

CAREER ADVANCEMENT PROSPECTS INFLUENCING TURNOVER OF GENERATION Y EMPLOYEES: EVIDENCE FROM COMMERCIAL BANKS IN NAKURU TOWN, KENYA

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Abstract

Generation Y present a challenge to managers who must train and motivate these employees, so that their strengths become a benefit to the organization. For instance, the banking sector in Kenya has been steadily losing Generation Y employees at a rate of 11% per year since the year 2010. However, the influence of career advancement prospects as a motivator of such high levels of turnover among this class of workers has not been thoroughly examined. Therefore, this paper sought to examine how career development prospects motivates turnover of Generation Y employees in commercial banks in Nakuru Town, Kenya. The study employed descriptive survey design targeting 187 Generation Y employees drawn from 28 commercial banks branches in Nakuru town using stratified random sampling method. Questionnaires were used to collect data after being subjected to Cronbach test for reliability. Data was analyzed using descriptive statistics and inferential statistics, involving Pearson product moment correlation analysis. The study concluded that career advancement prospects significantly influenced the turnover intentions of generation Y employees in commercial banks in Nakuru town. It was, thus, recommended that the managements of the commercial banks in the area need to consider other ways of creating a more enabling environment for the young bankers to nurture their career hopes given that in some organizations the prospects for movement up the career ladder may not be quite tenable at times due to institutional constraints.

Keywords: Career development, Commercial Banks, Generation Y, Motivator, Turnover

INTRODUCTION

In today's intensifying global competition, attraction and retention of talented employees can provide sustainable competitive advantage to organizations. However, characteristics of the job applicants are undergoing a significant change. Many job applicants today are likely to be in the Generation Y age group with aspirations which are different from previous generations. This generation is confident, independent, and goal-oriented. Generation Y were born into technology and often know more about the digital world than their teachers and parents (Meier & Crocker, 2010). Generation Y present a challenge to managers who must train and motivate these employees, so that their strengths become a benefit to the organization. To be successful in the future, it will be important for organizations and managers to understand these new employees. Researchers have, however, argued that 'dealing with the demographic changes within the workplace and specifically as regards to recruiting, retaining and managing Generation Y has emerged as one of the biggest challenges facing employers today (McCrinkle, 2006).

Generation Y refers to a cohort of individuals born between approximately 1977 and 1994. While there exists differing persuasion of the period to consider, most demographers agree that Gen Y is a large generation of roughly 70 million people comprising 20-25 percent of the American population, a group nearly as large as the Baby Boomer generation's (those born between the years 1946 and 1964) 26 percent (Grossman, 2006). The entrance of Generation Y into the workforce has introduced interesting dynamics in the workplace, as employers scramble to find out as much information as possible about them (Fernandez, 2009). Generation Y is a dynamic workforce that holds specific expectations with regards to work factors that in many situations are misaligned with perceptions held by their managers. The ways in which these expectations affect the processes and methods that organizations attract and retain these employees, is an increasingly popular discussion among managers as they try to understand generational differences among new, younger employees (Meier & Crocker, 2010). According to Berry (2008), Generation Y workers decisions to turnover are influenced by career development, compensation and supervision or leadership styles to a great extent. However, previous studies have dwelt on compensation and leadership styles while career advancement opportunities have received scant attention. Therefore, the present paper focuses on career advancement prospects as a motivator for Generation Y employees turnover in organizations.

Career Advancement among Generation Y employees

Career Development is the lifelong process of managing learning, work, leisure, and transitions in order to move toward a personally determined and evolving preferred future. In educational

development, career development provides a person, often a student, focus for selecting a carrier or subject(s) to undertake in the future. Often educational institutions provide career counselors to assist students with their educational development (Pope, 2009). In organizational development (or OD), the study of career development looks at: how individuals manage their careers within and between organizations and, how organizations structure the career progress of their members, it can also be tied into succession planning within most of the organizations.

