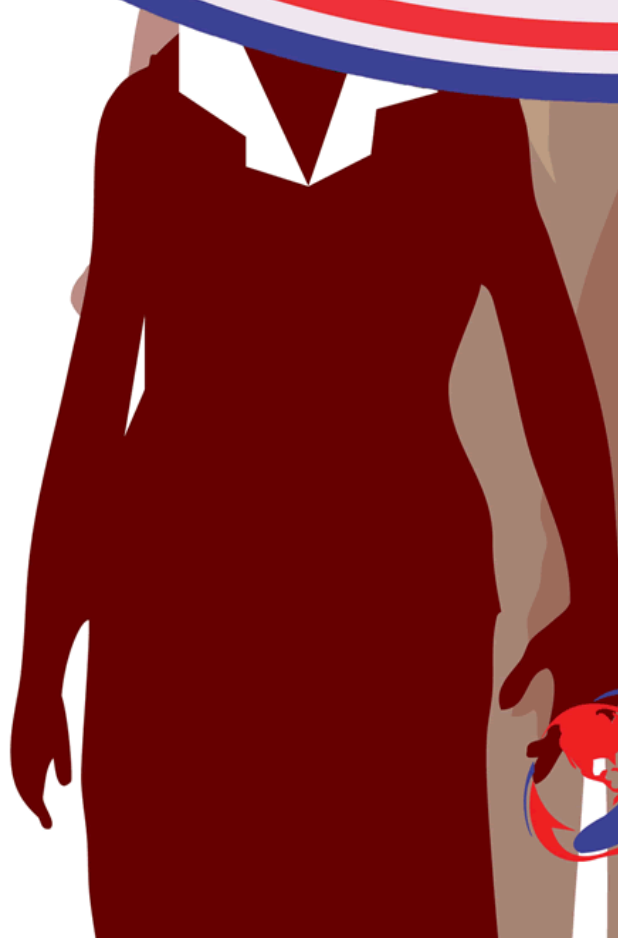


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INFLUENCE OF RECRUITMENT AND SELECTION CRITERIA ON EMPLOYEE RETENTION IN THE INSURANCE INDUSTRY IN KENYA

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Abstract

Purpose: The importance of employee retention cannot be overlooked since it has a direct implication on the overall performance and image of an organization. The purpose of this study was to explore the influence of recruitment and selection criteria on employee retention in the insurance industry in Kenya. The general objective of the study was to assess the influence of recruitment and selection criteria on employee retention. The independent variables under study were the catchment area, job specifications, employment incentives and individual attributes. The dependent variable was employee retention.

Methodology: The study adopted a descriptive research design. The target population consisted of 392 employees from the insurance industry in Kenya. Stratified random sampling was used to select a representative sample population of 194 respondents. The questionnaires attracted a response rate of 61%. The data collected from the questionnaires was analysed using descriptive and inferential statistics. Means as a measure of central tendency and standard deviations to measure dispersion were computed with the aid of the statistical Package for Social Sciences (SPSS) Version 22. The outcome from the quantitative analysis was presented in form of tables and graphs. Content analysis was undertaken on the qualitative data and the outcome presented in continuous prose. In performing the quantitative analysis, the descriptive statistics were captured using frequencies and percentages. Inferential statistics were used to establish the relationship between the independent and dependent variables through a multiple linear regression model. Analysis of Variance was used to establish the level of significance of the independent variables on the dependent variable. A normality test confirmed that the data was normally distributed.

Results: The study established that the catchment area, job specifications, employment incentives and individual attributes were all critical factors in influencing employee retention. The catchment area was found to contribute most to employee retention when internal candidates were selected for employment as priority as this was linked to career advancement. Individual attributes were found to have an insignificant positive effect on employee retention ratings.

Policy recommendation: The study recommended the need for less significant job specifications to be considered alongside the critical qualifications in an effort to attract and retain younger employees, and increased use of job referrals to source and recruit new

employees. The study further recommended that employers should aim to make jobs more attractive to candidates by varying the financial and non-financial incentives.

Key words: *Catchment Area, Job Specifications, Employment Incentives Individual, Employee Retention Attributes*

Background of the study

Employee retention is a cautious endeavour to encourage employees to remain in an organization for as long as their services are deemed beneficial (Bidisha, 2013). The extent to which retention goals are met is to a large extent dependent upon recruitment and selection decisions. To this end, recruitment and selection practices have evolved rapidly from the pre-industrial period, when owners of enterprises took charge of the broad management functions of planning, staffing, organizing, directing and controlling. However, the industrial revolution brought to light the significant role of management, as can be seen from the writings of Henri Fayol on the 14 principles of scientific management (Van Vliet, 2009). Among these are division of work, equity and stability of tenure, which are linked to recruitment, selection and retention and remain relevant to management today.

The importance of employee retention emerged in the early 1980's, when it became evident that staff were no longer remaining in the same organisation for a long duration. Employees began to make deliberate efforts to search for alternative employment (Ng'ethe, 2013). In mitigating this trend, organisations are now keen on reviewing and mobilising resources required to retain the calibre employees they desire (Asafo-Adjei, 2014). The digital age brought rapid changes in management thinking and response to recruitment, selection and retention processes. Social networks have brought about benefits of cost effectiveness, speed and accuracy in decision making (Abel, 2011).

As the labour market gets more competitive, there is increasing interest in employee retention as competent staff seek to advance their careers, both within and outside their organization. According to Ntiamoah, Abrokwah and Agyei-Sakyi (2014), present day HR practices revolve around systems and processes that ensure more effective attraction and retention of employees. These include manpower planning and forecasting, assessment of the staffing situation, resource planning and optimal selection of human talent. In the end, the most important outcome is to have the "right personnel at the right place and at the right time" (Oladipo, 2011). This is achieved by drawing a large pool of candidates from which staff with desired levels of knowledge, skills and abilities can be selected, nurtured and retained.

Specific Objectives

- i. To examine the influence of the catchment area on employee retention in the insurance industry in Kenya.
- ii. To assess how job specifications influence employee retention in the insurance industry in Kenya.
- iii. To establish whether employment incentives influence employee retention in the insurance industry in Kenya.
- iv. To determine how individual attributes influence employee retention in the insurance industry in Kenya.

