

INFLUENCE OF AGE, SALARY AND LENGTH OF SERVICE ON
AFFECTIVE COMMITMENT AND TURNOVER INTENT OF INSURANCE
EMPLOYEES IN ADO-EKITI, EKITI STATE

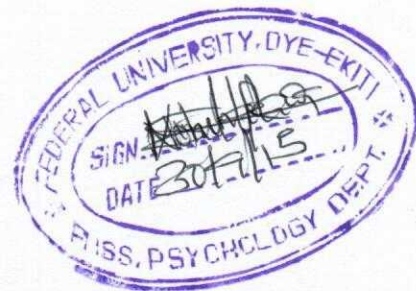
BY

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PSY/11/0195

BEING A PROJECT SUBMITTED TO THE DEPARTMENT OF
PSYCHOLOGY, FEDERAL UNIVERSITY OYE EKITI, OYE EKITI, EKITI
STATE, IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE
AWARD OF BACHELOR OF SCIENCE(BSc) DEGREE IN PSYCHOLOGY.

SEPTEMBER 2015



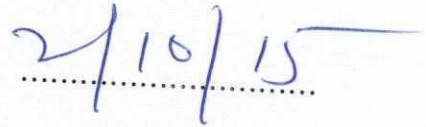
CERTIFICATION

This research project titled "Influence of age, salary and length of service on affective commitment and turnover intent of insurance employees in Ado Ekiti", was carried out by me Adebisi Timilehin Abayomi. (Matric No: Psy/11/0195)



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DEDICATION

This research is dedicated to my loving mother- Mrs. Morenike Adebomi Adebisi.

She tended me from labyrinth to manhood

Her labour of love cannot be quantified

Her sacrifice at all time is total

She is truly a mother.

ACKNOWLEDGEMENT

All thanks to God, for the completion of this research work .The journey was a long one; His Grace has kept me all through.

I really want to appreciate my Father Olufemi Adebisi, who has been my highest motivator and supporter. May God grant you many more years Sir.

I want to appreciate my supervisor Professor Benjamin Omolayo for the fatherly role he played throughout the writing of this project and for his professional touches, his pleasing personality and his passion for quality which transformed this project.

I also want to appreciate the following lecturers in the Department of Psychology, Federal University Oye-Ekiti, who helped in no little measure in shaping my educational pursuits for the better; Dr. Alex Eze, Dr. A.M. Lawal, Mr. B.O. Olawa, Mr Okoli, Miss Omole, and Mrs. Azikwe. May God help you all.

I would also want to appreciate my siblings for their constant support and motivation; People like Mr&Mrs Abayomi Oniyinde, Olumide Adebisi and Busola Adebisi, I say a very big thank you to you all.

I would also like to say a very big thank you to Akinya Idowu Esther for her unflinching support, she was always there whenever I needed a shoulder, thank you very much, and you mean so much to me.

Special thanks goes to my friends for the intellectual supports throughout my stay in the University, Sharon, Toye and Oscar were very helpful.

Thank you.

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ABSTRACT

This study examined influence of age, salary and length of service on affective commitment and turnover among insurance employees in Ado Ekiti. One hundred and five insurance workers participated in the study. Five hypotheses were generated and were tested using Univariate Analysis of Variance, One way Analysis of Variance (ANOVA), and independent t-test. Result revealed that age did not influence affective commitment ($F(2) 104 = 2.12, P > 0.05$), whereas age influence turnover intent ($F(2) 104 = 11.85, P < 0.05$), salary influenced affective commitment [$F(2)104 = 4, P < 0.05$], salary also influenced turnover intent [$F(2)104 = 7.02, P < 0.01$], length of service was reported to influence affective commitment [$F(3)104 = 2.39, P < 0.05$], it also influenced turnover intent [$F(3)104 = 4.47, P < 0.05$]. Gender was reported to have no significant influence on affective commitment [$t_{103} = 1.22, P > 0.05$], and turnover intent [$t_{103} = -0.88, P > 0.05$]. This study was reported an interactive influence of gender, age and length of service on affective commitment [$F(2) 104 = 3.25, P < 0.05$], but according to this study age, gender and length of service did not interact to influence turnover intent [$F(2) 104 = 0.28, P > 0.05$]. Results were discussed in line with the hypotheses and useful recommendations suggested.

Keywords: Affective Commitment, Turnover intent, Salary, Length of service and age

Word Count: 235

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Over the past decades, research on the concept of turnover intention and organizational commitment has been widely researched in the field of organisational behaviour. In today world of competitive market, organisations have employed varieties of techniques to gain competitive power over their rival firms in the global market. These techniques are very important in improving organisational growth and development. These techniques have shifted from the use of physical assets of the firm to mental/intangible one. One of these mental assets is the ability of the firm to encourage their employee to display organizational commitment and the minimised their level of turn-over intention. The level of firm's employee turnover intention and organizational commitment go a long way in explaining organisational success. Management of the organisation human capital is very crucial in determine the kind of attitude they show towards work in their workplace. The way employees are treated and their general perception of their work place determines their disposition to work in term of their turnover intention and also level organizational commitment of related behaviour. Base on importance of these two factors in organisational settings, it is necessary to further examine them.

In organisational settings, turnover of an employee can be conceptualised as the rate at which employee or workers leave their place of work. In other words, it is the rate at which employers loses their employees. Meanwhile from Elogovan (2001) perspective, turnover intention can be conceptualised "as the desire or willingness of an employee to quit/leave his/her job in near future or as soon as there are job opportunities". From this definition, it is noted that there is conception of willingness which indicate that

such employee must have been thinking about decision of quitting their work place for better work opportunity in another organisation. In other word, if another opportunity present itself, such employee is not thinking of staying at their present place of work. According to Elangovan, (2001), intention to quit represents an attitudinal or cognitive manifestation of the behavioural decision to quit. According to Lambert and Hogan (2009) is important in several ways. For example, turnover intent is often used as the final outcome variable in studies because it is easier to measure and tends to be more accurate. It is also very difficult to gain access to people who have already left the organization to determine why they left, thus making turnover intention appropriate than actual turnover.

High level of turnover intention is a good form of counterproductive work behaviour that is detrimental to organisational growth and development; it may increase the cost of looking for another employee by spending more money on recruitment, selection programme (Abbasi& Hollman,2008).Abbasi and Hollman identified the direct cost of turnover; the indirect cost of turnover includes losses in productivity, revenue, product quality and also diminished corporate reputation. If an employee is experiencing an unfair treatment in his/her place of work, in other to improve their living standard, they may look for better opportunity in another organisation. However, the consequences of this quitting according to Miller (2010) are that the remaining employees in the organisation may experience work-overload which may reduce the employees' efficiency and overall work performance. Various studies have been conducted on the influence of socio-demographics factors such as age, length of service on turn over intention.

The study of Mauritz (2012) reported that length of service has a significant inverse relationship with turnover intention. The findings suggest that people that the higher the number of year in which an employee have spent in their work place, the lower the intention to leave such firms. Furthermore, the study of Olabimitan, Ilevbare and Alausa(2014) reports that age has a significantly influence of turnover

intention. Olabimitanet,al (2014) findings suggest that as the age of workers increases, the intention to quit work place tends to fall. If younger employees displayed lower commitment level compare to older employees, it is expected that these classes of employees would show higher intention to leave. Studies have also shown that younger employees are more accepting of a new psychological contract of employments that increase mobility between organizations and position compared to older employees (Ferres, Travaglione, &Fims, 2002). It can be readily observed that experience in today's dynamic and ever changing work force have made younger employees more careful about the concept of continuance commitment. Alternatively, younger employees may feel less continuance commitment and have higher turnover intent because they perceive better opportunities outside their present organization. Looking at gender differences in turnover intention, female has been reported to display significant higher level of turnover intention than their male counterparts. Adewoyin (2003) claims that gender is a significant predictors of turnover intention, while Tata (2000) findings also report that on average, female experience higher level of turn over intention than their male.

Salary is of high importance to both the employees and employers. For employees, pay is of obvious importance in terms of satisfying their economic needs. It is important that they are satisfied with their overall pay as this may impact their attitudes and behaviours. As Heneman and Judge (2000: 85) concluded, "research has unequivocally shown that pay dissatisfaction can have important and undesirable impacts on numerous employee outcomes." Employee dissatisfaction with pay, for instance, can decrease commitment to the job, increase stealing, and catalyze turnover (Currall *et al.*, 2005; Greenberg, 1990; Miceli and Mulvey, 2000).

Meanwhile, In organizational behaviour and industrial and organizational psychology, organizational commitment is the individual's psychological attachment to the organization. The basis behind many of these studies was to find ways to improve how workers feel about their jobs so

that these workers would become more committed to their organizations. Organizational commitment predicts work variables such as turnover, organizational citizenship behaviours, and job performance.

Organizational commitment can be contrasted with other work-related attitudes, such as job satisfaction, defined as an employee's feelings about their job, and organizational identification, defined as the degree to which an employee experiences a 'sense of oneness' with their organization. Meyer and Allen's (1991) three-component model of commitment was created to argue that commitment has three different components that correspond with different psychological states. Meyer and Allen created this model for two reasons: first "aid in the interpretation of existing research" and second "to serve as a framework for future research." Their study was based mainly around previous studies of organizational commitment. Meyer and Allen's research indicated that there are three "mind sets" which can characterize an employee's commitment to the organization:

Affective Commitment is defined as the employee's positive emotional attachment to the organization. Meyer and Allen pegged AC as the "desire" component of organizational commitment. An employee who is affectively committed strongly identifies with the goals of the organization and desires to remain a part of the organization. This employee commits to the organization because he/she "wants to". This commitment can be influenced by many different demographic characteristics: age, tenure, sex, and education but these influences are neither strong nor consistent. The problem with these characteristics is that while they can be seen, they cannot be clearly defined. Meyer and Allen gave this example that "positive relationships between tenure and commitment maybe due to tenure-related differences in job status and quality"

Continuance Commitment is the "need" component or the gains verses losses of working in an organization. "Side bets," or investments, are the gains and losses that may occur should an individual stay or leave an organization. An individual may commit to the organization because he/she perceives

a high cost of losing organizational membership (cf. Becker's 1960 "side bet theory" (Becker 1960). Things like economic costs (such as pension accruals) and social costs (friendship ties with co-workers) would be costs of losing organizational membership. But an individual doesn't see the positive costs as enough to stay with an organization they must also take into account the availability of alternatives (such as another organization), disrupt personal relationships, and other "side bets" that would be incurred from leaving their organization. The problem with this is that these "side bets" don't occur at once but that they "accumulate with age and tenure.

The individual commits to and remains with an organization because of feelings of obligation, the last component of organizational commitment. These feelings may derive from a strain on an individual before and after joining an organization. For example, the organization may have invested resources in training an employee who then feels a 'moral' obligation to put forth effort on the job and stay with the organization to 'repay the debt.

Normative commitment is higher in organizations that value loyalty and systematically communicate the fact to employees with rewards, incentives and other strategies. Normative commitment in employees is also high where employees regularly see visible examples of the employer being committed to employee well-being. An employee with greater organizational commitment has a greater chance of contributing to organizational success and will also experience higher levels of job satisfaction, (Meyer, J. P.; Srinivas, E. S.; Lal, J. B.; Topolnytsky, L. (2007).

