the last few months I have thought seriously about looking for another job	1	2	3	4	5
40	Taking everything into consideration, there is likelihood that I will make a serious effort to find a new job within the next year	Very Unlikely				1
		Unlikely				2
		Uncertain				3
		Likely				4
		Very likely				5
41	How actively have you searched for a job with other employers in the last year	Not at all				1
		Inactively				2
		Uncertain				3
		Actively				4
		Very Actively				5

**THANK YOU**

**YOUR CO-OPERATION IS HIGHLY APPRECIATED**

## APPENDIX 2:

### Distribution of Employees by Commercial Banks and Position in Eldoret Town.

Commercial Bank	Clerical	Sales	Total
Cooperative Bank (2 Branches)	71	29	100
Equity Bank (2 Branches)	82	29	111
Barclays Bank	38	11	49
Family Bank (2 Branches)	42	17	59
Standard Chartered Bank	27	9	36
K.C.B ( 2 Branches)	66	29	95
National Bank	53	21	74
N.I.C Bank	12	5	17
Diamond Trust Bank	12	7	19
Post Bank	12	4	16
Chase Bank	16	7	23
Equatorial Commercial Bank	12	6	18
Commercial Bank of Africa	9	4	13
Bank of Baroda	7	3	10
Paramount Bank	8	5	13
Imperial Bank	11	3	14
I&M Bank	15	6	21
Fina Bank	22	7	29
CFC Stan-bic Bank	11	4	15
A.B.C Bank	10	4	14
Consolidated Bank	14	6	20
Gulf Bank	12	4	16
Oriental Commercial Bank	14	6	20
Eco-Bank	17	7	24
K-rep Bank	24	11	35
<b>TOTAL</b>	<b>617</b>	<b>244</b>	<b>861</b>

Source: Kenya Bankers Association-Eldoret Chapter (2013)

## **Letter of Introduction**

No.....

Dear Sir/Madam

I am a post-graduate student at Egerton University. In partial fulfillment of the requirements for the conferment of the Masters of Business Management degree, I am conducting a research titled "*The effect of human resources management practices and job characteristics on employee turnover intentions: A case study of Commercial banks in Eldoret Town, Uasin-Gishu County*".

I wish to request you to kindly assist in providing the required information, by filling the questionnaire provided, as your views are considered important to this study. Please note that any information given will be treated with utmost confidentiality and will only be used for the purposes of this study.

Thank you.

**NOBERT MURUPUS**

**(Researcher)**