REVIEW OF LITERATURE

Signaling Theory

The signalling theory was formulated by Spence (1973). This theory is used in various management disciplines to explain the behaviour portrayed when individuals and groups are exposed to varying information. Signalling theory constitutes of three actors, namely the signaller, who transmits the signal and makes a choice of whom to transmit it to; the receiver, who translates or decodes the signal, and the signal itself (Spence, 1973). He describes the signaller as an insider who is aware of information that is not available to those outside the organisation and is considered advantaged. The signal is only useful if it aids in distinguishing the sender from other senders.

Parson's Theory

Parson's (1909) theory is based on the principle of talent-matching. Parson (1909) was of the opinion that jobs should be harmonized with an employee's skills, talents and personality. The theory propagates an understanding of self (one's skills, abilities, interests and shortcomings) and of the occupation, then matching the individual with the occupation. For appropriate decision-making, a job candidate should also understand the job market. In doing so, he strives to attain the relevant academic qualifications to secure the job of choice, and also seeks to build on work experience and skills relevant to that area. An individual with appropriate skills and interest in the job can make a fair judgment of the connection between the two dimensions. It is on this basis that a candidate's academic credentials, job skills and work experience are used to determine which candidate best merits the position. Based on the linkage between Parson's theory and knowledge of self, the theory was also used in this study to assess how individual attributes of person-job fit influence employee retention.

Existence, Relatedness and Growth theory

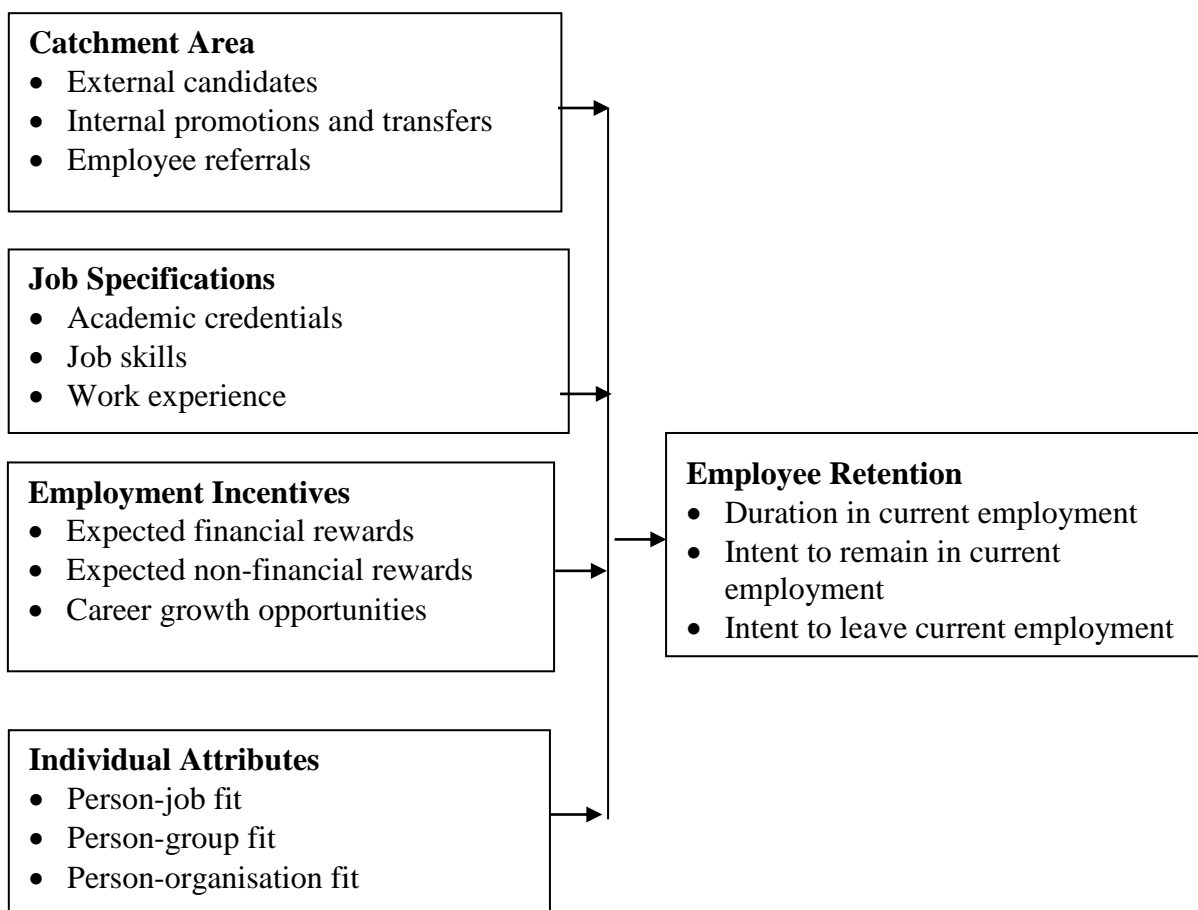
The Existence, Relatedness and Growth (ERG) theory of Clayton Alderfer (1969) is a motivation/need theory that relates to Abraham Maslow's hierarchy of needs. Maslow (1943) used a hierarchical presentation to illustrate his perceived order of how human needs are met, from physiological needs to safety, social, esteem and self-actualization needs. In Maslow's hierarchy of needs, lower or basic needs have to be met before higher needs are met. Thus, potential employees have varying expectations from a job, from the point of application to selection, based on their level of need. Alderfer (1969) re-classified Maslow's five levels of needs into three: Existence, Relatedness and Growth. One may opt to take up a position based on their level of needs at the point of acceptance of a job offer. Whether or not these needs are met and the extent to which they are met may influence staff retention. The study therefore employed the ERG theory in determining how the employment incentives influence employee retention in the insurance industry in Kenya.