In this study focus was on one of the dimensions of organizational commitment that was identified as affective commitment. In organizational commitment literature, affective organizational commitment was defined as the magnitude with which an employee identifies with the organization (Meyer, Allen, & Smith, 1993). Organizational commitment remains as a suitable topic for study in today's rapidly changing work world.

1.2 Statement of Problem

One of the major business objectives of any business organisation is to make maximum profit and increase the organization competitive advantage. Turnover is a very important factor that can jeopardise speedy achievement of these organisational goals and objectives. High rate of turnover of skilled employees can have serious implication which includes but not limited to a decline in organizational performance, inability to compete with rival organisations, decline creativity and invention, low profit, etc. in order to employ new employees, organisation spends a lot of money on recruitment and selection process. Meanwhile affective organizational commitment is all about loyalty, in this part of the world, however, the level of employee affective organisational commitment are very low as people find it very difficult to be loyal to the organization without expecting any form of external reward. This is a big problem that can hamper organisational growth, the higher the level of affective organisational commitment related behaviour, the higher the level of organisational success.

While various studies have been conducted on turnover intention and affective commitment, there are inconclusive findings on the role of age and length of service in affective commitment, Employee age has consistently resulted in positive correlations with commitment. Mathieu and Zajac (1990), in a meta-analysis involving 41 samples, reported a positive mean correlation of .20 ($p < .01$). There were a total of 10,335 subjects involved in the studies that were analysed. In addition, age and length of service has been also related to turnover intention, Lehong and Hongguang (2012) reported that length of service, salary and age has significant influence on turnover intention, however, the authors suggest that the study used small sample in which their result may not be applicable to population other than which findings were selected. Base on the shortcoming above, the present study is aimed at improving and add to the existing body of knowledge in the area of affective commitment.

The following questions will be answered in this study

- i- Will there be any significant influence of age on turnover intention and affective commitment?
- ii- Does length of service has significant influence on turnover intention and affective commitment?
- iii- Will salary have significant influence on turnover intention and affective commitment?
- iv- Does gender have significant influence on turnover intention and affective commitment?
- v- Will there be significant interaction influence of age, length of service and gender on turnover intention and affective commitment?

1.3 Research Objective

The objective of the study was to examine the influence of age, length of service and salary on turnover intention and affective commitment among insurance company workers in Ado-Ekiti. The study was geared toward the following specific objectives;

- i- To determine the influence of age on turnover affective commitment
- ii- To examine the influence of length of service on turnover intention and affective commitment
- iii- To investigate the influence of salary on turnover intention and affective commitment.
- iv- To determine the influence of gender on turnover intention and affective commitment.
- v- To examine the interaction influence of age, gender and length of service on turnover intention and affective commitment.

1.4 Significance of the Study

The results and findings that this study offers could help insurance companies to understand the causes of turnover and the level of affective commitment in their organizations. This research study also intends to help insurance company in providing information that will enable them to know what can be done in order to reduce the number of turnover and also what can be done to promote affective commitment

related behaviour which will contribute to the growth of their organizations now and in the future. The result of this study as well as theoretical build-up will provide employer or human resources manager, students, occupational psychologist with information on age, length of service and salary and how they influence affective commitment and turnover intention and will also add to or fill the theoretical gap in literature on organisational commitment by improving the body of knowledge.

1.5 Scope of the study

The aim of the study is to examine the influence of age, length of service and salary on turnover intention and affective commitment among workers in insurance companies in Ado-Ekiti. Insurance company in Ado-Ekiti Ekiti State has been purposively selected to represent these insurance company workers in the south-western Nigeria. Data will be gathered from respondents through the use of questionnaires. In the study, dependent variables are turnover intention and affective commitment while the independent variables are age, gender, length of service and salary.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Frame work

2.1.1. Equity Theory

According to equity theory, pay satisfaction is based on perceptual and comparative processes (Adams, 1963; Lawler, 1990; Lum *et al.*, 1998). Equity theorists posit that employees seek the equilibrium between what they invest or put into their jobs in terms of effort, knowledge and skills, and what they get as an outcome through compensation or recognition (Adams, 1963; Greenberg, 1987, 1990; Milkovich and Newman, 2008). Employees perceive what is fair by comparing their work to those with referent others, either internal to the organization (e.g. those holding similar positions within the same organization) or external (e.g. those holding similar positions with a different employer). Equity is achieved when the input-output ratio of the employee equals that of a referent other. What an individual selects as a reference depends on its availability and relevance. Lawler (1971) further suggests that satisfaction or dissatisfaction with pay is influenced by the discrepancy between what employees perceive they should receive for their inputs (or their pay) and what they contribute to the organization.

There are three outcomes when employees compare their input/output ratio with referent others that may influence their performance. In situations where the outcomes or outputs are perceived to exceed inputs, the individual is being over rewarded. On the contrary, if inputs are perceived to exceed the outputs, the individual is being under-rewarded. The optimal situation is when inputs equal outputs and the reward is considered equitable. If the input-output ratio is not in balance, individuals will experience distress caused from guilt of being over-rewarded or the feelings of resentment from being under-rewarded, and these feelings will serve as a motivational

factor leading to restoration of equity (Greenberg, 1987, 1990; Huseman, Hatfield and Miles, 1987; Huseman and Hatfield, 1990). Employees who feel under-rewarded will attempt to restore equity by reducing inputs such as increasing absenteeism, coming late to work, taking longer breaks, and decreasing productivity, or by leaving the organization, all of which are very costly for an employer (Greenberg, 1990).

2.1.2. Expectancy Theory

Vroom's (1964) expectancy theory helped clarify how pay influences future behavior. According to expectancy theory, three components determine motivation: 1) a judgment regarding the likelihood that an effort leads to a certain level of performance (expectancy); 2) judgment regarding the likelihood that this level of performance leads to a certain outcome (instrumentality); and 3) the importance of the outcome to the individual (valence). Life experience, the key determinant of behavior as suggested by reinforcement theory, influences the determination of both expectancy and instrumentality. If an individual has prior experience which leads him or her to believe that a certain level of effort will lead to a given level of performance and that this level of performance will lead to a given outcome, that person will be more likely to engage in that behavior, if the outcome is desirable (high valence). Vroom (1964) suggests that pay motivates behavior only if valued by the employee or if pay allows individuals to obtain some other highly valued outcome.

2.1.3. Reinforcement theory of pay satisfaction

Reinforcement theory (Skinner, 1953) suggests that pay acts as a general reinforce because of its repeated pairing with primary reinforces. People learn from life experiences that a primary need, such as food or shelter, can be satisfied if money is obtained. Other theorists suggest that through similar experiences a drive for money itself develops (Dollard & Miller, 1950). Whether treating pay as a means to an end or as an end itself, reinforcement theory does not provide a clear

explanation for how pay acts as an impetus for action. People engage in behaviors because of past experiences, but the process by which past experiences determine an individual's future behavior remained unclear. This is to say that when the pay cannot get what they desire, employees are more likely to seek for employment at a better paying organization.

2.1.4. Theory of Reasoned Action

Turnover process models draw heavily from rational decision making models such as Fishbein and Ajzen's (1980) theory of reasoned action, which stresses the importance of behavioural intentions in predicting and understanding turnover. This theory and its evolution into the Theory of Planned Behaviour (Ajzen, 1991) suggest that intentions to perform a behaviour are the more immediate precursors to actual behaviour. Individuals that are having the behaviour intention not necessary execute the intention in reality, which introduce the importance of the role of behavioural control. Ajzen (1991) defined control beliefs as the presence or absence of factors that may facilitate or impede the performance of behaviour. Perceived behavioural control is an individual's perceptions of their ability to perform a behaviour based on control beliefs.

Thus, in a turnover context, turnover intentions may only lead to turnover when individuals perceive that they have control over the decision to quit. There are a number of reasons that individuals might perceive less control over this decision. Family or financial constraints could restrict mobility. Over time, individuals become increasingly invested in an organization, making it more difficult to leave (Becker1960) (cited from ukessasy.com)

2.1.5. Maslow Hierarchy of Needs

Abraham Maslow's hierarchy of needs theory places employees' needs into five progressive categories, beginning with basic physical needs and progressing up to needs for personal growth and

career development. Maslow claims that employers must meet each level of employees' needs for employees to truly commit themselves to workplace goals.

Failing to meet employees' needs at any level in the hierarchy can create a lack of fulfilment in employees' professional lives, causing them to eventually try to fulfil these needs on their own, possibly by finding a new employer who provides better opportunities. In addition, this theory posits that when the organization fail in its attempt to satisfy any of the employee's needs, the employee in turn seek for a better employment that would satisfy his/her needs.

2.1.6..Social Exchange Theory:

Social exchange theory was introduced by Blua (1964). According to Wat & Shaffer (2005), social exchange theory is originally an economic model of human behaviour, in which all interactions among organizational members or between individuals and the organization are depicted as exchanges, and individuals seek to maximize benefits and minimize losses through exchanges. The theory suggests that the relationship of staff and their managers in an organization is like an informal exchange based on a mental contract. When the organization meets the expectation of their staff, the employees try to fulfil organizational goals in return.

The notion of reciprocity according to Gouldner, (1960) implies that employee's and their organization are interdependent. Their combined efforts lead to ultimate outcomes. Gergen (1969) pointed out if one party supplies benefit, the other receiving party should respond in kind. Therefore, if an organization wishes to have committed employees, the organization itself should make the commitment to its employees as well.

2.1.7 Herzberg Motivator- Hygiene Theory

Herzberg, (1996) developed Motivator- Hygiene theory. The theory was concerned about the condition in the work situation that can satisfy or dissatisfy the individuals. In other words, his theory found job dissatisfaction to be associated primarily with factors in the work context or environment. Specially, organizational policy and administration, technical supervision, salary, interpersonal relations with one's supervisor and working conditions were most frequently mentioned by employee's expressing job dissatisfaction which can result to low commitment.

The result from this theory of motivation seem to point to two sets of factors; that is, one set relating to job satisfaction and the other relating to job dissatisfaction. Herzberg observes that satisfiers are related to job context. The satisfiers were seen as capable of evoking individual behaviour toward effort, performance and satisfaction and consequently organizational affective commitment. The dissatisfies were seen capable of influencing emotional adjustment job turnover, quality of life and absenteeism, but cannot motivate people. The factors relating to job satisfaction he called motivators, those relating to job dissatisfaction he referred to hygiene factors. Thus, the hygiene factors serve as baseline; they are necessary to maintain the human resources of an organization.

2.2. REVIEW OF EMPIRICAL STUDIES

This section presents the review of various empirical studies that have been conducted in the past on the relationship among variables under investigation. The aim was to be able to identify loophole in this study and to be able to serve as guides in conducting the present study.

