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**DETERMINANTS OF TURNOVER INTENTION IN GEN Z EMPLOYEES IN  
COMMERCIAL BANKS IN NAIROBI, KENYA**

**CHRIS MUTAI MUGAMBI**

**168940**

**DISSERTATION SUBMITTED IN PARTIAL FULFILMENT FOR THE  
REQUIREMENT OF MASTER OF BUSINESS ADMINISTRATION OF  
STRATHMORE UNIVERSITY**

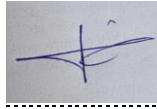
**NAIROBI, KENYA**

**VT OMNES  
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**APRIL, 2025**

## DECLARATION

I attest that this work has not been submitted or approved for a degree at this or any other university before. To my best knowledge and belief, this document does not include any material previously published or written by another person, except where proper references are cited within the research proposal itself.



Signature: .....

Date: 11<sup>th</sup> April 2025

Chris Mutai Mugambi

168940

### Approval

The dissertation of Chris Mugambi was reviewed and approved by the following:

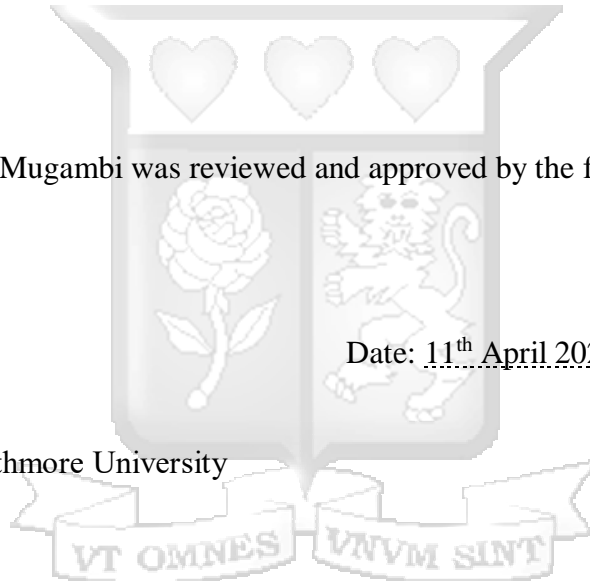


Signature: .....

Date: 11<sup>th</sup> April 2025

Prof. Joseph Onyango

Associate Professor, Strathmore University



## DEDICATION

This work is dedicated to my mother, Medrine Mugambi, whose unwavering love, sacrifice, and encouragement have been the foundation of all my achievements. Your strength and belief in me have inspired me throughout this journey.

To my siblings Jennifer and Joan, thank you for your constant support, motivation, and understanding. Your presence has been a source of strength and comfort every step of the way.

This accomplishment is as much yours as it is mine.



## ACKNOWLEDGEMENT

I would like to express my heartfelt gratitude to my supervisor, Professor Joseph Onyango, for his invaluable guidance, encouragement, and support throughout the course of this research. Your expertise, patience, and insightful feedback were instrumental in shaping this dissertation.

I am also deeply thankful to all the respondents who participated in this study. Your willingness to share your time and experiences made this research possible and meaningful.

To everyone who contributed in one way or another to the successful completion of this work, I extend my sincere appreciation.



## ABSTRACT

Across the globe and in Kenya, the labor market is experiencing the entry of Gen Z employees; however, their turnover rate is high. As a result, this study examined the factors affecting turnover intention in Gen Z employees in Nairobi, Kenya. The specific objectives were to examine the effects of job satisfaction, emotional exhaustion, and organizational commitment on turnover in Gen Z employees working in Nairobi. The study was based on Mobley's Model of the Turnover Process (MTP) and the Conservation of Resources Theory (COR). Positivism philosophy with the descriptive cross-sectional survey design was adopted. The population for this research comprised of Gen Zs employed in banks in Nairobi. The required sample size for this research is 389, which was obtained using judgmental sampling. The eligibility criteria that were employed included being a Gen Z (1997-2012), and being in the formal workforce. To collect primary data, self-administered structured questionnaires were used, which were distributed using email invitations, Google forms and paper-based questionnaires. The collected data was analyzed using correlations and multiple linear regression through Statistical Package for Social Sciences (SPSS) version 26. The findings revealed a strong and statistically significant positive correlation between emotional exhaustion and turnover intention, indicating that higher levels of emotional exhaustion were associated with increased intentions to leave the organization. Regression analysis further showed that emotional exhaustion was the strongest predictor of turnover intention. These results suggest that when employees experience mental exhaustion, job stress, fatigue, burnout and frustration, they are more likely to consider leaving their jobs. Therefore, organizations that fail to address emotional exhaustion risk losing their younger workforce to burnout-driven turnover. Secondly, the results showed a significant negative correlation between job satisfaction and turnover intention, meaning that as job satisfaction increases, the likelihood of turnover decreases. Regression results confirmed this relationship, indicating that job satisfaction significantly and negatively predicted turnover intention. These findings underscore the importance of cultivating job satisfaction through meaningful work, supportive environments, autonomy and work relationships as a way to minimize employees' intention to leave. In addition, a significant negative correlation was found between organizational commitment and turnover intention, which suggests that employees who feel more emotionally connected and loyal to their organizations are less likely to consider leaving. Regression analysis further supported this finding by showing that organizational commitment was a significant negative predictor of turnover intention. Thus, strengthening commitment through enhancing employees' pride in their organization, their emotional connection to the organization, sense of loyalty and responsibility, and reciprocity can be a key strategy for retaining Gen Z talent in the banking sector.

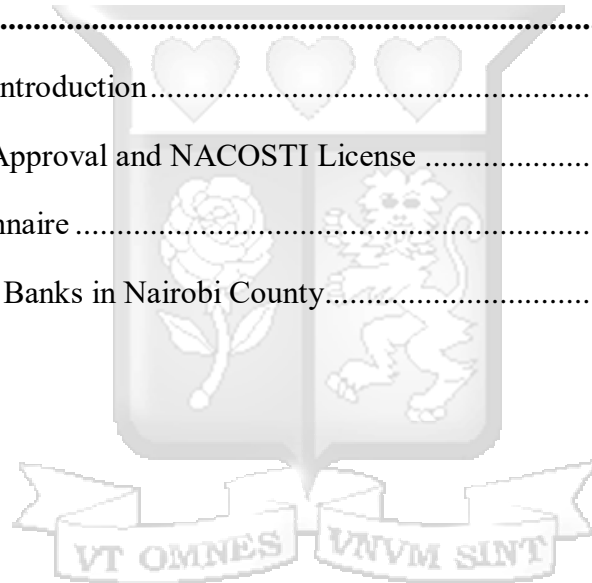
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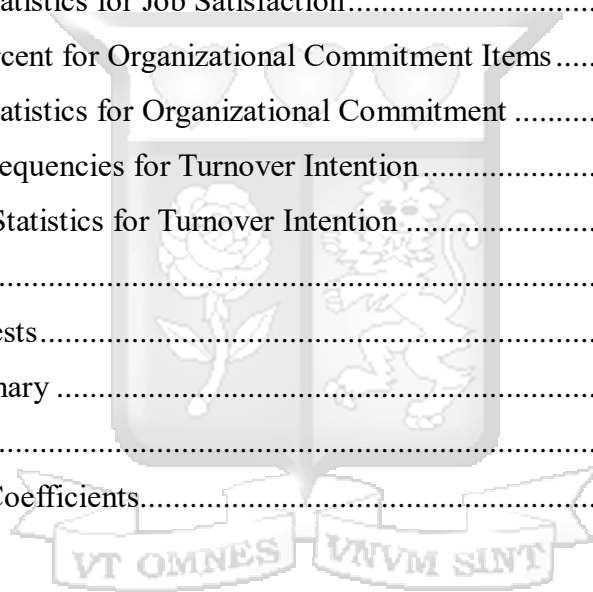
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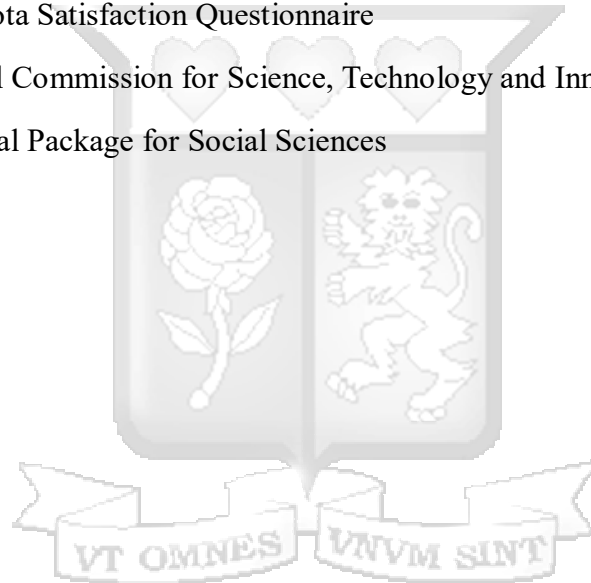
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## ABBREVIATIONS AND ACRONYMS

AKI	Association of Kenya Insurers
CIPD	Chartered Institute of Personnel and Development
COR	Conservation of Resources Theory
FKE	Federation of Kenyan Employers
Gen Z	Generation Z
HRM	Human Resource Management
MBI	Maslach Burnout Inventory
MSQ	Minnesota Satisfaction Questionnaire
NACOSTI	National Commission for Science, Technology and Innovation
SPSS	Statistical Package for Social Sciences



## DEFINITION OF KEY TERMS

### **Burnout**

Burnout is a state of emotional, physical, and mental exhaustion caused by prolonged and excessive stress. It occurs when employees feel overwhelmed, emotionally drained, and unable to meet constant demands. Burnout often results in reduced productivity and feelings of detachment from work (Scholtz et al., 2019).

### **Employee Engagement**

Employee engagement refers to the level of commitment and involvement an employee has toward their organization and its goals. High engagement levels are associated with lower turnover intention and higher organizational performance (Mercado et al., 2022).

### **Emotional Exhaustion**

Emotional exhaustion is defined as a state of feeling emotionally drained and worn-out due to accumulated stress stemming from work, personal lives or both. In the workplace context, emotional exhaustion commences with the depletion of an employee's emotional resources, and can lead to mental and physical burnout (Anh et al., 2023).

### **Emotional Resources**

Emotional resources refer to the internal capacities, such as resilience, emotional regulation, and coping mechanisms, that employees draw upon to manage workplace demands and stressors. Depletion of these resources is associated with emotional exhaustion and higher turnover intention (Hobfoll et al., 2018).

### **Gen Z**

Gen Zs, also referred as post-millennials, digital natives or the Internet generation, are people born between 1997 and 2011 (Kipkalya, 2023).

### **Job Satisfaction**

Job satisfaction is defined as an affective response that employees have towards their jobs, which denotes the degree of content that they feel towards their job (Lee et al., 2021).

## **Job Stress**

Job stress refers to the harmful physical and emotional responses that occur when job demands exceed an employee's capabilities or resources. It is a key contributor to emotional exhaustion and turnover intention (Mercado et al., 2022).

## **Mental Health**

Mental health is defined as a state of well-being in which individuals can cope with the normal stresses of life, work productively, and contribute to their community. Poor mental health in the workplace, often exacerbated by stress and emotional exhaustion, can lead to higher turnover intentions (Anh et al., 2023)

## **Organizational Commitment**

Organizational commitment refers to the degree to which an employee identifies with, is involved in and emotionally attached to the organization (Van Waeyenberg et al., 2022).

## **Quiet Quitting**

Quiet quitting describes a scenario where employees disengage from work, doing only the bare minimum required, often as a precursor to actual quitting. This trend is particularly observed among Gen Z employees and is linked to job dissatisfaction and burnout (McKinsey, 2023)

## **Turnover Intention**

In this study, turnover intention was conceptualized as an employee's voluntary desire to leave their job in search of job opportunities in other organizations (Anh et al., 2023).

## **Work-Life Balance**

Work-life balance refers to the equilibrium between professional responsibilities and personal life. Gen Z employees prioritize work-life balance as a key factor influencing job satisfaction and turnover intention (Kipkalya, 2023).

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Turnover intention, the likelihood that employees are considering leaving their current position, is a crucial metric in Human Resource Management (HRM) because it serves as an early warning signal, allowing HR managers to address potential issues before employees actually leave (Azharudeen & Arulrajah, 2018). Monitoring turnover intention helps organizations to understand employee concerns, enabling them to improve job satisfaction and engagement (Schroth, 2019). Turnover intention also reflects broader cultural or systemic issues within the organization, providing insight into the overall health of the workplace environment and employee well-being (Yousef, 2017). This metric informs workforce planning and talent management strategies, ensuring that organizations are prepared for potential staff changes and can create personalized retention plans.

High rates of turnover intention increase the rates of actual turnover, which negatively affects organizational performance and productivity (Cohen et al., 2016). High turnover rates are also associated with diminished quality of services, increased costs of recruitment, increased cost of training and developing new employees, and hinders the organization's reputation as an employer (Memon et al., 2017). Conversely, low employee turnover intention helps organizations to remain competitive and achieve their long-term goals (Deniz, 2020). As a result, turnover intention represents a problem that needs solution as well as a research topic that has gained considerable attention from scholars. Addressing turnover intention minimizes disruptions in workflow, maintains productivity, and fosters a culture of continuous improvement (Azharudeen & Arulrajah, 2018). By focusing on ways of minimizing turnover intention, organizations can implement effective retention strategies, improve employee satisfaction, and enhance organizational stability and performance (Schroth, 2019).

Globally, organizations face significant challenges in managing turnover rates, which are influenced by various factors such as industry type, workplace culture, and employee demographics. For instance, in the United States, the average annual turnover rate is 47.2%, with even higher rates observed in industries like manufacturing (Bureau of Labor Statistics, 2022).

Similarly, the United Kingdom reports an average turnover rate of 15% per year, which varies by sector (CIPD, 2024). Regionally, the trend persists, with South Africa experiencing a turnover rate of 17% and Nigeria reporting rates ranging from 12.5% to 28.1% depending on the industry (Rijamampianina, 2015; Olufayo & Akinbo, 2022). These statistics underscore the global prevalence of turnover intention as a pressing issue for workforce management. In Kenya, the situation mirrors these global and regional patterns but is further compounded by unique local challenges. The national employee turnover rate stands at approximately 50%, with the hospitality sector experiencing rates as high as 72% (Onyango et al., 2022). This significantly exceeds the ideal turnover rate of 15% suggested by global benchmarks (Cohen et al., 2016). The high turnover rates in Kenya, particularly among younger employees such as Generation Z, reflect both global influences and localized factors such as job insecurity, economic instability, and organizational culture.

This issue is exacerbated by the entry of Generation Z employees into the workforce, who exhibit distinct workplace preferences and behaviors. Turnover intention among Gen Z employees is a significant area of focus for organizations due to the unique characteristics and expectations of this generation. Gen Zs, born approximately between 1997 and 2012, often value being satisfied in their jobs, and balancing their work and personalized jobs. They tend to have higher expectations for workplace flexibility, meaningful work, and rapid career progression (Anh et al., 2023). They prioritize work-life balance and workplace culture, often leaving jobs that fail to meet these expectations (Anh et al., 2023). Additionally, they are more open to exploring new opportunities, influenced by economic uncertainty and a digital-first mindset that exposes them to diverse career options (Kipkalya, 2023). High turnover intention in this cohort can indicate that these needs are not being met, potentially leading to increased actual turnover rates (Azharudeen & Arulrajah, 2018). In Kenya, this generation constitutes a significant portion of the labor force, necessitating targeted strategies to address their unique needs and reduce turnover intention.

Turnover intention has been reported to predict actual turnover; as a result, it is essential for organizations to understand the factors that influence employees' intent to leave and adopt preventive measures (Cohen et al., 2016). Addressing turnover intention in Gen Z employees requires understanding their motivations, providing well-defined career paths, offering opportunities for skill development, and fostering an inclusive and supportive work environment

(Anh et al., 2023). By proactively managing these factors, organizations can improve retention rates, reduce recruitment and training costs, and leverage the fresh perspectives and digital fluency that Gen Zs brings to the workplace (Yousef, 2017).

Turnover intention, as conceptualized in this study, refers to an employee's voluntary desire to leave their current job in pursuit of other opportunities (Johannes et al., 2020). The study operationalizes turnover intention through key indicators such as searching for alternative employment opportunities, absenteeism, thoughts of quitting, reduced engagement and perceived fit elsewhere (Johannes et al., 2020).

To understand the factors influencing turnover intention among Gen Z employees, this study focuses on three critical variables: job satisfaction, emotional exhaustion, and organizational commitment. Job satisfaction captures the affective response employees have toward their jobs, including their sense of contentment and fulfillment (Lee et al., 2021). Job satisfaction acts as a buffer against turnover. Based on Herzberg's Two-Factor Theory, job satisfaction stems from intrinsic motivators such as meaningful work and autonomy. Satisfied employees are less likely to develop an intention to leave, as their needs for growth and recognition are met (Herzberg et al., 1959; Jalagat, 2016).

Emotional exhaustion refers to a state of being emotionally drained and fatigued due to prolonged stress or job demands, often leading to burnout (Anh et al., 2023). According to the Conservation of Resources (COR) Theory, emotional exhaustion arises when individuals lack the emotional resources to cope with job demands, which ultimately leads to withdrawal behaviors such as turnover intention. Empirical studies have shown that emotionally exhausted employees are more likely to consider quitting as a way to escape the stress-inducing environment (Lee & Cho, 2021).

Organizational commitment is the degree to which an employee identifies with, is emotionally attached to, and remains loyal to their organization (Van Waeyenberg et al., 2022). Organizational commitment, particularly affective commitment, represents the emotional attachment an employee feels toward their organization. Employees with strong commitment are less likely to develop turnover intentions, even when faced with job stress or dissatisfaction (Van Waeyenberg et al., 2022). This is supported by COR Theory, which views commitment as a resource that enhances resilience in stressful work environments.

The relationship among these variables is complementary: emotional exhaustion increases turnover intention, while job satisfaction and organizational commitment mitigate it. Understanding these relationships is critical in developing targeted strategies to retain Gen Z employees in Kenya's banking sector. Whereas vast research on turnover intention has been done, there are scarce studies looking at turnover intention focusing on Gen Z employees in the Kenyan context, considering they are an emerging demographic in the workforce; hence, the need for this study.

## **1.2 Statement of the Problem**

The rate of turnover intention in Gen Z employees is high across the globe as well as in Kenya (Gaan & Shin, 2023; Randstad, 2022). A survey conducted by Deloitte (2023) with Gen Zs from 44 countries reported that nearly half of the Gen Zs surveyed considered quitting their jobs. Similarly, a survey by McKinsey (2013) reported that quiet quitting (considering quitting or doing the bare minimum) is a common trend among Gen Z employees worldwide. Quiet quitting has been reported to predict actual quitting (McKinsey, 2023). The same trend has been replicated in Kenya where Gen Z employees have been reported to have higher turnover compared to employees from previous generations (Thatiah, 2022). Gen Zs have been described as an exploratory, experiential and dynamic generation; as a result, they are less afraid to jump jobs to experience different cultures, environments and positions (Anh et al., 2023). The high turnover among Gen Z has adverse implications for organizations, including reduced productivity and employee morale, more spending on training and developing new employees, and high increased recruitment costs (Deniz, 2020).

In the existing research on the determinants of turnover intention, conceptual, methodological and contextual gaps exist. In the existing literature, turnover intention has been conceptualized differently, which include an employee's conscious and deliberate willingness to leave their current job (Ramalho et al., 2018); the likelihood or probability that an employee will quit, often measured through attitudes and sentiments predicting future turnover behavior (Nandialath et al., 2018); employees' plans to seek alternative employment, including actively searching for new jobs or considering the possibility of changing jobs (Anh et al., 2023). The determinants examined in studies also vary, which include perceived organizational support and job satisfaction (Nandialath et al., 2018); gender (being male), level of education, contract (temporary work contract), lower

job satisfaction, high emotional exhaustion, and frequent workplace violence (Gan et al., 2018); work environment, promotion, recognition, and benefits (Gan et al., 2018), organizational politics (Olufayo & Akinbo, 2022), age, educational level, gender, and employee tenure (Kamau et al., 2021); and professional development opportunities (Ekabu, 2020).

The methodologies adopted to investigate turnover intention also differs across studies. The methodologies used in existing studies include correlational design (Ekhsan, 2019; Kyei-Poku, 2019; Oosthuizen et al., 2016), path analysis model (Kurniawaty et al., 2019, descriptive cross-sectional design (Azharudeen & Arulrajah, 2018; Emoja, 2016), meta-analysis (Guzeller & Celiker, 2019) and explanatory designs (Lee & Cho, 2021). Different research designs can produce varying conclusions due to their unique methodologies, sample sizes, data collection techniques, and analytical approaches (Easterby-Smith et al., 2021). While some designs may yield similar results, others might lead to different or even contradictory findings.

The contexts of existing studies also differ in the existing literature. Existing research studies on turnover intention have been conducted in Indonesia (Ekhsan, 2019), India (Kurniawaty et al., 2019), South Africa (Oosthuizen et al., 2016), Sri Lanka (Azharudeen & Arulrajah, 2018), Canada (Kyei-Poku, 2019), United States (Lee & Cho, 2021; Lee et al., 2021). Most studies on turnover intention have been conducted in Western contexts. As a result, these findings cannot be applied in the Kenyan context that differs in terms of culture. In addition, existing studies have used generation-diverse samples. Extensive research has been conducted in the past decades on previous generations to understand their turnover intentions, indicating a population gap since most studies have been conducted with employees from previous generations (Schroth, 2019). However, these generations are aging out of the workplace, leading to the emergence of future research gaps focusing on Gen Zs (Dimock, 2019). Considering these conceptual, contextual and methodological gaps, this study sought to investigate the determinants of turnover intention amongst Gen Z employees in Nairobi, Kenya.