Social Identity Theory

The Social identity theory was advanced by Henri Tajfel in 1972 from the premise that social identity stems from family, social class and other groupings in society, bringing with it a sense of belonging. He defined social identity as "the individual's knowledge that he belongs

to certain social groups together with some emotional and value significance to him of this group membership” (Tajfel, 1972). Kaplan, Wiley and Maertz (2011) assert that there is a tendency for individuals to associate with those from similar cultures. Individual attributes vary, and some characteristics are beyond a prospective employer’s knowledge and control at the point of selection. Yet, they are an indication of how the employee will fit within the job. These individual characteristics will also determine the nature of the relationships that the individual will nurture with colleagues. Individuals whose goals, values and expectations are aligned with those of the organisation are more likely to identify better with the employer.

Figure 1: Conceptual Framework



Independent Variables
Conceptual Framework

Dependent Variable

Catchment area

The catchment area for job candidates is subject to both internal and external dynamics. The choice of whether to fill a vacancy internally or externally is made on the basis of the option that the organization believes will contribute more significantly to organizational strategy and outstanding operations (Evans, Pucik & Björkman, 2011). The catchment area is not the only measure that can be adopted to determine the influence of recruitment and selection on employee retention. However, it is useful to study candidate sources as they are the entry point to the actual recruitment process. Prior to determining the candidate source, measures have to be put in place to ensure that the position needs have been sufficiently scrutinized. These include undertaking job analysis and preparing job descriptions and specifications

prior to the recruitment decision. Internal candidates refer to existing employees intent on moving to another position within the same organisation. They are sourced through promotions, transfers and rotations. Advantages of internal recruitment include the full utilization of employee's potential, minimization of time and costs spent in recruitment and faster adjustment and integration to the new position (DeVaro & Monita, 2013). Internal recruitment aids in upward mobility of staff that have been earmarked for promotion. It serves to recognize staff who have performed well in their present positions and who demonstrate the possibility to perform well in light of increased responsibility. This is in exchange for additional perks such as higher remuneration or increased influence (Okusolubo, 2013). In addition to promoting staff retention, internal recruitment is viewed as being more effective as it cuts out the costs, time and effort associated with external advertising and induction.

Job specifications

The HR function strives to ensure that a prospective employee has the relevant academic credentials, skills and experience to perform a job. The process of determining the job specifications stems from human resource planning, where the most crucial skills and capacities that an organisation requires to achieve its objectives are defined (Armstrong, 2014). Academic credentials, existing job skills and work experience provide a good foundation for an employee to perform effectively on the job. Gamage (2014) advances that a formal approach to recruitment and selection is concluded when information collected from the candidates is evaluated uniformly on the basis of the job specifications and a decision taken on who will be engaged. The principle is therefore that the best suited candidate will be offered the position.

Possession of academic credentials serves to ensure that a candidate has the industry knowledge required to perform the job (Okusolubo, 2013). The credentials held by a prospective job candidate determine whether or not he should target specific industries in his applications, or can be absorbed by a variety of employers. This applies to the type and level of credentials presented by a job candidate presents to a prospective employer. Overqualified employees may however be under or over-utilized, resulting in frustration and possible separation. On the other hand, employees with relevant academic credentials but with limited work experience such as young graduates, would benefit from a system that provides an employee training programme (Mburu, 2016). Skills are essential in ensuring that an employee delivers on the job. Existing experience and skills are the primary measure of employability, and as such, employers should be in a position to detect the right combination for the position or industry (Pheko, 2016). Moreover, matching of a candidates skills and experience to what is required on the job affords the new entrant some level of autonomy and influence over the tasks assigned to them.

Employment Incentives

A job candidate harbours certain expectations regarding the financial and non-financial rewards and career growth opportunities that a prospective employer will extend. These expectations stem from one's perception of the organisation in comparison to similar organizations or from information sourced from networks within the organisation or industry. Financial rewards offered by organizations include competitive pay, financial assistance and allowances. Non-financial rewards include recognition, opportunities for skills development, career advancement and autonomy (Mwangi, 2015).

The allure of a job varies from one candidate to another, based on what they deem important to them at a given point in time. The attraction that one feels towards a job offer may be different from that felt by another individual. Whilst some candidates look out for growth opportunities, others prioritise financial rewards. Lance and Dorothy (2011) agree that some employees place more importance on fairness than the compensation package. This illustrates the need for an employer to offer a balance of financial and non-financial rewards and career development opportunities in order to appeal to different candidates (Busin, 2011).

Individual Attributes

Individual attributes can be defined as the personal characteristics that an individual possesses that impact on his ability to fit within the organizational environment. The ability to balance work and life takes into consideration both work related aspects, such as job pressures and non-work aspects such as family relationships and hobbies. When a person-environment fit is established, research reveals a positive effect on employee retention (Chatman, 2011). This is because fit can be a push or pull factor depending on how an employee adjusts to work environment conditions.

Individual attributes may be of biological, cognitive or social nature (Judeh, 2012). These characteristics are likely to impact on whether or not a candidate will be retained within an organization. They are classified into Person-job fit, Person-group fit and Person-organisation fit and are used to gauge how quickly a newly recruited employee adapts to the work environment. Person-job fit refers to how well an individual's needs and qualities matches with the defined job aspects and requirements (Farzaneh, Farashah & Mehdi, 2014).

Employee Retention

Employee retention refers to a conscious effort to keep the workforce in the organisation for the length of time that their services are deemed necessary. It is a deliberate effort that allows an organization to profit from the knowledge and skills its employees and enhance its image as a good employer (Bidisha, 2013; Kimuyu, 2014). Low retention rates are a concern in many organisations. In many instances, the employees retained are reportedly those less skilled or experienced (Sutherland, 2011). Consequently, organizations experience loss of finances and time (Kwon et al., 2012). Resources spent during recruitment and selection processes, in terms of manpower, time and finances, can only be justified if employees are retained by the organization for a reasonable length of time (Kimuyu, 2014). Staff retention translates to a return on investment since the duration in employment reveals the cost efficiency and effectiveness of the recruitment and selection process, as well as subsequent investments in the employee.

