

**MODERATING EFFECT OF EMPLOYEE PERSONALITY ON THE
RELATIONSHIP BETWEEN WORK FACTORS AND RETIREMENT
INTENTIONS OUTCOME AMONG RETIRED CIVIL SERVANTS IN
SELECTED COUNTIES IN KENYA**

BY

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DECLARATION

Declaration by the Candidate

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DEDICATION

To my late loving parents: Wilson and Lutia Kisiara

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ABSTRACT

All employees are expected to exit employment relationship upon attaining mandatory retirement age, however some employees opt to exit employment relationship earlier while others leave employment relationship long after retirement age, a scenario attributed to work factors. The purpose of this study was to investigate the moderating effect of employee personality on the relationship between work factors and retirement intentions outcome among civil servants in Kenya. The objectives of the study were: to determine the effect of job characteristics on retirement intentions outcome, to evaluate the effect of physical work environment on retirement intentions outcome, to analyze the effect of organizational justice on retirement intentions outcome and to examine the moderating effect of employee personality on the relationship between these work factors and retirement intentions outcome. The study was grounded on continuity theory of retirement. It targeted 6447 retired civil servants drawn from five counties in the Kenya Kenya. A sample size of 397 computed using a scientific formula and drawn proportionately in relation to population in each of the five counties was used in the study. Self-constructed interview schedule and questionnaire were used to gather data after its reliability was established through test-retest method. The study covered the period January 2009 and December 2013. Logistic regression was used to test the hypotheses of the study. The findings revealed that job characteristics, physical work environment and organizational justice were significantly influencing retirement intentions outcome without personality moderating. The introduction of personality as a moderator led to only job characteristics remaining as a significant determinant of retirement intentions outcome while physical work environment and organizational justice ceased to significantly influence retirement outcome. Individually the different dimensions of personality were found to have significant influence as moderators except when agreeableness was moderating between organizational justice and retirement intentions outcome. It was concluded that the five dimensions of personality individually significantly moderates the relationship between the three selected work factors and retirement intentions outcome of civil servants, while personality's cumulative attribute did not moderate the relationship between physical work environment and retirement intentions outcome. The study recommends that further study be done beyond three work factors and non work factors with personality of retirees still being incorporated to moderate the relationship.

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DEFINATION OF KEY TERMS

Work Factors: For purposes of this study, the term refers to the following: job aspects: such as job characteristics, organizational justice and physical work environment.

Civil servant: For purposes of this study a retired civil servant is a person who served the public, working in various ministries, disciplined forces or Commissions and earns their pension from treasury.

Postponed Retirement: Remain in employee-Employer relationship long after attaining retirement age by working on contract, part time or full time after attaining mandatory retirement age.

Complete Retirement: spending retirement serving the community in elective position, voluntary service or pursuing personal hobbies

Retirement Intentions Outcome: The term is operationalized to mean complete retirement or postponed retirement.

Job Characteristics: Job characteristics were taken to refer to task variety, skill variety, task significance, autonomy and feedback.

Organizational Justice: This study adopted a definition of Institute for Employment studies which define organizational justice as “extent to which employees perceive procedures interactions and outcome to be fair in nature.

Physical Work Environment: This term is operationalized to refer to light, ventilation and accessibility.

LIST OF ACRONYMS AND ABBREVIATIONS

API	African Press International
AWF	Age Wave Firm
EWCO	European Working Conditions Observatory
EOC	Equal Opportunities Commission
IFES	Institute for Employment
JCM	Job Characteristics Model
JCQ	Job Content Questionnaire
JD-R	Job Demands-Resources
JR-D	Job Resources-Demands
JS	Job Satisfaction
SIMPH	Short Inventory to Monitor Psychological Hazards
WE	Work Enjoyment
WFS	World Futurist Society
WF	Work Factors

CHAPTER ONE

INTRODUCTION

1.0 Overview

This chapter is structured as follows: section 1.1 discusses Background to the study, section 1.2 examines statement of the problem, section 1.3 gives the objectives of the study, while section 1.4 focuses hypotheses of the study, section 1.5 deals with the significance of the study, and section 1.6 examines scope of the study.

1.1 Background of the Study

Every year, tens of thousands of employees exit formal employment throughout the world (OECD, 2009), they exit from employment in one way or the other. Retirement is one of the mode by which employees withdraw from formal employment. For a long time employees exit formal employment upon attaining official retirement age. However, the timing of retirement is increasingly becoming an unpredictable phenomenon in terms of its timing. Earlier studies in European countries and USA show that, employees have a tendency to retire early (van Dam et al., 2009; Kubicek, *et al.*, 2009; Schreurs, et al., 2010). In European countries, despite the retirement age being revised upwards, studies have shown that smaller and fewer numbers of employees participate in employment until they attain official retirement age.

In the Netherlands, trends in early retirement initially showed a rise and later a decline that reached an all-time low of 25% in the 1990s (van Dam *et al.*, 2012). The rise in early retirement is largely because of handsome incentives given by employers to encourage employees to leave the organizations, as way of cutting cost or realignment strategy (Adams, 1999). Because of this, very few employees are ready to work until the official retirement age of 65 years in countries like Netherlands.

The aforementioned scenario did not persist for long as shown by subsequent studies conducted in USA, European countries and New Zealand. The studies depict a complete reversal of the trend of early retirement. Evidence of employees opting to work beyond official retirement age is abundant (Bal and Visser, 2011; Bal, De Jong, Jansen and Bakker, 2011). Scholars attribute this change of trend to longer time of employee idleness after retirement owing to increase in life expectancy among people generally. In developed world, life expectancy stands at 80 plus years and most people live for between 20 and 30 years after retirement (Combset al., 1999; Repass, 1999).

Bal and Visser (2011) citing Brooke and Taylor, (2005) and EC (2005) indicate that the proportion of older employees relative to younger employees is growing rapidly in North America and Europe.

The above trend is similar throughout the world. The population of the world is fast aging, and by extension the workforce. The question of employees aging cannot be gainsaid and ignored. The picture painted by few of the sampled statistics indicates that older employees sooner or later would form a critical lot of Kenyan workforce that cannot be ignored. The above scenario is similar throughout most countries of the world. Two main factors are responsible for the above scenario: First, the falling fertility levels among women. Legovin (2002) asserts that between 1982 and 1992, fertility rates in Kenya has consistently fell from 8 to 5 births per woman because of family planning efforts, which were put in place in the mid-eighties by the Government of Kenya. Kenya is undergoing a demographic transition due to decline in fertility, which translate to fewer people entering the labour market as a result (Ilmarin, 2006; Hardy, 2006) in Bonsdorff (2009). Consequently, organizations are 'forced' to make do with older employees. Though some studies such as KDHS

(2003) has shown that there is a decline in almost all indicators of health: the fertility rate, which has been declining since 1980s, the gains made were slightly reversed from 4.7 to 4.9 in 1998 and 2003. This however, is temporary and decline trend is likely to continue.

Secondly, life expectancy in Kenya has tremendously risen as compared to independent days. In 1963 life expectancy was 40 years (GOK, 1994c; in Kimaluet *al.*, 2004). By 2011 overall life expectancy was 59.48 years (GOK, 2010). This improvement in life expectancy, however, seems to be gender sensitive with women showing a higher life expectancy than men. In 2011 life expectancy according to gender was 58.91 years for male and 60.07 years for female. In developed world, life expectancy stands at 80 plus years and most people live for between 20 and 30 years after retirement (Combset *al.*, 1999; Repass, 1999). This means that one has, on average, at least twenty years to live after retirement. This is a relatively a long period of time for one who, hitherto, had spent many years in work environment idle or to live a life of 'rolenessess'. This is notwithstanding, the vast experience and knowledge they have accumulated, which they ought to share with youthful and inexperienced employees. University professors are a case in point.

1.2 Statement of the Problem

Ordinarily employees are supposed to exit from employment relationship upon attaining the set retirement age. This mandatory retirement age differ from one country to the other, but generally it ranges between 55 and 74 years. Notwithstanding this, exit from retirement relationship by employees has continued to be unpredictable: some retire earlier than the set date, others persevere to mandatory retirement age while others remain in employment relationship long after attaining set

retirement age [Beehr et al, 2011]. Despite move by some countries to raise retirement age, Kenya included, the same behaviour among employees is still being witnessed.

The area of retirement in Kenya is a scantily studied one and hence insufficient literature, more so, factors that make employees to quit employment relationship or postpone their exit from employment relationship. Extensive review of literature was made and what emerged was that most of the studies encountered focused on employees who are still in employment with their focus being retirement intentions and factors influencing these future intentions. Some reviewed literature examines factors that can mediate the intentions of employees. No past study that has tried to relate intentions and actual outcome of those intentions was found. In addition few studies have focused on employees who have retired and if there are, they are based on work setting which are very different from those of developing countries like Kenya.

The pertinent question is: What makes employees to behave this way? Is there a relationship between decision to exit from employment relationship or remain in employment relationship with work factors? And does employee personality moderate the relationship between work factors and retirement intentions outcome?

The purpose of this study, therefore, was to investigate the moderating effect of employee personality on relationship between work factors and decision to leave employment relationship completely or postpone retirement.

1.3 Research Objective

1.3.1 General Objective

The purpose of this study was to determine the moderating effect of employee personality on the relationship between work factors and retirement intentions outcome among civil servants in Kenya.

1.3.2 Specific Objectives of the Study

The Specific objectives of the study were:

- 1) To determine the effect of job characteristics on retirement intentions outcome.
- 2) To evaluate the effect of physical work environment on retirement intentions outcome.
- 3) To analyze the effect of organizational justice on retirement intentions outcome.
- 4) To examine the moderating effect of employee personality on the relationship between:
 - (i) Job characteristics and retirement intentions outcome.
 - (ii) Physical work environment and retirement intentions outcome.
 - (iii) Organizational justice and retirement intentions outcome.

1.4 Hypotheses of the Study

In furtherance of research objectives, the following hypotheses were tested:

H₀1: There is no significant relationship between job characteristics and retirement intentions outcome.

H₀2: Physical work environment has no significant effect on retirement intentions outcome.

H₀3: Organizational justice has no significant effect on retirement intentions outcome.

H₀4: Employee personality has no moderating effect on the relationship between:

H₀₄₁: Job characteristics and retirement intentions outcome.

H₀₄₂: Physical work environment and retirement intentions outcome.

H₀₄₃: Organizational justice and retirement intentions outcome.

1.5 Significance of the Study

The purpose of this study was to examine work-related factors that predict retirement intentions outcome as moderated by personality among civil servants in selected counties in Kenya.

The results of this study is significant in understanding a very important, yet little researched aspect of human capital in Kenya, retired employees. Knowledge on what motivates retirement decision may help the Government in formulating policies on how this important resource that possess wealth of experience and knowledge at the time of exit can be tapped.

Aspects of the work environment and pre-retirement programs can be molded to match the important factors in individuals' decision to retire. Overall, if factors that influence and predict employees' retirement decisions– making, are known, this will guide organizations and government in making policy decisions on employee retirement.

Human resource managers in particular and other managers in general may find the results of this study useful in making decisions on re-engagement of retired employee. It is important to note that older employees can provide unique contributions to an organization such as supporting younger employees, transmitting culture and values, providing institutional memory, and acting as mentors and socializes (Dorfman, 2000).

The results of this study contribute immensely to the development of theory in retirement domain. This research is of significance to the domain of human resource management, and in particular handling of employee separation from organization. It is also expected to extend the knowledge base that currently exists in that field.

The concept of retirement is relatively new and minimally studied especially in developing countries. Therefore, research which explores the human capital after separation from the organization upon attaining mandatory retirement age is to raise awareness among those who are unacquainted with the immense potential of human capital who exits the organization with invaluable wealth of attitude and knowledge.

Also, other researchers may pick gaps from this study and pursue it further. This research has recommended certain areas for further research by other scholars.

From the findings of this study, strategies were suggested for strengthening working conditions of employees not only in public service but also in private sector. In addition, the findings of the study will provide viable strategies for management of retired employees in public sector and other institutions.

It is further hoped that the findings of this study will benefit, not only to the Public sector under study, but also private and public institutions in coming up with programmes that can resolve the issues under study. This is so because the results are replicable and generalizable. In the light of all the above, the study is considered imperative.

Finally, a major aim of this research was to test the generalize ability of empirical findings and models such as JD-R derived primarily from overseas researches, to a Kenyan set up and sample.

1.6 Scope/Delimitation of the Study

The study confined itself to investigation of work factors that influence retirement intentions outcome among retired civil servants in Kenya with personality moderating the relationship. The study targeted 6447 retired civil servants drawn from five (5) selected counties in Kenya namely: Baringo, Nakuru, Uasin Gishu, Kakamega and Kisii and to guard against biases due to memory lapses, only those who retired within the period between January 2009 and December 2013 and who were in the pension payroll participated in this study. Questionnaires administered personally with the help of research assistant were the chief mode of data collection. The study was conducted between January 2014 and June 2014.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter is structured as follows: section 2.1 deals with theoretical foundation of the concept of retirement, section 2.2 examines the concept of employee retirement, section 2.3 focuses on retirement intentions outcome, Section 2.4 is devoted to work factors, section 2.5 contains motivation to work theories and models, section 2.6 addresses the effects of work factors on retirement intentions outcome, section 2.7 discusses moderating effect of employee personality on retirement intentions outcome while the last section 2.8 shows the conceptual framework.

2.1 Theoretical Foundation of the Concept of Retirement

To concretize the understanding of the concept of retirement, the following theories of retirement are discussed to set the theoretical basis and inform the study.

2.1.1 Continuity Theory

As the name suggest, employees carry their activities into retirement. The continuity theory is one of the major psychosocial theories which describe how people develop and adjust to retirement. According to continuity theory, retirees cope with retirement by increasing the time spent in roles with which they are already familiar, instead of finding new roles (Tinsley and Schwendener-Holt, 1992) in (LaBauve and Robinson, 1999). This idea is based on the assumption that older people want their lives to remain in a state similar to that before retirement. As proposed by Atchley (1989), there are three general categories of continuity: (a) discontinuity, which occurs when life becomes too unpredictable; (b) optimum continuity, when the retiree experiences an optimal amount of change; and (c) too little continuity, when the person feels that

life has become too routine and thus boring. In relation to job resources a person who enjoyed work life because of interesting work, experience optimum discontinuity if he/she becomes idle. Similarly, an employee who on days preceding retirement enjoyed his /her work role would want to maintain optimum continuity by engaging in similar job either in the same or different organization, that is, postpone retirement by switching jobs. The converse is also true, if work activities were demanding; one would experience discontinuity and would opt to leave the scene completely.

2.1.2 Structured Dependency Theory

Structured Dependency theory by Townsend (1979) focuses primarily on the role of financial resources in conditioning the experience of older people and asserts that society has created the negative position occupied by some elderly people by compelling them to depend upon the state for pension and benefits. This position has been adopted by others (Walker, 1981) who think that retirement, low pension, institutional care and passive forms of community care have effectively created the dependency of a group of elderly people. Walker (1993) asserts that the degree of dependence of the individual in terms of pension and Savings is related to their occupational status during their working life. The Structured Dependency theory speculates that many elderly people who are living in poverty are those people who are reliant on the state pension as the main source of income (Townsend, 1981). Townsend (1979) reported that poverty is closely related to occupational status prior to leaving work. Not only are occupational pension related to the salary in the last year of work, but also the investment in an occupational pension seems to be related to social class. This posits the fact that retired civil servants depends on the government especially during old age. This is not necessarily the situation in most of the developing countries since even the pension given by the government during

retirement is not enough to cater for employees' needs. This research attempted to investigate relationship between work related factors and retirement intentions outcome among civil servants in selected counties in Kenya. If pension they get is low to the extent that cannot sustain them, they might opt to continue working either full time or partially to supplement the pension they get.

2.1.3 Disengagement Theory

Developed by Cumming and Henry in the 1950's, the theory connects retirements with issues of health by pointing to the older person's gradual but inevitable retirement from their social context in preparation for the ultimate disengagement from society, that of death. Retirement from work is thought to mark the beginning of disengagement from society and leads to social isolation, illness and a decline in happiness (Cumming and Henry, 1961).

For disengagement theory to be supported, it was argued that those who have disengaged from work and therefore experiencing deteriorating health, are expected that they are not playing any significant role on engaging in any form of employment, formal or otherwise after retirement. Probably they are spending their sunset years enjoying leisure. The theory anticipates employees to disengage upon attaining retirement age, overlooking the fact that in reality some employees do not think of disengagement while others do. This study attempts to look for links between work-related factors and retirement intentions outcome, that is, decision to disengage completely or postpone disengagement.

2.1.4 Role Theory

Carter and Cook (1995) suggest that a person's commitment to his/her work-role affects his/her desire to remain in the labor force. Consequently, the degree to which

retirement, positively or negatively impacts on individuals, depends on the degree of importance that they attach to their role and on whether they are able to replace that role (Carter and Cook, 1995). If an employee's role has been central to his/her identity, its loss may produce negative psychological outcome such as anxiety, depression, and stress (Burke, 1991; Carter and Cook, 1995). On the other hand, involvement in roles independent from the work sphere, or a negative perception of work roles, may induce people to be less worried, or indeed happy, about the role transition undergone with retirement (Adams *et al.* 2002). An employee who played leader role may opt for public leadership role.

2.1.5 Activity Theory

The activity theory attempts to understand the different roles present in the activities in which people participate in after retirement (Havighurst, 1963). Consequently exit from work through retirement was thought to have a dramatic impact on the individual. This change in role is assumed to deprive the retired person of their identity and the reason for much of their activity. Blau (1973) found retired people were unable to use their leisure time effectively because they were used to relying upon the familiar cultural role of work to structure their lives.