### **1.3 Overall Objective of the Study**

The primary objective of this study is to examine the role of job satisfaction, emotional exhaustion, and organizational commitment in influencing turnover intention among Generation Z employees working in banks in Nairobi.

#### **1.3.1 Specific Objectives of the Study**

- i. To assess the influence of emotional exhaustion on turnover intention in Gen Z employees working in banks in Nairobi, Kenya.
- ii. To determine the influence of job satisfaction on turnover intention in Gen Z employees working in banks in Nairobi, Kenya.
- iii. To examine the effect of organizational commitment on turnover intention in Gen Z employees in banks in Nairobi, Kenya.

#### **1.4 Research Questions**

- i. What is the effect of emotional exhaustion on turnover intention in Gen Z employees in banks in Nairobi, Kenya?
- ii. What is the influence of job satisfaction on turnover intention in Gen Z employees working in banks in Nairobi, Kenya?
- iii. What is the influence of organizational commitment on turnover intention in Gen Z employees working in banks in Nairobi, Kenya?
- iv.

#### **1.5 Scope of the Research**

The conceptual scope of this study was to investigate the relationships between turnover intention, emotional exhaustion, job satisfaction and commitment to the organization. The turnover intention was the dependent variable, emotional exhaustion, job satisfaction and organizational commitment were the independent variables. The geographical scope is Nairobi. The methodological scope for this study is quantitative, which was executed using the descriptive cross-sectional research design. The population for this study consisted of the Gen Z employees working in banks in Nairobi. Data for this study was collected during January to March 2025.

## 1.6 Significance of the Study

The findings of this study might provide valuable insights to policymakers, practitioners and scholars. The following subsection discusses the significance of the current study.

Policymakers, such as legislators, may use the findings obtained from this research to formulate laws, regulations and guidelines to help organizations retain their Gen Z personnel. Organizations, such as the Federation of Kenyan Employers (FKE) and unions, can also use the findings of this study relevant in formulating HRM policy guides for organizations.

Practitioners, such as human resource managers, also stand to benefit from the findings of this research through recommendations made to increase the retention of Gen Z employees. The findings of this study might inform HRM practices that managers can adopt to minimize turnover intentions in Gen Z employees.

Lastly, academicians will benefit from research in terms of expanding existing literature on turnover intention, especially in Gen Z employees. The results of this study will also provide foundation for further research on the issue of turnover intention.

## 1.7 Chapter Summary

This chapter has introduced the study by providing a detailed background on turnover intention, highlighting its global, regional, and local significance. The discussion underscored the unique challenges posed by Generation Z employees, whose workplace preferences and behaviors necessitate tailored retention strategies. The problem statement identified gaps in existing literature, particularly in the Kenyan context, and established the need to examine how job satisfaction, emotional exhaustion, and organizational commitment influence turnover intention among Gen Z employees in Nairobi City County.

The chapter also outlined the overall objective of the study. Furthermore, the significance of the study was emphasized, illustrating its potential to inform policymakers, practitioners, and scholars in addressing high turnover rates among this demographic. Lastly, the chapter defined the scope

of the research, detailing its conceptual, methodological, and geographical boundaries. The next chapter will delve into the theoretical foundation and empirical literature related to the study variables, identifying gaps and building a conceptual framework to guide the research.



## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter presents a review of extant literature on turnover intention and its determinants. The chapter is structured as follows: theoretical foundation, empirical literature, research gap, and conceptual framework.

#### 2.2 Theoretical Foundation

This section discusses the theories that were used to inform this study, which are the Conservation of Resources Theory (COR) and Herzberg's Two-Factor Theory. Detailed discussions of these theories and how they informed this study are discussed in the following subsections.

##### 2.2.1 Conservation of Resources Theory

The Conservation of Resources (COR) theory, formulated by Hobfoll (1989), posits that employees who feel that they do not have adequate and necessary resources to perform their jobs tend to develop negative thoughts about their work, leading to the intention to quit (Chen & Huang, 2016). Resources can include tangible assets like money, as well as intangible ones like energy, time, and emotional well-being. The theory suggests that stress emerges when there is a threat of losing resources, actually losing resources, or not having adequate resources needed to meet demand (Hobfoll et al., 2018). In the workplace, this can manifest as burnout, decreased job satisfaction, and ultimately, higher turnover intention when employees perceive that their resources are being depleted without adequate replenishment. Based on the suggestions of COR, employees who do not have resources to do their work are more likely to become emotionally exhausted and drained, which in turn increases their turnover intentions (Hobfoll, 1989). This theory calls for providing employees with adequate rewards and support to prevent resource depletion.

A key strength of COR theory is its focus on resource dynamics, which provides a comprehensive understanding of stress and its impact on employee behavior. The theory acknowledges both external and internal stressors, making it applicable across diverse workplace settings (van

Woerkom et al., 2016). It is particularly effective in explaining phenomena like burnout and emotional exhaustion, as it highlights how the depletion of critical resources can lead to negative outcomes (Coetzee & Laschinger, 2018). Moreover, COR theory is adaptable to organizational interventions, encouraging resource replenishment strategies such as providing support, autonomy, and opportunities for recovery (van Woerkom et al., 2016).

Despite its strengths, COR theory has certain limitations. Coetzee & Laschinger (2018) notes that this theory is overly broad, which makes it challenging to pinpoint specific resources most critical to a given context or population. Additionally, while it effectively explains stress-related behaviors, it may not fully account for non-stress-related factors influencing turnover, such as career aspirations or organizational misalignment (Coetzee & Laschinger, 2018). In the context of Gen Z employees, who often value intrinsic motivators like purpose and growth, COR theory may need to be supplemented with other models to capture the complete picture of turnover intention (van Woerkom et al., 2016).

In studying turnover intention among Gen Z employees in Nairobi, COR theory is particularly relevant to the study objectives. The depletion of emotional and psychological resources can contribute to stress, dissatisfaction, and ultimately, the intent to leave (Lee & Cho, 2021). Job satisfaction, as a resource, reduces employees' stress and burnout, thereby lowering their intention to quit. COR theory highlights that emotional exhaustion occurs when an individual's resources are depleted due to prolonged stress and job demands (Lee & Cho, 2021). When resources are exhausted, employees are more likely to disengage and consider leaving the organization. Organizational commitment is a key resource that employees use to navigate workplace challenges (Bodjrenou et al., 2019). Strong organizational commitment helps replenish resources and buffer against turnover. Additionally, the theory's emphasis on resource conservation aligns with job satisfaction, as workplaces that enhance employee resources through supportive environments and career development opportunities are more likely to retain their workforce (Kurniawaty et al., 2019). The theory also supports exploring organizational commitment, as a strong commitment can act as a resource buffer, reducing the impact of stressors (Bodjrenou et al., 2019).

By applying COR theory, the study can provide insights into how resource dynamics influence turnover intention in Gen Z employees. Understanding the role of resource loss and replenishment can help organizations develop targeted interventions, such as fostering supportive workplace

cultures, addressing burnout, and providing opportunities for resource gain, to improve employee well-being and retention (Bodjrenou et al., 2019). In the current study, the variables of emotional exhaustion, organizational commitment and turnover intention were adapted from this theory.

### **2.2.2 Herzberg's Two-Factor Theory**

The Two-Factor Theory, proposed by Frederick Herzberg in 1959, offers a framework for understanding employee motivation and job satisfaction by categorizing workplace factors into two distinct groups: hygiene factors and motivators. Hygiene factors are extrinsic elements that do not inherently increase job satisfaction but can lead to dissatisfaction if absent. In contrast, motivators, such as recognition, personal growth, and meaningful work, are intrinsic factors that directly enhance satisfaction and drive employee motivation (Herzberg et al., 1959). The theory posits that job satisfaction and dissatisfaction exist on separate continuums, meaning that addressing dissatisfaction (through hygiene factors) does not necessarily create satisfaction unless motivators are also present.

The model proposes that turnover begins with job dissatisfaction, which prompts employees to think about quitting. This leads to an evaluation of the expected benefits of staying versus leaving, followed by a decision to search for alternative employment. If alternatives are found and deemed more favorable than the current position, the employee develops an intention to quit and eventually leaves. The model emphasizes that turnover is not a spontaneous act but rather a process influenced by both emotional and rational evaluations. Quitting does not occur immediately since some employees quit quietly through withdrawing. The third stage is to think of quitting, following searching for new jobs, and eventually quitting.

A key strength of Herzberg's theory is its practical application in workplace settings. By distinguishing between factors that prevent dissatisfaction and those that actively promote satisfaction, the theory provides actionable insights for organizational strategies aimed at improving employee retention. For instance, organizations can focus on ensuring competitive salaries and favorable work conditions while simultaneously fostering an environment that promotes growth and recognition. This dual approach aligns well with the needs of Generation Z employees, who prioritize both meaningful work and favorable work environments (Schroth,

2019). Furthermore, the theory's emphasis on intrinsic motivation resonates with the increasing focus on creating purpose-driven workplaces.

However, Herzberg's theory has been criticized for oversimplifying the complexities of employee motivation. It assumes a universal applicability of hygiene and motivator factors, which may not account for cultural or generational differences in workplace preferences. Additionally, the theory does not fully address external influences, such as economic conditions or organizational culture, that can affect job satisfaction and turnover intention. Despite these limitations, the theory remains a valuable tool for understanding the interplay between workplace factors and employee behavior.

Herzberg's Two-Factor Theory is particularly relevant to this study, as it provides a foundation for examining the role of job satisfaction in turnover intention among Gen Z employees in Nairobi City County. This generation places significant value on hygiene factors like competitive salaries and flexible work arrangements, as well as motivators such as opportunities for career advancement and meaningful contributions to their work (Harun et al., 2017). By understanding how these factors influence job satisfaction, organizations can develop targeted strategies to reduce turnover intention. Additionally, the theory's focus on intrinsic motivators complements the study's exploration of organizational commitment, as employees who feel a strong sense of purpose and belonging are more likely to remain loyal to their organizations (Johannes et al., 2020; Sarantie et al., 2022).



## **2.3 Conceptual Literature**

### **2.3.1 Turnover Intention**

Turnover intention is a multifaceted concept in HRM, encompassing various definitions that highlight its different aspects. Gaan and Shin (2023) defined turnover intention as an employee's conscious and deliberate willingness to leave their current job, reflecting their active thought process and decision-making about resignation. Turnover intention also refers to the likelihood or probability that an employee will quit, often measured through attitudes and sentiments predicting future turnover behavior (Azharudeen & Arulrajah, 2018). Some definitions focus on the degree of voluntariness in leaving, distinguishing between voluntary turnover intention and situations

where employees feel compelled to leave (Johannes et al., 2020). Additionally, turnover intention can describe employees' plans to seek alternative employment, including actively searching for new jobs or considering the possibility of changing jobs (Anh et al., 2023; Deniz, 2020). Turnover intention has also been conceptualized as a reflective measure of job satisfaction and organizational commitment, with high turnover intention indicating low satisfaction and weak commitment (Jalagat, 2016). Turnover intention is often used as a predictor of actual turnover, suggesting that employees with high turnover intention are more likely to leave the organization eventually (Yousef, 2017). Each of these definitions provides a different perspective for comprehending as well as addressing the factors leading to employee turnover. In this study, turnover intention was conceptualized as an employee's voluntary wish to quit their job in search of job opportunities in other organizations (Anh et al., 2023; Deniz, 2020).

Various operationalizations of turnover intention exist in the literature. Lee et al. (2021) measured turnover intention in terms of the likelihood of leaving one's job within a year and currently looking for a job. The indicators used by Guzeller and Celiker (2019) for turnover intention included the frequency of thinking about quitting and actively searching for alternative scales. Sarantie et al. (2022) measured turnover intention using the Mobley's Turnover Intention Scale, which assesses thoughts about quitting, intentions to search for alternatives, and intentions to quit. Turnover intention has also been measured using the level of employee's emotional attachment, identification with, and involvement in the organization (Bodjrenou et al., 2019). Other indicators used for turnover intention are levels of absenteeism and tardiness (Johannes et al., 2020). For this study, turnover intention was operationalized using five indicators including searching alternative employment opportunities, absenteeism, thoughts of quitting, reduced engagement and perceived fit elsewhere (Gaan & Shin, 2023; Jalagat, 2016; Johannes et al., 2020).

### **2.3.2 Determinants of Turnover Intention**

Extensive research has been conducted on the factors that influence turnover intention. Some of the factors that have been reported to influence turnover intention from the existing literature include employee wellbeing, support from the management, balancing work and life, job satisfaction, relationships with colleagues, organizational commitment and culture, professional development opportunities, leadership style, organizational justice, work engagement, job stress,

and workplace violence, among others (Anh et al., 2023; Cohen et al., 2016; Nandialath et al., 2018; Olufayo & Akinbo, 2022).

For this study, however, the focus was on emotional exhaustion, job satisfaction and organizational commitment. The rationale for choosing to examine these factors stems from their importance for Gen Zs. According to Schroth (2019), Gen Z are prone to mental health problems and they tend to prioritize happiness over career progression, which informs the need to study emotional exhaustion and job satisfaction as determinants of turnover intentions. Moreover, Gen Zs do not prioritize long-term commitment to organizations, which underlies the need to examine the moderating effect of organizational commitment on turnover intentions (Schroth, 2019).

### **2.3.2.1 Emotional Exhaustion**

Emotional exhaustion is defined as a state of feeling emotionally drained and worn-out due to accumulated stress stemming from work, personal lives or both. In the workplace context, emotional exhaustion commences with the depletion of an employee's emotional resources, and can lead to mental and physical burnout (Anh et al., 2023). Emotional exhaustion, a component of burnout, is prevalent among younger employees due to increasing workplace demands (Azharudeen & Arulrajah, 2018; Györi & Perpék, 2022).

Ren et al. (2024) found that “Gen Z employees are disproportionately affected by emotional exhaustion, as they often struggle to balance professional pressures with their focus on mental health and personal well-being.” The depletion of emotional resources not only diminishes productivity but also accelerates their decision to leave unsupportive work environments. This is particularly concerning in high-pressure industries, where Gen Z employees may feel overwhelmed by long hours and unrealistic expectations. Investigating its impact can uncover how workplace stressors affect Gen Z employees' decision to stay or leave, providing actionable insights for mental health interventions. For this study, the indicators for emotional exhaustion will include mental exhaustion, job stress, fatigue, burnout, and frustration (Azharudeen & Arulrajah, 2018).

### **2.3.2.2 Job Satisfaction**

Job satisfaction was defined as an affective response that employees have towards their jobs, which denotes the degree of content that they feel towards their job (Lee et al., 2021). It denotes the extent to which an employee is content and positive emotional response an individual has towards their job (Azharudeen & Arulrajah, 2018). Research consistently shows a strong link between job satisfaction and turnover intention (Anh et al., 2023; Coetzee & Laschinger, 2018; Jalagat, 2016).

Unlike previous generations, Gen Z places a high value on job satisfaction, particularly in areas such as meaningful work, balancing work and life, and opportunities for rapid career advancement. According to Schroth (2019), “Gen Z employees prioritize happiness and fulfillment over traditional markers of career success, such as tenure or hierarchical progression.” Dissatisfaction in these areas often triggers disengagement, ultimately leading to higher turnover rates. This generation’s emphasis on flexibility and autonomy further underscores the need for organizations to tailor job roles to meet their expectations (Kipkalya, 2023).

Understanding how job satisfaction influences Gen Z employees can help organizations identify and address key motivators and stressors, fostering a work environment that reduces turnover. The indicators for job satisfaction that were used in this study are meaningful work, autonomy, work environment, job security, and workplace relationships (Gaan & Shin, 2023; Jalagat, 2016; Johannes et al., 2020).

### **2.3.2.3 Organizational Commitment**

Organizational commitment was defined as the degree to which an employee identifies with, is involved in and emotionally attached to the organization (Van Waeyenberg et al., 2022). Organizational commitment significantly influences employees' willingness to stay. Research suggests that this generation is less inclined to prioritize long-term organizational loyalty. Anh et al. (2023) note that “Gen Z employees have a higher likelihood of evaluating their organizational commitment based on immediate benefits, such as career growth opportunities and supportive workplace culture, rather than traditional loyalty norms.” Exploring its role can help organizations design strategies to build stronger ties with Gen Z employees, enhancing loyalty and reducing turnover rates (McKinsey, 2023). For this study, the indicators that were used for organizational

commitment are pride in organization, emotional connection to the organization, sense of loyalty, sense of responsibility to the organization, and reciprocity (Ramalho et al., 2018).

### **2.3.3 Banks in Nairobi**

The context of this study is Nairobi, with a focus on Gen Zs working in banks in this locale. Nairobi has 38 commercial banks with 573 bank branches. The Central Bank of Kenya is the primary regulator of banks in Kenya. The population for this study comprises Generation Z (Gen Z) employees working in banks within Nairobi, Kenya. Gen Z refers to individuals born between 1997 and 2012, with the majority now entering the workforce. This group is characterized by unique workplace expectations, such as a preference for meaningful work, technology integration, career growth opportunities, and flexible work environments.

The estimated number of Generation Z (Gen Z) individuals working in banks in Nairobi can be derived using available data. Nairobi's population is approximately 4.5 million, with about 30% (1.35 million) in the working-age category of 18–34 years (Association of Kenya Insurers [AKI], 2022). Of this group, two-thirds (900,000) fall within the Gen Z age range of 18–27 years. Approximately 15% of Kenya's workforce is in formal employment, meaning an estimated 135,000 Gen Z individuals in Nairobi are formally employed. Given that the banking sector is a significant contributor to formal employment, it is reasonable to assume that around 10% of the formal workforce in Nairobi works in banking. Applying this proportion, it is estimated that approximately 13,500 Gen Z individuals are employed in the banking sector in Nairobi – this was the population for this study. This estimate highlights the potential significance of Gen Z in shaping the future of the banking workforce in the city.

## **2.4 Empirical Literature**

This section discusses the empirical literature on the factors affecting turnover intention. Emphasis of the review is on emotional exhaustion, job satisfaction and organizational commitment.

### **2.4.1 Emotional Exhaustion and Turnover Intention**

Emotional exhaustion is defined as a state of feeling emotionally drained and worn-out due to accumulated stress stemming from work, personal lives or both. In the workplace context, emotional exhaustion commences with the depletion of an employee's emotional resources, and can lead to mental and physical burnout (Anh et al., 2023). Emotional exhaustion in employees is characterized by psychological distress, mental distress, emotional distress, job-related negative affect, and burnout. An outcome of emotional exhaustion is that employees become psychologically unable to contribute towards their work (Lee & Cho, 2021).

Mercado et al. (2022) conducted a large-scale cross-sectional study involving nurses in the United States. The study utilized self-reported surveys and revealed that emotionally exhausted nurses were nearly twice as likely to express turnover intentions compared to their less exhausted counterparts. The findings also highlighted that workload and lack of managerial support were significant contributors to emotional exhaustion, underscoring the role of workplace conditions in shaping employee outcomes.

Similarly, Györi and Perpék (2022) examined emotional exhaustion and turnover intention among Hungarian workers. Using a quantitative survey design, the study found a strong positive correlation between emotional exhaustion and turnover intention. The results indicated that emotionally exhausted workers were more likely to consider leaving their jobs due to diminished job satisfaction and organizational commitment. This study emphasized the importance of addressing emotional exhaustion to improve retention in healthcare settings.

In Sri Lanka, Azharudeen and Arulrajah (2018) conducted a study to examine the relationships between turnover intention, emotional exhaustion, emotional demand, and job demand using a sample of employees from apparel manufacturing firms. The conceptual model in the study depicted emotional demand and job demand as predictors of emotional exhaustion, which in turn predicted turnover intention. The findings from this research indicated a strong positive association between emotional exhaustion and turnover intention. The study also showed that job demand and emotional demand positively affected emotional exhaustion.

The positive effect of emotional exhaustion on turnover intention was also confirmed by Kyei-Poku (2019) using a sample of Canadian employees drawn from various sectors. The conceptual

model adopted in this research hypothesized that belongingness and perceived organizational support affected emotional exhaustion, which in turn affected turnover intent. The findings indicated a significant positive association between emotional exhaustion and turnover intention. The study also showed that belongingness and perceived organizational support predicted emotional exhaustion, which in turn influenced turnover intention. The mean age of participants in this study was 36.42 years, suggesting that the findings cannot be applied to a younger Gen Z demographic.

In the United States, Lee and Cho (2021) examined the relationship between emotional exhaustion and turnover intention using a sample of athletic coaches with a mean age of 40.85 years. They also examined the types of passion that contribute to emotional exhaustion – harmonious passion (voluntary motivating factor that prompts employees to perform their tasks) and obsessive passion (compulsory motivating factor that encourages employees to work because of achievements). Lee and Cho (2021) reported a positive relationship between obsessive passion and emotional exhaustion, a negative relationship between emotional exhaustion and harmonious passion, and a positive relationship between emotional exhaustion and turnover intention.

