

WORK ENVIRONMENT AND ORGANIZATIONAL COMMITMENT AMONG THE MILLENNIALS IN THE BANKING INDUSTRY IN KISUMU CITY - KENYA

¹RADHIA N. NYONGESA²OLUOCH MERCY FLORAH

ABSTRACT

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

Keywords: Work Environment, Organizational Commitment, Millennials, Banking Industry.

1.1 Background of the Study

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

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

The Millennials are also called Generation Y, the Nexters, or Generation Me (Becton, et al., 2014; Twenge et al, 2010). The birth years of Millennials is debatable. Some argue it to be between 1980-1995 (Marcinkus, 2012); others between 1980-2000 (Ng, et al., 2010) while others still put it at 1978-1999 (Young & Hinesly, 2012). For purposes of this study, Millennials are those born between 1978- 2000. Unlike previous generations, Tschantz (2016) noted that Millennials have been born and grown in an environment with technological developments which keep on advancing. As compared to older generations, Millennials tend to be more open to change and expect work to be meaningful and therefore, anticipate continuous learning experiences at work, instant gratification, freedom to be creative in problem solving and expect to develop close relationships at work (Becton et al., 2014 ; Holt et al., 2012 & Özçelik,, 2015). Millennials in the banking industry, which is perceived to be lucrative, tend to have a greater desire to project this lucrative nature of the industry by living a pompous lifestyle. Millennials in the banking industry in Kisumu City are therefore no exception to this kind of lifestyle and thus provide a good sample for the study on perceived influence of work environment factors on organizational commitment among this group. Tews et al. (2015) concluded in their study that these factors influence Millennials to either be satisfied with their work and remain in the job or get dissatisfied and shift jobs.

1.1.1 Work Environment

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

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

1.1.2 Employee Commitment

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

Meyer & Allen model (1997) developed three different measures of commitment. First is the affective commitment which explains how an employee feels about their level of loyalty to an organization. Secondly, there is the normative commitment that explains why an employee will commit to stay in their organization especially if the cost of leaving is too high compared to staying. The third type is continuance commitment in which an employee feels they have an obligation to the organization and decide to continue working there. This study adopts the Meyer and Allen model focusing on affective commitment. The choice of affective commitment is informed by the fact that it measures an employee's feelings of loyalty to the organization because they believe in the organization; which in turn affects turnover, organizational citizenship and job performance; that are the focus of this study.

1.1.3 Work Environment and Employee Commitment

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

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

1.1.4 Millennials and the Banking Industry in Kenya

Millennials seem to be attracted to prestigious jobs that are perceived to have a lucrative pay and benefits which can meet their lucrative lifestyles (Inkson, et al. 2012; Chudzikowiski, 2012). In Kenya, the Millennials form the largest chunk of the employees in almost all industries (Gitonga et al., 2016). This has been attributed to the digitization of the work place which has phased off most Generation X employees. The low levels of life expectancy in the country have also left the Millennials to form more than three quarters of the employed population. It should also be noted that the banking industry has the highest number of Millennials in comparison to other industries in the Kenya. The banking industry was the first to introduce the Graduate Management Trainee Program which was targeting fresh college and university graduates and training them in the banking sector operations and has 64% of its population falling within this age bracket (Central Bank of Kenya report, 2016).

In addition, a number of banks, notably Equity Bank, Standard Chartered Bank and National Bank have also adopted the top student award system where they are employing top KCSE students to work with them as they pay their university fees. A number of these students also end up taking banking related courses and working in the same bank after finishing campus (Njagi & Malel, 2012). The banking industry employees in Kisumu City also constitute these

Millennials since the industry is made up of the branches of these commercial banks whose human resource is recruited at the headquarters and deployed to various branches across the country. These Millennials perceive the banking industry to be lucrative in terms of remuneration thus providing them an early opportunity in their careers to live lucrative lifestyles and attain other personal goals.

1.2 Research Objective

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

2.1 Work Environment Factors and Organizational Commitment

Most studies argue that different work environment factors influence the decision an employee makes to either remain in a certain organization or quit. Thus, the four major work environment factors will be discussed in this section and how they influence employee's organizational commitment. The factors are supervisor support, direct participation in decision making, co-worker support and job autonomy.