Activity theory was developed as an offshoot of the Role theory as a way of trying to understand the different social roles present in the various activities that people pursue following retirement (Havighurst, 1954). Activity theory points to the importance that involvement in activities can have for elderly people in enhancing psychological and social well-being (Havighurst and Albrecht, 1953). In their study White and Riley (1988) described how each individual has a unique role at different times of their life. They explained how each role changes as the process of ageing develops depending

upon the diversity of the individual and effects outside social and economic factors. Mein *et al.* (1998) examined interviewee's reports of social inter-actions following retirement. For this theory to hold employees was expected to continue with the activities they were doing during their work life and was look for areas where they can find the same.

2.1.6 Third Age Theory

The theory of the third age was introduced by Laslett, in 1989, and directs our attention to the possibility of a new condition of a freely chosen healthy retirement leading to a life of self-realization and fulfillment. Laslett introduces a positive dimension of life in retirement. The many negative assessments of the nature of post-retirement life earlier held were reversed by Laslett [1989] by declaring the third age to be the ``crown of life'. This position sees old age as the ``crown of life" rather than as a negative social category. Laslett theory is predicated on physical wellbeing and the desire to expand horizons. The theory has, however, been criticize for assuming a situation o affluence among retirees (Bury, 1995).

Adjustment to mandatory retirement is very different from adjustment to optional retirement (Hayes and Vandeneuvel, 1994). The decision of when to retire is part of recognizing and adjusting to the retirement process itself. Adjustment to retirement is likely to be more successful when the person facing retirement makes the decision about when or whether to retire (Howard et al. 1982). Mandatory retirement removes that decision from the person who retires and indeed this may be why some participants found had not made any preparations for their retirement before leaving work and hence opting for the emergent career options after retirement.

Consequently, if the theory was to stand the test of time it would be expected that retirees were positively receptive to retirement.

2.1.7 Theory of Planned Behavior

A central factor in the theory of planned behavior is the individual's intentions to perform a given behavior (Ajzen, 1991). Behavioral intentions are considered to be representations of people's plans of action that summarize their motivation to engage in a certain behavior. The more motivated people are to engage in the specific behavior, the more likely its successful performance is. The theory is based on three suppositions: Attitudes (positive–negative evaluations of the behavior), subjective norm (perceived social pressures to perform the behavior), and perceived behavioral control (the control people think they have over the behavior).

When this theory is applied to retirement intentions outcome, it is expected that people are more likely to work beyond retirement age if their attitude towards working past retirement age if they are positively disposed towards late retirement and if they perceive there is social pressure to retire late (subjective norm), and if they believe they are able to postpone retirement (perceived control). The relative importance of attitude, subjective norm, and perceived control can vary across behaviors and situations (Ajzen and Fishbein, 1980). This implies, for instance, that employees may give more weight to their society's pressure to remain working if they have not accomplished certain expectations, or before retirement. The theory of planned behavior has been applied in a wide range of domains to explain pressures that make people do things they would not, otherwise do.

2.2 The Concept of Employee Retirement

Feldman (1994) in Balet *al.*, (2011) defined the concept of retirement as ‘the exit from an organizational position or career path of considerable duration’. Another widely cited definition of retirement is one by Atchley (1976) who defined retirement as “a condition in which an individual is forced or allowed to be employed less than full-time and in which his income is derived at least in part from a retirement pension earned through prior years of service as a job holder. For one to qualify as a retiree, he/she must meet the two criteria in the definition, that is, pension earned must be from prior years of service and work involvement is partial. Twelve years later, that is, in 1988, Atchley modified the definition of retirement. The revised definition cited by Richardson (1993) gave retirement a new dimension. The new definition focused on retiree as a subject and not retirement process. A retired person was thus defined as “(1) any person who performs no gainful employment during a given year, (2) any person who is receiving a retirement pension benefit, or (3) any person who is not employed year round”. This definition has been touted as the most comprehensive definitions available (Wang and Shultz’s, 2009).

According to Wang (2009) retirement can be conceptualized in five different ways, namely: A decision making, an adjustment, a process, a career development stage, and a part of human resource management. This study adopted the view of retirement as decision making and retirement as an adjustment process, where retirees make decisions as to how they adjust to their retirement life. It is also important to note that the character of retirement as a concept has undergone four transformational eras (Dychtvald, 2009).

The first era of pre-industrial revolution days saw employees work all their lives and work was considered to provide a sense of being worthwhile and productive. The

industrial revolution was the second era. During this time life-time employment ceased to exist and retirement limit was set. The third era came in 1960's – 70's and during this time retirement was seen as a “golden years” of life.

A survey by WFS (2005) showed that retirement has entered a new era where employees no longer want to retire. A WWF (2005) survey of 1,000 retired Americans showed that 27% want to continue working and contribute to society. The trend of retired employees who want to remain in employment throughout their life is increasing (Bloom *et al.*, 2011).

2.3 Retirement Intentions Outcome

A study by Ekerdt *et al.* (1996) showed how heterogeneous the concept of retirement is viewed by “scholars and employees”. The researchers identified five general categories of retirement intentions of employees and by extension categories of employees: Employees who plan to retire completely; those who have no intentions of retiring; those who intend to reduce their current effort and retire only partially and those who intend to move to another job. All the above intentions give rise to two categories of pathways namely: Complete (Full) retirement and postponed retirement.

2.3.1 Complete Retirement

This occurs when an individual upon attaining mandatory retirement age, exit employee – employer relationship and stop paid employment completely. Some employees upon retirement would not want to continue working. Instead they want to transfer the abilities they acquired during their work life to some entrepreneurial venture. Gray (2007) found that retired employees without organizational support are more likely to transform their experience and skills into entrepreneurial venture and this lead to development of entrepreneurs among the retired.

Vast experience one get while in employment can be to start own business, or the same together with the money and time in new venture. Retirement can provide an opportunity to retirees to continue contributing to some activities as well as earning income for independent living.

Often mismatch between work conditions and individual needs and capacities, employees may be inclined to retire early from work. In other words, employees may consider retiring early when they perceive their work conditions as too demanding in terms of work quantity, and not offering enough in terms of work quality.

2.3.2 Postponed Retirement

The decision to postpone retirement by changing jobs or job Switch, partial retirement and job Continuity, that is, continue working on the same job. One can sometimes discuss with the present employer upon attaining retirement age to have employment contract extended. An extension of engagement on the same job as before retirement is termed as job continuity. A retired person can also look for similar job in a different company. His or her years of experience may come very handy for the company the retired person joins. Partial Retirement occurs when one wants to maintain a balance between the stress of the full time job and complete worklessness of a retired life. For those, a part time job can indeed be a good option. They can also opt for a consulting job or a job of freelancing. These kinds of jobs allow the person the required flexibility to work in accordance with his or her own schedule.

Awareness of the developmental and social challenges that midlife and older adults face is important for understanding a retiree's decision to retire and the retiree's process of making postretirement career decisions. As retirees face the developmental tasks of generativist versus self-absorption and integrity versus despair, they

encounter the challenge of maintaining vital involvement during retirement (Erikson, Erikson, and Kivnick, 1986). Erikson et al. identified social contact with former co-employees, devoting time to friends and family, and care of the home as avenues for maintaining vital involvement, but they stated that these activities might lose their allure over time. Erikson et al. noted that planning and appraisal of one's capacities can help the individual find creative outlets and possibly a new work identity.

For retirees, the appraisal of one's capacities includes examining physical and mental concerns and family demands. Although the percentage of healthy older adults is increasing (Adelman, 1998) after midlife, the prevalence of physical health problems, such as chronic illness, functional impairment, functional limitation and physical disability, increase steadily with age (Atchley, 1998). In addition to possible physical health decline, older adults might become aware of changes in their mental functioning. Remembering specific information such as names, dates, and objects often becomes slower (Adelman, 1998). Even though many older adults adapt to their physical limitations by compensating for them or minimizing the effects of them, the limitations still might affect their decisions concerning future career choices (Adelman, 1998; Atchley, 1998). In addition to dealing with their own physical and mental changes, midlife and older adults increasingly encounter responsibilities for the care of aging parents, ailing spouses, grandchildren, and other relatives (Moen, 1998; Simon-Rusinowitz et al. 1998). These family demands sometimes limit the hours a retiree can work and the willingness of the retiree to accept a job that requires travel or relocation. In appraising capacities, the retiree must examine current and future physical and mental abilities and any care giving obligations the retiree has to family members and others.

In addition to being challenged by changing capacities, some retirees recognize that their career development options might be limited by social attitudes toward aging. Johnson and Neumark (1997) found evidence of age discrimination when they evaluated data from the National Longitudinal Survey of Older Men. Approximately 7% of the respondents to this survey reported experiencing age discrimination in such areas as interviews and hiring, assignment and promotion, and demotion and layoffs. Even with a wide range of capacities, retirees might experience their career options are limited simply because of their age.

In a review of the retirement literature, Carter and Cook (1995) used role theory to examine the retirement transition. They identified connection with co-employees, involvement in work activities, and self-identity as some possible losses associated with retirement.

Carter and Cook asserted that remaining in the workforce after retirement might fulfill the need to feel productive. For individuals who tie their self-identity to affiliation with a specific profession or organization, retirement poses special challenges to the reestablishment or maintenance of their self-identity. Regardless of whether self-identity is challenged, finding substitutes for ongoing co employee contact and involvement in work activities can be difficult. Amidst their own limitations, age discrimination, and losses associated with retirement, many retirees find ways to continue career involvement.

An EOC (2005) commissioned study on older employees' and their options for flexible work, found that majority of older workers prefer working part-time because it gave them time to enjoy leisure .However, nearly twice as many men as women were found to work part-time because they are financially secure (Loretto, Vickerstaff

and White, 2005). The same study reveal common types of part time jobs that people in retirement prefer to involve themselves in, that is, jobs that revolve around attitude they already have and hobbies they enjoy. In reverse, they may consider continuing working when they anticipate that their job was better manageable in terms of workload, and attractive in terms of work quality. To investigate this possibility, this study paid also attention to employees' anticipation of future work conditions, and its effects with early retirement intentions.

Most studies reviewed focus on intentions of serving employees, projecting their post-retirement career plans and not employees who have actually left employment. A study by Shack lock and Brunetto (2011) looked at reasons for older employee's intentions to continue with paid working.

In the course of reviewing literature, no evidence was found which focus on engagements after mandatory retirement age. No studies were found which focused on retired employees and examined whether what they are currently doing matches their intentions. It is one thing to have intentions and another thing for those intentions to be actually fulfilled, no study which examine the extent of relationship between intentions and actual outcome.

The preference for postponing retirement is not only related to chronological age and perception of income adequacy, but also to work variables such as work importance, firm policies supporting aged employees and attitudes towards retirement (Zappalà *et al*, 2008).

There is evidence that the work conditions for older employees do not always meet their needs and capacities. Research indicates that older employees respond strongly to intrinsic reward, such as feeling useful and valued, and that extrinsic factors, such

as payment, are somewhat less important for them (Bourne, 1982; Kanfer and Ackerman, 2004; Valentine, Valentine, and Dick, 1998). Older employees tend to seek enhanced self-esteem, high involvement, and enhanced personal enjoyment from their jobs (Valentine et al. 1998). In addition, there is compelling evidence showing that work motivation does not decline with age (Kanfer and Ackerman, 2004). Older employees are as interested in advancement, skills' learning, and development of new skills as are their younger counterparts (Greller and Stroh, 2004).

In many organizations, however, the contribution of older employees is not greatly valued, and the opportunity for older employees to engage in interesting tasks, job transitions such as bridge employment, and development activities is limited (Hansson et al. 1997; Van der Heijden, 2005; Warr, 2001).

Several studies have found that older employees want to retire as soon as possible (Finkelstein and Burke, 1998; Henkens, 2000).

2.4 Work Factors

2.4.1 Job Characteristics

The job characteristics model identifies five core job characteristics. Under the right conditions, employees are motivated and satisfied when jobs have higher levels of these characteristics. These characteristics are: Skill variety, task identity, task significance, autonomy, job feedback (McShane, 2010).

The five core characteristics affect employee motivation and satisfaction through three critical psychological states. One of these psychological states is experienced meaningfulness – the belief that one's work is worthwhile or important. Skill variety, task identity, and task significance directly contribute to the job's meaningfulness. If the job has high levels of all three characteristics, employees are likely to feel that

their jobs are highly meaningful. The meaningfulness of a job drops as one or more of these characteristics declines.

Work motivation and performance increase when employees feel personally accountable for outcome of their efforts. Autonomy directly contributes to this feeling of experienced responsibility. Employees must be assigned control of their work environment to feel responsible for their success and failures. The third critical psychological state is knowledge of results. Employees want information about the consequences of their work effort. Knowledge of results can originate from co-workers, supervisors, or clients. However, job design focuses on knowledge of results from the work itself. Jobs that are high in all aspects of job characteristics may make retired employees to miss those aspects of their jobs. Such nostalgic experiences may make one to opt to continue working.

2.4.2 Physical Work Environment

A study by EWCO (2011) found that the work environment plays a substantial role in the take-up of early retirement. The study, which examined the relations between working environmental factors and early retirement, also uncovered considerable gender differences regarding the impact of working conditions on early retirement. However, neither the working environment nor other external factors fully explain why people opt for early retirement. The physical surroundings encompass such elements as temperatures, heat, light, ventilation, etc.)Which characterize work environment of the job (Newby, 1999).

2.4.3 Organization Justice

Organizational justice comprise of distributive justice and procedural justice (Padmakumar Ram and Prabhakar, 2011). Distributive justice deals with the ends

achieved (what the decisions are) or the content of fairness, whereas procedural justice is related to the means used to achieve those ends (how decisions are made) or the process of fairness. Scholars have argued that procedural justice influences the evaluation of the organization and its authorities (that is, trust in supervision and organizational commitment) (Cropanzano and Folger 1991; Sweeney and McFarlin 1993).

For organizations, it is especially important to be predictable and consistent in terms of the distribution of rewards as well as the procedures used to allocate them. While distributive justice pertains to one's perception of the fairness of decision outcome, procedural justice refers to the perceived fairness of the means and processes used to determine the amount and distribution of resources (Colquitt 2001; Rhoades *et al.* 2001). Research on fairness in organizations laid emphasis on procedural fairness in the late 1980s (Ambrose 2002). A review of organizational justice research found that justice perceptions are related to organizational outcome such as job satisfaction, organizational commitment, organizational citizenship behavior, withdrawal, and performance (Colquitt *et al.* 2001). When employees have high perceptions of justice in their organization, they are more likely to feel obliged to also be fair in how they perform their roles through greater levels of engagement. On the other hand, low perceptions of fairness are likely to cause employees to withdraw and disengage themselves from their work roles. However, previous research has not tested effects between organization system and employee retirement intentions outcome propensity to engagement.

Johnson (2007) distinguishes two kinds of organizational justice namely: Distributive justice which refers to employees' perceptions of the rewards they experience. Typical

examples include perceptions of human resource management practices, such as hiring decisions, the outcome of performance appraisals, raise requests, decisions about downsizing, layoffs, etc. The overarching concept of distributive justice derives from equity theory (Adams, 1963), which purports that individuals compare their rewards to their output and with the output and rewards of other workers. Procedural justice was defined by Johnson (2007) as the employees' perceptions of the formal procedures that are used to determine employee rewards. Dimensions of procedural fairness come from Leventhal (1976; 1980), who calls them consistency, bias suppression, accuracy, correct ability and ethicality. For example, a procedure should be consistent across time and the workforce, and the decision maker should be aware of his/her own personal biases, which should not play a role in decision-making. Procedures should also be perceived as accurate e.g., a procedure should correctly identify the person who is most qualified for the job. Correct ability refers to the existence of an appeals mechanism to challenge alleged mistakes, and ethicality refers to prevailing ethical norms upon which basis the decisions are made.

2.5 Motivation to Work Theories and Models

2.5.1 Herzberg Two-Factor Theory

Herzberg analyzed the job attitudes of 200 accountants and engineers who were asked to recall when they had felt positive or negative at work and the reasons thereto. From this research, Herzberg developed a two-step or factor approach to understanding employee motivation and satisfaction (Cole, 2003).

The two categories of factors are: Hygiene and motivators. Hygiene factors are based on the need for a business to avoid unpleasantness at work. If these factors are considered inadequate by employees, then they can cause dissatisfaction with work.

Hygiene factors include: - Company policy and administration, wages, salaries and other financial remuneration, quality of supervision, quality of inter-personal relations, working conditions, and feelings of job security among others.

The motivator factors are based on an individual's need for personal growth. When they exist, motivator factors actively create job satisfaction. If they are effective, then they can motivate an individual to achieve above-average performance and effort. Motivator factors include:- Status, Opportunity for advancement, Gaining recognition, Responsibility, Challenging / stimulating work, Sense of personal achievement and personal growth in a job, This study adopted similar approach used by Herzberg, where retirees were asked to recall instance in their work experiences which made them happy or sad and could have influenced their retirement intentions outcome. For this theory to hold, it was expected that a demanding job is so repulsive such that an employee would want to leave early and a job with high motivational characteristics such as challenging work and responsibility would make employee want to continue working even after retirement.

2.5.2 Equity-Inequity Theory

Another theory that underpinned this study is the Input-Outcome Equity Theory that was developed by Stacy Adams in 1965. This theory is rooted in the traditional employee- employer exchange process whereby the employee give something (inputs) and gets something in exchange (outcome) from the employer. To elicit rewards, inputs such as some kind of work effort, loyalty, hard Work, Commitment, Skill, Tolerance, Trust in superiors among others must be relevant to the employment effect. Similarly, outcome such as, Financial rewards (such as salary, benefits, perks),

Intangibles that typically include: Recognition, Responsibility, and Praise among others, would not be effective unless they are seen as meaningful compensation.

