

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

Joseph Kiprono Kirui 

Lecturer, School of Business and Economics, University of Kabianga Kericho, Kenya
mnyorokirui@gmail.com

Thomas K. Cheruiyot

Professor, School of Business and Economics, Moi University, Kenya

Loice C Maru

Professor, School of Business and Economics, Moi University, Kenya

Ezekiel Kipkorir Mutai

Deputy, Registrar Moi University, Eldoret, Kenya

Abstract

Employees are expected to exit employment relationship upon attaining mandatory retirement age, however some employees exit earlier, others leave employment relationship after retirement age. The objective of this study was to investigate the moderating effect of employee personality on the relationship between job characteristics and retirement intentions outcome among civil servants in Kenya. Study targeted 6447 retired civil servants and a sample of 397 drawn proportionately in relation to population in each of the five counties was used in the study. Logistic regression was used to test the hypothesis of the study. When the model was analyzed without incorporating the moderator, the findings indicated that personality has a significant role in determining how the prevailing job characteristics influenced retirement intentions outcome. All the five dimensions of personality were also found to have a significant influence on how job characteristics influence the decision to retire. However, individually they have different

moderating effects. Individuals with high inclination to openness, conscientiousness and agreeableness were more likely to postpone their retirement and while extroverts and those who were emotionally stable were more likely to take up early retirement given the same job characteristics. Further study be done which include other work factors such as physical work environment, organization justices etc. with personality as a moderator.

Keywords: Retirement, intentions outcome, job characteristic, organizational justice, physical work environment, employee personality

INTRODUCTION

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

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

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

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

The above trend is similar throughout the world. The population of the world is fast aging, and by extension the workforce. The question of employees aging cannot be gainsaid and ignored. The picture painted by few of the sampled statistics indicates that older employees sooner or later would form a critical lot of Kenyan workforce that cannot be ignored. The above scenario is similar throughout most countries of the world. Two main factors are responsible for the above scenario: First, the falling fertility levels among women. Legovin (2002) asserts that between 1982 and 1992, fertility rates in Kenya has consistently fell from 8 to 5 births per woman because of family planning efforts, which were put in place in the mid-eighties by the Government of Kenya. Kenya is undergoing a demographic transition due to decline in fertility, which translate to fewer people entering the labour market as a result (Ilmarin, 2006: Hardy, 2006) in Bonsdorff (2009). Consequently, organizations are 'forced' to make do with older employees. Though some studies such as KDHS (2003) has shown that there is a decline in almost all indicators of health: the fertility rate, which has been declining since 1980s, the gains made were slightly reversed from 4.7 to 4.9 in 1998 and 2003. This however, is temporary and decline trend is likely to continue.

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

Statement of the Problem

Ordinarily employees are supposed to exit from employment relationship upon attaining the set retirement age. This mandatory retirement age differ from one country to the other, but generally it ranges between 55 and 74 years. Notwithstanding this, exit from retirement relationship by

employees has continued to be unpredictable: some retire earlier than the set date, others persevere to mandatory retirement age while others remain in employment relationship long after attaining set retirement age [Beehr et al, 2011]. Despite move by some countries to raise retirement age, Kenya included, the same behaviour among employees is still being witnessed. The area of retirement in Kenya is a scantily studied one and hence insufficient literature, more so, factors that make employees to quit employment relationship or postpone their exit from employment relationship. Extensive review of literature was made and what emerged was that most of the studies encountered focused on employees who are still in employment with their focus being retirement intentions and factors influencing these future intentions. Some reviewed literature examines factors that can mediate the intentions of employees. No past study that has tried to relate intentions and actual outcome of those intentions was found. In addition few studies have focused on employees who have retired and if there are, they are based on work setting which are very different from those of developing countries like Kenya.

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

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

Research Objective and Hypothesis

To investigate the moderating effect of employee personality on the relationship between Job characteristics and retirement intentions outcome.

H₀1: Employee personality has no moderating effect on the relationship between Job characteristics and retirement intentions outcome.

