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THE EFFECT OF AGE RELATED HR PRACTICES ON PERCEIVED AGE DISCRIMINATION, EMPLOYEE COMMITMENT, TURNOVER INTENTIONS AND THE MODERATING EFFECT OF DIVERSITY MANAGEMENT. A SURVEY INVESTIGATION IN NIGERIAN BANKS.

OLUWATOMI ADEDEJI

A thesis submitted to the University of Huddersfield in partial fulfilment of the requirements for the degree of Doctor of Philosophy

The University of Huddersfield

February, 2019

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Abstract

This study investigated the role of Human Resource Management practices in age discrimination and employee commitment in the Nigerian banking sector. The study was motivated by the need to understand how the configuration of Human Resource (HR) practices in terms of age inclusivity are related to perceptions of discrimination on the grounds of age, and the relationship between perceived age discrimination, affective commitment and turnover intentions in culturally diverse and developing countries like Nigeria. An empirical quantitative approach was adopted for this study, based on six hundred and fifty-six employees from seventeen wholly-owned Nigerian banks. A number of hypothesised relationships were developed and tested using Structural Equation Modelling (SEM) based on Analysis of Moment Structures (AMOS) while PROCESS was used to test the moderating effects on the relationships. This thesis extends the knowledge in diversity management, specifically in a diverse sample, first by revealing how [age] discrimination is manifested, and how and why commitment might be perceived, expressed and experienced in different contexts. The implications of these findings for context-specific diversity management are presented.

The findings show that in organisations with no age-inclusive HR practices, employees perceived greater age discrimination and were less committed to their organisations and low employee commitment was associated with higher turnover intentions. Furthermore, diversity management practices were found to moderate the main effect between perceived age discrimination and employee commitment in such a way that the relationship was weaker when a high level of diversity management was introduced. This thesis makes important contributions to both theory and literature in the field of Human Resource Management research by extending the empirical application of Social Exchange Theory. It demonstrates how the predicted relationships also hold in a previously unstudied context by evidencing the moderating effect of diversity management on the relationship between perceived age discrimination and employee commitment. This study offers practical information to managers and policymakers regarding the impact of age discrimination during recruitment that may not put their organisations at a competitive advantage. Finally, this study will encourage policymakers to put measures in place to enforce existing laws on discrimination which will help in improving performance and reduce the number of unemployed youths, thus boosting the country's economy.

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Dedication

To the immortal and only wise God for the wisdom, strength and grace He gave me in completing this programme despite all odds.

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List of Abbreviations

AGFI	Adjusted Goodness of fit index
AMOS	Analysis of moment structure
AVE	Average variance extracted
CFA	Confirmatory factor analysis
CFI	Comparative fit index
df	Degrees of freedom
D ²	Malahanobis's distance
EFA	Exploratory factor analysis
GFI	Goodness-of-fit index
GOF	Goodness-Of-Fit
KMO	Kaiser-Meyer-Olkin
RMR	Root Mean Square Residual
RMSEA	Root mean square error of approximation
SEM	Structural equation modelling
α	Cronbach's alpha

CHAPTER 1

Introduction to the Study

1.1 Introduction

The main focus of this thesis is to examine the role of Human Resource Management (HRM) practices and policies on the perceived age discrimination, employee commitment and turnover intentions in the Nigerian banking sector. According to Walker (1999), HRM performs an essential function pertaining to the issue of age discrimination, and has also been found to have a great impact on the commitment and turnover intentions of employees (Meyer and Smith, 2000). This is an area that has remained under investigated. The main focus of this study is to investigate the way in which the configuration of HR practices, in terms of age inclusivity, are related to perceptions of discrimination on the grounds of age and, in turn, how perceived age discrimination is associated with affective commitment and turnover intention.

This chapter comprises of six sections. Section one presents the background to the study, the research problem and the rationale for the study. The aim of the study and the research questions are outlined. Then, an overview of the research approach is presented along with the contributions of the study. Next, the structure of the thesis is presented.

1.2 Background of the study

Human Resource Management is seen as the most crucial aspect of any organisation. It has also been found to perform a key role in ensuring the engagement and commitment of employees (Lockwood, 2007), which is observed in the policies and practices established by organisations (Higgs, 2006). This suggests that the function of HR practices is crucial, as a viable means for organisation, in ensuring that employees are committed and engaged in performing their jobs by creating exciting jobs through accessible resources, as well as providing opportunities for advancement and development (Juhdi et al., 2013). Owing to increasing numbers of aging employees, especially in developed countries which could be attributed to the increase in life expectancy and the decrease in fertility rate (United Nations, 2013), research on the impact of HR practices on employee outcomes is increasing (Armstrong-Stassen, 2008; Rau and Adams, 2005). Several studies have demonstrated that HR practices, such as training and performance appraisal, have a positive impact on

employee wellbeing and performance (Voorde et al., 2012). As a result of the change in demographics, organisations are faced with the challenge of engaging employees (Baltes and Finkelstein, 2011), and, based on this, Kooij et al., (2010) demonstrated that HR practices also change with age. Additionally, the demographics of the workforce and the labour market determine the HR practices in any organisation (Simons, 1995). This suggests that HR practices will determine, to a large extent, employee commitment and turnover intentions in an organisation.

There has been extensive research on age discrimination in western countries, especially those with older workers, as the demographics of the workforce of most developed countries are aging due to the reduction in birth rate and increased life expectancy of individuals (Bieling et al., 2015). However, there is little research on age discrimination during the recruitment process in African countries, especially Nigeria - a country where youths (aged 25 years and above) account for approximately 55% of the population. There is evidence that these countries have a culture of age discrimination where organisations discriminate during recruitment by placing age restrictions on the employees wanted.

1.3 Rationale of the thesis and gaps

Against this background, there are several justifications for investigating the role of HR in age discrimination issues, as well as its impact on employee commitment and turnover intentions in developing countries.

Firstly, studies have demonstrated that the demographics of the workforce and labour market determine, to a large extent, the human resource practices that an organisation should adopt (Simons, 1995). There has been extensive research on the issue of discrimination based on race, gender, religion and ethnicity (Ayadi et al., 2015; Edewor et al., 2014). Duncan and Loretto (2004) and Snape and Redman (2003) stated that both the young and old can be discriminated against in respect to their age. However, little or no attention has been given to discrimination in relation to age (Kunze et al., 2011), which is an essential variable to consider due to the demographic changes in the workforce. There is considerable evidence on the discrimination faced by older workers (Kunze et al., 2011), but not many studies have been conducted with a focus on age discrimination faced by young workers (Sargeant, 2010). Issues pertaining to why and how younger workers face discrimination, the role HR practices play, the impact this has on employee commitment, and the implications which

discrimination might have on intentions to turnover remain underexplored. This forms a major limitation in existing literature, as just having legislation that forbids age discrimination is not enough, especially from the perspective of developing countries, as most research focuses on developed countries.

Secondly, studies have considered the relationship between employees' perceptions of discrimination and engagement in many different contexts, particularly in developed countries (Bayl-Smith and Griffin, 2014; Boone James et al., 2013; Volpone and Avery, 2013). For example, research has demonstrated that when employees have a perception of discrimination, they more often than not respond with low levels of commitment irrespective of age (Boone James et al., 2013). The relationship between perceived age discrimination and employee commitment is sometimes influenced by other structural factors. For instance, the negative effects of discrimination on the attitudes of employees are attenuated by diversity practices (Downey et al., 2015). However, the effects of diversity practices on employee commitment, as well as its potential confounding effect on the relationship between age discrimination and commitment have not been studied previously. This study focuses on diversity management, which refers to the set of actions, policies and practices that an organisation adopts to manage age diversity (Riach, 2009). A well-known theoretical paradigm, social exchange theory, is extended by including the construct of diversity management as a moderator of the link between perceived age discrimination and employee commitment. This moderated relationship has not been explored in previous studies.

This thesis attempts to contribute to the identified gaps by investigating the way in which age-related HR practices are associated with perceptions of age discrimination and the effects that these practices have on employee commitment and turnover intentions among employees in Nigerian banks. Also, this study presents a new dimension by investigating the interactive role of diversity management practices on the relationship between age inclusive HR practice and perceived age discrimination, as well as on employee commitment.

The basis for carrying out this research in the bank is due to the banking sector being the 'power house' of growth in any economy (Owolabi and Ogunlalu, 2013), particularly in Nigeria where banks contribute approximately 3.14% to the country's GDP as was the case in the fourth quarter of 2015 (NBS, 2015). The bank is also one of the largest employers in Nigeria (Alo, 2010).

1.4 Aim of the study

Based on the aforementioned gaps, this study investigates how age-inclusive HR practices are related to perceptions of discrimination on the grounds of age and, in turn, how perceived age discrimination is associated with employee commitment and turnover intention, as well as the way in which diversity management practices affects this association. To achieve this aim, five research objectives were established:

1. To examine the effect of age-related human resource management practices on perceived age discrimination.
2. To examine the extent to which perceived age discrimination affects employee commitment.
3. To investigate the impact of employee commitment on turnover intentions.
4. To investigate the moderation effect of diversity management practices on the relationship between human resource management practices and perceived age discrimination.
5. To examine the moderation effect of diversity management practices on the relationship between the perceived age discrimination and employee commitment.

1.5 Research approach

To achieve the aim of this thesis, a quantitative research approach was adopted. Data was collected from 656 participants in the Nigerian banking sector. This approach was chosen because the study is intended to examine relationships between variables, which is the major purpose of the quantitative method (Punch, 2003). For the data analysis, two software packages were used. First, SPSS version (24.0) was used for data coding, carrying out normality tests and factor analysis. Secondly, for examining the interrelationships between the different independent and dependent variables, Structural Equation Modelling (SEM) was adopted by making use of AMOS (24.0). This method allows for complex occurrences to be tested and modelled statistically (Robson and McCartan, 2016).

1.6 Research Contributions

This thesis will make contributions to the theory, literature, as well as practical implications for HR practitioners and policymakers in relation to labour issues.

This study will contribute to the theory through extending the social exchange theory by demonstrating that diversity management is an important moderator of the relationship between PAD and Employee Commitment (EC) - a relationship that has not been explored in previous studies.

The study will contribute to the literature by focusing on the age discrimination experienced by relatively young individuals (those aged 25 years and above) during recruitment in a developing country context in which, to the best of my knowledge, no research has been carried out as of yet.

The outcome of this thesis will have implications for human resource practitioners and policymakers in ensuring that age specifications are eradicated as recruitment conditions, thereby ensuring the employment of talented, skilled and knowledgeable individuals, which can contribute towards setting the organisation at a competitive advantage. The study will also ensure that policymakers enforce the already-laid-down laws on discrimination, thereby improving employee commitment and reducing turnover intention, which reduces the number of unemployed youths, thereby boosting the country's economy.

1.7 Research structure

This thesis contains seven chapters structured as follows:

Chapter 1 – this chapter presents the introduction which outlines the background to the study, the rationale and the purpose of the study, and the study's contribution to knowledge.

Chapter 2 – this chapter presents the literature review, detailing an extensive description and a critical review on the existing literature in relation to the background of the study. It details various prior research studies on the general concept of discrimination and the different types of discrimination. The findings of different scholars pertaining to age discrimination faced by both older and young workers are also highlighted, and the various human resources practices that organisations could adopt are discussed. This chapter also presents the previous research that was carried out on the main constructs of the study, which are employee commitment, turnover intentions and diversity management.

Chapter 3 – the Nigerian context – this chapter provides brief information on Nigeria, serving as the context of this study. The chapter also explores the different legislations that exist in relation to discrimination compared to developed countries. Additionally, this chapter presents an overview of the banking sector in the Nigerian labour market.

Chapter 4 – this chapter presents the conceptual framework of the study, describing the role of HR practices on perceived age discrimination and its effect on employee commitment as well as its impact on turnover intentions. The chapter also presents the hypothetical relations between the main constructs of the study.

Chapter 5 – research methodology – this chapter presents the research methodology and approach for data collection, data analysis as well as the justifications for selecting each approach. It also presents the study’s philosophical stance, discussing the different views that exist and the philosophy upon which the study is based. The chapter also explains the research design, questionnaire development process and the measurement of the study variables.

Chapter 6 – data analysis – this chapter details the analysis of the data based on the formulated hypotheses. It presents the descriptive analysis and the reliability and validity tests. Structural equation modelling (SEM) with AMOS (24.0) was used to test for the formulated hypothesis.

Chapter 7- discussion and conclusion- this chapter presents a detailed discussion of the findings of the study. It also highlights the conclusion and the contributions of the research to knowledge and its practical implications for HR practitioners and policy makers. The research limitations and future research directions are also outlined.

1.8 Conclusion

This chapter presents the introduction of the study. A background to the study is given, which also provides a brief on the reason for which this research has been carried out. It also provides a clear aim for the study and detailed objectives. The approach adopted by this study was discussed along with the contributions of this study to both the theory and literature. Lastly, the thesis structure was presented.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of the key literature, which explores the background and importance of the relevant literature upon which the conceptual framework for this study is developed, as presented in the first chapter. This chapter is divided into four parts. The first part presents a review of the prominent literature on age discrimination, and provides an examination of the previous research of different scholars on the subject areas. The second part presents the literature on employee commitment based on the findings of different researchers and the gaps that they have identified, which this study aims to fill. The third and fourth parts present the relevant literature on turnover intentions and diversity management, discussing what scholars have discovered in those areas and the gaps to be filled, as well as presenting the standpoint of this study at every stage and the gaps to be filled by this research.

2.2 What is Discrimination?

Discrimination according to Solem (2016, p. 160) is defined as:

“seeing differences, for instance, between shades of grey, or making differences, to divide, separate between ‘us and them’ or to treat categories of people seen as different in unfair ways” (Solem, 2016, p. 160).

Discrimination is seen as a social disease that affects the lives of several individuals in the world (Vasconcelos, 2012). Cox (1994) identified ethnocentrism and institutional bias as the main causes of discrimination. Ethnocentrism is theorised as when members of a particular group judge members of another social group based on their beliefs, values and see their own perspective as better in comparison with those of the other group (Vasconcelos, 2015). It is argued that this promotes stereotypes, prejudice and other related issues (Cox, 1994; Vasconcelos, 2015).

Institutional bias, on the other hand, is when preferred practice patterns are maintained, which hinders the participation of certain members in the organisation who are from different backgrounds as a result of barriers created unintentionally. Posthuma and Campion (2009) posited that some managers would not employ or train certain workers due to the negative

stereotype held unconsciously against such class of people, such as older workers. Discrimination still stands as a challenge in organisations with its negative impacts within the work environment.

Discrimination is seen as an unacceptable form of behaviour in society, especially if it is based on characteristics that are not work-related. However, this still occurs subtly in areas like race, gender, sexual orientation, age and other working conditions (Dipboye and Colella, 2005; Perry et al., 2015). Past research has pointed out that several forms of discrimination exist, such as racial discrimination, gender, religion, ethnicity and disability (Ayadi et al., 2015; Dipboye and Halverson, 2004; Edewor et al., 2014). Despite the other forms of discrimination, age discrimination has been found to function at a level that is subtler and unconscious (Krieger, 1995). Empirical evidence suggests that subtle discrimination has a more far reaching negative impact on both the employees and the organisation compared to obvious forms of discrimination (Jones et al., 2017).

2.3 Workplace Discrimination

Workplace discrimination has been defined by the United Nations International Labour Organisation (2015) as any form of distinction or preference which has the effect of weakening equal employment opportunities or treatment in an organisation, based on age, race, sex, political opinion, or religion (Cheung et al., 2016). This definition has been criticised in different ways. First, Shen and Dhanani (2015) pointed out that research has embraced a broader concept of workplace discrimination, which includes behaviours outside the practices of the organisation and also includes discrimination that is not protected legally, but is based on social characteristics, such as weight and sexual orientation. In addition, the definition has been found to place so much emphasis on equal opportunities rather than on interpersonal experiences, which differ with social identity features (Cheung et al., 2016). Workplace discrimination exists in different forms, but for the purpose of this study, three forms of workplace discrimination will be discussed. Past research offers three classifications for understanding the different types of discrimination; subtle and overt (also termed hard and soft discrimination), interpersonal and formal, and micro-aggressions (Cheung et al., 2016; Stypinska and Turek, 2017). The first type (overt) adheres strictly to legal requirements, while the other forms exist in social interactions, which are linked to workplace dynamics (Green, 2001). Hard, or overt, discrimination has been said to involve obvious and clear

actions that directly express denigration of a person as a result of the social group they belong to (Jones et al., 2017). It also has to do with employers engaging in practices prohibited by legislation, these are practices such as not being employed or trained, or being fired or demoted as a result of one's age, gender or religion. This form is perceived as direct discrimination as it involves treating individuals less favourably based on age or other demographics. Also, it was further demonstrated that hard discrimination could be observed from personnel decisions made by superiors which have an impact on older workers' career opportunities and development (Stypinska and Turek, 2017).

Soft, or subtle, discrimination, on the other hand, involves actions that are ambiguous and cannot be easily detected and that are mostly unpremeditated (Jones et al., 2017). This refers to discrimination as a result of interpersonal relationships which are not prohibited directly by law. This largely has to do with age stereotypes which is a very common type of discrimination (Kite et al., 2009). This form of discrimination includes impolite remarks, jokes, and a lack of respect because of one's age, but most especially towards older workers by their employers, co-workers or clients (Stypinska and Turek, 2017; Van Laer and Janssens, 2011). This involves experiencing stereotypes, receiving low scores during evaluations and experiencing humiliation or intimidation based on one's age. This form of discrimination reflects the general negative stereotype and biased attitudes, which might be harmful to victimised workers. In addition, research has demonstrated that if these forms of negative behaviours exist persistently, they can then be regarded as discrimination (Kedziora and Smiszek, 2008; O'Conneide, 2006). The main problem associated with this type of discrimination, according to scholars such as Jones et al. (2017) and Stypinska and Turek (2017), is that it is difficult to prove legally.

The second approach, to which scholars have paid particular attention according to Hebl et al. (2002), is one that differentiates between formal and interpersonal expression of discrimination. Formal discrimination is one that it is generally accepted as an illegal form of behaviour and is organisationally oriented. For example, making a decision not to employ or promote a candidate because of his or her social identity. Interpersonal discrimination, on the other hand, has to do with impolite, aggressive and unhelpful behaviours displayed during day-to-day interactions with people. Research has demonstrated that overweight shoppers and gay and lesbian individuals applying for jobs are examples of individuals who face interpersonal discrimination (Hebl et al., 2002; King et al., 2006). Lindsey et al. (2015) pointed out that discrimination can be interpersonal and overt or formal and subtle. The third

approach, micro-aggressions, according to Sue et al. (2007, p. 273), involves “brief and common daily verbal, behavioural, or environmental indignities, whether intentional or unintentional, that communicate hostile, derogatory, or negative racial slights and insults toward the target person or group”. Examples of these behaviours are attacks meant to hurt a person, offensive or insensitive remarks, actions that belittle other people’s feelings or capabilities (Cheung et al., 2016). This classification of discrimination has not been studied extensively compared to the other classifications.

2.3.1 Types of Discrimination

There are different types of discrimination, which various individuals already in employment and those seeking employment encounter in organisations. Three of the different types of discrimination are described briefly.

2.3.1.1 Racial discrimination

The majority of the research carried out in relation to racial discrimination has been done in the United States and, as such, the emphasis has been placed on the experiences of racial minorities, such as black Americans, Latinos and Asian Americans. Research has found that people who fall into these classes are less likely to get a job when compared to their white counterparts even though they have the same qualifications (Derous et al., 2015). They have also been discriminated against in areas such as promotion and performance evaluations (McKay et al., 2008; Wilson and Maume, 2013). According to King et al. (2011) and Wang et al. (2011), racial minorities more often than not are victims of racial micro-aggressions and interpersonal discrimination in organisations (Raver and Nishii, 2010).

2.3.1.2 Gender discrimination

Most research on gender discrimination has focused on women’s experiences in the workplace, this includes sexual harassment, sex segregation, and pay inequality, irrespective of the location of the organisation (Bell, 2012; Shaffer et al., 2000). Gender discrimination, according to Gutek et al. (1996), is defined as the instance when decisions are made based on the gender of a person rather than their performance or qualification. Research has shown that women are more susceptible to interpersonal discrimination within an organisation (Cheung et al., 2016). This, according to Heilman (2001), is based on the stereotype of what men and women are perceived to be, which is initiated from the traditional view point that sees men as the head of the family and the breadwinners while women are seen as custodians of the home (Diekmann and Eagly, 2000). Also, Yamada et al. (2014) found that women experience far

greater levels of sexual harassment compared to their male counterparts. Research has also found that women face discrimination during employment as they are less likely to be hired or promoted especially in jobs that are perceived to be male dominated (Moss-Racusin et al., 2012; Roth et al., 2012). In addition, Catalyst (2016) found that, irrespective of the regulation on equal pay in the UK, women still get paid approximately 20% less than their male counterparts and this wage gap cuts across organisations and age.

2.3.1.3 Discrimination as a result of disability

There exists a great number of disabilities that can induce discrimination, these range from visible to invisible types of disabilities. Visible disabilities are those that are indicated by the presence of visual cues, such as wheelchairs, while invisible disabilities are those without visual indication and cover a wide range of both physical and psychological conditions or disorders (Saal et al., 2014; Santuzzi et al., 2014). Studies on discrimination against those with disabilities have pointed out that they face discrimination during the employment process (McMahon and Shaw, 2005). In addition, they may experience interpersonal discrimination from colleagues in the form of hostile responses, especially when they request special arrangements in the organisation to suit their working conditions (Colella, 2001).

2.4 Age Discrimination

Little attention has been given to discrimination in relation to age (Kunze et al., 2011), which is essential to consider as a result of the changes in the workforce demographics of most developed countries. Age discrimination denotes the unwarranted unequal treatment received based on age (Sargeant, 2008). It has been labelled as a prevalent and unacceptable norm and remains a socially accepted form of discrimination in the workplace (Tougas et al., 2004). Greenberg et al. (2002) describe this form of discrimination as a negative attitude and behaviour towards an individual because of his chronological age. Macnicol (2006, p. 6) puts it as the use of basic age representations in personnel decisions. Furthermore, Kunze et al. (2011) and Boone James et al. (2013) posit age discrimination and ageism as contrary to human values, which can affect businesses and hinder productivity.

Ageism is the belief, stereotypes and prejudices held about older people (Bratt et al., 2018). It is also regarded as discrimination either in support of, or against, any age group (Chonody and Wang, 2014). Macnicol (2006) pointed out that ageism is the assumption of an age-based group characteristic of an individual, irrespective of the actual characteristics of that individual. It should be noted that it is not only older people that experience ageism,

although, most research on ageism has focused on older people (Butler, 2005; North and Fiske, 2012). Malinen and Johnston (2013) argued that attitudes towards age, whether negative or positive, may eventually amount to discriminatory behaviours. An example of this is perceiving older workers as being more committed to the organisation, but also not as productive as the younger workers. Ageism is experienced by both the old and young, the difference being that ageism towards older people is mostly subtle (Chonody, 2016; Palmore, 2015) and it occurs when they are not given the power to voice their opinions due to the belief that ability and competency deteriorates with age (Fiske et al., 2002). On the other hand, Fiske et al. (2002) pointed out that ageism towards the young is primarily hostile, which is mainly as a result of the stereotype that perceives young people as being agile, competent and possessing the capacity to carry out assigned tasks, but also being very arrogant and unfriendly.

Discrimination against the old has been perceived to be more severe than that experienced by the young (Garstka et al., 2004; Iversen et al., 2009). However, Bratt et al. (2018) pointed out that age discrimination experienced by young people might have a more serious effect on their physical health, as well as their mental and psychological wellbeing compared to the discrimination experienced by older people. As previously stated, there is not much evidence on the age discrimination experienced by the relatively young (Bratt et al., 2018), and filling this gap is one of the main aims of this study.

According to Kelly (1998), the issue of age discrimination began when the crises of classical Fordism came to an end around the 1970s. This era was typical of a continuous increase in demand for remunerations and propensity to consume more. This gave rise to a cost-cutting regime by organisations which, in turn, resulted in harsh working conditions for employees. Conversely, Grossman (2013) suggested that age discrimination practices are evidently prevalent when institutions are in a phase of economic downturn. Perceived age discrimination, as described by Bibby (2008), can be described as a nepotistic situation whereby organisational decisions are made based on frivolous criteria, such as age, rather than on value-based judgements like individual merit, skill, experience and achievements.

Research has demonstrated that age discrimination functions at three different stages; the first is during recruitment- this occurs when applicants who are above a certain age are exempted from the recruitment process as a result of being too old or by employing those within certain age range due to the fact that they are young and energetic (Ahmed et al., 2012; Richardson

et al., 2013). The second stage of age discrimination occurs at the workplace when some employees are excluded from training, promotion and pay rises due to their age (Solem, 2016). Lastly, age discrimination can also occur when it comes to the issue of downsizing where the principle of seniority is not followed and older workers are treated unfavourably when giving pensions or bonuses.

Research has found that both the young and the old are effected by age discrimination (Duncan et al., 2009). Wood et al. (2008) and Garstka et al. (2005) argued that, although age discrimination is peculiar to everyone regardless of their age, older people in developed countries are more susceptible. Findings by Duncan and Lorretto (2004) further expatiate that the concept of older employees differs in context from one industry to the other, providing an example of the IT industry whereby an employee of 40 years of age is considered old. The view point of the neo-liberalists on age discrimination, however, takes account of an utter lack of judgement in the classification of skills and abilities of older employees.

Researchers like Rabl (2010), Lyons et al. (2014) and Duncan and Loretto (2004) identify stronger tendencies for discrimination among employees aged 50 – 60 years than in younger employees. Ostroff and Atwater (2003) attribute reasons for this discrimination to the stereotype judgement that organisations find older workers more costly to maintain. Shore et al. (2003) also note that older workers are less productive and less motivated (Perrin, 2005; Ng and Feldman, 2008; Kanfer and Ackerman, 2004; Snape and Redman, 2003). Along this line of argument, Broadbridge (2001) posited that individuals' age and job performance are not correlated. A similar study by Solem (2016) discovered that conceptions about older employees and job performance is positive. The study also suggests that older employees of 50 years and above are as productive as their younger counterparts, thereby emphasising that productivity is not related to age. However, in the recruitment process, older workers are less likely to be shortlisted for an interview.

Philip and Siu (2012) and Tempest et al. (2002) attempted to analyse the focus of various age discrimination studies and noted that a vast majority of the working population in most developed economies is ageing due to a decline in birth rate and improved life expectancy. Further studies in line with this argument include Lyons et al. (2014), Richardson et al. (2013) and Wood et al., (2008). Sargeant (2010) explored the factors responsible for discrimination and found similarities in the discrimination experience of young and older employees but discovered a difference in the factors responsible for discrimination. Among

other reasons for discrimination, The Department for Education and Employment (2001), Duncan and Loretto (2004) and Riach (2009) identified the reasons for discrimination as issues around promotion, employment and training in relation to age. An example of this is an instance where an employer has refused to promote a qualified employee based on the stereotype that the employee's age does not seem to match the portfolio and the experience gained.

2.4.1 Stereotype against older workers

Although research has demonstrated that job performance does not decline with age (Liden et al., 1996), evidence still points to the fact that older workers are less likely to be employed in comparison with younger workers, even when they are equally qualified for the job (Avolio and Barrett, 1987). Ageism, as earlier defined, is the stereotype against older workers as a result of their chronological age that is seen as being too old to take up a particular job (Solem, 2016). Based on age stereotypes, which are prevalent in the labour market, older workers are likely to face age discrimination (European Commission, 2009). Abrams et al. (2011), in their research, indicated that close to 24% of mature Europeans have, at one time or another, experienced age discrimination. Scholars have discovered that age discrimination is more prevalent in organisations, especially those with a smaller number of mature workers, as well as in rapidly growing organisations and organisations adopting the use of new technologies. Such sectors, such as IT, banking and hotels, as well as private organisations are found to be more discriminatory than organisations in the public sector (Johnson and Neumark, 1997; Perry and Finkelstein, 1999; Posthuma and Campion, 2009). From the foregoing, Van den Heuvel and Van Santvoort (2011) provided evidence that older employees from West and North Europe experience relatively less discrimination in comparison to their counterparts in East and South-East Europe. Industrially, there is a more noticeable discrimination in the service sector as customers also contribute to discriminatory factors.

Having a negative age stereotype has been found to influence the decisions of employers towards older workers, thereby setting a barrier to increased employability and retention among them (Loretto and White, 2006; OECD, 2006). However, Taylor and Walker (1998) argued that having a positive view on older workers does not necessarily lead to practices that are supportive. It is believed that older workers perform poorer, are less flexible, are more

susceptible to illness and accidents, and are less motivated compared to their younger counterparts (Finkelstein et al., 1995; Shore et al., 2003), and they are perceived as being expensive for the organisation (Ostroff and Atwater, 2003; Posthuma and Campion, 2009). Also, research on older workers has pointed out that age correlated negatively when evaluated with several skills, productivity and potentials (Bal et al., 2011). Studies demonstrated that age stereotypes influence employment-related decision outcomes in a number of ways, ranging from low interview scores to poor performance appraisals (Posthuma and Campion, 2009) which points to the fact that ageism can affect employment decisions in a way that disadvantages older workers (Stypinska and Turek, 2017).