According Herr & Cramer (1996) in terms of personal development, career development is: " ... the total constellation of psychological, sociological, educational, physical, economic, and chance factors that combine to influence the nature and significance of work in the total lifespan of any given individual." The evolution or development of a career is informed by (1) Experience within a specific field of interest (with career, job, or task specific skills as by-product) (2) Success at each stage of development, (3) educational attainment commensurate with each incremental stage, (4) Communications (the capacity to analytically reflect your suitability for a given job via cover letter, resume, and/or the interview process), and (5) understanding of career development as a navigable process. According to Niles & Harris-Bowlsbey (2002) "... the lifelong psychological and behavioral processes as well as contextual influences shaping one's career over the life span. As such, career development involves the person's creation of a career pattern, decision-making style, integration of life roles, values expression, and life-role self-concepts."

With the collapse of employee loyalty in the workforce over the last several decades and the high turnover rates that have plagued educational advancement units for years, there is little doubt that career pathing will move to the center of advancement staff retention strategies. Advancement leaders and senior teams know this is an issue, and some are beginning to take action. Baby-boomers, who make up a large section of the leadership roles in organizations, will be retiring soon and the younger generations like the *X'ers* and the *Millennials* are looking for opportunities to grow professionally (Smith, 2008). Many Baby Boomers are beginning to sit down at the management tables discussing who will take over the helm when they are gone. When they sit down to have this discussion, they realize that they have not built the pipeline of internal talent to sustain the trajectory of the organization. Without career pathing and succession planning, there will be a massive vacuum in leadership in the coming decade.

Overview of Commercial banks in Kenya

In Kenya, the banking industry is recognized as one of the major players supporting the country's socio-economic development. Its role in the society is critical because it boosts the confidence in terms of entrepreneurship. The innovative products in the banking industry give a

great advantage not only to the business but also provides satisfaction on their long-time customers. One of the best examples that benefited in the progress of banking sector is the strong existence of small and medium enterprises (SMEs), which has become one of the economic pillars in Kenya. And with the advances made in risk evaluation and management coupled with appropriate technologies to support the process, the commercial banks are increasingly targeting low income groups, therefore, widening their customer base (Rono, 2011).

According to data by Trading Economics (2015), the domestic credit provided by banking sector (% of GDP) in Kenya was last measured at 43% in 2013, according to the World Bank. Domestic credit provided by the banking sector includes all credit to various sectors on a gross basis, with the exception of credit to the central government, which is net. The banking sector includes monetary authorities and deposit money banks, as well as other banking institutions where data are available (including institutions that do not accept transferable deposits but do incur such liabilities as time and savings deposits).

The banking industry in Kenya is governed by the Companies Act, the Central Bank of Kenya Act and other various prudential guidelines issued by the Central Bank of Kenya (CBK). All of the policies and regulations that administer the entire banking industry centers on lifting the controls towards the management and equitable services. With the help of the monetary policy theirs is a formulation of policies that fosters the liquidity, solvency and proper functioning of the financial system. Along with the various developmental changes in the environment, Kenya's banking industry has been continually registering the growth in assets, deposits, profitability, and adoption of banking services and products (Maseki, 2012). A study of Barclays Bank in Kenya by Kinoti (2013) revealed that employees still placed money as a powerful reward system. Most staff would therefore strive to reach their targets in the banking sector with a hope for a better pay including bonuses for exceptional performance (Kinoti, 2013). Monetary rewards were also costly and if employees become habituated to it, this leads to 'reward inflation' – staff would therefore require an ever increasing financial reward for their increased performance. Barclays bank therefore has resorted to other non-financial rewards as a reward system for their staff.

Statement of the Problem

Kenyan demographic trends have resulted in a population structure that is eminently young. According to Kenya National Bureau of Statistics (2009), population estimates, of the almost 42 million, 78.31% Kenyans are below 35 years old with about 35% aged between 15 and 34. These are the Generation Y who also form 60% of the total labour force in Kenya although