LITERATURE REVIEW

This study was grounded on continuity theory of retirement. As the name suggest, employees carry their activities into retirement. The continuity theory is one of the major psychosocial theories which describe how people develop and adjust to retirement. According to continuity theory, retirees cope with retirement by increasing the time spent in roles with which they are already familiar, instead of finding new roles (Tinsley and Schwendener-Holt, 1992 in LaBauve and Robinson, 1999). This idea is based on the assumption that older people want their lives to

remain in a state similar to that before retirement. As proposed by Atchley (1989), there are three general categories of continuity: (a) discontinuity, which occurs when life becomes too unpredictable; (b) optimum continuity, when the retiree experiences an optimal amount of change; and (c) too little continuity, when the person feels that life has become too routine and thus boring. In relation to job resources a person who enjoyed work life because of interesting work, experience optimum discontinuity if he/she becomes idle. Similarly, an employee who on days preceding retirement enjoyed his /her work role would want to maintain optimum continuity by engaging in similar job either in the same or different organization, that is, postpone retirement by switching jobs. The converse is also true, if work activities were demanding; one would experience discontinuity and would opt to leave the scene completely.

The Concept of Employee Retirement

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

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

The first era of pre-industrial revolution days saw employees work all their lives and work was considered to provide a sense of being worthwhile and productive. The industrial revolution was the second era. During this time life-time employment ceased to exist and retirement limit

was set. The third era came in 1960's – 70's and during this time retirement was seen as a “golden years” of life.

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

Retirement Intentions Outcome

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

Complete Retirement

This occurs when an individual upon attaining mandatory retirement age, exit employee – employer relationship and stop paid employment completely. Some employees upon retirement would not want to continue working. Instead they want to transfer the abilities they acquired during their work life to some entrepreneurial venture. Gray (2007) found that retired employees without organizational support are more likely to transform their experience and skills into entrepreneurial venture and this lead to development of entrepreneurs among the retired. Vast experience one get while in employment can be to start own business, or the same together with the money and time in new venture. Retirement can provide an opportunity to retirees to continue contributing to some activities as well as earning income for independent living.

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

Postponed Retirement

The decision to postpone retirement by changing jobs or job Switch, partial retirement and job Continuity, that is, continue working on the same job. One can sometimes discuss with the present employer upon attaining retirement age to have employment contract extended. An

extension of engagement on the same job as before retirement is termed as job continuity. A retired person can also look for similar job in a different company. His or her years of experience may come very handy for the company the retired person joins. Partial Retirement occurs when one wants to maintain a balance between the stress of the full time job and complete worklessness of a retired life. For those, a part time job can indeed be a good option. They can also opt for a consulting job or a job of freelancing. These kinds of jobs allow the person the required flexibility to work in accordance with his or her own schedule.

Awareness of the developmental and social challenges that midlife and older adults face is important for understanding a retiree's decision to retire and the retiree's process of making postretirement career decisions. As retirees face the developmental tasks of generativist versus self-absorption and integrity versus despair, they encounter the challenge of maintaining vital involvement during retirement (Erikson, and Kivnick, 1986). Erikson et al. identified social contact with former co-employees, devoting time to friends and family, and care of the home as avenues for maintaining vital involvement, but they stated that these activities might lose their allure over time. Erikson et al. noted that planning and appraisal of one's capacities can help the individual find creative outlets and possibly a new work identity.

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

In addition to being challenged by changing capacities, some retirees recognize that their career development options might be limited by social attitudes toward aging. Johnson and Neumark (1997) found evidence of age discrimination when they evaluated data from the

National Longitudinal Survey of Older Men. Approximately 7% of the respondents to this survey reported experiencing age discrimination in such areas as interviews and hiring, assignment and promotion, and demotion and layoffs. Even with a wide range of capacities, retirees might experience their career options are limited simply because of their age.

In a review of the retirement literature, Carter and Cook (1995) used role theory to examine the retirement transition. They identified connection with co-employees, involvement in work activities, and self-identity as some possible losses associated with retirement. Carter and Cook asserted that remaining in the workforce after retirement might fulfill the need to feel productive. For individuals who tie their self-identity to affiliation with a specific profession or organization, retirement poses special challenges to the reestablishment or maintenance of their self-identity. Regardless of whether self-identity is challenged, finding substitutes for ongoing co employee contact and involvement in work activities can be difficult. Amidst their own limitations, age discrimination, and losses associated with retirement, many retirees find ways to continue career involvement.