Manger (2014) argued that discrimination against older workers during recruitment is caused by labour market demands and is not due to the organisation's wish to discriminate, as they prefer to employ younger workers who will help in profit maximisation. He went further to say that, in principle, young workers are not more productive than older workers, but that being unemployed and old suggests low productivity of the older worker. However, evidence from empirical research shows that these common stereotypes are unsupported (Truxillo et al., 2015). For instance, Ng and Feldman (2010) and Kanfer and Ackerman (2004) have demonstrated that the negative age stereotypes have no correlation with task performance, training, health, resistance to change, or motivation and that age is positively related with job attitudes. It has also been discovered that successful training and age are unrelated (Broadbridge, 2001).

Although older workers have been stereotyped negatively based on the above points, Oberholzer-Gee (2008) demonstrated that having a long duration of unemployment is seen by managers as an indication of low productivity. That is, the longer an individual stays without a job, the more it becomes difficult to seek employment, as employers will see the long period of unemployment as a lack of productivity (Manger, 2014). Also, Ng and Feldman (2008), in their research, discovered that there is not much difference in the main tasks performed by older workers and that the performance of older workers is, to some extent, superior to that of younger workers in areas such as safety, counterproductive behaviour and organisational citizenship. Furthermore, studies have also demonstrated that older workers are positively stereotyped in that they are seen to be more dependable, honest, committed and are less likely to leave their job for another (Hedge et al., 2006; Ostroff and Atwater, 2003), unlike their younger counterparts.

Given the shortage of skills in most developed countries, organisations have the responsibility of both attracting young talent and retaining older employees in order to meet their human resource needs (Kunze et al., 2011; Tempest et al., 2002). In addition, the greater the heterogeneity of the workforce, the more it generates dynamism in what employees expect from the organisation and what it offers. As a result, Kooij et al. (2010) suggested that it is imperative for organisations to review their human resource policies and practices in order to accommodate these recent developments and to also put in place innovative practices that would attract, motivate and maintain an increasingly age-diverse workforce (Kulik et al., 2014).

2.4.2 Stereotype against the young

As earlier established, ageism is more often than not associated with discrimination against the old. However, recent studies have shown that age discrimination in employment can be experienced at any age (Loretto et al., 2000; Rupp et al., 2006). Due to the arguments above, employers would prefer to employ the young, who are aged between 18 – 30 years, as they can easily adapt to change and have better educational qualifications than their older counterparts (Brooke and Taylor, 2005). As a result, discrimination in relation to age could arise. However, studies have found that younger workers also experience quite a number of negative age stereotypes in comparison to their older counterparts, for instance, they are perceived as being less thorough, unreliable, and less motivated (Bal et al., 2011; Bertolino and Fraccaroli, 2013; North and Fiske, 2012). Roberts et al., (2006) found that younger workers could also be discriminated against during the selection process as their scores may be low on measures used for selection, one such example of this is the conscientiousness trait.

As much as the ageing of the working population is now of great concern in developed countries, like the United Kingdom, the United States, and Australia, developing countries, like Nigeria, do not have such concerns. The relatively young are the ones who face discrimination in Nigeria as a result of age specification requirements for entry-level applicants. According to Mooney Cotter (2008, p. 116) this could be because of the following reasons:

“Those classified as old form a small proportion of the total population, this is because of the relatively low life expectancy and high fertility rates in comparison to developed countries. Secondly, the major development concern of the government

supports expenditures that empower the long term productive potential of the young ones” (p.116).

Although more attention in age discrimination research has been placed on older workers (Finkelstein and Farrell, 2007), empirical evidence points to the fact that at least 25% of younger workers have experienced some form of age discrimination (Loretto et al., 2000). Duncan and Loretto (2004) discovered that younger workers experience this in the form of being denied promotion and receiving lower pay. It is statistically proven that the employment and pay rate of younger workers have declined in successive years (Blanchflower and Freeman, 1996). Hence, not much has been achieved with regards to ageism in relation to the relatively young (North and Fiske, 2012), which is the core focus of this research. This present research aims to contribute to the literature by examining the age discrimination experienced by young employees in developing countries, although Sargeant (2010) has examined age discrimination in line with the Framework Directive on Equal Treatment in Employment and Occupation and its effect on young workers.

2.5 Human Resource Management (HRM) Practices

HRM practices refer to the organisational activities focused on managing the HRM pool and ensuring that the resources are aimed towards fulfilling the goals of the organisation (Rew and Krishna, 2015). The HR system of an organisation reveals the organisational strategy and context and relates information on this to potential employees (Bretz and Judge, 1994). HR practices form an individual's experiences in an organisation based on personal analyses and social constructions (Rousseau and Greller, 1994). It is noted that HR practice contained in the policy documents is different from employees' experiences of HR practice (Wright and Nishii, 2007). Wright et al. (1994) pointed out that HRM practices are applied by organisations in shaping employee behaviour, as well as their attitudes and perceptions. This suggests that when HR policies are formulated and executed properly, they help in enabling organisations to achieve their objectives, which largely deals with the organisation's human capital.

The major asset of any organisation is largely its human capital and this includes handling them in a manner that suits the organisation (Juhdi et al., 2013). In support of this view, Yeung and Berman (1997) emphasised in their research the importance of HR practices on organisational performance, which also has a strong impact on employees' commitment to

the organisation. Several studies have been carried out in order to demonstrate that HR practices lead to organisational performance. For instance, it has been demonstrated that HR practices have an effect on profitability, turnover, productivity and quality, performance indicators, and employee behaviour, among others (Guthrie, 2001; Huselid and Becker, 2000; Jiang et al., 2012; Macduffie, 1995; Youndt et al., 1996). This is born out of various criticisms that suggest that HR does not add any value to an organisation (Wright et al., 2005).

Barney (1995) argued that HR practices provide organisations with a sustainable source of competitive advantage. Also, Ichniowski et al. (1993) demonstrated that HR practices have a larger effect on organisational performance than on individual practices. This is usually the case when such practices have a great amount of internal fit, which in turn elicits synergy (Barney, 1995). Furthermore, Purcell (1999) pointed out that several scholars have demonstrated the strong influence that HR practices have on organisational performance, most especially when they are aligned and aimed at achieving the same strategic goals. However, Boxall et al. (2011) and Delery (1998) pointed out that there are also some shortcomings attached to a strong fit, such as having an ‘over –designed’ HR system where the added HR practice no longer adds value to the organisation, which could potentially result in some resources being wasted. In studying the effect of HR practices on organisational performance, scholars have used approaches such as ‘high commitment, high performance and high involvement’

2.5.1 High performance

High performance HR practice is defined as systems of HR practices that are designed to increase organisations’ effectiveness through the creation of avenues that enable employees to be more involved with the organisation (Whitener, 2001). It is also seen as a set of interrelated human resource practices intended to enhance the competence and abilities of employees in organisations (Messersmith et al., 2011). This type of HR practice includes training and performance appraisals, as well as involvement and participation (Jiang et al., 2012; Messersmith et al., 2011; Rabl and Carmen Triana, 2014). This form of HR involves the selection of HR practices based on the advancement of employees’ ability, motivation and opportunities (AMO) (Appelbaum et al., 2000; Obeidat et al., 2016), and is in line with the human capital theory (Barney, 1991), which basically sees employees as a strategic resource. This model (AMO) suggests that the use of HR practices targeted at strengthening employee performance can be seen as comprising of three elements- skill, motivation and opportunity

improving HR practices (Lepak et al., 2006). The skill-enhancing HR practices, according to Tharenou et al. (2007) are targeted at facilitating employee knowledge and abilities, as well as assisting in their career development and increasing their opportunities for promotion. These help employees to understand the specific skills that the organisation needs while gaining the specific skills required by the job and the required knowledge for increased in-role and innovative job performance (Khoreva and Wechtler, 2018).

Motivation enhancing HR practices include developmental performance management, benefits, promotion and job security. These practices ensure that the effort of employees is aimed at achieving work objectives and also provide them with the drive required to engage in improved employee performance (Kinnie et al., 2006). These practices present the organisation to the employees as one that values their contributions (Allen et al., 2003). Through the appraisal system, motivation-enhancing HR practices also emphasise the employee behaviour that is expected by the organisation and help employees to develop and maintain these behaviours (Khoreva and Wechtler, 2018). Opportunity-enhancing HR practices, on the other hand, as suggested by Jiang et al. (2012), are approaches in which employees are encouraged to make use of their skills and motivation in achieving organisational objectives, as well as sharing knowledge, learning new skills and dealing with challenges at work. This HR practice includes teamwork, employee involvement, knowledge-sharing and flexible job design. Mathieu et al. (2006) stated that the Abilities, Motivation and Opportunities (AMO) model, as relates to opportunity-enhancing HR practices, motivate employees to take on an increased responsibility in completing tasks, setting goals and managing interpersonal processes. By adopting the opportunity-enhancing HR practices, employees are involved in the improvement of processes and are more likely to creatively proffer solutions to problems (Heffernan, 2016; Kirkman et al., 2004).

The main assumption in the literature is that high performance HR practices, which are also known as 'soft' HRM practices, highlight the importance of treating workers as valued individuals and place emphasis on their wellbeing (Storey, 1995). The basic notion here is that organisations that adopt this HR practice will strive to optimise the productivity and performance of employees through AMO, and as such, employees are seen as a resource to the organisation. Barney (1991) noted that HR practices have the tendency to become valuable, rare, inimitable and irreplaceable. These features are seen to be crucial in a high performance approach which cannot be copied by competitors (Gould-Williams, 2016).

This type of HR practice, as previously mentioned, ensures the high performance of employees through practices that enhance their ability to accomplish through selection processes and training activities, the adoption of rewards, as well as recognition and feedback systems in a bid to keep them motivated. HR practices that provide opportunities for employee performance should also be introduced (Appelbaum et al., 2000). It is important for a high performance HR system, as noted by Gould-Williams (2016), to ensure that the elements of the AMO theory are dealt with. Scholars who have researched HR practices and performance have mostly conducted their research studies on private sector organisations where competitive advantage is seen as important. However, Gould-Williams (2016) demonstrated that this approach sees employees as a means to an end, where they are seen as resources to be used in order to achieve organisational goals. Therefore, implementing HR practices should be with the aim of improving employees' abilities, motivation and opportunities to perform which will result from looking after employee wellbeing.

2.5.2 High commitment

This approach, built on the Social Exchange Theory (SET), enhances HRM practices to foster a give and take relationship between the organisation and the employees (Mostafa et al., 2015). This approach of HR practices focuses on the human aspect of HRM by placing emphasis on the employment relationship between the employers and employees, which should be a beneficial relationship for both sides. This HR practice indicates to employees that the organisation is interested in their wellbeing and seeks to develop a long-term relationship with them. These HR practices include recruitment and selection practices, training and development, as well as employment security and incentives (Batt, 2002; Collins and Smith, 2006; Pfeffer and Veiga, 1999). However, Marchington and Grugulis (2000) argued that what is seen as a form of best HR practice is essentially flawed, because the practices selected are based on inadequate evidence. They also posited that Pfeffer's stance is based on the assumption that employees wish to be subjected to the outlined practices.

High commitment HR practices promote a mutually beneficial relationship based on reciprocity between the employees and the organisation (Gould-Williams, 2016; Sun et al., 2007). This indicates to employees that the organisation is interested in them. For example, when management allows employees to be involved in decisions that are related to their jobs and give them the opportunity to use their initiative in dealing with problems as they occur, this indicates to employees that the organisation is interested in their wellbeing.

Organisations that adopt high commitment as an HR practice need to demonstrate these concerns. Furthermore, based on SET, this approach will boost employees' commitment to the organisation. Although this approach will lead to a greater organisational performance, this should not be the major focus of any organisation that adopts the high commitment approach as they should also be interested in their employees' wellbeing (Gould-Williams, 2016; Sun et al., 2007).

However, several researchers have questioned the relationship between the adoption of high commitment as an HR practice and the organisation's gain of a competitive advantage. For instance, Lepak and Snell (1999) argued that the choice of the employment relationship adopted by an organisation is dependent on the employees' worth and uniqueness. On the other hand, scholars such as Delery and Doty (1996), who are of the best practice school of thought, have argued that certain HR practices are usually more beneficial than alternative systems and, as such, will be a basis for a competitive advantage for organisations that implement them. Furthermore, recent research has demonstrated that the efficacy of an employment relationship is based on several factors (Lepak et al., 2003; McClean and Collins, 2011).

2.5.3 High involvement

This approach basically involves the value of empowerment and decentralised decision-making (Gould-Williams, 2016). Involvement has to do with satisfying employees' psychological needs for independence, affiliation and competence (Ryan and Deci, 2000). This HR practice includes training and development programmes, team work, being involved in the decision-making processes, as well as upward communication and feedback. The need for autonomy has to do with individuals having control over their actions or behaviours and the need for competency refers to individuals having confidence in their work while the need for affiliation refers to having a sense of belonging (Kovjanic et al., 2012).

Gagné and Deci (2005) discovered that fulfilling these psychological needs will result in a positive work outcome. That is, filling these psychological needs will lead to employees being engaged with their work because they want to be engaged without being forced or required to be engaged. However, Gould-Williams (2016) and Andrews (2016) pointed out that the psychological needs may be relevant to individual growth and the degree to which they are fulfilled is dependent on the work environment.

HR practices, as previously discussed, have been found to stimulate both the wellbeing of employees and their performance (Appelbaum et al., 2000; Guest, 2011). Also, HR practices have been found to be positively related to work attitudes and behaviours as a result of the norm of reciprocity (Guest, 2002). It is assumed that individual employees see HR practices as a personal commitment to them and a system where their contributions are recognised, and therefore, they respond with positive attitudes and behaviours towards the organisation (Kooij et al., 2013). However, Kooij et al. (2010) had earlier found that work motives change with age and, as such, HR practices might also be influenced.

2.6 Age Related HR Practices

Kooij et al. (2010) found that the relationship between HR practices and satisfaction and commitment change with age. It was also discovered that supervisors tend to hold stereotypical views about older workers which result in discriminatory decisions with regards to issues such as promotions, training or recruitment, thereby affecting the relationship between HR practices and organisational fairness (Maurer et al., 2003). However, recent research has shown that employee performance does not decrease with age, but several stereotypical views on older workers' performance still exist (Maurer et al., 2003; Ng and Feldman, 2008). Several researchers have found that the controlling aim shifts from being mainly focused on promoting young adults to remain in their jobs towards preventing older adults from leaving employment (Ebner et al., 2006; Freund, 2006). Based on these findings, employee work motives are expected to change with age (Kooij et al., 2013). Hence, it is found that HR practices are affected by these changes in motives.

However, Ollier-Malaterre et al., (2013) pointed out that in order to address the issue of demographic changes, the organisation needs to consider several factors, one of which is to analyse the current employee composition in the organisation. A careful consideration of the most advantageous Human Resource (HR) policies to implement in order to avoid age discrimination is important, with the aim of implementation policies that will suit both older and young workers and to assist in the transfer of knowledge between the older and young workers in the organisation. Ingram and Simons (1995) also revealed that organisational size, sector, the demographics of the workforce, and labour market demands determine the HR practice in any organisation. To further explain organisations' age-related practices,

Ollier-Malaterre et al. (2013) examined three institutional logics; strategic logic, benchmarking logic and compliance logic.

2.6.1 Strategic logic

This is focused on market competition. It centres on the business case for the adoption of certain HR practices (Thornton, 2002). That is, the business case will determine the HR practices to be adopted. Organisations that have a strong strategic logic have been found to focus their decisions on factors such as sales, profit and productivity. In such organisations, HR determines the effectiveness of HR practices through employee surveys and the use of financial measures. Hence, having a new set of HR practices must be backed up by these measures and must be justified (Milliken et al., 1990). According to Strack et al. (2008) and Voelpel and Streb (2010), those responsible for decision-making in such an organisation will focus on age-related practices as a result of the direction given by scholars or practitioners to deal with the risks associated with demographics. Hence, it is believed that organisations with a strong strategic logic are likely to implement practices that are age-related in order to deal with the risks associated with demographic-related issues in order to keep the organisation at a competitive advantage (Voelpel and Streb, 2010).

Soares et al. (2012) argued that age-neutral HR practices encourage the engagement and participation of all employees, which is crucial to accomplishing innovation and problem-solving strategies, which emerge as a result of implanting age-neutral practices. Also, having an age-neutral HR practice encourages fairness among the different age groups, thereby mitigating against the issues caused by changes in demographics, thus increasing employee engagement and productivity (Pitt-Catsouphes et al., 2007). Furthermore, in support of this view, Li et al. (2011) stated that organisations with strong strategic logic are more likely to adopt an age-neutral HR practice that enhances age diversity and equity in the workplace.

However, research has discovered that practices targeted at older workers may be difficult for an organisation with strong strategic logic to adopt (Ollier-Malaterre et al., 2013). Although Nakai et al. (2011) and Pitt-Catsouphes et al. (2007) pointed out the economic benefits of flexible working and knowledge transfer opportunities, once this is incorporated into the HR practice, older employees perceive this action by the organisation as valuing their contribution and, thus, their perceived organisational membership is maintained (Armstrong-

Stassen and Schlosser, 2011), which also impacts on their engagement and productivity (Ollier-Malaterre et al., 2013).

2.6.2 Benchmarking logic

Benchmarking logic, as the name implies, means that organisations base their practices on their competitors when deciding to react to environmental changes (Milliken et al., 1990). It is true, as pointed out by Dobbin and Sutton (1998), that organisations do not exist by themselves and are therefore prone to external influence. HR practitioners in such organisations may allow their decisions, pertaining to the nature of practices to be adopted, to be influenced by what their professional community term as best practice (Paauwe & Boselie, 2003). Organisations with a strong benchmarking logic are usually prone to mimetic and normative pressures, and there has been an increase in these pressures as a result of ageing and age-related HR practices. Organisations with this logic may begin to see the important changes in the workforce and will usually be motivated to implement age-related HR practices once they see their competitors and other organisations adopt them.

2.6.3 Compliance logic

This has to do with logic based on labour laws and regulations relating to employment relationships and HR practices (DiMaggio and Powell, 1983). Here, HR practices are based on regulations given by the government and, as a result, seen as best practices (Paauwe and Boselie, 2003). As demonstrated by Dobbin and Sutton (1998), laws and regulations have a great influence on HR practices. It is important to note, as pointed out by Lounsbury (2007) and Reay and Hinings (2009), that two or more institutional logics may exist together in an organisation. However, Hinings (2012) pointed to the fact that there will be a main logic and one or more sub-dominant logics at the organisational level. Organisations in this category may be motivated to implement age-related HR practices in order to ensure that they are not discriminating in their recruitment processes, as well as to ensure that their HR processes and decisions do not contravene the regulations guiding them. An example of this are the Age Discrimination in Employment Act (ADEA) in the United States and the Equality Act (2010) in the United Kingdom.

As previously mentioned, HR practices are affected by change in work motives as a result of age. Kinnie et al. (2005) discovered that employees respond differently to the HR practices

they are exposed to, based on their needs, which also has an effect on their commitment. It was also suggested by Gong et al. (2009) that the needs of the manager determine the nature of their commitment as a retaliation to the system of HR practices of the organisation.

2.7 Employee commitment

The definition of employee commitment, according to Mowday et al. (1979) can be seen as the degree to which employees are prepared to put their effort in ensuring that the organisation succeeds, as well as the extent to which their values fit those of the organisation (Mowday et al., 1979). Research has demonstrated that committed employees are less likely to leave the organisation (Meyer and Maltin, 2010); will more often than not be present at work (Meyer et al., 2002); perform effectively; and be seen as a valued resource by the organisation (Coetzee et al., 2014; Ismail and Daud, 2014). Research has found that HR practices that consist of training, selection, career management and compensation have a remarkable effect on employees' commitment (Juhdi et al., 2013). Also, Hiltrop and Despres (1994) put forward that HR practices have a significant influence on employee commitment, and as such, employee commitment is perceived as a vital indicator of the effectiveness of HRM. For example, if an organisation manages employee performance, training, career management, compensation and selection very well, employees will perceive this as a good thing and, as a result, will respond with a high level of commitment to the organisation (Whitener, 2001).

Rousseau (2005) pointed out that when working conditions are fitted to individual needs, interests, talents etc., employees with values will be attracted and retained in sustaining the performance of the organisation. Based on the social exchange theory, Gould-Williams and Davies (2005) posited that a relationship based on reciprocity can be instigated by the way organisations treat their employees. Employees see the organisation's HR practice of appreciation, commitment and trust towards them as an indication that the employer can be trusted (Marescaux et al., 2013). As a result, employees respond with positive attitudes and behaviours such as being committed to the organisation. Hence, the more employees feel valued as a result of the HR practice in place, the more employees will feel obligated to reciprocate with a high level of organisational commitment (Hornung et al., 2008). Alternatively, the more employees feel less valued, appreciated and trusted, the more they

will reciprocate with a lower level of affective commitment to the organisation (Marescaux et al., 2013).

Commitment, according to Allen and Meyer (1990) and Meyer and Allen (1991), can take many forms, each characterised by a different mind-set. Firstly, affective commitment (AC) portrays an emotional attachment and the wish to continue to stay with the organisation, normative commitment (NC) is perceived as a sense of responsibility to continue to stay with the organisation, and continuance commitment (CC) reveals a consciousness of the price that comes with leaving the organisation. These forms of commitment bond an employee to the organisation and reduce their tendency to leave the organisation (Meyer et al., 2012). Meyer et al. (2002) found that affective commitment is more strongly related to job performance and organisational citizenship behaviour, followed by normative commitment and continuance commitment (CC); CC has been found not to be related to these behaviours.

High performance HR practices (HPHRP), as previously discussed, have been found, in previous studies, to be positively linked to employee outcomes such as organisational commitment (Alfes et al. 2013; Boon et al., 2011; Messersmith et al., 2011). Several factors have been found to influence these relationships, one of which is person-organisation (P-O) fit (Boon et al., 2011). P-O fit can be described as the agreement, in terms of attributes, between the employee and the organisation and the extent to which they are well matched (Kristof-Brown et al., 2005). This theory assumes that HR systems can improve the perceptions of employees on the alignment of goals and their feelings on how valued they are by the organisation (Bowen and Ostroff, 2004; Jiang et al., 2012). A major assumption of this theory is that where organisational and individual values are shared, employees are committed to the organisation (Kristof-Brown et al., 2005). Furthermore, it has been discovered that employees who have high a P-O fit tend to see themselves as part of the organisation, which in turn increases their affective commitment (Cable and DeRue, 2002; Saks and Ashforth, 1997). Also, Edwards and Cable (2009) suggest that P-O fit enables effective communication and trust between both the employees and the organisation, which also influences employees' perception of fitting into the organisation.

Mostafa and Gould-Williams (2014) found a positive relative relationship between P-O fit and employee attitudes and behaviours, which were also in line with the research of scholars such as Cable and DeRue (2002), and Nur Iplik et al. (2011). However, Kooij and Boon (2017) found that HPWP (High performance work practices) are not directly related to

employee commitment but that HR practices, through perceived P-O fit, lead to higher employee affective commitment. Furthermore, Juhdi et al. (2013) also found that HR practices describe a high percentage of variance in employee commitment to the organisation, which also indicates the importance of HRM in any organisation, because if employees are not managed properly, it will affect their perception of the organisation and thus lead to low employee commitment.

2.8 Turnover Intention

Turnover intention is defined as a deliberate and mindful wilfulness to leave an organisation within a predictable time (Ertureten et al., 2013). Turnover intentions have been found to be a major concern for organisations as a high rate of turnover intention affects employees, which in turn impacts on employee commitment to the organisation (Lee and Shin, 2005; Lutgen-Sandvik et al., 2016). Elements such as work-related factors, individual factors and economic conditions are determinants of employees' decisions to leave an organisation (Lum et al., 1998). Several studies of turnover intention are rooted in pay satisfaction, which results in a negative relationship (Miceli et al., 1991). Intention to leave is significantly related to an employee actually leaving the organisation but is not perfectly associated with it (Gerhart, 1990; Hom and Griffeth, 1995).

Studies have found that HR practices perform an important function in ensuring organisational effectiveness by improving organisational commitment and lowering turnover intentions (Meyer and Smith, 2000; Vandenberg et al., 1999). Boselie and van der Wiele (2002) suggested that improved HRM practices stimulate a better job satisfaction and reduce the intention to leave. Research has demonstrated that high performance HR practices have an effect on employee attitudes and increase employee retention (Luna-Arocas and Camps, 2008). Several studies linking HR practices and turnover intentions have indicated that organisations bear financial losses as a result of turnover intentions (Boselie et al., 2005; Shaw et al., 2005). Batt (2002) demonstrated that HR practices which included training and work security have a positive influence on employee commitment thereby reducing turnover intention. Other studies showed that lack of commitment to the organisation on the part of employees leads to intentions to exit the organisation (Carmeli and Weisberg, 2006; Firth et al., 2004; Perryer et al., 2010).

Also, Igbaria et al. (1994) demonstrated the importance of employee commitment to the organisation as a major determinant of intention to leave. When organisations manage and implement their HR practices effectively, this increases employees' commitment to the organisation and reduces their intention to leave. This is because individuals are found to react in a positive way when top management are committed and supportive (Eisenberger et al., 1990). In addition, Bibby (2008) and Kwon (2006), among others, found that perceived age discrimination, organisational justice, commitment and job satisfaction are strong predictors of intentions to leave. However, Hulin et al. (1985) pointed out that unemployment rates also have an impact on turnover intentions, for instance, during times when it is hard to find a suitable alternative to what the employee is currently doing, there is a tendency for a dissatisfied employee to forgo thoughts of getting another job and leaving the current one. That is, when there is a high rate of unemployment, there is a reduction in the rate of turnover intention.

2.9 Diversity Management

Globalisation and other recent developments have made the representation and relations of various groups a pertinent issue for organisations all over the world. Diversity management has grown to be an essential aspect of human resource management in organisations (Davis et al., 2016). McCuiston et al. (2004) claimed that when diversity management is properly implemented in an organisation, it leads to the organisation having a competitive advantage, increased organisational performance, employee satisfaction and commitment, and above all, attracts the best talents to the organisation. Supporting this claim, Dessler (2013), Ivancevich and Konopaske (2012), Mathis et al. (2013) and Noe et al. (2014) also attested to the various benefits of diversity management to organisations. Diversity management started as a new management concept in the United States, with its origin in the American Civil Rights movements of the 1960s, which made discrimination unlawful and also dealt with issues of inequality and diversity in the workplace (Davis et al., 2016; Kelly and Dobbin, 1998). In addition, Ely and Thomas (2001) noted that most research in the area of equality, diversity and inclusion is carried out in the USA. In most developed countries, legislation exists which protects employees and prospective employees in organisations against discrimination, which occurs as a result of differences such as age, gender, marital status, race, sexual orientation, religion, disability and pregnancy (Davis et al., 2016). However, in developing countries (for example Nigeria), diversity management, according to George et al. (2017), has progressed

through different stages such as minority reinforcement, valuing equality and eradicating discrimination. Patrickson et al. (2001), supporting their view, indicated that diversity management practices exist differently in different countries, which could be attributed to geographical and historical reasons, thus resulting in diversity taking on different forms. However, Kirton and Greene (2006) and Noon (2007) argued that diversity management is a concept that has shifted from merely valuing equality to a concept that argues for valuing diversity for utilitarian benefit.

In the past, the introduction of various policies, such as equal opportunity, have assisted groups that were underrepresented in gaining access to jobs which they did not previously have access to (Tsui and Gutek, 1999). Recently, the view on demographic diversity has changed from chasing affirmative programs as legal obligations to focusing on the benefits of having different individuals with varying capacities for increasing organisational effectiveness (Wise and Tschirhart, 2000). Demographic diversity management, despite its benefits, has also been found to cause conflicts between people of different backgrounds (Choi and Rainey, 2014). This could be as a result of not effectively managing diversity which could be counterproductive (Hur, 2013; Sabharwal, 2014). Different scholars such as Choi (2010), Pitts (2009), and Thomas (1990) have researched the various ways of managing differences in highly diversified organisations.

Diversity management, as put forward by Thomas (1990), has to do with building an environment in which employees from different backgrounds can contribute to the organisation by making use of their different potentials. Also, diversity management harmonises the differences among employees and minimises interpersonal conflict, which is also seen to improve job satisfaction and organisational commitment by alleviating the adverse effects of demographic differences (Choi, 2009; Ely, 2004). Yang and Konrad (2011) posit that diversity management consists of practices which are aimed at improving shareholder diversity, thereby generating value from diversity. This is also exhibited in the organisation's policies and practices to improve employees who are different from most of the organisation's workforce in terms of the recruitment, retention and promotion of such employees (Ozbilgin and Tatli, 2008). Diversity management has also been seen as a part of HR, which, from an HR perspective, is concerned with managing the organisation in such a way that an individual's uniqueness such as culture, age, gender and differences are respected in such a way that everyone benefits (Mathews, 1998). Although, as pointed out by Otaye-

Ebede (2018), as organisations develop more policies and practices that help in managing diverse employees, they will also be confronted with more challenges.