The Equity-Inequity process is an abstract phenomenon that takes place in the cognition of the affected person. An individual “computes” self-Outcome –Input ratio and compares with the corresponding ratio for significant other or comparison person. It is important to note that input and outcome are defined, as the individual perceives them and not necessarily their actual value. In the event a person perceives his/her Outcome - Input ratio as unequal to that of the comparison person, a situation described by Festingers (1957), as cognitive dissonance was arise. The resultant discrepant cognitions produce psychological tension within the individual and this tension is unpleasant to the individual making him/her to take a number of actions to reduce the tension and restore equity (Festingers, 1957). A person who feels underpaid may for example contribute less time and effort to the job thus reducing inputs whereas a person who feels overpaid might feel "guilty". To reduce this guilt, the person might distort the balance by convincing himself/herself that he/she possess more attitude than the comparison person or they can switch their reference group in order to achieve the perception of equity.

Resigning is, however, an option that is taken when the conditions are extreme. The decision to quit is a substantial one. It represents an upheaval in one’s life, breaking of many social bonds and fears of learning 'rules' of a new organization. Therefore, this decision is not made casually. In addition, a major controlling factor is the extensiveness of unemployment generally as well as in the field of the particular individual. Festingers' (ibid) study concluded that the more difficult it is to get a job, the less likely it is to quit the one you have, regardless of your level of satisfaction.

According to Festingers (1957) comparison of output and can result in any of the following three situations: First, an equitable situation arises when outcome/input ratio is the same as that of the comparison person. Second, is negative inquiry situation which arise when Outcome/Input ratio of the comparison person is higher and. Finally, positive inequity situation is a result of a situation where a person's Outcome/Input ratio is higher than that of the comparison person. In situation (a) and (b) the employee is motivated and occasionally some quit because of positive inequity.

An employee may react to a situation of inequity through either of the following ways: increase inputs work harder, attend school to enhance attitude and others, leave the field by retiring , resigning psychological and physical withdrawal, attempt to increase his/her outcome by seeking outside intervention such as from the unions or change the comparison person by looking for another comparison person, when people feel fairly or advantageously treated they are more likely to be motivated; when they feel unfairly treated they are highly prone to feelings of disaffection and demotivated. The way that people measure this sense of fairness is at the heart of equity theory.

When this theory is used in reference to retirement, an employee who develops positive cognitions is likely to continue working even after retirement, while one with discrepant cognitions will not even contemplate working an extra moth after retirement.

2.5.3 Job Characteristics Model

The Job Characteristics Model (JCM) developed by Hackman and Oldham (1976), is a widely studied model in motivational job design that attempt to explain important

work outcome such as job satisfaction, tenure and commitment among employees irrespective of the nature of the work they do.

For a job to be considered well designed the following five principles are used as guides: task variety, skill variety, autonomy, task significance and feedback (Cole, 2003). The five core job characteristics are: “skill variety” that is, the perceived variety and complexity of attitude and talents required to perform the job; “ task Identity”, that is, the extent to which the job is seen as involving a whole and identifiable task; “task significance”, that is, the extent that the job affect the wellbeing of others; “autonomy”, that is, the extent to which the job is seen as allowing for personal initiative in performing the work; and “feedback from the job”, that is, the extent that the job provides information about job performance.

The model approaches the motivational aspect of a job from the way that the job is designed. According to the model, a well-designed job is characterized by certain core features from the employee’s point of view.

Numerous studies show that the way jobs are designed impacts on outcome that are important to both employees for example, job satisfaction and to employers (for example, productivity). Job design can be approached with one or more goals in mind. For instance, jobs can be designed in the interest of increasing production efficiency, minimizing physical strain, or with intent of maximizing the extent to which they are motivating to the employee (Campion and Thayer, 1985).

The JCM posits that the way jobs are perceived in terms of these five core job characteristics make employee “experienced meaningfulness of work; feel responsible for his/her work, employee aware of the quality of his/her work. Jobs seen as high in the five core job features (for example, high in autonomy) are expected to be seen as

more meaningful by employees, are expected to engender greater feelings of responsibility on the part of employees, and are expected to provide clear cues to employees about the quality of work. JCM model is not related to retirement *per se*, but the intermediate impact of motivational outcome of designing jobs in line with the model, namely: work enjoyment and job satisfaction (Cole, 2000).

Jobs guided in design by the principles of job design stated earlier are expected to elicit motivational effects on the employees and other things being held constant may influence decision to continue working beyond retirement age. A poorly designed job that lacks aforementioned features may elicit repulsive reaction to such jobs.

2.5.4 The Job Demands–Resources Model

The Job Demands–Resources (JD–R) model is built on two types of job-related factors, that is, job resources and job demands. Job resources are motivational while job demands cause health impairment in employees.

A core assumption in the JD–R model is that all job characteristics fall into two broad categories: job demands and job resources. Job demands are defined as those physical, psychological, social or organizational aspects of the job that require sustained physical and/or psychological (that is, cognitive or emotional) effort or skills, and are therefore associated with certain physiological and/or psychological costs (Demeroutiet *al.* 2001). Examples of job demands are high work pressure, an unfavorable physical environment, emotionally demanding interactions with clients (Bakker et al. 2003c) and issues related to job insecurity and change (Bakker *et al.*, 2003) job resources can be categorized into three levels: At the organizational level, examples are salary and career opportunities; at the interpersonal and social relations level, examples are, supervisor and co-employee support; and at the task level, skill

variety, task identity, task significance, autonomy, or performance feedback are some of the examples (Bakker et al. 2003c). It is at the task level where J.R.D and J.C coincides. The two models focus on the intrinsic motivational aspect of the job.

A further assumption of J.D–R model is that job demands and job resources evoke two distinct albeit related processes. More specifically, job demands and resources are associated with strain through an energetic process, and with motivation through a motivational process. Both strain and motivation, in turn, relate to withdrawal behaviors, including perhaps also early retirement intentions. It is expected that strenuous job, according to the model, job demands causes health impairment and raising employee propensity to only persevere to retirement age if he cannot retire early. Job resources cause motivation and hence increases propensity to continue after retirement.

2.6 Effect of Work Factors on Retirement Intentions Outcome

2.6.1 Job Characteristics

The way a job is designed can result in a motivating or repulsive and stressful job (Beehret *al.* 2011). The principles that guide the design of a motivating job according to Bakker, Demerouti, Tariset *al.* (2003) are skill variety, task identity, task significance, and autonomy and performance feedback.

In totality, the motivational dimensions (Job Resources) of a job which are found within the job or task include: skill variety, task identity, task significance, and autonomy and performance feedback. The motivational dimensions of a job found within the context of how the job is organized include: role clarity, participation in decision making (Bakker, Demerouti, Tariset *al.*, 2003). The same study also identified other aspects of a job which motivates. These relates to how the employee

relates with others in the work place such as the supervisor and co-employee support, team climate. A job that is well designed, that is, having all the foregoing dimensions in-built in it, is likely to motivate an employee to continue working even after attaining mandatory retirement age. If employees experience financial worries, wish to upgrade their skills aptitude or miss some aspects of their former jobs, they are more likely to return to work or stay longer (Schlosser, Zinni, and Armstrong-Stassen, 2012).

2.7 Moderating Effect of Employee Personality

2.7.1 Retiree's Personality

Blekesaune and Skirbekk [2012] define personality as a set of characteristics possessed by individuals, which affects their cognitions, motivations and behaviour in various situations. Hence, Personality is a person's unique pattern of thoughts, feelings and behaviors that persists over time and situation (Morris, 1988).

The Big Five personality theory states that all people irrespective of their colour, creed, and language have five factors/dimensios that underlie their personality (Fieldman, 2009). The factors are openness to experience, conscientiousness, extraversion, agreeableness and neuroticism (Emotional stability).

This model was chosen because researchers conducted world over in different populations of individuals, including children, college students, older adults, and speakers of different languages across all continents have come up with findings supportive of the big five personality traits (Fieldman, 2007).A study by Blekesaune and Skirbekk [2012] conducted in Norway found low agreeableness as the most consistent predictor of disability retirement in men.

2.8 The Conceptual Framework

Work factors under study as represented by job characteristics (JC), Physical work environment (PWE) and Organizational justice (OJ) influence job satisfaction level of employees in an organization. Favourable work factors leads to high job satisfaction level (JSL) which in turn leads to retirement intentions (RIO) of postponing retirement (PR) and un-favourable work factors create repulsive attitude towards one's job and leads to complete retirement (CR).

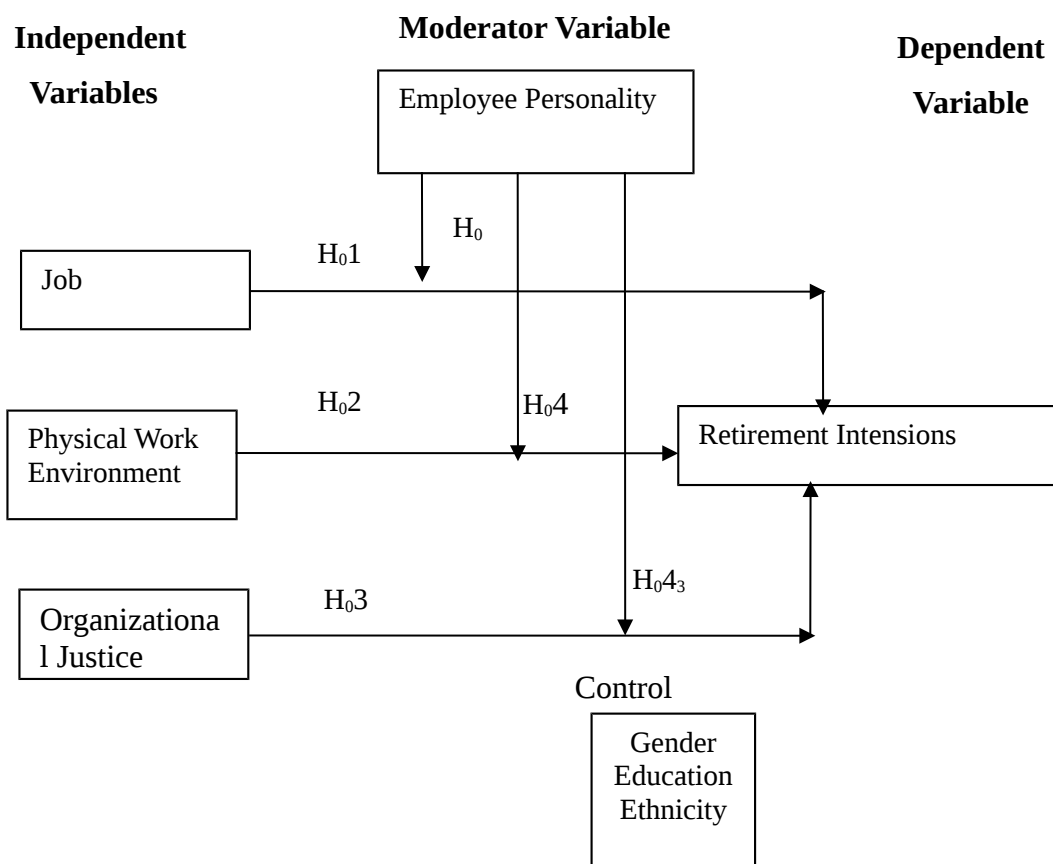


Figure.1: Conceptualized Relationships between Work Factors, employee Personality and Retirement Intentions Outcome
 Source: Researcher (2014).

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter describes the entire research methodology. It is structured into nine sections outlined as follows: Section 3.1 discusses the overall research design adopted and justification for its choice. Section 3.2 describe Study Area while Section 3.3 focuses on the target population and section 3.4 presents the sampling design and technique(s) that was used to arrive at the appropriate sample size. 3.5 deals with data collection instrument Measures and Measurement Scales, 3.6 cover Instrument validity and Reliability. In section 3.7 data collection procedure is explained. Model of data analysis is discussed in section 3.8 and the last section in the chapter is section 3.9 which deals with ethical issues.

3.1 Research Design

The study adopted explanatory research design (De Vaux, 2001). This design answers the 'why' questions and involves developing and explanation of causal relationship between independent and dependent variables (Cheruiyot, 2009). Causal explanations argue that a phenomenon Y_i (in case of this study, retirement intentions outcome) is affected by factors X_i (work factors). Explanatory research design correlate two or more variables.

This design involves collection of data from participants at one point in time and analyzing all participants' responses as a single group, obtaining at least two scores for each individual in the group; one per variable and reporting the results by use of the correlation statistical test in the data analysis, make interpretations or draw conclusions from statistical test results (De Vaux, 2001). This study sought to

investigate the relationship between work factors and retirement intentions outcome with employee personality moderating the relationship. Further, the design attempts to give the underlying explanation of the relationship between variables, and describe the relationship between them.

3.2 Study Area

This study was conducted among retired civil servants in the selected counties Kenya. The selected counties included: Nakuru, Kisii, Uasin-Gishu, Baringo, and Kakamega. The distribution of targeted population per county is as shown in table 3.1 below.

3.3 Target Population

The study targeted all retired civil servants drawn from five (5) selected counties in Kenya, who retired from the civil service between January 2009 and December 2013. The participants answered questions concerning their work before they retired. The distribution of all the retired civil servants in the selected counties is as shown in Table 3.1 below.

Table 3.1: Target population

Counties	No. of retirees
Nakuru	1330
Kisii	1295
Baringo	1280
Uasin-Gishu	1278
Kakamega	1264
Total	6447

Source: Pensions Department, Treasury (2014).

3.4 Sampling Design

3.4.1 Sample Size

The required sample size is influenced by: the size of the population the sample seeks to represent; the number of variables in the data gathering instrument; the requirement for statistical analysis; and the degree of confidence required from the results (Cohen and Manion, 1994; Page and Meyer, 2000). Though there is no general consensus as to how big a sample should be, studies by Bouma (1996), Cohen *et al*, (2000) and Meyer (2000) have suggested that a minimum sample size necessary for meaningful standard inferential statistics is thirty (30). However, Bouma (1996) suggests that when an analytical matrix is used, the sample size should be five times the number of boxes in the matrix. Notwithstanding the lack of consensus as to the appropriate size of the sample, the cardinal rule is that the sample size chosen must be representative of the population, if the results of any statistical analysis of collected data are to be generalized to the whole population, with sufficient levels of confidence.

Kalliath , Naude and O'Driscoll (2009) found a sample of 230 representatives enough in a study on the contribution of personal, job-related and non-work factors in predicting employees' retirement intentions in New Zealand. Roscoe (1975) on his part argues that a sample size Kenya than 30 and less than 500 is more appropriate for most researches. Given that the population from which the sample was drawn was homogeneous (given the fact that they all work for the government as civil servants), random sampling procedure was used. This study targets a population of 6447 direct pensioners in Kenya who are not over five years since they retired and are in pension payroll of pensions department. The following formula by Krejcie's (1970) was applied to determine the sample size. The formula is as given below.

$$n = (\chi^2 Npq) / (d^2 (N-1) + \chi^2 pq)$$

Where:

n = Desired sample size

N = Target population

p = Population proportion (take 0.5)

q = population proportion

d = Degree of accuracy reflected by the amount of error that can be tolerated in fluctuation of a size about the population and corresponds to the significance level with a standard error of the proportion at the corresponding confidence level.

χ^2 = the table chi-square value for one degree of freedom relative to the desired level of confidence ($\chi^2 = 3.841$ at 95% confidence level).

To determine the sample size for this study from, the target population was applied on the formula as follows:

$$\begin{aligned} n &= (3.841 \times 6447 \times 0.5 \times 0.5) / (0.05^2(6447-1) + 3.841 \times 0.5 \times 0.5) \\ &= 6192/17.0755 \\ &= 362 \end{aligned}$$

The computed value of the sample size was 362. To take care of possible non-responses, the computed value was adjusted upwards by 10%. This brought the sample size to 398.

The sample size obtained was distributed proportionately in accordance with the size of the population of each county. However, because of the rounding off effect during distribution, the final sample size used in the study was 397. The rounded off results were as shown in table 3.3 below.

Table 3.3: Sample Size per County

County	Population	Sample Size	Percentage Approx.
Nakuru	1330	82	6.06
Kisii	1295	80	6.2
Baringo	1280	79	6.3
Uasin-Gishu	1278	79	6.3
Kakamega	1264	78	6.4
Total	6447	397	6.2

Source: Researcher (2014)

3.4.2 Sampling Method

This study adopted a two-stage sampling design. First, purposive sampling design was used to select the counties, from which, participants were drawn. Five counties with the highest number of retirees were selected. Secondly, systematic sampling procedure was used to pick individual retirees from the selected counties. Since pensioners earn their pension through Post Bank branches in their respective areas, the researchers interviewed them at their respective pay-points to ascertain whether they met the research parameters that is, they were retired civil servants and were not more than five years as at December 2013. After ascertaining their eligibility, questionnaires were then issued to them to fill on the spot or to be collected later.

3.5 Data Collection Instruments, Measurement Scales and Models

3.5.1 Data Collection Instruments

Two instruments were used: interview schedule and questionnaire. One was interview schedule which contained only one item, which was meant to screen potential respondents on their eligibility to participate in the study. The item was, “When did you retire?” If the response was any time before January 2009, the potential respondent was ineligible and was thanked. The enumerator proceeded to the next participant. The other was a questionnaire which was meant to measure the constructs

under study. A self-constructed questionnaire, with detailed measurement items covering work factors, retirement intentions outcome and employee personality was used to gather data from selected respondents comprising of retired civil servants drawn from sampled counties in Western part of Kenya. The instrument used contained questions with 5-points likert-scale options where the respondents were to check the appropriate response by putting a tick inside a relevant box. Karasek (2005) Job Content Questionnaire (JCQ), also used by Hussain and Khalid (2009) majorly informed the construction of the questionnaire used in this study to measure the constructs under study in this research.