An EOC (2005) commissioned study on older employees' and their options for flexible work, found that majority of older workers prefer working part-time because it gave them time to enjoy leisure .However, nearly twice as many men as women were found to work part-time because they are financially secure (Loretto, Vickerstaff and White, 2005). The same study reveal common types of part time jobs that people in retirement prefer to involve themselves in, that is, jobs that revolve around attitude they already have and hobbies they enjoy. In reverse, they may consider continuing working when they anticipate that their job was better manageable in terms of workload, and attractive in terms of work quality. To investigate this possibility, this study paid also attention to employees' anticipation of future work conditions, and its effects with early retirement intentions.

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

In the course of reviewing literature, no evidence was found which focus on engagements after mandatory retirement age. No studies were found which focused on retired employees and examined whether what they are currently doing matches their intentions. It is one thing to have intentions and another thing for those intentions to be actually fulfilled, no study which examine the extent of relationship between intentions and actual outcome. The preference for postponing retirement is not only related to chronological age and perception of

income adequacy, but also to work variables such as work importance, firm policies supporting aged employees and attitudes towards retirement (Zappalà *et al*, 2008).

There is evidence that the work conditions for older employees do not always meet their needs and capacities. Research indicates that older employees respond strongly to intrinsic reward, such as feeling useful and valued, and that extrinsic factors, such as payment, are somewhat less important for them (Bourne, 1982; Kanfer and Ackerman, 2004; Valentine, Valentine, and Dick, 1998). Older employees tend to seek enhanced self-esteem, high involvement, and enhanced personal enjoyment from their jobs (Valentine *et al*. 1998). In addition, there is compelling evidence showing that work motivation does not decline with age (Kanfer and Ackerman, 2004). Older employees are as interested in advancement, learning and developing new skills as are their younger counterparts (Greller and Stroh, 2004).

In many organizations, however, the contribution of older employees is not greatly valued, and the opportunity for older employees to engage in interesting tasks, job transitions such as bridge employment, and development activities is limited (Hansson *et al*. 1997; Van der Heijden, 2005; Warr, 2001). Several studies have found that older employees want to retire as soon as possible (Finkelstein and Burke, 1998; Henkens, 2000).

Job Characteristics

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

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

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

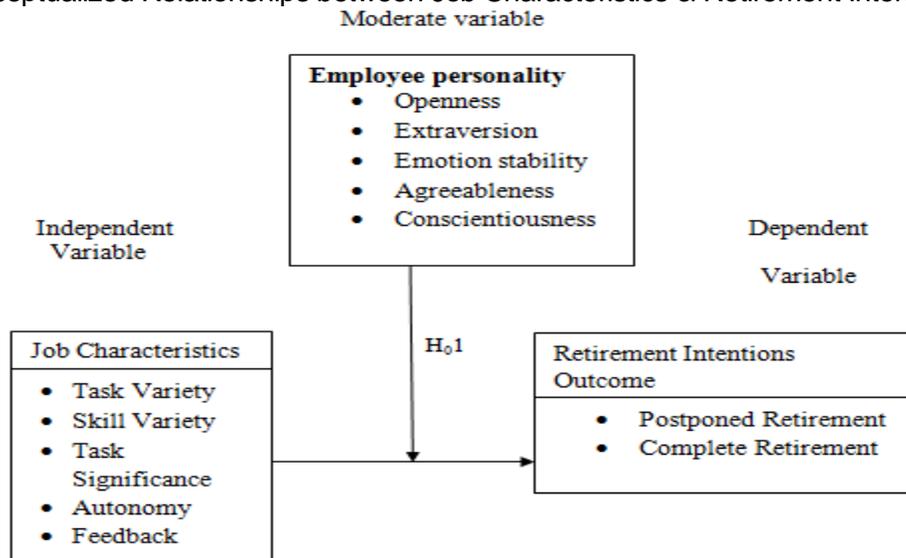
may make one to opt to continue working. The way a job is designed can result in a motivating or repulsive and stressful job (Beehr *et al.* 2011). The principles that guide the design of a motivating job according to Bakker, Demerouti, Taris *et al.* (2003) are skill variety, task identity, task significance, and autonomy and performance feedback.