D'Netto et al. (2014) and Richard et al. (2013) posited that the increased interest in diversity management can be accredited to the changes in the society and environment such as legislation, migration, and organisational effort in creating and sustaining a competitive advantage in a globalised market. However, it should be noted that diversity management goes beyond legal compliance (Davis et al., 2016). Laws, such as the Equality Act, (2010), and the expected rise of an ethnically diverse workforce has made the effective management of employees vital for businesses (Roberson and Park, 2007). Research from scholars such as Pitts (2006, 2009) and Richard et al. (2013) found that three different perspectives on the meaning of diversity management exist. The first view deals with affirmative action and equal employment opportunity. This represents a more traditional view and is concerned with the representation of minorities in the organisation. The second perspective is concerned with the business case for diversity, which looks at the relationship between diversity management and enhanced organisational performance. The last view combines the elements of both the affirmative action, equal employment opportunity, and diversity management dimensions, which involves going beyond legal compliance to making sure that minority employees are well-represented and managed effectively in order to increase individual satisfaction and performance (Shen et al., 2009). However, Davis et al. (2016) noted that diversity management must be infiltrated into the organisation in such a way that it is not seen as merely an anti-discriminatory policy that allows for equal opportunities.

Furthermore, Otaye-Ebede et al. (2016) concluded that it is essential for organisations to create a setting where diverse employees feel they are part of the organisation so as to inspire them to give their best efforts, which in turn impacts their performance. Research has also found that diversity initiatives improve employees' commitment (Ashikali and Groeneveld, 2015), hence, organisations will need to implement practices that are fair and just (Otaye-Ebede, 2018). Cropanzano and Greenberg (1997) pointed out that an act is seen to be fair if most individuals recognise it to be so.

Although previous research, according to Milliken and Martins (1996) and Wise and Tschirhart (2000), has found no impact of diversity on organisational management, a consensus was reached that the impact of diversity on organisational management can be multifaceted; the impact may differ as a result of the type of diversity, such as demographic

diversity, and the context of the organisation, such as the policies or strategies (Milliken and Martins, 1996). Based on Tajfel (1981) and Turner (1987), social categorisation and the social identity theory suggest that people are inclined to classify themselves and others into various social categories such as gender, age and membership of an organisation (Tajfel and Turner, 1986), and in such a way that those in the same social class relate well and act favourably to members who are in the same class with them. However, such action reduces interaction and integration between groups that comprise of people from different social classes, thus creating actions such as discrimination and segregation in such a setting (Choi and Rainey, 2014).

2.10 Conclusion

This chapter presented an extensive description and a review of the existing literature in relation to the background of the study. Firstly, the literature considered discrimination in the general sense by giving its various definitions. Next, the various types of discrimination were considered, paying more specific attention to discrimination in relation to age as that is the major focus of this thesis. Also, the three forms of discrimination that can exist within the workplace, which are subtle and overt, interpersonal and formal and micro-aggressions, were discussed, giving the different situations in which each form can exist within the organisation. Secondly, age discrimination faced by both the young and old was considered. Scholars pointed out that, as a result of the demographic changes and skill shortages in most developed countries, organisations are saddled with the responsibility of both attracting young talents and retaining older employees in order to meet their HR needs. In addition, the review pointed out that more attention as relates to age discrimination has been given to older workers. Evidence points to the fact that at least 25% of younger workers have experienced some form of age discrimination - an area which has not received much attention and a gap which this thesis intends to fill.

HR scholars demonstrated that the HR system of an organisation reflects the strategy and context of the organisation and relates to potential employees. The study also considered the importance of HR practices on organisational performance and employee commitment using three approaches. This showed that individual employees see HR practices as a personal commitment to them in which their contributions are recognised and, as such, they display the right attitude and stay committed to the organisation. Furthermore, it was highlighted that HR practices, in relation to satisfaction and commitment, changes with age. However, it was suggested that employee performance does not decrease with age. In addition, the study

demonstrated that HR practices targeted at older workers might be difficult for an organisation with strong strategic logic to adopt.

Finally, this chapter reviewed the specific constructs for this study, which are employee commitment, turnover intentions and diversity management. Studies pointed out that HR practices, to a large extent, determine employees' commitment to the organisation. This is because when not managed properly, it affects their perception of the organisation and, as such, leads to low commitment, which also leads to high turnover intentions. It was noted that, in times of a high rate of unemployment, turnover intention was low because employees would be more reluctant to quit their present jobs, as there will be no guarantee of securing another. Furthermore, it was suggested that the increased attention that has been given to diversity management is attributed to societal changes, such as legislation, as well as the need to maintain a competitive advantage. However, it is argued that diversity management is much more than legal compliance. Based on this review, which focused on developed countries, the next chapter will present a review based on a developing country context using Nigeria as a case study.

CHAPTER 3

The Nigerian Context

3.1 Introduction

This chapter presents a brief overview of the country of Nigeria, where the study was carried out, as pertains to Nigeria's history, society, economy and employment. This context provides the backdrop to employment relations within which other factors, such as employment discrimination, banking, the Nigerian labour market and human resource management (HRM) practices in Nigeria, will be explored. The chapter then goes on to examine legislation more broadly, particularly legislation regarding employment discrimination in Nigeria, and in places, compares the state of affairs in Nigeria to some developed countries. Also, the chapter presents an overview of the banking sector in Nigeria, the framework that regulates the sector, and the Nigeria labour market. Furthermore, an overview of common human resource management (HRM) practices in Nigeria is presented, specifically around the challenges of HRM practice in Nigeria, and the relevance of diversity management in articulating HRM in Nigeria. The chapter concludes with the recruitment and selection process in Nigeria in relation to the existing literature on age discrimination.

3.2 Nigeria – A socio-historical and Socioeconomic Overview

Nigeria, which is on the Gulf of Guinea, is one of the 17 countries in West Africa, bordered in the north by the Republic of Niger, in the west by the Republic of Benin, in the East by the Republics of Cameroon and Chad, and in the South by the Atlantic Ocean. Nigeria covers a total area of 923,768km². Nigeria, with a population of 190 million as of 2017 (NBS, 2017), is the most populous country in Africa and is the 7th most populous country in the World. Nigeria, with its 36 states and a Federal Capital Territory, runs a Federal Presidential Republic with a bi-cameral legislature. The capital of Nigeria is Abuja, located in the centre of the Country, while Lagos, the most populous city, remains the economic hub of Nigeria.

Nigeria gained independence from the British on October 1st, 1960. The official language is English, and Nigeria has over 250 ethnic groups and over 500 dialects (Mustapha, 2006). The country has been noted for certain positive developments. For instance, as of 2015, Nigeria

was the World's 21st largest economy with more than 500 billion US dollars in Gross Domestic Product (GDP) (IMF, 2015), and this increased to 1.2 trillion US dollars in 2017 (NBS, 2017). Nigeria is also considered as a 'Next 11' economy by the World Bank and has been identified as a regional power in the African continent, as well as an emerging global power. This is further supported by the fact that Nigeria, which constitutes over fifty per cent of the West African subcontinent in terms of population, also accounted for over half of the overall development in the African continent in 2017 (UN, 2018). Regarding Nigeria's financial sector, which remains key in the drive towards economic development, the Nigerian stock exchange remains the second largest in Africa. These indicators of growth have been partly linked to the dynamism and robustness of the banking sector in economic development (BIS, 2017a), which is associated with larger banking inflows and more investment in long-term projects. This growth is expected to rise based on a notable surge in global trade, as well as investment growth in emerging economies, including Nigeria (BIS, 2017b).

However, there are other indices which have posed serious concerns: Nigeria has a low Human Development Index ranking, which stands at 152nd in the World (UNDP, 2017). Though the country has the third largest youth population in the world, after India and China (United Nations Population Fund, 2014), 54 per cent of Nigerian youths (aged between 15 and 34 years) remain unemployed (NBS, 2017). Nigeria remains in a recession, which has resulted in this high rate of unemployment occasioned by a depressed labour market, which caused redundancies across sectors including banking. Indeed, the rate of unemployment is further exacerbated by the large number of graduates are turned towards the labour market every year. It has been suggested that over 1.8 million graduates enter the labour market every year amidst scarce jobs (The Sun editorial, April 9, 2014). This situation has led to highly skilled workers taking up unskilled work due to the scarcity of jobs. In a bid to remain profitable, many organisations, including banks, have resorted to cutting corners by engaging in deviant practices (Sanusi, 2011), including unethical practices in employment such as age discrimination. Amidst scarce jobs, job applicants seem keener to keep their jobs and forgo the idea of complaining about or challenging employment discrimination in whatever form. As Ovadge and Ankomah (2013) argue, there is a persistent fear among Nigerian employees of losing their jobs even when the working conditions are detestable. In essence, a vicious circle regarding employment discrimination in Nigeria exists. Although legislation against discrimination exists, as is the case in many African countries, attempts to enforce these laws

have been weak, mainly due to a lack of political will (Budhwar and Debrah, 2013). The next section undertakes an overview of employment legislation in Nigeria.

3.3 Legislation in Nigeria

In many developed countries, especially the United Kingdom (UK) and the United States of America (USA), age discrimination in the workplace has become illegal. No employer can discriminate against an employee based on age. Unfortunately, in Nigeria, the issue of freedom from discrimination based on age and equality in the workplace is still an illusion despite the provisions of several legislations (Odeku and Animashaun, 2012). It suffices to state that many job vacancies are advertised with age restrictions. The International Labour Organisation (ILO, 2007) stated that discrimination at work contravenes human rights and, as such, leads to the wastage of human talents, which also impacts on productivity and economic growth and eventually increases poverty levels.

The legal system in Nigeria is patterned after English Common Law, but with slight moderations in order to allow for country specifics and peculiarities. In Nigeria, the supreme law of the land, the Constitution of the Federal Republic of Nigeria 1999, provides for equality in the law. Section 17 (1) and (2) (a) of the Nigerian 1999 Constitution state that ‘the social order is founded on ideals of freedom, equality and Justice. It goes further to say that every citizen shall have equal rights, obligations and opportunities before the law.’ Similarly, section 42 (1) of the same constitution provides thus:

“(a) Be subjected either expressly by or in the practical application of, any law in force in Nigeria or any executive or administration action of the government, to disabilities or restrictions to which citizens of Nigeria of other communities, ethnic groups, places of origin, sex, religious or political opinions are not made subject, or.

(b) Be accorded either expressly by, or in the practical application of, any law in force in Nigeria or any such executive or administrative action, any privilege or advantage that is not accorded to citizens of Nigeria of other communities, ethnic groups and places of origin, sex, religious or political opinions.

(c) No citizen of Nigeria shall be subjected to any disability or deprivation merely by reason of the circumstances of his birth.

(d) Nothing in subsection (1) of this section shall invalidate any law by reason only that the law imposes restrictions with respect to the appointment of any person to any office under the State or as a member of the Armed forces of the Federation or a member of the Nigeria Police Force or to an office in the service of a body corporate established directly by any law in force in Nigeria”

Source: Nigerian 1999 Constitution

It therefore means that no citizen of Nigeria shall be discriminated against based on circumstances of birth, community and ethnic affiliation, place of origin, sex, religion or political opinions.

It must be noted that though the Nigerian Constitution does not specifically mention discrimination in the area of employment, it does guarantee the general right of citizens to be free from any form of discrimination. Invariably, this therefore means that no citizen of Nigeria shall be discriminated against based on circumstances of their birth, community and ethnic affiliation, place of origin, sex, religion or political opinions, among others. However, despite the existence of statutes that cover discrimination in any form, it has remained prevalent and unabated in the workplace. This can be attributed to the fact that some laws have become obsolete and are due for amendment in order to reflect the present day realities. Apart from this, there is also the challenge of a slow and ineffective judicial system, including the weak enforcement of the law by those in positions of authority (Odeku and Animashaun, 2012). It is no longer news that cases in Nigerian courts take several years

before a decision is made. Victims of workplace discrimination mostly do not have the finances to keep up with the prolonged proceedings. For example, the case of unfair dismissal between Central Bank of Nigeria v. Agnes Igwillo (2007) 14 NWLR (Pt.1054) 3932, took about 10 years before it was resolved and the plaintiff died while the matter was still pending in court, and was substituted by his wife. In the same vein, it has been observed that the court, which is supposed to be the place in which those who are discriminated against can seek redress, has been found wanting in the discharge of that responsibility as it has been cowed in interpreting the relevant existing statutes on discrimination.

Having mentioned the inadequacies of the Nigerian judicial system, there have been cases where employees have been protected against unfair labour practices. A good example is the case of Abel v Trevi Foundation Nigeria Limited (Unreported Suit No: NIC/PHC/55/2013) where employees of the Defendant company were injured while working for the Defendant company. The Defendant company refused to take liability for the employees' injuries, claiming that said employees were not on contract at the time of accident. The court, in deciding the matter, ruled in favour of the employees by awarding compensation as evidence showed that there was some form of work relationship between them even though there was no official contract in place.

Although the Nigerian constitution makes provisions for equality, there are no explicit anti-discrimination laws like in the UK and US. In developed countries however, there are laws in place for unlawful discrimination, such as the age discrimination legislation, which makes it illegal to discriminate in the workplace based on age through the enactment of the Employment Equality (Age) Regulations 2006 in the UK, Age Discrimination in Employment Act of 1967 (ADEA) in the USA, and the Age Discrimination Act of 2004 in Australia. These laws have been put in place to ensure that there are no barriers in the recruitment of applicants and that they are employed based on merit and not on personal variables such as age. It also helps to put in check the practices of ageism. The UK and USA have taken steps to ensure that they promulgate laws specifically against unlawful discrimination. For instance, in the USA, there is a Commission set up to implement discrimination laws in the workplace, which is referred to as the Equal Employment Opportunity Commission (EEOC). The Commission has the responsibility of giving redress to any individual who feels that his or her employment right has been trampled upon and files a discrimination charge on them. The commission can grant any of the following reliefs: Ensure that the applicant's job is restored if they were fired, grant the applicant back pay, as

well as issuing a court order to stop discrimination and compensate for the pain. Employers are also required to pay a compensation if they are found guilty (Odeku and Animashaun, 2012). The downside to this for the employer is that the company may receive publicity which could adversely affect the organisation as a whole. Employers, in order to avoid lawsuits, finds it cheaper to abide by the anti-discrimination laws rather than pay the cost of illegality (Dupper, 2004).

Similarly, in the United Kingdom (UK), the Equality Act (2010) ensures that the rights of individuals are protected against any form of discrimination and also ensures protection from unfair treatment, thereby supporting a fair and more equal society. The Act also ensures that each form of discrimination is spelled out in the Act. These include: age, disability, gender reassignment, race, marriage and civil partnerships, pregnancy and maternity, religion or belief, among others, and are all contained in section 4 of the Act. The UK, being a member of the European Union (EU), also requires that their municipal laws conform to those of the EU and employees are at liberty to file their issues with the European Court of Justice (ECJ). The Employment Equality (Age) Regulation protects against age discrimination. This Regulation gained more ground with the introduction of the Equality Act of 2010. The law ensures that employees are not denied employment or forced to leave employment on account of their age. It also covers issues relating to victimisation and harassment on the basis of age. The law precludes employers from discriminating either directly or indirectly. With this new regulation in place, emphasis is now placed on the requirements of the job, that is, what an individual can offer in terms of the skills and qualifications he or she possesses and not how old they are. However, Odeku and Animashaun (2012) highlighted that the regulation permits employers to retire employees under the age of 65 years, but only when they can justify that the retirement is necessary and appropriate. For instance, in the case of *Seldon v Clarkson Wright and Jakes* (2012) ICR 716, the Honourable Court stated inter alia that the retirement of Seldon was for a legitimate aim as it falls within the category of intergenerational fairness and preserving dignity which amounts to a social policy aim of justifying the retirement age.

From the foregoing, having considered the anti-discrimination legislation, it is pertinent to note that having absolute equality is not possible. However, measures must be put in place to curb the unfair treatment of workers in Nigeria, especially when it comes to the issue of age. This study argues that age discrimination in the workplace should be eradicated in its entirety and employers should focus on competence, ability and capability, rather than on irrelevant

characteristics such as age. In the next section, labour and employment legislation in Nigeria will be discussed.

3.4 Labour and Employment Legislation in Nigeria

Globalisation has had an impact on the standards of labour. For instance, domestic Labour Legislation now has international elements to it. Labour Legislation in Nigeria can be divided into two major types; the individual and the collective Labour Laws.

1. Individual Labour Law – this is concerned with the rules that govern the individual relationship between employers and employees. It regulates areas such as:

- i) blue and white collar employees, public and private sector employees, employee probation periods, vulnerable groups including children and young persons, women, and physically challenged persons
- ii) the individual contract of employment; procedure and content, termination of contracts, remedies for wrongful termination of a contract
- iii) the duties of parties involved in the employment relationship
- iv) remuneration
- v) the guidelines governing incapacity to work due to illness, accident at work
- vi) protection against discrimination
- vii) disputes and settlements between parties.

2. Collective Labour Law - this is concerned with the aspect of law that deals with fundamental human rights such as:

- i) freedom to belong or form a trade union
- ii) employers and trade union relationship
- iii) collective bargaining
- iv) collective industrial disputes
- v) settlement of disputes

In the past, labour-related legislation has been enacted in order to ensure a balance and uniformity between existing legislations and the Constitution (Ahmed et al., 2014). Such statutes include: The Constitution of the Federal Republic of Nigeria (as amended), The Trade Union (Amended) Act 2005, The National Industrial Court Act 2006, The Trafficking in Persons Law Enforcement and Administration Act, 2003 (as amended), among others.

The employment laws in Nigeria are a collection of different legislation (Adebambo et al., 2015). The laws permit freedom of contract in keeping and binding employers and employees to their agreements. The labour and employment laws in Nigeria comprise of the following statutes:

- Labour Act, 2004
- Trade Union Amended Act, 2005
- Employees Compensation Act, 2010
- Factories Act, 2004
- Pensions Act, 2004
- Trade Disputes Act, 2004

The National Industrial Court of Nigeria is conferred with the exclusive jurisdiction on labour and employment related disputes, such as the enforcement of employment statutes and regulations with regards to discrimination claims. In order to make it accessible for members of the public, the court has different judicial divisions in various parts of the country. Another forum for resolution of labour and employment related disputes in Nigeria is the Industrial Arbitration Panel (IAP). It is set up under the Trade and Disputes Act and it arbitrates on disputes referred from the Minister of Labour and Productivity, which happens to be the main regulatory body in charge. Matters that the IAP is unable to resolve are taken to the National Industrial Court of Nigeria (NICN). As of today, the NICN is the ultimate and final court in matters within its jurisdiction, except matters relating to the fundamental human rights as contained in chapter IV of the Nigerian 1999 Constitution. The Constitution of Nigeria, is therefore considered as the essential source within the legal framework of labour and industrial relations in Nigeria (Ahmed et al., 2014).

Employment laws in Nigeria are generally perceived as employer friendly (Fallah, 2015). There are no specific laws that prohibit discrimination or harassment in the workplace.

However, Section 42 of the Nigerian Constitution (1999) provides for freedom from discrimination on the basis of sex, ethnic group, age, political or religious affiliation, among others. It is important to note that the provisions in Chapter II of the Nigerian Constitution (CFRN, 1999), which is concerned with social, economic and cultural rights, are non-justiciable and unenforceable, unlike Chapter IV of the Constitution which deals with the civil and the political rights which are justiciable and enforceable (Taiwo and Govindjee, 2012).

While the 1948 Universal Declaration of Human Rights (UDHR) gives equal credit to civil and political rights, as well as economic, social and cultural rights, the 1966 International Covenant on Civil and Political Rights (ICCPR) protects civil and political rights. The 1966 International Covenant on Economic, Social and Cultural Rights (ICESCR), on the other hand, protects the economic, social and cultural rights of individuals.

According to Taiwo and Govindjee (2012), without the justiciability and enforceability of economic, social and cultural rights, civil and political rights cannot be successfully realised in Nigeria. However, in South Africa, both rights are protected in the Constitution, and in India, economic, social and cultural rights are made justiciable and enforceable under creative legal reasoning, and not constitutionally, as is in the case of Nigeria (Taiwo and Govindjee, 2012). Unfortunately, it is found that in Nigeria, the court is usually reluctant to invoke civil and political rights when this has to do with labour-related cases even though the Constitution stipulates that these rights, as enshrined in Chapter IV of the Constitution, are justiciable and enforceable. However, in the case of Archbishop Anthony Olubunmi Okogie (Trustee of Roman Catholic Schools) & Ors. v. Attorney General of Lagos State (1981) 1, NCLR 218, the Court held *inter alia* that issues contained in Chapter II of the Nigerian Constitution, despite being said to be non-justiciable or enforceable, could still be interpreted in line with fundamental rights as contained in Chapter IV of the Constitution and that the judiciary is enjoined to observe the provisions of Chapter II.

The form in which age discrimination occurs is different from country to country. In Europe, those who lose their jobs at over 45 years of age find it difficult to secure another job compared to such individuals in the United States (Rippon et al., 2015). In Nigeria, on the other hand, the most common type of age discrimination is the age specification requirement set by employers for job seekers; which most times is set at 25 years or below. The question that arises from this is: How can it be said that students who complete their university

education at over 25 years of age and who are also made to undergo the mandatory National Youth Service Corps (NYSC) before they are considered eligible for work, have not been discriminated against? It is worth mentioning, however, children whose parents belong to the upper class and who have the opportunity and means of going to a private university, where there are no strikes and where the number of years specified is in fact the actual number of years they spend at the university, are the few who are able to both graduate from university and undergo the mandatory NYSC before they reach 25 years of age.

In the United States, for instance, the Age Discrimination in Employment Act (ADEA), ratified in 1967, prohibits discrimination against those over the age of 40 on the grounds of age during recruitment, promotion, conditions or privileges of employment. For example, the case of EEOC v Hawaii Healthcare Professionals Inc., Civ. No. 10-00549 ACK-BMK, the owner of the company ordered the termination of its 54 years old Office Coordinator employee based on the fact that the employee “looks old and sounds old on the telephone.” The court in that case found the defendant guilty of age discrimination which violates the provisions of the ADEA. In Nigeria, many University and Polytechnic graduates who are over the age of 30 are not given employment in most organisations because they are considered too old for some positions. Likewise, for experienced hires, organisations also request that the candidate be young, below the age of 35. This accounts for the trend in Nigeria of having Senior Managers of organisations in their 40s (Adeleye et al., 2012). This policy has encouraged age falsification; where an individual has more than one date of birth; the biological (real) age and the official age, thereby short-changing those who are qualified of the opportunity of progressing their careers (Alalibo, 2010).

3.5 The Nigerian Banking Sector

3.5.1 Overview of the Nigerian Banking Industry

The development of the Nigerian banking system has undergone three different phases since the colonial era (before 1960). The pre-independence era, which was characterised by the dichotomy between the indigenous and the foreign banks, marked the first phase. According to Brownbridge (1996), the foreign banks controlled banking activities during this period and carried out their operations in line with the interests of their overseas owners and not in the interest of the country’s economy. Also, during this period there was no legislation or regulation for the banks, which allowed for free entry. Banks were capitalised and not properly managed, which explains why indigenous banks exited the industry early. Most of

the domestic banks had folded up by 1940, but more domestic banks were incorporated between 1940 and 1952, which put the number of domestic banks at 150 during this period (Adegbite, 2007). In 1959, the Central Bank of Nigeria (CBN) was created to regulate the banking industry. This was due to the failure in the enforcement of the 1952 banking ordinance, which was established after the various bank crashes between 1930s and 1940s (Hesse, 2007). In 1970, the government introduced several control measures into the industry, which marked the second phase.

The third phase began with the operation of the Structural Adjustment Programme (SAP) , which was introduced by the World Bank in 1986 (Assaf et al., 2012). The control measures that were introduced during the second phase were not strictly enforced and, as a result, the industry went back to its original state and this saw an increase in the number of banks from 42 in 1986 to 107 in 1990 and 120 in 1992 (Assaf et al., 2012). There was a complete failure in the industry. Hesse (2007) pointed out that this was as a result of the parallel exchange rate which enabled newly established banks, generally known as new generation banks, to make profit faster from computer-assisted trading rather than intermediate between depositors and lenders. In 1991, the government instituted some practical guidelines as a result of the high disintegration and the low financial intermediation of the banks. The Banking and Other Financial Institutions Degree (BOFID) was established and there was a restriction on the issuance of new bank licenses (Hesse, 2007). The number of banks had dropped to 89 by 2004. These banks, despite government regulations, were still insolvent, had a low capital base, had poor assets, relied solely on foreign exchange, and had weak corporate governance (Assaf et al., 2012). This resulted in the CBN carrying out a recapitalisation process on the banks in 2004. This is a situation where banks are expected to have a minimum capital base of 25 billion naira (US \$160, 253, 000) in order to ensure that banks are efficient operationally (Assaf et al., 2012).

The recapitalisation programme in 2004 brought about a total turn around in the banking operations and structure. The number of banks was reduced from 89 to 25 in 2005, then to 21 by 2010, largely through the process of mergers and acquisitions. Another important outcome of the process was the increase in the number of bank branches from 3382 to 4500 post consolidation, with the capital adequacy ratio increasing from 15.2% in 2004 to 21.6% in 2006 (Balogun, 2007). Five banks out of the 25 banks that made it through the recapitalisation at first were established before the 1980s (First Bank, Wema Bank, UBA, Union Bank and Afribank). The others were created in the 1980s and are generally referred to

as new generation banks. They earned this name as a result of their more aggressive disposition to business (Assaf et al., 2012).

3.5.2. The Regulatory Framework of the Industry

The major regulating acts in the Nigerian banking sector are the Banks and Other Financial Institutions Act (BOFIA) and the Central bank of Nigeria Act (CBN). There is also the Money Laundering Act and the Nigerian Deposit Insurance Corporation Act. Aside from these regulating statutes, legislation also exists that regulates the industry, such as the Companies and Allied Matters Act and the Foreign Exchange (Monitoring and Miscellaneous Provisions) Act (Ojukwu-Ogba, 2009). The banking business transcends into all levels of the society, which explains the importance of effective regulation in the industry and is also a major contributor to the nation's economy (Abiodun, 2015).

The following agencies, according to the IMF report (2013), are the regulatory agencies that regulates the financial sector:

- i. The Ministry of Finance is the arm of the government that is responsible for the management and control of all the finances in the country. Its duties include the formulation of fiscal and monetary policies and ensuring the stability of the Nigerian currency in terms of both internal and external value.
- ii. CBN is the regulator and the supervisory arm for the banking industry. Their primary responsibility is to maintain monetary and price stability and uphold a strong financial system in the country. Section 31 and 32 of the BOFIA give the power to the CBN to supervise and regulate banking activities. They are also the only regulatory agency with the sole directive for financial stability.
- iii. The National Deposit Insurance Corporation (NDIC) oversees banks, as contained in part IV of the Act. It is also saddled with the resolution authority.
- iv. The National Securities Exchange Commission (SEC) is saddled with the responsibility of registering securities intended for subscription by the public or those for sale in the market. It is also charged with the responsibility of protecting its integrity and ensuring proper monitoring of the securities market.
- v. The Judiciary, the Federal High Court assigns the NDIC as the liquidator of banks and also adjudicates claims under failed banks and financial malpractices in banks.

Despite the establishment of the regulatory agencies for the financial sector that are charged with the primary aim of strengthening the banking sector, some of its measures were detrimental to its effectiveness. For instance, the allocation of foreign exchange to banks, which flooded the banks and became a source of cheap income especially for the new generation banks and hence led to the lack of focus of core banking business. Also the judicial arm lacks appropriate sanctions that match the offences committed, coupled with the extremely long period which the courts take in deciding on matters, as well as the lack of adequate provisions under the law to punish offenders, besides fine payments, which does not necessarily make offenders desist from such acts. Furthermore, according to Olanrewaju (2014), individuals who offend are not sanctioned but rather imposed on the banks. The sector, according to Akingunola and Adigun (2010), is made up of an increase in job demand, excessive work schedules, strict deadlines for meeting targets, and ever increasing competition among the banks. Due to the nature and pressure of the work, management recruit young and energetic graduates who are physically and mentally alert to deal with the demands of the job (Adenugba and Ilupeju, 2012), which might explain the perceived age discrimination in the sector, especially among the new generation banks.

3.6. The Nigerian Labour Market

The labour market, according to Ogwumike et al. (2006), is the channel whereby human labour is traded and rewarded. It also plays a key role in determining the socio-economic status of individuals and families. The labour market in a developing country such as Nigeria is characterised by a high rate of unemployment and a high level of informal sector employment, although Nigeria is regarded as the ‘giant of Africa’, because it has the largest economy in Africa (Adisa et al., 2017; Ola-David et al., 2013). Asabor (2012) posited that the current situation of the Nigerian labour market is worse than what it was several years ago during the boom period. This could be attributed to corruption and mismanagement among public office holders, political elites and others (NBS, 2010). Some individuals with employment and those with low or no skills are at risk in the event of any severe changes arising in the labour market, which also makes job security in Nigeria rather weak (Ogwumike et al., 2006). The National Bureau of Statistics (2017), as of Q3 of 2017, puts the unemployment rate at 18.8%.

3.7 HRM practice in Nigeria

The development of HRM practices on the global scale has undergone massive changes in the last two decades (Arshad et al., 2014). However, as relates to these changes and the outcomes thereof, developed and developing countries have fared differently, suggesting that though changes have been assumed to be universal, some were frequently contextual. As Anakwe (2002) argues, the developed global north and developing countries of the global south, such as African countries, have progressed differently as pertains to the development of HRM practices due to certain factors such as historical, economic, political, socio-cultural, environmental and industrial relations. Nigeria is one of such countries.