RESEARCH METHODOLOGY

Research Design

A research design, according to Yin (2011) is a plan or outline of procedures used to guide the researcher in his choice of data collection and analysis approach. According to Kothari and Garg (2014), the choice of research design is pegged on what the study is about and where it will be undertaken, the reasons for undertaking it and the data required. In this study, a descriptive research design was employed. As the name suggests, a descriptive research design involves describing existing situations or occurrence as accurately as possible through

the information collected (Kothari & Garg, 2014). The choice of a descriptive research design was also made on the basis of the time frame for data collection, analysis and reporting process and the accuracy involved, which helps to minimize errors. The choice of this research design is advantageous as the data will be collected in an organized manner, allowing the researcher to reassemble and interpret it (Yin, 2011).

Target Population

Mugenda and Mugenda (2012) describe the target population as a defined unit, persons or objects from which research findings can be generalised. The population under study was finite, since it was possible to enumerate it in entirety (Kothari & Craig, 2012). It consisted of 392 employees working in the IT departments of 20 licensed insurance companies headquartered in Nairobi Central Business District (CBD). Out of the target population, 20 employees were in senior level, 80 in middle level and 292 were lower level staff. This is presented in Table 1.

Table 1: Target Population

Category	Frequency
Senior Level	20
Middle Level	80
Lower Level	292
Total	392

Sample and Sampling Technique

Sampling Frame

Kothari and Garg (2014) define sampling as the process of selecting representative elements from a given population that will form the sample. A sampling frame is a list comprising all the units of the sample of a given population. It constitutes the entire population that is of interest to the researcher (Kothari & Garg, 2014). The sampling frame in this study constituted a list of all employees working in IT departments of insurance companies headquartered in Nairobi CBD, totaling to 392. They ranged from Senior, middle to lower level staff.

Sampling Technique

Kothari and Garg (2014) define a sample size as a selected group derived from a given population for purposes of undertaking a study. According to Saunders, Lewis and Thornhill (2012), the use of a sample is justified since it is not practical to undertake research on an entire population. The sample size categories for this study are presented in Table 2.

Table 2: Sample Size

Category	Frequency	Percentage
Senior Level	10	5.2%
Middle Level	40	20.6%
Lower Level	144	74.2%
Total	194	100%

This study employed stratified random sampling. According to Hammond and Wellington (2013), stratified random sampling provides a representative sample by ensuring that each member of a sub-group has an equal chance of inclusion. It is an appropriate method to use when the sample population is not homogeneous, so, strata or sub-groups are identified and then a simple random sample is taken from each stratum. In this study, the strata comprised of senior level, middle level and lower level staff. 49.5% of the population under study was sampled, and sampling was undertaken proportionately to ensure equal chances of selection. This resulted in 194 respondents. This figure was arrived at following the recommendation of Krejcie and Morgan (1970) who derived a formula for determining the sample size that is popularly used when studying a finite population, expressed as:

$$S = \frac{X^2NP(1-P)}{d^2(N-1) + X^2P(1-P)}$$

Where:

S = Required Sample size

X = Z value, which is 1.96 for 95% confidence level

N = Population Size (392)

P = Population proportion, assumed to be 0.5 (50%)

d = Degree of accuracy (5%), expressed as a proportion (.05) being the margin of error

$$S = \frac{(1.96)^2 \times 392 \times 0.5(1-0.5)}{(0.05)^2 (392-1) + (1.96)^2 \times 0.5(1-0.5)}$$

$$S = \frac{376.48}{0.98 + 0.96}$$

$$S = \frac{376.48}{1.94}$$

$$S = 194$$

In this study, N was 392; at 5% precision level. To arrive at the recommended sample size, 49.5% of the total population was sampled. The population proportion was assumed to be 0.5. The resulting sample size of 194 was verified against Krejcie and Morgan's (1970) table for sample size determination, Appendix III, which was been developed to simplify the process for determining the sample size.

Data Collection Instruments

Data collection instruments refer to the tools used to collect data. Primary data was collected through the use of structured questionnaires. These contain pre-determined questions that are specific in nature and administered to all respondents in the same manner (Robson, 2011). In addition, structured questionnaires allow for ease of administration and clarity of questions, due to the alternative choices provided (Kothari & Garg, 2014). To collect quantitative data, the research employed a likert-type of scale on the independent variables.

Data Collection Procedure

Mugenda and Mugenda (2012) highlight the need for support and collaboration of respondents to ensure that the data collected is accurate. The researcher introduced herself to the respondents through a letter of introduction which outlined the purpose of the study. The questionnaire was structured in a manner that captured data on all the variables under study, namely the catchment area, job specifications, employment incentives, individual attributes and employee retention. The questionnaires were hand delivered to the respondents in the selected insurance companies through the aid of a research assistant. They were delivered through a drop, wait and pick method which ensured that the questionnaires were completed and collected without unnecessary delay.

Pilot Study

A pilot study was undertaken with a view to gathering information from a smaller percentage of the population size prior to employing resources on a full study (Privitera, 2016). A pilot test is of benefit as it aids in adjusting or discarding unclear or problematic questions. The pilot test for this study was undertaken on 15 employees. This was informed by various authors who suggest a range of 10 – 30 respondents as being adequate to undertake a pilot study (Hertzog, 2008; van Belle, 2002). This study undertook pilot test on 15 employees. The employees included in the pilot test were representative of the target population but did not form part of the sample population for the main study.

Validity of instruments

Harper and Thompson (2011) explain validity as the ability of an instrument to actually test the phenomena it is supposed to test. In this study, the questionnaire was pre-tested through a pilot study. The aim was to ensure that the questions were clearly structured and sequenced. 15 respondents were selected from each staff category to take part in the pilot study. Content validity was ensured by selecting variables that were informed by past theoretical reviews. In addition, expert guidance from the Research Supervisor ensured that the research questions adequately covered the area under study, as recommended by Main (2011). The Research Supervisor also provided guidance on phrasing and sequencing of questions.