2.2.1 Age and Turnover intention

Various studies have been widely conducted on the relationship between age and turnover intention. Age has been reported to be significant predictors of turnover intention among employees. Studies have demonstrated that the higher the employee ages the higher their level of organisational commitment which in turn minimise their intention to quit their work place. However, some studies have also claimed contradictory result. The findings of Olabimitan, Ilevbare and Alausa(2013) who claimed that age is a significant determinant of turn over. Their study was carried out among employee of access bank, sky bank and united bank for Africa (UBA). A total of two-hundred and sixty (266) respondent were used, their mean age is reported to be 37 years. The findings of their study suggest that as employee become older, their level of turn-over intention tend to decline. In other word they are more committed to their word and show significant higher level of satisfaction with their work. However, the result of the study can be labelled conclusive based on the fact that small sample size was used. This indicates that the result of their study has no generalizability ability to population other than which sample was selected.

Furthermore the findings of Samad (2006) justifies the findings of Olabimitan et,al (2013) when he reported that age is significant predictors of turnover intention. Samad (2006) findings suggest that age has significant negative relationship with turn-over intention. The study was carried out among the sample consisted of 292 IT staff in Telecom Malaysia (TM). The findings shows that as employee are growing older, the intention to quit their work place tends to fall. The findings shows that age independently predict turnover intention in a negative manner. However, Samad (2006) warned that the findings of this

study may have generalization limitation. He asserted that the result of the study should be interpreted with caution based on the fact that the findings may not be relevant to population other than which sample were selected.

In addition, the work of Al-Hussami et.al (2013) also justifies the findings of the study above when they claimed that age has significant correlations with turn-over intention. The findings of Al-Hussami et.al (2013) suggest that employee that are younger tends to have significant higher level of turnover intention than those that are older. Their study was carried out among Jordanian registered nurses between June 2011 to November 2011. The findings of their study suggest that nurse's age has significant negative correlation with turn-over intention. The result indicates that older employee tends to have significant lower level of turnover intention than their younger counterparts. Also the findings of the study lack generalization based on the fact that small sample were used, this suggest that the findings of the study is only applicable to nurses situation in Jordan. Finally the findings of Dolan et.al (2013) reported that age is a significant predictors of organisational citizenship behaviour, in other words, older employee tends to display significant higher level of organisational citizenship behaviour than their younger counterparts.

2.2.1 Age and Affective Commitment

Employee age has consistently resulted in positive correlations with commitment. Mathieu and Zajac (1990), in a meta-analysis involving 41 samples, reported a positive mean correlation of .20 ($p < .01$). There were a total of 10,335 subjects involved in the studies that were analysed. Allen and Meyer (1993) also studied the relationship between age and affective commitment. They obtained a positive mean correlation of .36 ($p < .05$) between age and affective commitment.

Angle and Perry (1981) conducted an organizational commitment study which involved 24 organizations that operated fixed-route bus services in the western United States. The total number of employees in the sample for the study was 1,340; the majority of the subjects (91%) were bus drivers. The

remainder of the sample consisted of transit managers. Commitment was measured by an affective-oriented instrument, the Organizational Commitment Questionnaire (Porter, Steers, Mowday, & Boulain, 1974). Results from this study indicated a positive correlation of age with commitment ($r = .17$, $p \# .01$). Shin and Reyes (1991a) studied organizational commitment of school administrators. In their study of 162 public school and private school (Catholic) administrators, a positive correlation ($r = .09$) was obtained between organizational commitment and age; however, this correlation was not significant at the .01 or the .05 level.

A study conducted by Morrow and McElroy (1987) was one in which the researchers reported differences in the levels of organizational commitment based on career stages that were defined by employee age ranges. Various researchers have reached this conclusion. The average age of persons in the sample was 42.7 years. In this study, employees were categorized by age as follows: trial employment period, ages 30 and under; stabilization employment period, ages 31-44; and maintenance employment period, ages 45 and above.

Trial period employees obtained a mean affective commitment rating of 4.13 (SD = 1.01), stabilization period employees obtained a mean rating of 4.31 (SD = 1.03), and maintenance level employees obtained a mean rating of 4.76 (SD = .92). Overall, age has a consistent, although moderate, correlation with affective 1 commitment. Various researchers have reached this conclusion (Brief & Aldag, 1980; Dornstein & Matalon, 1989; Kushman, 1992; Morrow & Wirth, 1989).

2.2.3 Length of service and turnover intention

Lengths of service which is the number of years in which an employee have used in their work place have also reported to be related to their level of turn over related behaviour. Studies have also

reported that length of service or tenure is significantly associated with turnover intention. Various studies have demonstrated that respondent that has spent longer years in their work place tends to display lower level of turn-over intention than their counterparts with shorter service length. Various studies have been conducted in psychological literature to justify this claim. The study of Osuji, Uzoka Aladi and El-Hussein (2014) reported that length of service is a significant predictor of turnover intention among nurses. Their study claimed that length of service has negative relationship with turn-over intention. Their study was conducted among registered Nurses employed in the five major hospitals in Calgary Alberta Canada in which 193 respondents were used. The findings of their study suggest that as employee spends more time in their organisation they become more emotionally attached to their work place which reduced their intention to quit such organisation. The intention to quit organisation tends to fall as employee service years increases (Osuji , Uzoka Aladi and El-Hussein,2014).

On the contrary the findings of Sumathi (2010) reported who examine the relationship between lengths of service on turnover intention among employee in private firm in Khedda Malaysia. The findings of his study indicate that there is no significant relationship between respondent length of service and their turnover intention. Samathi findings demonstrated that employee that has spent longer time in their work place with their counterparts that spent shorter time display similar level of turnover intention. The findings suggest that length of service is not a significant determinant of turn over intention among employee in private firms in Khedda Malaysia. The finding of Yunus et, al (2010) also justifies the findings above when they claimed that respondent length of service has no significant association with turnover intention. Their study was also conducted among medical employees of National Heart Institute Kuala Lumpur (IJN). A total of two-hundred and ten respondents were used in this study. The result of their findings shows that length of service is not significant predictors of turnover intention. The shortcoming in this study is also base on the fact that the findings is only applicable to population in which

sample were selected. Therefore it should be noted that the relevance of their findings is only applicable to health workers in National Heart Institute Kuala Lumpur.

2.2.4 Length of service and Affective Commitment

Affective commitment is going to be studied in relationship with work tenure in this study. Past research postulates that as a workers stay with an organization increases, his level of commitment is also likely to go up (Mathieu and Zajac, 1990). In their study a stronger relation was established for continuance form of commitment as opposed to affective commitment with work tenure. A Malaysian study conducted on white collared employees found that affective commitment was not significantly related to tenure (Ahmad and Bakar, 2003) attributing this to the country's uncertain business environment. Another research carried out to study the commitment of nurses by Natarajan, & Nagar (2011) showed a positive link between the nurses' levels of commitment as the number of years as with their organization increased, thus supporting earlier findings by Mathieu and Zaja(1990). In a study that included 290 non-management employees (clerks, nurses, secretaries, radiologists, and cardiopulmonary specialists), Gregersen (1993) also found a positive correlation between the length of service in the organization and affective commitment.

2.2.5 Gender and turnover intention

Researchers in the field of industrial psychology have long been interested in how gender influences turn over intention among employees. Based on the outcome of many research, some studies have been able to establish a significant relationship while others fail to do so. In other words, findings on the relationship between the two variables are inconclusive. For instance the findings of Olabimitan et,al (2014) reported that gender is not a significant predictors of turnover intention. Their study was carried out among bank Workers and the findings indicates that gender is not a significant determinant of turnover

intention. Their findings shows that both male and female tends to display similar level of turnover intention.

On the contrary, the study of Choong *et,al* (1991) contradict the findings of Olabimitan *et,al* (2014) when they reported that gender is a significant predictors of turnover intention. The study population for their study are academic staff of private universities in Malaysia in which 377 respondent were selected using proportionate stratified sampling. The findings of their study show that gender is a significant determinant of turnover intention among academic workers. Furthermore, their findings established that female academic workers have significant higher level of turnover intention than their male counterparts. The reason for this finding can be explained based on the fact that women experience work life imbalance. The fact that the family and work responsibility has to be balance can create problem for women at work to the extent that they may experience work life conflict which may in turn increases their intention to quit their work place.

Meanwhile the findings of Adegunga, Adenuga and Ayodele(2013) justifies the findings of Choong *et,al* (1991) when they reported that there is significant difference between male and female on turnover intention related attitude. Their finding made use of private universities employees in Ogun-State in which they are six hundred (600) in number. The data were analysed using both Pearson and hierarchical multiple regression analysis. The findings suggest that there is significant influence of gender on turnover intention among employees. The findings shows that female have significant higher level of turnover intention than their male counterparts.

Based on this review, it is clear that findings on the impact of gender on turnover intention are far from being conclusive. While some studies claimed a significant relationship, some have claimed no relationship at all, it is mandatory to further examine how gender predicts turnover intention.

2.2.6 Gender and Affective Commitment

The relationship between gender and affective commitment has become the subject of several research studies (Balay, 2000; Karrasch, 2003; Simsek, 2002). The researchers who studied the stated subject had different result. According to some, males have stronger and constant feeling of affective commitment than women because of higher salaries and better occupational positions (Arbak & Keskan, 2005). According to others, females have higher affective commitment (Kamer, 2001; Dixon, Turner, Cunningham, Sagas & Kent 2005). For another group gender does not affect affective commitment (Balay, 2000, p. 165).

With respect to the study of gender and affective organizational commitment, some ambiguity has occurred because of the manner in which this subject has been studied. Gender, as a topic in organizational commitment literature, has been approached from both the gender-model and the job model (Aven, Parker, & McEvoy, 1993). The gender approach to the study of women and affective commitment was described as one where the basic belief was that, "women accept family roles as a chief source of their identity and fulfilment, leading to a different orientation to work for men, for whom work is paramount" (Loscocco, 1990, p. 155). In contrast, proponents of the job-model view concerning the study of organizational commitment and women indicated that there were no differences in the work attitudes of women and men, and that work attitudes of both sexes developed in similar ways (Loscocco, 1990). Aven, Parker, and McEvoy (1993) concluded that similar affective commitment can be won from both males and females when organizations treat all employees fairly.

In another meta-analytic study, researchers (Mathieu & Zajac, 1990) discovered a correlation that indicated a stronger, although weak, advantage for female employees with respect to affective commitment

In a gender effect study, Aranya, Kushmir, and Valency (1986) collected data from a sample of 1,040 Canadian Charter Accountants) and Certified Public. Accountants from the California Society of

Certified Public Accountants. The sample consisted of 1,000 men and 40 women; the purpose of the research was to test the commitment level of women in a male-dominated profession. The female accountants in this study demonstrated less affective commitment than male accountants.

2.2.7 Salary and Affective Commitment.

Doig and Beck (2005), in a study on clinical laboratory professionals, found that salary (pay) was significant to affective commitment in part because the level of pay confers a level of significance on the recipient. Whereas Gaylor(2006), found that salary and benefits are of less importance to affective commitment. M.H Shann (2001) mentioned that the difference between the importance and satisfaction concerning the issue of wage, ranked last out of 14 issues. Wage was not an issue for teachers in comparison with more pressing needs. Those teachers were among the higher salaried teachers in the region. Rynes, et al. (2004), stressed that pay is not the only motivator and is not the most important motivator.