Nigeria's youthful working population is an indication of the country's massive human resource potential on the one hand, but on the other hand, there is the challenge of managing diversity across age, ethnicity, gender, and class, amongst others. Providing opportunities for gainful employment for its huge working population has also posed serious challenges for successive governments in Nigeria (Mustapha, 2006). In essence, like every other country, the success of Nigeria in managing its human resources is contingent on broader domestic economic programmes and the development of its human capital (UN, 2018), specifically through widely impactful, broadly strategic and inclusive HRM practices and diversity management policies across sectors. But, like other federated states, Nigeria is a bundle of paradoxes and conflicts rooted in its colonial history. It has been suggested that the workplace of developing countries like Nigeria is characterised by HRM practices that may conflict with employee aspirations, values or realities rooted in their socio-cultural and socio-historical experiences, like colonialism (Kemp and Dwyer, 2001; Sun, 2008; Branine, 2013; Budhwar and Debrah, 2013). Such conflicts become more pronounced in postcolonial Western-styled African organisations, such as banks, imitating Anglo Saxon HRM values and practices. As Haque (1997) argues, organisational practices are adopted by firms in these contexts as the principles upon which HRM in organisations in the global north developed. So, as challenges regarding achieving equality, diversity and inclusion still rage in the developed western countries, HRM in Nigerian organisations, like banks, are most likely to remain imitative, manifesting policies regarding EDI in principle, if at all, but not in practice (Haque, 1997). The way in which HRM is practiced, and approaches of managing EDI in Nigerian organisations is linked to Nigeria's colonial roots.

3.7.1. The challenge of HRM in Nigeria

HRM was introduced into the Nigerian system in 1940 during the colonial period (Fajana et al., 2011). In many organisations, it has been used as an administrative function that is focused on recruitment, payroll and record keeping (Ovadge and Ankomah, 2013). In small organisations, the HRM function is carried out by the owner of the business who is usually the manager, and as such, there are no formal procedures nor policies to be followed. On the other hand, larger organisations, such as multinational companies and banks, demonstrate more formal HR processes, hierarchies/reporting lines and a specific HR department (Ovadge and Ankomah, 2013). In banks, for instance, the HR manager reports to the Head of Finance and Administration (although it is also the case that this designation comes in different nomenclatures depending on the organisation) who, in most cases, is a member of the top management. In Nigeria, in some sectors such as oil and gas, and consulting and banking, HRM is seen to fulfil a key and well-defined role (Ovadge and Ankomah, 2013). However, even in these formal sectors, it has been argued that most organisations have not asserted their HR policies and strategies, and thus HRM is still at its embryonic stage, as evidenced through tensions, paradoxes and issues in many Nigerian organisations (Fajana et al., 2011). Specifically, in the Nigerian banking industry, as relates to HRM practices, two main issues have informed the current scholarly debate: downsizing and turnover (Sanusi, 2011; Herbst and Soludo, 2004). Some scholars have argued that the turnover rates in some banks, which are at 80% among middle managers, are an indication that turnover intentions are just as high. Also, banks have struggled to attract and retain talented individuals while undergoing massive restructuring since 2009 amidst a recession and falling prices of oil (Nigeria's main foreign exchange earner) in the International market (Fajana, 2009). Consequently, the HR role has become essential to the continued existence of the banks.

However, Fajana et al. (2011) argued that HRM practices in Nigeria have been impacted by the socio-cultural diversity of the country. That is, employers were faced with negative economic indices and found it challenging to balance the country's diverse ethnic culture, language, religion, gender and age with qualification and experience when recruiting for jobs (Cornelius, 2002; George et al., 2017). In the public sector and specifically in the Nigerian civil service, a quota system is used as a form of positive discrimination to address historical differences (perceived and real) in educational development between different ethnicities, this has led to feelings of marginalisation, discrimination, and exclusion and even accusations of the politicisation of the quota system to give advantages to certain ethnicities over others

(George et al., 2017). In the private sector, organisations such as banks are not as likely to provide employment based on considerations around ethnicity, like in the public sector, as they are to engage in age discrimination (Adeleye, 2014). This is attributed to the assumption that younger employees are more likely to be ambitious and are therefore more productive, and are more likely to achieve the set financial targets and objectives of the organisation than older employees (Anankwe, 2002). Though debatable, this disposition among banks in Nigeria remains. Although, in principle, banks are supposedly bound by the quota system as applied in the civil service (after all, the constitutional requirement makes this demand of both public and private organisations), structures to enforce the quota system or punish erring employers, specifically in the private sector, are lacking (Adeleye, 2014). In banks, therefore, age discrimination manifests in several ways. For instance, a minimum age limit may be set as a predetermined condition for job applicants, and potential applicants are typically required to state their age on their curriculum vitae (see Appendix 5). One major problem of the HRM practices in Nigeria is not having an indigenous and comprehensive HRM model that can accommodate the massive diversity and differences while ensuring equality and inclusion. This may be linked to the adoption of HR practices, such as recruitment and selection, by Nigerian organisations in a wholesale manner without any attempt at its disconnectedness with socio-historical, socio-cultural and socioeconomic dynamics (Fajana et al., 2011).

3.7.2. HRM and Diversity

Since the colonial era, diversity management has been a watchword for successive governments (Akinnusi et al., 2017). After the country's independence in 1960, the Nigerian government sought to ensure impactful and people-oriented governance through diversity management. An important aspect of HRM in Nigeria that requires consideration is the issue of diversity across age, gender, ethnicity, disability, class and educational attainment, amongst others (Adeleye et al., 2014). Nigeria's multi-cultural diversity is not only a fact of everyday life in the broader Nigerian society but is also evidenced in public and private organisations (Akinnusi et al., 2017) making diversity management a crucial factor in HRM. Depending on the way in which it is handled, diversity management, as a functional aspect of HRM, may determine the success or failure of an organisation (Issa, 2011).

Based on the relevance of diversity management, therefore, the federal character principle (FCP), which ensures an equal formula for distribution of employment in the public [and

private] sectors across the nation, was set up in 1999 along with a Federal Character Commission (FCC). Although the FCP is perceived by some as the basis for equal opportunities, equity, equality, and fairness, others have condemned it as a prejudiced barrier (Suberu, 2001; Ugwuzor, 2014). This is coupled with a lack of oversight concerning organisations in the private sector, such as banks. The narrowness of FCP as a diversity management policy has also been raised (Adeleye et al., 2014). For instance, the policy focuses on ethnicity as a social identity category, while other categories such as age, gender, and class are left out. Scholars, such as Jaja and Umezuike (2005) and Ugwuzor (2014), have argued that simply having the policy is not enough to stop discriminatory practices, because the effective implementation of such a policy is vital, it is also the case that a comprehensive policy for managing diversity in Nigeria as part of the HRM function is missing.

Although managing diversity poses its particular set of challenges, cultural values (or common values that are typical to the average Nigerian irrespective of ethnicity) represent another very crucial factor that impacts HRM practices in Nigeria. According to Ovadje and Ankomah (2013), the values, beliefs and norms of a people cannot be separated from HRM practices. Sparrow and Hiltrop (1994) demonstrated that HRM practices that are considered important in one culture might be seen as unreasonable and biased in another culture. Power and authority at the organisational level are patterned by cultural values in Nigeria (Anankwe, 2002), and regard for age is primarily a cultural significance in Nigeria. An older person cannot be called by their name by a younger person. Also, when an older person takes a decision, such decision cannot be countered by a younger person. This also translates to the office environment as those in higher positions are expected to be elders (Mustapha, 2006). Nigeria, just like most African countries, is a male-dominated (patriarchal) society. As a result of the nation's culture, women are treated in an inferior way to men, and as such, this impacts on the boss-subordinate relationship (Ovadje and Ankomah, 2013). Williams et al. (1993) pointed out that women are not generally accepted in top leadership positions in organisations, and despite the fact that most organisations have policies in place pertaining to equal opportunities for recruitment, promotion etc, women still find it difficult in their workplaces and still need to work through their noses to affirm their capability (Alo et al., 2013).

In the late 1980s, Nigeria experienced a paucity of the National welfare system in addition to an economic meltdown which put a massive responsibility on organisations with regards to the welfare of their staff. As noted by Ovadje and Ankomah (2013), the HR departments in

most organisations introduced policies that provided support to employees when needed. For example, some organisations have collaborations with some hospitals where their staff and a particular number from their family can receive free medical services. Also, during any ceremony of any member of staff, a token is given to such an employee as a contribution towards such a ceremony. The staff also expect colleagues and managers to attend such a ceremony as it strengthens the organisational spirit. Ovadje and Ankomah (2013) demonstrate that aside financial considerations, effecting the policies requires time and commitment from the management, which eventually boosts organisational commitment. They also noted that the organisation's demonstration of caring for its employees is essential for employee commitment.

3.7.3. Recruitment and selection process in Nigeria

Recruitment and selection are separate processes, although they relate to the quest of finding suitable candidates to fill job roles and complete tasks based on predetermined specifications. Still, these two concepts have been viewed differently by scholars, although it is also the case that regarding the definition of each concept, common areas of agreement subsist. For instance, Bratton and Gold (2007) differentiate while establishing a clear link between the two terms. That is, recruitment involves generating a pool of skilled people to apply for employment to an organisation. Selection is the process by which managers, HR professional and others use specific instruments to choose, from a pool of applicants, a person or persons who they perceive as being more likely to succeed in the job. In all cases, choices are rooted in management goals and legal requirements.

Specifically, as pertains to recruitment, Beardwell and Wright (2007) present a view that underpins some common ground between scholars - that recruitment can occur in various forms (such as direct application which can be through email or in-person application) that are largely dependent on certain imperatives, including the type of organisation and the nature of the job. Relatedly, Armstrong (2012) views recruitment as the process of finding and hiring individuals needed by the organisation, and while this definition is broad, it also captures common ground between authors, because here, the emphasis is on publicising the position to be filled, receiving applications from candidates, conducting interviews and assessing the candidates for the position. Selection, on the other hand, is the process of picking the most suitable candidate for the job from those who applied for the job (Mondy, 2010) and involves a series of steps by which the candidates are screened in order to select the most suitable persons for vacant posts and rejecting those perceived as unsuitable. These

perspectives bring to the fore the relevance of the types of recruitment, such as the use of organisations' internal processes, recruitment agencies, career fairs, personal contacts and newspaper adverts (Madia, 2011; Tucker, 2012).

However, Gatewood and Field (2001) focus on a different aspect of recruitment and selection and argue that these processes are carried out in order to increase the number of job applicants at a reduced cost, adhere to the social and legal obligations of organisations, and to exclude candidates who do not qualify. Embedded in this definition is the fundamental idea that recruitment and selection can also be implicitly discriminatory, based on predetermined criteria, and rooted in the broader goals and objectives of an organisation. However, Branine (2008) noted that recruitment is easier as it involves attracting a pool of candidates to apply for a job, and selection is a more daunting task as it involves choosing the best candidates from a large number of applicants for the job. Chidi (2013), however, emphasises the relevance of both where one cannot proceed without the other if an organisation is to prevent the employment of the wrong candidate for the job. Doing this will have a long-term detrimental effect on the organisation such as loss of profit, increased cost of training, damaged reputation and inadequate production.

Nevertheless, recruitment and selection are characterised by potential difficulties, and in order to mitigate the challenges, keeping abreast with developments in the field of HRM remains fundamental. For instance, based on the likelihood that recruitment and selection can inadvertently or otherwise discriminate against certain groups, the Chartered Institute of Personnel and Development (CIPD, 2009) have advised that organisations should be sensitive to equality, diversity and inclusion (EDI) in their employment practices. One way of doing this is to remain abreast with the changing needs and demographics of a population. For instance, in the United Kingdom, the needs of the younger generation are now directed at flexible working. Older people, however, are more keen to use flexible working as an alternative to retirement. Being indifferent to such changes increases the likelihood that recruitment and selection can be biased, discriminatory and unfairly target a certain group.

Conventionally, those involved in the recruitment process make use of a candidate's academic qualifications, class of degree and psychometric test scores (Samuel and Obisi, 2012). These criteria are believed to determine an applicant's potential level of performance on the job. That is, it demonstrates whether a candidate has the required skills and abilities to perform the job role. However, a recent emergence in the recruitment and human resource

process in Nigeria is the inclusion of age as a requirement for the job. Samuel and Obisi (2012) discovered that over the years, jobs are advertised in Nigeria with age restrictions given either as a minimal (not below), as a range, or as a ceiling (not above). Previously, there was nothing like age discrimination when it came to the recruitment of personnel and during the course of employment. It was only considered significant in terms of retirement, except for uniformed personnel who generally perceive age to be an advantage as it comes with experience (Samuel and Obisi, 2012). Several scholars have queried the relevance of age insistence during the recruitment process in Nigeria, which has no connection with the applicant's experience in the job role (Fawole, 1999; Omachonu and 1999).

In Nigeria, age specification for those seeking employment is one of the major forms of discrimination. Employers specify that for entry level positions, candidates must be below 25 years of age and must possess 5 years of work experience (Adeleye et al., 2014a). In Nigeria, it is generally known that students get admitted into University for a four-year course, but they end up spending seven years as a result of strikes and student unrest, which makes them graduate after they have surpassed the age required by employers. For example, a notable bank in the country advertised for a graduate position and specified the maximum age as 24 years for a graduate and 26 years for a post graduate (See Appendix 5), others require the age to be below 27 (appendix 5). In support of this view, Akorede and Babatunde (2018) also pointed out that some employers went as far as specifying that the age of the applicant must not exceed 25 years as of the date of application (See appendix 5).

3.8 Conclusion

This chapter reviews the existing literature in relation to Nigeria. Firstly, the literature considered legislation in Nigeria. It gave comprehensive details of the legislation that exists in the country, but specifically deliberated the legislation that deals with discrimination and compared it with that of developed countries. Various cases of discrimination were cited from both perspectives and the way in which the law protects employees in such cases was discussed. Next, the chapter looked at the labour and employment legislation, specifically in Nigeria, outlining the various employment and labour laws and their roles in the employment relationship. Labour legislation in Nigeria is divided into two; the individual labour law – which is concerned with rules that govern the individual relationship between employers and employees. The second is the collective labour law – which is concerned with the part of the

law that deals with fundamental human rights. The areas of the legislation that needed to be amended in relation to employment, as recommended by scholars, were also discussed.

Next, the chapter gave an overview of the Nigerian banking sector, detailing the various phases of its transformation to its present state. It also discussed the regulatory body that oversees the industry and the various regulations that were put in place to ensure that the industry complies and acts within its stipulated powers. The Nigerian labour market was also discussed based on its human capital and the rate of unemployment that exists, which scholars argued could be as a result of the corruption and mismanagement of individuals holding public office positions and the political elites. Finally, recruitment and selection processes were discussed. Scholars have pointed out that employing the wrong candidate for the job can have long-term detrimental effects on the organisations. Also, several researchers have argued that the importance that is being on age during the employment process in Nigeria has no connection with the candidate's experience on the job role.

CHAPTER FOUR

Conceptual Framework

4.1 Introduction

This chapter presents the conceptual framework of the study to outline the explanatory process between the main concepts used in this study. These concepts (discussed in Chapter Two) include age-inclusive HR practices, perceived age discrimination, employee commitment, turnover intentions and diversity management as a moderator, which form the basis for the hypotheses, empirical analysis and discussions. This chapter is divided into four sections. Firstly, the theoretical background which informs the conceptual framework is presented to provide the theoretical and the sociological interlinkages between the concepts, as well as the dynamics of how the concepts interact within an organisational context. Thus, the social exchange theory (Blau, 1964) is examined showing its relevance to the study. Next, a related and somewhat similar (albeit more psychologically rooted) concept to SET is used to articulate the employer-employee relationship - the psychological contract (Rousseau, 1995; Taylor and Tekleab, 2004). The relevance of trust in the exchange relationship between employers (banks) and employees (bank employees) and the implications for the concepts already stated, as used in the study, are also analysed. A critique of SET is offered as well. Thereafter, the hypothesised direct relationships between the main constructs are articulated. The next section presents the introduction of a moderator in the direct relationships before the chapter concludes in a final section.

4.2 Social Exchange Theory

The Social exchange theory (SET) (Blau, 1964) is rooted in the fields of sociology and social psychology and has been found to articulate social behaviour broadly, as well as in specific contexts such as within organisations. SET theorists propose that the involvement of two parties in an exchange is rooted in the perceptions of both parties that the exchange will provide some benefits and is contingent on reciprocal rewards (Emerson, 1962, 1976). That is, individual behaviour in different contexts, such as the organisation, is exclusively based on a social interaction in which exchanges, or exchange activity, involve the tangible and the intangible, and more specifically (perceptions of) cost and rewards (Homan, 1961). This idea emphasises that interactions between individuals and groups or exchanges in a social or

organisational context are transactional – based on perceptions of cost and benefit rooted in trust. In essence, SET presents an analysis of how perceptions of cost and rewards in the relationship between individuals and groups determine the interaction pattern rooted in trust (Molm, 1991).

SET, therefore, focuses on how individuals and groups involved in the exchange relationship depend on each other to derive the highest socially endorsed and recognised value from outcomes. The behaviours of individuals in the relationship are structured by socially determined patterns or expectations which improve the value of the outcome. This suggests that decisions of individuals to engage or not to engage in an exchange process are mainly dependent on the implementation of a subjective cost-benefit analysis of the alternatives. Individuals will therefore decline outcomes that are negatively perceived when the expected (positive) value to be obtained from the exchange is surpassed by the costs of said exchange. Based on SET, individuals are likely to be involved in repeated exchanges over time when trust and the perceived value of outcome and expectations remain positive and sustained over time (Benson and Irving, 2016).

More specifically, SET theorists argue that a fundamental element in the exchange relationship is the concept of trust - a “psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another” (Rousseau et al., 1998, p. 395). Some studies specifically link the success of the HRM role within organisations to several factors, which include employee trust (see Mayer et al., 1995). The facilitating role of trust in HRM is implicit in the SET because trust develops out of a social exchange process between trustor and trustee (Mayer et al., 1995), an indication that employees in Nigerian organisations, for instance, develop trust in their organisations in response to their perceptions regarding management actions. Consequently, employee commitment has been connected to trust because the specific actions of management play a fundamental role in activating employee trust, which is indicated in several employer trust-building behaviours, including integrity, fairness, dependability, and sincerity (Butler, 1991). Furthermore, it has also been argued that the level of trust in the relationship depends on the trustor’s assessment of qualities such as the trustee’s goodwill (Mayer et al., 1995), i.e. the view that a trustee is fair, responsive, caring, and respectful. Moreover, trustworthy behaviour has been characterised by communication and the demonstration of concern (Whitener et al.

1998). This suggests that certain organisational structures and policies that are implicit in HRM, including a culture of inclusiveness and of valuing people, are elements that are conducive to trust-building in organisational settings. Therefore, organisations' diversity management policies, as an organisational practice, comprise a logical antecedent to the development of trust between employer and employee. Moreover, the notion that HR activities, such as anti-discrimination policies or practices, diversity management initiatives and programmes, affect the development of employee trust is reflected in the commitment literature. For instance, Whitener (1997) argued that employees interpret the nature and implementation of HRM policies as a manifestation of the organisation's support and respect for them and reciprocate such observations with trust in management. Other studies also validate the crux of this argument – that trust builds in response to specific HR practices (e.g. appraisal – Mayer and Davis, 1999) and the actions of top management (Jung and Avolio, 2000).

These views have some linkages with SET (Blau, 1964) because employees develop general perceptions regarding the intentions and attitudes of the organisation toward them based upon the actions taken by the organisation. Organisations' perceived positive, valuable actions towards employees produce obligations for employees to reciprocate. In turn, employees return what they perceive as a favourable treatment in several ways (see Cornelius, 2002) including deciding to remain with the organisation, which reduces turnover intentions and ensures a higher degree of employee commitment. Consistent with the view on SET, trust can diminish turnover intentions and increase employee commitment (Hornstein, 2003) and this could happen when HRM policies, such as diversity management programmes and initiatives, are designed to moderate feelings of discrimination, including age discrimination, among employees. A theory which further illustrates the thrust of SET with regards to the centrality of trust in the employer-employee relationship within an organisational context is the psychological contract, which is discussed next.

4.2.1. Psychological Contract

Over the past few decades, scholars have embraced the psychological contract (PC) theory as a central framework for understanding the exchange relationship in an organisational context or specifically between an employee and an employer organisation (Rousseau, 1995; Taylor and Tekleab, 2004). PC has been defined as the employee perception regarding the extent to

which the organisation has delivered on what was promised (Rousseau and Tijoriwala, 1998). In essence, PC allows for an articulation of the functional (practical) aspects of the exchange relationship between the parties (employee and employer). Extant research suggests that the fulfilment of the PC is fundamental for the realisation of positive organisational outcomes related to organisational effectiveness (e.g. required organisational behaviours (Turnley et al., 2003), including organisational commitment (Coyle-Shapiro and Kessler, 2000), and this context has an important role to play in shaping PC fulfilment, or perceptions of fulfilment thereof (Chaudhry et al., 2011).

The fulfilment of PC draws upon the social exchange theory as its theoretical basis, based on the seminal works of Blau (1964) and Gouldner (1960), to explain the reciprocal exchange relationship between the employee and the organisation. According to Blau (1964), individuals engage in a relationship in order to receive valued benefits. The expectation of receiving these benefits is the starting point for the relationship because it evokes increased willingness to deliver the resources that the other party requires. This iterative interchange strengthens the exchange relationship (Coyle-Shapiro and Kessler, 2002). Regarding SET and the PC, Coyle-Shapiro and Conway (2004) argue that three aspects of social exchange are fundamental in the context of the relationship between the employer and the employee: the content of the exchange, the parties to the exchange, and the process underlying the exchange. The content aspect of the exchange places emphasis on what is provided by the organisation that prompts reciprocation by the employee. For instance, perceived favourable HRM policies that ensure feelings of relevance, inclusion and belongingness would be relevant here. The parties to the social exchange would include the employees and agents of the organisation, such as managers, who execute policies through which resources desired by the employee can be fulfilled. The process aspect of the exchange denotes those mechanisms, which present the means through which the employee responds to these agents by way of reciprocation. For instance, increased employee trust in the organisation, commitment evidenced through meeting set targets, increased productivity and desire to remain with the organisation, and decreased turnover intentions are all ways in which the employee could reciprocate the employer's gesture. These three imperatives (content, parties and process) are frequently used by scholars because they are seen as common grounds for PC and SET and have been termed the building blocks of social exchange-based articulation of the employment relationship. Within these blocks, the terms of the exchange agreement between

employer-employee are said to be comprised of promises that have been made between them, and which bind them to a set of reciprocal obligations.

However, some research has questioned the centrality of promises in the articulation of the PC framework (Aselage and Eisenberger, 2003; Coyle-Shapiro and Kessler, 2000; Montes and Zweig, 2009). It has been argued for instance that the employer-employee relationship is not defined by promises alone or by what is promised (Guest, 1998), but rather by what is delivered (Aselage and Eisenberger, 2003; Montes and Zweig, 2009). As Coyle-Shapiro and Kessler (2000, p. 906) posit, it is debatable “where expectations end and obligations begin in the minds of the employee”. Even though it is beyond the scope of this research to resolve this debate, there is some agreement among scholars that this distinction is as much a theoretical debate as it is an empirical question (Aselage and Eisenberger, 2003). The position of the study, however, draws from Anggraeni (2018) who argues that using PC as a framework for understanding the exchange relationship between the employee and the organisation may involve sensitivity to these two imperatives which may consequently overlap. This is because employee beliefs and consequent actions regarding the reciprocal exchanges are moulded by what has been promised by the employer and what is expected by the employee. This study, therefore, focuses on employee expectations of fair treatment indicating the extent to which the organisation is providing what it promised to the employee. The fulfilment of PC is based on expectations involving the expenditure of valued resources, based on what the organisation promised the employee not just what the employee expects to receive in return for what the employee reciprocally provides. The study, therefore, acknowledges the relevance of two outcomes: employee commitment (the degree or the strength of an individual’s identification with and involvement in an organisation (Meyer et al., 1993), and employee turnover intentions (or individuals’ intent to leave the organisation).

4.2.2 Critiques of SET

The social exchange theory has broadly been critiqued on two levels of analysis. First, the oversimplification of social life and human behaviour as an exchange, and second, the reduction of social interaction to an economic transaction or merely a psychological process (Zafirovski, 2005). At the first level, the contemporary social exchange theory is being accused of representing some level of philosophical and methodological confusion. Regarding this assertion, SET has been critiqued as a hybrid theory or a cross between

rational (economic) choice and classical sociology. As some of its advocates admit, the social exchange theory often “combines roots in behaviourism [...] with concepts and principles borrowed from microeconomics” (Cook, 2000, p. 687). This combination frequently leads to the exclusion of relevant sociological and anthropological ideas.

In as much as most exchange theorists reiterate the sociological or anthropological idea of social interaction as an exchange (Burgess and Nielsen, 1974), SET is critiqued for its relative lack of attention to issues of cultural context and cross-cultural variations in the norms and rules that regulate social exchange (Cook, 2000, 688). A question that can be raised from this consideration is whether or not all social interaction are, in fact, an exchange. However, as Molm et al. (2003) puts it, SET theorists mostly ignore or downplay the observation that social interaction is a more comprehensive concept than the much narrower concept of ‘exchange’. That is, theorists fail to distinguish the latter as a form of social interaction with reciprocal outcomes (Burgess and Nielsen, 1974; Molm et al. 2003) rather than a universal process found in virtually all societies.

Furthermore, despite the claim by its proponents that it is a sociological paradigm, SET in its rational choice and behavioural varieties fails to recognise the distinctive social character of exchanges that are not fully reducible to their particular economic and/ or psychological dimensions (Zafirovski, 2005). Specifically, SET is criticised for failing to account for the fact that exchanges are not only individually contingent upon, but also originally determined by, society, as well as socially regulated by inter-personal, inter-group and intra-group commitments and the implications for impersonal rules and institutions. As critics point out, based on its central proposition that the rational operation of economic and psychological processes defines social behaviour as an exchange of rewards, and that institutional structures arise and exist as just more complex forms or outcomes of such processes, SET is accused of misconstruing the portrayal of the societal framework of exchanges of human actions as a mechanistic process (Mitchell, 1978, p. 168). In this view, the depiction of actors, such as the employer-employee, as motivated by benefits/rewards versus punishment and profit versus cost reflects the social exchange theory’s over-reliance on reductive psychology and economics.

Finally, SET treats social structures as “generated through the formation of individual exchange relations” (Cook, 2000, p. 687), and therefore a co-determination of individual actions by social structure and institutions (Blau, 1964). However, critics argue that this

relationship is presented simplistically as if these processes and people are intertwined with, or co-determined by, each other. In essence, a key problem that SET overlooks pertains to the ways in which macro-social structure affects actors in their exchanges and their pursuit of interest within networks. This will require linking individual actions to relations in networks of exchanges or micro-structures, with wider macro-social structures rather than assuming that a link already exists (Willer et al., 1989). Linked to this is the argument that just as it is implausible to reduce human interaction to an exchange of rewards, so is it to treat large social structures as an aggregate outcome or composition effect of individual exchanges propelled by utilitarian considerations (Stolte et al., 2001).

Despite noting these criticisms, it must be pointed out that this study adopts SET because the viability of social exchanges rests on the idea that human beings, as social beings, recognise each other's circumstances and needs, and in some ways are most likely to engage in reciprocity, acting within a condition in which a response is correlated to the worth of the expected outcome. Within organisational contexts, and relevant to this study, employees expect certain benefits from the organisation and this expectation drives them to offer their skills and experience to meet organisational goals and expectations. However, discrimination, including age discrimination, represents conflict within that relationship because it is a negation of the expectations by the employee. It is proposed that diversity management is a potential solution to such a pressured situation (Cornelius, 2002).

4.3. Social Exchange Theory and the perceived age discrimination – employee commitment connection

The preceding section discusses the main thrust of the Social Exchange Theory - that an interdependent (transactional) relationship exists between at least two parties and that transactions between these parties are based on certain exchange beliefs which are rooted in the norm of reciprocity and trust (Cropanzano and Mitchell, 2005). This section shows the relevance of using SET to explore employee commitment and perceived age discrimination.

Scholars have raised the relevance of high and low social exchange orientation, where employees with a low exchange orientation are less concerned about obligations and are less likely to care if exchanges are not reciprocated (Cropanzano and Mitchell, 2005). Those with a high exchange orientation, however, are directly the opposite. Of relevance in explaining reciprocity in SET are exchanged beliefs (beliefs which underlie the perception by one party of the other in the relationship). Exchange beliefs have been related to participative decision-

making, acceptance of group norms and satisfaction with promotion opportunities (Witt, 1992), increased satisfaction with training (Witt and Broach, 1993), and manager-rated commitment (Witt et al., 2001). Furthermore, exchange orientation strengthens the perceptions of equal opportunities and job satisfaction (Witt, 1991), indicates individuals' intentions to stay in the organisation (Andrews et al., 2003), and influences the relationship between the perceptions of income sufficiency and organisational commitment (Witt and Wilson, 1999). Organisational commitment is a widely researched and extremely promising relational construct (Meyer, 1997; Meyer and Allen, 1997). Research has also shown that commitment predicts a wide range of these workplace outcomes (Witt et al., 2001). Specifically, social exchange theorists have proposed that employees are prone to exchange their commitment for an employer's support (Eisenberger et al., 1986; Eisenberger et al., 1990). Building on the existing literature, Deckop et al. (1999) examined the exchange properties of commitment and found that while pay affected commitment, commitment, in turn, affected employee turnover (Bishop et al., 2000).