many of them have not been absorbed in the job market owing to the country's high unemployment levels (YMCA, 2013). However, even for those who find some formal employment, the challenge presented by their turnover rate in the workplace is particularly daunting. For instance, the banking sector which contributes significantly to the GDP of the country has been steadily losing Generation Y employees at a rate of 11% per year since the year 2010 (Kinoti, 2013). This could lower the banks competitiveness and their contribution to the country's economic growth. This potential fluidity in their careers can be traced to their expectations and values. This has been creating frustration for employers in retaining talented and high performing workers. Research has indicated that it takes about three to seven weeks to train and develop a fully productive Generation Y worker in most organizations with interviewing, advertising job positions and "on-boarding" reportedly bearing the highest costs in the hiring process (Millennial Branding, 2014). In addition, losing millennial employees increases workload and stress of current employees. Among the reasons cited for Generation Y workers decisions to turnover is career development prospects (Berry, 2008). However, most studies in Kenya have focused on motivating the performance of Generation Y employees while little has been studied in relation to the influence of career development prospects on their turnover in organizations such as commercial banks in the country. Therefore, this paper examines how career development prospects motivates turnover of Generation Y employees in commercial banks in the area.

Research Objectives

To examine the influence of career development prospects on turnover of Generation y employees in commercial banks in Nakuru Town

LITERATURE REVIEW

The Expectancy Theory

Expectancy theory first propounded by Vroom (1964) argues that the strength of a tendency to act in a certain way depends on the strength of an expectation that the act will be followed by a given outcome and on the attractiveness of the outcome to the individual. Essentially, the expectancy theory operates on the premise that one's effort will result in attainment of desired performance goals. Usually based on an individual's past experience, self-confidence (self-efficacy), and the perceived difficulty of the performance standard or goal. This will affect the individual's decision making process because they will ultimately choose behaviors that will ensure their desired goals (Bandura, 1986). Previous studies on employee performance have used the Expectancy theory to underline the concept of management as it is widely held that

performance is influenced by the expectations of the employees concerning future events (Salaman *et al.*, 2005). Saina (2012) also contends that the expectation of the employee is key in determining whether his performance can make a significant contribution to the organization. This largely determines how they will handle the knowledge at their disposal based on their expectations of its outcome (Droar, 2006).

Research tends to confirm that high expectancies of competence by others are positively related to performance. In other words, we tend to perform based to some degree on the expectations others hold of our competency and our ability. Performance tends to follow a self-fulfilling prophecy; therefore, if we expect low performance, we increase the probability that the employee will perform at a low level (Woods, 1986). However, studies by Brophy and Good (1974) confirm that members of an organization and especially the management tend to encourage new members to conform on their expectations in their formative days in the organization. Their study revealed that differential expectation of individuals led to their seeking to conform to others expectation and ultimately confirmed this Brophy (1983). However, proponents of the Expectancy theory contend that we should make an extended effort to demonstrate confidence in individuals so that they can perform well. From the management's viewpoint, the implications of the expectancy model are twofold. First, it is important to determine what needs each employee seeks to satisfy. This knowledge will be valuable to the employee with the needs that the employee seeks to satisfy. Since rewards that are valuable to some employees may not be considered appealing to others, it is necessary to individualize rewards to each employee.

Second, management should attempt to clarify the path for the worker between efforts and need satisfaction. Individual motivation will be significantly determined by the probabilities the worker assigns to the following relationships: effort leading to performance, performance leading to rewards, and these rewards satisfying personal goals (Kelly & Cole, 2011). Therefore, the expectancy theory was instrumental in examining how career development expectations of Generation Y employees informed their decisions to stay or quit working in commercial banks in the area.

Career Advancement Prospects and Turnover of Generation Y employees

In establishing that pipeline of internal talent and a culture that values individual talent development requires leaders to hone in on what makes an employee special and a strong contributor. It is also critical to engage the staff member in the process by listening to their goals and aspirations. By working with them to align their individual goals with the needs of the organization, both short term and long term, the staff member feels valued. All advancement

programs should be practicing some version of a formal performance management program on a yearly basis, and performance discussions should be taking place quarterly (Croteau, 2009). This is a great time to sit down with a star performer and talk about his or her professional aspirations. Where do they want their career to go? Do they have aspirations to become a manager? Or, do they have a passion for prospect research, fundraising or marketing and do not have a desire to manage a team of people? What skills or competencies do they need to build to attain their goals? The performance discussion becomes a continuous conversation between the manager and his or her staff (at the very least with his or her most effective staff).