A Questionnaire was considered appropriate due to a number of reasons: Kerlinger (1973) observed that a questionnaire is widely used in research because it's possible to give similar or standardized questions to the subjects.

After obtaining permission and clearance from the relevant authorities, (Ministry of Finance; Treasury and Post Bank, the banker to majority of retirees) the researcher contacted the selected retired employees in furtherance of the research. A questionnaire that contains items which captured and measured selected constructs in all variables was used to collect data (See Appendix 2A and 2B). The items representing various constructs were measured with scales adapted from the Short Inventory to Monitor Psychosocial Hazards (SIMPH; (Notelaers, De Witte, Van Veldhoven, and Vermunt, 2007) and Job Content Questionnaire (JCQ) by Amick (1998).

Respondents' responses to predetermine questions were analyzed for indication of their effect on employee retirement intentions outcome. To control for biases that could have arisen because of memory lapses among the participants, only participants

who were not more than five years since they retired participated in the study. The reliability of the measurement items in respect of each construct was determined by computing Cronbach's alpha values.

The research instruments were administered to the sampled participants accompanied by verbal explanation on how to complete them. The respondents were requested to honestly respond to the items in the instruments to help the researcher get a true picture of the issues at hand. After the questionnaires were returned, they were edited for completeness, a description on the behavior observed and findings were provided. The respondents were asked to recall their work-life experiences and guided by selected items that measured certain constructs in this study (see tables 3.4, 3.5, 3.6, 3.7 and 3.8 below) about work factors, retirement intentions outcome and employee personality as a moderator variable. Participants were asked to recall the aspects of their previous jobs that made them feel happy /good and /or sad /bad about their jobs and relate them to their post- retirement life engagements (Cole, 2008).

3.5.2 Measurement Scales

In order to elicit appropriate responses to all the issues, a questionnaire containing measurement items for various constructs was administered to the selected participants. Each section in the questionnaire contained measurement items which targeted various issues. These items of measuring constructs under study were drawn from various instruments used by various scholars (Beehr *et al.*, 2011);(Notelaers, De Witte, Van Veldhoven, and Vermunt, 2007, and Amick, 1998). A modified questionnaire adopted from Taylor and Shore (1995) was used to measure the variables in this study namely: work factors influencing employee's retirement intentions outcome with personality moderating the relationship.

3.5.2.1 Measurement Items for Work Factors

Three measurement scales were selected for measuring each of the work factors: job characteristics, physical work environment and organizational justice

a) Job Characteristics

Table 3.4: Measurement Items for Job Characteristics

1. My work permitted me to decide on my own how to go about doing work.
2. My work involved doing a whole or identifiable piece of work, rather than a small portion of the overall work process
3. My work required me to do many different things, using a variety of your attitude and talents
4. The results of my work as an employee significantly affected the lives and well-being of other people
5. Working on my work activities provided information about my performance

Note: The rating was based on a five-point Likert scale where 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree

b.) Physical Work Environment

To measure the physical work environment that the retirees were faced with, the following measurement items as shown in Table 3.5 below was used:

Table 3.5: Measurement Items for Physical Work Environment

1. Most of my working life was spent in remote areas of the country
2. The physical environment in which I worked was hostile
3. I worked in areas with extreme temperatures

4. I constantly lived in fear of being harmed

5. Access to social amenities in my work station was mostly a challenge

Note: The rating was based on a five-point likert scale where 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree

The overall score of the five areas tested in the scale was computed as the simple mean of the likert scale scores.

c.) **Organizational Justice**

Organizational justice prevailing before retirement was measured using a five item scale shown in Table 3.6 below:

Table 3.6: Measurement Items for Organizational justice

1. The work load, schedules and pay were quite fair (Distributive Justice)
2. All decisions were applied consistently and to all employees (Procedural Justice)
3. Kindness, dignity, sensitivity and consideration was exhibited by those in decision making level (Interactional justice)
4. I was generally satisfied with my work (Employee satisfaction)

Note: The rating was based on a five-point likert scale where 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree

Since there is no known formula for incorporating the five different components of organizational justice into aggregate scale, a simple average score was adopted.

3.5.2.2 Measurement Items for Employees' Personality

Based on the five factor personality theory construct, Ten-Item Personality Inventory- (TIPI) developed by Gosline et al (2003) was used to measure personality of the participants (See Table 3.7 below).

Table 3.7: Measurement Items for Employee Personality

1. Extraverted, enthusiastic.
2. Reserved, quiet.
3. Sympathetic, warm.
4. Critical, quarrelsome.
5. Dependable, self-disciplined.
6. Disorganized, careless.
7. Calm, emotionally stable.
8. Anxious easily upset.
9. Open to new experiences, complex.
10. Conventional, uncreative.

Note: The rating was based on a five point likert scale where 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree

The score for each of the five personality traits were computed based on TIPI scale scoring (“R” denotes reverse-scored items): Extraversion: 1, 2R; Agreeableness: 3,4R; Conscientiousness; 5, 6R; Emotional Stability: 7,8R; Openness to Experiences: 9, 10R.

3.5.2.3 Measurement Items for Retirement Intentions Outcome

Retirement intentions outcome was indicative of the position that the respondent took up immediately on attaining their retirement age. Respondents were expected to answer yes or no to the items in the table 3.8 below which measured retirement intentions outcome. Some of the scales in the table below measured complete retirement and others measured postponed retirement.

Table 3.8: Measurement Items for Retirement Intentions Outcome

I quit employee – employer relationship after attaining my retirement age
I am still in employee – employer relationship after attaining my retirement age

3.6 Instrument Validity and Reliability

3.6.1 Instrument Validity

The instrument's validity is measured by the degree to which results obtained from the analysis of the data represent the phenomena under study (Mugenda and Mugenda, 2003). This has to do with how accurately the data obtained represent the phenomenon under study. This is determined by the absence of systematic error in data collected and analyzed. Validity of research instruments is demonstrated when an instrument is seen that it is asking the right questions, framed in the least ambiguous way. Validity of the research instrument can be ascertained by checking the format of the instrument.

As a prerequisite to further analysis, the reliability and validity of all the measurement scales used for the study were examined. This study relied on Karasek (2005) Job Content Questionnaire (JCQ) which was developed within a different research environment. It was, therefore, necessary that its validity and reliability be ascertained within the Kenyan context.

To ascertain the validity of the questionnaire, expert opinion was first sought from two professors from Moi University School of business and economics who were experts in Human resource management. They were first asked to review the questionnaire individually and later as a team through e-mail correspondence. All the two experts unanimously were in concurrence with the construction structure and the

content of the questionnaire except for a few questions that required reframing to eliminate ambiguity.

The purpose of the pilot study was to enable the researcher discover the weakness of the research instrument before administering the same during the final study. It also helped to check the clarity of the questions or items and elicit comments that could assist in reconstructing, modifying and improving the instruments. To further ensure construct validity, multiples sources of evidence was used as suggested by Yin (2003).

3.6.2 Instrument Reliability

To determine the reliability of the research tool, test-retest method was applied (KIM, 2009). In this method, the research instrument was administered on the same respondents twice. After the first administration, a period of time was allowed to elapse long enough to eliminate response by remembering the responses given in the first round. The scores on the two sets of measures were correlated to obtain an estimated coefficient of reliability. The coefficient was computed using the Karl Pearson's product moment coefficient of correlations given as r . the items were scored individually and aggregated to get the total score on the whole instrument for both test and retests administration. The formula in KIM (2009) shown below was used to determine the reliability of data collection instrument.

$$r = \frac{n \sum xy - \sum x \sum y}{\sqrt{[n \sum x^2 - (\sum x)^2] [n \sum y^2 - (\sum y)^2]}}$$

Where:

r = reliability coefficient

n = number of respondents

x = total score of the test administration

y = total score of the retest administration

Reliability is the measure of the degree to which a research instrument yields consistent results after repeated trials (Kothari, 2003). The researcher endeavored to enhance the reliability of the data collected by ensuring that the questionnaire was tested and re-tested by having it administered to the same (Panel) pilot group of twenty five respondents twice at an interval of two months under the same conditions. The content of the questionnaire was reviewed and analyzed to enhance its reliability. Revision to the instrument was made to reflect their suggestions.

A test Re-test approach was employed to determine the reliability of the questionnaire after the validity test. For overall reliability, twenty five (25) questionnaires were subjected to the first round of test in Kericho County. A two months period was allowed to elapse before the same respondents were subjected to the same questionnaire in the second test. The Karl Pearson's product moment coefficient of correlation of the total score of 21 questionnaires (four respondents were lost in the retest round) was found to be 0.978 giving an indication that the questionnaire was reliable.

For individual scales in the questionnaire, Cronbach's alpha was determined together with the variance and loading of each item in the scale. In cases where the Cronbach's alpha value was less than 0.7, items with lowest loading on the scale was dropped until the set alpha of 0.7 was achieved. The results were as indicated in Table 4.5 below.

Table 4.5: Reliability Test

Scale (N= 318)	Initial Items	Final items	Cronbach (α)	Mean/SD
Job Characteristics Physical work environment	5	5	0.711	Mean = 3.463, SD = 1.25
Organizational Justice	5	4	0.702	Mean = 3.807, SD = 1.371
Personality	10	10	0.729	Mean = 3.48, SD = 1.243

Source: Research Data (2014)

All the items on job characteristics, physical work environment and personality were retained having attained Cronbach alpha value of greater than 0.7 when all item were included. It was only the organizational justice scale that did not fulfill the desired levels of reliability and one item was removed from further analysis with the remaining four achieving Cronbach Alpha Value of 0.702.

3.7 Data Collection Procedure

Interview schedule and self-constructed questionnaire containing measurement items of various variables in the study were used to collect data from participants drawn from selected counties. The Researcher, with the help of five research assistants drawn from fourth year students of University of Kabianga assisted in the data collection process. The research assistants were first trained on how to select and administer the questionnaire to the respondents prior to their engagement in the data collection process. Periodic monitoring was carried out on the assistants to ensure compliance to the data collection process requirement as a means of enhancing accuracy and reliability of data collected. Interview schedule was used to screen those illegible to participate in the study before the questionnaire was administered. The questionnaires were issued to respondents to fill and those unable to fill on the spot

were allowed to carry questionnaires with them to be returned within one week from the date of issue. To facilitate follow-up they were requested to leave behind their contacts.

3.8 Model of Data Analysis

3.8.1 Data Analysis Plan

This study adopted the following plan in analyzing the data:

A. Preliminary Checks

First, once the questionnaires were collected, it was checked for completeness and accuracy before being process further. Data was then coded and captured using SPSS software version 17, followed by gleaning and stored in readiness for analysis. Once the data was confirmed to be clean, normality of the data collected was examined by computing Pearson's measure of skewness. The following formula was used:

$$P_{sk} = \frac{\text{Mean} - \text{Mode}}{\text{Standard Deviation}}$$

The closer the value of P_{sk} to zero, the closer the data is to normality. A P_{sk} value of zero shows that data is normally distributed.

Finally, data on work factors was checked for multi-collinearity. This is to ascertain that each of the work factors/variables has complementary effect on the dependent variable. This was to weed out redundant variables in the model. To determine the variable that does not have significant effect on the value of R, each of the variables was introduced (removed) individually to (from) the regression equation model and the effect on the value of R was noted. If the introduction (removal) of this variable made significant change in the value of R, then, there was no collinearity between the predictor variables in the model.

B. Univariate Analysis

Univariate analysis was performed on responses to various questions for purpose of descriptive statistics. Three familiar and commonly used descriptive measures of central tendency that was computed are: the mean or arithmetic average, standard deviation, skewedness

C. Bivariate Analysis

Thirdly, bivariate analysis was also performed to determine the degree of association between the independent variables. For purposes of this study, Pearson's coefficient of correlation was used. The bivariate relationship between the dependent variable (categorical) and independent variables (continuous) was tested as part of the main analysis as non moderated logistic regression.

D. Factor analysis

Before carrying out the logistic regression test, factor analysis was carried out to examine the consistency of the constructs inherent in the collected data with established findings and theories. Principal component analysis was used together with Varimax rotation with Kaiser normalization as a simplifier to facilitate ease of interpretation. Only components with Eigen Values of greater than one were extracted and renamed accordingly.

E. Non-Moderated logistic Regression Analysis

With confirmed constructs, the data was further analyzed using non-moderated logistic regression model. This was to establish the predictive value of work factors on retirement intentions outcome before moderator variable was introduced into the model. The relationship under study is one of binary dependent variables (Mukras, 1993). Retirement intentions outcome are two: complete retirement and postponed retirement, of which the two are mutually exclusive.

The general form of logistic regression model used was as follows:

$$\ln \left(\frac{y}{1-y} \right) = a + \beta_{iX_i} + \epsilon$$

Where:

y = is the expected probability that the outcome is present, and is given by the following expression;

$$y = \frac{\text{Exp}(\alpha + b_1X_1 + b_2X_2 + \dots + b_nX_n)}{1 + \text{Exp}(\alpha + b_1X_1 + b_2X_2 + \dots + b_nX_n)}$$

α is the intercept,

X_i are the independent variables

ϵ is Error term.

In order to establish the effects of independent variables (work factors) on dependent variable (retirement intentions outcome), the following non Moderated Logistic regression Models was used:

$$\ln \left(\frac{y}{1-y} \right) = a + \beta_{iX_i} + \epsilon$$

Given by: the following formula:

$$y = \frac{\text{Exp}(\alpha + b_1X_1 + b_2X_2 + b_3X_3)}{1 + \text{Exp}(\alpha + b_1X_1 + b_2X_2 + b_3X_3)}$$

Where:

α is retirement intentions outcome independent of work factors,

y - is the expected probability that the outcome is present, that is Complete Retirement)

1- y - is the expected probability that the outcome, that is postponed Retirement, is present

X_1 is Job Characteristics

X_2 is Physical Work Environment

X_3 is Organizational Justice, and

ε is Error term

F. Moderated logistic Regression Analysis

When the Moderator variable was introduced into the above model, the resulting model was as follows.

$$\ln \left(\frac{y}{1-y} \right) = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + EP + \varepsilon$$

Where: α is retirement intentions outcome independent of work factors,

y : is the expected probability that the outcome is present that is Complete Retirement

1- y : is the expected probability that the outcome, that is postponed Retirement, is present.

X_1 is Job Characteristics

X_2 is Physical Work Environment

X_3 is Organizational Justice,

EP is Moderator Variable (Employee Personality), and

ε is Error term

3.9 Ethical Issues

A number of ethical issues as identified by Cohen and Marion (2009) were strictly adhered to in this study. These includes: Confidentiality, anonymity, avoiding deception, betrayal of respondents and privacy. Privacy extends to all information relating to a person's physical and mental condition, personal circumstances and social relationships which is not already in the public domain. It gives to the individual or collectivity the freedom to decide for them when and where, in what circumstances and to what extent their personal attitudes, opinions, habits, eccentricities, doubts and fears are to be communicated to or withheld from others. The Participants consent to participate in the study was sought, where respondent chose not to participant in the study, that decision was respected. All ethical requirements in research were strictly adhered to. Also, the researchers were asked to strictly avoid fraud such as filling the questionnaires on behalf and in the absence of respondents (KIM, 2009).

3.10 Control Variables

A control variable is any factor that remains unchanged and strongly influences values; it is held constant to test the relative impact of an independent variable, a variable that is controlled because of possible influence but not studied, for example, age during analyses stage. In this study, the following controls were taken to minimize their effects on study outcome: age, gender, education level, job level, health and ethnicity. These variables are controlled because they may influence the decision whether or not to continue working after retirement (Adams, 1999; Adams *et al.* 2002; Armstrong-Stassen, 2008; Talaga and Beehr, 1995; Topa *et al.* 2009).

Bal and Visser (2011) selected the following variables as control factors: gender, age, health status, years worked in the current organization and job satisfaction. This is because studies have consistently shown them to be positively related to and influence retirement decision. Ages of all participants were controlled and participants' age was assessed by asking them to indicate not only their age but also the year of retirement. Ethnic/race background of participants would also be controlled as studies have shown that some ethnic communities (such as Asian) have very low orientation towards paid employment.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.0 Introduction

This chapter details the outcome of analysis of data obtained from retirees who participated in the study drawn from five counties in Kenya. For each set of results, the researcher carried out a critical look at the data to understand the underlying information, leading to formation of inferences in line with the study objectives.

4.1 Preliminary Data screening

4.1.1 Response Rate and Missing Value analysis

A total of 397 respondents proportionately distributed in all the five counties were expected to participate in the study by filling a structured questionnaire. A total of 339 responses were received back, representing 85% response rate. A further extermination of data through Missing Value Analysis (MVA), revealed that 21 questionnaires had more than 5% missing or un-responded to questions and were, therefore, removed from the analysis. The remaining questionnaires were subjected to further scrutiny to examine the nature and pattern of the missing values. The outcome was found to be either missing at random (MAR) or missing completely at Random (MCAR) and each was replaced with the series mean of items in question. The final response rate that was adopted for the study was 80%. This was considered acceptable (See Table 4.1).