These ideas reveal the relevance of employee perceptions of the organisation's actions and practices, especially HRM practices, in maintaining commitment. For instance, Human Resource Management (HRM) practices play a crucial role in the reciprocity norms posited by the Social Exchange Theory (Nishii et al., 2008). As Alfes et al. (2013) argued, employees' perceptions of HRM practices are connected with the employee outcomes. Typically, employees respond in relation to the way in which they are treated (Mearns et al., 2010). Drawing on the social exchange theory, this study contends that when the organisation's HR policies and practices are age friendly, then employees will not have a perception of being subjected to age discrimination, and based on the principles of reciprocity, employees will reward the organisation through heightened commitment to their jobs and the organisation. The organisation will therefore experience lower employee turnover rates.

Conversely, when the organisation's HR policies and practices are age unfriendly, and there is a perception of age discrimination, the employees will reciprocate with a preference to exit, thereby causing an increase in employee turnover in the organisation. Although previous research has demonstrated that diversity practices can alleviate the negative effects of discrimination on the attitudes of employees (Downey et al., 2015), diversity practices have not yet been linked specifically to employee commitment and turnover intentions. By considering the moderating effect of diversity management practices on the link between

perceived age discrimination and employee attitudes or outcomes, this research builds upon and extends the social exchange theory.

The focus on age in this study is motivated by SET, which suggests that individuals marked by certain characteristics, such as profession, position, age, or gender, relate to other individuals, groups, institutions and organisations based on some dominant expectations. In turn, they also reciprocate perceptions of expected and real benefits with intentions to remain in the organisation and increased commitment to the organisation. SET relies on the processes and outcomes of social imperatives. That is, an individual's choices can be marked by certain social characteristics, like age, which can be influenced by social outcomes where choices assume a rational, socioeconomic dimension. For example, in an organisation, or in a team made up of people of different ages, perceptions of employer actions and practices as well as expectations may differ between different age groups.

This sort of age-dependent consideration is central to this study, which aims to explore how age discrimination affects individual outcomes within the organisation. SET, therefore, offers a theoretical approach that helps to explain the age discrimination between younger and older people in the empirical context of this study, that is, the Nigerian banking sector. In this sector, entry-level employment is heavily dependent on age, with younger individuals preferred to older ones. For the purpose of this research, the in-group is of interest. This is because the out-group refers to those who did not get recruited as a result of their age because they were considered too old. Given that this study focuses on what happens within organisations, the out-group remains outside the scope. Those considered eligible for employment because they are young enough are regarded as the in-group, and they form the target population of the study.

It is worth noting that age-related discrimination still occurs within this group, especially when it comes to the issues of promotion, training, and maternity leave, among others. Consequently, this group may still be divided into its own in-group and out-group. The in-group will include individuals who are still within the age group preferred by the organisation, while the out-group will include those whose chronological age is already beyond the preference of the organisation. It is of interest to note that this out-group is often retained within the organisation because of their considerable experience, having worked for several years.

Combining the above theoretical considerations, the hypothetical relationships proposed in this study is summarised in Figure 4.1.

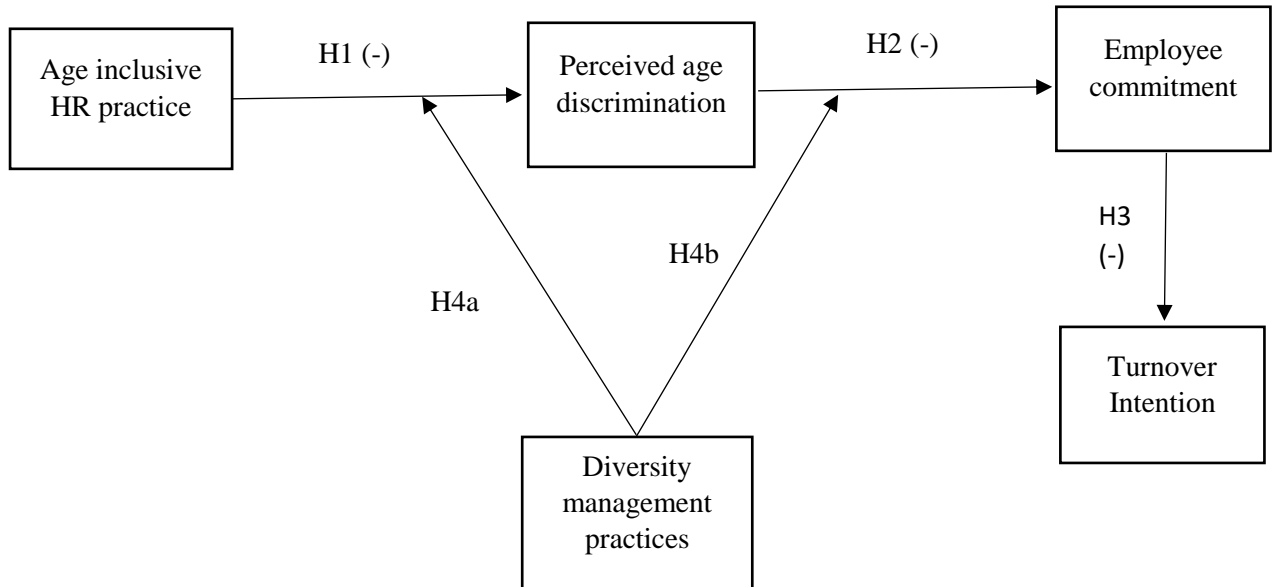


Figure 4.1. Diagrammatic representation of the conceptual framework

4.4 Direct Relationships

4.4.1 Age Inclusive HR practice and Perceived age discrimination

Drawing on the Social Exchange Theory, Den Hartog and Verburg (2004) demonstrated how HR policy can portray an organisation's intent towards its workers, highlighting that many organisations still have elements of age discrimination embedded in employee training and development policies (Walker and Maltby, 2012; Wood et al., 2008). Yet, if employees perceive that the HR policy of the organisation encourages them to be promoted or trained, irrespective of age, they will see this as a clear indication that the organisation is interested in creating and nurturing an age friendly working environment (Boehm et al., 2014). Also, based on the psychological contract theory, Bowen and Ostroff (2004) illustrated how HRM systems may explain what is expected and desired from employees in their particular jobs. For instance, if employees perceive that newly recruited individuals are from all age groups and all employees experience equal opportunities, irrespective of age, then this signals to employees that the organisation is interested in retaining an age-inclusive workforce, which increases the trust of employees in such an organisation. By the norm of reciprocity implied

by the Social Exchange Theory (SET), employees are then less likely to perceive age discrimination within such an organisation.

Thus, this study proposes that:

Hypothesis1: Age inclusive HR practices are negatively associated with perceived age discrimination.

4.4.2 Perceived age discrimination and employee commitment

The tenets of the Social Exchange Theory predict that when employees feel valued and treated fairly, irrespective of their age, they will respond by being committed to ensuring the success of the organisation (Aryee et al., 2002). Conversely, if they experience any form of age-related discrimination, this will affect their level of commitment to the organisation. The Social Exchange Theory suggests that this pattern is independent of age, that is, the reciprocal relationship described above exists irrespective of an employee's age.

According to Podsakoff et al., (2007), employees who have to deal with the psychological stressors of age discrimination and exclusion in the workplace may use non-commitment as a coping mechanism. Empirical evidence supports this perspective, and a number of studies have found that perceived age discrimination influences workers in many age groups, resulting in a negative impact on their commitment and engagement (Hassell and Perrewé, 1993; Kunze et al., 2011; Snape and Redman, 2003). Conversely, May et al. (2004) claimed that employee engagement is promoted when a supportive style of leadership is present in the organisation, which, in turn, adds to the level of psychological safety experienced by the employee.

Based on the foregoing discussion, this study proposes that:

Hypothesis 2: Employees' perceived age discrimination is negatively associated with organisational commitment

4.4.3 Employee Commitment and Turnover intentions

Turnover intentions refer to the personal prediction of an individual in relation to the likelihood of leaving an organisation in the near future (Cho et al., 2009). In other words, this indicates that an employee will possibly leave his/her present employer. Employee

commitment, on the other hand, is when individuals are psychologically involved with the organisation that they work for. May et al. (2004) claimed that employee commitment is promoted when a supportive style of leadership is present in the organisation, which in turn adds to the level of psychological safety experienced by the employee.

Moreover, when employees perceive that their organisation is concerned about their development, welfare and provides them with adequate support, such employees will be committed to the organisation (Samad and Yusuf, 2012). Puangyoykeaw and Nishide (2015) indicated that committed employees are usually more productive and perform positively towards the organisation. Such employees are less likely to nurse intentions of exiting the organisation. By the same logic, once the commitment level of employees to the organisation declines, it might eventually lead to them planning to leave the organisation. Hence, this study proposes that:

Hypothesis 3: Employee commitment is negatively related to employee turnover intention.

4.5 Moderator: Diversity Management Practices

4.5.1. Diversity Management Practices as a Moderator in the Relationship between age inclusive HR practices and Perceived Age discrimination

Diversity represents the uniqueness that an individual brings, be it in terms of ethnicity, gender, age, education or experience (Wang and McLean, 2016). The concept of bringing together this uniqueness in a bid to create a more innovative environment is collectively referred to as diversity management practices. As earlier discussed, HR policy portrays an organisation's intent towards its workers (Den Hartog and Verburg, 2004), and perceived age discrimination tends to decrease with the application of age-inclusive HR practices (see H1 above). The introduction of diversity management practices further signals to employees that the organisation respects and provides equal opportunities to all its employees regardless of their age (Triana and Garcia, 2009; Triana et al., 2010). As a result, it becomes much less likely that employees will regard the organisation as age discriminatory. This discussion suggests that there are grounds for predicting that the relationship between age-inclusive HR practices and perceived age discrimination might be moderated by the adoption of specific diversity management practices in the organisation. Thus, this study proposes the following moderation hypothesis:

Hypothesis 4: Diversity management practices moderate the negative relationship between age-inclusive HR practice and perceived age discrimination, such that the relationship is weaker when DM is higher.

4.5.2. Diversity management practices as a moderator in the relationship between perceived age discrimination and employee commitment

Diversity management is faced with many challenges (Avery and McKay, 2010), which arise from a changing workforce and societal pressures towards equality and integration (Singh et al., 2013). Foley et al. (2002) argued that in organisations that do not support diversity, employees have a fear of negative assessment and, as such, they feel confined and do not put their all into what they do. On the other hand, if an organisation values diversity, this sends a positive signal to employees, which encourages them to go beyond expectations in order to help the organisation (Kahn, 1990). Thus, diversity management seems to have a direct positive effect on employee commitment. But in addition to this direct effect, previous studies have shown that diversity management tends to mitigate the negative effect of age discrimination on employee attitudes (Downey et al., 2015). To the extent to which employee commitment is an attitudinal outcome, its response to age discrimination may then be influenced by diversity management.

Hence, this study also investigates whether or not the relationship between perceived age discrimination and employee commitment is dependent on organisational diversity management policies. According to scholars such as Thomas and Ely (1996) and Van Knippenberg and Schippers (2007), it is expedient to implement diversity management into the organisation so as to tap into its opportunities while at the same time mitigating its challenges. Diversity management initiatives signal to employees that the organisation sees equal opportunity of all members as very important, regardless of their age, gender or ethnicity (Triana and Garcia, 2009). Consequently, as earlier discussed, when employees experience any form of age discriminatory treatment at the individual level, it is likely that they will generalise and perceive the organisation as being generally age discriminatory. So, in the context of explicit diversity management initiatives, employees may see the organisation as age-neutral, fair and trustworthy (Triana et al., 2010), even though they may have different individual experiences. Once again, drawing on the social exchange theory, this study investigates whether or not the practices of diversity management modify the relationship between perceived age discrimination and employee commitment by indicating

to employees that the organisation is concerned with treating employees fairly, and, as a result, triggering a sense of commitment from the employees who will reciprocate by engaging in activities that will benefit the organisation. Thus this study proposes that:

Hypothesis 4b: Diversity management practices moderate the negative relationship between employees' perceived age discrimination and employee commitment, such that the relationship is weaker in the context of a high level of diversity management practice.

4.6 Conclusion

This chapter provided the conceptual framework upon which the study is based. An overview of the theoretical background of the study based on literature was also discussed. Next, an explanation of the relationship between age-inclusive HR practices, perceived age discrimination, employee commitment and turnover intentions was considered, which also formed the basis for the development of the conceptual model. The relationships between these main constructs suggested the proposed hypothesis that was developed for the study. Next, section 4.4 presented the introduction of diversity management as a moderator, the role of diversity management in the relationship between age-inclusive HR practices and perceived age discrimination. The role of diversity management in the relationship between perceived age discrimination and employee commitment was also discussed and hypotheses were developed.

The next chapter presents the methodology for data collection and the data analytical tools that were used to test the proposed hypotheses.

CHAPTER 5

Research Methodology

5.1 Introduction

This chapter presents the methodology, the approach to data collection, data analysis and the justifications for selecting each approach. The first part, section 5.1, gives an introduction, and section 5.2 presents the study's philosophical stance, discussing the different views, the philosophical position and its justification. Sections 5.3 and 5.4 discuss the research methodology, focusing mainly on the two major paradigms in social sciences, also presenting a justification for selecting the quantitative approach for the study. Section 5.5 explains the study's research design, including the study purpose, the level of interference, unit of analysis and study settings. Section 5.6 presents the sampling strategy including the sampling method, population and sampling frame. Section 5.7 explains the questionnaire development process, as well as the measurement of the study variables and the control variables. Sections 5.8 and 5.9 explain the data collection and analysis processes, giving justifications for selecting each instrument. Finally, sections 5.10 and 5.11 present the ethical considerations and conclusion of the chapter.

5.2 Research Paradigm

A paradigm is seen as an all-encompassing framework that describes the approach through which problems are investigated and proffering solutions are conducted (Kuhn, 1977). It is defined as a framework that contains the researcher's belief system, assumptions and principles that guide the research (Powers and Knapp, 2006). In other words, it informs how we carry out our research based on our assumption of the knowledge of the world that we have and provides an explanation of the processes that we applied in completing the investigation (Collis and Hussey, 2014; Weaver and Olson, 2006). In summary, a paradigm is a pattern, structure and framework of scientific and academic ideas and assumptions (Olsen et al., 1992). There are three dimensions of the research process; ontology, epistemology and

methodology. The research paradigm is said to explain the nature of enquiry in relation to these three areas (Terre Blanche and Durrheim, 1999).

Ontology is defined as the study into the nature of existence, while epistemology is the theory of what knowledge is specifically in relation to its methods, validity and the difference between validated belief and opinion. It also deals with inquiries such as “how we really know that what we think we know is actually knowledge?”. Methodology, on the other hand, refers to the actual procedure applied in acquiring knowledge (Guba, 1990). It is a system of methods used in a particular area of study. Ontology and epistemology have to do with a person’s view of the world, which has a compelling impact on what is perceived as an important aspect of reality. The two worldviews that exist are objectivistic and constructivist. Researchers have argued that one view is not superior to the other, but instead the two worldviews exist as a result of the different strategies which investigators employ to achieve their goals (Dzurec and Abraham, 1993). The two views may be applied together for some specific purpose and might not be appropriate in other situations. It should be noted that an individual’s view of the world may change depending on the circumstance. This research, for instance, will take on the elements of the objectivistic view, which is considered appropriate for this study. This is because the objective of this research is confirmatory in nature. That is, formulated hypotheses which are related to the study will be tested by using the data collected. A constructivist view cannot be taken in this case as they view reality as not being replicable (Lincoln and Guba, 1985).

The research paradigms specifically reveal our beliefs of the worldview (Lather, 1986). Guba and Lincoln (1994), based on this conviction, differentiated between positivism, post-positivism and postmodernism, classifying postmodernism and post-structuralism with critical theory. Positivists take on realism as their reality, where reality is presumed to occur, whereas postpositivists take on the assumption that reality is only “imperfectly and probabilistically apprehendable” (Guba and Lincoln, 1994, p. 109). Both post-positivism and positivism are objective.

Critical theory, on the other hand, takes on the subjectivist epistemology where both the investigator and what is been investigated are assumed to be linked, it is a situation where the values of the investigator influence the inquiry (Guba and Lincoln, 1994).

Table 5.1: Research paradigm table

	Research paradigms			
Philosophical assumptions	Positivism	Critical theory	Constructivism/interpretivism	Pragmatism
Ontology	A single reality exists which is apprehendable, it is objective and independent of social actors	Socially constructed interpretation, objective	No single reality, subjective	Reality is continually reassessed, external, interpretation based on ability to answer the questions
Epistemology	Objective, reality can be measured, focuses on reliability	Subjective,	Subjective, focus on details of the situation	Subjective, best method is one that solves the problem
Methodology	Experimental, mainly quantitative, hypothesis testing	Method chose must fit subject matter	Ethnography grounded theory, discourse analysis	Mixed method research design
Logic	Deductive	Deductive but could also be inductive	Inductive	Abduction

Source: Guba and Lincoln (1994); Easterby-Smith, Smith, Thorpe, and Jackson (2012)

The research paradigm adopted for this study is the positivist philosophy. The essential characteristics of this perspective are discussed below.

The positivist paradigm is associated with quantitative research which adopts the deductive approach and takes on experiments and surveys as strategies. Positivists assume that the reality is objectively given and is measureable using properties that are independent of the researcher and his instruments. In other words, knowledge is objective and quantifiable.

According to Henning et al. (2004) positivism has to do with revealing truth and demonstrating it empirically. The role of the researcher in positivist research is restricted to the collection of data and its interpretation in an objective and quantifiable manner. The ontological and epistemological stance of positivism is that only a single reality exists and the researcher is independent to social actors (Bryman and Bell, 2011). Several studies on age discrimination, such as those by Bayl-Smith and Griffin (2014), Kunze et al. (2013), Rabl and Carmen Triana (2014) and Lyons et al. (2014), have adopted the positivist paradigm.

On the other hand, the interpretivist/constructivist paradigm is related to qualitative research, which adopts the idealist approach. The philosophical belief here is that reality is subjective and based on the perception of the researcher (Collis and Hussey, 2014). This assumes that the path to reality is through social developments such as language, shared meanings and instruments (Myers, 2009). The ontological position of the interpretivist is a social phenomenon with constructive ideals which make up our social world and are continually being reviewed and reworked by those involved in them through social interaction (Matthews and Ross, 2010). That is, the researcher is not separate from what is being observed, but is involved and appreciates the differences between people (Saunders, et al., 2012).

Having considered the two major paradigms, the positivist paradigm, which according to Willmott (1999) is for explanation, prediction and control, was adopted for this research. Researchers supporting the positivist approach see it as a study that is purely based on facts, and is value-free, generalisable, and one in which the world is external and objective (Onwuegbuzie and Leech, 2005). August Comte, a French philosopher, came up with the ideology of a positivist paradigm which explores social reality. At the end of the 19th century, positivism became popular, this was characterised by the use of statistics and mathematics to explore, explain, predict and control behavioural and social phenomena (Johnson and Onwuegbuzie, 2004).

However, the philosophy has been criticised in several ways, one such criticism pertains to its belief that the researcher is independent and that his observations are unbiased during the course of the research (Adam, 2001). In other words, its idea of objectivity has been criticised in that it does not put into consideration the issue of the subjectivity of human decision during the research process. For instance, it is the researcher who decides which tests to be carried out and the specific items to be measured and it is the researcher who selects which aspects of the data he wants to publish or lay emphasis on. As such, according to Onwuegbuzie (2002),

the notion that the philosophy is completely objective is a misconception. Another criticism relates to the problem of induction, which is based on the fact that future outcomes cannot be predicted based on what was observed in the past - the trend displayed by a particular occurrence in a particular way does not necessarily mean that this trend will re-occur in exactly the same form in the future.

Despite the above criticisms, the positivist stance still assumes that only one reality exists which can be determined through the use of scientific principles to measure the reliability and the validity of the research and its results (Onwuegbuzie and Leech, 2005). It is also an approach that is seen as the best in terms of knowledge generation and in areas where research and theory development are required (Powers and Knapp, 2006). This paradigm also focuses on facts and reduces phenomena to simple elements. Therefore, in this study, the researcher will take on an objective viewpoint, testing formulated hypotheses, and explaining causality by using control experiments. This will be demonstrated during the data collection process, the analysis, and the interpretation stage in order to understand the reality of the concept that is being investigated.

5.3 Research Methodology

Methodology is the system of methods in which the research is carried out (Brown, 2006). That is, the exact ways in which we try to understand the world. It is also an approach for the research processes that encompass a body of methods (Collis and Hussey, 2009). It involves a reflection on the nature and form of particular methods, what they consists of, and the applicability and disadvantages of the utilisation of particular sorts of methods for particular problems. According to Randy (2005), it is important when conducting a research methodology to ensure that the methodology chosen will best achieve the research objectives and it must also have the characteristic of being replicable in similar studies.

The two main types of research are quantitative and qualitative methods. One way of differentiating between the two research methods is in terms of how data is collected and analysed. It is essential to note that one method is not superior to the other, but that the aim, objectives and nature of the study can, to a large extent, determine which of the methods should be used (Denzin and Lincoln, 2005). Other researchers support the use of mixed methods which takes advantage of the strengths of both methods while minimising the weaknesses in a single study (Johnson and Onwuegbuzie, 2004).

Quantitative research is defined as research that describes phenomena with numbers that are analysed using statistical methods (Yilmaz, 2013). It also examines relationships which are numerically measured using statistical techniques. Statistical techniques, such as correlations and regression, are used. This method commonly deals with the use of data to test theory (Saunders et al., 2016). Qualitative research, on the other hand, is based on the assumption that social phenomena are complex, and hence cannot be reduced to variables. It deals with participants' meanings and the relationships that exist between them, making use of observations and interviews in order to develop a framework (Saunders et al., 2016), and data is obtained through direct observation or interviews. It is also important to note that qualitative research is not built on a single methodology (Denzin and Lincoln, 2005).

A major distinction between quantitative and qualitative research is based on their assumptions. Quantitative research is of the view that reality is objective and is independent of what is being studied. While, qualitative research assumes reality to be socially constructed, implying that it is flexible and value-laden. It sees the researcher as being involved in what is studied (Creswell and Clark, 2007; Denzin and Lincoln, 1998). Another difference between quantitative and qualitative research is the approach in which data is collected, analysed and presented. Quantitative methods make use of numbers to show data that has been statistically derived. Qualitative methods, on the other hand, use non-numeric data such as words and images. Another area of difference is in terms of logic. Quantitative research often takes the form of deductive reasoning, which is concerned with the testing of a hypothesis. It starts from the general to the more specific, while qualitative research takes on the form of inductive reasoning and works from the specific to the more general (Collis and Hussey, 2009). In other words, the approach starts with specific observations, then moves towards spotting patterns and the formation of a tentative hypothesis which is to be explored before a theory, or general conclusion, is finally developed.

Quantitative research is the study of relationships between variables. In quantitative studies, the researcher is assumed to be objective, and he/she takes on a neutral role during the course of the research (Patton, 2002). This method expects the researcher to make use of already planned sets of responses which capture various experiences and perspectives of the respondents. Also, this method allows for the measurement of responses from a large number of respondents using specific sets of questions in which statistical data is obtained and measured. Reality for the quantitative researcher is seen in such a way that elements within such a reality can be specified into individual units (David and Sutton, 2004). Quantitative

research is also associated with objectivism; the belief that social structures have a causal relationship with individuals, and is usually interested in dividing things into smaller bits to get the big picture.

Although quantitative research has several advantages, the method has been criticised on the basis of the statistical significance test. Scholars, such as Bakan (1966), Cohen et al. (1994), and Schmidt and Hunter (1997), have pointed out that “the probability of the finding, given that the null hypothesis is true, is not the same as the probability of the null hypothesis being true” (Trafimow, 2014, p. 16). Bearing in mind that the purpose of testing for significance is to reject the null hypothesis (Trafimow, 2014), Trafimow and Rice (2009) discovered that the correlation between the value that is to be tested and the actual probability of the null hypothesis is too low. As a result, testing for the null hypothesis is invalid (Trafimow, 2014). However, Krueger (2001), in defence of the quantitative research, posited that significance testing is still very superior and more valid compared to not testing the procedure at all.

Based on the discussion above, the quantitative research approach is the chosen method for this study, so as to establish the relationship between the theoretical concepts with empirical research (Bryman, 2012).

5.4 Rationale for a Quantitative Research Study

There are several reasons for the adoption of the quantitative approach. According to Pinsonneault and Kraemer (1993), three major purposes exist for survey research. First, survey research is used when the research involves a method of inquiry with standardised information (for example, the formulation of hypotheses and an inquiry pertaining to the relationships that exist between variables) concerning organisations, individuals and groups. Second, a survey research is used when the study can claim that the results obtained from the limited sample can be generalised to the whole population. Lastly, survey research is adopted when the study involves the use of pre-determined instruments for collecting data from respondents. Based on Pinsonneault and Kraemer's (1993) principles, this study is strictly based on a positivist approach, which is clearly reflected in the study's aim and objectives. In addition, the study's hypothesis and the relationships that exist between the studied constructs support the use of the survey approach.

Another rationale for adopting this approach is that several scholars, such as Bayl-Smith and Griffin (2014), Boone James et al. (2013), Kunze et al. (2013); and Kunze et al. (2011), among others, have adopted quantitative research methods in investigating the age

discrimination phenomenon. Also, Guba (1981) argued that it is better to select a method whose philosophical assumptions best suit and achieve the purpose of the phenomenon under investigation. The main focus of this study is to investigate empirically a set of hypothesised relationships among different constructs. As a result, adopting a quantitative research approach will ensure replicability of the study through empirical testing of the constructs and creating self-checking mechanisms (Snow and Thomas, 1994).

The purpose of quantitative research is the study of relationships that exist between variables (Punch, 2003). Quantitative researchers usually view reality as variables and the ultimate goal is to discover how different variables are related and the reason for their relationships. They are also more interested in being able to claim that the results from the limited sample can be applied to the population from which the sample was obtained (David and Sutton, 2004), that is generalisability and reliability. This could be traced to the philosophical belief that the core characteristics of human life are in the influence of hidden macro structures upon individuals and groups (David and Sutton, 2004). The data obtained from the sample will be tested on the already-generated hypothesis, which will help in extending the existing theory.

Furthermore, another reason for adopting a quantitative research method relates to the standardisation which has to do with control and accuracy. It involves the separation of the situation being investigated from the context in order to have an objective perspective on the phenomenon. This method also helps in classifying variables numerically and statistically, building models that help explain what is being observed. Finally, this method has been adopted based on its major strength in breadth and flexibility (Punch, 2003).

5.5 Research Design

This is a general procedure which helps in formulating the problem of the research and explaining the site chosen for data collection, the ethical considerations, data collection, analysis processes, and the researcher's role in the course of the data collection process (Creswell, 2013). The research design also provides the logical framework upon which the research project is conducted and enables the researcher to gather data that will answer the research questions (David and Sutton, 2004). The purpose of the research design is to provide a structure for the collection and analysis of the data. The attainment of each step determines to a great extent the successful completion of the next step. Research design also provides satisfaction for choosing a particular data source, its procedure, analysis and also ensures that

quality data is collected through abiding strictly to the guidelines provided by the chosen research design. It is also important to note that a research design is more than a work plan (Yin, 2003).

Largely, the research process is divided into three major processes. First, is the research aims and designs which are used to formulate the research hypotheses centred on the relationships that exist between the constructs. Next is a review of the literature which is linked to the stated objectives. Also, based on the hypotheses formulated, a series of processes, called the methodology, are presented in order to test the relationships among the constructs. Thirdly, the research process focuses on the collection of data, analysis, discussion, conclusion and recommendations.

According to Sekaran and Bougie (2013), there are six integral steps to research design, which were adopted for this research. They are: purpose of the study, research strategy, study setting, researcher interference, time horizon and unit of analysis.

5.5.1 Purpose of the study

The study aims to establish the relationship between an organisation's HR practices, age discrimination, employee commitment and turnover intentions. The study is based on a positivist approach and a survey method was used for data collection. Hence, hypothesis testing, as given by Sekaran (2000), was chosen in order to achieve the objective of the research.

5.5.2 Researcher interference

The extent to which a researcher will interfere with the research determines to a large extent the type of research approach (e.g. case study, survey research) as well as the investigation type to be selected (Choudrie and Dwivedi, 2005; Sekaran and Bougie, 2013). In a correlational study, the researcher interference is minimal, while in a cause and effect study, where some variables are manipulated, the involvement of the researcher is said to be higher. For this research, interference was minimal which supports the positivist approach chosen and avoids the bias of the researcher. Also due to the large population, the data was collected using the survey method, which also minimises the interaction between the respondents and the researcher.