Findings supporting the positive effect of emotional exhaustion on turnover intentions were provided by Lee et al. (2021) using a sample of physical educators in the United States. In the study, the mean age of participants was 47.08 years. The findings of Lee et al. (2021) indicated a positive relationship between turnover intention and emotional exhaustion.

In a study of information technology staff in South Africa, Scholtz et al. (2019) used the Maslach Burnout Inventory (MBI) and a turnover intention scale to survey officers. The results revealed that emotionally exhausted officers were more likely to consider leaving their jobs, with exhaustion accounting for 36% of the variance in turnover intention. The study identified long working hours, exposure to traumatic events, and lack of psychological support as primary drivers of emotional exhaustion.

In Kenya, Njuguna (2022) examined emotional exhaustion among public secondary school teachers in Kiambu County. The findings showed a positive relationship between emotional exhaustion and turnover intention. The analysis revealed that large class sizes, inadequate teaching

resources, and low pay were primary stressors leading to exhaustion. These findings underscored the role of systemic challenges in exacerbating emotional exhaustion and turnover intention.

Generational factors influence the relationship between emotional exhaustion and turnover intention, particularly among younger employees. Ren et al. (2024) investigated this dynamic in a study of Gen Z employees in Singapore, and found that emotionally exhausted employees were significantly more likely to express turnover intentions. The study revealed that Gen Z employees are particularly sensitive to emotional exhaustion due to their emphasis on work-life balance and mental health. The researchers recommended that organizations prioritize flexibility and wellness programs to address these concerns and reduce turnover intentions. Overall, there is agreement from these studies that emotional exhaustion positively affects turnover intention. However, a population gap exists in that these studies used samples of older generations.

#### **2.4.2 Job Satisfaction and Turnover Intention**

Job satisfaction is an important concept in organizational and industry satisfaction. Job satisfaction is defined as an affective response that employees have towards their jobs, which denotes the degree of content that they feel towards their job (Jalagat, 2016). Age is one of the key factors that influence job satisfaction. Job satisfaction has been reported to have a positive linear relationship with age, such that job satisfaction increases with an increase in age (Dobrow et al., 2018). A curvilinear relationship between job satisfaction and age has also been reported, such that it is low during youth, plateaus in the course of middle age, and resurges during later years (Katz et al., 2019). Job satisfaction has also been linked to other employee outcomes, such as productivity, performance and physical withdrawal (Jalagat, 2016).

Ren et al. (2024) conducted a meta-analysis of 12 studies examining the predictors of turnover intention, focusing primarily on Western organizations in the United States and Canada. The study employed a quantitative synthesis approach, aggregating data from surveys and longitudinal studies to explore the relationship between job satisfaction and turnover intention. The findings showed a strong negative correlation between job satisfaction and turnover intention, indicating that higher job satisfaction significantly reduces the likelihood of employees intending to leave. The meta-analysis also highlighted that job satisfaction accounted for a substantial portion of the variance in turnover intention across industries, making it one of the most consistent predictors.

In a related study, Kim and Keane (2021) analyzed survey data from Korea using hierarchical linear modeling (HLM) to examine the relationship between job satisfaction, employee engagement, and turnover. The study revealed that employees who reported higher job satisfaction were less likely to express turnover intentions, with satisfaction related to recognition and supervisor support being particularly significant. This study reinforced the importance of organizational interventions in enhancing satisfaction to mitigate turnover risks.

A study by Ekhsan (2019) in Indonesia set out to examine the influence of job satisfaction on turnover intention. The majority of respondents in this study were aged above 30 years. The results showed a significant negative regression coefficient between job satisfaction and turnover intentions. Similarly, a study by Kurniawaty et al. (2019) amongst Indian bank employees showed the negative effect of job satisfaction on turnover intentions. Using a path analysis model, Kurniawaty et al. (2019) reported job satisfaction was predicted by work environment and job stress, which had a positive and negative effect on job satisfaction respectively. Moreover, the findings showed the negative effects of job satisfaction and work environment on turnover intentions. This study demonstrated that turnover intention can be addressed by improving job satisfaction and the work environment and reducing job stress.

Li et al. (2019) conducted a cross-sectional survey among nurses in Chinese hospitals. Using structural equation modeling (SEM), the study found that job satisfaction had a significant indirect effect on turnover intention through mediators such as organizational commitment and burnout. Nurses who reported dissatisfaction with workload, management support, and compensation were more likely to express turnover intentions. The findings underscored the importance of addressing workplace dissatisfaction to retain critical healthcare staff.

Similarly, Maqableh et al. (2023) studied the hospitality industry in Jordan, where turnover rates are notoriously high. The researchers employed a correlational research design, surveying hotel employees using the Minnesota Satisfaction Questionnaire (MSQ). The results revealed a strong negative relationship between job satisfaction and turnover intention. Dissatisfaction with work conditions, long hours, and limited growth opportunities were key drivers of turnover intentions in this sector.

A study conducted in South Africa by Oosthuizen et al. (2016) with employees from an information technology company also supported the view that job satisfaction diminishes the intention to leave an organization. Oosthuizen et al. (2016) investigated the association between job satisfaction and turnover intention. Respondents in this study were aged between 26 and 45 years. Regression analysis indicated that job satisfaction was a significant negative predictor of turnover intention. A higher job satisfaction was associated with a lower turnover intention.

In the Kenyan context, Barasa and Kariuki (2020) explored the relationship between job satisfaction and turnover intention among Kakamega County government employees. The study utilized a descriptive cross-sectional survey design, distributing structured questionnaires to respondents. Results revealed a moderate negative correlation between job satisfaction and turnover intention. Respondents who were dissatisfied with opportunities for promotion and work-life balance exhibited higher turnover intentions. However, the study also noted that economic constraints and limited alternative employment opportunities moderated this relationship, causing many dissatisfied employees to remain in their roles despite their intentions to leave.

Another study conducted by Chelangat et al. (2018) examined employees in the banking sector in Nairobi, Kenya. Using a cross-sectional survey design, quantitative analysis revealed a significant negative relationship between job satisfaction and turnover intention, with dissatisfaction stemming primarily from low pay and lack of career advancement opportunities. The results also showed that employees who felt undervalued or unsupported by their organizations were more likely to consider leaving, especially younger workers in the early stages of their careers. A study conducted by Emoja (2016) using a sample of teachers showed that the majority of participants had low level of job satisfaction coupled with a high turnover intention. Evidently, studies show the diminishing effect of job satisfaction on turnover intention; however, a gap that exists is inadequate research focusing on Gen Zs.

### **2.4.3 Organizational Commitment and Turnover Intention**

Organizational commitment refers to the degree to which an employee identifies with, is involved in and emotionally attached to the organization (Van Waeyenberg et al., 2022). Evidence from studies consistently report the negative effect of organizational commitment on turnover intention. A meta-analysis by Guzeller & Celiker (2019) showed negative associations between turnover

intention and organizational commitment in the hospitality sector, indicating that employees who are emotionally committed to their organizations are less likely to leave. Similar negative effects of organizational commitment on turnover intention were reported by Ramalho et al. (2018).

Guzeller and Celiker (2019) conducted a meta-analysis of 13 studies on organizational commitment and turnover intention, primarily from North America. Their findings demonstrated a strong negative relationship between affective commitment (emotional attachment to the organization) and turnover intention. Continuance (perceived cost of leaving) and normative commitment (a sense of obligation to stay) were also negatively correlated, but the relationships were weaker, suggesting that emotional attachment is the strongest predictor of reduced turnover intention. This meta-analysis highlighted the robustness of organizational commitment as a predictor of turnover across various sectors.

Similarly, Bolt et al. (2022) conducted a quantitative review of turnover studies in the United States and Canada. Their analysis reinforced the importance of affective commitment, showing that it had the strongest inverse relationship with turnover intention among attitudinal variables. The study also noted that high levels of continuance commitment could sometimes correlate with lower job satisfaction, as employees who feel "trapped" may express dissatisfaction while remaining in their roles.

Abdelmoteleb (2019) conducted a longitudinal study among nurses in Egypt, using surveys to measure organizational commitment and turnover intention over 18 months. The findings indicated that affective commitment was the most stable predictor of reduced turnover intention, even in high-stress environments. Continuance commitment had a weaker influence, as nurses who perceived limited job alternatives were likely to remain despite dissatisfaction. The study concluded that fostering emotional attachment and aligning organizational values with employee goals were essential for retention.

A similar study by Lin and Huang (2020) focused on Taiwanese employees, employing structural SEM to analyze survey data. The study found that affective commitment fully mediated the relationship between job satisfaction and turnover intention, suggesting that emotional attachment to the organization could mitigate the impact of dissatisfaction. The authors recommended

leadership training and supportive management practices to enhance commitment and reduce turnover.

In Kenya, Gathungu et al. (2015) examined the relationship between organizational commitment and turnover intention among employees in the banking sector. Using a cross-sectional survey design, the researchers distributed questionnaires to employees and analyzed the data using regression models. The findings revealed that affective commitment had the strongest negative relationship with turnover intention, followed by normative commitment. Continuance commitment showed a weaker relationship, reflecting the complexity of its role in shaping turnover intentions. The study emphasized that fostering emotional attachment through recognition and meaningful work can significantly reduce turnover intention.

Similarly, Adusei and Frimpong (2020) investigated organizational commitment in Ghana's banking sector. Using a mixed-methods approach, the researchers collected survey data from 250 bank employees and conducted focus group discussions. Quantitative analysis showed that employees with high affective commitment were significantly less likely to express turnover intentions, while qualitative data revealed that employees felt greater loyalty when management demonstrated transparency and support. This study highlighted the cultural dimension of commitment, with normative commitment being particularly strong in collectivist societies.

Several studies have explored variables that mediate or moderate the relationship between organizational commitment and turnover intention. For instance, A'yunnisa and Saptoto (2015) found that job satisfaction mediates the relationship between affective commitment and turnover intention. Their study, conducted in Canadian manufacturing firms, showed that employees with high affective commitment were more likely to experience job satisfaction, which in turn reduced their turnover intentions. In the Chinese context, Wong and Wong (2017) examined perceived organizational support (POS) as a moderator. Using survey data, the study employed SEM to show that POS strengthened the negative relationship between affective commitment and turnover intention. Employees who felt supported by their organizations demonstrated higher levels of affective commitment, which significantly reduced their turnover intentions. These findings underscore the importance of creating supportive work environments to enhance commitment.

## 2.5 Research Gap

Conceptual, contextual and methodological gaps exist in the literature. Turnover intention has been conceptualized differently, which include an employee's conscious and deliberate willingness to leave their current job (Ramalho et al., 2018); the likelihood or probability that an employee will quit, often measured through attitudes and sentiments predicting future turnover behavior (Nandialath et al., 2018); employees' plans to seek alternative employment, including actively searching for new jobs or considering the possibility of changing jobs (Anh et al., 2023; Deniz, 2020). In this study, turnover intention was conceptualized as employee's voluntary desire to leave their current job in pursuit of other opportunities (Johannes et al., 2020). In addition, the majority of studies on turnover intention and its predictors have been conducted in developed and emerging economies, Indonesia (Ekhsan, 2019), India (Kurniawaty et al., 2019), South Africa (Oosthuizen et al., 2016), Sri Lanka (Azharudeen & Arulrajah, 2018), Canada (Kyei-Poku, 2019), United States (Lee & Cho, 2021; Lee et al., 2021). There is limited attention to developing contexts such as Kenya. As a result, these findings cannot be applied in the Kenyan context that differs in terms of culture. The methodologies adopted to investigate turnover intention also differs across studies. The methodologies used in existing studies include correlational design (Ekhsan, 2019; Kyei-Poku, 2019; Oosthuizen et al., 2016), path analysis model (Kurniawaty et al., 2019, descriptive cross-sectional design (Azharudeen & Arulrajah, 2018; Emoja, 2016), meta-analysis (Guzeller & Celiker, 2019) and explanatory designs (Lee & Cho, 2021). Different research designs can produce varying conclusions due to their unique methodologies, sample sizes, data collection techniques, and analytical approaches (Easterby-Smith et al., 2021). While some designs may yield similar results, others might lead to different or even contradictory findings. A population gap has been identified in the existing literature. Extensive research has been conducted in the past decades on previous generations to understand their including their turnover intentions. However, these generations are aging out of the workplace, leading to the emergence of future research gaps focusing on Gen Zs (Dimock, 2019). Turnover intention in Gen Zs is an issue that is under-researched. Considering these conceptual, contextual, methodological gaps and population, this study sought to investigate the determinants of turnover intention amongst Gen Z employees in banks in Nairobi, Kenya. Table 2.1 summarizes the research gaps.

**Table 2. 1: Summary of Research Gaps**

Study	Focus of the Study	Findings	Research Gaps	Focus of the Current Study
Ren et al. (2024)	To analyze predictors of turnover intention, focusing on job satisfaction in Western organizations in the U.S. and Canada.	A strong negative correlation between job satisfaction and turnover intention was identified.	Contextual gap: Focused on developed countries; findings may not apply to Gen Z in Nairobi, Kenya.	Investigate the relationship between job satisfaction and turnover intention among Gen Z employees in banks in Nairobi
Kim & Keane (2021)	To examine job satisfaction and turnover intention in South Korea using hierarchical linear modeling (HLM).	Higher job satisfaction reduced turnover intention, with supervisor support being a significant factor.	Contextual gap: Limited generalizability to Kenyan Gen Zs.	Explore the role of supervisor support in job satisfaction and turnover intention in the Kenyan context.
Ekhsan (2019)	To study the impact of job satisfaction on turnover intention among employees in Indonesia.	Job satisfaction negatively influenced turnover intention, with work environment as a predictor.	Contextual and Population gaps: Focused on older employees in Indonesia; thus, findings cannot be applied to Gen Zs in Kenya	Assess the influence of job satisfaction and work environment on turnover intention among Gen Z in banks in Nairobi County.
Barasa & Kariuki (2020)	To explore job satisfaction and turnover intention among Kakamega County government employees.	Job dissatisfaction related to promotion opportunities and work-life balance increased turnover intention.	Population gap: Focused on older public sector employees, neglecting insights from Gen Z.	Investigate job satisfaction and turnover intention among Gen Z employees in banks in Nairobi.
Chelangat et al. (2018)	To examine turnover intention among banking employees in Nairobi.	Job dissatisfaction stemming from low pay and lack of career advancement opportunities increased turnover intention.	Population gap: Focused on banking employees but not Gen Z.	Examine the impact of job satisfaction on turnover intention across industries among Gen Zs in banks in Nairobi.

Mercado et al. (2022)	To investigate emotional exhaustion and turnover intention among nurses in the U.S.	Emotional exhaustion nearly doubled the likelihood of turnover intention, with workload and managerial support being key stressors.	Contextual and Population gaps: Healthcare-focused; insufficient attention to younger, non-healthcare employees.	Study the relationship between emotional exhaustion and turnover intention across industries among Gen Z employees in the banking sector in Nairobi.
Njuguna (2022)	To study emotional exhaustion among secondary school teachers in Kiambu County, Kenya.	Large class sizes, inadequate resources, and low pay were key stressors contributing to emotional exhaustion and turnover intention.	Population gaps: Focused on teachers, neglecting insights from other professions.	Investigate emotional exhaustion and turnover intention Gen Z employees in banks in Nairobi.
Lee & Cho (2021)	To examine the relationship between emotional exhaustion and turnover intention in athletic coaches in the U.S.	Obsessive passion increased emotional exhaustion, which positively influenced turnover intention.	Population gaps: Focused on older employees (mean age of 40.85), not on Gen Z.	Explore how emotional exhaustion influences turnover intention specifically for Gen Z employees in banks in Nairobi County.
Guzeller & Celiker (2019)	To explore the relationship between organizational commitment and turnover intention in the hospitality sector in North America.	Affective commitment had the strongest negative correlation with turnover intention; continuance and normative commitment had weaker effects.	Contextual gaps: Focused on the hospitality sector in developed economies; findings are not applicable in Kenya	Examine the role of all three dimensions of organizational commitment in reducing turnover intention in Gen Z employees in banks in Nairobi County.
Gathungu et al. (2015)	To study organizational commitment and turnover intention in Kenya's banking sector.	Affective commitment had the strongest negative correlation with turnover intention, while continuance commitment had weaker effects.	Population gaps: Focused on banking employees, neglecting Gen Z employees in other sectors.	Assess the relationship between organizational commitment and turnover intention in Gen Zs working for banks in Nairobi.

Ren et al. (2024)	To explore emotional exhaustion and turnover intention among Gen Z employees in Singapore.	Gen Z employees were particularly sensitive to emotional exhaustion due to their emphasis on mental health and work-life balance.	Contextual gaps: Focused on Singapore; cultural factors influencing Kenyan Gen Z were not considered.	Investigate the effect of emotional exhaustion on turnover intention for Kenyan Gen Z employees in banks in Nairobi County.
Scholtz et al. (2019)	To study emotional exhaustion among IT professionals in South Africa.	Emotional exhaustion explained 36% of the variance in turnover intention; long hours and traumatic events were key contributors.	Contextual gaps: Focused on South Africa; findings may not fully apply to the Kenyan IT sector.	Examine emotional exhaustion and its impact on turnover intention Gen Z's working for banks in Nairobi County.
Li et al. (2019)	To investigate job satisfaction and turnover intention among nurses in Chinese hospitals.	Job satisfaction indirectly affected turnover intention through mediators like burnout and organizational commitment.	Contextual gaps: Focused on healthcare settings in China, not Kenyan workplaces.	Investigate job satisfaction and its influence in the turnover intention of Gen Z employees in banks in Nairobi County.

Source: (Researcher, 2025)



## 2.6 Conceptual Framework

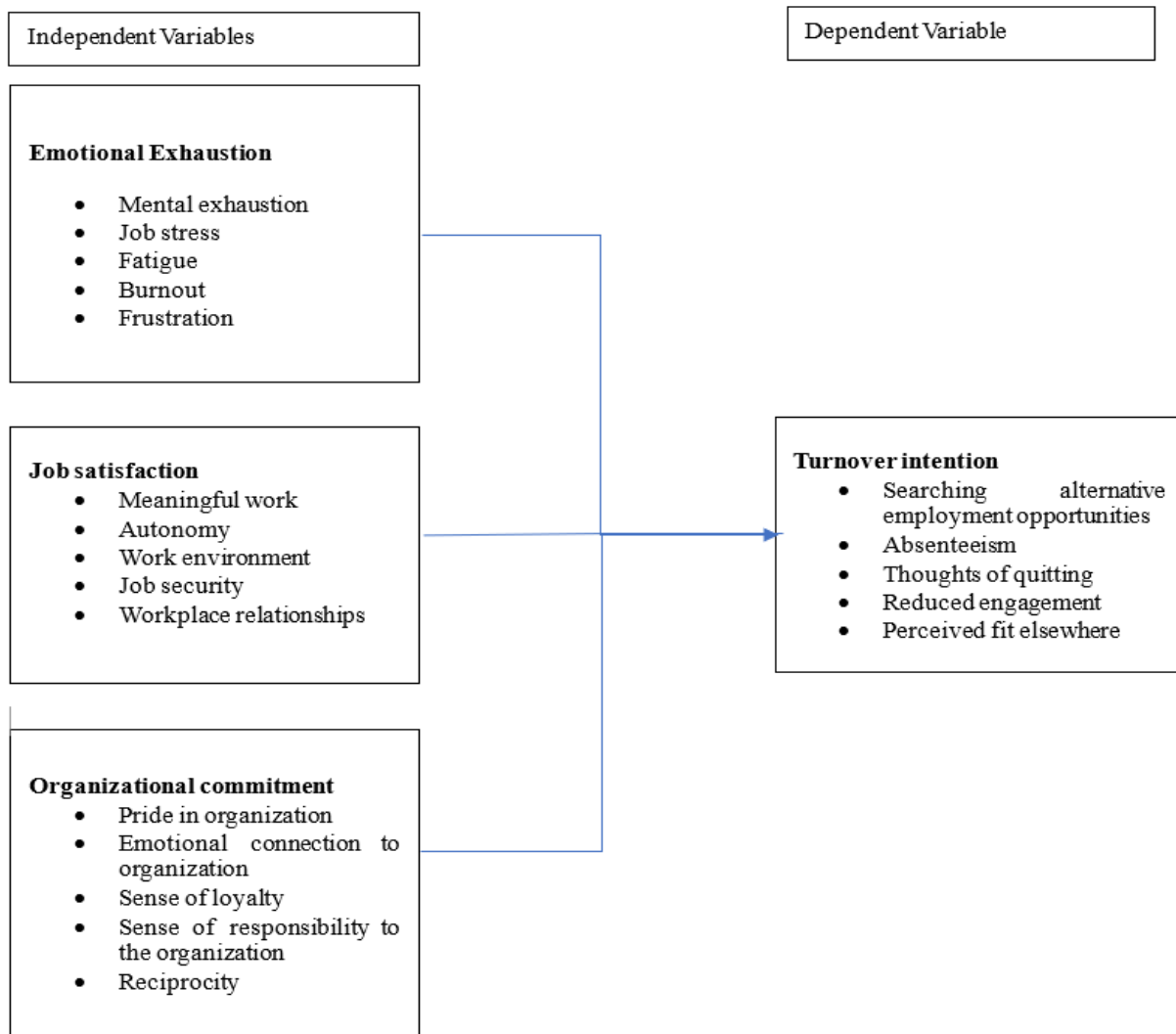
The independent variables are emotional exhaustion, job satisfaction and organizational commitment whereas turnover intention is the dependent variable. Each main variable in the study, emotional exhaustion, job satisfaction, organizational commitment, and turnover intention, were broken down into its key dimensions (or sub-concepts) based on well-established theories, empirical studies, and validated scales used in prior research.