Reliability of instruments

Reliability, or internal consistency, is the measure of the degree to which a research instrument yields consistent, stable and dependable results after repeated trials (Karemu et al, 2014). In this study, reliability was measured using Cronbach's alpha coefficient, a measure that determines the internal consistency of a scale. It was therefore appropriate in determining the reliability of likert- type questions which form a scale. When using Cronbach's alpha, the closer the alpha is to 1, the more reliable the research instrument is. If Cronbach's alpha indicated a value of 0.7, then the research instrument would be said to be reliable. The equation for Cronbach's alpha is:

$$\alpha = \frac{n}{n-1} \left(1 - \frac{\sum Vi}{V_{test}} \right)$$

where:

n = number of questions

V_i = variance of scores on each question

V_{test} = total variance of overall scores on the entire test

Data Analysis and Presentation

Data analysis involves cleaning and summing up of data for ease of interpretation. It enables one to reach conclusions that will inform an outcome or decision (Mugenda & Mugenda, 2012). Raw data collected through the questionnaires was analysed by linking the research questions to values against which the responses were measured. In undertaking qualitative analysis, the data was subjected to content analysis, a method common in the analysis of non-numerical data. Data collected is summed up into a few themes, to allow the researcher to focus on what is more relevant and ignore some of the less relevant information (Creswell, 2014). To give meaning to and interpret the data, the qualitative data was split into categories that allowed the researcher identify similarities and variances. The outcome was presented in continuous prose and summarized in form of tables and graphs. Tables and graphs allow for ease of reference and are therefore preferred methods of presenting descriptive research (Creswell, 2014).

RESEARCH FINDINGS AND DISCUSSIONS

Analysis of Response Rate

A total of 118 out of 194 questionnaires administered to the total population were returned, which represented a response rate of 61%. According to Mugenda and Mugenda (2003), a response rate of 50% and above is sufficient for statistical analysis. The response rate of 61% can be explained by high mobility of insurance industry employees who are mostly in the field reaching out to the clients, which also informed the administration of the questionnaires through drop, wait and pick method. With this response, the survey conducted was then described as successful. The respondents answered all the questions and so there were no missing values. The study targeted 10 senior level; 40 middle level and 144 lower level employees, all totalling to 194. The response rate comprised 8 senior level; 30 Middle level; and 80 Lower level employees, all totalling to 118. The results of the response rate are as tabulated in table 3.

Table 3: Response rate

	Frequency	Percent	Valid Percent	Cumulative Percent
Senior Level	8	6.8	6.8	6.8
Middle Level	30	25.4	25.4	32.2
Lower Level	80	67.8	67.8	100.0
Total	118	100.0	100.0	

Descriptive Statistics

Catchment area

Respondents were asked to indicate their level of agreement or disagreement with a number of statements on the catchment area for job candidates in the organisation. From the aggregated findings in Table 4, on a scale of 1 to 5, the mean score of Catchment area was 3.52 (SD = 0.51). This shows that 70.4% of the respondents tend to agree that the catchment area is a critical indicator of employee retention. Catchment area has a standard deviation of

10.2% implying that the proportion of employees agreeing with this finding ranges between 60.2% and 80.6%.

Most respondents expressed the desire for internal candidates to be preferred over other candidates during recruitment and selection, with a mean of 3.86 and a standard deviation of 0.60. This was followed by the preference for referred candidates as opposed to external candidates, based on the statement that external candidates stand a better chance of being hired if they have been referred by a colleague, This was further substantiated by the third highest mean score of 3.83 (SD = 0.24) in response to the question that one would have a problem competing for a position with an external candidate. This outcome conforms to the views of Devaro et al (2015) on prioritization of internal candidates as a means of staff promotion and increasing trust in the system. These findings are in line the opinions advanced by Ibarra, Carter and Silva (2010) on the glass ceiling effect. Moreover, Kassin, Fein and Marcus (2014) agree that referred candidates are able to fit well in an organisation on the basis of interpersonal attraction, and should therefore be encouraged.

Opportunities for promotion within the organisation are few and vary based on gender. This was deduced from the second highest mean score of 3.84 (SD = 0.72) on the statement that promotion opportunities in the organisation are few/rare, and the lowest mean score of 2.49 (SD = 0.23) on the statement that both men and women have equal chances of promotion as long as they meet the promotion requirements. The findings indicated that male and female candidates did not have equal chances of promotion to senior positions when vacancies arose. The absence of equal opportunities for promotion existed even when all candidates met the promotion requirements. The findings have been corroborated by Ibarra, Carter and Silva (2010), who linked staff promotions challenges experienced by female employees to the glass ceiling effect. These findings are presented in Table 4.

Table 4: Catchment area

	N	Mean	Std. Deviation
When an external candidate joins my department/section they bring in new knowledge and skills	118	3.3644	.43977
In most cases, internal candidates should be given preference over external candidates when a vacancy arises	118	3.8632	.58965
External candidates stand a better chance of being hired if they have been referred by an employee	118	3.6186	.49557
I would have a problem competing for a position with an external candidate	118	3.8305	.24245
I enjoy working in the organisation and would refer a job-seeker	118	3.5424	.44238
External hiring bring in fresh ideas, making the work environment vibrant	118	3.3305	.39153
Generally, employees who are referred by colleagues are good workers	118	3.5299	1.02194
The promotion opportunities in the organisation are few/rare	118	3.8390	.72375
It is easier for external candidates to be recruited for senior positions	118	3.7797	.50139
In my opinion, both men and women have equal chances of promotion as long as they meet the promotion requirements	118	2.4939	.23604
Catchment area	118	3.5192	.50845
Valid N (listwise)	118		

Job Specifications

The respondents were requested to indicate their level of agreement or disagreement with a number of statements on job specifications. From the findings in Table 5, on a scale of 1 to 5, the overall mean score for job specifications was 3.88 (SD = 0.96). This shows that 77.6% of the respondents agreed that job specifications were a critical recruitment factor influencing staff retention. Job specifications drew a standard deviation of 19.2% implying that the proportion of employees agreeing with this finding ranged between 58.4% and 96.9%. As can

be deduced from the findings, the relevance attached to academic qualifications played the least significant role in ensuring staff retention, scoring a mean of 3.10 with a standard deviation of 1.19 to the statement that one's academic credentials provided a sense of job security for the present employment. Further, the respondents also scored low on the statement that the skills they possess match the ones required to undertake the job they were presently hired for, with the with the second lowest mean score of 3.33 and standard deviation of 1.19. The third lowest mean score of 3.43 (SD = 1.14) was recorded on the statement that the organisation values and utilises my job skills fully. The above statements indicated that the respondents felt there was a mismatch of their academic qualifications and job skills with their present assignments.