2.2.8 Salary and turnover intent:

According the findings Mbah & Ikemefuna (2012), the higher the satisfaction with pay, the lower the employee turnover intention. . As Heneman and Judge (2000: 85) concluded, "research has unequivocally shown that pay dissatisfaction can have important and undesirable impacts on numerous employee outcomes." Employee dissatisfaction with pay, for instance, can decrease commitment to the job, increase stealing, and catalyze turnover (Currall *et al.*, 2005; Greenberg, 1990; Miceli and Mulvey, 2000).

2.2.9 Affective Commitment:

Meyer and Allen (1997) reported that there have been "hundreds of studies" (p. 42) where researchers analyzed the relationship between affective organizational commitment and variables that

were predicted to account for some degree of affective organizational commitment. These researchers also reported that the predictors of affective organizational commitment generally occurred in three categories: (a) organizational characteristics, (b) personal characteristics, and (c) work experiences. Organizational characteristics are those such as organizational size, autonomy, and decentralization. Personal characteristics include those such as gender, age, and organizational tenure. Work experiences include factors such as organizational support and fairness. Most of the organizational commitment research effort has been directed toward the discovery of predictors for and outcomes of organizational commitment (Becker, 1990). Affective commitment occurs, with continuance and normative commitment, under the large umbrella of attitudinal commitment. Attitudinal commitment is defined as, "both a state of positive obligation to an organization and a state of obligation developed as a by-product of past actions" (Brown, 1996, p. 232).

2.2.10 Turnover Intent:

Intention to quit or turnover intention as used interchangeably in literature implies the desire or willingness of an employee to quit or leave his/her job in the near future or as soon as there are job opportunities (Tett & Mayer, 1993; Elogovan, 2001). Employees with high level of turnover intention are only physically present in the organization while their minds are elsewhere (Sowmya & Panchanatham, 2012). When an employee's mind is not in the organization where he/she works, employers may not get the best out of them and this will be detrimental to productivity and efficiency of such an organization. Turnover is an attitudinal variable that has persisted in empirical research due to its practical implication for voluntary turnover behaviour (Price, 2001).

2.3 Research Hypothesis:

The following hypotheses were tested in this study;

1. Insurance employees who are younger in age will significantly exhibit high turnover intent and low affective commitment than employees who are older.
2. Insurance employees that receive low salary will significantly exhibit high turnover intent and low affective commitment than employees who receives high salary.
3. Insurance employees who have spent lesser years in service will significantly exhibit high turnover intent and low affective commitment than employees that have spent longer years.
4. Female insurance employees will significantly exhibit higher turnover intent and lower affective commitment than their male counterpart.
5. There will be a significant interaction effect of sex, age and job tenure on organizational commitment and turnover intention.

2.4 Operational Definition of Terms:

Affective commitment: For the purpose of this study, organizational affective commitment is defined as an individual emotional attachment to, identification with, and involvement in the organization where he/she works. Affective commitment was measured using Allen and Meyer (1996) affective commitment scale. The scale is in Likert format, high score on the scale means high affective commitment.

Turnover Intent: Turnover intent is defined as the attitudinal disposition that an individual will change his or her job when there is a job opportunity. Turnover intent can also be conceptualized as the desire or willingness of an employee to quit/ leave his/her job as soon as there are job opportunities. Turnover intent was measured using turnover intention scale developed by Camman, Fischman, Jenkins and Klesh (1983). The scale is in Likert Format with high score indicating high turnover intent.

Age: Age is simply the length of time that an individual has lived. For the purpose of this study, age here would refer to the chronological number the employee is (eg, 50 years old) Employees between the ages of 20-29 years was regarded as younger employees, while employees who are 30 years above are regarded as older employees.

Salary: Salary is a fixed compensation for services, paid to an employee on a regular basis. Employees who receives <21,000-30,000 was categorized as employees receiving low salary, while employees who receives N 30,000 above was categorized as employees receiving high salary

Length of service: This implies the number of years an employee spent in an organization. It also implies to the longevity and duration of service or employment. Employees who has spent between <1 years – 5 years was categorized as employees who has spent less years in service, while employees who as spent between 5 and above was categorized as employees who has spent longer years in service.

Gender: This means the psychological identification that an individual as of him/herself as either a male or female.

CHAPTER THREE METHOD

1.1 Research Design

An expo-facto research design was used in this study, specifically survey. The reason for this particular design is because the variables in this study were not manipulated.

1.2 Setting

This study was conducted in Ado-Ekiti local government area. This was because most insurance companies are situated there. Ado-Ekiti is a city in southwest Nigeria, the state capital and also the headquarters of Ekiti state. The population of Ado-Ekiti as at 2004 was 446,749; the city is the most populated in the whole of the state. The city houses the major companies and industries of the state.

3.3 Sampling Technique

The sampling technique used in this study was purposive sampling technique. Purposive sampling technique is a type of non-probability sampling method. This sampling technique was employed because most of the employees of insurance companies are marketers, that is, they are seldom in the office. The researcher therefore gave questioners to employees that were available and gave consent.

1.4 Participants

One hundred and five participants were accidentally sampled to participate in this study. The breakdown of the participants is as follow: Gender, 58 participants were male which accounts for 55.2 per cents and 47 were female which made of 44.8 per cent. In terms of marital status, 64 were married which amounts to 61%, 34 were single which amounts to 32.4%, 3 were separated which amounts to 2.9%, while just one was widowed. In terms of educational qualification, 1 of the participant had SSCE, while 8 of them possessed OND/NCE which amounts to 7.6%, 23 of them

had HND which amounts to 21.9%, 58 had BSC which amounts to 55.2%, 15 had post graduate degree which amounts to 14.3%. In relation to religious affiliation; 79(75.2%) were Christian, 25(23.8%) were Muslim, while just 1% was a traditionalist.

1.5 Instruments

The questionnaire that was used to collect data in this study was categorized into three sections that is sections A, B and C.

3.5.1. The section A measures the demographical variables which are; gender, marital status, highest level of education, religious affiliation, length of service, pervious work experience, salary range and age.

3.5.2 The section B consisted of items that measures affective commitment of the employees. The measure has 6 items and was developed by Allen and Meyers (1996). The Cronbach alpha for this scale is .85 as reported by the authors. The scoring format for the scale is 1-8; high score on the scale indicates high affective commitment, while low scores indicates low affective commitment. The reliability estimate (Cronbach alpha) for the affective commitment scale for respondents in this study was .90.

3.5.3 The section C consisted of items that measures turnover intent. The turnover intention scale developed by Camman, Fischman, Jenkins and Klesh (1983) was used in this study. It is a 3 item inventory designed to assess the intentions of workers to leave their present employment at the slightest opportunity. The Cronbach alpha of .78 was reported by the authors while .80 was the Cronbach alpha in this study. The scoring format for this scale is 1-5, with high scores indicating high turnover intentions, while low scores indicate low turnover intentions.

1.6 Procedure

The researcher went to all the available insurance companies, on getting there, the researcher approached the manager who gave the researcher the permission to use the employees. Employees were then approached and gave their consent to participate in the study. One hundred and fifteen (115) questionnaires were administered; one hundred and five (105) was properly completed and taken for data analysis.

1.7 Statistical Method

Data collected in the study were analysed using Statistical Package for Social Sciences (SPSS). Demographic characteristics of the participants were analysed using descriptive statistics such as mean, standard deviation, frequency table and percentage. Hypotheses stated in the study were tested using inferential statistics. Hypotheses one, two and three were tested using one way Analysis of Variance (ANOVA) while hypothesis four was tested using independent t- test. Hypothesis five was however tested using univariate analysis of variances so as to show the interaction effect of sex, age and length of service on organizational commitment and turnover intention.

CHAPTER FOUR

RESULT

The data collected were scored and analysed. The following are the results:

Table 1: Means (M), Standard Deviations (SD) and Correlations among the Study Variables

Variable	M (SD)	Alpha	2
N=105			
1.Affective Commitment	27.63 (8.14)	0.91	-0.31
2.Turnover Intention	7.25 (2.99)	0.81	-

*Correlation significant at $P < 0.01$ 2-tailed

Hypothesis One

Insurance employees who are younger in age will significantly exhibit lower affective commitment and higher turnover intent than older employees.

Table 2: One Way ANOVA analysis with post hoc testing the influence of age differences on affective commitment and turnover intention

Variable	1 20-29yrs		2 30-39yrs		3 >40yr		F(2, 104) P	η^2	Scheff
	M	SD	M	SD	M	SD			
Affective commitment	25.98	8.39	27.6	8.72	30	6.53	2.12	.005	0.02
Turnover intent	8.77	2.81	6.50	2.83	5.82	2.42	11.85	.001	0.05

AC: $F(2) 104 = 2.12, P > 0.05$ TI: $F(2) 104 = 11.85, P < 0.05$

Table 2 shows that there is no significant difference in the mean scores of participants on affective commitment based on age differences [$F(2)104 = 2.12, P > 0.05$]. This means that age differences does not influence affective commitment. However, there is a significant difference in the mean scores of participants on turnover intention based on age differences [$F(2)104 = 11.85, P < 0.01$]. Post hoc test (scheffe) revealed that younger employees (20-29yrs/8.77) have significant higher mean score on turnover intention than older employees [(30-39yrs/6.50); (40yrs & above/5.82)]. This means that younger employees have greater intention to quit the job than older employees. Therefore, hypothesis one is partially supported.

Table 3: One Way ANOVA analysis with post hoc test testing the influence of salary difference on affective commitment and turnover intention

Variable	1 <21,000-30,000		2 31,000-50,000		3 >51,000-70000		F(2, 104)	P	η^2	LSD
	M	SD	M	SD	M	SD				
Affective commitment	24.62	9.28	28.8	7.28	30.6	6.96	4	.005	0.07	1 < 3
Turnover intent	8.47	3.34	7.2	2.70	5.68	2.25	7.02	.001	0.9	1 > 3

Table 3 shows that there is a significant difference in the mean scores of participants on affective commitment base salary differences [$F(2)104 = 4, P < 0.05$]. Post hoc test (LSD) reveals that employees with low salary (< 21,000-30,000 /24.62) have significant lower mean score on affective commitment than their counterparts paid higher salary [(31,000-50,000/28.48); (> 51,000-70,000/30.16)]. This means that employees paid higher salary have greater affective commitment than those paid lower salary.

Similarly, there is a significant difference in the mean scores of participants on turnover intention based on salary difference [$F(2)104 = 7.02, P < 0.01$]. Post hoc test (LSD) reveals that employees with low salary (< 21,000-30,000/8.47) have significant higher mean score on turnover intention than their counterparts paid higher salary [(31,000-50,000/7.2); (> 51,000-70,000/5.68)]. This means that employees paid lower salary have greater intention to quit the job than those paid higher salary. Therefore, hypothesis two is supported.

Table 4: One Way ANOVA analysis with post hoc test testing the influence of difference in length of service on affective commitment and turnover intention.

Variable	1		2		3		4		F(3,104)	P	η^2	LSD
	<1yrs	1-5yrs	6-10yrs	>11yrs	M	SD	M	SD				
Affective Commitment	25	8.76	26.7	8.09	28.53	7.87	31	6.7	2.39	.005	0.03	1<4
Turnover Intent	8.92	3.34	7.30	2.70	6.63	2.70	5.9	3	4.47	.001	0.03	1>4

Table 4 shows that there is a significant difference in the mean scores of participants on affective commitment based on job tenure differences [$F(3)104 = 2.39, P < 0.05$]. Post hoc test (LSD) reveals that employees with more work experience (>11yrs/31.28) have significant higher mean score on affective commitment than their counterparts with few

work experience (<1yr/25). This means that employees with more work experience have greater affective commitment than those with fewer work experience.