The conceptual framework developed in this study is firmly grounded in the two underpinning theories: the Conservation of Resources (COR) Theory and Herzberg's Two-Factor Theory. According to COR Theory, employees who perceive a loss of emotional resources — such as energy, resilience, and psychological support — are likely to experience emotional exhaustion, which in turn increases the likelihood of withdrawal behaviors such as turnover intention (Hobfoll et al., 2018; Coetzee & Laschinger, 2018). Within this framework, emotional exhaustion acts as a depletion mechanism, and organizational commitment serves as a resource buffer, reducing the negative impact of stress and increasing resilience (van Woerkom et al., 2016; Bodjrenou et al., 2019). Employees with strong emotional attachment and loyalty to their organizations are better equipped to cope with workplace demands, thus showing lower levels of turnover intention (Van Waeyenberg et al., 2022).

Herzberg's Two-Factor Theory provides the foundation for incorporating job satisfaction as a predictor. The theory differentiates between hygiene factors (such as work conditions and salary) and motivators (such as meaningful work and autonomy), which enhance job satisfaction (Herzberg et al., 1959). Gen Z employees, in particular, prioritize intrinsic motivators like growth, fulfillment, and meaningful contribution over tenure or job stability (Schroth, 2019). Satisfied employees are more engaged and less likely to leave their jobs (Jalagat, 2016; Anh et al., 2023).

Accordingly, the conceptual framework integrates these theoretical insights by hypothesizing that emotional exhaustion increases turnover intention, while job satisfaction and organizational commitment reduce it. This integrated model not only aligns with previous research but also ensures theoretical coherence in explaining turnover intention among Gen Z employees in Nairobi's banking sector.

**Figure 2. 1: Conceptual Framework**



Source: Researcher (2025)

**2.7 Operationalization of Study Variables**

**Table 2. 2: Operationalizations of Study Variables**

Variable	Indicators	Measurement	Literature Source	Questionnaire Items
<b>Emotional Exhaustion</b>	Mental exhaustion	Five-point Likert scale	(Anh et al., 2023; Guzeller & Celiker, 2019; Kyei-Poku, 2019)	Section B
	Job stress	Five-point Likert scale	(Mercado et al., 2022; Njuguna, 2022)	Section B

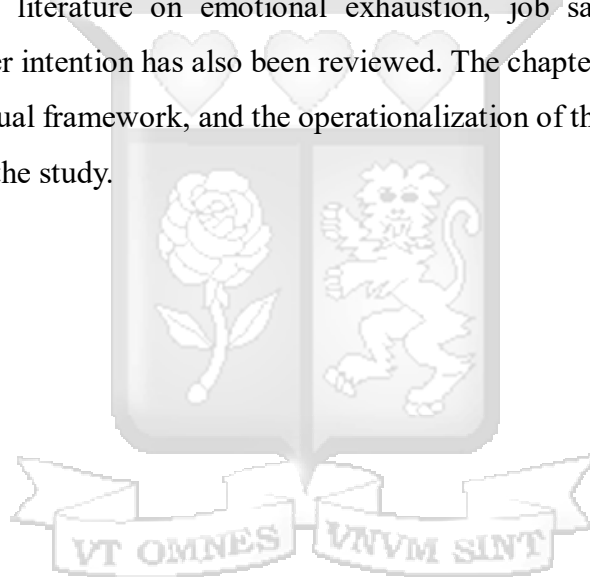
	Fatigue	Five-point Likert scale	(Lee & Cho, 2021)	Section B
	Burnout	Five-point Likert scale	(Anh et al., 2023; Guzeller & Celiker, 2019; Kyei-Poku, 2019)	Section B
	Frustration	Five-point Likert scale	(Lee & Cho, 2021)	Section B
<b>Job Satisfaction</b>	Meaningful work	Five-point Likert scale	(Anh et al., 2023; Barasa & Kariuki, 2020)	Section B
	Autonomy	Five-point Likert scale	(Lin & Huang, 2020; Maqableh et al., 2023)	Section B
	Work environment	Five-point Likert scale	(Harun et al., 2017; Jalagat, 2016)	Section B
	Job security	Five-point Likert scale	(Harun et al., 2017; Jalagat, 2016)	Section B
	Workplace relationships	Five-point Likert scale	(Anh et al., 2023; Barasa & Kariuki, 2020)	Section B
<b>Organizational Commitment</b>	Pride in organization	Five-point Likert scale	(Abdelmoteleb, 2019; A'yuninnisa & Saptoto, 2015)	Section B
	Emotional connection to organization	Five-point Likert scale	(Abdelmoteleb, 2019; A'yuninnisa & Saptoto, 2015)	Section B
	Sense of loyalty	Five-point Likert scale	(Katz et al., 2019)	Section B
	Sense of responsibility to the organization	Five-point Likert scale	(Katz et al., 2019)	Section B
	Reciprocity	Five-point Likert scale	(Guzeller & Celiker, 2019)	Section B
<b>Turnover Intention</b>	Searching alternative employment opportunities	Five-point Likert scale	(Van Waeyenberg et al., 2022; Wong & Wong, 2017)	Section C
	Absenteeism	Five-point Likert scale	(Lee et al., 2021; Lee & Cho, 2021)	Section C
	Thoughts of quitting	Five-point Likert scale	(Johannes et al., 2020; Kurniawaty et al., 2019)	Section C
	Reduced engagement	Five-point Likert scale	(Lin & Huang, 2020)	Section C

	Perceived fit elsewhere	Five-point Likert scale	(Gan et al., 2018; Harun et al., 2017)	Section C
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Source: (Researcher, 2025)

## 2.8 Chapter Summary

This chapter has explored the literature on key variables influencing turnover intention among, focusing on emotional exhaustion, job satisfaction, and organizational commitment. The theoretical foundations for the study, including the Two-factor Theory and the Conservation of Resources (COR) Theory, have been discussed to provide a framework for understanding turnover intention. The empirical literature on emotional exhaustion, job satisfaction, organizational commitment, and turnover intention has also been reviewed. The chapter concluded by presenting the research gap, conceptual framework, and the operationalization of the variables, which guided the subsequent stages of the study.



## CHAPTER THREE

### METHODOLOGY

#### 3.1 Introduction

This chapter discusses the methodological steps that were taken to collect the data for this research. The methodological choices are also justified.

#### 3.2 Research Philosophy

The research philosophy forms the foundation of any study and influences the methodological decisions including the design, techniques for data analysis and collection, and how the findings are interpreted (Saunders et al., 2015). Bell et al. (2022) defined the research philosophy as the set of beliefs and assumptions that a researcher has regarding how valid knowledge should be developed. Four main research philosophies exist that can be adopted – positivism, interpretivism, realism and pragmatism. For this research, positivism was adopted. According to positivism, valid knowledge comes from studying observable and measurable phenomena through the scientific approach (Saunders et al., 2015). Positivism is suited for studies that focus on explaining and predicting phenomena, which is aligned with the objective of this study that focused on explaining turnover intention using a set of variables including job satisfaction, emotional exhaustion and organizational commitment. The variables for this study were quantified and measured objectively.

Other philosophies were be appropriate for this research since their assumptions are not aligned with the nature and objectives of this study. Interpretivist research is subjective and cannot be generalized (Bell et al., 2022). This philosophy is not appropriate for this study because the research seeks to quantify relationships between variables (emotional exhaustion, job satisfaction, organizational commitment, and turnover intention). The study aims to identify measurable patterns and statistical associations, which align better with positivism rather than the subjective, context-dependent insights prioritized by interpretivism.

Realism emphasizes the existence of an objective reality but acknowledges that it can be interpreted differently based on perspectives (Saunders et al., 2015). This philosophy often

involves a mix of qualitative and quantitative approaches to examine both observable phenomena and underlying mechanisms. While realism is valuable for exploratory research, it is less suited to this study, which focuses on hypothesis testing, statistical analysis, and producing generalizable findings. The study's primary objective is not to uncover hidden mechanisms but to establish quantifiable relationships between specific variables, making positivism more suitable.

Pragmatism is a practical philosophy that focuses on using methods and approaches that best solve a research problem, often combining qualitative and quantitative techniques (Bell et al., 2022). Although this flexibility is beneficial in some contexts, it is not ideal for this study, which is designed to use structured quantitative methods, such as surveys and statistical analyses, to test hypotheses (Saunders et al., 2015). In addition, pragmatism's emphasis on mixed methods would add unnecessary complexity to a study that is already well-suited to a purely positivist approach. Therefore, out of the four philosophies, only positivism was suitable for developing findings that can be generalized to the Gen Zs in formal employment in Kenya.

### **3.3 Research Design**

For this research, the descriptive cross-sectional survey design was employed. This design involves collecting data at a single point in time to describe the characteristics, relationships, or prevalence of specific variables within a population (Bell et al., 2022). It is commonly used to assess and quantify associations between variables without manipulating them. This design is appropriate for this study because it is cost-effective, efficient, and well-suited for identifying patterns and statistical relationships between the variables, which aligns with the study's objectives. In this research, an attempt was made to explain turnover intention among Gen Zs in formal employment as the dependent variable, using job satisfaction, emotional exhaustion, and organizational commitment as the independent variables.

### 3.4 Population of the Study

The population for this study comprises Generation Z (Gen Z) employees working in banks within Nairobi, Kenya. Gen Zs refer to individuals born between 1997 and 2012. It is estimated that approximately 13,500 Gen Z individuals are employed in the banking sector in Nairobi.

### 3.5 Sampling Design

To select participants, judgmental sampling was used. This sampling strategy entails selecting participants who meet the criteria that the researcher deems appropriate to answer the research questions. In this research, the eligibility criteria that were employed were being a Gen Z (1997-2012), and being in the formal workforce. The benefits associated with employing judgmental sampling include effectiveness in accessing large samples and increasing the validity of the study since respondents are knowledgeable and have experience with the phenomenon being studied. Purposive sampling also ensures that the sample only includes individuals who are part of the target population, which increases the likelihood of getting meaningful insights into the objectives of the research. A likely problem with judgmental sampling is having a biased sample; however, this problem can be mitigated by selecting participants from multiple sites or diverse organizations in finance, technology, and retail sectors among others – this helps to ensure variability in responses.

One of the ways of determining the required sample size is to use validated formulas. Taro Yamane's formula  $[n = N/(1+N(e)^2)]$  is one of approaches that can be used to calculate the sample size if the population is known within a desired margin of error (typically 5%) (Bell et al., 2022). Using this formula, the sample size needed for this research is  $13,500 / (1 + 13,500 (0.05)^2) = 388.48 \approx 389$ . Using Yamane's formula, the minimum sample size that was needed for the study was 389 respondents.

### 3.6 Data Collection

To collect primary data, self-administered structured questionnaires were used. A structured questionnaire is a survey instrument that uses closed-ended questions to elicit responses from participants (Patten, 2016). The justification for structured questionnaires stems from its effectiveness in collecting data from large samples since they are quick, convenient and easy to administer, unlike other survey approaches like interviews that are time consuming (Bell et al., 2022). Questionnaires also produce standardized data, which is crucial in facilitating quantitative data analysis. The use of closed-ended questions also lessens the cognitive strain for respondents, which can help achieve a high response rate. A drawback of questionnaires is that respondents may misunderstand or misinterpret the questions, which can be prevented by using simple and clear questions.

The questionnaire that was used in this research collected information on respondent's demographics (Section A), job satisfaction (Section B), emotional exhaustion (Section B), organizational commitment (Section B), and turnover intention (Section C). The items on the questionnaire were closed-ended. Questions to capture the variables used five-point Likert scales. The questionnaire for this study is provided in Appendix I.

To distribute questionnaires for this study effectively, a combination of strategies was employed, including online and physical methods. Online distribution involved sending personalized email invitations, including a clear explanation of the study's purpose, a link to the survey, and a consent form. Google Forms was used to distribute the questionnaire. The link to the questionnaire was shared with branch managers who were asked to distribute to their employees who meet the inclusion criteria. Also, respondents were also be asked to share the link with their fellow employees who meet the eligibility criteria. These platforms also align well with Gen Z's tech-savvy nature, allowing them to complete the survey conveniently on their mobile devices. Additionally, Paper-based questionnaires can be distributed with the permission of branch managers, particularly in central workplace locations such as break rooms or reception areas through a combination of fill-and-wait and drop-and-pick strategies.

In this research, a screening question was used to first establish if prospective respondents met the eligibility criteria of being a Gen Z and confirming their formal employment status. Prospective

respondents were briefed on the purpose of the study after which a consent to take part in the research was obtained before collecting their data.

### **3.7 Research Quality**

The quality of this research was enhanced by taking measures to improve validity and reliability. These are discussed in the following subsections.

#### **3.7.1 Validity**

Validity denotes the extent to which the results of a study are accurate in terms depicting the phenomenon under study in the population – how the results are consistent with the population (Bougie & Sekaran, 2019). One of the steps that was taken to achieve valid results is through a pilot survey conducted with 40 participants. In the pilot survey, respondents provided feedback regarding the clarity of the items in the questionnaire, and their feedback was used to modify the questionnaire. Additionally, the questionnaire was developed under the guidance of an allocated supervisor at Strathmore University, which is a form of expert review that enhanced content validity of the instrument.

#### **3.7.2 Reliability**

Reliability is defined as the extent to which consistent findings can be obtained if the study is replicated (Bougie & Sekaran, 2019). Reliability in this study was enhanced by utilizing a simplified and adequately detailed questionnaire items to ensure understandability. Statistical calculations of reliability using Cronbach's alpha was also be provided to assess the questionnaire's internal consistency. A Cronbach's alpha of 0.70 or higher is generally considered acceptable (Bell et al., 2022). According to Bougie and Sekaran (2019), a value above 0.90 indicates excellent reliability, though values above 0.95 may suggest redundancy. Good reliability is indicated by a range of 0.80 to 0.89, while 0.70 to 0.79 is acceptable for most studies (Bougie & Sekaran, 2019). Values between 0.60 and 0.69 are questionable, and below 0.60 is considered poor and requires scale revision. For this study, Bell et al.'s (2022) threshold of at least 0.7 was adopted. Table 3.1 shows the reliability statistics.

**Table 3. 1: Reliability Statistics**

Variable	Cronbach's Coefficient Alpha	Number of Items	Interpretation
Emotional Exhaustion	0.845	10	Reliable
Job Satisfaction	0.865	10	Reliable
Organizational Commitment	0.811	10	Reliable
Turnover Intention	0.863	10	Reliable

Source: Researcher (2025)

### 3.8 Data Analysis

The first step was to clean the data by identifying and removing erroneous, inconsistent or missing data. This was followed by coding and entering the data in the statistical package for social sciences (SPSS) version 27. The next step was to perform descriptive analysis using frequencies, percentages, means, and standard deviations, which were used to summarize demographic data and other key variables and provide a general overview of the sample and study variables. The statistical package for social sciences (SPSS version 26) software was used to analyze data. To describe the variables, descriptives, including means, standard deviations and frequencies were provided. Pearson's correlation coefficients were used to examine the relationships between the independent variables (emotional exhaustion, job satisfaction, and organizational commitment) and the dependent variable (turnover intention). Inferential statistics, using multiple linear regression was employed to determine the extent to which each independent variable predicts turnover intention. The following regression equation was used in the regression analysis

$$TI = \beta_0 + \beta_1 EE + \beta_2 JS + OC + \epsilon$$

Where TI = Turnover Intention,

JS = Job satisfaction

EE = Emotional Exhaustion

OC = Organizational commitment

### **3.8 Ethical Considerations**

A key ethical consideration for this research was obtaining all the required approvals before starting data collection. This would need clearance to be obtained from the Ethical Review Committee at Strathmore University as well as approval from the National Commission for Science, Technology and Innovation (NACOSTI). Secondly, to ensure voluntary participation, informed consent was obtained from prospective respondents. They were provided with adequate information about the study, including its purpose, objectives, what their participation encompasses, and informed of their rights to stop participation without any consequence. Thirdly, confidentiality was guaranteed by not collecting any personal data from respondents, such as their names and addresses. To ensure privacy, the collected data was kept in an encrypted flash drive under lock and key and only accessed by the researcher. The data was deleted after the research has concluded. The findings of this study will be shared with the organizations from which participants were selected as a way of dissemination and ensuring they benefit from the study.

This study aims to ensure the fair distribution of and access to its benefits by sharing findings with key stakeholders, including bank management, HR professionals, policymakers, and industry regulators, to support data-driven improvements in job satisfaction, emotional well-being, and organizational commitment among Gen Z employees. The results will be disseminated through academic publications and industry forums to ensure accessibility for both scholars and practitioners. Additionally, a summary report with practical recommendations will be provided to participating banks and HR departments to facilitate the application of findings in workplace policies.

### **3.10 Chapter Summary**

This chapter has discussed the methodological aspects for this study, including the positivism philosophy, descriptive cross-sectional survey design, population and purposive sampling, primary data collection using questionnaires, descriptive and inferential data analysis, research quality using validity and reliability, and ethical considerations.

## CHAPTER FOUR

### PRESENTATION OF RESULTS

#### 4.1 Information

The aim of this study was to examine the determinants of turnover intention in Gen Z employees in commercial banks in Nairobi County. The determinants examined were job satisfaction, emotional exhaustion and organizational commitment. This chapter presents the results of this study, including the inferential and descriptive analysis.

#### 4.2 Response Rate

The target sample size for this study was 389 respondents; however, the research was able to obtain 303 complete questionnaires. This translates to a response rate of 77.8 percent, which is sufficient to proceed with the analysis. Bell et al. (2022) reported that a response rate of at least 60 percent is acceptable and deemed sufficient in ensuring statistical validity, generalizability and data quality. Table 4.1 summarizes the response rate.

**Table 4. 1: Response Rate**

Category	Frequency	Percentage
Number of questionnaires sent	389	100%
Number of fully-filled questionnaires returned	303	77.8%
Number of non-returned questionnaires	86	22.2%

Source: Researcher (2025)

#### 4.3 Demographic Information of Respondents

The study sample comprised 303 Generation Z employees working in commercial banks in Nairobi, Kenya. The age distribution revealed that the majority of respondents (n = 159, 52%) were between 27–28 years old, followed by those aged 23–26 (n = 95, 31%) and 18–22 (n = 49, 16%), indicating a workforce predominantly in their late twenties.

Gender representation was balanced, with 51% male (n = 156) and 49% female (n = 147) participants. This near parity in gender representation suggests that both male and female perspectives were adequately captured in the study, supporting gender inclusivity in the findings.

Concerning educational attainment, 45% (n = 137) held a bachelor’s degree, while 42% (n = 126) had a diploma or certificate, and a smaller proportion (n = 38, 13%) had completed high school. Only 1% (n = 2) reported having a master’s degree or higher, suggesting that most participants had mid-level qualifications. These findings indicate that most Gen Z employees in commercial banks possess tertiary-level education, which may influence their career expectations and turnover intentions.

In terms of job positions, 50% (n = 152) occupied mid-level roles, closely followed by entry-level employees (n = 143, 47%), while a minimal 3% (n = 8) held senior-level positions. This distribution is reflective of the early career stage typically associated with Generation Z and may also reflect limited upward mobility opportunities in the sector.

Work tenure data indicated that 56% (n = 170) had been with their current organization for 3–5 years, followed by 21% (n = 65) with more than five years of service, 16% (n = 48) with 1–2 years, and a small fraction (n = 20, 7%) with less than one year of employment. The relatively high proportion of respondents with three or more years of tenure suggests a moderate level of organizational stability among Gen Z employees in this sector.

Regarding employment status, 42% (n = 127) were full-time employees, an equal proportion (n = 128, 42%) were on contractual terms, and 16% (n = 48) worked part-time. This mix of employment types may have implications for perceptions of job security and organizational commitment, which are relevant to the study’s objectives on turnover intention.

These demographic characteristics reflect a young, moderately educated workforce with varying levels of experience and employment arrangements; thus, provide a diverse basis for analyzing turnover intention determinants. These findings are demonstrated in Table 4.2.

**Table 4. 2: Respondents' Demographic Information**

		Count	Percent
Age Bracket	18-22	49	16%
	23-26	95	31%

	27-28	159	52%
	<b>Total</b>	<b>303</b>	<b>100%</b>
Gender	Female	147	49%
	Male	156	51%
	<b>Total</b>	<b>303</b>	<b>100%</b>
Level of education	High School	38	13%
	Diploma/Certificate	126	42%
	Bachelor's Degree	137	45%
	Master's Degree or Higher	2	1%
	<b>Total</b>	<b>303</b>	<b>100%</b>
Current Job Position	Entry Level	143	47%
	Mid-Level	152	50%
	Senior Level	8	3%
	<b>Total</b>	<b>303</b>	<b>100%</b>
Years employed in your current organization	Less than 1 year	20	7%
	1-2 years	48	16%
	3-5 years	170	56%
	More than 5 years	65	21%
	<b>Total</b>	<b>303</b>	<b>100%</b>
Employment status	Full time	127	42%
	Part time	48	16%
	Contractual	128	42%
	<b>Total</b>	<b>303</b>	<b>100%</b>

Source: Researcher (2025)

#### 4.4 Descriptive Analysis

This section presents the descriptive statistics for the variables in this study, which included turnover intention, job satisfaction, emotional exhaustion, and organizational commitment.