The respondents scored highest on the statement that they felt their skills were transferable to another position within the organization, where the mean score was 4.78 with a standard deviation of 0.69. In support of these findings, researchers have argued that prospective employees of a younger generation do not necessarily have the relevant academic credentials to work in the insurance industry and have limited work experience, but may possess other skills a recruiter may wish to consider for alternative assignments, such as good communication skills (Pheko, 2016; Wolk, 2014). This was found to be critical in environments where a majority of employees are young and with skills and experiences not directly related to the tasks at hand. Kibui (2015) cautions against focusing only on the more skilled and experienced amongst the workforce as they are more difficult to retain due to shortage of skilled professionals. In the case of the insurance companies under study, a majority of the employees fit within the less skilled age-group, with 56.8%) of the respondents interviewed being below 30 years.

Table 5: Job Specifications

	N	Mean	Std. Deviation
My academic credentials provide a sense of job security for my present employment	118	3.2966	1.56797
The skills that I possess match the ones required to undertake the job I am currently hired for	118	3.3373	1.28882
My work experience allows me to comfortably undertake my job assignment	118	3.4831	1.42330
The job candidate with the highest academic credentials likely to be considered for employment	118	3.9661	.81579
With my work experience, I would easily secure alternative employment if I left the organisation	118	3.9576	.95536
I feel that my job skills are superior to the ones required for present position	118	4.3593	.57990
A candidate recruited for my position would require prior work experience	118	3.8889	1.05682
I feel that my skills are transferable to another position within the organisation	118	4.5801	0.38641
I need additional academic credentials to be able to carry out my duties satisfactorily	118	4.5220	.40470
The organisation values and utilises my job skills fully	118	3.4327	1.14301
Job Specifications	118	3.8824	.96220
Valid N (listwise)	118		

Employment Incentives

As indicated on Table 6, on a scale of 1 to 5, the mean score for Employment Incentives was 3.35, with a standard deviation of 0.52, translating to 10.5%. This implied that the proportion of employees agreeing with this finding ranges between 56.5% and 77.5%. Thus, an average of 67% of the respondents tended to agree that employment incentives are critical in ensuring staff retention. This was supported by the statement that financial rewards were a major consideration in acceptance of the job offer, which had the highest mean score of 4.04 and a standard deviation of 0.31, translating to an average of 80.8% of the respondents. Consideration of non-financial rewards ranked second amongst the employment incentives factors, scoring a mean of 3.74 with a standard deviation of 0.72 on the statement that non-financial rewards offered by the organisations encouraged one to take up a job offer. This may be attributed to the fact that most of the respondents occupy lower cadre positions, where rewards are a major consideration. Nienaber and Bussin (2011) explain that lower cadre employees tend to prioritise monetary remuneration to other rewards such as career development. An outcome of a study by Snelga et al. (2013) also revealed that financial and non-financial rewards take precedence in the career choices of the younger generation, and is further corroborated by Schechter (2014).

In response to the question on whether financial rewards across similar jobs were equitable, the study revealed that this was not the case. The respondents scored the second lowest mean on this question at 2.88 and a standard deviation of 0.64. The findings further revealed that employees felt that the organisation did not provide sufficient opportunities to learn and develop, going by the lowest mean score of 2.86 (SD = 0.46) under this variable. Equally, the study found the need to increase equity across similar job functions, as evidenced from the second lowest mean of 2.88 following the statement that financial rewards across similar jobs were equitable. In response to whether the respondents could fulfil their career goals and aspirations while working for the organization, the third lowest mean score of 2.99 with a standard deviation of 0.04 was recorded. This may be explained by the relatively young population of the employees. 93.2% of the respondents in this study were aged below 40 years, with 56.8% being 30 years old and below. Mesesi (2013) points out that young employees are yet to settle in their careers, which increases their likelihood of exiting from the job in the absence of career progression opportunities.

Table 6: Employment Incentives

	N	Mean	Std. Deviation
Financial rewards were a major consideration in my acceptance of the job offer	118	4.0368	.30776
Non-financial rewards offered by the organisation encouraged me to take up the job offer	118	3.7373	.72472
The opportunity for career growth influenced my decision to take up the job offer	118	3.6695	.55169
Financial rewards across similar jobs are equitable	118	2.8814	.63525
The organisation provides sufficient opportunities to learn and develop.	116	2.8559	.45632
The financial rewards in this organisation are competitive in comparison to other firms in the insurance industry	118	3.4492	.15172
I do not find much value in the non-financial rewards offered by the organisation.	118	3.1102	1.03007
Working for this organisation has given me a sense of accomplishment.	118	3.1949	0.70442
I can get recognition in non-monetary terms for excellent work through a certificate of appreciation, award, or verbal praise.	118	3.5776	.30450
I can fulfil my career goals and aspirations while working for this organisation.	118	2.9915	.036844
Employment Incentives	118	3.3504	.52349
Valid N (listwise)	118		

Individual Attributes

From the findings in Table 7, on a scale of 1 to 5, the mean score of Individual Attributes was 3.58 (SD = 0.47). This shows that 71.5% of the respondents tend to agree that Individual

Attributes is a critical factor to them. Individual Attributes has a standard deviation of 9.4% implying that the proportion of employees agreeing with this finding ranges between 62.1% and 80.9%. In comparison to other recruitment and selection criteria, individual attributes had an insignificant positive effect on the employee retention rating, at 5% level of significance. From the findings, most respondents felt that they were not accorded the opportunity to undertake tasks that best suit their interests. This is evident from the highest mean score of 4.80 (SD = 0.19) in response to the statement that if it were possible, they would change some aspects of the job to fit with their interests.

Overall, there seemed to be a high level of respect and professionalism at work, as the lowest mean score of 2.61 was attained from the statement that the respondents found themselves undertaking assignments that went against their conscience. However, person-job fit appeared to be a challenge within the organisation, as most respondents scored low on the statement that they have some level of freedom to use their own judgement in work assignments. This was evident from the second lowest mean of 2.79 and a standard deviation of 0.44 on this statement. To further support this scenario, the third lowest mean of 3.00 was scored in response to the statement that the respondents could connect their values, goals and objectives to those of the organisation.