Similarly, there is a significant difference in the mean scores of participants on turnover intention based on job tenure differences [F (3)104 = 4.47, P < 0.05]. Post hoc test (LSD) reveals that employees with few work experience (<1yr/8.92) have significant higher mean score on turnover intention than their counterparts with more work experience (>11yrs/5.94). This means that employees with less work experience have greater intention to quit the job than those with more work experience. Therefore, hypothesis three is supported

Hypothesis Four

Female insurance employees will significantly exhibit low affective commitment and high turnover intent than male employees.

Table 5: Independent t-test comparing the mean scores of male and female students on affective commitment and turnover intention

Variable	Sex	N	X	S.D	Df	T	Sig.
Affective Commitment	Male	58	28.5	7.35	103	1.22	P > 0.05
	Female	47	26.55	8.99			
Turnover Intention	Male	58	7.02	2.78	103	-0.88	P > 0.05
	Female	47	7.53	23.24			

The above table shows that there is no significant difference in the mean scores of male (28.5) and female employees (26.55) on affective commitment [$t_{103} = 1.22, P > 0.05$]. This means that sex does not influence affective commitment to the organisation. Therefore, hypothesis four is not supported.

Similarly, there is no significant difference in the mean scores of male (7.02) and female employees (7.53) on turnover intention [$t_{103} = -0.88, P > 0.05$]. This means that sex does not influence intention to quit the organisation. Therefore, hypothesis four is not supported.

Hypothesis Five

There will be a significant interaction effect of sex, age and length of service on affective commitment and turnover intention.

Table 6: Univariate Analysis of Variance showing the interaction effect of sex, age and job tenure on affective commitment and turnover intent

Source	Dependent Variable	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	Affective Commitment	1691.565 ^a	19	89.030	1.455	.124
	Turnover Intention	250.188 ^b	19	13.168	1.647	.063
Intercept	Affective Commitment	29875.103	1	29875.103	488.254	.000
	Turnover Intention	1753.883	1	1753.883	219.437	.000
SEX	Affective Commitment	18.707	1	18.707	.306	P > 0.05
	Turnover Intention	.015	1	.015	.002	P > 0.05
AGE	Affective Commitment	23.514	2	11.757	.192	P > 0.05
	Turnover Intention	40.076	2	20.038	2.507	P > 0.05
Job Tenure(JT)	Affective Commitment	139.201	3	46.400	.758	P > 0.05
	Turnover Intention	2.728	3	.909	.114	P > 0.05
SEX * AGE	Affective Commitment	176.540	2	88.270	1.443	P > 0.05
	Turnover Intention	1.316	2	.658	.082	P > 0.05
SEX * JT	Affective Commitment	437.346	3	145.782	2.383	P > 0.05
	Turnover Intention	11.597	3	3.866	.484	P > 0.05
AGE1 * JT	Affective Commitment	445.969	6	74.328	1.215	P > 0.05
	Turnover Intention	8.229	6	1.371	.172	P > 0.05
SEX * AGE * JT	Affective Commitment	397.434	2	198.717	3.248	P < 0.05
	Turnover Intention	4.468	2	2.234	.280	P > 0.05
Error	Affective Commitment	5200.949	85	61.188		
	Turnover Intention	679.374	85	7.993		
Total	Affective Commitment	87043.000	105			
	Turnover Intention	6445.000	105			
Corrected Total	Affective Commitment	6892.514	104			
	Turnover Intention	929.562	104			

a. R Squared = .245 (Adjusted R Squared = .077)

b. R Squared = .269 (Adjusted R Squared = .106)

Table 6 shows that sex, age and length of service have significant interaction influence on affective commitment [F (2) 104 = 3.25, P < 0.05]. This means that sex, age and length of service interactively determine levels of affective commitment.

Conversely, there is no significant interaction influence of sex, age and job tenure on turnover intent [$F(2, 104) = 0.28, P > 0.05$]. This means that sex, age and job tenure do not interactively determine levels of affective commitment.

it was discovered that younger employees (20-29 years) possess higher intentions to quit their jobs than older employees. In other words, turnover intention is higher in employees that are younger than in older employees. The findings of this study about age and turnover intention is backed up by the study of Olabimitan, Ilevbare and Alausa (2013) who claimed that age is a significant determinant of turnover intention. According to the above authors, as employees become older, their level of turnover intent decline; the same result is also reported in the present study. Furthermore, the findings of this study in relation to age and turnover is also supported by the results of Samad (2006) which reported in this study that age has a significant negative relationship with turnover intentions.

Based on the empirical supports that's the findings of this study receives in relations to age and turnover, the researcher can categorically say that age influences and also determines turnover intentions of insurance employees. Therefore hypothesis one is partially supported. The result in this study in relation to salary and affective commitment shows that there is a significant difference in the mean score of participants on affective commitment based on salary difference. A post hoc test (LSD) revealed that employees who receives low salary (< 21,000- 30,000/ 24.62) have significant lower mean score on affective commitment than their counterparts paid higher salary. This means that employees paid higher salary have higer and greater affective commitment than those paid lower salary.

The finding of the present study is supported by findings of Diog and Beck (2005). These researchers reported a significant positive relationship between salaries and affective

commitment. According to Gaylor, (2006), salary and benefits are of less importance to affective commitment; his findings contradict the results of this study. That being said the findings of this study shows that insurance employees who receives higher salary display greater affective commitment (i.e) they are more committed to the organization, they are proud to tell others they work at their organization because they receive high salary, whereas insurance employees whose salary is low display less affective commitment to the organization, they do not actively identify with organization because they are not satisfied with their salary.

Similarly, there is also a significant difference in the mean score of participants on turnover intention based on salary. The post hoc test (LSD) indicated that employees who receive low salary (< 21,000-30,000/8.49) have significant higher mean score on turnover intention as opposed to their counterparts. This means that employees that are paid lower salary have greater and higher intention to quit their current employment than those who are paid higher salary. The reason for this is that the employees believe that their current salary cannot satisfy their needs therefore they would be actively seeking for a better employment. The findings of this study is supported by the results of Mbah & Ikemefuna (2012), who reported that the higher the salary, the lower the employee turnover intention and vice versa. Therefore hypothesis two is completely supported.

Hypothesis three in this study states that insurance employees who have spent fewer years in service will significantly exhibit lower affective commitment and higher

turnover intent than employees that have spent more years. This hypothesis was confirmed. This study reported a significant difference in the mean score of participants on affective based on job tenure. After a post hoc test it was revealed that employees with more work experience (> 11 years/ 31.28) have significant higher mean score on affective commitment than counterparts with few experience (<1 years/25). This implies that employees with more years' experience have greater and higher affective commitment than those with fewer work experience.

The finding of this study is supported by the findings of Mathieu and Zajac, 1990. According to them as a worker stay with an organization increases his level of commitment is also likely to go up. The findings of Ahmad and Bakar, 2003 contradicts that of this study, they postulated that affective commitment is not significantly related to job tenure. Other studies such as that of Natarajan and Nagar, (2011), Gregersen (1993) reported a significant positive relationship between length of service in the organization and affective commitment. This means that workers who have spent longer years will be more loyal to the organization, while those who have spent lesser years will not be completely commitment to the organization.

In relation to length of service and turnover intent, this study reported a significant difference in the mean score of participants on turnover intent based on job tenure differences. The post hoc test indicated that employees with few work experience have higher turnover intent, when compared to their counterparts with longer years. This implies

that employees with less work experience have higher intention to quit their jobs. A study conducted by Osuji, Uzoka, Aladi and El Hussan (2014) supports the findings reported in this study. According to them, length of service is a significant predictor of turnover intention. In their study states that length of service has a negative relationship with turnover intent. This suggest that as employees spends more time in their organization they become more emotionally attached to their place of work which in turn reduces their intention to quit. The findings of Sumathi (2010), however contradicts the findings in this study. According to Sumathi, there is no significant relationship between length of service and turnover intent. However, the researcher of this study believes that employees who have spent longer years in service have very low intention to quit the organization because they are emotionally connected to the organization unlike those that have spent lesser years.

Hypothesis four stated that female insurance employees would significantly exhibit low affective commitment and high turnover intent than male employees. However, this hypothesis was not confirmed. The result showed that there is no significant difference in the mean score of male and female employee's o affective commitment. This connote that gender does not influence affective commitment to the organization. This finding is supported by Balay, (2000), who also reported that gender does not affect affective commitment. In addition the findings of this study indicate that both male and female are equal when it comes to affective commitment.

Similarly, this study reported no significant difference between male and female on turnover intention. This implies that gender does not influence or determine intention to quit the organization. According to the result turnover intention is not peculiar or prevalent in a specific gender. The findings of Olabimitan et, al (2014), supports this result. According to them, gender is not a significant predictor of turnover intention. Their finding indicated that a both female and male employee tends to display similar level of turnover intention. It should noted that that other studies as reported a significant influence of gender of turnover intent. Example of this is a study conducted by Choong, et,al (1991), they reported that female academic workers have a significant higher level of turnover intention than male counterparts.

Hypothesis five stated that there will be a significant interaction influence of sex, age and length of service on affective commitment and turnover intention. The study however reported that a significant interaction exist between sex, age and job tenure of insurance employees on affective commitment. This means that sex, age and job tenure interactively determine, predicts and also influence level of affective, however, the result did not indicate if sex, age and job tenure can increase or decrease affective commitment. One might suggest that insurance employees irrespective of their sex, age and job tenure have high or low affective commitment.

Conversely, this study reported no significant interaction influence of sex, age job tenure on turnover intent. This indicates that sex, age and job tenure do not interactively

determine or predicts level of affective commitment. That is to say that age, sex and job tenure cannot combine to influence the intention to quit.

5.2 Conclusion

The basic conclusion in this study is that affective commitment and turnover intent of insurance employees working in Ado Ekiti can be influenced by various variables some of which were investigated in this study. That be said, the results of this study showed that age does not influence affective commitment of insurance employees working in Ado Ekiti. The results however indicated that age can actually influence turnover intention. The study showed that younger employees have higher turnover intent than older employees. Also, this study indicates that salary does influence affective commitment and turnover intention of insurance employees. Insurance employees who receives high salary display high affective commitment and low turnover intent. On the other hand, employees who receive low salary display low affective commitment towards the organization and high turnover intent. This implies that when an employee is not satisfied with his/her salary, he/she is prone to display low affective commitment and high turnover intent.

It was also reported in this study that length of service influence affective commitment and turnover intent. The result in this study indicates that insurance employees that have spent longer years in service are high on affective commitment and low and turnover intent unlike those employees that have spent lesser years in service. However, the results in this study showed that gender does not influence affective commitment and turnover intent. In this study the researcher did not report any significant difference between the male and female insurance employees on affective commitment and turnover intent.