Table 4.1: Response Rate

County	Expected	Collected	Rejected	Number Analyzed	Response rate
Nakuru	82	76	5	71	93%
Kisii	80	74	6	68	93%
Baringo	79	60	4	56	76%
Uasin Gishu	79	57	4	53	72%
Kakamega	78	72	2	70	92%
Total	397	339	21	318	Overall = 85%

Source: Survey Data (2014)

4.1.2 Test for Normality of data

Many of the statistical techniques used in research assume that the distributions of scores of variables are ‘normal’. The term normal is used to describe a symmetrical, bell-shaped curve, which has the greatest frequency of scores in the middle with smaller frequencies towards the extremes (Gravetter and Wallnau, 2004). Normality of the variables was tested using skewness values, a criterion that is widely used in social science research. As a rule of thumb, skewness values ranging from ± 3 are considered to have high levels of normality. For this research each variable was examined using the measure above.

Outliers are extreme values or scores that are significantly different from the rest leading to distortion of the underlying measure thus affecting study results and its inferences. For universal analysis, a common rule of thumb hold that score values ± 3 standard deviations around the means indicates outliers was adopted for the study. For multivariate analysis, Mahalabonis Distance (D^2) statistics indicating the distance in Standard Deviation units between a set of scores for each case and the sample mean for all variables was used. For Large samples D^2 is distributed in a manner similar to Chi square distributions with the number of variables denoting the degrees of

freedom. A value of D^2 accompanied with p – values < 0.001 in the appropriate *Chi-Square* distribution was used as a determinant of removal of outliers.

4.2 Demographic Characteristics of Respondents

4.2.1 Respondents Demographic Characteristics

An in depth examination of the respondents demographic characteretic was carried out by evaluating nine indicators namely: their gender, county of residence, ethnicity, year of retirement, marital status, highest education level achieved, previous profession, and their previous work location. The results were as indicated in Table 4.2 and 4.3 below.

Table 4.2: Respondents Characteristics

VARIABLE		Frequency	Percent
Gender	Male	228	71.7
	Female	90	28.3
	Total	318	100.0
Ethnic community		Frequency	Percent
	Kalenjin	69	21.7
	Luhya	62	19.5
	Kikuyu	71	22.3
	Luo	16	5.0
	Kisii	62	19.5
	Others	38	11.9
	Total	318	100.0
Marital Status		Frequency	Percent
	Married	259	81.4
	Single	10	3.1
	widower/widow	49	15.4
	Total	318	100.0
Education Level		Frequency	Percent
	Primary	23	7.2
	Secondary	54	17.0
	College	177	55.7
	University	64	20.1
	Total	318	100.0

Source: Survey Data (2014)

Majority of the respondents were found to be male represented by 72% (228) while 28%, (90) were female retirees. Ethnicity distribution of the sample indicated dominance by five major groups namely: Kalenjin (22%), Kikuyu (22%), Luhya (20%), Kisii (20%), Luo (5%) who mainly reside in rift valley. The other tribes made up the remaining 11% of the respondents. On the marital status of the respondents 259 (82%) were married, 10(3%) were single while 49(15%) were either widowed or were widowers. On the highest education level achieved, 23(12%) had attained a primary school level, 54(17%) were secondary school graduates, 117(56%) were college graduates while the remaining 64 (20%) were university graduates. This

indicated that majority of the respondents were literate and true reflection of educational requirements of formally employed person.

4.2.2 Respondents Work Attributes

To examine their employment and retirement attributes, five questions were directed to each respondent relating to their previous profession, year of retirement/intended retirement, previous work location and their current engagement. Their response were as indicated in Table 4.3 below.

Table 4.3: Respondents Work Attributes

Previous Profession		Frequency	Percent
	General Management	31	9.7%
	ICT	20	6.3%
	Medical	71	22.3%
	Teaching/Lecturing	119	37.4%
	Security	56	17.6%
	Secretarial	11	3.5%
	Others	10	3.1%
	Total	318	100.0
Year of Retirement	2009	68	21%
	2010	81	25%
	2011	77	24%
	2012	57	18%
	2013	35	11%
	Total	318	100%
Previous work location	Urban	116	36.5
	Rural	202	63.5
	Total	318	100.0

Source: Survey Data (2014)

With regard to the professions of the respondents in prior to their retirement the following results were obtained: 31(10%) were professional managers, 20(6%) were in Information and Communication Technology related careers 71(22%) were in a medical profession, 119(37%) were either lecturers or teachers, 56(18%) were involved in security organs of the state, 11(4%) were secretaries while the remaining

10(3%) were from other professions. Notably, those who were in the teaching profession made up the highest number of respondents. This was followed by those who were in the medical profession. These are mainly public service jobs and were a true reflection of economies where the public sector is the biggest employer. In relation to their year of retirement, 68(21%) retired in the year 2009, 81 (25%) who were the majority retired in 2010, 77(24.4%) retired in 2011, 57 (18%) retired in 2012 while 35(11%) were the most recent retirees having retired in 2013. This indicated an almost stable rate of workers attaining their retirement age over the study period. Considering the location of employment to be a key determinant of work environment, an evaluation of the respondent's previous work location was examined. A majority of the respondents 202 (64%) were stationed in rural areas while 116 (36%) were located in urban areas.

4.3 Retirement intentions outcome

To follow up on the outcome of employees' retirement intentions, each respondent was requested to indicate their employment status at the time of the interview. The results indicated that 104(32.7%) of participants were still in employment relationship but on various terms and conditions of employment: 93(29.2%) were on contract/part time job and 11 (3.5%) were engaged in full time jobs. All these constituted postponed retirement.

Of the 318 participants interviewed 214 were no longer in employer-employee relationship, that is, they had completely exited from employment relationship. Among those who had exited employer-employee relationship: 95(29.9%) were running their own businesses such as farming, shops etc while 119(37.4%) were serving their communities in elective and voluntary positions. These pointed to an

indication that majority of respondents had left employment relationship. The full results of participants' retirement intentions outcome were as summarized in table 4.4 below.

Table 4.4: Retirement intentions outcome

Retirement Intentions Outcome	Post retirement engagement	frequency	%
(Postponed Retirement)	On Contract/part time	93	29.2
	On Full time job	11	3.5
	Total	104	32.7
(Complete Retirement)	Running own business	95	29.9
	Community service	119	37.4
	Total	214	67.3
Grant Total		318	100.0

Source: Survey Data (2014)

4.5 Job Characteristics

The influence of prevailing work environment an employee is subject to prior to attaining retirement age cannot be ignored as a key determinant of retirement intentions outcome. In determining job characteristics of their previous jobs, the respondents were requested to indicate their levels of agreement/disagreement with five statements that were seeking to establish Skill variety, task identity, task significance, task autonomy and job feedback of their previous jobs. Their overall feedback were as indicated in Table 4.6

Table 4.6: Job Characteristics

Job Characteristics (Cronbach's Alpha = 0.711) N=5	Mean	Std. Deviation	Skewness SE = 0.137	Kurtosis SE = 0.273
My work permitted me to decide on my own how to go about doing work. (Task autonomy)	3.60	1.503	-0.660	-0.940
My work involved doing a whole or identifiable piece of work, rather than a small portion of the overall work process (Task identity)	2.77	1.254	0.113	-1.388
My work required me to do many different things, using a variety of your attitude and talents (skill variety)	4.24	0.702	-0.432	-0.696
The results of my work as an employee significantly affected the lives and well-being of other people (Task significance)	2.98	1.613	-0.015	-1.561
My Work activities provided information about my performance (feedback)	3.72	0.960	-0.319	-0.005

Note: 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree

Considering the mean score of corresponding items, respondents somewhat agreed that their previous work permitted them to decide on how they were to do the job, hence the presence of task autonomy (M = 3.6, SD =1.50). They however were undecided (M = 2.77, SD = 1.254) on the existence of clear task identity in their previous jobs. The presence of skill variety in the job received a strong agreement (M = 4.2, SD = 0.7) indicating they were in jobs that allowed them to exercise diverse skills and talents. The levels of task significance present in the previous job was found to be average as indicated by most of the respondents being undecided (M = 4.24, SD

= 0.702). Similarly, the levels of task significance associated with their previous work was found to be moderate (M =2.98, SD = 1.613) while they somewhat agreed that there was feedback for determining their performance (M = 3.72, SD = 0.96)

4.6 Physical Work Environment

To solicit information on the physical work environment, the respondents were subjected to during their work duration that might have an influence in their retirement intentions outcome, five statements were posed to the respondents soliciting their levels of agreement or disagreement based on a five point likert scale as shown in the table 4.7 below.

Table 4.7: Physical Work Environment

(Cronbach's Alpha = 0.827, N = 5)		Std.	Skewness	Kurtosis
	Mean	Deviation	SE = 0.137	SE = 0.273
Most of my work life was spent in remote areas of the country	3.41	1.583	-0.323	-1.476
The physical environment in which I worked was hostile	4.31	0.871	-0.963	-0.178
I worked in areas with extreme temperatures	3.59	1.433	-0.812	-0.775
I constantly lived in fear of being harmed	3.93	1.482	-1.178	-0.138
Access to social amenities in my work station was mostly a challenge	3.96	1.518	-1.346	0.823

Note: 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree

Based on the mean scores of each item, the respondents, agreed that most of their work life was spent in remote areas (M = 3.41, SD = 1.583), they worked under extreme temperatures (M = 3.59, SD = 1.433), that they constantly lived in fear (M = 3.93, SD = 1.483) and that access to social amenities was a challenge (M = 3.96, SD =

1.518). Notable was the strong agreement to the notion that the physical environment in which they were work in was hostile (M = 4.31, SD = 0.871)

4.7 Organizational Justice

To determine the respondent’s view of organizational justice in the previous engagement, distributive, procedural, interactional justice and employee satisfaction were used. Their mean score based on a five point Likert scale were as indicated in Table 4.8 below.

Table 4.8: Organizational Justice

Organizational Justice (Cronbach's Alpha = 0.702, N = 4)	Mean	Std. Deviation	Skewness SE = 0.137	Kurtosis SE = 0.273
The work load, schedules and pay were quite fair (Distributive Justice)	3.44	1.581	-0.321	-1.473
All decisions were applied consistently and to all employees (Procedural Justice)	4.31	0.870	-0.960	-0.176
Kindness, dignity, sensitivity and consideration was exhibited by those in decision making (Interactional justice)	3.59	1.430	-0.816	-0.766
I was generally satisfied with my work (Employee satisfaction)	3.92	1.488	-1.164	-0.180

Note: 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree

In relation to distributive justice, there was an overall agreement (M = 3.44 SD = 1.58) of its presence in their previous work environments; a similar outcome was also obtained in regard to interactional justice (M = 3.59 SD = 1.43) and employee satisfaction (M = 3.92 SD = 1.48) with their work. Consistent application of decisions received a strong agreement (M = 4.31, SD = 0.87)

4.8 Personality of the Respondents

Based on the big five personality theory, the respondents mean score on the ten questions used to measure the five determinants of personality (openness to experience, conscientiousness, extraversion, agreeableness and emotional stability) were as indicated in Table 4.9 below.

Table 4.9: Respondents Personality

Personality (Cronbach's Alpha = 0.729 ,N = 10)	Mean	Std. Deviation	Skewness SE = 0.137	Kurtosis SE = 0.273
1. Extraverted, enthusiastic.	4.49	0.959	-1.905	3.118
2. Reserved, quiet.	4.36	1.049	-1.494	1.409
3. Sympathetic, warm.	3.81	1.579	-0.765	-1.120
4. Critical, quarrelsome.	2.30	1.393	0.844	-0.639
5. Dependable, self-disciplined.	2.46	1.500	0.403	-1.438
6. Disorganized, careless.	4.46	0.987	-1.824	2.751
7. Calm, emotionally stable.	4.28	0.821	-1.137	1.283
8. Anxious easily upset.	2.90	1.610	0.179	-1.556
9. Open to new experiences, complex.	3.97	1.068	-1.309	1.498
10. Conventional, uncreative.	1.78	1.167	1.244	0.588

Note: 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree

Based on mean score, the respondents strongly agreed that they felt comfortable around people (M = 4.49, SD 0.959) and could easily make friends (M = 4.36, SD 1.049). In their conscientiousness, the respondents knowledge of being sympathetic/warm received a mean rating as somewhat agreed (M = 3.81, SD = 1.579), while having a somewhat experience received a somewhat disagree rating (M = 2.30, SD 1.393). Extraversion was measured using the ability to captivate people where a somewhat disagree rating (M = 2.46, SD = 1.500) was established and the dislike of attracting attention from other whose mean rating was strongly agree (M = 4.46, SD = 0.987). On agreeableness, the respondents strongly agreed that they had a

life of the party ($M = 4.28$, $SD = 0.821$) while to the contrary disagreed that they were skilled in handling social situations. On the question of employee anxiousness and easily being upset the item received meascure of ($M=2,90$, with $SD=1.610$) .Lastly, in regard to their emotional stability, the respondents agreed that they kept in the background ($M = 3.97$, $SD = 1.068$) while having little to say received a strong disagreement ($M = 1.78$, $SD = 1.167$) from the retirees.

4.9 Correlation between the study variables

To assess the direct relationships that exist between the variables in the study, Pearson's correlation test was carried out. The results were as indicated in Table 4.10 below.

Table 4.10: Correlation between Personality, Job Characteristics, Physical Work Environment and Organization Justice

	1	2	3	4
1. Personality	1			
2. Job Characteristics	0.058	1		
3. Physical Work environment	0.473**	0.408**	1	
4. Organizational Justice	0.437**	0.329**	0.735**	1

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

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

From the findings, it was notable that personality was found to be significantly correlated with physical work environment and organizational justice and not with job characteristics. Physical work environment was found to significantly correlate with all the other three variables; personality, job characteristics and organizational justice. Similarly, the same significance correlation was found between organizational justice and the other three variables.

4.10 Factor Analysis of Work Factors

As a prerequisite to carrying out the Logistic regression analysis, exploratory factor analysis was carried out to confirm the construct underlying the data collected. Before the test was done for each scale, three conditions were ascertained to ensure they were not violated. First, a large sample is required. As a rule of the thumb, a sample of 200 is considered fair, 300 is deemed good, 500 is considered very good and over 1000 is excellent, however under some circumstances a sample of 100 is considered sufficient (Comrey and Lee (1992). Secondly, each scale's sample adequacy was tested using Kaiser-Meyer-Olkin (KMO) which is a ratio of the sum of squared correlation plus sum of squared partial correlation. Values greater than 0.6 are considered adequate for good factor analysis (Hair et al, 2006). Lastly, Bartlett's test of sphericity which tests the hypothesis that the correlation in the correlation matrix is zero by converting the

determinant of the matrix of the sum of products and cross products into a chi square statistic and test for its significance. P Values of less than 0.05 were required as an indication of correlation between the variables.

A sample size of 318 used in this study was within the acceptable levels set under the first condition for factor analysis. The KMO , Bartlett’s chi square’s significance levels for each of the four scales (See Table 4.11) were found to be have P values < 0.05 and satisfied the conditions required for factorability and hence permitting factor analysis.

Table 4.11: Test of Scale Factorability Adequacy

Scale (N= 318)	KMO measure of Sample Adequacy	Bartlett’s test of Sphericity
Job Characteristics (5 Items)	0.614	$\chi^2 = 552.96, df=10, p = 0.000$
Physical work environment(5 Items)	0.743	$\chi^2 = 968.75, df=10, p = 0.000$
Organizational Justice(4 Items)	0.693	$\chi^2 = 811.056, df=6, p = 0.000$
Personality (10 Items)	0.774	$\chi^2 = 1076.49, df=45, p = 0.000$

All the four composite scales were subsequently subjected to exploratory factor analysis using Principal Component Analysis (PCA) and rotated using Varimax rotation with Kaiser Normalization method. Only components with Eigen values ≥ 1 were extracted and items with loading of ≥ 0.5 explained.

4.10.1 Factor analysis for Job Characteristics

The Job characteristics scales were subjected to the Factor analysis and three factors with Eigen values greater than 1 were extracted which cumulatively explained 93.3% of the variance as shown in Table 4.12 below.

Table 4.12: Job Characteristics Variance Explained

Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.437	48.732	48.732	2.423	48.463	48.463
2	1.131	22.624	71.356	1.142	22.850	71.313
3	1.098	21.969	93.325	1.101	22.012	93.325

Extraction Method: Principal Component Analysis.

When rotated using Varimax with Kaiser Normalization, three items of the scale (see Table 4.13), task identity, skill variety and task significance loaded on the first factor grouping together Task autonomy, task identity and task variety accounting for 48.7% of the total variance while feedback and task autonomy loaded on factor two and three each explaining 22.62% and 21.97% of the total variance respectively. Factor one was closely linked to job attributes while factor two described communication and the third factor describes the employee attributes.

Table 4.13: Rotated Component Matrix for Job Characteristics

Job Characteristics	Component		
	1	2	3
My work required me to do many different things, using a variety of your attitude and talents (skill variety)	-0.077	-0.087	0.969
My work involved doing a whole or identifiable piece of work, rather than a small portion of the overall work process (Task identity)	0.711	0.439	0.355
My work permitted me to decide on my own how to go about doing work.(Task autonomy)	0.977	-0.073	-0.110
The results of my work as an employee significantly affected the lives and well-being of other people (Task significance)	0.979	-0.069	-0.115
Work on my work activities provided information about my performance (feedback)	-0.050	0.965	-0.101

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Rotation converged in 5 iteratios.

4.10.2 Factor analysis for Physical Work Environment

The same procedure was carried out on the five measurement items of physical work environment, and only two factors were extracted explaining 75.5% of the total variance with the first factor accounting for 53.73% and the second factor explaining 21.76% (see Table 4.14).

Table 4.14: Total Variance Explained of Physical Work Environment

Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %

	Initial Eigen values			Rotation Sums of Squared Loadings		
Component	2.687	53.737	53.737	2.041	40.811	40.811
2	1.088	21.761	75.499	1.734	34.687	75.499

Extraction Method: Principal Component Analysis.