##### 4.4.1 Emotional Exhaustion

The study assessed emotional exhaustion among Generation Z employees in Nairobi's banking sector in relation to Mental exhaustion, fatigue, job stress, burnout and frustration. These aspects were evaluated to understand their potential impact on turnover intention among Generation Z employees in commercial banks in Nairobi.

The statement "I feel mentally drained at work, which makes me consider leaving my current job" showed that 35% (n = 105) of respondents agreed and 10% (n = 30) strongly agreed, with an

additional 28% (n = 86) neutral. This means nearly half of the respondents experience mental fatigue that contributes to their contemplation of leaving their job, which indicates a possible link between psychological exhaustion and turnover intention.

Regarding “The mental demands of my job are so overwhelming that I often think about quitting,” 29% (n = 87) agreed and 14% (n = 41) strongly agreed, while 33% (n = 99) were neutral. This suggests that 43% of Gen Z employees associate overwhelming mental workload with increased desire to quit, reinforcing emotional exhaustion as a predictor of turnover intention.

In the item “The constant pressure and stress at work make me want to search for other job opportunities,” 33% (n = 99) agreed and 12% (n = 36) strongly agreed, indicating that 45% experience stress levels high enough to actively consider alternative employment. This points to the role of chronic workplace pressure in pushing employees to explore other job opportunities.

For “The stress associated with my role often leads me to consider resigning,” 30% (n = 92) agreed and 16% (n = 48) strongly agreed, while 32% (n = 98) were neutral. A total of 46% demonstrated a clear connection between job-related stress and consideration of resignation, highlighting how occupational stressors can directly affect turnover intention.

The item “I feel too fatigued from my work, making me question whether I should remain in this job” showed that 26% (n = 80) agreed and 16% (n = 48) strongly agreed, whereas 30% (n = 91) were neutral. This finding implies that more than two-fifths of respondents experience work fatigue intense enough to prompt them to question their continued employment.

In response to “My physical and emotional fatigue from work increases my thoughts of leaving the organization,” 22% (n = 67) agreed and 20% (n = 61) strongly agreed; therefore, 42% of the sample experience both physical and emotional fatigue as a direct driver of turnover intention. This confirms that burnout, in its holistic form, is highly influential on exit thoughts.

The item “I feel emotionally drained, and this has made me think about quitting my job” revealed 21% (n = 64) agreement and 12% (n = 36) strong agreement, with 49% (n = 149) neutral. Although nearly half were undecided, a combined 33% indicated that emotional depletion contributes to their intention to leave, underscoring the importance of emotional wellness in retention strategies.

For “My sense of burnout at work often makes me consider looking for a less demanding job,” 37% (n = 113) agreed and 6% (n = 18) strongly agreed, while 39% (n = 118) remained neutral. This reflects that 43% associate burnout with the desire to transition to roles perceived as less taxing, highlighting a preference for work-life balance.

The statement “The lack of support at work frustrates me and makes me want to leave the organization” had 16% (n = 48) agree and 18% (n = 55) strongly agree. With 46% (n = 138) neutral, 34% still clearly linked low workplace support to turnover thoughts. This emphasizes how critical a supportive work environment is to employee retention.

Finally, the item “My frustration with workplace challenges increases my desire to find a new job” revealed 32% (n = 96) agreement and 16% (n = 47) strong agreement, with 35% (n = 107) neutral. A total of 48% associated persistent workplace challenges with intentions to seek new employment, suggesting that unresolved issues or systemic barriers may significantly heighten turnover risk.

Overall, the findings illustrate a consistent pattern where emotional exhaustion can potentially contribute to turnover intention among Generation Z employees. While a substantial number of respondents remained neutral across several items, a considerable portion reported moderate to high agreement that emotional strain in the workplace is prompting them to consider resignation. These findings are outlined in Table 4.3.

**Table 4. 3: Count and Percent for Emotional Exhaustion Questions**

		Count	Percent
I feel mentally drained at work, which makes me consider leaving my current job.	Strongly Disagree	29	10%
	Disagree	53	17%
	Neutral	86	28%
	Agree	105	35%
	Strongly Agree	30	10%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The mental demands of my job are so overwhelming that I often think about quitting.	Strongly Disagree	23	8%
	Disagree	53	17%
	Neutral	99	33%
	Agree	87	29%
	Strongly Agree	41	14%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The constant pressure and stress at work	Strongly Disagree	29	10%
	Disagree	47	16%

make me want to search for other job opportunities.	Neutral	92	30%
	Agree	99	33%
	Strongly Agree	36	12%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The stress associated with my role often leads me to consider resigning.	Strongly Disagree	6	2%
	Disagree	59	19%
	Neutral	98	32%
	Agree	92	30%
	Strongly Agree	48	16%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I feel too fatigued from my work, making me question whether I should remain in this job.	Strongly Disagree	12	4%
	Disagree	72	24%
	Neutral	91	30%
	Agree	80	26%
	Strongly Agree	48	16%
	<b>Total</b>	<b>303</b>	<b>100%</b>
My physical and emotional fatigue from work increases my thoughts of leaving the organization.	Strongly Disagree	18	6%
	Disagree	59	19%
	Neutral	98	32%
	Agree	67	22%
	Strongly Agree	61	20%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I feel emotionally drained, and this has made me think about quitting my job.	Strongly Disagree	24	8%
	Disagree	30	10%
	Neutral	149	49%
	Agree	64	21%
	Strongly Agree	36	12%
	<b>Total</b>	<b>303</b>	<b>100%</b>
My sense of burnout at work often makes me consider looking for a less demanding job.	Strongly Disagree	24	8%
	Disagree	30	10%
	Neutral	118	39%
	Agree	113	37%
	Strongly Agree	18	6%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The lack of support at work frustrates me and makes me want to leave the organization.	Strongly Disagree	18	6%
	Disagree	44	15%
	Neutral	138	46%
	Agree	48	16%
	Strongly Agree	55	18%
	<b>Total</b>	<b>303</b>	<b>100%</b>
My frustration with workplace challenges increases my desire to find a new job.	Strongly Disagree	17	6%
	Disagree	36	12%
	Neutral	107	35%
	Agree	96	32%
	Strongly Agree	47	16%

	<b>Total</b>	<b>303</b>	<b>100%</b>
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Source: Researcher (2025)

Emotional exhaustion was assessed using ten Likert-scale items, each rated from 1 (strongly disagree) to 5 (strongly agree), with higher scores indicating greater emotional exhaustion and its potential influence on turnover intention. The item “I feel mentally drained at work, which makes me consider leaving my current job” had a mean score of 3.18 (SD = 1.128), indicating a moderate level of agreement among respondents. This suggests that a substantial portion of Gen Z employees experience mental fatigue that contributes to thoughts of quitting. Similarly, the statement “The mental demands of my job are so overwhelming that I often think about quitting” yielded a mean of 3.23 (SD = 1.121), reinforcing the perception of cognitive overload as a factor in turnover intention.

The item “The constant pressure and stress at work make me want to search for other job opportunities” had a mean score of 3.22 (SD = 1.139), again suggesting that many respondents feel a notable level of workplace stress that may prompt job-seeking behavior. Likewise, the statement “The stress associated with my role often leads me to consider resigning” recorded a slightly higher mean of 3.39 (SD = 1.032), indicating that stress-related resignation thoughts are relatively common among the participants.

Responses to the item “I feel too fatigued from my work, making me question whether I should remain in this job” (M = 3.26, SD = 1.108) also reflect a moderate degree of work-related fatigue linked to turnover intention. This is consistent with the result for “My physical and emotional fatigue from work increases my thoughts of leaving the organization” which had a mean of 3.31 (SD = 1.169), suggesting that both physical and emotional dimensions of fatigue are significant factors in employees’ desire to leave.

The item “I feel emotionally drained, and this has made me think about quitting my job” had a mean of 3.19 (SD = 1.034), indicating that emotional depletion is moderately prevalent and correlates with turnover intentions. Additionally, the statement “My sense of burnout at work often makes me consider looking for a less demanding job” had a mean of 3.23 (SD = 0.987), further highlighting how burnout fosters intentions to seek alternative employment.

The statement “The lack of support at work frustrates me and makes me want to leave the organization” recorded a mean of 3.26 (SD = 1.098), suggesting that a perceived deficiency in workplace support contributes to dissatisfaction and increased turnover intention. The highest mean score was observed in the item “My frustration with workplace challenges increases my desire to find a new job” (M = 3.40, SD = 1.062), implying that work-related frustrations are a particularly strong driver of the desire to leave among Gen Z employees.

Overall, the composite score for emotional exhaustion was calculated at a mean of 3.27 (SD = 0.903). This average reflects a moderate level of emotional exhaustion across the sample, indicating that while not extreme, emotional strain is a meaningful factor among Gen Z employees in commercial banks in Nairobi. The standard deviation below 1.0 suggests some variability in experiences, but not to a wide extent. These findings are shown in Table 4.4.

**Table 4. 4: Descriptive Statistics for Emotional Exhaustion**

	N	Mean	Std. Deviation
I feel mentally drained at work, which makes me consider leaving my current job.	303	3.18	1.128
The mental demands of my job are so overwhelming that I often think about quitting.	303	3.23	1.121
The constant pressure and stress at work make me want to search for other job opportunities.	303	3.22	1.139
The stress associated with my role often leads me to consider resigning.	303	3.39	1.032
I feel too fatigued from my work, making me question whether I should remain in this job.	303	3.26	1.108
My physical and emotional fatigue from work increases my thoughts of leaving the organization.	303	3.31	1.169
I feel emotionally drained, and this has made me think about quitting my job.	303	3.19	1.034
My sense of burnout at work often makes me consider looking for a less demanding job.	303	3.23	.987
The lack of support at work frustrates me and makes me want to leave the organization.	303	3.26	1.098
My frustration with workplace challenges increases my desire to find a new job.	303	3.40	1.062
Emotional Exhaustion	303	3.2667	.90340

Source: Researcher (2025)

#### 4.4.2 Job Satisfaction

Job satisfaction was measured using ten items on a five-point Likert scale, where respondents indicated their level of agreement with various statements related to meaningful work, autonomy, work environment, job security and workplace relationships. The responses provide critical insights into how satisfaction in these areas potentially correlates with turnover intention among Generation Z employees in commercial banks in Nairobi.

The statement “I feel that my work lacks meaning, which makes me think about finding another job” revealed that 48% (n = 145) of respondents were neutral, 17% (n = 50) strongly agreed, and 16% (n = 49) agreed, indicating that 33% felt that a lack of meaning in their work may contribute to their desire to leave. This implies that intrinsic motivation and a sense of purpose are important in influencing Gen Z's turnover intention.

For “The lack of fulfillment in my job makes me want to leave the organization,” 43% (n = 131) were neutral, while 26% (n = 78) agreed and 14% (n = 42) strongly agreed, highlighting that 40% were inclined to leave due to unfulfilling job experiences. This reflects the importance of personal growth and emotional satisfaction in reducing turnover intention.

The item “I feel I lack the independence to make decisions at work, which increases my desire to quit” saw 49% (n = 149) neutral, 21% (n = 63) agreeing, and 12% (n = 36) strongly agreeing. This suggests that for 33% of respondents, limited decision-making autonomy is a factor that contributes to turnover intention. Autonomy is thus a key component in retaining younger employees.

In response to “The lack of autonomy in my role makes me consider looking for other job opportunities,” 36% (n = 110) agreed and 6% (n = 18) strongly agreed, totaling 42% who associated lack of autonomy with thoughts of leaving. This reinforces the idea that Gen Z employees value control and ownership over their work.

The statement “The work environment is not conducive, making me think about resigning” saw 34% (n = 102) agree and 8% (n = 24) strongly agree, with 42% overall expressing dissatisfaction with the work environment as a reason for considering resignation. This finding highlights that a

negative or unsupportive physical and social environment can be a significant driver of turnover intention.

When asked “I feel dissatisfied with my workplace environment, which increases my intention to leave,” 31% (n = 95) agreed and 13% (n = 39) strongly agreed, which indicates that 44% felt environmental dissatisfaction was linked to their desire to exit. This points to the importance of a positive, inclusive, and comfortable work setting in employee retention.

On job security, “I often feel that my job is not secure, making me think about leaving for more stability” revealed that 33% (n = 99) agreed and 14% (n = 41) strongly agreed. With 47% of respondents expressing insecurity as a factor, this underscores how perceptions of instability can heighten turnover intention, especially for younger employees concerned about career longevity.

Similarly, “The uncertainty about my job security motivates me to consider quitting” showed that 17% (n = 50) strongly agreed and 16% (n = 49) agreed. The high neutrality (48%, n = 145) may indicate uncertainty or mixed feelings, but the data still reflect that job security concerns are a notable factor in employee retention.

The item “Poor relationships with colleagues make me think about quitting this job” found 26% (n = 78) agreeing and 14% (n = 42) strongly agreeing, totaling 40% who indicated that negative peer relationships influence their turnover intention. This suggests that collegial harmony and teamwork are significant retention factors for Gen Z workers.

Lastly, “The lack of supportive workplace relationships makes me want to leave the organization” saw 21% (n = 63) agree and 12% (n = 36) strongly agree, adding up to 33% linking lack of support to their desire to quit. This shows that emotional and professional support from colleagues and supervisors is critical in reducing turnover thoughts.

The findings reveal that multiple dimensions of job satisfaction, including meaningfulness, fulfillment, autonomy, work environment, job security, and workplace relationships, may contribute to turnover intentions among Gen Z bank employees. While significant minorities express dissatisfaction across these areas, large proportions remain neutral, indicating that dissatisfaction is not yet pervasive but is concerning enough to warrant attention. These findings are presented in Table 4.5.

**Table 4. 5: Count and Percent for Job Satisfaction**

		Count	Percent
I feel that my work lacks meaning, which makes me think about finding another job.	Strongly Disagree	19	6%
	Disagree	40	13%
	Neutral	145	48%
	Agree	49	16%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The lack of fulfillment in my job makes me want to leave the organization.	Strongly Disagree	18	6%
	Disagree	34	11%
	Neutral	131	43%
	Agree	78	26%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I feel I lack the independence to make decisions at work, which increases my desire to quit.	Strongly Disagree	24	8%
	Disagree	31	10%
	Neutral	149	49%
	Agree	63	21%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The lack of autonomy in my role makes me consider looking for other job opportunities.	Strongly Disagree	24	8%
	Disagree	31	10%
	Neutral	120	40%
	Agree	110	36%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The work environment is not conducive, making me think about resigning.	Strongly Disagree	29	10%
	Disagree	50	17%
	Neutral	98	32%
	Agree	102	34%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I feel dissatisfied with my workplace environment, which increases my intention to leave.	Strongly Disagree	24	8%
	Disagree	54	18%
	Neutral	91	30%
	Agree	95	31%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I often feel that my job is not secure, making me think about leaving for more stability.	Strongly Disagree	18	6%
	Disagree	66	22%
	Neutral	79	26%
	Agree	99	33%
	<b>Total</b>	<b>303</b>	<b>100%</b>
	Strongly Disagree	19	6%

The uncertainty about my job security motivates me to consider quitting.	Disagree	40	13%
	Neutral	145	48%
	Agree	49	16%
	Strongly Agree	50	17%
	<b>Total</b>	<b>303</b>	<b>100%</b>
Poor relationships with colleagues make me think about quitting this job.	Strongly Disagree	18	6%
	Disagree	34	11%
	Neutral	131	43%
	Agree	78	26%
	Strongly Agree	42	14%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The lack of supportive workplace relationships makes me want to leave the organization.	Strongly Disagree	24	8%
	Disagree	31	10%
	Neutral	149	49%
	Agree	63	21%
	Strongly Agree	36	12%
	<b>Total</b>	<b>303</b>	<b>100%</b>

Source: Researcher (2025)

Job satisfaction was measured on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), and all were reverse coded such that higher mean scores reflect higher levels of job satisfaction, while lower scores suggest dissatisfaction, which in turn may be linked to higher turnover intention. The reason for reverse coding was to ensure consistency in the scoring direction with other variables.

The item “I feel that my work lacks meaning, which makes me think about finding another job” had a mean score of 2.70 (SD = 1.04). This relatively low mean suggests that a substantial proportion of respondents feel their work lacks meaning, implying low job satisfaction in this area. This could heighten their likelihood of considering alternative employment.

The statement “The lack of fulfillment in my job makes me want to leave the organization” yielded a mean of 2.77 (SD = 1.07). This again reflects a moderate level of dissatisfaction, indicating that many employees do not feel fulfilled by their roles; thus, potentially increasing their turnover intentions.

For the item “I feel I lack the independence to make decisions at work, which increases my desire to quit,” the mean was 2.82 (SD = 1.04). Although slightly higher than the previous items, the

result still points to concerns over autonomy, with insufficient decision-making power contributing to lowered satisfaction and increased likelihood of exit.

The item “The lack of autonomy in my role makes me consider looking for other job opportunities” recorded a mean score of 2.78 (SD = 0.99). This supports the previous finding by indicating that autonomy is an important factor; when absent, it diminishes satisfaction and may trigger thoughts of leaving.

Regarding the statement “The work environment is not conducive, making me think about resigning,” the mean score was 2.86 (SD = 1.09). This slightly higher mean indicates that some employees view the work environment more positively, but dissatisfaction in this area still exists and is linked with turnover consideration.

The item “I feel dissatisfied with my workplace environment, which increases my intention to leave” had a mean of 2.77 (SD = 1.13). The score suggests that dissatisfaction with the physical or social environment is a moderately important factor influencing intentions to leave.

The statement “I often feel that my job is not secure, making me think about leaving for more stability” showed a mean of 2.74 (SD = 1.12). This indicates relatively low perceived job security, which can intensify turnover intention as employees may seek more stable alternatives.

The related item “The uncertainty about my job security motivates me to consider quitting” also returned a mean of 2.77 (SD = 1.07). This consistency reinforces the impact of job insecurity on employee retention among Gen Z workers.

In response to “Poor relationships with colleagues make me think about quitting this job,” the mean was 2.70 (SD = 1.04), one of the lowest among the items. This highlights a major concern around interpersonal relationships at work; thus, suggesting that negative peer dynamics may significantly reduce satisfaction and increase turnover intention.

Similarly, the statement “The lack of supportive workplace relationships makes me want to leave the organization” had a mean of 2.82 (SD = 1.04). Though slightly higher, this also indicates that a lack of social support at work is a contributing factor to dissatisfaction and a potential driver of resignation.

The overall mean score for job satisfaction across the ten items was 2.77 (SD = 0.87). This score lies below the neutral midpoint of the Likert scale (3.00), suggesting moderately low levels of job satisfaction among Gen Z employees in Nairobi’s commercial banks. The relatively consistent standard deviations indicate shared experiences across the sample. Taken together, these findings suggest that many respondents are experiencing various forms of dissatisfaction, whether related to meaning, autonomy, environment, job security, or workplace relationships, which may collectively contribute to elevated turnover intention within this demographic. These findings are presented in Table 4.6.

**Table 4. 6: Descriptive Statistics for Job Satisfaction**

	N	Mean	Std. Deviation
I feel that my work lacks meaning, which makes me think about finding another job.	303	2.6964	1.03589
The lack of fulfillment in my job makes me want to leave the organization.	303	2.7657	1.07402
I feel I lack the independence to make decisions at work, which increases my desire to quit.	303	2.8152	1.03522
The lack of autonomy in my role makes me consider looking for other job opportunities.	303	2.7789	.98698
The work environment is not conducive, making me think about resigning.	303	2.8614	1.08905
I feel dissatisfied with my workplace environment, which increases my intention to leave.	303	2.7657	1.12815
I often feel that my job is not secure, making me think about leaving for more stability.	303	2.7393	1.12232
The uncertainty about my job security motivates me to consider quitting.	303	2.7657	1.07402
Poor relationships with colleagues make me think about quitting this job.	303	2.6964	1.03589
The lack of supportive workplace relationships makes me want to leave the organization.	303	2.8152	1.03522
Job Satisfaction	303	2.7700	.86690

Source: Researcher (2025)

#### 4.4.3 Organizational Commitment

Respondents were asked to rate their level of organizational commitment with respect to pride in their organization, emotional connection to the organization, sense of loyalty, sense of responsibility to the organization and reciprocity.

The item “I do not feel proud to work for this organization, which makes me consider leaving” shows that 30% (n = 92) of respondents agreed and 16% (n = 47) strongly agreed, indicating a combined 46% experiencing a lack of organizational pride. In contrast, only 2% (n = 6) strongly disagreed. This finding implies that pride in the organization is significantly lacking for nearly half of the respondents, which may increase the likelihood of turnover.

In the statement “The lack of pride in my organization has increased my thoughts about finding another job,” 32% (n = 98) agreed and 12% (n = 35) strongly agreed. Together, 44% reported that low pride contributes to their contemplation of job change. Only 6% (n = 17) strongly disagreed; hence, suggesting that pride may be linked to intentions to leave.

Regarding the item “I feel disconnected from the organization, which makes me think about quitting,” 28% (n = 86) agreed and 10% (n = 30) strongly agreed, while 42% (n = 128) remained neutral. These findings suggest a notable portion of employees experience disconnection, which may influence their intention to quit.