Finally, it was reported in this study that an interaction influence exist between gender, age and job tenure on affective commitment but not on turnover intent.

5.3. Recommendations

Based on the findings and drawn conclusion of this study, the following recommendations were suggested: Since age influence turnover intent, managers of insurance companies should pay extra attention to their younger employees needs so as to reduce their intent to leave the work place.

It has been established from this study that salary influence affective commitment and turnover intent, the researcher is recommending that managers of insurance companies should endeavor to pay their workers well, so as to increase their level of commitment. Also the management of insurance companies should endeavor to keep their employees for long because this study as shown that when an employee stays at an organization for long he/she will have high affective commitment and low turnover intent.

The findings of the present study may convince practitioners of the importance of affective commitment. Managers of insurance companies experiencing problem with work force turnover may be particularly interested in this study. Traditionally, turnover rates have been shown to be influenced by many factors such as availability of job, economic conditions, management style, e.t.c. This study, however, provides initial evidence that withdraw behaviors can also be predicted and influenced based on age, salary and length of service.

5.3. Limitations and Suggestions for further studies

This research has some limitations. Firstly, the usage of different insurance companies in Ado Ekiti posed great challenge in locating all of them; some of the

companies have moved from their previous location, researcher had to research their new location which was time consuming.

Secondly some insurance managers did not want some of their employees to participate in the study for reason best known to them, the researcher had to assure them of the confidentiality of the data collected before they could hand pick some of their employees to participate in the study.

Further studies should consider a comparative study comprising both insurance and non-insurance employees so as to get a better understanding of turnover intention and affective commitment among workers in general. Further studies should also consider working exclusively on the influence of gender on affective commitment and turnover intention.

5.4. Contributions to Knowledge:

This study generally improves our understanding of affective commitment and turnover intentions. The investigated variables in the study (age, salary and length of service) were showed to influence, determine and even predict affective commitment and turnover intentions. That being said, this study increases the body of knowledge in sense now, managers and human resource manager now knows predictors or determinant of affective commitment and turnover intent which will help them to improve the productivity and effectiveness of their employees.

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APPENDIX A
DEPARTMENT OF PSYCHOLOGY
FEDERAL UNIVERSITY OYE-EKITI, NIGERIA

Dear Respondent.

This questionnaire is designed to obtain information on certain attitudes. As part of this exercise, you have been to participate in this study. Therefore, your honest and correct responses are essential for this exercise to be successful. The information you give is strictly for research purpose only and therefore whatever information you give will be treated in absolute confidence

Thank you

SECTION A

Demographic Information:

1. **Sex:** Male () Female ()
2. **Age:** Less than 20 years old (), 20- 24 years old (), 25-29 years old(), 30-34 years (), 35-39 years (), 40-44 years old (), 45-49 years old (), 50 years above ().
3. **Marital status:** Married (), Single (), Separated () Divorced (), Widowed ()
4. **Highest Education Level:** SSCE (),OND/NCE (), HND (), First Degree() Postgraduate ()
5. **Religious Affiliation:** Christian () Muslim () Traditionalist ()
6. How long have you been working in this organization: Less than 1 year (), 1-5 years (), 6-10 years (), 11-15 years(), 16-20 years (), 21-25 years (), 26- 30 years (), above 30 ().
7. **What is your current salary range?** Less than N21,000(), N21,000-25,000(), N26,000-30,000(), N31,000-35,000(), N36,000-40,000(), N41,000-45,000(), N46,000-50,000(), N51,000-55,000(), N56,000-60,000 (), N61,000-65,000(),N66,000-70,000(), N71,000-75,000(),N76,000-80,000(), N81,000-85,000(), N86,000-90,000(), N91,000-95,000() N96,000- 100,000() Above 100,000()
8. **Do you have any pervious insurance work experience?** Yes (), No()

SECTION B

Using the scale below, please indicate the level of your agreement with the following items by choosing the option that best represents your views. A=Very strong disagree, B= Strong disagree, C= Disagree, D= Neutral, E=Agree, F=Strongly agree, G=Very strongly agree.

S/N	ITEMS	A	B	C	D	E	F	G
1	I feel a sense of belonging to my organization							
2	I feel personally attached to my work organization							
3	I am proud to tell others I work at my organization							
4	Working at my organization has a great deal of personal meaning to me							
5	I would be happy to work at my organization until I retire							
6	I really feel that the problem of my organization are also my problem							

SECTION C

Using the scale below, please indicate the level of your agreement with the following item by choosing the option that best represents your views. A= Strongly agree, B= Disagree, C=Neutral, D=Agree, E= Strongly Agree.

S/N	ITEMS	A	B	C	D	E
1	I think a lot about leaving the organization					
2	I am actively searching for an alternative to the organization					
3	As soon as possible, I will leave the organization					

APPENDIX B

Insurance Organizations Used for this study were:

1. Mutual Benefits Life Assurance Company
2. Nigeria Agricultural Insurance Co-operation
3. IGI Nigeria Plc
4. Lead way Insurance
5. Nikon Insurance
6. Niger Insurance Company
7. Standard Alliance Insurance
8. Great Nigeria Insurance
9. Sterling Assurance Nigeria Limited.

APPENDIX C

PAR	SEX	AGE	MS	HEL	RA	J T	SAL	PWE	AF1	AF2	AF3	AF4	AF5	AF6	AF TOTAL	TI 1	TI2	TI3	TI TOTAL
1	2	2		4	1	2	2	2	4	4	5	5	3	6	27	1	2	3	6
2	2	6	1	4	1	3	11	2	7	6	7	5	3	5	33	1	1	2	4
3	1	5	1	4	1	3	7	2	4	5	6	6	3	4	28	2	2	3	7
4	2	2	1	3	1	6	2	2	6	7	7	6	5	6	37	1	2	4	7
5	2	5	1	4	1	2	5	2	5	5	6	6	5	5	32	2	2	3	7
6	1	7	1	5	2	4	11	1	6	5	7	6	5	6	35	1	2	2	5
7	1	5	1	5	2	3	7	2	6	5	5	7	5	5	33	1	2	1	4
8	2	2	2	4	1	1	1	2	6	5	5	5	4		25	2	3	2	7
9	2	5	1	2	1	4	5	2	5	4	5	5	5	5	29	1	1	1	3
10	1	4	1	3	1	2	6	2	2	3	2	2	2	2	13	3	3	4	10
11	1	3	1	4	1	2	2	2	5	4	5	6	4	4	28	3	3	4	10
12	2	4	2	4	1	2	2	2	1	1	1	1	4	4	12	2	2	2	6
13	2	3	2	3	1	1	1	2	5	6	6	5	3	6	31	3	4	4	11
14	2	4	1	3	1	3	11	2	5	6	5	5	5	6	32	1	1	2	4
15	2	4	1	3	1	2	7	2	5	4	6	5	4	4	28	3	4	4	11
16	1	5	1	5	1	2	13	2	5	5	7	7	7	6	37	1	1	1	3
17	2	5	1	2	1	2	12	2	5	6	7	6	6	5	35	1	1	1	3
18	2	6	1	4	1	4	13	1	5	1	1	1	1	1	10	2	2	2	6
19	1	4	2	4	2	2	5	2	6	5	6	5	3	4	29	1	3	4	8
20	1	6	1	4	2	3	7	2	4	4	6	5	6	7	32	1	2	3	6
21	1	3	2	4	1	2	6	2	6	7	5	7	3	5	33	2	3	5	10
22	2	2	2	3	1	1	2	2	3	4	4	4	3	4	22	4	4	5	13
23	1	5	1	4	1	3	7	2	7	7	7	6	5	6	38	2	2	2	6
24	2	5	1	2	1	2	2	1	1	2	1	1	1	1	7	2	1	1	4
25	1	5	2	5	1	2	11	1	6	6	6	7	4	6	35	2	2	2	6
26	2	5	1	5	1	3	2	2	4	4	3	3	3	7	24	3	4	4	11
27	2	2	1	4	1	1	7	1	6	5	5	6	7	6	35	2	3	3	8
28	2	3	2	4	1	2	3	2	6	6	6	7	4	5	34	3	4	4	11
29	2	6	1	2	1	3	2	2	5	5	6	5	4	5	30	1	1	2	4
30	1	7	3	5	2	4	11	2	4	6	2	5	3	6	26	3	4	2	9
31	1	3	2	4	1	1	3	2	5	5	6	5	6	6	33	1	1	2	4
32	2	7	1	3	1	3	7	1	4	5	2	6	3	6	26	1	4	2	7
33	1	5	1	3	1	3	6	1	5	4	2	6	3	6	26	4	2	4	10
34	1	6	1	5	2	3	7	2	5	7	7	7	6	7	39	1	1	1	3
35	2	6	1	4	1	2	4	2	5	5	5	5	5	5	30	2	1	2	5
36	2	6	1	2	1	3	6	2	4	5	6	5	5	6	31	1	1	2	4
37	1	5	1	4	1	1	6	1	2	2	5	4	2	3	18	1	1	3	5
38	2	3	2	4	1	1	4	2	6	6	6	6	3	6	33	4	4	3	11
39	1	7	1	4	1	3	7	2	7	6	7	6	7	5	38	1	1	2	4
40	2	4	1	4	1	2	7	2	5	3	6	3	5	2	24	4	2	4	10
41	2	3	2	4	2	1	2	2	1	1	2	2	1	2	9	1	2	1	4
42	1	7	1	4	2	6	9	2	5	5	5	6	4	6	31	3	2	3	8
43	1	3	2	4	1	1	1	2	3	3	4	3	3	3	19	5	4	4	13
44	2	2	2	3	2	1	2	2	5	5	2	4	1	4	21	4	4	5	13
45	1	2	1	4	1	2	2	2	6	6	6	6	2	4	30	2	1	3	6
46	1	6	1	4	1	4	13	2	6	5	4	5	4	6	30	3	3	2	8