5.5.3 Unit of analysis

The unit of analysis refers to the level of aggregation to which data will be collected in the data analysis stage (Sekaran and Bougie, 2013). In order to determine the unit of analysis, it is important to have the objective of the research in mind. The research objective for this study, for example, is to examine the effect of organisational HR practice on the perceived age discrimination, employee commitment and turnover intentions of an employee with the introduction of diversity management as a moderator. This demonstrates that the unit of analysis for this research is individuals.

5.5.4 Time horizon

The cross-sectional and the longitudinal studies are the two major types of time horizon research design (Bryman and Bell, 2011). The cross-sectional study has to do with gathering data from a large population, which is conducted just once, while longitudinal studies involve the collection of data more than once, over a long period of time (Bryman and Bell, 2011; Sekaran and Bougie, 2013) in order to observe the change in dependent variables (Bordens and Abbott, 2007). This research adopts the cross-sectional design because it is suited for achieving the objectives of the research. Also, according to Bordens and Abbott (2007), this research design method helps in covering large samples within a short period of time without having to wait for a long time to observe the change in the dependent variables.

5.6 Sampling strategy

The next step in the research process is to determine the sample that will be used for the study. Time and money constraints will hinder the researcher from reaching the whole population and, as such, a sample was selected on which the research was carried out (Barlett et al., 2001). A sample is defined as the selected part of the population on which generalisation and conclusions that will represent the entire population can be made (Bryman and Bell, 2015). The sampling strategy for this study is based on the following;

5.6.1 Sampling method

Two types of sampling methods exist; probability and non-probability sampling (Bryman and Bell, 2015). Probability sampling is when each unit in the population has a known chance of being selected, while in non-probability sampling, the units in the population do not have an equal chance of being chosen (Bryman and Bell, 2015).

This study selected the probability sampling method for data collection. This is because the response from the targeted population, which are employees of banks, are needed on an equal basis. Additionally, one of the objectives of this study is to make statistical inferences and according to scholars such as Bryman and Bell (2015), probability sampling is the best method to be selected. Lastly, this method is ideal when a large sample size is expected to be reached within a short period of time. Based on the above justifications, non-probability sampling will not help in achieving the aim of the study, and therefore probability sampling was selected for this study.

Simple random sampling has been chosen for this research. In this method, there is an equal probability for any member of the population to be included as part of the sample (Bryman and Bell, 2015). This method also ensures that there is no bias in the selection process and it produces samples that are representative. This method is considered suitable for this study because it will help eliminate human bias. Also, the findings from the method can be generalised which is likely to be seen as having external validity (Bryman and Bell, 2015), which is as a result of the representativeness in the sample technique.

5.6.2 Population

Choosing the appropriate context will help the researcher in discovering the appropriate way in which to examine the proposed hypothesis and theories based on the empirical findings in order to draw conclusions (Eisenhardt, 1989). Population refers to the aggregate of all the subjects or members that align with the identified specifications and also have or share certain characteristics, such as in organisations, university students, nations or groups of people (Baker, 2002; Bryman and Bell, 2015).

The population selected for this study are employees working in the banking sector in Nigeria. The targeted population are the 22 licensed banks by the Central Bank of Nigeria (CBN), which have branches spread all over the major cities across the six geopolitical zones of the country; the North-Central, North-East, North-West, South-West, South-South and South-West. It would be unrealistic, time consuming and costly to use the whole population in this study, hence, a sampling frame was selected. This study was motivated by the challenges faced by graduates as a result of age specification during recruitment by most private organisations, especially the banks in Nigeria, despite having laws that prohibit this. This has led to frustration among graduates with negative implications on the potential for a

successful career life. To this end, the banks in Nigeria were used as the research site for data collection with a view to providing solutions to the stated challenges.

The banks have been chosen for this research for the following reasons. First, the banks are one of the highest employers of labour in the country and employed approximately 171,403 as of 2010 (National Bureau of Statistics, 2010). Secondly, the sector is a major contributor to the nation's economy. During the fourth quarter of 2015 the sector contributed approximately 3.14% to the Gross Domestic Product (NBS, 2015). Therefore, the banking sector can be seen to be an important sector for investigating the research.

5.6.3 Sampling Frame

A sampling frame is 'the listing of all units in the population from which the sample will be selected' (Bryman and Bell, 2015). In this research, the sampling frame was determined based on the information provided by the Central Bank of Nigeria (CBN), the regulating body of the banking sector. As a result of the population being too large, the main criterion for the sampling will be commercial banks which have their headquarters located in Lagos, a cosmopolitan area and the largest city as well as the economic capita of the country. This is because most recruitment is carried out at the head office of the banks, which are all based in Lagos.

Since carrying out a survey on the total population in a single study can be quite expensive and difficult, this present study only included in its sample frame individuals who are working at the banks' head offices, which are situated in Lagos, excluding bank employees who work outside of this geographical location. The choice to exclude individuals who work in branch services outside the selected geographical location is rational based on the data collection method used in this study (i.e. mainly self-administered surveys). Realistically, it is unfeasible to locate individuals working outside the geographical location under consideration, as branch services are located in all the cities of the country.

5.6.4 Sample size

Stating the exact number of the sample size can be a complex and delicate task. According to Hair et al. (2018), when the sample size is lesser than the estimated size it results in sampling error and reduces the correctness of the parameter. On the other hand, a sample size that is larger than what is needed will result in time wastage in obtaining responses from

respondents (Bryman and Bell, 2015; Hair et al., 2018). Hence, it is essential to determine the sample size so that it can be generalised to the entire population with reliable and valid results. Fowler (2002) suggested that the determination of the sample size is dependent on the data analysis methods and techniques. It is important to note here that the data analysis method adopted by this study is based on structural equation modelling (SEM) using CBSEM, like AMOS, which includes statistical techniques such as structural path analysis (β), confirmatory factor analysis and total variance extracted (R²).

Data analysis techniques give a number of general rules for attaining vigorous and valid results when SEM is adopted. Roscoe (1975) suggested some rules for establishing sample size such as; sample size (n), where $n < 500$ is suitable for most research, ii) for multivariate analysis, the sample size must be essentially 10 times larger than the number of variables in the framework. Stevens (1996) recommended that for a rigorous statistical analysis, the sample should be more than 300 respondents. Also, Comrey and Lee (1992) suggested that a sample size of 100 is poor, 200 is fair, 300 is good, 500 is very good and 1000 and above is brilliant.

The determination of sample size for this study was based on the criteria given by Hair et al., (2018) which specified the criteria for selecting an appropriate sample size when SEM is adopted as the method for data analysis. These are;

- i. Estimation: - In SEM the most common estimation method is the maximum likelihood estimation (MLE) and to get a reliable MLE result, a sample of about 150 to 400 is appropriate.
- ii. Model: - A model containing five constructs or less can be assessed with a sample of about 100 to 150 and a larger model having six or more constructs with each having at least three measure items will require a sample size greater than 500.
- iii. Average variance error: - this refers to the average amount of variation in the variables being measured. Large sample sizes show a smaller number of communalities when compared to smaller sample sizes. For example, a communality of about 0.45 – 0.55 will require a sample size of 200.

Based on the above criteria and recommendations suggested (Hair et al., 2018; Roscoe, 1975; Stevens, 2002), this study aims to achieve a sample size of at least 500 in order to examine the proposed paths in the model with reliable results.

5.7 Questionnaire development

After determining the context and the sampling strategy, the next thing is to describe the instrument for data collection, which in this case is a questionnaire. It is essential to design the questionnaire in a way that ensures that both the construct validity and the construct reliability are upheld (Krosnick, 1999; Sekaran and Bougie, 2013). A questionnaire refers to a set of questions and statements that relate to a particular topic arranged in a predetermined form to be answered (Brace, 2008). The study adopted by Gerbing and Anderson (1988) and Devilly and Borkovec (2000) outlines the steps in designing a questionnaire, stipulating;

- The type of information the researcher wants: - the information needed in this questionnaire is based on the formulated hypothesis derived from the conceptual framework. For this study, information on age inclusive HR practice, employee commitment, perceived age discrimination, turnover intentions and diversity management will be collected.
- Method of administration: - the face to face distribution of the survey was used to collect data. That is, self-administered.
- Survey content based on Literature: - the items for the survey were adapted from existing literature on age discrimination and employee commitment.
- Questionnaire response form: for this study, respondents will need to complete the questionnaire using mostly the Likert scales (5-point Likert scale) and dichotomous (yes/no) responses. Various scales were used because according to MacKenzie and Podsakoff (2012) this helps to put common method bias in check
- Wording of questions: - the wording of the questions is clear so that respondents understand what exactly is required from them.

The questionnaire is divided into two major sections. The first section is the demographic part which asks participants about their, position in the organisation, gender, name of organisation, age bracket, highest qualification, unit/department they work, how long they have been with the organisation and their age when employed by the bank. The second

section contains statements regarding age inclusive HR practice, perceived age discrimination, employee commitment, turnover intentions and diversity management (see Appendix 1 for the detailed questionnaire).

5.7.1 Measurement of variables

In order to test the hypothesis, measurement scales were adapted from literature to measure the constructs from the model. Below are the constructs from the model and the literature which supports them

a. Age Inclusive HR Practice

This refers to the extent in which HR practices in organisations based on their recruitment, training and management of employees are age inclusive. This scale retrieved information from respondents about their perception on the organisation's policy on age inclusive HR practices in terms of recruitment, training and the organisation's disposition to an age friendly environment. This scale was measured using five items, adapted from Boehm et al. (2014) and Pugh, Dietz, Brief, and Wiley (2008). This scale was chosen based on the premise that many of the studies which considered age related HR practices were practice focused and as such no validated scale existed to measure age inclusive HR practice (Boehm et al., 2014). Also, most studies concentrated on HR practices designed majorly for older workers (Armstrong-Stassen & Templer, 2006). An example of an item on the scale reads: 'My organisation makes it easy for people from different age groups to fit in and be accepted'

Furthermore, this scale was adopted because its formulation was based on the 3 main HR policy areas; i) employees' skills, knowledge and ability, ii) motivation and effort, i.e. same opportunities to be promoted or progress in career regardless of employees' age and, iii) employees' given the chance to contribute to organisations' goals (Batt, 2002; Delery & Shaw, 2001; Lepak et al., 2006; Macduffie, 1995). Lastly, the scale was adopted based on its validity as it has been adopted by several studies such as Burmeister, van der Heijden, Yang, and Deller (2018). In this study, the scale had a Cronbach alpha, α of 0.690.

b. Perceived Age Discrimination

This refers to the extent to which employees perceives discrimination in relation to age in the organisation. This scale gathered information about the respondents' perceptions of the organisation in terms of having zero tolerance to discrimination, especially in terms of age. This was measured using six scale items, which were adapted from Boehm et al. (2014) and Choi and Rainey (2014). The six items were rephrased to reflect specific age diversity issues as against diversity management in general. The study intends to measure age discrimination and encourage participants to respond. Questions pertaining to age representativeness were used and the responses were reverse-scored to reflect discrimination. An example of an item on the scale is: 'Your organisation offers equal opportunities for training, recruitment, promotion and make further career steps irrespective of one's age'

This final version of the scale that was adopted arose through several validation processes. First, an EFA was performed on the items which showed an average loading of 0.825 - the internal consistency it provided was strong. The Cronbach obtained for this construct in this study was $\alpha = 0.781$.

c. Employee Commitment

This refers to the extent to which employees are committed to the organisation. The scale was adopted based on its use by several scholars such as Allen and Meyer (1990), Breitsohl and Ruhle (2013) among others. This scale extracted information about how committed employees are to their work, perception of the organisation and recommendation of the organisation to others which resulted in determining how committed they are to the organisation. An example of an item reads: "I am willing to put in a great deal of effort beyond that normally expected in order to help this organisation". This was measured using ten items, adapted from Mowday et al. (1979) which measures how committed employees are to the organisation. This scale was chosen over other scales on commitment because; the scale validation went through various rigorous examinations in order to test for both the reliability and validity of the scale. Also, in order to examine the stability of the scale, a test-retest reliability was carried out over a period of time which gave a good result. The scale was also

examined for internal consistency and it provided strong evidence. For this study the scale had a Cronbach α of 0.874.

d. Turnover Intentions

This refers to the extent in which employees consider leaving the organisation. This scale gathered information about how likely employees are to leave their organisation or search for another position with another employer. This was measured using three items adapted from Meyer, Allen, and Smith (1993). An example of an item on the scale reads “How likely are you to leave your organisation”. The scale was chosen for validity and reliability, having been extensively applied in many previous studies, such as Podsakoff et al. (2007) and Jensen, Patel, and Messersmith (2013). For this study the scale had a Cronbach α of 0.810.

e. Diversity management practices

This refers to a situation in which employees from different backgrounds can contribute to the organisation by making use of their different potentials. Specifically, this construct tends to measure its existence and functionality, the above reference situation in the organisations. For example, it can be used to derive required organisational outcomes such as equality and fairness. This scale retrieved information from respondents on whether their organisation has a written policy on diversity management, whether this is integrated into the overall business strategy and whether there is a designated manager responsible for this. This was measured using a four-item scale adapted from Armstrong et al. (2010). This scale was chosen for its validity and reliability, having been applied in previous studies. An example of an item on the scale is: ‘equality and diversity are integrated into the overall business strategy’. For this study the scale had a Cronbach α of 0.755.

5.7.2 Control variables

These are other factors that could affect the result. According to Freedman, Pisani, and Purves (2007) when the relationship between the main variables is to be tested, the control

variables should be kept constant so that they do not influence the result. For this study, gender, employees' age, length of time worked in the organisation and respondents' level of education were controlled for.

Gender: - this was controlled as it is found to influence results. Glick and Fiske (1996) in their studies demonstrated that males are perceived as superior in the society and as such may be treated better and perceive less occurrences of age discrimination in comparison to the females. This was measured using dichotomous scale (male = 1, female = 2).

Employees' age: - has been linked to perceived age discrimination (Snape & Redman, 2003) and so is a relevant control in the study. This was a multiple choice question: 1 = 20 years and below, 2 = 21-29 years, 3 = 30-39 years, 4 = 40 – 49 years, 5 = 50-59 years, 6 = 60 years and above.

Length of time worked in the organisation: - The number of years an employee has been with the organisation has been found to be associated with organisational commitment. Triana and Garcia (2009) put forward that the length of time an employee stays with the organisation will also have an impact on the number of times such an individual might experience discrimination. Hence, this variable was controlled for in the study. This was a multiple choice question: 1 = less than 5 years, 2 = 5-10 years, 3 = 11-15 years, 4 = 16 years and more.

Level of education: - Cleveland, Stockdale, and Murphy (2000) found that employees with a higher level of education are believed to exert control over those with lesser qualifications. Hence, this study controlled for this variable. This was a multiple choice question. 1 = high school leaving certificate (SSCE), 2 = ordinary national diploma (OND), 3 = higher national diploma (HND), 4 = Bachelor degree (B.Sc.), 5 = Master's degree and higher.

5.8 Data collection

As stated earlier, the study will make use of the quantitative research method, where the use of a survey instrument (a questionnaire) will be employed. For this study, a self-administered questionnaire was used, where participants were given the questionnaires to fill and some were sent as an attachment to their email based on their preference. This method was chosen because it allows for a large number of participants to be reached. Here, all the commercial banks' head offices in Lagos, Nigeria (the largest city and the commercial hub of the nation) were visited and the questionnaires were given to the respondents with a covering letter and

the instructions for completing the questionnaire correctly. The same procedure was also used for participants who were sent the questionnaire through email.

Another reason for choosing a self-administered questionnaire is that the questionnaire can be completed by respondents at a time that is convenient for them, in order to make it easier for them to think through the questions and then respond (Zikmund, 2003). This method of data collection has some disadvantages such as low response rate. This, according to Sekaran and Bougie (2013), could be as a result of respondents not understanding the question and/ or their sensitivity to the questions asked. This study offset these challenges by attaching a cover letter informing the participants of the purpose of the research, as well as including a consent form to assure the respondents of the confidentiality of the information they provide and to inform them of the ways in which the collected data would be used without releasing any potentially identifying information about them to the public domain.

5.9 Data analysis

This involves understanding the collected data and then examining the causal relationships between the different elements of the data (David and Sutton, 2004). Data analysis for this study is divided into two parts: the preliminary data analysis and the evaluation of the structural model. The first stage has to do with the preliminary analysis and gives the descriptive statistics of the data. SPSS version 24.0 was used for data coding, checking missing data, carrying out the normality test, outliers, multicollinearity and factor analysis.

The second stage examines the interrelationship between the different independent and dependent variables based on the structural model. Structural equation modelling (SEM), which is a multivariate data analysis technique used for analysing structural relationships by combining elements of both multiple regression and factor analysis (Robson and McCartan, 2016), was used to test the theoretical model. This study adopts this method because it allows for complex occurrences to be tested and modelled statistically. That is, it helps to evaluate the multiple and interrelated dependence in a single analysis (Robson and McCartan, 2016). Furthermore, it tests for the validity and reliability of the measurements because it takes into account measurement error when analysing data (Schumacker and Lomax, 2010). However, it should be noted that SEM analysis cannot be used to determine causality but the goal of the method is to determine the extent to which the sample data supports the theoretical model (Schumacker and Lomax, 2010; Weston and Gore, 2006).

There are two statistical techniques within SEM: covariance-based modelling (AMOS, LISREL) and variance-based, or component-based, modelling (PLS) (Gefen et al., 2000). For this study, Analysis of moment structure (AMOS), a covariance-based SEM technique is adopted. This is based on the following; first, the major focus of the research is to confirm the model theoretically. Secondly, it is widely used and accepted especially within management literature (Reinartz et al., 2009). The sample size is another reason why CBSEM was chosen, which, as earlier established, requires large observations in order to avoid non-convergences (Boosma and Hoogland, 2001).

Table 5.2

Data analysis techniques carried out

Analysis	Purpose	Technique	Tool	Value required
Coding	Defining the labels of each variable and giving numbers based on response obtained	Variable coding	Excel, SPSS	NA
Demographics	For background information about respondents	Standard deviation, frequency, mean	SPSS	NA
Missing data	To examine if any data is missing and next step to be taken if found	Expectation maximisation (EM) with MCAR test	SPSS	When missing completely at random $p > 0.05$ (Tabachnick & Fidell, 2007)
Normality Test	To examine the normal distribution of data	Q-Q plot	SPSS	Straight line (Field, 2009)
		Kolmogorov-Smirnov and Shapiro-Wilk	SPSS	$p > 0.05$
Multicollinearity	To examine the correlation of two or more independent variable to ensure its not	Pearson correlation	SPSS	< 0.8 (Pallant, 2011; Tabachnick & Fidell, 2007)
		VIF and tolerance effect	SPSS	VIF < 10 and tolerance > 0.1

	high			
Univariate Outliers	To detect any case with an extreme value on a single variable	Standardised score (z-score)	SPSS	Value < +/- 3.0 (Hair et al., 2018)
Multivariate Outliers	To detect cases with extreme values in two or more variables	Mahalanobis D ²	SPSS	D ² /df that exceeds 3 or 4 (Hair et al., 2018)
Demographics	To examine the contextual information of respondents	Mean, frequency, standard deviation	N/A	N/A
Reliability and validity	to examine the measures and ensure no error exists	Cronbach's alpha	SPSS	$\alpha > 0.6$ (DeVellis, 2003)
		Item to total correlation	SPSS	Value > 0.20 to 0.40 (Briggs & Cheek, 1986)
Factor Analysis (EFA)	To examine if the scale chosen supports the data presented	Communality	SPSS	Value > 0.5 (Hair, Black, Babin, & Anderson, 2010)
		Bartlett's test of sphericity	SPSS	Value > 0.3
		Kaiser Meyer Olkin	SPSS	Value > 0.60 (Hair et al., 2010)
Structural Equation Modelling	To examine the model fit and test the postulated hypothesis	See table 6.17	AMOS	Table 6.17
Moderation Analysis	To examine the interaction effect of the moderator on the relationships	PROCESS Macro	PROCESS/SPSS	Hayes & Preacher (2013)

5.10 Descriptive Analysis

The main objective of this study is to analyse and measure how diversity management influences the relationship between an organisation's HR age inclusive practices and perceived age discrimination and also, the relationship between employee commitment and

turnover intentions. Questionnaires were sent out to over 1,000 respondents and 656 responses were received, verified and checked manually. Microsoft excel was used to code the responses and later transferred into SPSS version 24.0 and then into AMOS version 24.0 for analysis.

5.10.1 Organisation Participation

As shown in table 5.3, 17 out of 22 banks participated. Five banks did not participate, three of the banks were newly established and started operations between 2015 – 2016 which does not meet the criteria of the study. The other two banks did not grant access.

Table 5.3

Distribution of respondents table (N=656)

<i>Bank Name</i>	<i>Frequency</i>	<i>Percent (%)</i>
Access	72	11.0
Diamond	15	2.3
Eco	54	8.2
First City Monument (FCMB)	18	2.7
Fidelity	36	5.5
First Bank	48	7.3
Guarantee Trust Bank (GTB)	72	11.0
Heritage	22	3.4
Skye	52	7.9
Stanbic IBTC	29	4.4
Standard Chartered	32	4.9
Sterling Bank	13	2.0
United Bank of Africa (UBA)	54	8.2

Union Bank	43	6.6
Unity Bank	12	1.8
Wema Bank	50	7.6
Zenith Bank	34	5.2
Total	656	100.0

5.10.2 Position in the Organisation

The distribution for position in the organisation indicates that majority of the respondents fall into the entry level category, a 56.9 per cent

Table 5.4

Respondents grade level in the organisation

<i>Grade level</i>	<i>Frequency</i>	<i>Percentage (%)</i>
Entry level	373	56.9
Middle Management Level	247	37.7
Top Management	34	5.2
Missing Value	2	0.3
Total	656	100.0

5.10.3 Years of Experience

The distribution for the years of employment in the organisation indicated that most of the respondents have less than 5 years' experience in the organisation and they account for 52.9 per cent. This finding agrees with that of Emiroğlu, Akova, and Tanrıverdi (2015) who stated that most bank workers do not stay long with a particular bank as they keep moving from one bank to the other.

Table 5.5

Respondents' years of employment

<i>Years of Employment</i>	<i>Frequency</i>	<i>Percentage</i>
Less than 5 years	347	52.9
5 – 10 years	242	36.9
11 – 15 years	50	7.6
16 years and above	15	2.3
Missing	2	0.3
Total	656	100.0

5.10.4 Gender

The gender distribution shows that more males, 55.9 per cent, responded to the survey:

Table 5.6

Gender distribution of respondents

<i>Gender</i>	<i>Frequency</i>	<i>Percentage (%)</i>
Male	367	55.9
Female	287	43.8
Missing	2	0.3
Total	656	100.0

5.10.5 Age Bracket

The age bracket distribution highlighted that most of the respondents fall between 21 – 29 (44.5 percent), followed by 30 – 39 years (38.0 percent). This finding corresponds with that of Ajede (2011) who stated that employees' age profile within the Nigerian banking sector ranges generally from between 24 to 45 years of age.

Table 5.7

Age distribution of respondents

<i>Age bracket</i>	<i>Frequency</i>	<i>Percentage (%)</i>
20 years or below	37	5.6
21 – 29 years	292	44.5
30 – 39 years	249	38.0
40 – 49 years	68	10.4
50 – 59 years	6	0.9
60 years and above	1	0.2
Missing	3	0.5
Total	656	100.0

5.10.6 Highest qualification

The highest qualification distribution indicates that majority of the respondents are Bachelor's degree holders which also supports the claims that banks only accepts graduates with a minimum of Bachelor's degree as entry level staff.

Table 5.8

Highest qualification of respondents

<i>Highest qualification</i>	<i>Frequency</i>	<i>Percentage (%)</i>
High School Leaving Certificate	5	0.8
Ordinary National Diploma (OND)	27	4.1
Higher National Diploma (HND)	88	13.4
Bachelor Degree (Bs.c)	348	53.0
Master's degree and higher	188	28.7
Total	656	100.0

5.10.7 Age employed

The distribution for the age at which respondents were employed as shown in table 5.9. Those employed between the ages of 24 to 26 years formed majority of the respondents. Those employed at the age of 24 years have the highest number representing 16.0 per cent, followed by those employed at 25 years representing 15.7 per cent and lastly those employed at 26 representing 15.2 per cent of the total respondents. This also confirms the works of Lucas (2015) and Ugoani (2013) who claimed that banks in Nigeria tend not to employ graduates over the age of 26 years into their entry level positions.

Table 5.9

Age at which respondents were employed

Age Employed	Frequency	Percentage (%)
19 years	3	0.5
20 years	18	2.7
21 years	26	4.0
22 years	58	8.8
23	73	11.1
24	105	16.0
25	103	15.7
26	100	15.2
27	58	8.8
28	51	7.8
29	18	2.7
30	21	3.2
31	4	0.6
32	5	0.8
34	2	0.3

35	3	0.5
36	1	0.2
37	2	0.3
39	1	0.2
41	2	0.3
44	1	0.2
Missing	1	0.2
Total	656	100.0

Table 5.10

Descriptive Analysis of Main Variables

<i>Variable</i>	<i>N</i>	<i>Mean</i>	<i>Std.Deviation</i>
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Age Inclusive Human Resource Practices Scale

My organisation offers equal access to training and further education for all age groups	656	3.34	1.23
My organisation makes it easy for people from different age groups to fit in and be accepted	656	3.33	1.28
In my organisation, employees are developed and advanced without considering the age of the individual	656	3.03	1.29
I feel that my manager does a good job of managing people with different backgrounds in terms of age	656	3.71	1.16

Perceived Age Discrimination Scale

Your organisation offers equal opportunities for recruitment, promotion and make further career steps	656	3.38	1.26
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irrespective of one's age

Your organisation offers training to managers on how to deal with an age diverse workforce and responding to needs of different age groups	656	3.16	1.16
--	-----	------	------

Your organisation fosters the promotion of an age friendly environment	656	3.09	1.30
--	-----	------	------

Policies and programs promote the recruitment of employees of all ages in my workplace	656	3.42	1.19
--	-----	------	------

I can disclose a suspected violation of any rule or regulation without fear of reprisal	656	3.35	1.29
---	-----	------	------

Prohibited personnel practices such as illegally discriminating against any employee/applicant with regards to age is not tolerated	656	3.43	1.34
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Turnover Intention Scale

How likely are you to leave your organisation?	656	3.56	1.05
--	-----	------	------

How likely is it that you will search for a position with another employer?	656	3.77	1.01
---	-----	------	------

How likely is it that you will leave your organisation in the next year?	656	3.24	1.12
--	-----	------	------

Employee Commitment Scale

I am willing to put in a great deal of effort beyond that normally expected in order to help this organisation	656	3.94	1.05
--	-----	------	------

I present this organisation to my friends as a great organisation to work for	656	3.75	1.09
---	-----	------	------

I am proud to tell others that I am part of this	656	3.89	0.93
--	-----	------	------

organisation			
This organisation inspires me to put my best in carrying out my responsibilities	656	3.45	1.19
I am extremely glad I chose this organisation to work for over others	656	3.33	1.09
My values and the organisation's values are similar	656	3.48	1.16
For me this is the best of all possible organisation to work for	656	2.93	1.22

Diversity Management Practices Scale

The organisation has a formal written policy on managing diversity	656	0.67	0.47
Equality and diversity are integrated into the overall business strategy	656	0.65	0.48
A senior manager is designated to champion equality and diversity in your organisation	656	0.48	0.50

Valid N (listwise) 656

The table above (table 5.10) presents the descriptive analysis of the main constructs of this study, giving the mean scores and the standard deviation. In general, the mean score for four of the main variables is above average on a 5-point Likert scale ranging from 1 (Strongly disagree) to 5 (Strongly agree). This indicates that respondents' perception of age inclusive HR practice, perceived age discrimination, employee commitment and turnover intentions tilt towards the upper end (Strongly agree) of the scale. The three items in the diversity

management construct were measured on a binary scale, with yes =1 and no= 0. For two of the three items, the mean was over 0.6, indicating that at least 60% of the respondents answered in the affirmative.

5.11 Reliability and Validity

After the data coding and entry into SPSS, preliminary screening and cleaning of the data were carried out, along with the reversal of negatively worded items. Reliability checks were thereafter performed for the purpose of checking the internal consistency of the scales used. This refers to the degree to which the items that made up the scales synchronise in terms of their measuring the same underlying constructs. One of the most commonly used indicators of internal consistency is Cronbach's alpha coefficient. This study selected the method because it is a widely accepted tool in academic research, and it is both easy to calculate and easy to understand (Nunnally, 1978; Tabachnick and Fidell, 2007).

Generally, the acceptable limit of the Cronbach alpha is when it is above 0.70 (DeVellis, 2003), although a limit of 0.60 may also be accepted according to Robinson et al. (1991). Cronbach's alpha is also affected by the number of items in the scale, if there are more items on the scale there is a higher probability for the Cronbach alpha to be high, however if there are fewer than ten items on the scale, there is a higher probability for the alpha value to be low (Pallant, 2011). When this occurs, it may be suitable to report the mean inter-item correlation for the items on the scale. The acceptable range for the mean inter-item correlation is between 0.20 to 0.40 (Briggs and Cheek, 1986). The Cronbach alpha for all the constructs had a value of 0.65 or above.