Table 7: Individual Attributes

	N	Mean	Std. Deviation
My job is interesting and fulfilling	118	3.7458	0.31834
My inter-personal relationships at the workplace are good	118	4.5654	0.43007
I can connect my values, goals and objectives to those of the organisation	118	2.9964	0.41539
I have some level of freedom to use my own judgement in work assignments	118	2.7881	0.43869
I find myself undertaking some assignments that go against my conscience	118	2.6085	0.84775
Striking a work- life balance is a challenge for me	118	3.1826	0.35344
If it were possible, I would change some aspects of the job to fit with my interests.	118	4.7997	0.19107
The friendship I have built at the work place would come to an end if I left the organisation	118	3.7542	0.51721
I feel comfortable discussing work challenges within my social/peer group at the workplace.	118	3.4407	0.98861
I feel proud working for this organisation.	118	3.8729	0.21096
Individual Attributes	118	3.5754	.47115
Valid N (listwise)	118		

Employee Retention

The respondents were requested to indicate their responses to a range of questions relating to their intent to remain with their employer or to or leave the organisation. From the findings in Table 8, on a scale of 1 to 10, the mean score of employee retention was 3.48. This means that the overall employee retention rating in the insurance companies sampled was 34.8% on aggregate. Employee retention rating in these companies had a standard deviation of 2.47 (17.8%), implying that the rating ranged from 17.1% to 52.6%. Waweru (2015) confirms the loss of staff from some insurance firms to their competition. This would explain the aggregate rating of 34.8% on employee retention in this study. The lowest mean of 6.75 years was recorded on the respondent's intention to remain in their current position, alluding to a strong desire for career growth. The highest mean of 15.2 years out of the maximum possible 30 years was recorded under the respondents' intention to remain in the insurance industry. This suggests that employees could remain with present employer if deliberate measures to encourage retention are put in place. This is affirmed by Bidisha (2013), who states that employee retention has to be a conscious effort to retain workforce.

Table 8: Employee Retention

	N	Mean	Std. Deviation
Retain your current profession	118	10.37	8.085
Remain in your current position	118	6.75	6.057
Remain in the insurance industry	118	15.20	9.520
Remain with your current employer	118	7.53	5.867
Remain in employment	118	12.36	7.587
Employee Retention	118	3.4814	2.473
Valid N (listwise)	118		

Inferential Analysis

In constructing the regression model the study assumed that the relationship between the response variable y and the explanatory variables x was linear; that the data was normally distributed; that the independent variables were independent from each other; and that the errors were independent and identically distributed normal random variables with mean 0 and constant variance (Sullivan, 2013).

Analysis of Normality

A Shapiro-Wilk's test and a visual inspection of the normal Q-Q plots was used to test for normality. Shapiro-Wilk's test was selected since the sample size is 194 which is less than 2000, otherwise the Kolmogorov-Smirnov test would have been used instead (Sullivan, 2013). The results of the normality test are shown in Table 9 and Figure 2 respectively.

Table 9: Normality test results

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Employment Incentives	.142	117	.058	.946	117	.083

a. Lilliefors Significance Correction

The null hypothesis is that the data is normally distributed and the alternative hypothesis is that the data is not normally distributed. Since the Sig. value under the Shapiro-Wilk column is greater than 0.05, the alternative hypothesis was rejected. Thus the data for “Employment Incentives” comes from a normal distribution. The data for Employment Incentives appears to be normally distributed as it approximately follows the diagonal line with some points on the line and others closely above and below the line as can be seen from the graph in Figure 2

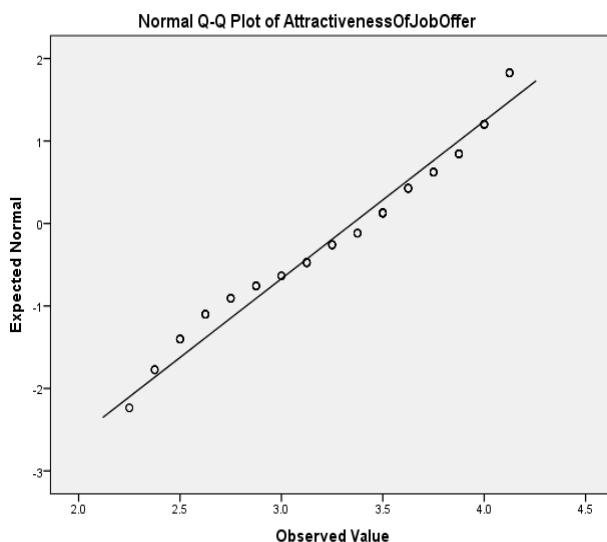


Figure2: Normality test results

Multiple Regression Analysis

Multiple regression analysis was adopted to predict the unknown values of dependent and independent variables. The "R" column represented the value of R (the multiple correlation coefficient). R being the measure of the quality of the prediction of employee retention. From the findings, a value of 0.542 indicated a moderate level of prediction. The "R Square" column represented the R² value (also called the coefficient of determination), which was the proportion of variance in the dependent variable that could be explained by the independent variables. From the findings, the R² value of 0.358 indicated that Individual attributes, Job specifications, Catchment area and Employment Incentives factors explained 35.8% of the variability of the Employee Retention in the insurance companies; 64.2% of the variability of Employee Retention is explained by other factors. Multiple regression was analyzed using SPSS software as follows:

Table 10: Regression Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.542 ^a	.358	.224	1.67878

a. Predictors: (Constant), Individual Attributes, Job Specifications, Catchment area, Employment Incentives

ANOVA^a

The F-ratio was used to test whether the overall regression model was good for the data. The table showed that the independent variables statistically significantly predicted the dependent variable, $F(4, 114) = 16.372$, $p = .007$ implied the regression model was a good fit of the data.