Similarly, “The absence of an emotional bond with the organization leads me to consider leaving my position” recorded 30% (n = 92) agreement and 10% (n = 30) strong agreement. With 40% (n = 122) responding neutrally, it indicates that a significant segment of employees lack emotional attachment to the organization.

The item “I do not feel a strong sense of loyalty to this organization, making me think about resigning” revealed that 21% (n = 65) strongly agreed and 15% (n = 46) agreed, while 40% (n = 120) remained neutral. The combined 36% agreement reflects a moderate but noteworthy level of disloyalty, which might be a risk factor for turnover among Gen Z employees.

Responses to “A lack of loyalty to the organization has influenced my desire to search for other employment” showed 17% (n = 52) strongly agreeing and 18% (n = 55) agreeing. With 35% (n = 105) neutral responses, this item also suggests that feelings of disloyalty correlate with a growing desire to explore job opportunities elsewhere.

The item “I feel little responsibility toward the organization’s success, which makes me consider leaving” showed 21% (n = 63) strongly agreed and 18% (n = 56) agreed. A combined 39% of the

respondents feel minimal responsibility toward organizational outcomes; this indicates disengagement and a potential predictor of turnover.

Similarly, “The lack of responsibility I feel for the organization motivates me to think about quitting” revealed that 30% (n = 92) agreed and 16% (n = 47) strongly agreed. A notable 26% (n = 79) remained neutral, while only 2% (n = 6) strongly disagreed. These responses reinforce the finding that a lack of personal investment in the organization increases quitting intentions.

For the item “I feel the organization does not value my contributions, which increases my intention to leave,” 32% (n = 98) agreed and 12% (n = 35) strongly agreed. Perceived lack of appreciation thus emerges as a prominent source of dissatisfaction, which can lead to an elevated desire to exit.

Finally, “The absence of a reciprocal relationship with the organization has made me consider resigning” saw 28% (n = 86) agreement and 10% (n = 30) strong agreement, while 42% (n = 128) responded neutrally. The perception of one-sided relationships between employee and employer can erode organizational commitment, thereby increasing turnover intention.

Overall, the data illustrates that a significant portion of Gen Z employees experience low levels of pride, loyalty, emotional connection, and perceived reciprocity in their relationships with their employers. These factors may collectively contribute to a heightened intention to leave. High neutrality in several items also suggests ambivalence, which may reflect employees who are disengaged but not yet actively pursuing other jobs. These findings are further illustrated in Table 4.7.

**Table 4. 7: Count and Percent for Organizational Commitment Items**

		Count	Percent
I do not feel proud to work for this organization, which makes me consider leaving.	Strongly Disagree	6	2%
	Disagree	79	26%
	Neutral	79	26%
	Agree	92	30%
	Strongly Agree	47	16%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The lack of pride in my organization has increased my thoughts about finding another job.	Strongly Disagree	17	6%
	Disagree	48	16%
	Neutral	105	35%
	Agree	98	32%
	Strongly Agree	35	12%
	<b>Total</b>	<b>303</b>	<b>100%</b>

I feel disconnected from the organization, which makes me think about quitting.	Strongly Disagree	17	6%
	Disagree	42	14%
	Neutral	128	42%
	Agree	86	28%
	Strongly Agree	30	10%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The absence of an emotional bond with the organization leads me to consider leaving my position.	Strongly Disagree	17	6%
	Disagree	42	14%
	Neutral	122	40%
	Agree	92	30%
	Strongly Agree	30	10%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I do not feel a strong sense of loyalty to this organization, making me think about resigning.	Strongly Disagree	24	8%
	Disagree	48	16%
	Neutral	120	40%
	Agree	46	15%
	Strongly Agree	65	21%
	<b>Total</b>	<b>303</b>	<b>100%</b>
A lack of loyalty to the organization has influenced my desire to search for other employment.	Strongly Disagree	18	6%
	Disagree	73	24%
	Neutral	105	35%
	Agree	55	18%
	Strongly Agree	52	17%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I feel little responsibility toward the organization's success, which makes me consider leaving.	Strongly Disagree	12	4%
	Disagree	73	24%
	Neutral	99	33%
	Agree	56	18%
	Strongly Agree	63	21%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The lack of responsibility I feel for the organization motivates me to think about quitting.	Strongly Disagree	6	2%
	Disagree	79	26%
	Neutral	79	26%
	Agree	92	30%
	Strongly Agree	47	16%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I feel the organization does not value my contributions, which increases my intention to leave.	Strongly Disagree	17	6%
	Disagree	48	16%
	Neutral	105	35%
	Agree	98	32%
	Strongly Agree	35	12%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The absence of a reciprocal relationship with the organization has made me consider resigning.	Strongly Disagree	17	6%
	Disagree	42	14%
	Neutral	128	42%

	Agree	86	28%
	Strongly Agree	30	10%
	<b>Total</b>	<b>303</b>	<b>100%</b>

Source: Researcher (2025)

Table 4.8 presents descriptive statistics for organizational commitment, as measured through ten reverse-scored items. Each item was rated on a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), and reverse scoring was applied so that higher mean scores reflect higher levels of organizational commitment, and lower scores indicate weaker commitment.

The item “I do not feel proud to work for this organization, which makes me consider leaving” had a mean of 2.69 (SD = 1.08). This suggests that employees, on average, lean toward moderate levels of pride in their organization. Lower pride can weaken organizational commitment and increase the risk of turnover, especially among younger employees who often value alignment with organizational identity.

For “The lack of pride in my organization has increased my thoughts about finding another job,” the mean was 2.72 (SD = 1.04). This again reflects a moderately low level of commitment, indicating that for many respondents, diminished pride may be contributing to increased turnover intention.

The item “I feel disconnected from the organization, which makes me think about quitting” had a slightly higher mean of 2.77 (SD = 1.00). This implies a moderate sense of connection among respondents, although the standard deviation suggests a range of sentiments. Some employees may feel more emotionally bonded to the organization, while others remain disconnected, a known precursor to voluntary exit.

Similarly, “The absence of an emotional bond with the organization leads me to consider leaving my position” recorded a mean of 2.75 (SD = 1.00). This score continues the trend of moderate emotional attachment, indicating that while some employees may feel engaged, a considerable portion lacks a meaningful bond, which may elevate the likelihood of job-switching.

Responses to “I do not feel a strong sense of loyalty to this organization, making me think about resigning” yielded a mean of 2.74 (SD = 1.19). The higher standard deviation suggests more

divergence in feelings of loyalty. Employees with lower loyalty are more prone to consider leaving, particularly if alternative job options become available.

The item “A lack of loyalty to the organization has influenced my desire to search for other employment” had a mean of 2.84 (SD = 1.15), which was the highest among the ten items. This may reflect that while some loyalty exists, the desire to explore external opportunities persists for many, driven possibly by the search for more alignment or career progression elsewhere.

For “I feel little responsibility toward the organization’s success, which makes me consider leaving,” the mean was 2.72 (SD = 1.16), suggesting moderate organizational responsibility. A sense of ownership and contribution to success can deepen commitment; its absence, as shown here, can drive disengagement and turnover.

The item “The lack of responsibility I feel for the organization motivates me to think about quitting” also scored 2.69 (SD = 1.08). This underscores that personal responsibility and organizational identification are not universally strong among the respondents, likely weakening retention intentions.

The statement “I feel the organization does not value my contributions, which increases my intention to leave” showed a mean of 2.72 (SD = 1.04). Feeling undervalued is a frequent factor behind turnover, especially among Gen Z employees who often seek meaningful work and recognition.

Lastly, “The absence of a reciprocal relationship with the organization has made me consider resigning” had a mean of 2.77 (SD = 1.00), indicating a moderate level of perceived reciprocity. Employees who do not feel a mutual investment with their organization may be more inclined to pursue alternatives where they feel more appreciated and engaged.

The overall mean score for organizational commitment was 2.74 (SD = 0.94). This value, slightly below the midpoint of the 5-point scale, reflects a moderate but not particularly strong level of commitment among Gen Z employees in commercial banks.

**Table 4. 8: Descriptive Statistics for Organizational Commitment**

	N	Mean	Std. Deviation
I do not feel proud to work for this organization, which makes me consider leaving.	303	2.6865	1.08147

The lack of pride in my organization has increased my thoughts about finding another job.	303	2.7162	1.04468
I feel disconnected from the organization, which makes me think about quitting.	303	2.7690	.99640
The absence of an emotional bond with the organization leads me to consider leaving my position.	303	2.7492	1.00155
I do not feel a strong sense of loyalty to this organization, making me think about resigning.	303	2.7360	1.19169
A lack of loyalty to the organization has influenced my desire to search for other employment.	303	2.8350	1.15051
I feel little responsibility toward the organization's success, which makes me consider leaving.	303	2.7195	1.15826
The lack of responsibility I feel for the organization motivates me to think about quitting.	303	2.6865	1.08147
I feel the organization does not value my contributions, which increases my intention to leave.	303	2.7162	1.04468
The absence of a reciprocal relationship with the organization has made me consider resigning.	303	2.7690	.99640
Organizational Commitment	303	2.7383	.93652

Source: Researcher (2025)

#### 4.4.4 Turnover Intention

Respondents were asked to rate their turnover intention in relation to searching for alternative employment opportunities, absenteeism, thoughts of quitting, reduced engagement and perceived fit elsewhere.

The statement “I am actively searching for alternative job opportunities outside this organization” yielded a relatively neutral-to-positive distribution, with 137 respondents (45%) selecting Neutral, 79 (26%) agreeing, and 40 (13%) strongly agreeing. Only 41 (14%) disagreed, while 6 (2%) strongly disagreed. These findings indicate that a substantial portion of employees are either contemplating or already seeking alternative employment, signaling a moderate to high turnover intention.

Similarly, for “I frequently look for vacancies that match my skills and interests at other companies,” 108 respondents (36%) chose Neutral, 107 (35%) agreed, and 35 (12%) strongly agreed. Only 36 (12%) disagreed and 17 (6%) strongly disagreed. This reflects a strong orientation toward external career exploration, suggesting that many employees are keeping their options open and possibly preparing to exit when the opportunity arises.

The item “I often miss work without a valid reason because I am dissatisfied with my current role” revealed that 121 participants (40%) selected Neutral, 84 (28%) agreed, and 46 (15%) strongly agreed. Meanwhile, 41 (14%) disagreed and 11 (4%) strongly disagreed. The high levels of neutral and affirmative responses indicate that absenteeism may be a behavioral manifestation of dissatisfaction and turnover intention.

In response to “My frequent absences from work are influenced by a lack of motivation to stay in this job,” 81 (27%) agreed and 70 (23%) strongly agreed, totaling 151 (50%) expressing some degree of demotivation leading to absenteeism. Only 59 (19%) disagreed and 23 (8%) strongly disagreed. These results reveal a clear link between low motivation and attendance issues, which are often early indicators of impending turnover.

When asked if “I frequently think about quitting my job and finding employment elsewhere,” 76 (26%) agreed and 65 (22%) strongly agreed, with 77 (25%) remaining neutral. Disagreement was reported by 67 (22%), while 18 (6%) strongly disagreed. These data suggest a broad ambivalence to dissatisfaction, with a significant group seriously considering resignation.

The statement “The thought of leaving this organization crosses my mind more often than it should” was affirmed by 118 respondents (40%) and strongly affirmed by 42 (14%), totaling over half of the participants (54%) expressing recurring thoughts of departure. Only 64 (22%) disagreed and 6 (2%) strongly disagreed. This reflects a persistent cognitive preoccupation with turnover, even if not always acted upon.

For “I put minimal effort into my work because I no longer feel committed to this organization,” 101 (33%) agreed and 36 (12%) strongly agreed. In contrast, 107 (35%) remained neutral, while 47 (16%) disagreed and 12 (4%) strongly disagreed. The findings suggest a noticeable erosion in work effort, often tied to low engagement and impending exit decisions.

The item “I feel disengaged from my work and the organizational goals, making me less motivated” had 95 respondents (31%) agreeing and 47 (16%) strongly agreeing, while 108 (36%) remained neutral. This pattern reveals a concerning level of detachment and misalignment, which contributes directly to turnover intention.

Responses to “I believe there are better career opportunities for me outside this organization” indicated 110 (36%) in agreement and 18 (6%) strongly in agreement. A large neutral group (120; 40%) suggests many employees are undecided but open to external advancement opportunities. Only 31 (10%) disagreed and 24 (8%) strongly disagreed.

Lastly, for “I feel that my skills and values align better with opportunities in other organizations,” 102 respondents (34%) agreed and 24 (8%) strongly agreed, while 98 (32%) remained neutral. This implies that a significant number of employees do not feel their current organization is a good fit, a key predictor of voluntary turnover, particularly among values-driven Gen Z workers.

Across the ten items, the prevalence of neutral to positive (agree/strongly agree) responses indicates that many employees are either contemplating leaving or already taking steps toward departure. Collectively, these findings point to a moderate to high level of turnover intention within the sampled Gen Z workforce. These findings are presented in Table 4.9.

**Table 4. 9: Counts and Frequencies for Turnover Intention**

		Count	Percent
I am actively searching for alternative job opportunities outside this organization.	Strongly Disagree	6	2%
	Disagree	41	14%
	Neutral	137	45%
	Agree	79	26%
	Strongly Agree	40	13%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I frequently look for vacancies that match my skills and interests at other companies.	Strongly Disagree	17	6%
	Disagree	36	12%
	Neutral	108	36%
	Agree	107	35%
	Strongly Agree	35	12%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I often miss work without a valid reason because I am dissatisfied with my current role.	Strongly Disagree	11	4%
	Disagree	41	14%
	Neutral	121	40%
	Agree	84	28%
	Strongly Agree	46	15%
	<b>Total</b>	<b>303</b>	<b>100%</b>
My frequent absences from work are influenced by a lack of motivation to stay in this job.	Strongly Disagree	23	8%
	Disagree	59	19%
	Neutral	70	23%
	Agree	81	27%
	Strongly Agree	70	23%

	<b>Total</b>	<b>303</b>	<b>100%</b>
I frequently think about quitting my job and finding employment elsewhere.	Strongly Disagree	18	6%
	Disagree	67	22%
	Neutral	77	25%
	Agree	76	26%
	Strongly Agree	65	22%
	<b>Total</b>	<b>303</b>	<b>100%</b>
The thought of leaving this organization crosses my mind more often than it should.	Strongly Disagree	6	2%
	Disagree	64	21%
	Neutral	67	22%
	Agree	118	38%
	Strongly Agree	48	15%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I put minimal effort into my work because I no longer feel committed to this organization.	Strongly Disagree	12	4%
	Disagree	47	16%
	Neutral	107	35%
	Agree	101	33%
	Strongly Agree	36	12%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I feel disengaged from my work and the organizational goals, making me less motivated.	Strongly Disagree	17	6%
	Disagree	36	12%
	Neutral	108	36%
	Agree	95	31%
	Strongly Agree	47	16%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I believe there are better career opportunities for me outside this organization.	Strongly Disagree	24	8%
	Disagree	31	10%
	Neutral	120	40%
	Agree	110	36%
	Strongly Agree	18	6%
	<b>Total</b>	<b>303</b>	<b>100%</b>
I feel that my skills and values align better with opportunities in other organizations.	Strongly Disagree	29	10%
	Disagree	50	17%
	Neutral	98	32%
	Agree	102	34%
	Strongly Agree	24	8%
	<b>Total</b>	<b>303</b>	<b>100%</b>

The descriptive statistics in Table 4.10 provide insight into turnover intention among Gen Z employees in commercial banks in Nairobi, Kenya. All items were rated on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), where higher scores indicate stronger turnover intention.

The item “I am actively searching for alternative job opportunities outside this organization” recorded a mean of 3.35 (SD = 0.94). This above-average mean suggests that a considerable number of employees are proactively seeking other job opportunities. The relatively low standard deviation implies that responses are moderately concentrated around the mean, highlighting a consistent level of job search behavior, which is a strong marker of imminent turnover.

Similarly, “I frequently look for vacancies that match my skills and interests at other companies” also had a mean of 3.35 (SD = 1.02), reflecting frequent job market engagement by employees. The slightly higher variability here suggests a mix of responses yet the general trend still leans toward external job-seeking, reinforcing potential turnover intention.

The item “I often miss work without a valid reason because I am dissatisfied with my current role” yielded a mean of 3.37 (SD = 1.02). This finding suggests that dissatisfaction is translating into behavioral withdrawal (e.g., absenteeism), which is a red flag for low engagement and turnover risk. The moderate dispersion shows variation in attendance patterns tied to job dissatisfaction.

Responses to “My frequent absences from work are influenced by a lack of motivation to stay in this job” reflected a mean of 3.38 (SD = 1.24), the highest standard deviation among all items. While the mean indicates a moderate agreement, the wide spread of responses reveals that while some employees are highly demotivated and absent, others may not be affected to the same extent. This suggests a diverse motivational climate across the organization.

The statement “I frequently think about quitting my job and finding employment elsewhere” had a mean of 3.34 (SD = 1.21). This score confirms that thoughts of quitting are a common cognitive experience among employees, though the high SD indicates variability, likely influenced by personal, role-specific, or organizational factors.

The highest mean in the dataset was observed for “The thought of leaving this organization crosses my mind more often than it should,” with a mean of 3.42 (SD = 1.04). This item suggests a persistent and possibly intrusive preoccupation with leaving the organization, which is a serious predictor of turnover. The moderately narrow SD indicates consistent experiences across respondents.

The item “I put minimal effort into my work because I no longer feel committed to this organization” recorded a mean of 3.34 (SD = 1.01). This implies a reduction in discretionary effort among some employees, a sign of disengagement often preceding exit. The relatively consistent SD suggests that this behavior is not isolated but somewhat widespread.

For “I feel disengaged from my work and the organizational goals, making me less motivated,” the mean was 3.39 (SD = 1.06), which reinforces the theme of low engagement. The alignment of low motivation and organizational detachment supports the presence of cognitive and emotional withdrawal that can lead to resignation.

The item “I believe there are better career opportunities for me outside this organization” had a mean of 3.22 (SD = 0.99), which, though slightly lower than the others, still indicates a tendency among employees to perceive external roles as more promising. This belief, if widespread, weakens retention by reducing perceived value in the current organization.

Finally, “I feel that my skills and values align better with opportunities in other organizations” received the lowest mean score at 3.14 (SD = 1.09). While slightly lower than other items, the mean is still above the neutral midpoint, suggesting that a significant proportion of respondents feel misaligned with their current employer’s values.

The overall turnover intention score stands at M = 3.33 (SD = 0.86), indicating a moderate to high level of turnover intention among respondents. The relatively moderate standard deviation suggests that these intentions are fairly consistent across the sample.

**Table 4. 10: Descriptive Statistics for Turnover Intention**

	N	Mean	Std. Deviation
I am actively searching for alternative job opportunities outside this organization.	303	3.35	.940
I frequently look for vacancies that match my skills and interests at other companies.	303	3.35	1.018
I often miss work without a valid reason because I am dissatisfied with my current role.	303	3.37	1.015
My frequent absences from work are influenced by a lack of motivation to stay in this job.	303	3.38	1.244
I frequently think about quitting my job and finding employment elsewhere.	303	3.34	1.207
The thought of leaving this organization crosses my mind more often than it should.	303	3.42	1.041

I put minimal effort into my work because I no longer feel committed to this organization.	303	3.34	1.006
I feel disengaged from my work and the organizational goals, making me less motivated.	303	3.39	1.061
I believe there are better career opportunities for me outside this organization.	303	3.22	.987
I feel that my skills and values align better with opportunities in other organizations.	303	3.14	1.089
Turnover Intention	303	3.3290	.85713
Valid N (listwise)	303		

Source: Researcher (2025)

## 4.5 Inferential Statistics

To assess association between variables, inferential analysis was performed using correlations and multiple linear regressions. These findings are presented in the subsections that follow.

### 4.5.1 Correlations

The correlation analysis revealed significant and strong relationships among emotional exhaustion, job satisfaction, organizational commitment, and turnover intention among Gen Z employees in commercial banks in Nairobi. All correlations were statistically significant at the 0.01 level (2-tailed), indicating that the relationships observed were not due to chance and could be considered reliable.

There was a strong negative correlation between emotional exhaustion and job satisfaction ( $r = -0.850, p < .01$ ). This suggested that as emotional exhaustion increased, job satisfaction tended to decrease markedly. Employees who felt more emotionally drained from their work were less likely to feel satisfied with their roles. This finding implied that emotional exhaustion played a critical role in reducing the positive perception employees held toward their jobs, which likely contributed to higher intentions to leave.

Similarly, emotional exhaustion was found to have a strong negative relationship with organizational commitment ( $r = -0.844, p < .01$ ). This indicated that employees who experienced greater emotional strain were less likely to feel a sense of loyalty or attachment to their organization. The depletion of emotional resources appeared to undermine employees' willingness

to remain engaged and committed to organizational goals, further increasing their vulnerability to turnover intention.

The most notable result was the very strong positive correlation between emotional exhaustion and turnover intention ( $r = 0.935, p < .01$ ). This finding indicated that as emotional exhaustion intensified, the likelihood of employees intending to leave their organization rose significantly. The strength of this relationship highlighted emotional exhaustion as a central predictor of turnover intention, emphasizing the importance of managing employee well-being to reduce attrition risk.