When rotated using Varimax with Kaiser Normalization, convergence was attained after 3 iterations with three items (see Table 4.15); work in remote areas, hostile physical environment and extreme weather conditions loading on the first factor renamed work conditions, while two items; fear of being harmed and access to social amenities loaded heavily on the second factor renamed employee personal comfort.

Table 4.15: Rotated Component Matrix for Physical Work Environment

Physical Work Environment (5 Items)	Component	
	1	2
Most of my work life was spent in remote areas of the country	0.942	-0.010
The physical environment in which I worked was hostile	0.882	0.370
I worked in areas with extreme temperatures	0.548	0.478
I constantly lived in fear of being harmed	0.273	0.639
Access to social amenities in my work station was mostly a challenge	-0.025	0.925

Note: Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization and rotation converged in 3 iterations.

4.10.3 Factor analysis for Organizational Justice

When factor analysis was performed on the organizational justice scale with four items, three components were extracted cumulatively explaining 86.17% of the total variance (see Table 4.16). The first component was found to explain 35.68%, while second and the third components explained 29.91% and 20.57% of the total variances respectively.

Table 4.16: Total Variance Explained for Organizational Justice

Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.784	35.683	35.683	1.620	32.399	32.399
2	1.495	29.907	65.590	1.384	27.684	60.084
3	1.029	20.575	86.165	1.304	26.081	86.165

Extraction Method: Principal Component Analysis

In a similar manner the results were further subjected to varimax rotation to allow for interpretation. The outcome was as indicated in Table 4.17

Table 4.17: Rotated Component Matrix for Organizational Justice

Organizational Justice (4 Items)	Component		
	1	2	3
The work load, schedules and pay were quite fair	-0.154	0.098	0.903
All decisions were applied consistently and to all employees	0.825	-0.465	-0.113
Kindness, dignity, sensitivity and consideration was exhibited by those in decision making	0.031	0.939	-0.061
I was generally satisfied with my work	0.935	0.233	0.032

Note: Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization and rotation converged in 5 iterations.

When rotated using Varimax with Kaiser Normalization, two items; loaded heavily on component one renamed procedural justice, while one item loaded on component two renamed distributive justice and one item loaded on component three renamed interactional justice.

Lastly, the personality scale with 10 items yielded five components with Eigen values > 1. The first component explained 28.4% while the second, third, fourth and the fifth components were found to explain 24.88%, 17.13%, 11.94% and 11.75% respectively cumulatively explaining 94.11% of the total variance[See table 4.18 below].

Table 4.18: Total Variance Explained for Personality

Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.840	28.404	28.404	2.141	21.413	21.413
2	2.488	24.884	53.287	1.889	18.886	40.299
3	1.713	17.129	70.416	1.881	18.810	59.110
4	1.194	11.938	82.353	1.849	18.491	77.600
5	1.175	11.751	94.105	1.650	16.504	94.105

Extraction Method: Principal Component Analysis.

When rotated with varimax with Kaiser Normalization (see Table 4.19), the first two item loaded on component five and was labeled *Extraversion*, the third and the fourth item loaded heavily on component one and was labeled *Agreeableness*, the fifth and the sixth loaded on component four and was labeled *Conscientiousness*, the seventh and the eighth loading on component two and was labeled *Emotional stability*, while item nine and ten loaded on component three and was labeled *openness*. It was notable that item two, four, six eight and ten were negative.

Table 4.19: Rotated Component Matrix for Personality

Personality (10 Items)	Component				
	1	2	3	4	5
1. Extraverted, enthusiastic	-0.261	0.190	0.234	0.148	0.786
2. Reserved, quiet.	-0.042	0.065	-0.020	0.038	-0.954
3. Sympathetic, warm.	0.981	-0.046	0.049	-0.155	-0.003
4. Critical, quarrelsome.	-0.963	-0.028	0.093	0.162	-0.161
5. Dependable, self-disciplined.	0.065	-0.075	0.095	0.936	0.147
6. Disorganized, careless.	-0.253	-0.045	-0.071	-0.938	0.076
7. Calm, emotionally stable.	0.167	0.971	0.035	0.050	-0.023
8. Anxious easily upset.	0.226	-0.903	0.297	0.018	0.060
9. Open to new experiences, complex.	0.162	0.280	0.873	0.062	0.255
10. Conventional, uncreative.	0.089	0.013	-0.974	-0.110	-0.008

Note: Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization and Rotation converged in 5 iterations.

4.11 Non-Moderated Logistic Regression Analysis

In order to test for the relationship between work factors and retirement intentions outcome before the intervention of the retiree personality, a logistic regression analysis was performed. The use of Logistic Regression model is highly recommended when the independent variable is categorical in nature while the independent variables are continuous. Retirement intentions outcome was categorized as either fully retired or not retired when a retiree was still engaged in formal employment with an entitlement of a salary.

As a prerequisite to logistic regression analysis, it was necessary to ascertain that all the assumptions that underlie the test were not violated.

4.11.1 Adequacy of Sample Size

As with most statistical techniques, it is important to consider the size and nature of the sample. Logistic regression is not an exception. Small sample with a large number of predictors may have problems with the analysis leading to non convergence of the

solution. This is particularly a problem when you have categorical predictors with limited cases in each category. Tabachnick and Fidell (2007) gave a formula for calculating sample size requirements, taking into account the number of independent variables that you wish to use: $N > 50 + 8m$ (where m = number of independent variables). For non moderated regression, $m = 3$ giving a required minimum sample size of 74 while the moderated regression, $m = 4$ would require a minimum sample size of 82. These conditions were both met by the sample size of the study.

4.11.2 Multi-Collinearity among Variables

Tolerance Value have been widely accepted as an indicator of how much of the variability of the specified independent is not explained by the other independent variables in the model and is calculated using the formula $1-R$ squared for each variable. Very small (less than 0.10) indicates presence of multi-collinearity. Alternatively, the Variance Inflation Factor (VIF), which is just the inverse of the Tolerance value

(1 divided by Tolerance), can be used. VIF values above 10 would be a concern, indicating presence of multi-collinearity. The results of the multi-collinearity test (See Table 4.20 below) were found to be satisfactory with all the three independent variables had tolerance values of greater than 0.1 and VIF values were less than ten (10).

Table 4.20: Multi-Collinearity Test Results

Independent variables	Tolerance	VIF
Job characteristics	0.938	1.066
Physical Work Environment	0.459	2.177
Organizational Justice	0.455	2.197

Source: Survey Data (2014)

4.11.3 Outliers, Homoscedasticity and independence of Residuals

The other requirement was to check for the presence of outliers, or cases that are not well explained by the model. In logistic regression terms, a case may be strongly predicted by the model to be one category but in reality be classified in the other category. These outlying cases were identified by inspecting the residuals in Normal Probability Plot

(P-P) of the Regression standardized Residual with the expectation that all points will lie in a reasonably straight diagonal line from bottom left to top right as an indication of no major deviations from Normality. The P-P plot (See Appendix IV).

4.12. Non Moderated Relationship between Work Factors and Retirement

Intentions Outcome

With all the assumption of test having been fulfilled, the non-moderated regression analysis was carried out and the results are as summarized in Table 4.21

Table: 4.21 Non Moderated Relationship between Work Factors and Retirement Intentions Outcome

Variables	Variables in the equation					Exp(B)	Model Summary	
	B	S.E.	Wald	df	Sig.			
Job characteristics	0.553	0.183	9.093	1	0.003	1.739	-2	Log likelihood 320.711
Physical Work Environment	1.174	0.336	12.208	1	0.000	3.234	Cox & Snell R ² 0.302	
Organizational Justice	0.828	0.259	10.183	1	0.001	2.288	Nagelkerke R ² 0.405	
Constant	-9.100	1.146	63.001	1	0.000	0.000	Df 3 Sig. 0.000	

Source: Survey Data (2014)

Logistic regression was performed to assess the impact of a three job related factors on the retirement intentions outcome of the respondents. The model contained three independent variables (job Characteristics, physical work environment and organizational justice). The full model containing all predictors was statistically significant, $\chi^2(3, N = 318) = 113.93, p < 0.001$, indicating that the model was able to distinguish between respondents retirement intentions outcome. The model as a whole explained between 30.2% (Cox and Snell R square) and 40.5% (Nagelkerke R squared) of the variance in retirement outcome and correctly classified 76 % of cases. As shown in Table 4.21, all the three of the independent variables made statistically significant contribution to the model with the strongest predictor of retirement intentions outcome being the physical work environment, recording an odds ratio of 3.23. This indicated that respondents who had a challenging work environment were

over 3 times more likely to follow through their retirement intentions than those with less challenging work environment, controlling for all other factors in the model. The odds ratio of 2.28 for organizational justice and 1.739 for job characteristics was found indicating that respondents subject to unfavorable conditions on the two factors were close to two times likely to follow their retirement intentions controlling for other factors.

4.13 Moderating Effects of Personality on work factors

4.13.1 Moderating Effects of Personality on the relationship between Job

Characteristics and Retirement Intentions Outcome

The main objective of this study was to examine the effects of retiree personality as a moderating variable on the relationship between work factors and retirement intentions outcome. Personality was measured using five key attributes or dimensions and each was tested for their moderating effect on the relationship between dependent and independent variables. In a similar manner to the non-moderated analysis, logistic regression was performed moderating the five dimensions of personality, one at a time to evaluate its effect on the relationship between work factors and retirement intentions outcome. The summary of the results are as shown in table 4.22 below.

Table 4.22. Moderating Effects of Personality on Job Characteristics and Retirement Intentions

Outcome

Personality							-2 Log Cox & Nagelker		
Dimensions	B	S.E.	Wald	df	Sig.	Exp(B)	likelihood	Snell R²	ke R²
Openness	-0.526	0.104	25.844	1	0.000	0.591	291.53	0.361	0.495
Conscientiousness	-0.122	0.038	10.356	1	0.001	0.885	309.997	0.325	0.436
ss									
Extraversion	0.149	0.051	8.610	1	0.003	1.160	311.537	0.322	0.431
Agreeableness	-0.089	0.037	5.899	1	0.015	0.915	314.762	0.315	0.422
Emotional stability	0.138	0.058	5.619	1	0.018	1.148	315.068	0.314	0.421
Total score	-0.044	0.020	4.601	1	0.032	0.957	315.973	0.312	0.418

Source: Survey Data (2014)

Openness was the first attribute of personality was introduced as a moderating variable on the relationship between the job characteristics and retirement intentions outcome of the respondents. The resulting model significantly improved the variances explained by the model by 5.9% and 9% for Cox and SnellR² and Nagelkerke R² respectively. However there was a drastic change in the odds ratio to 0.59 indicating that those who had greater openness were 0.59 times more likely to follow through their retirement intentions outcome. When conscientiousness was introduced as moderator to job characteristics, the variances explained by the model increased marginally by 2.3% and 3.1% for Cox and Snell R² and Nagelkerke R² respectively. The odds ratio dropped to 0.885 which was an indication that those with high levels of conscientiousness were significantly more likely to postpone their retirement. The next dimension of personality to be introduced was extraversion which led to a marginal increase in the variances explained by 2% and 2.6% for Cox and Snell R² and Nagelkerke R² respectively. This was accompanied by an odd ratio of 1.16 which was an indication that those who were extroverts were more likely to retire as compared to those who were less extrovert.

When agreeableness dimension was introduced as a moderator, the model marginally improved by explaining 1.3% and 1.7% more variances as measured by Cox and Snell R^2 and Nagelkerke R^2 respectively. The odds ratio similarly dropped from the initial 1.74 to 0.915 indicating that given existing job characteristics, individuals with higher levels of agreeableness were more likely to postpone their retirement. The introduction of emotional stability as a moderator increased the variances explained by the model by 1.2% and 1.6% for Cox and Snell R^2 and Nagelkerke R^2 respectively. This was accompanied by an odds ratio of 1.148 signifying that given the prevailing job characteristics, individuals who are more emotionally stable were likely to follow through their retirement intentions and vice versa.

When the dimensions of personality were all aggregated and tested as a moderator between job characteristics and retirement intentions outcome, the variances explained by the model increased marginally by 1% and 1.3% for Cox and Snell R^2 and Nagelkerke R^2 respectively and the odds ratio dropped from 1.74 in the non-moderated model to 0.957. The moderated variable made a significant contribution ($p = 0.032$) in the model leading to failure to accept the null hypothesis and a conclusion that personality has a moderating effect on the relationship between job characteristics and retirement intentions outcome.

4.13.2 Moderating Effects of Personality on the Relationship between Physical Work Environment and Retirement Intentions Outcome

The fifth objective of the study was to examine the moderating effect of personality on the relationship between physical work environment and retirement intentions outcome. The logistical regression findings are as indicated in table 4.23 below.

Table: 4.23: Moderating effects of personality on the relationship between Physical work environment and retirement intentions outcome.

Personality Dimensions	B	S.E.	Wald	df	Sig.	Exp(B)	-2 Log	Cox & Snell R ²	Nagelkerke R ²
							likelihood		
Openness	-0.452	0.092	24.429	1	0.000	0.636	291.913	0.363	0.486
Conscientiousness	-0.110	0.039	8.101	1	0.004	0.896	312.184	0.320	0.429
Extraversion	0.171	0.048	12.884	1	0.000	1.186	306.928	0.332	0.444
Agreeableness	-0.072	0.037	3.897	1	0.048	0.930	316.718	0.311	0.416
Emotional stability	0.129	0.059	4.857	1	0.028	1.138	315.780	0.313	0.419
Total score	-0.028	0.019	2.200	1	0.138	0.972	318.430	0.307	0.411

Source: Survey Data (2014)

When openness was introduced as a moderator, the resulting model significantly improved the variances explained by the model by 6.1% and 8.1% for Cox and Snell R² and Nagelkerke R² respectively. However there was a drastic change in the odds ratio to 0.636 indicating that increase in individual's openness, increases 1.59 times the likelihood postponing their retirement given a prevailing physical work environment. When conscientiousness was introduced as moderator, the variances explained by the model increased marginally by 1.8 % and 2.4% for Cox and Snell R² and Nagelkerke R² respectively. The odds ratio dropped to 0.896 fwchich was an indication that a unit increase in the level of conscientiousness leads to 1.1 times more postponement of retirement. The next dimension of personality to be introduced was extraversion which similarly led to a marginal increase in the variances explained by 3% and 3.9 % for Cox and Snell R² and Nagelkerke R² respectively. This was accompanied by an odd ratio of 1.19 which was an indication that those who were extroverts were more likely to retire as compared to those who were less extrovert given similar physical work environment.

On introducing agreeableness as a moderator, marginally improved the model by explaining 0.9 % and 1.1% more variances as measured by Cox and Snell R^2 and Nagelkerke R^2 respectively compared to the non moderated model. The odd ratio similarly dropped from the initial 3.23 to 0.93 indicating that given similar physical work environment, individuals with higher levels of agreeableness were more likely to postpone their retirement. Next to be introduced as a moderator was emotional stability. The results indicate a marginal increase in variances explained by the model by 1.1% and 1.4% for Cox and Snell R^2 and Nagelkerke R^2 respectively. This was accompanied by an odds ratio of 0.97 signifying that given the similar physical work environment, individuals who are more emotionally stable were likely to postpone their retirement.

When all the dimensions of personality were aggregated as tested as a moderator, the variances explained by the model increased marginally by 0.5% and 0.6% for Cox and Snell R^2 and Nagelkerke R^2 respectively and the odds ratio dropped from 3.23 in the non moderated model to 0.972. Based on the moderated variable p value of 0.138 the null hypothesis was accepted leading to a conclusion that personality has no moderating effect on the relationship between physical work environment and retirement intentions outcome.

4.13.3 Moderating effects of personality on the relationship between organizational justice and retirement intentions outcome

The last objective sought to examine the moderating effect of personality on the relationship between organizational justice and retirement intentions outcome. The logistical regression findings are as indicated in table 4.24 below.

Table 4.24. Organizational Justice and retirement intentions with personality Moderating

Personality Dimensions	B	S.E.	Wald	df	Sig.	Exp(B)	-2 Log likelihood	Cox & Snell R²	Nagelkerke R²
Openness	-0.492	0.097	25.943	1	0.000	0.611	289.421	0.368	0.493
Conscientiousness	-0.106	0.042	6.503	1	0.011	0.899	313.913	0.317	0.424
Extraversion	0.169	0.049	11.664	1	0.001	1.184	307.811	0.330	0.442
Agreeableness	-0.063	0.039	2.607	1	0.106	0.939	318.060	0.308	0.412
Emotional stability	0.118	0.057	4.292	1	0.038	1.125	316.411	0.311	0.417
Total score	-0.024	0.020	1.362	1	0.243	0.977	319.317	0.305	0.409

Source: Survey Data (2014)

The same analytical approach was used for objective four and five. Introducing openness as a moderator resulted in a model with significantly improved explained variances signified by an increase of 6.6% and 9.2 % for Cox and Snell R² and Nagelkerke R² respectively. In a similar trend to the other moderating objectives, there was a drastic change in the odds ratio to 0.611 indicating that those who had greater openness were 1.64 times more likely to postpone their retirement than those who are less open given a similar treatment. When conscientiousness was introduced as moderator, the variances explained by the model increased marginally by 1.5 % and 1.9 % for Cox and Snell R² and Nagelkerke R² respectively. The odds ratio dropped to 0.899 which was an indication that those with high levels of conscientiousness were significantly more likely to postpone their retirement.

The next dimension of personality to be introduced was extraversion which similarly led to a marginal increase in the variances explained by 2.8% and 3.8 % for Cox and Snell R² and Nagelkerke R² respectively. This was accompanied by an odd ratio of 1.18 which was an indication that those who were extroverts were more likely to

retire as compared to those who were less extroverts given the same perception of how they are treated in their workplace.