Table 11: ANOVA table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119.055	4	29.764	16.372	.007 ^b
	Residual	207.196	114	1.818		
	Total	326.251	118			

a. Dependent Variable: Employee Retention

b. Predictors: (Constant), Individual Attributes, Job Specifications, Catchment area, Employment Incentives

The co-efficient of Catchment area was 0.712 indicating that when the number of the employees who tend to agree that the Catchment area is a critical factor to them increases by 1%, the Employee Retention rating increases by 0.712%. The t-value and corresponding p-value indicates that the coefficient is statistically significantly different to 0 (zero), since $p = 0.021$. The co-efficient of Job Specifications was 0.135 indicating that when the number of the employees who tend to agree that job specifications are a critical factor to them increases by 1%, the Employee Retention rating increases by 0.135%. The t-value and corresponding p-value indicates that the coefficient is statistically significantly different to 0 (zero), since $p = 0.014$.

The co-efficient of Employment Incentives was 0.746 indicating that when the number of the employees who tend to agree that Employment Incentives is a critical factor to them increases by 1%, Employee Retention rating increases by 0.746%. The t-value and corresponding p-value indicates that the coefficient is statistically significantly different to 0 (zero), since $p = 0.039$. The co-efficient of Individual Attributes was 0.132 indicating that when the number of the employees who tend to agree that Individual Attributes is a critical factor to them increases by 1%, Employee Retention increases by 0.132%. The t-value and corresponding p-value indicates that the coefficient is not statistically significantly different to 0 (zero), since $p = 0.052$. Unstandardized coefficients were used to indicate how much the dependent variable varies with an independent variable when all other independent variables are held constant. The fitted regression model of the variables is presented below:

$$Y = 4.366 + 0.712(\text{Catchment area}) + 0.135(\text{Job Specifications}) + 0.746 (\text{Employment Incentives}) + 0.132 (\text{Individual Attributes}) \dots\dots\dots (i)$$

The coefficients of regression showed the change expected on the dependent variable (Y) when there was change in each of the independent variables (x_1, x_2, x_3 and x_4) while other variables were held constant. From the estimated regression equation (i) above β_0 , which was the value of Y in the absence of all the other independent variables or when all the other variables were equal to zero, assumed a value of 4.366.

Table 12: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
1 (Constant)	4.366	1.430		3.05	.00
				4	3
Catchment area	.712	.376	.215	1.89	.02
				3	1
Job Specifications	.135	.164	.077	.820	.01
					4
Employment Incentives	.746	.374	.232	1.99	.03
				5	9
Individual Attributes	.132	.416	.037	.317	.05
					2

a. Dependent Variable: Employee Retention

Qualitative Data Analysis

Factors influencing staff retention

The respondents were asked to give reasons why they have remained with their present employer for the respective number of years they have worked. The responses were categorised into four categories: “Present Satisfaction”, “Hope for Future Satisfaction”, and “Feelings of Despair”. The findings show that 91% of the phrases allude to present satisfaction (depicted by phrases such as: ‘being in a position to pay my bills’, ‘working conditions are favourable’, ‘good working relationships’); 6% allude to hope for future satisfaction (depicted by phrases such as: ‘to meet my goals and future purpose’); and 4% allude to feelings of despair (depicted by phrases such as: ‘limited offers’, ‘laziness in applying for another job’, ‘I don’t want to start afresh’). This analysis of the content of the qualitative data in relation to employee retention revealed that the respondents put into consideration factors such as career growth opportunities, rewards, interpersonal relationships or the lack of it, in deciding whether to leave an organisation or to remain.

Measures that may enhance staff retention

The respondents were asked to give suggestions on how employee retention be enhanced in the organization. The responses were categorised into two categories: ‘Processes that focus on employees directly’ and ‘Processes that focus on the entire organization’. The findings show that 93% of the phrases allude to Processes that focus on employees directly (phrases such as: ‘better pay and incentives’, ‘more trainings’, ‘reduce frustrations’); and 7% of the phrases allude to Processes that focus on the entire organization (phrases such as: ‘good governance’, ‘internal hiring’). The qualitative data shows that employees are largely inclined towards organizational processes that benefit them directly, and in the present. From a high response rate of 91%, it was visibly clear that employee retention is highly dependent upon

their ability to meet their day to day obligations in an attractive environment. This is confirmed by Schechter (2013) who addressed this dimension from an economic perspective. A study by Merchant (2013) highlights the need to link existing skills to employee development and reward in order to retain staff. From the qualitative review, it can be deduced that organisation-focused processes are of less significance in staff retention than employee-focused processes.

RECOMMENDATIONS

Recommendations

In order to enhance employee retention, the study recommends use of employee referrals to source and recruit new staff so as to increase employee retention levels. Employee referral is emerging as a better source of recruitment than external advertisements. Internal sources should be utilised as much as possible to encourage career advancement.

The study recommends that organizational leaders during interviews to consider other additional skills such as ability to work within a team setting, communication skills, or even the ability to sell products or services. This is because prospective younger employees do not necessarily have the relevant academic credentials to work in the insurance industry, and there should therefore be a balance of the job applicant's knowledge, skills and experience to enhance staff retention.

The study recommends an increased effort in ensuring that a job offer is attractive, especially for employees occupying lower job levels who are driven by prevailing economic conditions to place a higher value on remuneration and benefits rather than career development. However, career advancement opportunities should also be enhanced to encourage employees to seek professional growth within the organisation.

Individual attributes as a selection criteria are given less attention than other recruitment considerations such as academic qualifications, yet they are also important in ensuring employee retention. The study recommends that HR managers and line managers involved in recruitment focus on ensuring that prospective candidates can fit within the organisational setting, and also align individuals to specific jobs that fit their personality and traits. This will ensure a good fit within the job, group and the organisation as a whole, resulting in higher retention rates.

Recommendations for Further Research

This research has contributed to the existing body of knowledge on recruitment, selection and employee retention. While the findings of this research pointed out how employee recruitment and selection criteria influence retention levels in 20 insurance companies in Kenya, research could be extended to all insurance companies operating in Kenya. The primary data collection instrument in this study was a questionnaire. It is recommended that future studies employ the use of other instruments such as interviews which would aid in obtaining more detailed explanations and clarifications on the subject under study. In undertaking similar studies, the challenge of retaining millennials could be explored further with the introduction of age as a moderating variable affecting the relationship between recruitment and selection criteria and employee retention.

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