In totality, the motivational dimensions (Job Resources) of a job which are found within the job or task include: skill variety, task identity, task significance, and autonomy and performance feedback. The motivational dimensions of a job found within the context of how the job is organized include: role clarity, participation in decision making (Bakker, Demerouti, Taris *et al.*, 2003). The same study also identified other aspects of a job which motivates. These relates to how the employee relates with others in the work place such as the supervisor and co-employee support, team climate. A job that is well designed, that is, having all the foregoing dimensions in-built in it, is likely to motivate an employee to continue working even after attaining mandatory retirement age. If employees experience financial worries, wish to upgrade their skills aptitude or miss some aspects of their former jobs, they are more likely to return to work or stay longer (Schlosser, Zinni, and Armstrong-Stassen, 2012).

The Conceptual Framework

job characteristics under study is represented by task variety, skill variety, task significant, autonomy and feedback .Favourable job characteristics leads to high job satisfaction level (JSL) which in turn leads to retirement intentions (RIO) of postponing retirement (PR) and unfavorable work factors create repulsive attitude towards one's job and leads to complete retirement (CR).

Figure1: Conceptualized Relationships between Job Characteristics & Retirement Intentions Outcome



METHODOLOGY

The study adopted explanatory research design (De Vaux, 2001), and targeted 6447 retired civil servants drawn from five selected counties in Kenya. From the population, a sample of 397 was selected using stratified random sampling procedure and was proportionately distributed in accordance with the population of each county.

Data Collection Tool

A questionnaire modified from instruments used in previous studies was used to collect data. An instrument containing items measuring constructs under study was used to collect data after its reliability and validity was ascertained using test re-test method. The Karl Pearson's product moment coefficient of correlation of the total score of 21 questionnaires (four respondents were lost in the retest round) was found to be 0.978 giving an indication that the questionnaire was reliable. For individual scales in the questionnaire, Cronbach's alpha was determined together with the variance and loading of each item in the scale. In cases where the Cronbach's alpha value was less than 0.7, items with lowest loading on the scale was dropped until the set alpha of 0.7 was achieved. All the items on job characteristics were retained having attained Cronbach alpha value of greater than 0.7.

In determining job characteristics of their previous jobs, the respondents were requested to indicate their levels of agreement/disagreement with five statements that were seeking to establish job characteristics that is, skill variety, task identity, task significance, task autonomy and job feedback of their previous jobs. Based on the five factor personality theory construct, Ten-Item Personality Inventory-(TIPI) developed by Gosline et al (2003) was used to measure personality of the participants.

Factor analysis for Job Characteristics

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

Table 1: Job Characteristics Variance Explained

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

Extraction Method: Principal Component Analysis.

When rotated using Varimax with Kaiser Normalization, three items of the scale (see Table 2), task identity, skill variety and task significance loaded on the first factor grouping together Task autonomy, task identity and task variety accounting for 48.7% of the total variance while feedback and task autonomy loaded on factor two and three each explaining 22.62% and 21.97% of the total variance respectively. Factor one was closely linked to job attributes while factor two described communication and the third factor describes the employee attributes.

Table 2: Rotated Component Matrix for Job Characteristics

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

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Rotation converged in 5 iterations.

RESULTS

Logistic regression was performed moderating the five dimensions of personality, one at a time to evaluate its effect on the relationship between work factors and retirement intentions outcome. The summary of the results are as shown in table 3 below (Results of hypothesis test).

Table 3: Summary of Hypothesis Test Results

Test Hypothesis	Independent Variable	Moderator	Dependent Variable	Calculated P Value (Critical P =0.05)	Decision
HO ₁	Job Characteristics	Personality	Retirement intentions outcome	P = 0.032	Reject HO ₄

Since the computed p – value is less than the table critical value, the null hypothesis is rejected. Openness was the first attribute of personality was introduced as a moderating variable on the relationship between the job characteristics and retirement intentions outcome of the respondents. The resulting model significantly improved the variances explained by the model by 5.9% and 9% for Cox and SnellR2 and Negelkerke R2 respectively. However, in comparison with non moderated relationship, the odd ratio significantly dropped from 1.74 to 0.59 indicating that those who had greater openness were 0.59 times more likely to follow through their retirement intentions outcome.