Similarly, the introduction of agreeableness as a moderator, marginally improved the model by explaining 0.6 % and 0.7 % more variances as measured by Cox and Snell R^2 and Nagelkerke R^2 respectively compared to the non moderated model. The odd ratio similarly dropped from the initial 3.23 to 0.94 indicating that given similar treatment, individuals with higher levels of agreeableness were more likely to postpone their retirement. The last dimension to be introduced was emotional stability. The results also indicated a marginal increase in variances explained by the model by 0.9 % and 1.2% for Cox and Snell R^2 and Nagelkerke R^2 respectively. This was accompanied by an odds ratio of 1.125 signifying that given similar levels of perceived organization justice, individuals who are more emotionally stable were likely to retire on attaining retirement age.

When the dimensions of personality were aggregated to produce a total score and tested as a moderator, the variances explained by the model increased marginally by 0.3% and 0.4% for Cox and Snell R^2 and Nagelkerke R^2 respectively and the odds ratio dropped from 3.23 in the non moderated model to 0.977. The p value of moderated variable was 0.243 leading to the acceptance of the null hypothesis and hence a conclusion that personality has no significant moderating effect on the relationship between organizational and retirement intentions outcome. A summary of the results of the six hypotheses tested in the study are given in Table 4.25 below:

Table 4.25: Summary of Hypotheses Test Results

Test Hypothesis	Independent Variable	Moderator	Dependent Variable	Calculated Value (Critical	P P	Decision

				=0.05)	
HO ₁	Job Characteristics	None	Retirement intentions outcome	P = 0.003	Reject HO ₁
HO ₂	Physical work environment	None	Retirement intentions outcome	P = 0.000	Reject HO ₂
HO ₃	Organizational Justice	None	Retirement intentions outcome	P = 0.001	Reject HO ₃
HO ₄	Job Characteristics	Personality	Retirement intentions outcome	P = 0.032	Reject HO ₄
HO ₅	Physical work environment	Personality	Retirement intentions outcome	P = 0.138	Accept HO ₅
HO ₆	Organizational Justice	Personality	Retirement intentions outcome	P = 0.243	Accept HO ₆

Source: Survey Data (2014)

CHAPTER FIVE

DISCUSSIONS OF FINDINGS

5.0 Introduction

Based on the findings established in chapter four, this chapter takes a critical look on the findings and provides a systematic discussion in the light of the underlying theories and empirical literature in the area. Section 5.1 discusses measurement scales, section 5.2 Non-moderated regression and 5.3 looks at moderating effects of personality on the relationship between work-factors and retirement intentions outcome.

5.1 Measurement and Structural Scales Validation

The four measurement scales adopted for the study were first subjected to reliability test using a Cronbach alpha (α). Three out of the four scales namely; job characteristics, Physical work environment and personality yielded the desired Cronbach alpha coefficients ($\alpha > 0.7$) with all the scale item included. It was only the organizational justice scale that did not meet the reliability requirements in the first test but upon removing one item(My organization did not upheld moral and critical standards) with $\alpha < 0.5$ relating to organizations moral and standards, the desired levels of reliability was achieved. The performance of the organizational justice scale was found to be consistent with a number of studies. A three-dimensional construct of justice (distributive, procedural and interactional justice) validated by Gurbuz (2009) and adopted by Cohen-Charash and Spector (2001), in their study give a strong basis for this study to justify the omission of the item in the scale.

Exploratory factor analysis through the use of Principal Component Analysis (PCA) and rotated Varimax rotation confirmed the constructs underlying each of the four scales adopted for the study. The job characteristics scale yielded three components explaining 93.3% of the total variances which was in line with the intended scale construct derived from Hackman and Oldham (1975) job characteristics model. Despite the instrument containing five components the underlying construct yielded three physiological states namely: meaningfulness of work (composed of Task identity, task variety and task significance), responsibility for outcome (Task autonomy) and knowledge of results (feedback) which was in line with finding of Zhou & George (2001). Similarly, the physical environment scale yielded two components explaining 75% of the total variance. When rotated it was notable that the first component pointing to the work conditions while the second component was

renamed employee personal comfort. However these components are not adequately anchored in existing literature.

On the same breath, the organizational justice scale produced three components renamed distributive, procedural and interactional justices. Employee satisfaction was found to pool with procedural justice. The three components were able to explain 86% of the variances indicating the existence of three dominant components of organizational justice which strongly defines the employee views on how they were treated while still in employment. The use of a similar scale by Karriker (2006) yielded the four dimensions; however when he did a further analysis on the correlation between procedural and informational justice pooled as one, suggesting a single construct as was evident in this study. Similarly Yaghoubi (2011) reached a similar conclusion supporting the distributive, procedural and interactional justice to be the key components' of organization justice.

Similarly, Roch and Shanock's (2006) developed a new interactional justice scale based on Bies' (2001) re-conceptualization of interactional justice as strictly interpersonal. Their results yielded a uni-dimensional interactional justice measure that was indistinguishable from interpersonal justice but that was different from informational justice, pointing to a conception that interactional justice and interpersonal justice are the same construct, and that informational justice is distinct from interactional (interpersonal) justice. This study however did not reach conclusion as to whether Informational justice is truly distinct from interpersonal justice. In the recent past, multifocal justice researchers have also combined informational and interpersonal justice explicitly to form an interactional justice construct (Byrne & Cropanzano, 2000), while others have included informational

items in interactional justice measures (Rupp & Cropanzano, 2002). Despite all the divergence in the structure, most researchers have adopted the three clearly established, distinct justice dimensions: distributive, procedural, and interpersonal which was supported by this study.

Lastly, the personality scale was also subjected to similar treatment and five factors explained 94.1% of the variations. The findings were within the context of the Big Five personality theory by Fieldman, (2009) that recognizes five factors that underlie personality construct. The factors are openness to experience, conscientiousness, extraversion, and agreeableness and Emotional stability. The five factor model has a strong history of robustness across different conceptual framework that has given it a strong recognition in evaluation of Personality [Barrick, & Mound ,1991]. During the past decade the model have been subjected to different instruments (Conley, 1985), different cultures (Bond, Nakazato, and Shiraishi, 1975); different sources of data (Watson, 1989); and with a variety of samples (Digman, 1990) all adequately sustaining the construct of the five factors of the model.

5.2 Non-Moderated Effect of Work Factors on Retirement Intentions Outcome

Before examining the moderating effects of personality, a non-moderated logistic regression analysis was performed in order to provide a benchmark on which the moderating effect was to be evaluated. The model contained three independent variables representing the selected work factors (job Characteristics, physical work environment and organizational justice) and one binary dependent variable (retirement intentions outcome).The results from the data analyzed yielded results demonstrating that the model was able to distinguish between respondents retirement intentions outcome by explaining 30.2% (Cox and Snell R square) and 40.5% (Nagelkerke R

squared) of the variance in retirement outcome while correctly classified 76 % of cases.

Individually all the three independent variables made a unique statistically significant influence on retirement outcome among the retirees involved in the study. The physical work environment was the most significant contributor recording an odds ratio of 3.23 signifying that those work in challenging work environment are 3 times more likely to follow through their retirement intentions than those who did not have challenging work environment, controlling for all other factors in the model. A look at related findings, Bettina et al (2010), Karpansalo et al. 2002, Salonen et al. 2003, Blekesaune and Solem (2005), Hayward (1986) and Quinn (1978) all reported the existence of relationships between Jobs that are demanding , involving and carried out in physically and emotionally strenuous environment with retirement decisions even after controlling for socioeconomic and health factors. It is evidently conclusive that workers in physically demanding work location and environments are more inclined to retire early or according to their retirement plan than those in less demanding jobs or work environments. This was in concurrence with a study by Quinn (1978) who found out that there is a significant correlation between job strains and early retirement. Men with repetitive jobs, physically demanding, and low job autonomy are more likely to retire. Those involved in the entire job process were less likely to retire than those doing partial jobs or partial part of the process.

Similarly, organizational justice was found to be equally significant in influencing the retirement intentions outcome in this study. This indicated that the decision to retire was influenced by how the employee is treated while still work for the organization before taking into consideration their personality. While analyzing more than 190

studies related to organization justice, Preston (2005) reached a conclusion that all three forms of organizational justice were positively correlated with job satisfaction, and negatively correlated with employee withdrawal cognition and turnover. In support of this, Muchinsky (2000) notes that treating people in an open and honest fashion exemplifies a social justice which directly influence their attitude and decisions. Additionally, a number of other researchers has found that the social justice factors contribute to effectiveness of human resource practices (Walsh, 2003; Greenberg, 2005; Erdogan, et al, (2006).

Job characteristics was found to be the weakest among the three work factors adopted for the study with an odd ratio of 1.74. It is however not a factor to ignore in determining the decisions to retire in an employment context. It is expected that physically demanding jobs puts a lot of strain on both the physical and psychological well-being of the worker which may limit their effort sustainability beyond work age and their options on their choices towards retirement. Contrary to this, occupations characterized by extensive training, low physical demands, and workers' ability to control the nature and pace of their work (substantive complexity) reduced the likelihood of retirement (Hayward & Williams, 1986). Several studies support this outcome: Quinn (1997) found a strong correlation between job strains and early retirement. He noted that Men with repetitive jobs, physically demanding, and low job autonomy were more likely to take up early retirement. Similarly, pushing heavy loads, extreme bending of the back (Lund, et al, 2001) or neck, and work mainly in a standing or squatting position (Lund and Villadsen 2005) have been identified as to positively influence retirement decisions .

5.3 Moderating Effects of Personality on the Relationship between Work Factors and Retirement Intentions Outcome

To minimize the ubiquity involved in defining personality this study adopted the five dimension model of personality trait. Each of the five dimensions of personality was tested independently to assess their moderating effects on the three selected factors. A total personality score was also computed aggregating the five personality dimensions which was used to test the moderated hypotheses. A summary of the findings were as presented in the following sections;

5.3.1 Moderating Effects of Personality on Relationship between Job

Characteristics and Retirement Intentions Outcome

The findings of the current study indicate that personality has a significant role in determining how the prevailing job characteristics influence retirement intentions outcome. All the five dimensions of personality were also found to have a significant influence on how job characteristics influence the decision to retire or not. However, individually they have different moderating effects. Individual with high inclination to openness, contentiousness and agreeableness were more likely to postpone their retirement and vice versa, while extroverts and those who were emotionally stable were more likely to take up early retirement given the same job characteristics. From theory, it is expected that the way a job is designed can result in a motivating or repulsive and stressful job (Beehret *al.* 2011). As noted by, Bakker, *et al.* (2003), the principles that guide the design of a motivating job rests in how the skill variety, task identity, task significance, and autonomy and performance feedback are adequately balanced in a complete job and forms a critical determinant of level of satisfaction of the doer. A critical look at existing literature shows that there is evidence to correlate personality with job related factors and by extension, personality correlating with the

timing of retirement and the pathways towards retirement. Judge et al. (1999) through their study provides a foundation on which the results of this study can justify by affirming that the ability of individuals to adopt the context of their job rests on their personality. This can be viewed from two dimensions; first, at the time of retirement, the decision of whether to retire or not is made in a context of old age. Older workers who in most cases have a younger worker ready to succeed them may find that they do not perform or adapt to job requirements as well as younger workers. Such perceptions are likely to vary by personality types. secondly, basing this on the five dimensions of personality, Feldman and Beehr (2011) argue that individuals who are highly conscientious will likely view any drop in performance as a result of difficult job characteristics as a sign of poor fit, whereas employees who are highly agreeable are more often attuned to positive social feedback than to negative task feedback in their jobs and any negative feedback was view with much discontent. With this thought, it is more likely to conclude that both conscientiousness and agreeableness was associated with postponed retirement. Similarly, individuals with high extraversion and emotionally stable are more likely to achieve higher satisfaction with their work due to their ability to navigate through the dynamics of their jobs. (Judge et al. 2002). All this were in line with the findings of this study.

5.3.2 Moderating Effects of Personality on Relationship between Physical Work Environment and Retirement Intentions Outcome

Introducing personality as a moderating variable between physical work environment and retirement intentions outcome was found not to have a significant effect. However when individual dimension were tested for their moderation, they all provided significant results but with mixed influence. strong influence was evident among

individual with open personality, who were close to 1.6 times more likely to postpone their retirement compared to those who were less open if both were subjected to similar physical work environments. Those with high levels of conscientiousness and agreeableness were more likely to postpone their retirement while extrovert and emotionally stable individuals were more likely to take early retirement given the same work environment. Despite being limited to only the overall personality, Solem and Mykletun (1997) in their study found that early retirement was associated with poor climatic conditions at work, among other factors.

A search on the existing literature returned limited research linking physical work environment with personality and retirement. The few existing literature, supports only the direct relationship between work environment and retirement take up (EWCO, 2011) with no introduction of personality as a moderator. However, the same study uncovered evidence that there is a considerable gender difference regarding the impact of work conditions on early retirement which may be a pointer to the moderating effects of personality. However, this has not been affirmed by existing literature.

5.3.3 Moderating Effect of Personality on Relationship between Organizational Justice and Retirement Intentions Outcome

Introduction of personality as a moderating factor did not statistically influence the relationship between organizational justice and retirement intentions outcome. When the individual dimensions were introduced as moderator, all except for agreeableness were found to have a significant moderating influence. Individuals with high levels of openness, conscientiousness and agreeableness were found to be more likely to postpone their retirement as compared to those with low openness, conscientiousness

and agreeableness, given equal treatment. Extroverts and those who are emotionally stable were found to be more likely to take up their retirement on time.

When agreeableness is introduced with the context of employee treatment that is likely to affect their perception of justice, it is normal for different people with different levels of agreeableness to react differently. As noted by Buss and Plomin (1984), highly agreeable people are less likely to demonstrate high emotion and as a consequence, a person low on agreeableness might be harder to soothe when distressed. Similarly, Costa, McCrae, and Dembroski (1989) found that agreeableness was negatively related to self-report of both hostility and anger. Thus, it can be concluded that high levels of agreeableness is likely to lead to postponed retirement taking into consideration a prevailing organizational justice as the source of stimuli, which was in line with the findings of the current study.

As noted by Watson and Clark, (1997), extroversion is related to the experience of positive emotions and is closely linked with increased social activity and more rewarding social relationships. With this, extroverts will in their nature enjoy being with people, found in social events and are more adventurous. They will prefer being involved in many activities and will seek out work environments that value praise and influence at work Furnham et al (1999) to add on this Raja et al. (2004) suggests points out that, extroverts tend to seek long-term work relationships that will provide them with increased opportunities to gain status, power or recognition and by extension, are likely to postpone their retirement. This was however not the outcome of the current study where extroverts were found to have a higher chance of retirement compared to introverts. Taking into consideration that the current study was conducted among civil servants, it can be postulated that extroverts was driven by

the need to exercise their character outside the more controlled work environment of civil service by taking up their retirement, rather than postponing. This however requires further research confirmation.

It is evident through research that individuals, who are low in emotional stability, are more likely to experience stress, personal insecurity, irritability and bad moods (Costa and McCrae, 1992). This leads them to prefer low-stress tasks with well-defined job responsibilities and low workload. More so it is closely associated with increased job dissatisfaction, low morale, high turnover and withdrawal intentions and lack of commitment. With such a temperament, any injustices will likely lead to individuals with low emotional stability out of their work, reducing chances of postponed retirement. This was confirmed by the current study.

Based on the characterization of openness by Furnham et al. (2005), high scores on openness are an indication of individuals who love to play with ideas, are open-minded, are eager to try new activities, are adventurous and detest routines. They are more often driven by quest for experimentation, excitement and variety which directs them to positions with varied job duties and increased responsibilities. With such a character, any limitations was felt as injustice and limitation of their freedom it is expected that will opt for retire so as to pursue more adventure outside the formal structure of the organization they will continue to pursue opportunities present in their organization even when the time to retire has come. More so, it is expected that their exit from the organization, will limit opportunities that will allow them.

The results of the current study indicated that, conscientiousness significantly influences the relationship between organizational justice and retirement intentions outcome rests in the inherent character. As defined by Costa and McCrae, (1992), conscientiousness is related to an individual's degree of self-control and need for achievement, order and is a measure of how competent, dutiful, orderly, responsible and how thorough a person is. Intruding a person with such a character in an environment where there justice is perceived to be done, it is more likely that they will postpone their retirement and vice versa. This was in line with the finding of the current study.

Finally, agreeableness describes individuals who portray a character of compliance, soft-heartedness and good natured, they avoid tensions and disagreements in the workplace and their ability to trust and care for people end up forming deep relationships(Costa and McCrae, 1992). By virtue of their mild character they are more likely to develop a strong bond with the organization that is not easily broken irrespective of the prevailing organizational justice system. Consequently, they are more likely to postpone their retirement. However, this was not supported by the current study where it was found to have no significance influence as a moderator.

CHAPTER SIX

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

6.0 Introduction

This chapter relooks at the study with the aim of developing summary of findings, conclusions and recommendations. It is categorized into four sections: 6.1 provides a summary of major findings, 6.2 provides conclusions of the study, 6.3 puts forward

the recommendations and 6.4 presents the social, policy, theoretical and research implication arising from the results of the research findings.

6.1 Summary of findings

This study was carried out to examine the moderating effect of employee personality on the relationship between work factors and retirement intentions outcome among civil servants in selected counties in Kenya. Four objectives were developed and tested, with the first three objectives testing the effects of three selected work factors on retirement intentions outcome without personality moderating the relationship. The fourth objective was dedicated to assessing the moderating effect of personality on the relationship between the three work factors and retirement intentions outcome among civil servants in selected counties in Kenya.