47	2	7	1	4	1	6	15	1	5	5	6	6	4	7	33	2	3	1	6
48	1	7	1	5	1	1	7	1	6	6	6	6	6	6	36	1	2	1	4
49	2	6	1	3	1	3	3	2	3	3	2	3	2	3	16	1	1	2	4
50	1	2	2	4	1	1	2	2	6	7	5	4	6	5	33	2	5	5	12
51	1	7	1	5	1	3	11	1	5	5	6	5	4	5	30	3	4	4	11
52	1	6	1	4	1	4	18	2	5	6	6	5	3	4	29	2	2	1	5
53	1	5	1	4	1	3	9	2	6	6	6	6	6	6	36	1	2	2	5
54	1	6	1	4	2	4	6	1	6	5	5	5	4	5	30	3	4	5	12
55	1	2	2	4	1	1	3	2	7	7	7	3	4	5	33	1	3	3	7
56	1	4	2	4	1	3	2	1	4	4	5	4	3	4	24	3	4	5	12
57	2	2	2	4	1	3	2	5	4	6	6	6	7	5	34	2	3	4	9
58	1	5	1	4	1	3	6	2	5	6	5	5	6	7	34	2	2	2	6
59	1	5	1	4	1	3	11	2	2	3	5	3	3	3	19	1	2	5	8
60	2	2	2	4	2	1	2	2	2	2	2	3	2	3	14	4	5	4	13
61	2	5	3	3	3	4	7	2	5	5	4	6	4	7	31	3	4	3	10
62	1	3	2	3	1	1	4	2	2	5	3	2	4	1	17	3	3	2	8
63	1	7	1	5	1	4	12	1	5	5	6	5	4	5	30	2	2	2	6
64	2	2	1	4	2	2	5	1	7	4	7	3	5	2	28	3	4	4	11
65	1	3	1	5	2	2	5	2	2	4	2	5	1	5	19	5	2	4	11
66	1	5	1	1	1	3	10	2	3	3	3	4	3	4	20	1	2	2	5
67	1	7	1	5	2	5	15	1	5	4	6	5	4	5	29	1	1	2	4
68	2	7	1	4	1	3	10	2	3	4	3	4	2	3	19	3	2	3	8
69	1	5	1	4	1	3	6	2	2	2	3	3	2	3	15	2	1	3	6
70	2	2	2	3	1	1	2	2	1	2	1	2	1	2	9	5	4	5	14
71	2	2	2	4	1	2	7	2	4	3	4	2	2	4	19	3	2	2	7
72	2	3	1	3	2	2	5	2	6	5	4	5	2	5	27	3	4	4	11
73	2	2	2	3	2	1	2	2	6	6	5	6	2	3	28	2	2	2	6
74	1	8	5	4	2	5	17	1	5	6	6	6	5	7	35	3	1	2	6
75	2	5	1	3	1	4	4	2	7	7	7	7	7	7	42	1	1	1	3
76	1	2	1	2	1	1	2	2	4	5	4	4	3	4	24	2	3	3	8
77	2	2	2	3	2	2	3	2	2	2	2	2	1	2	11	2	2	2	6
78	1	8	1	5	1	4	17	1	6	7	6	7	7	7	40	1	1	1	3
79	2	3	2	4	1	1	1	2	2	1	4	2	5	7	23	5	4	3	12
80	2	2	2	4	2	3	2	2	5	7	5	6	7	7	39	1	2	3	6
81	2	3	2	4	1	2	6	2	5	5	6	5	4	5	30	2	3	5	10
82	2	4	1	4	1	2	6	2	5	7	6	7	7	7	39	1	1	2	4
83	1	2	2	3	1	1	4	2	5	5	6	4	3	3	26	2	3	4	9
84	1	3	1	4	1	2	6	2	5	6	5	6	3	5	30	1	1	2	4
85	2	5	2	4	2	3	6	2	5	6	7	7	7	7	39	1	1	2	4
86	1	3	2	3	1	1	5	2	6	5	5	5	5	5	31	2	2	2	6
87	1	3	2	3	1	1	1	2	6	6	7	6	5	5	35	3	3	1	7
88	2	3	1	3	1	2	5	2	3	3	2	3	3	4	18	2	3	3	8
89	1	3	2	4	1	1	1	2	7	7	7	7	1	4	33	3	3	5	11
90	1	8	2	4	2	4	10	2	4	5	4	5	6	6	30	1	1	1	3
91	1	3	1	2	1	2	11	2	7	7	7	7	4	5	37	1	2	1	4
92	1	3	2	4	1	3	2	1	1	1	1	4	1	1	9	3	3	3	9
93	1	4	2	3	2	3	2	2	4	5	4	4	4	4	25	3	4	5	12
94	1	5	3	2	1	2	5	1	3	5	2	5	2	5	22	2	5	1	8
95	1	5	1	4	1	2	6	1	2	3	5	4	3	2	19	2	3	2	7

96	2	5	1	3	2	2	3	2	5	6	6	5	7	7	36	1	1	1	3
97	1	8	1	5	2	5	17	1	6	6	7	6	5	6	36	1	1	1	3
98	1	2	2	4	1	1	2	2	5	4	7	5	2	4	27	2	4	4	10
99	1	6	1	4	1	2	4	1	5	5	5	5	4	5	29	2	2	2	6
100	1	3	2	4	1	1	1	2	1	2	1	1	4	1	10	1	2	2	5
101	1	6	1	5	2	3	11	1	6	3	5	2	5	6	27	4	2	3	9
102	2	3	1	4	1	2	1	1	5	5	5	5	3	5	28	2	4	3	9
103	1	4	1	4	1	2	5	2	6	6	5	3	3	5	28	2	2	2	6
104	1	4	1	4	1	3	5	2	6	5	7	7	4	6	35	1	2	1	4
105	2	2	1	4	1	2	1	1	5	5	5	5	3	5	28	3	3	4	10

APPENDIX D

Frequencies

Statistics

	SEX	AGE 1	Marital Status	Highest Educational Quali.	Religious Affiliation	Job Tenure	Salary
N	Valid 105 Missing 0	Valid 105 Missing 0	Valid 105 Missing 0	Valid 105 Missing 0	Valid 105 Missing 0	Valid 105 Missing 0	Valid 105 Missing 0

Frequency Table

SEX

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	58	55.2	55.2	55.2
Female	47	44.8	44.8	100.0
Total	105	100.0	100.0	

AGE1

	Frequency	Percent	Valid Percent	Cumulative Percent
20-29yrs	43	41.0	41.0	41.0
30-39yrs	34	32.4	32.4	73.3
Valid > 40yrs	28	26.7	26.7	100.0
Total	105	100.0	100.0	

Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Married	64	61.0	61.0	61.0
Single	36	34.3	34.3	95.2
Separated	3	2.9	2.9	98.1
Valid Widower	1	1.0	1.0	99.0
No Indication of MS	1	1.0	1.0	100.0
Total	105	100.0	100.0	

Highest Educational Quali.

	Frequency	Percent	Valid Percent	Cumulative Percent
SSCE	1	1.0	1.0	1.0
OND/NCE	8	7.6	7.6	8.6
HND	23	21.9	21.9	30.5
Valid BSC	58	55.2	55.2	85.7
Postgraduate	15	14.3	14.3	100.0
Total	105	100.0	100.0	

Religious Affiliation

	Frequency	Percent	Valid Percent	Cumulative Percent
Christianity	79	75.2	75.2	75.2
Islam	25	23.8	23.8	99.0
Valid Traditional Religion	1	1.0	1.0	100.0
Total	105	100.0	100.0	

Job Tenure

	Frequency	Percent	Valid Percent	Cumulative Percent
< 1yr	24	22.9	22.9	22.9
1-5yrs	33	31.4	31.4	54.3
Valid 6-10yrs	30	28.6	28.6	82.9
> 11yrs	18	17.1	17.1	100.0
Total	105	100.0	100.0	

Salary

	Frequency	Percent	Valid Percent	Cumulative Percent
<21,000-30,000	34	32.4	32.4	32.4
Valid 31,000-50,000	46	43.8	43.8	76.2
> 51,000-70,000	25	23.8	23.8	100.0
Total	105	100.0	100.0	

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Affective Commitment	105	7	42	27.63	8.141

Turnover Intention	105	3	14	7.25	2.990
Valid N (listwise)	105				

Reliability

Scale: Turnover Intention Scale

Case Processing Summary

	N	%
Valid	105	100.0
Excluded ^a	0	.0
Cases Total	105	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.809	3

Reliability

Scale: Affective Commitment Scale

Case Processing Summary

	N	%
Valid	104	99.0
Excluded ^a	1	1.0
Cases Total	105	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.905	6

ONEWAY AFT TI BY AGE1

/STATISTICS DESCRIPTIVES

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
	275.420	2	137.710	2.123	.125
Affective Commitment	6617.094	102	64.873		
Total	6892.514	104			
Between Groups	175.280	2	87.640	11.851	.000
Within Groups	754.282	102	7.395		
Turnover Intention	929.562	104			
Total					

Post Hoc Tests

Multiple Comparisons

Scheffe

Dependent Variable	(I) AGE1	(J) AGE1	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Affective Commitment	20-29yrs	30-39yrs	-1.788	1.848	.628	-6.38	2.80
		> 40yrs	-4.023	1.956	.126	-8.88	.84
	30-39yrs	20-29yrs	1.788	1.848	.628	-2.80	6.38
Turnover Intention	> 40yrs	20-29yrs	4.023	1.956	.126	-.84	8.88
		30-39yrs	2.235	2.055	.555	-2.87	7.34
	20-29yrs	30-39yrs	2.267	.624	.002	.72	3.82
Turnover Intention	30-39yrs	> 40yrs	2.946	.660	.000	1.31	4.59
		20-29yrs	-2.267	.624	.002	-3.82	-.72
	> 40yrs	20-29yrs	.679	.694	.621	-1.05	2.40
	> 40yrs	20-29yrs	-2.946	.660	.000	-4.59	-1.31

	30-39yrs	-6.79	.694	.621	-2.40	1.05
--	----------	-------	------	------	-------	------

*. The mean difference is significant at the 0.05 level.

Homogeneous Subsets

Affective Commitment

Scheffe

AGE1	N	Subset for alpha = 0.05	
			1
20-29yrs	43		25.98
30-39yrs	34		27.76
> 40yrs	28		30.00
Sig.			.126

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 33.944.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Turnover Intention

Scheffe

AGE1	N	Subset for alpha = 0.05	
		1	2
> 40yrs	28	5.82	
30-39yrs	34	6.50	
20-29yrs	43		8.77
Sig.		.591	1.000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 33.944.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

ONEWAY AFT TI BY JT1

/STATISTICS DESCRIPTIVES

/MISSING ANALYSIS

/POSTHOC=LSD ALPHA(0.05).

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Affective Commitment	< 1yr	25.00	8.758	1.788	21.30	28.70	9	36
	1-5yrs	26.73	8.090	1.408	23.86	29.60	7	39
	6-10yrs	28.53	7.873	1.437	25.59	31.47	9	39
	> 11yrs	31.28	6.772	1.596	27.91	34.65	10	42
Total	105	27.63	8.141	.794	26.05	29.20	7	42
Turnover Intention	< 1yr	8.92	3.335	.681	7.51	10.32	4	14
	1-5yrs	7.30	2.698	.470	6.35	8.26	3	11
	6-10yrs	6.63	2.697	.492	5.63	7.64	3	12
Total	18	5.94	2.667	.629	4.62	7.27	3	12
Total	105	7.25	2.990	.292	6.67	7.83	3	14

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Affective Commitment	Between Groups	456,891	3	152,297	2,390	.073
	Within Groups	6435,623	101	63,719		
	Total	6892,514	104			
Turnover Intention	Between Groups	108,848	3	36,283	4,465	.005
	Within Groups	820,714	101	8,126		
	Total	929,562	104			

Post Hoc Tests

Multiple Comparisons

LSD

Dependent Variable	(I) Job Tenure	(J) Job Tenure	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Affective Commitment	< 1yr	1-5yrs	-1.727	2.141	.422	-5.98	2.52
		6-10yrs	-3.533	2.186	.109	-7.87	.80
		> 11yrs	-6.278*	2.489	.013	-11.22	-1.34
	1-5yrs	< 1yr	1.727	2.141	.422	-2.52	5.98
		6-10yrs	-1.806	2.014	.372	-5.80	2.19
		> 11yrs	-4.551	2.339	.054	-9.19	.09
6-10yrs	< 1yr	3.533	2.186	.109	-.80	7.87	
	1-5yrs	1.806	2.014	.372	-2.19	5.80	
	> 11yrs	-2.744	2.380	.252	-7.47	1.98	

Turnover Intention	(I) Job Tenure	(J) Job Tenure	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Turnover Intention	> 11yrs	< 1yr	6.278 [*]	2.489	.013	1.34	11.22
		1-5yrs	4.551	2.339	.054	-.09	9.19
		6-10yrs	2.744	2.380	.252	-1.98	7.47
		1-5yrs	1.614 [*]	.765	.037	.10	3.13
		6-10yrs	2.283 [*]	.781	.004	.73	3.83
		< 1yr	2.972 [*]	.889	.001	1.21	4.74
	< 1yr	> 11yrs	-1.614 [*]	.765	.037	-3.13	-.10
		6-10yrs	.670	.719	.354	-.76	2.10
		> 11yrs	1.359	.835	.107	-.30	3.02
		< 1yr	-2.283 [*]	.781	.004	-3.83	-.73
		6-10yrs	-670	.719	.354	-2.10	.76
		1-5yrs					

Multiple Comparisons

LSD

Dependent Variable	(I) Job Tenure	(J) Job Tenure	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Turnover Intention	6-10yrs	> 11yrs	.689	.850	.420	-1.00	2.37

	< 1yr	-2.972	.889	.001	-4.74	-1.21
	1-5yrs	-1.359*	.835	.107	-3.02	.30
	6-10yrs	-.689	.850	.420	-2.37	1.00
	> 11yrs					

*. The mean difference is significant at the 0.05 level.