When conscientiousness was introduced as moderator to job characteristics, the variances explained by the model increased marginally by 2.3% and 3.1% for Cox and Snell R2 and NegelkerkeR2 respectively. The odds ratio dropped to 0.885 which was an indication that those with high levels of conscientiousness were significantly more likely to postpone their retirement. The next dimension of personality to be introduced was extraversion which led to a marginal increase in the variances explained by 2% and 2.6% for Cox and Snell R2 and Negelkerke R2 respectively. This was accompanied by an odd ratio of 1.16 which was an indication that those who were extroverts were more likely to retire as compared to those who were less extrovert.

When agreeableness dimension was introduces as a moderator, the model marginally improved by explaining 1.3% and 1.7% more variances as measured by Cox and snellR2 and Negelkerke R2 respectively. The odd ratio similarly dropped from the initial 1.74 to 0.915 indicating that given existing job characteristics, individuals with higher levels of agreeableness were more likely to postpone their retirement. The introduction of emotional stability as a moderator increased the variances explained by the model by 1.2% and 1.6% for Cox and snellR2 and Negelkerke R2 respectively. This was accompanied by an odds ratio of 1.148 signifying that given the prevailing job characteristics, individuals who are more emotionally stable were likely to follow through their retirement intentions and vice versa.

When the dimensions of personality were all aggregated and tested as a moderator between job characteristics and retirement intentions outcome, the variances explained by the model increased marginally by 1% and 1.3% for Cox and Snell R2 and Negelkerke R2 respectively and the odds ratio dropped from 1.74 in the non moderated model to 0.957. The moderated variable made a significant contribution ($p = 0.032$) in the model leading to failure to accept the null hypothesis and a conclusion that personality has a moderating effect on the relationship between job characteristics and retirement intentions outcome.

CONCLUSION

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

RECOMMENDATIONS FOR FURTHER RESEARCH

This study confined itself to five counties in Kenya and only one work factor i.e. job characteristics and the results obtained from the sampled retired civil servants may not be generalized or reflect the views of all retired employees. It is recommended that this study be extended to include more work factors with and non work factor with employee personalities still being introduced as a moderator. This will not only expand the understanding of the retirement process, but will widen the scope of understanding on the effects of personality on decisions pertaining employee exit from employment relationship and work in general.

REFERENCES

- Adams, G. A. (1999). Career-related variables and planned retirement age: An extension of Beehr's model. *Journal of Vocational Behavior*, 55, 221-235.
- Atchley, R. C. (1993). Continuity theory and the evolution of activity in later life. In J. R. Kelly (Ed.), *Activity and aging: Staying involved in later life*. California: Sage.
- Atchley, R. C. (1993). Continuity theory and the evolution of activity in later adulthood. Kelly, In J.(Ed.), *Activity and aging* (pp. 5-16). Newbury Park, CA: Sage.
- Baily, M. N.. (1987). Aging and the ability to work: Policy issues and recent trends. In G. Burtless (Ed.), *Work, health, and income among the elderly* (pp. 59-102). Washington, DC: Brookings Institution.
- Bal. et al., (2012). Motivating Employees to Work Beyond Retirement: A Multi-Level Study of the Role of I-Deals and Unit Climate, *Journal of Management Studies* 49:2
- Beehr, T. A. (1986). The process of retirement: A review and recommendations for future investigation. *Personnel Psychology*, 39, 31-55.
- Beehr, T. A. and Glazer S., Nielson N. L., and Farmer S. J. (2000). Work and None work Predictors of Employees' Retirement Ages, *Journal of Vocational Behavior* 57, 206–225,
- Carter, M. A. and K. Cook. 1995. "Adaptation to Retirement: Role Changes and Psychological Resources." *Career Development Quarterly* 44:67-82.
- Cole, G. A., (2008). *Personnel and Human Resource Management*, 5th Edition, Book Power.