Scholars have established three themes, which describe this generation's attitude toward work and career: 1) a desire for flexibility 2) a desire for continual learning and 3) a preference for team-oriented work (Lyons et al., 2010; Felix 2007; Karefalk, Petterssen and Zhu 2007; Brownstein 2000; Cruz 2007). Status work values contain aspects such as, but not limited to, advancement, recognition, prestige and authority (Lyons, 2004). Such work values are much appreciated by Generation-Y as affirmed by cross-sectional studies conducted by Cennamo and Gardner (2008). Lyons (2004) set forth status work-values as a distinguished dimension apart from extrinsic rewards. Furthermore, the increased preference towards status related work-values within Generation-Y is attributed to the increase of core values represented by power values. Nevertheless, Weyland (2011) subjectively argued that Generation-Y is not placing an emphasis on status-related work-values, and status work-values are not in the priority list of Generation-Y. Such an argument was based on Generation-Y witnessing their parents dedicating their lives to their work (work-centric) merely for a slight increment in salary that does not outweigh the effort made, or to fall victim to retrenchment, instead of being promoted in their career or receive adequate recognition at the workplace.

In response to Weyland (2011), the empirical study of Ng et al., (2010) found significant preferences towards status-related work-values, and such preferences were explained in light of the personal traits of the Generation-Y workforce, as this generation has a high sense of entitlement, which indicates that Generation-Y searches for a rapid advancement in organizations. This high senses of entitlement propels them to claim for advancements in the organization irrespective of their performance. In reality, Generation-Y employees often quit their jobs if the organizations do not match or supply their preferred work values; this is due to the impatience and eagerness of Generation-Y to achieve their goals very rapidly, otherwise, unmet preferred work-values will be manifested at a higher level of turnover (Kim et al., 2009).

RESEARCH METHODOLOGY

Research Design

This study adopted the descriptive survey design. This type of design was appropriate for the study as it made it possible to explore relationships between variables and allows generalizations across populations (Orodho, 2004).

Area of Study

The study was carried out in Nakuru Town, Nakuru County in Kenya. The main economic activity of the residents is business and agriculture. The area of the study was chosen since there are many banks branches located there that are offering diverse financial services to their clients. Currently there are 28 commercial banks branches within this area (Nakuru County Integrated Development Plan, 2015).

Target Population

The study targeted 354 employees of the banks aged 35 years and below who comprise 78% of the total number of bank employees in Nakuru town. Only those employed on permanent terms were considered.

Sample Size and Sampling Procedure

The sample size was then computed using the simplified formula proposed by Yamane (1967) for proportions where confidence level is 95% and $P \geq 0.5$ are assumed. A sample size of 187 resulted from the use of the above formula. The respondents were then selected using stratum-wise distribution in stratified random sampling technique which has the advantage of being capable of giving every member in each stratum of the population under study an equal chance of being sampled.

Instrumentation and Validity & Reliability of Instruments

Structured questionnaires were for data collection in this study and were developed by the researcher. The researcher ensured the content validity of the questionnaire by giving to the supervisor and other research experts to ensure that the questions test or measure what they are supposed to measure. The reliability of data collection instruments was determined using the test-retest method after which the scores were correlated to estimate the consistency of the questionnaire items, hence, the Cronbach's method was not necessary. The correlation results gave a value of $R = 0.8221$ which was high and indicated that the items indeed had a lot of consistency among them

Data Analysis and Presentation

Simple descriptive statistical measures such as, frequencies, percentages and chi-square test to give glimpse of the general trend was done. Inferential statistic involving the use of correlation analysis were then used to determine the nature of the relationship between variables at a generally accepted conventional significant level of $P \leq 0.05$ (Gall, Borg & Gall, 2003).

RESULTS AND DISCUSSIONS

Questionnaire Response Rate

Table 1 gives the response rate of the questionnaires.

Table 1: Response Rate

No. of questionnaires Returned	Target No. of respondents	Response Rate (%)
134	187	72

A response rate of 72% resulted. 53 of 187 questionnaires were either not returned or were found to be unusable for the study; hence, their results were not included in the findings.