5.12 Ethical considerations

Ethics has to do with the confidentiality, privacy, anonymity and security of the data and the individuals involved in the process. Ethical issues are seen to be very important in social and business research, because more often than not, the studies examine the behaviours of humans. According to Sekaran and Bougie (2013), not considering ethical issues before, or during, the process of data collection might lead to non-cooperation of the participants, which will also impact on the size of data collected. Sekaran and Bougie (2016) recommended that researchers should protect the participants by considering the ethical issues involved. This includes: a) assuring respondents of confidentiality; b) assuring participants that personal

information will not be asked; c) guaranteeing participants that their self-esteem and respect will not be violated; d) assuring participants that they have the right to choose whether or not to participate in the survey (informed consent will be sought); e) assuring respondents that there will be no misrepresentation or distortion of the data collected.

For this study, and in line with Sekaran and Bougie (2016), ethical approval was sought from the University's Research and Ethics Committee before the data collection stage was conducted. The respondents participated voluntarily and their responses were anonymous. The respondents were also given information on the purpose of the research, its aim and objectives and instructions on how to go about answering the questions. Thereafter, respondents were asked to sign a consent form agreeing to be part of the research. No identifying data was released to the public domain. A copy of the cover letter and participant information, alongside the questionnaire, can be found in the appendix.

The completed questionnaires were manually transferred to SPSS for analysis and were securely stored electronically by storing them on a private laptop, on a memory stick and on the university's computer which was password protected while the printed completed questionnaires, due to the high number involved, were labelled and filed securely.

5.13 Summary

This chapter discussed the approach, philosophy and data collection methods that were used for the study. The philosophical stance of the research adopted was positivist and justifications were made to support the adoption of this perspective as opposed to the other existing philosophical views. This study adopted the quantitative paradigm as the methodical approach using a survey method for data collection. The population are employees working in the commercial banking sector in Nigeria. The collection strategy used was a self-administered questionnaire, which was also sent to some of the respondents' emails. This chapter also gave a brief description of how the collected data was analysed, which involves two stages: the analysis of the descriptive results, and structural equation modelling (SEM) with AMOS.

The next chapter presents the data analysis and the findings of the study.

CHAPTER 6

DATA ANALYSIS

6.1 Introduction

This chapter presents the analysis of the survey data. For the hypothesis testing, various statistical instruments, such as factor analysis, correlation and the structural equation modelling (SEM), were employed. A Pearson correlation was used to establish the relationships that exist between the variables while SEM was used for analysing structural relationships by using some of the elements of factor analysis and multiple regressions in order to determine the extent to which the data supports the theoretical model (Schumacker and Lomax, 2010). This section is divided into different parts; After the introduction section, section 6.2 presents the data screening with statistical techniques, such as missing data, normality, outliers and multicollinearity. Section 6.3 presents the factor analysis, while section 6.4 presents the exploratory factor analysis for the main constructs. Section 6.5 gives the confirmatory factor analysis and section 6.6 presents a brief overview of structural equation modelling (SEM). Section 6.6.1 highlights the practical issues to be considered for the adoption of SEM, and the justification for choosing SEM on AMOS is given in section 6.6.2. Section 6.6.3 presents the structural equation modelling for the conceptual framework, and section 6.7 presents the moderation effect testing.

6.2 Missing Data

This is a statistical problem that occurs when respondents fail to complete every section of the survey instrument, thereby leaving some questions unanswered (Newman, 2009). This is one of the most common problems that occur in data analysis (Tabachnick and Fidell, 2007), as missing data makes statistical analysis difficult and challenging. Missing data is largely due to nonresponse, which may be intentional arising from the sensitivity of the question or simply not having enough time to complete it or genuinely forgetting to fill the item (Rogelberg et al., 2003). Some of the major problems caused by missing data are errors and bias (Newman, 2014). For instance, as a result of missing data, the researcher might have to

exclude the responses with missing values, which in turn affects the total sample population targeted by the researcher, which could cause bias and give results with errors.

In this study, in order to test the extent of the missing data within each item, a missing value analysis (MVA) technique was used. The results from the expectation maximisation (EM) indicated that the Little's MCAR test was insignificant at each level of the item (i.e. Chi-Square = 148.25, DF = 145, Sig. = 0.41), which means that the null hypothesis cannot be rejected. The insignificance of the Little's MCAR result demonstrates that values were missing completely at random. The missing data occurred at the item level stage where respondents failed to answer particular items on the survey, and was mainly evident in the descriptive part of the survey with few instances from the main survey. Such occurrences can be classified as Missing Completely at Random (MCAR), which is described as when no relationship exists between the missing data and any other value in the data set that is either missing or observed (Newman, 2014).

The extent to which the missing data is present within the individual item level ranges from 0.0 to 0.5 (see appendix) which accounts for about 5 %, according to Tabachnick and Fidell (2007), this can be handled with any tool and the results can be generalised. Furthermore, the researchers also posit that a missing data proportion of approximately 5% or lower is considered minimal, and that any form of treatment used would give a similar outcome. Based on its low percentage of missing data, this study used the listwise deletion treatment which is generally accepted and unbiased (Newman, 2014).

6.2.1 Outliers

An outlier is defined as a case that differs significantly from the other cases in the data set (Hawkins, 1980). According to Hair et al. (2006), these are observations that vary extensively because of extremely low or high values in comparison to the other observations, which could also result in the non-normality of data and inaccurate statistical results. An outlier could be either a univariate outlier- where an extreme value occurs on a variable in a case, or a multivariable outlier –where an odd combination of cores on two or more variables occurs in a case (Tabachnick and Fidell, 2006). Outliers can occur within a data set, according to Tabachnick and Fidell (2007, p. 73), based on: 1) not accounting for missing values by giving specific codes and, as such, treating them as real data, 2) entering data incorrectly, and 3) putting in values which are not part of the population or sample. Hair et al. (2006) suggested

some specifications for the identification of outliers; for a small sample size, a ± 2.5 value or over is allowed, while for a large sample size, the standard score can be ± 3.0 , and any value greater than this deviation of the mean is seen as an outlier (Hair et al., 2018).

Univariate outliers were detected using the descriptive statistics on SPSS. The result indicated that the data does not contain a univariate outlier. The multivariate outliers were detected following the recommendations of Hair et al. (2018) on using the Mahalanobis D2 measure. This analysis helps to measure each observation's distance in multidimensional space from the mean centre of all the observations, providing a single value for each observation regardless of the number of variables under consideration (Hair et al., 2018, p. 89). Having a D2/df value that exceeds 2.5 in a small sample, and which exceeds 3 or 4 in a large sample, is regarded as an outlier (Hair et al., 2018).

In this study, the multivariate outliers were tested by measuring the Mahalanobis D2 value. To detect cases with outliers, the critical chi-square value and the degree of freedom (number of independent variables) were considered. According to Tabachnick and Fidell (2007), for $df = 4$, the critical value = 18.47, if any case has a Mahalanobis value that exceeds this, then an outlier exists. The maximum value in this data file is 16.27, which is within the critical value for $df = 4$, this indicates that no case of outlier exists in the study. Furthermore, the scatterplot was also considered. Pallant (2011) recommended that if the scatterplot produces a rectangular distribution with most scores focused in the centre, then this would be an indication that no outlier exists. The scatterplot produced (appendix 3) also confirmed the absence of outliers in the data file.

6.2.2 Normality

This is regarded as the fundamental assumption in multivariate analysis (Hair et al., 2006; Tabachnick and Fidell, 2007). Normality has to do with the assumption that the data distribution of each item and all linear combinations are normally distributed. Hair et al. (2006, p. 80) posited that if the variable satisfies multivariate normality, then it would equally satisfy the univariate normality, however, the reverse is not essentially true. That is, the presence of univariate normality guarantees the assumption of multivariate normality. To assess the normality of the data for this study, the Q-Q plot, also referred to as normal probability plot (Norušis, 1992), was used. In the Q-Q plot, if all the points on the graph cluster around a straight line, then this would be an indication that the variable is normally

distributed (Field, 2009). Appendix 3 shows that the variables cluster around a straight line, which indicates a normal distribution. Also, the Kolmogorov-Smirnov and Shapiro-Wilk values were calculated for each variable, and the results came out significant, which violates the assumption of normality. According to Pallant (2011), this is expected as a result of the large sample size, but it also cannot be seen as a deviation of the data from normal distribution (Field, 2006).

Table 6.1

Kolmogorov-Smirnov and Shapiro-Wilk Test of Normality

	Kolmogorov-Smirnov(a)			Shapiro-Wilk		
	Statistic	df (b)	Sig.	Statistic	df	Sig.
AIHRP	0.089	656	0.000	0.981	656	0.000
PAD	0.136	656	0.000	0.945	656	0.000
TI	0.111	656	0.000	0.961	656	0.000
EC	0.069	656	0.000	0.984	656	0.000
DM	0.244	656	0.000	0.824	656	0.000
<p>a. Lilliefors Significance Correction</p> <p>b. Degree of Freedom</p>						

In order to also test for the shape of the distribution, skewness and kurtosis values were considered. Skewness shows the proportion of the distribution, while the kurtosis suggests the peakedness of the distribution (Pallant, 2011). A negative kurtosis demonstrates that the distribution is flat, while a positive value shows that the distribution is peaked. According to Holmes-Smith et al., (2006), when the kurtosis value is less than +1 or -1, it is considered insignificant, values from +1 to +10 or -10 show a moderate non-normality, and values greater than +10 or -10 demonstrate non-normality.

In this research, the skewness and kurtosis values have both negative and positive values, which indicates the basic nature of the construct that is measured. Pallant (2011) pointed out that a positive or negative value does not necessarily pose a problem unless the values are within a normal range. Furthermore, the sample size also has an effect on the normality of the distribution. A large sample size minimises the effects of non-normality while small samples have a great impact on normality (Pallant, 2011). Due to the large sample size of 656 used in this study, non-normality of the distribution did not occur (see table 6.2).

Table 6.2

Skewness and Kurtosis value distribution

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Sample Size	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
AIHRP	656	4.00	20.00	13.41	3.38	-0.26	0.10	-0.39	0.19
PAD	656	6.00	30.00	19.83	5.29	-0.66	0.10	-0.32	0.19
EC	656	9.00	35.00	24.76	5.39	-0.32	0.10	-0.28	0.19
TI	656	3.00	15.00	10.57	2.61	-0.51	0.10	0.18	0.19
DM	656	0.00	3.00	1.80	1.14	-0.34	0.10	-1.34	0.19

6.2.3 Multicollinearity

This is the relationship that exists between the independent variables of a data set (Pallant, 2011). This problem occurs when there is a high correlation between two or more independent variables, for instance at .90 and above. In other words, this is where the measured variables are so highly related that they are essentially redundant. To detect

multicollinearity, a correlation matrix was used, in addition to measuring the variance inflation factors (VIF) and tolerance impact (Pallant, 2011; Tabachnick and Fidell, 2007). The tolerance impact shows that the variability explained by an independent variable is unique, while the VIF is the inverse of this (Pallant, 2011). Also, according to Pallant (2011), the larger the VIF is, the lower the tolerance value, which demonstrates that multicollinearity exists among the variables.

Pearson correlations indicate that none of the independent variables correlate above 0.7, as the highest was 0.5 (Table 6.3). Additionally, a multiple regression with a collinearity diagnostic option was used to calculate the VIF and tolerance effect. The results indicated that the highest tolerance value was 0.94, which is greater than 0.10, and the largest VIF value was 1.57, which is less than 10 (see table 6.3). This suggests the presence of multicollinearity. However, this is as a result of the correlation between the variables with the highest value being 0.5.

Table 6.3

Pearson Inter-Correlation among Research Variables

Scale	1	2	3	4	5	6	7	8	9	10	11
1. Position in the organisation	1	-.004	.538**	.450**	-.007	.507**	-.161**	.186**	-.171**	.188**	-.036
2. Gender		1	-.185**	.020	-.130**	-.048	-.025	-.015	-.005	-.028	.027
3. Age Bracket			1	.271**	-.034	.590**	-.094*	.095	-.108**	.052	.021
4. Highest Qualification				1	-.017	.282**	-.039	.098*	-.069	.083*	-.053
5. Department/Unit					1	-.121**	.009	.005	-.180**	.136**	-.080*
6. Years of Employment						1	-.157**	.075	-.098*	.099*	-.036
7. Perceived Age discrimination							1	-.512**	.061	-.440**	-.208**
8. Age Inclusive HR Practice								1	-.102**	.506**	.181**
9. Turnover Intentions									1	-.261**	-.114**
10. Employee Commitment										1	.178**
11. Diversity Management											1

**p<0.01, *p<0.05

The Pearson correlations above indicated that none of the variables correlate above 0.7, the highest was 0.5. Overall, it indicated that there were no strong positive or negative correlations, although there were some significant correlations (highest 0.5). From the table 6.3 above, it can be seen that perceived age discrimination has a negative correlation with age-inclusive HR practice (-0.512) and employee commitment (-0.440). Age-inclusive HR practice also has a positive correlation with employee commitment (0.506). These relationships are statistically significant with P values of less than 0.01. These results indicate that there is a relationship between age-inclusive HR practice, perceived age discrimination and employee commitment.

For the demographic variables, position in the organisation shows a low negative significant correlation between perceived age discrimination (-0.161) and turnover intentions (-0.171). It also has a low positive correlation between age-inclusive HR practice (0.186) and employee commitment (0.188). All these correlations, although low, are statistically significant at a P value of 0.01, thus showing the importance of how position in an organisation may influence certain perceptions or behaviours of employees.

The table 6.3 above also shows that the department/unit has a low negative correlation with turnover intentions and a low positive correlation with employee commitment. Age also has a low negative correlation with turnover intentions (-0.108). These correlations, although low, are statistically significant at a P value of 0.01. The results show the relevance of employees' age and the unit which they work for to their commitment and willingness to stay with the organisation. This evidences the relationship that, the higher an employee's level is within an organisation, the less likely they would want to leave the organisation.

Table 6.4

Variance Inflation Factor

	Tolerance	VIF
AIHRP	0.64	1.57
PAD	0.69	1.46

EC	0.70	1.44
DM	0.94	1.06
a. Dependent Variable: TI		

6.2.4 Endogeneity

The common assumption in both classical linear and non-linear regression is the independence that must exist between the explanatory mix and the error term. Endogeneity is a threat to causal inference (Brophy and Courtney, 2010). Thus, failure to capture this in a model leaves the results biased (Stathopoulos and Bierlaire, 2014). Endogeneity can occur in three forms: Simultaneity effect, measurement error, and common method variance (CMV). Thus, the focus of this study shall be on correcting for the latter. In applied statistics, CMV is the spurious variance that is attributed to the measurement method rather than to the constructs which the measures are assumed to measure. There exist three methods used in addressing common method variance. These are the correlational marker technique, the confirmatory factor analysis (CFA) technique, and the unmeasured construct (ULMC) technique (Richardson et al., 2009), the CFA technique was confirmed to be the most effective method. Method variance can either overestimate or underestimate the observed relationship between constructs which may induce Type 1 or Type 2 errors. As described by Podsakoff (2003), this potential bias can be addressed by controlling for the effects of an unmeasured latent methods factor. Here, the items were allowed to load on their theoretical constructs, as well as on a latent common methods variance factor (named as “common” in the path diagram below), and the significance of the structural parameters, like the RMSEA, GFI and CFI, were examined both with and without the latent common methods variance factor in the model. The RMSEA, GFI and CFI parameters were 0.07, 0.90 and 0.87 respectively.

6.3 Factor Analysis

Factor analysis is a multivariate analytical procedure which is designed to extract a small number of underlying factors from the observed variables to explain a greater percentage of the variance (Karami, 2015). Factor analysis can be employed to ascertain the theoretical

constructs that underscore a given dataset and the degree to which such identified constructs describe the initial variables (Henson and Roberts, 2006). In other words, factor analysis is concerned with questions of validity (Nunnally, 1978). It is also a combination of methods, which are used to reduce a large number of related variables to a manageable number of factors. The exploratory factor analysis (EFA) and the confirmatory factor analysis (CFA) were carried out in this study. However, the sample that was adopted for this study is a split sample of total 656, which is divided into two subdivisions of 103 and 553 for both EFA and CFA analyses, respectively.

6.3.1 Checking reliability and validity of scales

In checking the reliability and validity for the measurement items in the survey, a Cronbach Alpha was employed. All the values were above 0.65, indicating the internal consistency of the scale, as reported in table 6.5 below.

Table 6.5

Cronbach Alpha

Factors	Item	Loadings	Cronbach Alpha
Age Inclusive HR Practice (AIHRP)	4	0.689	0.690
Perceived Age Discrimination (PAD)	6	0.781	0.781
Employee Commitment (EC)	7	0.872	0.874
Turnover Intention (TI)	3	0.821	0.810
Diversity Management (DM)	3	0.754	0.755

6.3.2 Exploratory Factor Analysis (EFA)

EFA is used for identifying a factor model for a set of variables (Bandalos, 1996). In this study, exploratory factor analysis was used to establish the interrelatedness of the items

represented by the variables in the conceptual framework. According to Tabachnick and Fidell (2007), there are three important conditions to be met before EFA can be adopted. These are: sample size, correlation matrix significance and correlation coefficients. Hair et al. (2010) recommend a sample size of 100 or more, while Tabachnick and Fidell (2007) are of the opinion that at least a sample of 300 is good. The EFA used a sample of the first 103 responses to measure for common method bias. The use of sample size as the only determinant for the use of EFA could lead to error as the complexity of factor analysis is not put into consideration (Henson and Roberts, 2006).

Next, as a rule, the correlation coefficients must be greater than 0.30 and correlations must exist among the constructs (Pallant, 2011; Tabachnick and Fidell, 2007). If the correlations among the constructs is less than 0.30, factor analysis should not be chosen. In this study, the correlation coefficient among the constructs was greater than 0.30, which satisfies the criteria for the correlation coefficient.

The third condition is the correlation matrix, the statistical significance of the correlation matrix must be tested and the degree of inter-correlations quantified with the use of Bartlett's test of Sphericity and the KMO measure of sampling adequacy. For the data to be suitable for factor analysis, the Bartlett's Test of Sphericity should be significant ($p < 0.05$) and the KMO ranging from 0 to 1, with 0.50 being the minimum value for factor analysis and 0.80 being considered a good value (Hair et al., 2010). In this study, as presented in table 6.6 below, the Bartlett's Test of Sphericity was (< 0.001) and the KMO measure of sampling adequacy was 0.5, indicating that the data was suitable for factor analysis.

Table 6.6

Bartlett's Test of Sphericity

Variable	Approx. Chi-square	Df	KMO
AIHRP	80.795	6	0.627
PAD	160.941	15	0.781
EC	341.827	21	0.847
TI	130.152	3	0.647
DM	73.715	3	0.669

6.3.3 Factor Extraction

This involves two steps, the first step has to do with choosing the appropriate method of extraction so as to represent the structure of variables in the analysis. Multiple methods exist to extract factors, and the most common ones are principal component analysis (PCA) and principal axis factoring (PAF) (Henson and Roberts, 2006). For principal component analysis, it is assumed that variance in the variables can be explained by the factors that are derived (Gorsuch, 1990), also the communalities for the measures are fixed at 1.0 and as a result of this, factors are derived based on the correlations that exist among the variables. Principal axis factoring, on the other hand, makes use of the square multiple correlation between variables used in the analysis, where factors are extracted through the use of a reduced correlation matrix. Here, a correlation value of 1.0 is replaced by the initially estimated communality (Henson and Roberts, 2006). It is argued that the choice of extraction should be based on the purpose for carrying out the analysis (Hair et al., 2010). For the purpose of this study, the PCA was chosen for the factor extraction, because the PCA helps to put many variables into a smaller number of components by transforming the original variables into a smaller set of linear combinations, using all the variance in the variables (Pallant, 2011; Tabachnick and Fidell, 2007).

The next step is the rotation method. There are two types of rotation method: orthogonal and oblique rotation. Varimax, equimax and quartimax are examples of orthogonal rotation, it is assumed that the factors produced here are not correlated (Osborne and Costello, 2011). On the other hand, examples of oblique rotation are oblimin, promax and orthoblique. The assumption here is that there is a correlation among the factors. According to Kieffer (1999), the main purpose of the rotation method is to simplify the interpretation of the results, as well as to give a parsimonious solution. For extraction, this study chose the orthogonal varimax with the Kaiser Normalisation method. This is because the result from this method is easy to understand and interpret compared to the oblique method (Pallant, 2011). Also, the result from the method has a higher percentage of generalisation and it is replicable compared to the oblique method (Tabachnick and Fidell, 2007).

The Principal Component Factor Analysis (PCA) was carried out on the questionnaire responses which included 32 survey items gathered from 103 participants. The results

showed that the Kaiser-Meyer-Olkin (KMO) value is greater than 0.6 and the Bartlett's test is significant at (p= .000), which satisfies the use of factor analysis (Pallant, 2011) (see table 6.7).

Table 6.7

KMO Test

<i>Kaiser-Meyer-Olkin Measure of sampling Adequacy</i>		0.796
Bartlett's Test of Sphericity	Approx. Chi - Square	1194.744
	df	253
	Sig.	0.000

The factors derive from the EFA which was carried out on 103 participants. To test for common method bias, the Harman one factor test was employed. The analysis showed that the percentage for variance extraction was 27.761%, this is less than 50% of the variance, indicating the absence of common method bias (see Appendix 2 for output).

Factors with an eigenvalue that is greater than 1 and with a factor loading that is greater than 0.30 were considered. However, on the pattern matrix table, the result gave five items, with a sixty-four (64) per cent variance. According to Hair et al. (2006), it is better to remove items with low communality, and therefore five items were deleted; three items from the employee commitment scale, one item from age-inclusive HR practice and one item from the diversity management practice scale because they did not meet the criteria of having a factor loading of .30 or above and there was a failure to load on only one component, which meant that the particular item was explaining more than one construct.

Table 6.8

Factor analysis

Component	Total Variance Explained		Rotation Sums of squared
	Initial Eigenvalue	Extraction sums of square loadings	

							loadings
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %	Total
1	7.007	30.466	30.466	7.007	30.466	30.466	5.315
2	2.868	12.471	42.936	2.868	12.471	42.936	3.563
3	1.922	8.356	51.292	1.922	8.356	51.292	2.921
4	1.557	6.767	58.060	1.557	6.767	58.060	3.465
5	1.437	6.249	64.308	1.437	6.249	64.308	3.094
6	1.121	4.875	69.184				
7	.875	3.802	72.986				
8	.800	3.476	76.462				
9	.664	2.889	79.351				
10	.620	2.697	82.049				
11	.601	2.615	84.664				
12	.542	2.355	87.019				
13	.448	1.950	88.968				
14	.408	1.775	90.743				
15	.383	1.666	92.409				
16	.325	1.414	93.823				
17	.297	1.289	95.113				
18	.279	1.214	96.327				
19	.210	.912	97.239				
20	.194	.846	98.084				

21	.177	.768	98.852				
22.	.146	.633	99.486				
23	.118	.514	100.000				

The Scree test was another determinant of the number of factors to be used. The scree plot decreases, the first factor is usually the one with the highest eigenvalue and then continues to decrease for the next few factors until it gets to the last factor which has the lowest eigenvalue (Tabachnick and Fidell, 2014, p. 697). It is recommended that the factors above the elbow shape of the scree plot be retained as they most explain the variance of the data set (Pallant, 2011). From Figure 6.1, components 1 to 5 explained 64.3% of the variance and a breakdown is observed between components 6 to 23.

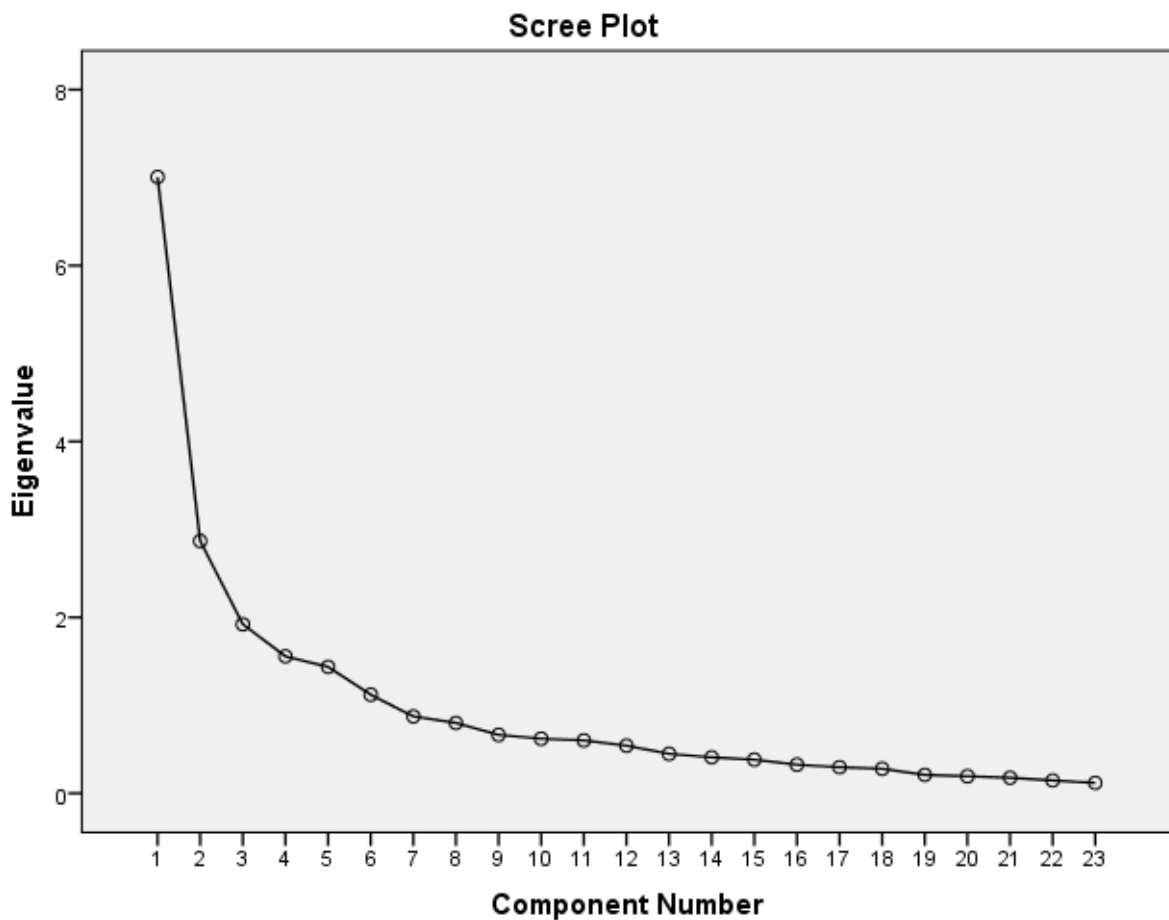


Figure 6.1: Scree plot of the components extracted from factor analysis

Next, table 6.9 shows the rotated pattern matrix for the five component factors. The table gives the factor loadings of the items and the loadings ranges are from 0.415 to 0.822, which meets the standard for factor loadings (Pallant, 2011).

Table 6.9

Summary of factor loadings for each construct

	Rotated Component Matrix (a)				
	Component				
	1	2	3	4	5
EC Q21	.784				
EC Q25	.700				
EC Q26	.683				
EC Q20	.665				
EC Q24	.648				
EC Q23	.563				
EC Q29	.560				
PAD Q6		.804			
PAD Q5		.762			
PAD Q4		.721			
PAD Q1		.587			
PAD Q2		.506			
PAD Q3		.494			
TI Q30			.822		
TI Q31			.802		
TI Q32			.761		
AIHRP Q9				.746	
AIHRP Q12				.668	
AIHRP Q10				.514	
AIHRP Q11				.415	
DM Q36					.794
DM Q35					.768
DM Q34					.755
Cronbach's Alpha (α)	0.874	0.781	0.810	0.690	0.755
Extraction Method: Principal Component Analysis					
Rotation converged in 5 iterations					

Table 6.9 gives the factor loading of items on each component and their Cronbach alpha measure.

Factor 1: Employee Commitment (EC) – this factor loaded item concerning how committed employees are to their work, the perception of the organisation, and the recommendation of the organisation to others, which resulted in determining how engaged they are to the

organisation. Ten items were adopted from Mowday et al. (1979) on employee commitment. Three items were dropped due to cross loadings on different components. The seven items remaining loaded on a single component with a Cronbach α of 0.874.

Factor 2: Perceived age discrimination (PAD) – The six items that make up this scale were adopted from Boehm et al. (2014) and Choi and Rainey (2014), all items loaded on a single component with a Cronbach α of 0.781.

Factor 3: Turnover Intentions (TI) –The three items that make up the scale were adopted from Meyer et al. (1993), all items loaded on a single component with a Cronbach α of 0.810.

Factor 4: Age-inclusive HR practice (AIHRP) – One item was deleted to get an acceptable Cronbach. The four items left loaded on a single component with α of 0.690.

Factor 5: Diversity Management (DM) – A scale of four items that were selected from Armstrong et al. (2010) was used to measure the moderator, diversity management, and covered whether their organisation has a written policy on diversity management, whether this is integrated into the overall business strategy, and whether there is a designated manager who is responsible for this. Of the four items, one item was deleted and after deletion, the alpha value for the construct was good. The three remaining items loaded on one component with a Cronbach α 0.755.