- Combs R. C., Armstrong-Stassen M., Cattaneo J. (1999). Affective, continuance, and normative commitment to the organization: An examination of construct validity. *Journal of Vocational Behavior*, 49, 252-276.
- Dembroski (Eds.), *In search of coronary-prone behavior*: 41-63. Hillsdale, NJ: Erlbaum.
- Dyschtvald, K. (2009). Ageless Aging: The next era of Retirement. *The futurist*, Article 26 Pg 16 - 21.
- Ekerdt, D. J., Bosse, R., &LoCastro, J. S. 1996. Claims that retirement improves health. *Journal of Gerontology*, 38: 231-236.
- Ekerdt, D. J., Vinick, B. H., and Bosse, R. (1989). Orderly endings: Do men know when they was retire? *Journal of Gerontology: Social Sciences*. 44, s28-s35.
- Erickson R. J. and Kivnick S. (1989).The rise and fall of organizational commitment. *Human Systems Management*, 17, 135-143.
- Hayward, M. D., Hardy, M. A., and Grady, W. R. (1989). Labor force with withdrawal patterns among older men in the United States. *Social Science Quarterly*, 70, 425-448.
- KIM, (2009). *Fundamentals of Management Research Methods*, Macmillan Publishers limited Kenya
- Kubicek, B., Korunka, C., Hoonakker, P., and Raymo J.M.,(2012), *Work and Family Characteristics as Predictors of Early Retirement in Married Men and Women*, <http://roa.sagepub.com/content/32/4/467.refs.html>
- LaBauve, B.J. and Robinson J.C. *Adjustment to Retirement: Consideration for Counselors*, *Adult span journal*, 1999 Vol.1 No. 1
- Legovin J. L. (2002), *Level Of Job Satisfaction and Intent to Leave Among Malaysian Nurses*, *Business Intelligence Journal* - January, 2010 Vol.3 No.1
- Loretto, W., Vickerstaff, S. White, P. (2005). *Older workers and options for flexible work*, *EOC WORKING PAPER SERIES*, ISBN 1 84206 148 8
- McClure, M. (1998). *A Civilized community: A history of social security in New Zealand Auckland*: Auckland Sector Press.
- McShane, S.L., and von Glinow, M.A. (2010).*Organisation Behaviour: Emerging Knowledge and Practice for the Real World*, 5thedition, McGraw-Hill International Publishers, Boston.
- Moen, P., Fields, V., Quick, H., and Hofmeister H. (2000). A life-course approach to retirement and social integration.In K. Pillemer and P. Moen (Ed.), *Social integration in the second half of life* (pp. 75-107). Baltimore, MD: John Hopkins Sector Press.
- OECD (2009), *Pensions at a Glance, Retirement-Income Systems In OECD Countries*.
- OECD. (2009) .*Employment Outlook*. Paris: OECD
- Quinn, J. F. 1977. "Microeconomic Determinants of Early Retirement: A Cross-Sectional View of White Married Men." *Journal of Human Resources* 12 (3): 329-46.
- Repass, M. E. (1999), *Change: Retirement in Japan and the Resulting Challenges for Japanese Adult Education*, Unpublished thesis.
- Richardson, V., 1993. Adjustment to retirement: Continuity vs. discontinuity. *International Journalof Aging and Human Development*, 33: 151-169.
- Shacklock. K., Brunetto, Y. (2011), *A model of older employees ' intentions to continue working*, *Personnel Review* Volume: 40 Issue: 2,
- Shultz, K. S., Henkens K. (2010), *Introduction to the Changing Nature of Retirement: An International Perspective*, *International Journal of Manpower* Volume: 31 Issue: 3
- Shultz, K. S., Morton. K. R., and Weckerle, J. R. (19981). The influence of push and pull factors on voluntary and involuntary early retirees' retirement decision and adjustment. *Journal of Vocational Behavior*, 53, 45-57.

Stetz, T. A., and Beehr, T. A. (2000). Organizations' environment and retirement: The effect between women's retirement, environmental munificence, dynamism, and local unemployment rate. *Journal of Gerontology: Social Sciences*, 55B, s213-s221.

Talaga, J. A., and Beehr, T. A. (1995). Are there gender differences in predicting retirement decisions? *Journal of Applied Psychology*, 80, 16-28.

Taris T. J., Naude S. and O'Driscoll M P., (2003). Investigating employees' retirement intentions in New Zealand: the contribution of personal, job-related and non-work factors.

Van Dam, K., et al. (2009) , Employees' Intentions to Retire Early A Case of Planned Behavior and Anticipated Work Conditions, *Journal of Career Development* / March 2009

Wang M, and Shultz K. (2009). Antecedents of bridge employment: a longitudinal investigation. *Journal of Applied Psychology* 93(4): 818–830.

Zappalà et al., (2008). Postponing Job Retirement? Psychosocial Influences on the Preference for Early or Late Retirement, *Career Development International* Volume: 13 Issue: 2