A strong positive correlation was also observed between job satisfaction and organizational commitment ( $r = 0.725, p < .01$ ), suggesting that employees who reported higher satisfaction levels were also more likely to feel committed to their organization. This implied that job satisfaction reinforced affective bonds with the organization, which could serve as a protective factor against voluntary turnover.

In contrast, job satisfaction had a strong negative correlation with turnover intention ( $r = -0.842, p < .01$ ). This suggested that employees who were more satisfied with their jobs were less likely to consider leaving. The negative association supported the notion that satisfaction reduced turnover intention by fostering a more favorable outlook toward one's job and workplace.

Finally, organizational commitment was strongly and negatively correlated with turnover intention ( $r = -0.874, p < .01$ ). This finding implied that employees who felt a strong sense of loyalty and obligation to their organization were less inclined to leave. High levels of commitment appeared to mitigate thoughts of quitting, suggesting that fostering organizational attachment could be a key strategy in retaining young employees. Table 4.11 shows the correlations.

Overall, the correlation results underscored the interrelated nature of psychological factors in the workplace. Emotional exhaustion emerged as a significant risk factor for turnover intention, while job satisfaction and organizational commitment functioned as buffers.

**Table 4. 11: Correlations**

		Emotional Exhaustion	Job Satisfaction	Organizational Commitment	Turnover Intention
Emotional Exhaustion	r	1			
	p				
Job Satisfaction	r	-.850**	1		

	p	.000			
Organizational Commitment	r	-.844**	.725**	1	
	p	.000	.000		
Turnover Intention	r	.935**	-.842**	-.874**	1
	p	.000	.000	.000	

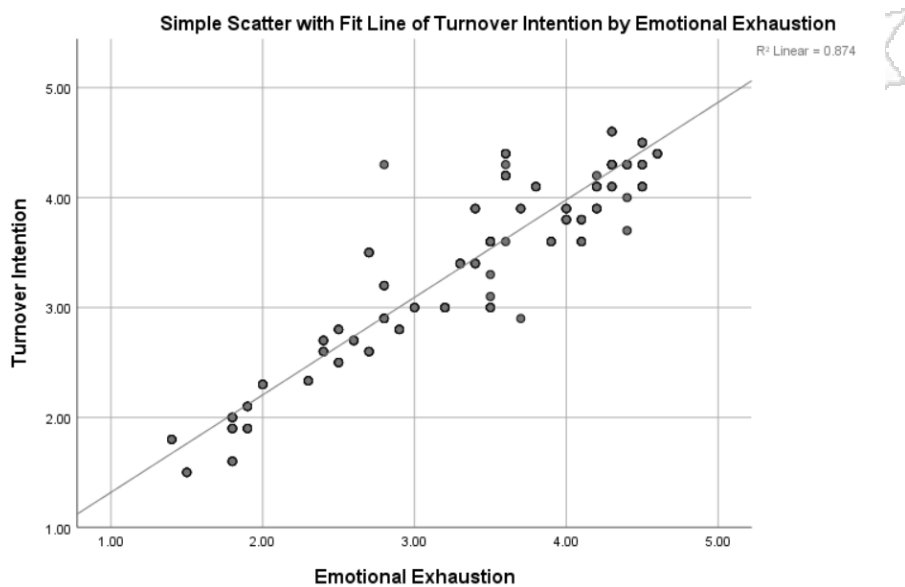
Source: Researcher (2025)

## 4.5.2 Multiple Regression Analysis

### 4.5.2.1 Diagnostic Tests

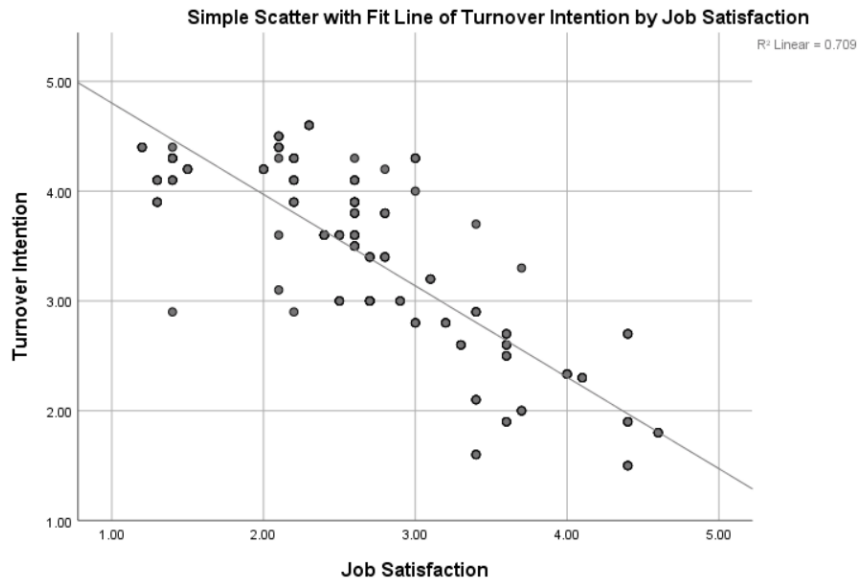
Before running multiple linear regression, diagnostics have to be done to establish if the data meets the assumptions required for this test and whether remedies need to be applied. The first diagnostic test is linearity between the dependent variable and the independent variables, which can be established by visually examining the scatter plots. A linear relationship exists between the variables if the data points are located close to the fit line as demonstrated in Figure 4.1, Figure 4.2 and Figure 4.3.

**Figure 4. 1: Scatter Plot - Turnover Intention by Emotional Exhaustion**



Source: Researcher (2025)

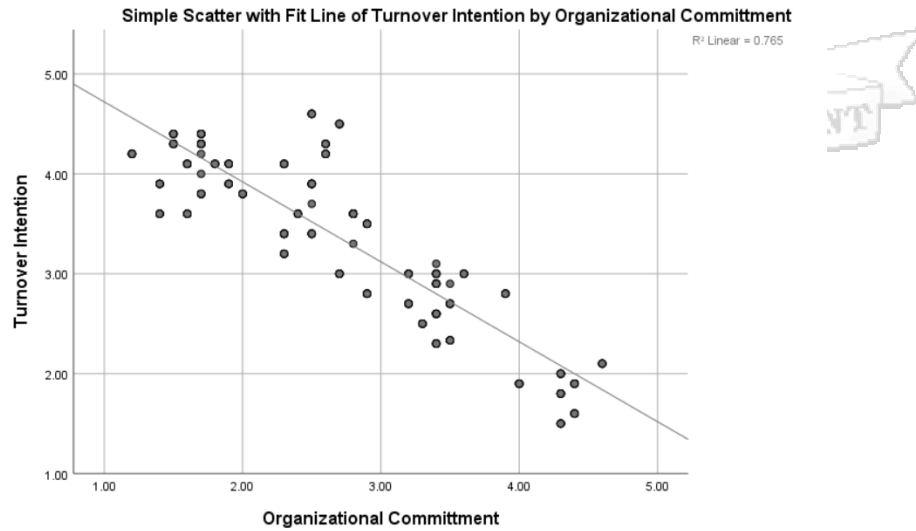
**Figure 4. 2: Scatter Plot - Turnover Intention by Job Satisfaction**



Source: Researcher (2025)



**Figure 4. 3: Scatter Plot - Turnover Intention by Organizational Commitment**



Source: Researcher (2025)

The second diagnostic test for multiple linear regression is normal distribution of data, which can be examined using the Kolmogorov-Smirnov (K-S) test and the Shapiro-Wilk test (Figure 4.12).

For Emotional Exhaustion, the Kolmogorov-Smirnov test yielded a statistic of 0.113 with a p-value of 0.225. Since the p-value is greater than the commonly accepted significance level of 0.05, we fail to reject the null hypothesis. This suggests that the distribution of Emotional Exhaustion does not significantly differ from a normal distribution. The Shapiro-Wilk test also produced a statistic of 0.942 and a p-value of 0.256, which is well above the 0.05 threshold, further supporting the conclusion that the data follows a normal distribution.

For Job Satisfaction, the Kolmogorov-Smirnov test resulted in a statistic of 0.097 with a p-value of 0.311, which again exceeds 0.05. This indicates that the data for Job Satisfaction does not significantly deviate from normality. The Shapiro-Wilk test for this variable produced a statistic of 0.964 and a p-value of 0.268, which is also greater than 0.05. Therefore, we can conclude that Job Satisfaction follows a normal distribution.

In the case of Organizational Commitment, the Kolmogorov-Smirnov test showed a statistic of 0.105 with a p-value of 0.285, which is greater than 0.05, indicating no significant deviation from normality. The Shapiro-Wilk test produced a statistic of 0.950 with a p-value of 0.236, further suggesting that Organizational Commitment follows a normal distribution.

For Turnover Intention, the Kolmogorov-Smirnov test yielded a statistic of 0.129 with a p-value of 0.418, which is well above 0.05, indicating that the distribution of Turnover Intention does not significantly deviate from normality. The Shapiro-Wilk test for Turnover Intention showed a statistic of 0.938 and a p-value of 0.291, reinforcing the conclusion that this variable is normally distributed.

Across all four variables, Emotional Exhaustion, Job Satisfaction, Organizational Commitment, and Turnover Intention, the results from both the Kolmogorov-Smirnov and Shapiro-Wilk tests indicated that the p-values were all greater than 0.05. This suggests that none of the variables significantly deviate from a normal distribution. Therefore, the data for all four variables are approximately normally distributed, allowing for the use of parametric statistical techniques in subsequent analyses.

**Table 4. 12: Normality Tests**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Emotional Exhaustion	.113	303	.225	.942	303	.256
Job Satisfaction	.097	303	.311	.964	303	.268
Organizational Commitment	.105	303	.285	.950	303	.236
Turnover Intention	.129	303	.418	.938	303	.291
a. Lilliefors Significance Correction						

#### 4.5.2.2 Regression Analysis Results

The regression analysis was conducted to examine the influence of Emotional Exhaustion, Job Satisfaction, and Organizational Commitment on Turnover Intention. The model summary shows that the predictors combined account for 90.7% of the variance in turnover intention ( $R^2 = 0.907$ ). The Adjusted  $R^2$  value of 0.906 suggests that the model remains robust when adjusted for the number of predictors. The Standard Error of the Estimate (SEE = 0.26270) indicates a relatively small average deviation between the observed and predicted values of turnover intention, demonstrating the accuracy of the model.

The ANOVA results further confirm the model's statistical significance, with an F-statistic of 972.036 and a p-value of 0.000. This indicates that the regression model is statistically significant, meaning that the combination of emotional exhaustion, job satisfaction, and organizational commitment significantly predicts turnover intention.

The Coefficients table presents the individual contributions of each predictor to the model. The Constant value is  $B = 2.809$ , which represents the predicted turnover intention when all predictors are set to zero. Emotional Exhaustion has a coefficient of  $B = 0.521$ , meaning that for each one-unit increase in emotional exhaustion, turnover intention is predicted to increase by 0.521 units, assuming other variables remain constant. The standardized beta coefficient ( $\beta = 0.549$ ) indicates that emotional exhaustion has the most substantial effect on turnover intention among the predictors. The p-value ( $p = 0.000$ ) confirms that emotional exhaustion is a statistically significant predictor of turnover intention.

Job Satisfaction has an unstandardized coefficient of  $B = -0.162$ , indicating that for each one-unit increase in job satisfaction, turnover intention is predicted to decrease by 0.162 units. The

standardized beta coefficient ( $\beta = -0.164$ ) shows that job satisfaction has a moderate negative relationship with turnover intention. The p-value ( $p = 0.000$ ) confirms that this relationship is statistically significant.

Organizational Commitment has an unstandardized coefficient of  $B = -0.268$ , meaning that for each one-unit increase in organizational commitment, turnover intention is predicted to decrease by 0.268 units. The standardized beta coefficient ( $\beta = -0.292$ ) indicates that organizational commitment has a slightly stronger negative impact on turnover intention than job satisfaction. The p-value ( $p = 0.000$ ) shows that organizational commitment is also a statistically significant predictor of turnover intention.

In terms of multicollinearity, the Tolerance values for all predictors are above 0.1, and the Variance Inflation Factor (VIF) values are all below 10 (VIF = 3.935 for emotional exhaustion, VIF = 3.599 for job satisfaction, and VIF = 3.478 for organizational commitment), which suggests that multicollinearity is not a concern in this model.

In conclusion, the regression results indicate that emotional exhaustion, job satisfaction, and organizational commitment are all significant predictors of turnover intention. Emotional exhaustion has the strongest positive relationship with turnover intention ( $B = 0.521$ ,  $\beta = 0.549$ ), while both job satisfaction ( $B = -0.162$ ,  $\beta = -0.164$ ) and organizational commitment ( $B = -0.268$ ,  $\beta = -0.292$ ) show significant negative relationships with turnover intention. These findings suggest that reducing emotional exhaustion, enhancing job satisfaction, and fostering organizational commitment could effectively reduce turnover intention among employees.

**Table 4. 13: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.952 <sup>a</sup>	.907	.906	.26270
a. Predictors: (Constant), Organizational Commitment, Job Satisfaction, Emotional Exhaustion				

Source: Researcher (2025)

**Table 4. 14: ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	201.237	3	67.079	972.036	.000 <sup>b</sup>
	Residual	20.634	299	.069		
	Total	221.871	302			
a. Dependent Variable: Turnover Intention						
b. Predictors: (Constant), Organizational Commitment, Job Satisfaction, Emotional Exhaustion						

Source: Researcher (2025)

**Table 4. 15: Regression Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.809	.249		11.261	.000		
	Emotional Exhaustion	.521	.041	.549	12.778	.000	.168	3.935
	Job Satisfaction	-.162	.033	-.164	-4.896	.000	.278	3.599
	Organizational Commitment	-.268	.030	-.292	-8.892	.000	.288	3.478
a. Dependent Variable: Turnover Intention								

Source: Researcher (2025)

From the analysis, the regression model becomes

$$TI = 2.809 + 0.521EE - 0.162JS - 0.268OC$$

Where TI = Turnover Intention,

JS = Job satisfaction

EE = Emotional Exhaustion

OC = Organizational commitment

#### 4.6 Chapter Summary

This chapter has presented the findings of this study. The analysis demonstrates that Emotional Exhaustion, Job Satisfaction, and Organizational Commitment are all statistically significant predictors of Turnover Intention. Specifically, emotional exhaustion has the strongest positive

relationship with turnover intention, meaning that as employees feel more emotionally exhausted, they are more likely to consider leaving the organization. Job satisfaction and organizational commitment both have negative relationships with turnover intention, meaning that higher job satisfaction and organizational commitment are associated with lower turnover intention.



## CHAPTER FIVE

### DISCUSSION, CONCLUSION, AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter presents a discussion of the key findings of this study. The findings are summarized and then discussed in relation to the theoretical and empirical literature. This chapter also discusses the policy, managerial and theoretical recommendations well as the study limitations and recommendations for future research.

#### 5.2 Summary of Main Results

The first objective of the study was to examine the relationship between emotional exhaustion and turnover intention among Gen Z employees in commercial banks in Nairobi. The findings revealed a strong and statistically significant positive correlation between emotional exhaustion and turnover intention, indicating that higher levels of emotional exhaustion were associated with increased intentions to leave the organization. Regression analysis further showed that emotional exhaustion was the strongest predictor of turnover intention. These results suggest that when employees experience mental exhaustion, job stress, fatigue, burnout and frustration, they are more likely to consider leaving their jobs. Therefore, organizations that fail to address emotional exhaustion risk losing their younger workforce to burnout-driven turnover.

The second objective focused on determining the influence of job satisfaction on turnover intention. Results showed a significant negative correlation between job satisfaction and turnover intention, meaning that as job satisfaction increases, the likelihood of turnover decreases. Regression results confirmed this relationship, indicating that job satisfaction significantly and negatively predicted turnover intention. These findings underscore the importance of cultivating job satisfaction through meaningful work, supportive environments, autonomy and work relationships as a way to minimize employees' intention to leave.

The third objective examined the role of organizational commitment in influencing turnover intention. A significant negative correlation was found between organizational commitment and

turnover intention, which suggests that employees who feel more emotionally connected and loyal to their organizations are less likely to consider leaving. Regression analysis further supported this finding by showing that organizational commitment was a significant negative predictor of turnover intention. Thus, strengthening commitment through enhancing employees' pride in their organization, their emotional connection to the organization, sense of loyalty and responsibility, and reciprocity can be a key strategy for retaining Gen Z talent in the banking sector.

### **5.3 Discussion of Findings**

#### **5.3.1 Emotional Exhaustion and Turnover Intention**

The findings of this study revealed a strong and statistically significant positive relationship between emotional exhaustion and turnover intention among Gen Z employees. These results suggest that as emotional exhaustion increases, employees are significantly more likely to develop intentions to leave their organization. This outcome is theoretically grounded in the Conservation of Resources (COR) Theory by Hobfoll (1989), which posits that individuals strive to obtain and protect their resources, and when these resources are threatened or depleted, such as through chronic work-related stress, they become more vulnerable to burnout and other adverse outcomes like turnover intention.

Emotional exhaustion, as a manifestation of psychological resource loss, leads to a decline in employees' energy, motivation, and capacity to meet job demands (Hobfoll, 1989). The present findings align with this framework, indicating that Gen Z employees who are emotionally depleted are more likely to disengage and ultimately seek employment elsewhere. This is particularly relevant for Gen Z, a generation characterized by their focus on emotional well-being, psychological safety, and balanced lifestyles (Gaan & Shin, 2023). As highlighted by Ren et al. (2024), Gen Z employees tend to prioritize environments that support mental health and are more likely than previous generations to leave jobs that fail to meet these expectations. In this regard, emotional exhaustion acts not only as a psychological strain but also as a breach of what Gen Z perceives as a core employment value (Gaan & Shin, 2023).

These findings are supported by an extensive body of empirical research. Mercado et al. (2022) found that emotional exhaustion significantly predicted turnover intention among healthcare professionals, while Győri and Perpék (2022) demonstrated that exhaustion weakened commitment and job satisfaction, ultimately fueling turnover among Hungarian public servants. Similarly, Lee and Cho (2021) noted that emotional exhaustion, particularly when associated with obsessive work passion, led to increased psychological withdrawal. These studies consistently report that emotionally exhausted employees are more likely to reduce their engagement and consider exiting the organization. In the context of the current study, the exceptionally strong correlation suggests that this dynamic may be even more pronounced among younger workers in high-pressure environments such as commercial banking.

African-based studies further reinforce this pattern. Njuguna (2022) found a significant positive association between emotional exhaustion and turnover intention among Kenyan teachers, highlighting the cumulative effect of systemic job stressors such as understaffing, large workloads, and lack of institutional support. Scholtz et al. (2019), in their study on South African IT professionals, reported that emotional exhaustion accounted for 36% of the variance in turnover intention, a finding that underscores the power of emotional strain as a driver of exit behavior. While these studies involved different sectors, the underlying mechanism, prolonged psychological strain leading to an intention to leave, remains consistent.

Whereas much of the existing literature, including studies by Kyei-Poku (2019) and Azharudeen and Arulrajah (2018), focuses on broader or older workforces, the present study provides targeted evidence that emotional exhaustion is especially detrimental for younger professionals who may lack the coping resources or institutional tenure to withstand chronic strain. In contrast to older generations who may tolerate higher stress levels due to long-term career commitments or financial obligations, Gen Z employees often place higher value on emotional sustainability and are more willing to leave roles that compromise their mental health (Gaan & Shin, 2023).

In conclusion, the study's findings provide evidence that emotional exhaustion is a central driver of turnover intention among Gen Z employees in Nairobi's banking sector. The strength of the relationship is consistent with COR Theory and corroborated by a broad base of global and regional studies.

### 5.3.2 Job Satisfaction and Turnover Intention

The second objective of this study was to determine the extent to which job satisfaction influences turnover intention among Gen Z employees in the commercial banking sector in Nairobi. The results revealed a strong negative correlation between job satisfaction and turnover intention and regression analysis confirmed that job satisfaction was a statistically significant negative predictor of turnover intention. These findings suggest that employees who report higher levels of job satisfaction are less likely to consider leaving their current employer. The results are consistent with Herzberg's Two-Factor Theory, which posits that job satisfaction arises from the presence of intrinsic motivators, such as achievement, recognition, and meaningful work, while dissatisfaction stems from the absence of hygiene factors like job security, salary, or working conditions.

This theoretical framework is especially applicable to Gen Z employees, who tend to prioritize autonomy, purpose, flexibility, and growth opportunities (Schroth, 2019). As Harun et al. (2017) noted, this generation prefers meaningful and fulfilling work over mere financial compensation. In the present study, low to moderate levels of satisfaction was most prevalent in areas related to autonomy, work environment, and perceived support, which suggests that these are key dimensions that influence Gen Z's intention to stay or leave. The findings mirror those of Kim and Keane (2021), who observed that job satisfaction significantly reduced turnover intention among younger workers when mediated by organizational support and clear communication channels.

Further support for these findings can be drawn from international literature. Ren et al. (2024) conducted a meta-analysis and found job satisfaction to be among the most consistent predictors of retention across industries and age groups, with particularly strong effects among early-career employees. Their study emphasized that satisfaction with both task-related elements, such as autonomy and recognition, and relational aspects, including supportive colleagues and supervisors, played a critical role in determining whether young professionals intended to remain with their employers. These patterns align closely with the present study's findings and support Herzberg's motivators and hygiene factors within the Gen Z employment context.