The first objective of the study was to examine the non moderated effect of job characteristics on retirement intentions outcome. Job characteristics were measured through the evaluation of five attributes namely; skill variety, task identity, task significance, task autonomy and job feedback. When responses were subjected through exploratory factor analysis the underlying construct yielded three physiological states: meaningfulness of work, responsibility for outcome and knowledge of results which were in concurrence with the findings of Zhou & George (2001). The results obtained through a logistic regression analysis placed Job characteristics as the weakest among the three work factors variables adopted for the study. An odd ratio of 1.74 and P-values of less than 0.05, lead to the conclusion that there is a relationship between job characteristics and retirement intentions outcome. This indicated that employees faced with favorable job characteristics were 1.74 times more likely to follow through their retirement intentions and vice versa.

The second objective of the study was to examine the effects of physical work environment on retirement intentions outcome. Physical work environment was measured through the evaluation of five attributes adopted from the Job Content Questionnaire by Amick (1998). To confirm the underlying construct, the responses were subjected to an exploratory factor analysis yielding two components: fear and access to social amenities. The results obtained through a logistic regression analysis yielded an odd ratio of three, which was statistically significant, leading to the conclusion that there is a significant relationship between physical work environment and retirement intentions outcome. This indicated that employees faced with favorable physical working environment were three times more likely to follow through their retirement intentions.

Similarly the third objective, which was set to test the effect of organizational justice on the retirement intentions outcome. Exploratory factor analysis on responses to measurement items on organizational justice yielded three components: distributive, procedural and interactional aspects of worker treatment. The results obtained through a logistic regression analysis yielded a statistically significant odd ratio of two, leading to the conclusion that there was a significant relationship between organizational justice and retirement intentions outcome. This indicated that employees faced with favorable treatment in their work areas were two times more likely to follow through their retirement intentions.

The main aim of this study was to examine the moderating effect of personality on the relationship between works related factors and retirement intentions outcome which was captured by objective four. To assess the complex nature of personality, the study adopted the big five personality theory dimensions identified openness to experience,

conscientiousness, extraversion, agreeableness and emotional stability. The scores of each of the five dimensions of personality and the cumulative score of all the dimensions were introduced in turn into the model as a moderator and their effects assessed. The ten questions of the model were first subjected to an exploratory factor analysis and were found to be consistent with the original model dimensions paving way for the use of the collected data for moderation analysis. When all the five dimensions of personality and the total score were introduced into the model, the odd ratios dropped significantly from 1.74 to 0.97, indicating that personality influences the relationship between job characteristics and retirement intentions outcome. This was confirmed by p values of less than 0.05 signifying that personality plays a key role in decision to retire given prevailing job characteristics among civil servants.

In the same breath, the objective which was directed towards examining the moderating effects of personality on the relationship between physical work environment and retirement intentions outcome, was taken through the same test procedure. The odds ratio dropped significantly from 3.23 to 0.636, 0.896, 1.186, 0.930, 1.138 and 0.972 respectively, when personality dimensions: openness, conscientiousness, extraversion, agreeableness, emotional stability and total personality score were introduced as moderators. All dimensions of personality were found to be significant in their moderation. Based on the overall personality score odds and p value, the null hypothesis was therefore accepted leading to a conclusion that with the introduction of personality as a moderator, the prevailing physical environment does not significantly affect the retirement intentions outcome among civil servants.

The last objective was to examine the moderating effects of personality on the relationship between organizational justice and retirement intentions outcome. When the five dimensions of personality and its total score were introduced as moderators, the odds dropped from the initial non moderated model value of 2.3 to 0.611, 0.899, 1.184, 0.939, 1.125 and 1.05 for openness , conscientiousness, extraversion, agreeableness, emotional stability and the total score respectively. It was when agreeableness and the total personality score were introduced as moderators that the odd did not remain statistically significant. Based on the overall personality score odds and p value, the null hypothesis was therefore accepted leading to the conclusion that with the introduction of personality as a moderator, the prevailing organizational justice has no significant effect on the retirement intentions outcome among civil servants.

6.2 Conclusions of the Study

The purpose of carrying out the current study was to examine the moderating effect of personality on the relationship between three selected work factors and retirement intentions outcome among civil servants in selected counties in Kenya. From the findings of this study, the three work factors; job characteristics, physical work environment and organizational justice were found to significantly influence the retirement intentions outcome among civil servants before taking into consideration their personality. Based on these non-moderated results the study arrived at the following three conclusions

First, in the context of public service, the components that define a complete job mainly identified with task identity, skill variety, task significance, task autonomy and feedback has a significant influence on the decision of whether to retire or not. A

strong odd ratio of close to two further denotes improvement in the desired job characteristics in the workplace has close to a double effect on the choice to postpone retirement. Secondly, the strong odd ratio of the physical work environment points to a relatively strong influence that it has on the retirement intentions outcome. Although there is no sufficient literature to support the above finding, the current research nevertheless arrived at a conclusion that both environmental and psychological perception toward individual's safety at the workplace influences their decision to retire or not. The context in which the work is done forms a critical part of worker motivation and consequently becomes a key decision variable in their retirement choices. Lastly, the outcome of this study places organizational justice as significant factor in determining retirement intentions outcome among civil servants. As a matter of fact, existing research demonstrates that, the way an employee is treated influence not only their commitment but also their attitude, withdrawal cognition and performance as postulated by most motivational theories.

Introducing personality as a moderating factor into the relationship between the three selected work related factors and retirement intentions outcome produced mixed results.

Firstly, introduction of personality as a moderator, between job characteristics and retirement intentions outcome reduced the odd ratio to less than one leading to the conclusion that changes in job characteristics when personality is taken into consideration is not a key factor in influencing retirement intentions outcome among civil servants. However, the five dimensions of personality moderating effects are varied. Increase in individual's openness, contentionsness, and agreeableness attributes is expected to increase the chances of an employee postponing their

retirement; while to the contrary, an increase in extraversion and emotional stability leads to early retirement.

Secondly, the current study affirms that personality has no moderating effect of the influence of physical work environment on retirement intentions outcome. However, different dimensions of personality significantly moderate differently between the prevailing physical condition and the decision to retire. Increase in individuals levels of openness, conscientiousness and agreeableness significantly increases the chances of postponed retirement given prevailing physical working environment. On the other hand, increased extraversion and emotional stability within the same context of physical environment, increases the odds of taking up retirement. It should be noted with caution that the above conclusion has not been adequately supported by existing literature.

Lastly, in regards to personality moderating between organizational justice and retirement intentions outcome, the study reached a conclusion that personality does not significantly alter the retirement outcome given the prevailing level of organizational justice. However, considering the different personality dimensions separately, increase in openness and conscientiousness are significant will significantly influence individuals towards complete retirement, whereas, to the contrary increased extraversion and emotional stability leads to postpones retirement taking into account the perceived treatment of the employee.

6.3 Implications and recommendations of the study

The findings arising from this a study, not only affirms some of the existing prepositions about the influence of personality on worker decisions, but also introduces new dimensions and gap that calls for further research and evaluation. The

arising implications to theory, managerial practice, policy and further areas of research areas recommended below:

6.3.1 Implications for theory

First, the introduction of a third and more specifically a moderating variable in explaining retirement and human actions, and the recognition that it has a significant influence, introduces a new dimension not only in development of new theories but also the extermination of adequacy of existing theories. The statistically significant moderating effect of employee personality established in the current study exposes an underlying need to go beyond the two factor approach that has been adopted by most theories exploring retirement decisions and human actions in general to an expanded and multi factor approach, which may reduce the unexplained terms inherent in most social models. Arising from the results of this study and the fact that employee personality was shown to influence predictors of retirement decisions call for modification of existing continuity theory of retirement. Consequently a new theory named personality dependent continuity theory is suggested.

6.3.2 Implications for managerial practice

The findings of this study points to three areas that call for considerations on the day-to-day managerial action and decisions pertaining to employee retirement process.

First, it is imperative that, the retirement process is not only centered on work factors and employee physical, health and mental abilities but also their personality. This calls for a new approach among decision-makers that incorporates individual employee personality as an important element in the retirement process

Secondly, it is necessary that the multi-dimensional aspects of personality be individually taken into account in retirement decisions. Every employee has a unique

set of personality traits and each will moderate differently between the prevailing work factors and their retirement intentions outcome. This calls for managerial considerations to ensure that every employee is given a unique set of treatment as they go through the retirement process. The decision of choosing employees to retire and those to retain must be made with adequate consideration of individual's personality alignment with both individual and organizational goals.

6.4 Implications for policy

For a long time, labour policies relating to retirement and employee exit have always been generalized for a wider population, widely ignoring the unique attributes of every employee. With the government as the lead agency in labour issues, it is imperative that, it must take the initiative and a lead role in recognizing the need to treat employees as individual entities based on their personality differences. Internally within the organization, managers must relook at their retirement policies with a view of introducing diverse aspects of personality as a key component in making retirement decisions.

6.5 Recommendations for further research

While the current study adopted only three work factors and the big five personality factor theory, it is necessary that this is extended beyond the three work factors and non work factors with employee personalities still being introduced as a moderator. This will not only expand the understanding of the retirement process, but will widen the scope of understanding on the effects of personality on decisions pertaining employee exit from employment relationship and work in general.

The current study adopted a cross sectional post facto approach and mainly concentrated on the salient triggers of retirement decisions. Longitudinal study would

provide a complete evidence of the effects that personality puts on the retirement decisions in a context of changing internal and external decision environment. Personality is only one attribute among a host of other factors that moderates the relationship between work factors and employee retirement decisions. The inability of personality to fully explain all the variances in retirement decisions is a pointer to existence of other moderating factors. It was of great importance if additional work factors and non work factors such as financial stability of the retiree, family commitment e.t.c are investigated. Also other dimensions of the concept of employee personality such as locus of control should be investigated as moderator variable.

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APPENDIX 1: LETTER TO RESPONDENT

Dear Respondent,

Re: Moderating Effects of Employee Personality on the Relationship Between Work Factors and Retirement Intentions Outcome among Retired Civil Servants in Selected Counties in Kenya.

I'm a post graduate student at Moi University, carrying out a research on the above mentioned topic among retired civil servants in Kenya. I would therefore be most delighted if you assist me by responding to items in the questionnaire to enable me carry out this research. This is purely for academic purposes and your responses will be treated with maximum confidentiality. Also, all respondents will remain anonymous.

Yours faithfully

Joseph K. Kirui

APPENDIX 2A: INTERVIEW SCHEDULE

After necessary salutation and formal introduction of the purpose and mission of the enumerator, the enumerator asks the following question to the relevant potential participants.

Q1 Did you work for civil service, Sir/Madam? *(If the answer is yes, proceed to Question two, otherwise the person is thanked)*

Q2. *When did you retire Sir/Madam?*

The potential participant is requested to fill the questionnaire if the person retired between 2008 and 2013, otherwise the person is thanked.

APPENDIX 2B: QUESTIONNAIRE

NB: Only those who retired in 2008 and after are eligible to answer this questionnaire.

Profession	√
Generalist Managers and Administrators	
Specialist Managers (e.g. Marketing, Engineering, Policy)	
Science Professionals (e.g. Chemists, Environmental ,Agricultural Professionals, Building Professionals (e.g. Architects, Surveyors, Cartographers, etc)	
Engineering Professionals (e.g. Civil, Electrical Engineers etc)	
Business Professionals (e.g. Accountants, Auditors, Human Resources, etc)	
Information Professionals (e.g. Computing, Librarians, Statisticians etc)	
Medical Practitioners (Generalists and Specialists)	
Nursing Professionals (Registered Nurses)	
Other Health Professionals (e.g. Dentists, Pharmacists etc)	
School Teachers	
Social Professionals (e.g. Legal Professionals, Economists etc)	
University and Vocational Education Teachers	
Other Education Professionals	
Social Welfare Professionals (e.g. Social Workers, Psychologists, etc)	
Other Professionals (e.g., Artists and Related Professionals, Air and Sea Transport Professionals etc)	
Medical and Science Technical Officers (e.g. Laboratory Officer, Chemistry Technical Officer)	
Building and Engineering Associate Professionals (e.g. Building Inspector, Civil Engineering Technician)	
Business and Administration Associate Professionals (e.g. Office Managers, Computing Support Technicians, Inspectors)	
Health Associate Professionals (e.g. Enrolled Nurses, Ambulance Officers)	
Police Officers	
Secretaries and Personal Assistants	
Tradespersons and related workers (e.g. Plumbers, Cooks, Other Service Workers (e.g. Museum Attendants, Security Officers)	
Clerks and Clerical Officers (including Keyboard Operators,	

Section A: Background Information Participants



Q1. What is your gender? (Please tick one box only) Male Female

Q2 Indicate your personal number/Pension number.....

Q3. Indicate your job group at the time of retirement.....

Q4. Indicate your year of retirement

Q5 Indicate your ethnic community.....

Q6. Which of the following best describe your marital status? (Please tick appropriate answer)

Married

Single Widower / Widow

Others (Specify).....

Q7. What is the highest level of education you successfully completed? (Please tick one box only)

Primary school

Secondary up to form 6

Tertiary (collage)

University

Q8. Which of the following best describe your profession?

Other: (Please specify) -----

Q9 When did you retire? (Year) -----

Q10. If you were given a choice to choose, when would you have liked to retire?

Before official retirement age

Upon reaching 60 years

Two years upon reaching 60 years

As long as my health could allow

Q11. Which of the following best describes your working status after attaining official retirement age?

I quit employee – employer relationship after attaining my retirement age

I am still in employee – employer relationship after attaining my retirement age

Section B:

Rate the following statements in relation to your former job using the scale 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly Agree

Job Characteristics: Measurement Items

Measurement Items and scale	1	2	3	4	5
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My work permitted me to decide on my own how to go about doing work.(Task autonomy)					
My work involved doing a whole or identifiable piece of work, rather than a small portion of the overall work process (Task identity)					
My work required me to do many different things, using a variety of your attitude and talents (skill variety)					
The results of my work as an employee significantly affected the lives and well-being of other people (Task significance)					
Working on my work activities provided information about my performance (feedback)					

Section C:

In relation to the experiences you had during your employment days, rate the following statements in relation to your work experiences in a scale of 1 to 5, where 1- stand for Strongly Disagree; 2- Disagree; 3- Neutral; 4 - Agree; 5- Strongly Agree.

Organizational Justice

Measurement Items	1	2	3	4	5
The work load, schedules and pay were quite fair					
All decisions were applied consistently and to all employees					
Kindness, dignity, sensitivity and consideration was exhibited by those in decision making					
I was generally satisfied with my work					

Section D:

Rate the following statements in relation to your former physical work environment using the scale 1=Strongly Disagree, 2=Disagree, 3=Neither Disagree Nor Agree,4=Agree and 5=Strongly Agree

Physical Work Environment

Measurement Items	1	2	3	4	5
Most of my working life was spent in remote areas of the country					
Security from physical Harm					
I worked in areas with extreme temperatures					
I constantly lived in fear of being harmed					
Access to social amenities was a challenge					

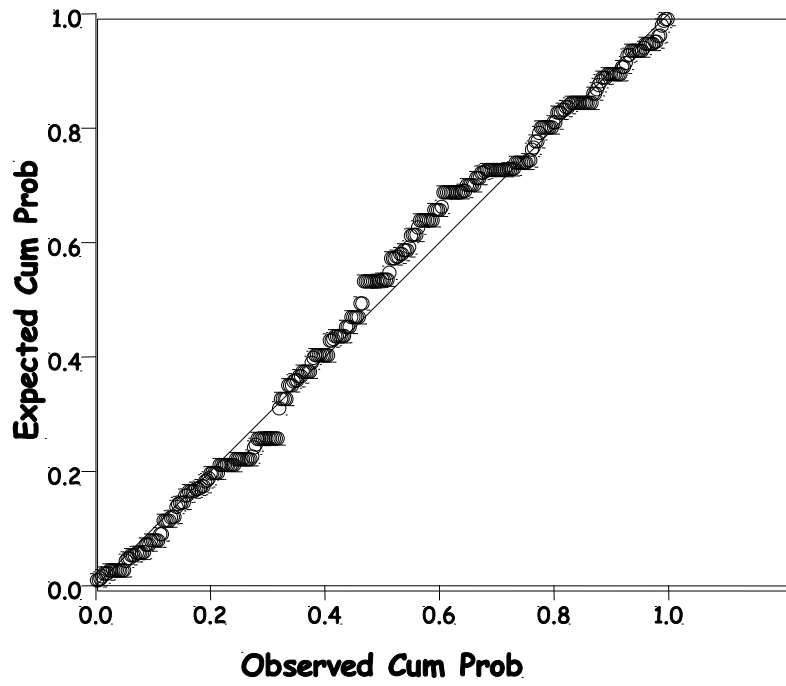
Section E: Personality

Here are a number of personality traits that may or may not apply to you. Please tick a number next to each statement to indicate the extent to which you agree or disagree with that statement. You should rate the extent to which the pair of traits applies to you, even if one characteristic applies more strongly than the other. Rate the statements using the following scale 1= Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

I see myself as.....	1	2	3	4	5
1. Extraverted, enthusiastic					
2. Reserved, quiet.					
3. Sympathetic, warm.					
4. Critical, quarrelsome.					
5. Dependable, self-disciplined.					
6. Disorganized, careless.					
7. Calm, emotionally stable.					
8. Anxious easily upset.					
9. Open to new experiences, complex.					
10. Conventional, uncreative.					

Thank you for sparing your time to answer these Questions

Dependent Variable: Retirement intention outcome



APPENDIX III

APPENDIX IV

Regression residuals (= observed - fitted retirement)