Career Development and Generation Y Employees

The first objective of the study was to assess the influence of career development on turnover of Generation y employees in commercial banks in Nakuru town. The results are summarized in Table 2.

Table 2: Career Development and Generation Y Employees

Career Development	SA	A	N	D	SD	χ^2	P-value
	Freq(%)	Freq(%)	Freq(%)	Freq(%)	Freq(%)		
Our organization has policies for enabling us to access further training	14(10.5)	73(54.9)	20(15.4)	22(16.5)	4(3)	108.54	0.0001
There is a strong emphasis that all employees in our organization receive more training	12(9)	46(34.6)	27(20)	37(27.8)	11(8.3)	35.384	0.0001
I find it difficult to be promoted in our workplace	33(24.8)	68(51.1)	12(9)	13(9.8)	7(5.3)	95.384	0.0001
We are often exposed to managerial responsibilities	15(11.3)	59(44)	24(18)	28(20.1)	7(5.3)	86.361	0.0001

I would have preferred if I could be allowed to plan how I am going to work so I could set my own targets	13(9.8)	52(39.1)	33(24.8)	24(18)	11(8.3)	42.15	0.0001
It is easy to build my career in my organization	10(7.5)	42(31.6)	62(46.6)	13(9.8)	6(4.5)	89.293	0.0001

Key: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree

It is evident from the findings in Table 2 that most (54.9%) of the banks in the town had policies for enabling their employees to access further training. In majority (34.6%) of these banks, there was a strong emphasis that all employees organization receive more training although these did not necessarily lead to promotion as indicated by most respondents who said they found it difficult to be promoted in their workplace (51.1%). Most (44%) of the respondents were often exposed to managerial responsibilities by their banks managements in the course of their work. The findings also suggest that majority (39.1%) of the respondents would have preferred to plan how they going to work independently so that they could set their own targets. This meant that the banks managements were quite restrictive on the work schedules and performance of their employees. It also emerged from the findings that most (46.6%) of the respondents were uncertain on whether they could easily build their careers in their organizations.

All the chi-square values testing the predictors were found to be significant ($p < 0.05$), hence, validating all the responses. These findings agree with Ng et al., (2010) who found significant generation Y preferences towards status-related work-values, and such preferences were explained in light of the personal traits of the generation-Y workforce, as this generation has a high sense of entitlement, which indicates that generation-Y searches for a rapid advancement in organisations. This high senses of entitlement propelled them to claim for advancements in the organisation irrespective of their performance. However, the results failed to concur with Weyland (2011) who subjectively argued that generation-Y is not placing an emphasis on status-related work-values, and status work-values are not in the priority list of generation-Y. Lyons (2004) stated that status work values contain aspects such as, but not limited to, advancement, recognition, prestige and authority. Therefore, this study establishes that career development significantly influenced the turnover intentions of Generation y employees in commercial banks in the area.

Turnover of Generation Y employees

Finally, the study sought to determine the turnover intentions of Generation y employees in commercial banks in Nakuru town. These results are presented in Table 3.

Table 3: Turnover of Generation Y employees

Generation Y Turnover	SA	A	N	D	SD	χ^2	P-value
	Freq(%)	Freq(%)	Freq(%)	Freq(%)	Freq(%)		
As soon as I find another job opening I will quit this organization	18(13.5)	56(42.1)	33(24.8)	19(14.3)	7(5.3)	53.429	0.0001
I do not intend to remain in this profession for a long time	8(6.0)	23(17.3)	30(22.6)	46(34.6)	26(19.5)	28.09	0.0001
If I have my way I would not be working for this organization a year from now	33(24.8)	81(60.9)	10(7.5)	7(5.3)	2(1.5)	160.35	0.0001
I am not a banker by training and would move to my area of training as soon as the opportunity presents itself	15(11.3)	28(20.1)	59(44)	24(18)	7(5.3)	86.361	0.0001

Key: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree

It is evident from the results in Table 3 suggest that most (42.1%) of the respondents were considering leaving their current organization as soon as they found other job openings. However, majority (34.6%) expressed their intention to remain in the banking profession for a long time, though they planned to quit their current organization in the near future in probably in an years time (60.9%). The findings also indicated that most (44%) of the respondents had been recruited from other professions and as such were not bankers by training, they were uncertain on whether they would move to their other professions as soon as the opportunity presented itself. This indicates that the profession was quite interesting to most of them but their intentions to quit were mostly borne out of organizational challenges. The chi-square values for all the predictors of this variable were statistically significant ($p < 0.05$), hence, the findings in them were taken as reliable for the study.