Empirical studies within African and Kenyan settings further validate the importance of job satisfaction in retention strategies. For instance, Chelangat et al. (2018) found that dissatisfaction with promotion opportunities, compensation, and leadership styles were major contributors to

turnover intention among bank employees in Kenya. Similarly, Barasa and Kariuki (2020) emphasized the importance of career advancement and work-life balance in promoting satisfaction among young professionals. These factors closely reflect the dissatisfaction themes observed in the present study.

The current study expands on this literature by demonstrating the specific predictors of dissatisfaction that matter to Gen Z employees in Nairobi's banking industry. For example, dissatisfaction was evident in responses to statements about lack of job meaning, absence of autonomy, and negative workplace relationships. These findings are in line with Schroth (2019), who posited that Gen Z employees are more likely to leave organizations that fail to offer personal meaning, interpersonal connection, and room for growth.

Another important insight comes from the strong correlation between job satisfaction and organizational commitment observed in this study, which suggests that satisfied employees are also more likely to be committed to their organization. This implies a reinforcing relationship, where job satisfaction not only reduces turnover intention directly but also indirectly by enhancing commitment. This echoes the findings of Lin and Huang (2020), who suggested that job satisfaction contributes to long-term commitment, especially when employees feel valued and recognized.

In sum, the study offers evidence that job satisfaction is a key determinant of turnover intention among Gen Z employees in Nairobi's commercial banks. Consistent with Herzberg's Two-Factor Theory and supported by both global and local empirical research, the findings show that job satisfaction is a protective factor against turnover intention.

### **5.3.3 Organizational Commitment and Turnover Intention**

The third objective of this study was to investigate how organizational commitment influences turnover intention among Gen Z employees working in commercial banks in Nairobi. The results demonstrated a strong and statistically significant negative correlation between organizational commitment and turnover intention, and regression analysis confirmed this with organizational commitment emerging as a significant negative predictor of turnover intention. These findings suggest that employees who feel emotionally connected and committed to their organizations are significantly less likely to consider leaving. This aligns closely with the principles of the

Conservation of Resources (COR) Theory, which conceptualizes organizational commitment as a resource that strengthens resilience against workplace stressors and reduces the likelihood of employee withdrawal.

In COR theory, resources such as emotional connection, purpose, and loyalty are viewed as psychological assets that help employees cope with job demands (Hobfoll et al., 2018). When employees feel committed to their organizations, they are more likely to invest in their roles and less likely to entertain thoughts of quitting. This study's findings reinforce this theoretical assertion by demonstrating that a strong sense of commitment substantially diminishes turnover intention. Emotional bonds and shared values between employees and their organizations thus act as protective mechanisms against attrition, particularly for Gen Z employees who seek purpose, alignment, and recognition in their professional experiences.

The current findings are well-supported by prior empirical research. Guzeller and Celiker (2019), in a meta-analysis across multiple industries, found that affective commitment (emotional attachment to the organization) had the strongest inverse relationship with turnover intention. Similarly, Bodjrenou et al. (2019) concluded that when employees identify with their organization and feel valued, their likelihood of leaving decreases significantly. These findings are echoed by the results of the present study, where commitment proved critical in retaining Gen Z employees in the banking sector.

In the Kenyan context, Gathungu et al. (2015) examined commercial banks and found that affective and normative commitment significantly reduced turnover intention, while continuance commitment (remaining due to perceived costs of leaving) had a weaker effect. These distinctions are particularly relevant for Gen Z employees, who are less likely to stay in unsatisfying roles for financial or contractual reasons. Instead, they seek emotional and value-based alignment (Coetzee & Laschinger, 2018). This generational trait is supported by Adusei and Frimpong (2020), who emphasized that young professionals in Africa expect a reciprocal relationship with their employers. When this reciprocity is lacking, as seen in this study's findings, turnover intention increases.

It is also important to acknowledge the interplay between organizational commitment and other factors studied. For instance, this study found a strong positive correlation between job satisfaction

and organizational commitment; thus, suggesting that enhancing satisfaction may indirectly boost commitment. Moreover, both job satisfaction and commitment negatively predicted turnover intention, indicating that they function interdependently in retaining talent. These results support findings by Lin and Huang (2020), who observed that organizational commitment mediates the relationship between job satisfaction and turnover intention, reinforcing the importance of addressing both factors concurrently.

## **5.4 Recommendations**

### **5.4.1 Policy Recommendations**

Based on the findings of this study, policymakers and regulators in the financial and labor sectors should consider developing policies that address the main factors contributing to turnover intention among Gen Z employees. Since the study revealed that emotional exhaustion significantly increases turnover intention, there is a need for regulatory frameworks that encourage or require banks to adopt measures aimed at minimizing exhaustion in the workplace. Additionally, because low job satisfaction was found to contribute to higher turnover intention, policies should promote practices that enhance employee satisfaction across the banking sector. The study also showed that strong organizational commitment reduces the likelihood of turnover, highlighting the importance of regulatory support for initiatives that strengthen employee-employer relationships. Policymakers have a critical role in ensuring that such standards are embedded in institutional practices to support workforce stability and retention.

### **5.4.2 Managerial Recommendations**

Based on the study's findings, managers in commercial banks should prioritize strategic measures that address the key determinants of turnover intention among Gen Z employees. Given that emotional exhaustion was found to significantly increase turnover intention, it is essential for managers to focus on initiatives that reduce exhaustion in the workplace. Similarly, because low job satisfaction was associated with higher turnover intention, managerial attention should be directed toward improving overall job satisfaction among younger employees. In addition, the study established that higher organizational commitment was linked to reduced turnover intention,

indicating the need for managers to strengthen employees' sense of loyalty and connection to the organization. By focusing on these three areas, managers can play a critical role in enhancing retention of the Gen Z workforce in the banking sector.

### **5.4.3 Theoretical Recommendations**

The findings of this study offer important implications for theory, particularly the Conservation of Resources (COR) Theory and Herzberg's Two-Factor Theory, which underpinned the research. Given that emotional exhaustion emerged as the strongest predictor of turnover intention, future theoretical models should continue to emphasize the role of resource depletion in influencing employee behavior, especially among younger cohorts like Gen Z. Additionally, the results support Herzberg's view that the presence of intrinsic motivators and the absence of dissatisfaction factors significantly influence employee retention, suggesting that this theory remains relevant in modern workplace contexts. The strong associations found between job satisfaction, organizational commitment, and turnover intention also suggest a need for integrative theoretical frameworks that account for the interdependence of attitudinal, emotional, and motivational factors in predicting employee turnover. Scholars are therefore encouraged to build on these findings by refining existing models or developing new ones that better capture the complexities of generational differences and the evolving nature of work.

### **5.5 Limitations**

This study has several limitations that should be acknowledged. First, the use of a descriptive cross-sectional survey design means that data were collected at a single point in time, limiting the ability to infer causal relationships between the variables studied. Second, the research was geographically and sectorally limited to commercial banks in Nairobi, which may not fully represent the experiences of Gen Z employees in other regions of Kenya or in different sectors, thereby affecting the generalizability of the findings. Third, data collection was based on self-report questionnaires, which are subject to potential biases such as social desirability or inaccurate self-assessment. These limitations suggest that while the findings offer valuable insights into turnover intention among Gen Z employees, caution should be exercised when applying the results beyond the specific context of this study.

## **5.6 Suggestions for Further Research**

Future research should consider adopting other designs, such as longitudinal designs to better capture the causal relationships between emotional exhaustion, job satisfaction, organizational commitment, and turnover intention over time. Furthermore, incorporating qualitative methods, such as in-depth interviews or focus groups, could provide richer insights into employees' lived experiences and offer a deeper understanding of the motivational drivers behind turnover. Expanding the scope beyond commercial banks in Nairobi to include other industries, regions, and sectors would also improve the generalizability of findings and allow for comparisons across different organizational environments. Additionally, future studies should explore similar dynamics among other generational cohorts, such as Millennials, Generation X, and Baby Boomers, in order to assess whether the predictors of turnover intention vary across age groups. Comparative studies across cultural and national contexts would also be valuable. Researchers could also examine the moderating or mediating effects of factors such as leadership style, perceived organizational support, or generational work values to develop more comprehensive models that reflect the evolving nature of work and workforce expectations.

## **5.7 Chapter Summary**

This chapter has discussed the findings and provided recommendations. The study's key findings reveal that emotional exhaustion is the strongest predictor of turnover intention among Gen Z bank employees. Job satisfaction shows a significant but weaker negative relationship. Organizational commitment demonstrates the strongest protective effect. Given these findings, organizations should prioritize reducing emotional exhaustion, enhancing job satisfaction, and strengthening organizational commitment among Gen Z employees.

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## APPENDICES

### Appendix I: Letter of Introduction

You are being invited to take part in a research study titled, **“Determinants of Turnover Intention in Gen Z Employees in Nairobi, Kenya.”** This research is being conducted by Chris Mugambi of Strathmore University, Email address: [chris.mugambi@strathmore.edu](mailto:chris.mugambi@strathmore.edu), Phone Number: +254 715 156 022.

The aim of this research is to examine the factors influencing turnover intention among Gen Z employees in Nairobi. Your participation will contribute to a better understanding of how job satisfaction, emotional exhaustion, and organizational commitment affect turnover intention in this demographic. You are free to contact the researcher at the provided email address or phone number to discuss any details regarding the study. You must be at least 18 years old to participate.

If you agree to participate, you will be required to fill out a questionnaire that will take approximately 10-15 minutes to complete. The questionnaire will collect information about your demographic details, such as age, gender, and work experience. You will also provide information related to your job satisfaction, emotional exhaustion, organizational commitment, and turnover intention. Participation in this study is voluntary, and no compensation will be provided.

Your decision to participate is entirely voluntary. You are not obligated to answer all the questions and will not face any consequences if you choose to cease participation or opt not to answer any or all the questions.

If you have any questions regarding the research, please contact Chris Mugambi at +254 715 156 022 or send an email to [chris.mugambi@strathmore.edu](mailto:chris.mugambi@strathmore.edu).

Thank you for considering participating in this study. Your input is highly valued.

Sincerely,

Chris Mugambi  
Strathmore University

## Appendix II: Participation Information and Informed Consent

DETERMINANTS OF TURNOVER INTENTION IN GEN Z EMPLOYEES IN COMMERCIAL BANKS IN NAIROBI, KENYA

### SECTION 1: INFORMATION SHEET

**Investigator:** Chris Mugambi

**Institutional affiliation:** Strathmore Business School (SBS)

### SECTION 2: INFORMATION SHEET–THE STUDY

#### 2.1 : Why is this study being carried out?

The aim of the study will be to examine the factors affecting turnover intention in Gen Z employees in Nairobi, Kenya. The specific objectives will be to examine the effects of job satisfaction, emotional exhaustion, and organizational commitment on turnover in Gen Z employees working in Nairobi.

#### 2.2 : Do I have to take part?

No. Taking part in this study is entirely optional and the decision rests only with you. If you decide to take part, you will be asked to complete a questionnaire to get information on your demographic details, such as age, gender, and work experience. You will also provide information related to your job satisfaction, emotional exhaustion, organizational commitment, and turnover intention. If you are not able to answer all the questions successfully the first time, you may be asked to sit through another informational session after which you may be asked to answer the questions a second time. You are free to decline to take part in the study from this study at any time without giving any reasons.

#### 2.3 : Who is eligible to take part in this study?

- Gen Zs: people born between 1997 and 2011
- Those working in banks in Nairobi
- Those who do not have any cognitive impairments

#### 2.4 : Who is not eligible to take part in this study?

- Those who have cognitive impairments

**2.5 : What will taking part in this study involve for me?**

You will be approached by Chris Mugambi and requested to take part in the study. If you are satisfied that you fully understand the goals behind this study, you will be asked to sign the informed consent form (this form) and then taken through a questionnaire to complete.

▲ **2.6 : Are there any risks or dangers in taking part in this study?**

There are no risks in taking part in this study. All the information you provide will be treated as confidential and will not be used in any way without your express permission.

**2.7 : Are there any benefits of taking part in this study?**

The information will contribute to a better understanding of how job satisfaction, emotional exhaustion, and organizational commitment affect turnover intention in this demographic.

**2.8 : What will happen to me if I refuse to take part in this study?**

Participation in this study is entirely voluntary. Even if you decide to take part at first but later change your mind, you are free to withdraw at any time without explanation.

**2.9 : Who will have access to my information during this research?**

All research records will be stored in securely locked cabinets. That information may be transcribed into our database but this will be sufficiently encrypted and password protected. Only the people who are closely concerned with this study will have access to your information. All your information will be kept confidential.

**2.10 : Who can I contact in case I have further questions?**

You can contact me, Chris Mugambi, at SBS, or by e-mail (chris.mugambi@strathmore.edu), or by phone (+254 715 156 022). You can also contact my supervisor, Dr. Joseph Onyango, at the Strathmore Business School, Nairobi, or by e-mail (xxxx) or by phone (XXXXXXX)

**If you want to ask someone independent anything about this research please contact:**

The Secretary–Strathmore University Institutional Ethics Review Board, P. O. BOX 59857, 00200, Nairobi, email ethicsreview@strathmore.edu Tel number: +254 703 034418

I, \_\_\_\_\_, have had the study explained to me. I have understood all that I have read and have had explained to me and had my questions answered satisfactorily. I understand that I can change my mind at any stage.

Please tick the boxes that apply to you;

**Participation in the research study**

I AGREE to take part in this research

DON'T AGREE to take part in this research

**Storage of information on the completed questionnaire**

I AGREE to have my completed questionnaire stored for future data analysis

DON'T AGREE to have my completed questionnaire stored for future data analysis

**Participant's Signature:**

Date: \_\_\_\_/\_\_\_\_/.

*DD / MM / YEAR*

**Participant's Name:**

Time: \_\_\_\_/\_\_\_\_

\_\_\_\_\_  
*(Please print name)*

*HR / MN*

I, \_\_\_\_\_(Name of person taking consent) certify that I have followed the SOP for this study and have explained the study information to the study participant named above, and that s/he has understood the nature and the purpose of the study and consents to the participation in the study. S/he has been given opportunity to ask questions which have been answered satisfactorily.

**Investigator's Signature:**

Date: \_\_\_\_/\_\_\_\_/.

*DD / MM / YEAR*

**Investigator's Name:**

Time: \_\_\_\_/\_\_\_\_

\_\_\_\_\_  
*(Please print name)*

*HR / MN*

## Appendix III: Ethical Approval and NACOSTI License



7<sup>th</sup> March 2025

Mr Mugambi Chris,  
chris.mugambi@strathmore.edu

Dear Mr Mugambi,

**RE: Determinants of Turnover Intention in Gen Z Employees in Commercial Banks in Nairobi, Kenya**

This is to inform you that SU-ISERC has reviewed and **approved** your above **SU-masters** proposal. Your application reference number is **SU-ISERC2649/25**. The approval period is from **7<sup>th</sup> March 2025 to 6<sup>th</sup> March 2026**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consents, study instruments, MTA) will be used.
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-ISERC
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-ISERC within 72 hours of notification.
- iv. Any changes anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-ISERC within 72 hours.
- v. Clearance for the export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to the expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days of completion of the study to SU-ISERC.

Before commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology, and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke/> and obtain other clearances needed.

Yours sincerely,

**Mr Ambrose Rachier,**  
**Chairperson; SU-ISERC**



REPUBLIC OF KENYA

Ref No: 219847



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Date of Issue: 20/March/2025

RESEARCH LICENSE



This is to Certify that Mr., Chris Mutai Mugambi of Strathmore University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: DETERMINANTS OF TURNOVER INTENTION IN GEN Z EMPLOYEES IN COMMERCIAL BANKS IN NAIROBI, KENYA for the period ending: 20/March/2026.

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W. Mutumbi

Director General

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See overleaf for conditions

## Appendix IV: Questionnaire

### Section A: Respondent's Profile

Please respond to the following by ticking/marking in the appropriate box:

1. Please indicate your age

- 18–22 years
- 23–26 years
- 27–28 years

2. Please indicate your Gender

- Male
- Female

3. Please indicate your highest Level of Education

- High school
- Certificate/Diploma
- Bachelor's degree
- Master's degree or higher

4. Please indicate your current job position

- Entry-level
- Mid-level
- Senior-level

6. Please indicate how long have you been employed in your current organization?

- Less than 1 year
- 1–2 years
- 3–5 years
- More than 5 years

7. Please specify your current employment status?

- Full-time
- Part-time
- Contractual

### Section B: Determinants of Turnover Intervention

This section contains statements on factors that may influence your intention to leave your current organization. For each statement, indicate the extent to which you agree with statements (SD – strongly disagree, D – Disagree, N – Neutral, A – Agree, SA – Strongly Agree).

<b>Emotional Exhaustion</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
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I feel mentally drained at work, which makes me consider leaving my current job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The mental demands of my job are so overwhelming that I often think about quitting.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The constant pressure and stress at work make me want to search for other job opportunities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The stress associated with my role often leads me to consider resigning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel too fatigued from my work, making me question whether I should remain in this job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My physical and emotional fatigue from work increases my thoughts of leaving the organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel emotionally drained, and this has made me think about quitting my job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My sense of burnout at work often makes me consider looking for a less demanding job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The lack of support at work frustrates me and makes me want to leave the organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My frustration with workplace challenges increases my desire to find a new job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Job satisfaction</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
I feel that my work lacks meaning, which makes me think about finding another job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The lack of fulfillment in my job makes me want to leave the organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel I lack the independence to make decisions at work, which increases my desire to quit.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The lack of autonomy in my role makes me consider looking for other job opportunities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The work environment is not conducive, making me think about resigning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel dissatisfied with my workplace environment, which increases my intention to leave.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I often feel that my job is not secure, making me think about leaving for more stability.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The uncertainty about my job security motivates me to consider quitting.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poor relationships with colleagues make me think about quitting this job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The lack of supportive workplace relationships makes me want to leave the organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Organizational Commitment</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
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I do not feel proud to work for this organization, which makes me consider leaving.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The lack of pride in my organization has increased my thoughts about finding another job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel disconnected from the organization, which makes me think about quitting.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The absence of an emotional bond with the organization leads me to consider leaving my position.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not feel a strong sense of loyalty to this organization, making me think about resigning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A lack of loyalty to the organization has influenced my desire to search for other employment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel little responsibility toward the organization's success, which makes me consider leaving.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The lack of responsibility I feel for the organization motivates me to think about quitting.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel the organization does not value my contributions, which increases my intention to leave.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The absence of a reciprocal relationship with the organization has made me consider resigning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Section C: Turnover Intervention

This section contains statements on your intent to leave your current organization. For each statement, indicate the extent to which you agree with statements (SD – strongly disagree, D – Disagree, N – Neutral, A – Agree, SA – Strongly Agree).

<b>Turnover intention</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
I am actively searching for alternative job opportunities outside this organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I frequently look for vacancies that match my skills and interests at other companies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I often miss work without a valid reason because I am dissatisfied with my current role.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My frequent absences from work are influenced by a lack of motivation to stay in this job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I frequently think about quitting my job and finding employment elsewhere.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The thought of leaving this organization crosses my mind more often than it should.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I put minimal effort into my work because I no longer feel committed to this organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel disengaged from my work and the organizational goals, making me less motivated.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I believe there are better career opportunities for me outside this organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel that my skills and values align better with opportunities in other organizations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Appendix V: List of Banks in Nairobi County

1. Absa Bank Kenya PLC, part of Absa Group
2. Access Bank (Kenya) PLC, part of Access Bank Group
3. African Banking Corporation Ltd (ABC Bank)
4. Bank of Africa Kenya Ltd, part of Bank of Africa Group
5. Bank of Baroda (Kenya) Ltd, part of Bank of Baroda Group
6. Bank of India, part of Bank of India Group
7. Citibank N.A. Kenya, part of Citigroup
8. Commercial International Bank Kenya Ltd (CIB), part of CIB Group
9. Consolidated Bank of Kenya Ltd, state-owned
10. Co-operative Bank of Kenya Ltd
11. Credit Bank PLC
12. Development Bank of Kenya Ltd, state-owned
13. Diamond Trust Bank Kenya Ltd, part of Diamond Trust Bank Group
14. DIB Bank Kenya Ltd
15. Ecobank Kenya Ltd, part of Ecobank Group
16. Equity Bank Kenya Limited, part of Equity Group
17. Family Bank Ltd
18. Guaranty Trust Bank (Kenya) Ltd, part of GTCO Group
19. Guardian Bank Ltd
20. Gulf African Bank Ltd
21. Habib Bank, part of Habib Bank Group
22. I&M Bank Ltd, part of I&M Bank Group
23. KCB Bank Kenya Limited, part of KCB Group
24. Kingdom Bank Ltd
25. Middle East Bank (Kenya) Ltd
26. M Oriental Bank Ltd
27. National Bank of Kenya Ltd, state-owned
28. NCBA Bank Kenya PLC, part of NCBA Group
29. Paramount Bank Ltd
30. Premier Bank Kenya Ltd
31. Prime Bank Ltd
32. SBM Bank Kenya Ltd, part of State Bank of Mauritius Group
33. Sidian Bank Ltd, part of the Centum Group
34. Spire Bank Ltd
35. Stanbic Bank Kenya Ltd, part of Standard Bank Group
36. Standard Chartered Bank Kenya Ltd, part of Standard Chartered Group
37. United Bank for Africa Kenya Ltd, part of UBA Group
38. Victoria Commercial Bank PLC