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

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

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

Abdulah (2012) studied the influence participation in decision making and organizational commitment of employees working in the banking industry of Pakistan using a questionnaire based survey. Their results indicated that participation in decision making had an insignificant influence on an employee's organizational commitment. This low association recorded could

be explained by the fact that the researchers measured organizational commitment as a single variable as opposed to measuring it using the three measurement variables proposed by Meyer & Allan (1997) namely: affective, continuance and normative commitment. Maina and Waiganjo (2013) studied factors that influence the employee commitment in the public health sector in Kenya. They measured organizational commitment in terms of intent to leave and feeling of belongingness. Their study adopted a case study research design. They found out that employee participation in the decision making process contributes greatly to organizational commitment. However, the study was contrary to that of Abdullah (2012) and this could be because these studies defined organizational commitment differently.

Wainaina (2015) carried out a research on what influences the organizational commitment of academic staff in Kenya's Public and Private universities. Direct participation in decision making was taken as a key factor in organizational commitment that was measured as identification and involvement with and loyalty to the organization. The study established that allowing employees to participate in decision making influences organizational commitment. There exists therefore, mixed results on studies carried out on the relationship between employee participation in decision making and organizational commitment. This study adapts the Pacheco and Webber (2010) understanding of participation in decision making in relation to organizational commitment; as adopted from Meyer & Allan (1997).

Dude (2012) studied the effect that job autonomy on organizational commitment amongst school principals in Iowa, USA. The study used a web based survey design. The results of the study indicated that increases in job autonomy significantly increase organizational commitment. Sisodia and Ira (2013) sought to find out if job autonomy affects organizational commitment of employees at different hierarchies in an organization. The study findings indicated that employees who are accorded high job autonomy exhibit higher organizational commitment levels while those accorded low job autonomy, exhibit low organizational commitment levels. Lin, et al. (2016) also studied the relationship between perceived job autonomy and organizational commitment using Breugh's Work Autonomy Scale. The scale measures job autonomy in terms of the organization's work method, flexibility of the work schedule and the nature of the work criteria. The findings indicated that perceived job autonomy did not significantly contribute to commitment; thus contradicting findings by Sisodia & Ira (2013) and Dude (2012).

Lin and Lin (2011) sought to establish the empirical relationship between coworkers' relations and organizational commitment with regards to intervening effects of job satisfaction in Japan. The researchers found out that, when job satisfaction is considered, there is no significant correlation between the co-workers' relationship and organizational commitment. Ehrhardt (2014) studied the influence of coworker relations on employee organizational commitment and engagement among currently employed and recently employed business school students in Wisconsin, USA. Using the relational systems theory by Bochner (2011), the researcher determined that an individual's experiences of needs fulfillment in their organization is influenced by their psychological attachment to colleagues at work.

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

employment and organization. This pointed to a variation in terms of differences in this relationship among employees in different work environments.

RESEARCH METHODOLOGY

3.1 Research Design

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

3.3 Target Population

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

3.4 Sampling and Sample Size

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

3.5 Data and Data Collection Procedure

The study used primary data. Data was collected using a closed ended questionnaire based on a five point Likert Scale. This study used questionnaires due to their practicability in data collection (Saunders & Lewis, 2012). The questionnaires was administered using drop and pick technique to allow the respondents to fill in the questionnaires at their convenience and without due pressure by the researcher or fear of someone else seeing what is being filled in (Salaria, 2012).

3.6 Data Analysis

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

DATA ANALYSIS, FINDINGS AND DISCUSSION

4.1 Response Rate

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

4.2 Background Information

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

4.2.1 Gender of the Respondents

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

4.2.2 Distribution of Respondents by Age

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

Table 4.1 Ages of Respondents

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

Source: Field Data (2018)

4.2.3 Terms of Employment of the Respondents

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

Table 4.2 Distribution of Respondent by Terms of Employment

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

Source: Field Data (2018)

4.3.4 Education Level of the Respondents

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

Table 4.3 Distribution of Respondents by Highest Education Level

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

Source: Field Data (2018)

4.3.5 Distribution of Respondent by Working Experience

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

Table 4.4 Distribution of Respondent by Years Working with Current Employer

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

Source: Field Data (2018)

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

Table 4.5 Distribution of Respondents by Change of Employer

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

Source: Field Data (2018)