ONEWAY AFT TI BY SALL

/STATISTICS DESCRIPTIVES

/MISSING ANALYSIS

/POSTHOC=LSD ALPHA(0.05).

Oneway

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum
					Lower Bound	Upper Bound	
<21,000-30,000	34	24.62	9.280	1.592	21.38	27.86	7
Affective Commitment 31,000-50,000	46	28.48	7.284	1.074	26.32	30.64	12
> 51,000-70,000	25	30.16	6.956	1.391	27.29	33.03	10

	Total	105	27.63	8.141	.794	26.05	29.20	7
	<21,000-30,000	34	8.47	3.342	.573	7.30	9.64	3
	31,000-50,000	46	7.20	2.697	.398	6.39	8.00	3
Turnover Intention	> 51,000-70,000	25	5.68	2.249	.450	4.75	6.61	3
Total		105	7.25	2.990	.292	6.67	7.83	3

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Affective Commitment					
Between Groups	501.647	2	250.823	4.003	.021
Within Groups	6390.868	102	62.656		
Total	6892.514	104			
Turnover Intention					
Between Groups	112.412	2	56.206	7.016	.001
Within Groups	817.150	102	8.011		
Total	929.562	104			

Post Hoc Tests

Descriptives

		Maximum
Affective Commitment	<21,000-30,000	39
	31,000-50,000	42
	> 51,000-70,000	40
	Total	42
Turnover Intention	<21,000-30,000	14
	31,000-50,000	12
	> 51,000-70,000	11
	Total	14

Multiple Comparisons

Dependent Variable	(I) Salary	(J) Salary	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Affective Commitment	<21,000-30,000	31,000-50,000	-3.861*	1.790	.033	-7.41	-.31
	> 51,000-70,000	31,000-50,000	-5.542*	2.085	.009	-9.68	-1.41

LSD

	<21,000-30,000	3.861*	1.790	.033	.31	7.41
31,000-50,000	> 51,000-70,000	-1.682	1.967	.395	-5.58	2.22
	<21,000-30,000	5.542*	2.085	.009	1.41	9.68
> 51,000-70,000	31,000-50,000	1.682	1.967	.395	-2.22	5.58
	<21,000-30,000	1.275*	.640	.049	.01	2.54
<21,000-30,000	> 51,000-70,000	2.791*	.746	.000	1.31	4.27
	<21,000-30,000	-1.275*	.640	.049	-2.54	-.01
Turnover Intention	31,000-50,000	1.516*	.703	.034	.12	2.91
	<21,000-30,000	-2.791*	.746	.000	-4.27	-1.31
	> 51,000-70,000	-1.516*	.703	.034	-2.91	-.12

*. The mean difference is significant at the 0.05 level.


```

GLM AFT TI BY SEX AGE1 JTI
/METHOD=SSTYPE(3)
/INTERCEPT=INCLUDE
/CRITERIA=ALPHA(.05)
/DESIGN= SEX AGE1 JTI SEX*AGE1 SEX*JTI AGE1*JTI SEX*AGE1*JTI.

```

General Linear Model

Between-Subjects Factors

	Value Label	N
SEX	1 Male	58
	2 Female	47
AGE1	1 20-29yrs	43
	2 30-39yrs	34
	3 > 40yrs	28
Job Tenure	1 < 1yr	24

2	1-5yrs	33
3	6-10yrs	30
4	> 11yrs	18

Multivariate Tests^a

Effect	Value	F	Hypothesis df	Error df	Sig.
Pillai's Trace	.915	450.473 ^b	2.000	84.000	.000
Wilks' Lambda	.085	450.473 ^b	2.000	84.000	.000
Hotelling's Trace	10.726	450.473 ^b	2.000	84.000	.000
Roy's Largest Root	10.726	450.473 ^b	2.000	84.000	.000
Intercept	.004	.167 ^b	2.000	84.000	.847
Pillai's Trace	.004	.167 ^b	2.000	84.000	.847
Wilks' Lambda	.996	.167 ^b	2.000	84.000	.847
Hotelling's Trace	.004	.167 ^b	2.000	84.000	.847
SEX	.004	.167 ^b	2.000	84.000	.269
Roy's Largest Root	.060	1.308	4.000	170.000	.269
Pillai's Trace	.060	1.309 ^b	4.000	168.000	.269
Wilks' Lambda	.940	1.309	4.000	166.000	.085
Hotelling's Trace	.063	2.532 ^c	2.000	85.000	.085
AGE1	.060	4.13	6.000	170.000	.869
Roy's Largest Root	.029	.410 ^b	6.000	168.000	.871
Pillai's Trace	.029	.410 ^b	6.000	168.000	.871
Wilks' Lambda	.971				
JT1					

Effect	Value	F	Hypothesis df	Error df	Sig.
SEX * AGE1					
Hotelling's Trace	.029	.408	6,000	166,000	.873
Roy's Largest Root	.027	.758 ^c	3,000	85,000	.521
Pillai's Trace	.040	.874	4,000	170,000	.481
Wilks' Lambda	.960	.873 ^b	4,000	168,000	.481
Hotelling's Trace	.042	.871	4,000	166,000	.482
Roy's Largest Root	.042	1.785 ^c	2,000	85,000	.174
Pillai's Trace	.081	1.198	6,000	170,000	.310
Wilks' Lambda	.919	1.210 ^b	6,000	168,000	.304
Hotelling's Trace	.088	1.221	6,000	166,000	.298
SEX * JT1					

Multivariate Tests^a

Effect	Value	F	Hypothesis df	Error df	Sig.
SEX * JT1					
Roy's Largest Root	.088	2.499 ^b	3,000	85,000	.065
Pillai's Trace	.095	.710 ^b	12,000	170,000	.741
Wilks' Lambda	.906	.712 ^b	12,000	168,000	.739
Hotelling's Trace	.103	.713 ^b	12,000	166,000	.737
Roy's Largest Root	.091	1.291 ^b	6,000	85,000	.270
Pillai's Trace	.073	1.601 ^b	4,000	170,000	.176
Wilks' Lambda	.928	1.610 ^b	4,000	168,000	.174
SEX * AGE1 * JT1					

Hotelling's Trace	.078	1.619 ^b	4.000	166.000	.172
Roy's Largest Root	.076	3.250	2.000	85.000	.044

a. Design: Intercept + SEX + AGE1 + JT1 + SEX * AGE1 + SEX * JT1 + AGE1 * JT1 + SEX * AGE1 * JT1

b. Exact statistic

c. The statistic is an upper bound on F that yields a lower bound on the significance level.

Tests of Between-Subjects Effects

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	Affective Commitment	1691.565 ^a	19	89.030	1.455	.124
	Turnover Intention	250.188 ^b	19	13.168	1.647	.063
Intercept	Affective Commitment	29875.103	1	29875.103	488.254	.000
	Turnover Intention	1753.883	1	1753.883	219.437	.000
SEX	Affective Commitment	18.707	1	18.707	.306	.582
	Turnover Intention	.015	1	.015	.002	.966
AGE1	Affective Commitment	23.514	2	11.757	.192	.826
	Turnover Intention	40.076	2	20.038	2.507	.088
JT1	Affective Commitment	139.201	3	46.400	.758	.521
	Turnover Intention	2.728	3	.909	.114	.952
SEX * AGE1	Affective Commitment	176.540	2	88.270	1.443	.242

Source	Sum of Squares	df	Mean Square	F	Sig.
Turnover Intention	1,316	2	.658	.082	.921
Affective Commitment	437,346	3	145,782	2,383	.075
Turnover Intention	11,597	3	3,866	.484	.695
Affective Commitment	445,969	6	74,328	1,215	.307
Turnover Intention	8,229	6	1,371	.172	.984
Affective Commitment	397,434	2	198,717	3,248	.044
Turnover Intention	4,468	2	2,234	.280	.757
Affective Commitment	5200,949	85	61,188		
Turnover Intention	679,374	85	7,993		
Affective Commitment	87043,000	105			
Turnover Intention	6445,000	105			
Error					
Turnover Intention					
Affective Commitment					
Total					

Tests of Between-Subjects Effects

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.
	Affective Commitment	6892.514 ^a	104			
	Turnover Intention	929.562 ^a	104			
Corrected Total						

a. R Squared = .245 (Adjusted R Squared = .077)

b. R Squared = .269 (Adjusted R Squared = .106)

T-TEST GROUPS=SEX(1 2)

/MISSING=ANALYSIS

/VARIABLES=AFT TI

/CRITERIA=CL(.95).

T-Test

Group Statistics

	SEX	N	Mean	Std. Deviation	Std. Error Mean
Affective Commitment	Male	58	28.50	7.351	.965
	Female	47	26.55	8.985	1.311
	Male	58	7.02	2.775	.364
	Female	47	7.53	3.243	.473
Turnover Intention					

Independent Samples Test

Levene's Test for Equality of Variances		t-test for Equality of Means			
F	Sig.	t	df		

						Sig. (2-tailed)	Mean Difference
Affective Commitment	Equal variances assumed	2.287	.134	1.221	103	.225	1.947
	Equal variances not assumed			1.196	88.441	.235	1.947
Turnover Intention	Equal variances assumed	2.481	.118	-.876	103	.383	-.515
	Equal variances not assumed			-.862	90.951	.391	-.515

Independent Samples Test

		t-test for Equality of Means			
		Std. Error Difference	95% Confidence Interval of the Difference		
			Lower	Upper	
Affective Commitment	Equal variances assumed	1.594	-1.214	5.108	
	Equal variances not assumed	1.628	-1.288	5.181	
Turnover Intention	Equal variances assumed	.587	-1.680	.650	
	Equal variances not assumed	.597	-1.701	.671	