These findings agree with Kim et al., (2009) who found that the high sense of entitlement propels generation Y employees to claim for advancements in the organisation irrespective of their performance. According to Kim et al., (2009), generation-Y employees often quit their jobs if the organisations do not match or supply their preferred work values; this is due

to the impatience and eagerness of generation-Y to achieve their goals very rapidly, otherwise, unmet preferred work-values will be manifested at a higher level of turnover. The findings depicting the unsettled nature of generation Y employees also agrees with Berry (2008) who found that generation Y has different priorities when searching for jobs. Ching (2012) also found Herzberg's motivational factors as having impact on the intention to quit among generation Y employees.

Correlation Analysis

Correlation analysis was used to determine both the direction and degree of association between the independent variables and dependent variable. The correlation technique is used to analyze the degree of relationship between two variables. The results of the correlation analysis are summarized in Table 4.

Table 4: Correlation of Career Development on Generation Y Turnover

		Career Development	Turnover of Gen Y
Career Development	Pearson Correlation	1	-0.239
	Sig. (2-tailed)		0.013*
	N	134	133

*Correlation significant at the 0.05 level

The correlation analysis to determine whether there was a significant association between career development and the turnover of Generation y employees in commercial banks in Nakuru town shows a relationship exists ($r = -.239$, $p = 0.013$). The negative Pearson's product moment coefficient of correlation $r = -0.239$ suggests that a weak but inverse relationship existed between the two variables implying that when career advancement prospects diminished, the intention to turnover increased. The findings generally imply that improvement in the career development prospects could reduce the turnover intentions of Generation y employees in the banks and must, therefore, be taken into account when contemplating motivational strategies targeting Generation Y employees.

These findings agree with of Ng et al., (2010) who found significant preferences towards status-related work-values, and such preferences were explained in light of the personal traits of the generation-Y workforce, as this generation has a high sense of entitlement, which indicates that generation-Y searches for a rapid advancement in organisations. This high senses of entitlement propels them to claim for advancements in the organisation irrespective of their

performance (Fernandez, 2009). These findings further agree with Lyons (2004) who found that the status work values among generation Y employees contained aspects such as, but not limited to, advancement, recognition, prestige and authority. This observation was also made by Berry (2008) in whose study learning and development was ranked as one of the most important job factor among generation Y employees.

CONCLUSIONS

The objective of the study was to assess the influence of career development on turnover of Generation y employees in commercial banks in Nakuru town. The findings revealed that that career development significantly but negatively influenced the turnover intentions of Generation y employees in commercial banks in the area. The study, therefore, concludes that career development factors assessed in the study significantly affected the turnover intentions of generation y employees in commercial banks in Nakuru town. The negative linear associations between this variable and the turnover of Generation Y employees in the study suggest that indeed the turnover intentions of generation y employees in the banks could be reduced if these factors were well addressed in the employee motivational strategies.

RECOMMENDATIONS

Following the foregoing findings, the study recommends that the managements of the commercial banks in the area need to consider other ways of creating a more enabling environment for the young bankers to nurture their career hopes given that in some organizations the prospects for movement up the career ladder may not be quite tenable at times due to institutional constraints. This though should be done in a more consultative way with the staff in order to make them more confident in their work and foster good relations with the management and each other.

SCOPE FOR FURTHER STUDIES

More studies should be done on; organizational culture factors influencing Generation Y turnover in the workplace. This is so since culture supports or reinforces structure and modifies behavior. More studies should also be done on the effect of provision of social amenities on the turnover of Generation Y employees. This is informed by the fact that provision of social amenities make people feel at home in an area and create a sense of local identity, belonging and encourage new employees to meet their co-workers and get involved in shared community activities.

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