4.4.1 Organizational Commitment among Millennials in the Banking Industry

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

In response to the opinion whether the respondents were very happy being employees of their organization, 42.6% strongly agreed while 55.3% agreed. This means that only 2.1% strongly disagreed with this statement which is a good indication of commitment to their organizations. Concerning whether the respondents enjoy discussing about their organizations with other people, 30.4% strongly agreed while 47.8% agreed indicating that only 2.2% of the respondents were not proud of their organization. Feeling of pride and attachment are indicators of affective commitment. This means that the organization must have created enough reason or conditions that made the employee emotionally attached to its goals. In response to whether they organization's problems are their own, 38.3% strongly agreed, 27.7% agreed 23.4% were undecided, 6.4% disagreed and 4.3% strongly disagreed. This indicates that Millennial bank employees do not own their organization's problems.

Table 4.6 Indicators of Organizational Commitment

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

Concerning how easily they could be attached to another organization, a higher number of 42.6% were undecided with 6.4% totally disagreeing. On the suggestion that they felt part of the family at their current employment, 53.2% disagreed with only 2.1% strongly agreeing. On whether the respondents feel emotionally attached to their organization, 46.8% disagreed while 25.5% strongly disagreed. This shows generally Millennial employees did not feel emotionally attached to their organization with over 70% disagreeing. Concerning whether the organization has great deal of personal meaning for respondents, 44.7% agreed while 36.2% strongly agreed, this shows that majority of employees find meaning in their organization. Lastly, respondents were asked whether they feel a strong sense of belonging to their organization and 23.4% strongly agreed with 44.7% agreeing, indicating that about 60% felt they belong to their current organization.

4.4.2 Perceived Supervisor Support among Millennials in the Banking Industry

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

Table 4.7 Perceived Supervisor Support

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

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

4.4.3 Employee Direct Participation in Decision Making

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

Table 4.8 Employee Direct Participation in Decision Making

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

The perception held on Millennials on whether they are directly involved in decision making on issues that directly affect their job performance was analysed in the table above. This was

with a view to establish whether this influences their organizational commitment. The results indicated that most Millennial employees in the banking industry in Kisumu City, Kenya, felt involved in their organizations' decision making. This could significantly be contributing to their organizational commitment.

4.4.4 Employee Co-Worker Support

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

Table 4.9 Descriptive Analysis of Employee Co-Worker Support

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

4.4.5 Employee Job Autonomy

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

Table 4.10 Employee Job Autonomy

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

From the results in the table above, most Millennial employees felt that they could choose how to go about their jobs, though not fully. They also felt that that they could modify their job objectives though not to a significant degree. However, majority felt that they had no choice over when to carry out certain activities, indicating that job sequencing and scheduling was rigid. This implies that majority of the Millennial employees in the banking industry in Kisumu City Kenya perceive their jobs to provide very little job autonomy.

5.1 Summary of Findings

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

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

To examine the effect of employee direct participation in decision making on employee commitment, the findings were that employee direct participation in decision making had a positive and significant influence on employee commitment. The study revealed that 19.4% change in organizational commitment could be explained by a unit change in employee participation in decision making. Thus, when organizations allow their employees to participate in decision making, the employees may contribute more to an organization, enabling it to meet its goals.

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

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

5.2 Conclusion

Based on the findings the research concluded that most of the Millennial employees become committed to their organization when they participate in decision making and get support from their supervisors. Employee participation mostly is in the form of delegation of duties, staff meetings with the seniors and problem solving groups. When employees are delegated duties

and are allowed to participate in staff meetings, they will tend to perceive the organization as an extension of themselves. Supervisor support is mostly in the form of mentorship, counseling and on-job trainings. On the findings on job autonomy and co-worker support it can be concluded that they moderate employee organization commitment levels. Generally, the study met its objective, and concludes that work environment factors affect organizational commitment amongst Millennials in the banking industry in Kisumu City, Kenya.

5.3 Recommendations for Policy and Practice

This study found out that various work environment factors contribute to employee commitment among Millennial employees in the banking industry. Therefore to policy makers and management, the study recommends that bank managers should involve their employees in decision making. They also need to increase their interactions with employees in staff meetings and increasing guided discussions of topics related to issues in the organization. Employee suggestion schemes and attitude surveys should be implemented where employees can be interviewed to determine their perception of various organizational issues especially those that affect their working life. Besides, employees should be allowed to make contributions to their organization's policy since they play a major role in policy implementation, to increase their organizational commitment.

5.5 Limitations of the Study

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

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