6.4. Confirmatory Factor Analysis

Confirmatory factor analysis is a process that is driven by theory. The analysis is determined by the theoretical relationship that exists between the observed and the unobserved variables (Schreiber et al., 2006). This is carried out by using a hypothesised model to evaluate a population covariance matrix in comparison with the observed covariance matrix. This is done in order to establish how well the observed data fits the model. CFA is the analytical tool mostly employed to develop and refine measurement instruments, assess construct validity, and identify method effects (Brown, 2006). For the purpose of this study, CFA was adopted to test the dimensionality, reliability and validity of the constructs. CFA has two main approaches: development of the measurement model and assessing the model fit. CFA is a part of the method called structural equation modelling and performs an important function in measurement model validation in path or structural analyses (Brown, 2006).

Table 6.10

Fit Indices of the conceptual model

Measurement	Value
Root Mean Square Error of Approximation (RMSEA)	0.07
Comparative Fit Index (CFI)	0.87
Goodness of Fit Index (GFI)	0.90
Standardised RMR	0.06

From the analysis of the fit indices of CFA, the measurement model is adequate.

6.5 Structural Equation Modelling (SEM)

Structural equation modelling (SEM) is a confirmatory technique that involves the testing of a theoretical model (Martens and Haase, 2006). It can be seen as a combination of factor analysis and regression or path analysis. It provides a general framework for statistical analysis that has to do with various multivariate procedures such as factor analysis, regression analysis and discriminant analysis. SEM allows for the complex modelling of correlated multivariate data in order to separate those with inter-relationships among the observed and unobserved (latent) variables. Unlike the statistical tools used in the past, such as ANOVA, linear regression, factor analysis and MANOVA, which analyse only one layer at a time, SEM allows for multiple layer relationships simultaneously between various independent and dependent variables (Hair et al., 2006). SEM, according to Ramlall (2017), is best described as a powerful multivariate tool that is employed in the study of inter-relationships between both observed and latent variables and also evaluates explicit measurement error variance in order to avoid bias (Hair et al., 2006; Ramlall, 2017).

SEM has two main types of models; a measurement model, also referred to as confirmatory factor analysis, and the structural model (Anderson and Gerbing, 1988; Ramlall, 2017). A measurement model is developed which describes the relationship between the observed and the unobserved variable. The structural model, also referred to as the causal model, is the relationship that exists between the unobserved variables, which is usually between the dependent and independent variables (Ramlall, 2017).

6.5.1. Practical issues to consider for SEM implementation

There are certain conditions to consider before SEM is implemented. This study will highlight a few:

1. **Model Identification:** - this should have been well effected before working on the data. The reason for this is to assign unique values for parameter estimation (Ramlall, 2017). When models are over- identified, they are the best as this proffers several solutions from which the best is chosen, whereas, when a model is just identified, it gives only one solution. According to Ramlall (2017), the best strategy for model identification is to have at least 3 or 4 indicators per latent variable.
2. **Sample size:** - This performs a vital function in estimating and interpretation of SEM results (Hair et al., 2006) as it determines the accessibility of the model based on the number of parameters to be estimated. It is essential to ensure that the data set is adequately large in order to produce accurate statistical results. Although, there is no definite sample size, Ramlall (2017) and Hair et al. (2006) recommended that in order to have a high degree of reliability, the sample size should be greater than 200, and for models having more than six constructs with a communality of less than 0.45 the sample size should be more than 500.
3. **Normality:** - According to Hair et al. (2006), once the assumption of normality is violated, the result will be distorted which will lead to a biased outcome. Hence, SEM data is expected to be close to the assumptions of multivariate normality (Tabachnick & Fidell, 2007). The assumption of multivariate normality in SEM is expected to be $p < 0.005$ in order for it to be acceptable based on Mardia's coefficient (that is, the coefficient should be close to zero if the sample is from a multivariate normal distribution) (Arbuckle, 2006).

6.5.2. Justification for choosing SEM on AMOS over SEM on PLS

It is important to state the rationale for choosing either covariance-based SEM or component-based SEM. This is not because one method is more important than the other, but rather because the purpose of the study determines which approach to take (Hair et al., 2010). According to researchers, both methods are complementary to each other (Chin, 1998).

Covariance-based SEM (CBSEM) is concerned with the estimation of the parameters in a model set, as such, the way in which the theoretical covariance matrix is explained by the system of structural equations is almost the same as the observed empirical covariance matrix within the estimation sample (Reinartz et al., 2009). CBSEM often adopts the use of the maximum likelihood (ML) estimates method to compare the estimate covariance matrix with the observed value (Hair et al., 2006). On the other hand, component-based SEM, for instance PLS analysis, does not function with latent variables, but rather uses the parameters from the model estimates to maximise the variance explained for all endogenous constructs in the model using a series of ordinary least squares (OLS) regression (Gefen et al., 2000). This also indicates that assumptions about the distribution of observed indicators is not essential. Furthermore, PLS can be performed with a small sample size and it is best applied when the objective of the study is to identify the relationship between latent variables or the research is exploratory in nature (Hair et al., 2011).

This study has adopted the CBSEM based on the following factors: First, the major focus of the research is to confirm theoretically if the assumed relationships exists. Secondly, it is widely used and accepted especially within management literature (Reinartz et al., 2009). Additionally, the sample size is another reason why CBSEM was chosen, which as earlier established requires large observations in order to avoid non-convergences (Boosma and Hoogland, 2001).

6.5.3 Structural equation model for the conceptual framework

Sub-models were developed as they can be seen as developing models of the hypothesised model. The models have been modified in accordance with the modification indices given by AMOS in order to improve the model fit.

6.5.3.1. Age inclusive HR practice and perceived age discrimination

The measures of fit for AIHRP and PAD are given by the RMSEA (0.1), which indicate a good fit, the CFI (0.89) and GFI (0.94), based on these models, are seen to have an acceptable fit. The findings from the fit indices of this sub-model indicated that there is a strong effect between AIHRP and PAD

Model information and fit indices

Chi-Square = 182.364

df = 34

P value = 0.000

RMSEA = 0.09

Comparative Fit Index (CFI) = 0.89

Goodness of Fit Index (GFI) = 0.94

6.5.3.2. Employee Commitment and Turnover intentions

The measures of fit for employee commitment and turnover intentions are given by the RMSEA (0.08), which is not too bad, CFI (0.93) and GFI (0.95), since both the CFI and the GFI exceed the minimum value of 0.9. Hence, the model is seen to have an acceptable fit. The findings from the fit indices of this sub-model indicated that there is an effect between EC and TI

Model information and fit indices

Chi-Square = 144.145

df = 34

P value = 0.000

RMSEA = 0.08

Comparative Fit Index (CFI) = 0.93

Goodness of Fit Index (GFI) = 0.95

6.5.3.3. The Structural model testing

The larger conceptual model, comprising of all the sub-models was specified and tested. The path diagram along with the estimates for the structural model and the corresponding fit indices is given in figure 6.2 below. The GFI is within the recommended value of 0.9. However, the RMSEA and SRMR are within the maximum threshold of 0.08

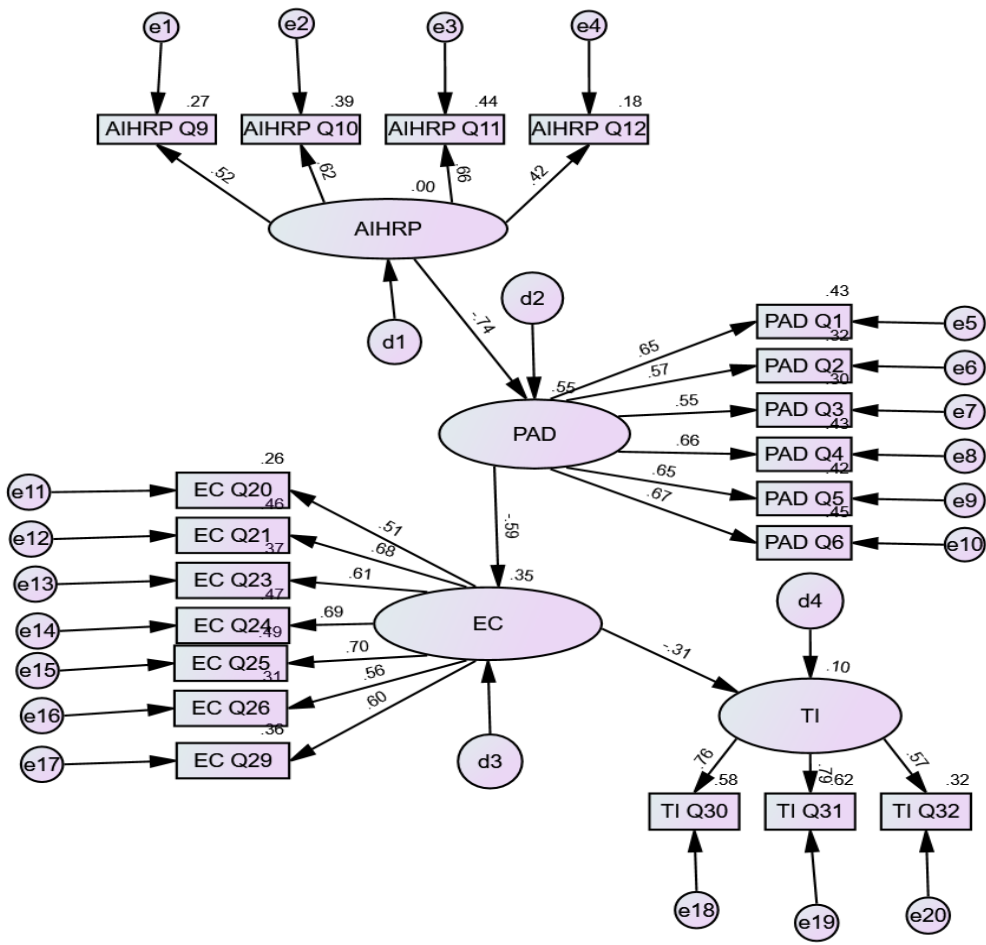


Figure 6.2: Structural model

Model information and fit indices

Chi-Square = 643.019

df = 167

P value = 0.000

RMSEA = 0.07

SRMR = 0.07

Comparative Fit Index (CFI) = 0.85

Goodness of Fit Index (GFI) = 0.89

6.5.3.4. Hypothesis Testing

The path estimation was carried out in order to examine the significance of the path relations in a model. In this analysis, each path relationship was observed through the standardised regression (β). From the results, all the paths were highly significant at ($p < 0.001$). Table 6.11 below gives the hypothesis results. From the table, it can be seen that all postulated hypotheses were accepted. The results suggest that when the organisation does not have an age-inclusive HR practice, age discrimination is perceived to be higher and employees have lower commitment. Lower commitment affects turnover intentions, which will increase. Thus, hypotheses H1, H2 and H3 received support. The determination of the squared multiple correlations (R^2) shows the percentage variance of the dependent variable that is explained by the independent variables (Keil et al., 2000). The number of measuring independent variables determines the R^2 variance, that is, a higher number of independent variables is expected to give a higher value of R^2 (Chin, 1998). The result from the model suggests that the largest variation was explained in THE perceived age discrimination (55%), while not so much was explained by the turnover intention (10%).

Table 6.11

Hypothesis 1: Age inclusive HR practices are negatively associated with perceived age discrimination

Measurement	Coefficient	SE
AIHRP 9	0.52	0.27
AIHRP 10	0.62	0.39
AIHRP 11	0.66	0.44
AIHRP 12	0.42	0.18
AIHRP \rightarrow PAD = -0.74		

Hypothesis 2: Employees' perceived age discrimination is negatively associated to organisational commitment

Measurement	Coefficient	SE
PAD 1	0.65	0.43
PAD 2	0.57	0.32

PAD 3	0.55	0.30
PAD 4	0.66	0.43
PAD 5	0.65	0.42
PAD 6	0.67	0.45
EC 20	0.51	0.26
EC 21	0.68	0.48
EC 23	0.61	0.38
EC 24	0.70	0.51
EC 25	0.56	0.31
EC 26	0.57	0.32
EC 29	0.63	0.40
PAD → EC = -0.59		

Hypothesis 3: Employee commitment is negatively related to employee turnover intention

Measurement	Coefficient	SE
TI 30	0.76	0.58
TI 31	0.79	0.62
TI 32	0.57	0.32
EC → TI = -0.31		

Summary of Hypothesis result

Hypothesis	β	R2	CR	S.E	P Value	Results
AIHRP ---- PAD (H1)	-0.74	0.55	-8.48	0.11	.001	Accepted
PAD ----- EC (H2)	-0.59	0.35	-9.05	0.06	.001	Accepted
EC ---- TI (H3)	-0.31	0.10	-5.32	0.05	.001	Accepted

In order to control for demographic effects, four instrumental variables were introduced into the model, which are: qualification, gender, age and years of employment.

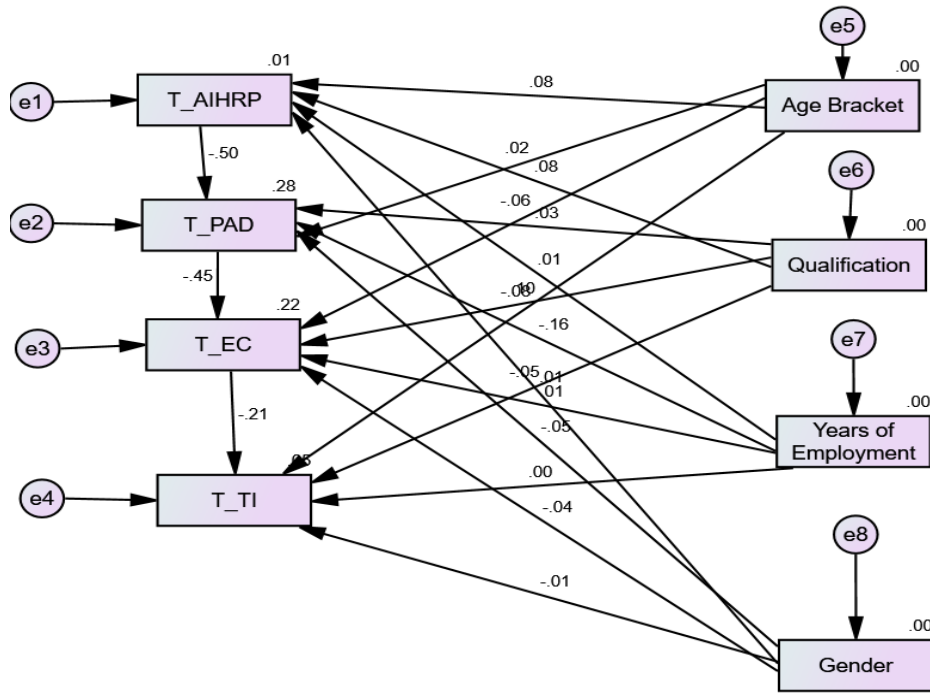


Figure 6.3: Control variable model

The analysis in the diagram above shows that there exist positive and statistical relationships between the demographic variables and the main variables. The study found a positive relationship between AIHRP and age at (0.053). This implies that as the organisation continues in advancing its age-inclusive HR practice, the more employees of diverse ages are hired by the organisation, which also allows for employees with various talents to be employed. The study also found a positive link between employee commitment and qualification at 0.006. The implication of this is that employees with higher qualifications are more committed than those with lower qualifications. In addition, some of the demographic variable had a negative effect on the main variable. For instance, turnover intention was

observed to have a negative relationship with age at a 0.1 level of significance. However, although the values measuring the relationship between the demographic variables and other measurement variables depict a link, they are not statistically significant and, as such, do not influence the result (see Appendix 3).

6.6 Testing the Moderation Effect

The next step of the analysis was to check the effect of diversity management as a moderator on the relationship between age-inclusive HR practices and perceived age discrimination, and secondly, between perceived age discrimination and employee commitment. A moderator is seen as a variable that affects the strength of the relationship between a dependent and independent variable (Baron and Kenny, 1986). This is used when the goal is to uncover the boundary conditions for an association between two variables, which is also known as interaction. For instance, the effect of X on variable Y is moderated by M, if the strength of the relationship between X and Y depends on, or can be predicted by, M (Hayes, 2013, p. 208). Moderation analysis, statistically, is carried out by testing for an interaction between M and X in a model Y, the researcher then estimates X's effect on Y at different values of the moderator, this is also called probing an interaction.

Different methods exist to examine, in a structural model, the moderating effect. One such method is examining the interacting effect or the product term approach usually done by adopting hierarchical multiple regression. The new model would be examined with a moderating effect based on: a) the effect of the moderator on the dependent variable, b) the effect of the interaction variable and, c) the product of the independent variable and the moderator (Henseler and Fassot, 2010). Although this study adopted covariance-based structural equation modelling (CBSEM) on AMOS, the provision for examining the moderating effect cannot be performed. This is based on the assumption that the correlation between the unobserved (latent) variables needs to take on the value of zero (Eberl, 2010). Furthermore, Hayes (2013) argued that using a program such as AMOS or EQS to run a moderation analysis would not work. This is because these programs allow the researcher to draw the model and instruct the program on what to do (Hayes, 2013, p. 208).

This study adopted a technique called PROCESS, to run the moderation hypothesis. Process is a tool for path analysis based on moderation and mediation (Hayes and Preacher, 2013). This tool produces conditional effects in moderation models. Additionally, the

heteroscedasticity consistent standard errors are obtainable for inference on path coefficients when probing interactions in a moderation analysis (Hayes, 2013). This study employed this method to investigate the effect of the moderator on the influence of the independent variable (X) on the dependent variable (Y). Also, the method is easy to use and produces a clear result. Unlike in regression analysis, the program automatically helps with the centering and interaction, as well as providing a result without having to draw a path diagram.

6.7.1. PROCESS result for the moderating variable

6.7.1.1. Age inclusive HR practice and perceived age discrimination

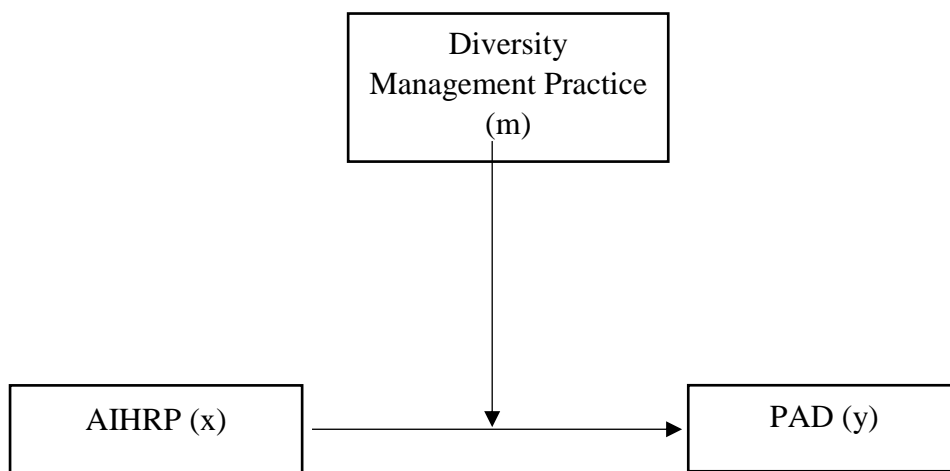


Figure 6.4: The interaction model (Hypothesis 4a)

The aim is to test for the hypothesis that diversity management moderates the relationship between age-inclusive HR practices and perceived age discrimination, such that the relationship is stronger when diversity management is stronger. To evaluate the model above, PROCESS macro was used. This technique is based on a Ordinary Least Squares (OLS) regression and it integrates the bootstrapping procedures. An advantage of PROCESS is that it automatically computes the moderating effects. From the output (Table 6.12), a summary of the model was given, followed by a regression result and then the interaction.

Table 6.12

Model summary showing combined effect of Age inclusive HR practice (AIHRP) and diversity management practice (DMP)

R	R-sq	MSE	F	<i>df1</i>	<i>df2</i>	P
.52	.27	20.58	66.87	3.00	549.00	.00

The result showed that the overall model was significant, $F(3,549) = 66.87$, $p < 0.001$, $R^2 = 0.27$. That is, age-inclusive HR practice (AIHRP) accounts for 27% of the variance controlling for diversity management and the interaction of the two.

Table 6.13

Coefficient table showing predictive power of each AIHRP, DMP and the interaction effect on perceived age discrimination

Model 1

	<i>Coeff.</i>	<i>se</i>	<i>t</i>	<i>p</i>	<i>LLCI</i>	<i>ULCI</i>
Constant	31.17	1.41	22.14	.0000	28.4036	33.9343
Diversity Management Practice	-.62	.68	-0.92	0.3586	-1.9468	0.7059
Age inclusive HR practice	-.77	.11	-7.18	.0000	-.9788	-.5585
Interaction	.01	.05	0.13	0.8937	-.0912	.1045

Table 6.13 above shows that diversity management significantly predicted perceived age discrimination; DMP $b = -0.62$, $t(652) = -0.92$, $p = 0.36$. Age-inclusive HR practice also significantly predicted perceived age discrimination; AIHRP $b = -0.77$, $t(652) = -7.18$, $p = 0.00$. That is, when there is a 1-unit increase in AIHRP, we get a -0.77 decrease in PAD. However, for the interaction outcome; Interaction $b = -0.01$, $t(652) = 0.13$, $p = 0.89$, which came out as not significant. The statistically insignificant effect of diversity management as a moderator in this relationship is confirmed from the values of LLCI (-0.0912) and ULCI (.1045) as zero lies between the negative lower limit confidence interval and the positive upper limit confidence interval (Hayes, 2013; Preacher and Hayes, 2008). This means that the predicted moderating effect of diversity management on the relationship between age-inclusive HR practice and perceived age discrimination is insignificant, and as a result of this, hypothesis 4a is rejected.

The graph in figure 6.5. illustrates this further.

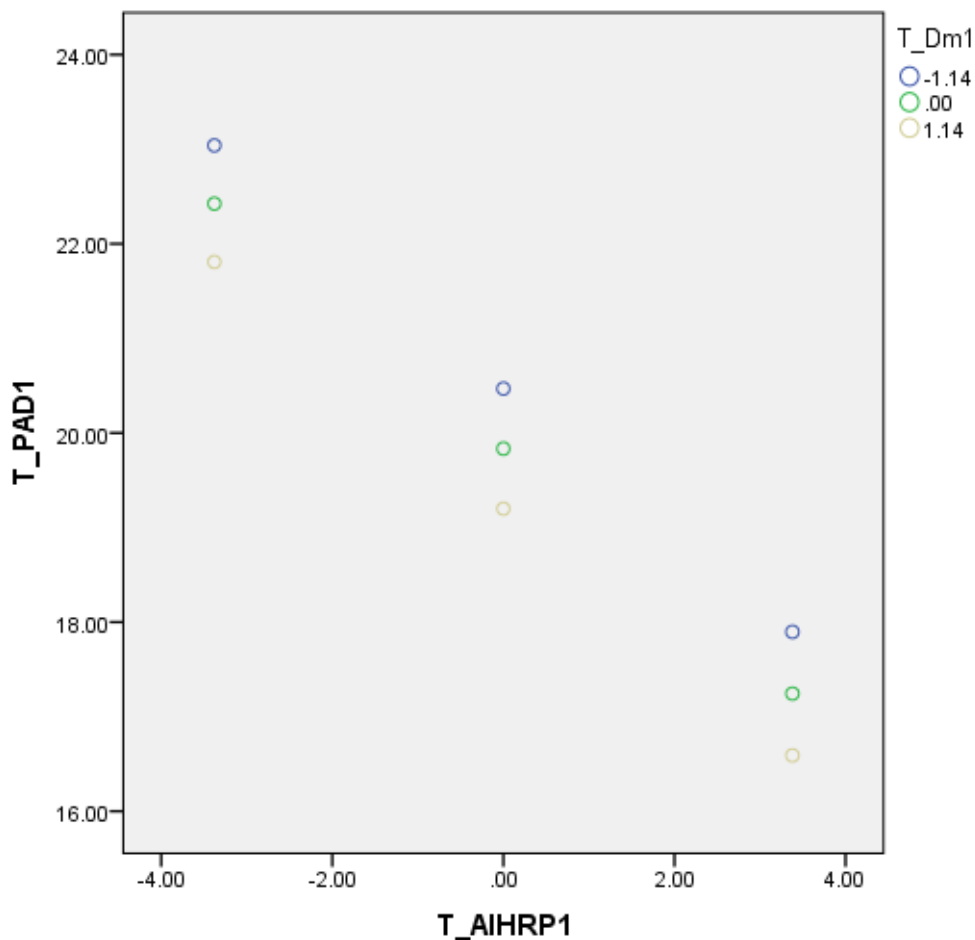


Figure 6.5: Interaction slope

The above diagram illustrates that X's (Age-inclusive HR Practice) effect on Y (perceived age discrimination) is constrained to be independent of M (Diversity Management Practice), in other words, M has no interaction on the effect of X on Y. As a result, the slopes of each line linking X to Y are identical and the lines are therefore parallel. Hence, hypothesis 4a was rejected.

6.6.1.2. Perceived age discrimination and employee commitment

To test for the hypothesis that diversity management moderates the relationship between perceived age discrimination and employee commitment, a PROCESS macro was used.

Table 6.14

Model summary showing combined effect of Perceived Age Discrimination (PAD) and diversity management practice (DMP) on Employee commitment

R	R-sq	MSE	F	df1	df2	P
.47	.22	21.93	51.67	3.00	549.00	.0000

The result of the moderation analysis showed that the overall model was significant, $F(3,549) = 51.67$, $p < 0.001$, $R^2 = 0.22$. This means that perceived age discrimination (PAD) accounts for 22% of the variance controlling for diversity management and the interaction of the two.

Table 6.15

Coefficient table showing predictive power of each PAD, DMP and the interaction effect on employee commitment

Model 1

	<i>Coeff.</i>	<i>se</i>	<i>t</i>	<i>p</i>	<i>LLCI</i>	<i>ULCI</i>
constant	37.14	1.61	23.01	.0000	33.9733	40.3144
Diversity Management Practice	-1.72	.70	-2.45	.0146	-3.1059	-.3418
Perceived Age Discrimination	-.63	.08	-8.40	.0000	-.7786	-.4835
Interaction	.10	.03	2.89	.0040	.0315	.1647

The result of the moderation analysis shows that diversity management is a significant predictor of employee commitment; DMP $b = -1.72$, $t(652) = -2.45$, $p = 0.15$. This signifies that when there is a 1-unit decrease in diversity management, we get a -1.72 decrease in employee commitment. Also, perceived age discrimination; PAD $b = -0.63$, $t(652) = -8.40$, $p < .0001$ emerged as a significant predictor for employee commitment. That is, when there is a 1 – unit increase in PAD, we get a -0.63 decrease in employee commitment. Furthermore, this demonstrates that the interaction effect between diversity management and perceived age discrimination is significant; interaction $b = .10$, $t(652) = 2.89$, $p = .0040$. This significance is confirmed as the values of LLCI (.0315) and ULCI (.1647), because zero does not lie between the values which all lie on the positive side of the confident interval. This study therefore accepts hypothesis 4b, that diversity management practice moderates the relationship between perceived age discrimination and employee commitment.

Table 6.16

Interaction outcome

	<i>R²-chg</i>	<i>F</i>	<i>df1</i>	<i>df2</i>	<i>P</i>
Int_1	.0119	8.37	1.00	549.00	.0040

From the above table, the interaction outcome predicted a significant amount of variance on employee commitment; $F(1,549) = 8.37, p = .004$.

Table 6.17

Conditional effect of perceived age discrimination on employee commitment at the values of the Moderator (Diversity Management Practice)

<i>PD</i>		<i>Effect</i>	<i>se</i>	<i>t</i>	<i>P</i>	<i>LLCI</i>	<i>ULCI</i>
Low	0.6915	-.5632	.0563	-10.0113	.0000	-.6737	-.4527
Ave	1.8192	-.4526	.0385	-11.7639	.0000	-.5282	-.3771
High	2.9468	-.3420	.0521	-6.5592	.0000	-.4445	-.2396

The results above indicated that at a low diversity management, there is a significant relationship between perceived age discrimination and employee commitment; for a low level of DMP, $b = -0.56, t(652) = -10.01, p < .0001$, indicating that every 1 unit of perceived age discrimination gives a decrease of -10.01 points in employee commitment. At the mean level of diversity management practice, there is also a significant relationship between perceived age discrimination and employee commitment; $b = -0.45, t(652) = -11.76, p < .0001$. That is, at the mean level of diversity management practice, perceived age discrimination decreases employee commitment by -11.76 points. Finally, for a high DMP; $b = -0.34, t(652) = -6.56,$

$p < .0001$, meaning that at a high level of diversity management practice, perceived age discrimination is lower at -6.56 points decrease on employee commitment. This effect also increased from -.56 at low diversity management practice to -.34 at high diversity management practice. Evidence of moderation by diversity management practice was found to be significant. It is concluded therefore, that diversity management practice moderated the relationship between perceived age discrimination and employee commitment, such that at a low diversity management, the relationship is less negative, but becomes more negative as diversity management practice increases. This indicates that diversity management practice positively moderated the relationship between perceived age discrimination and employee commitment, thus supporting hypothesis 4b. (see figure 6.6.)

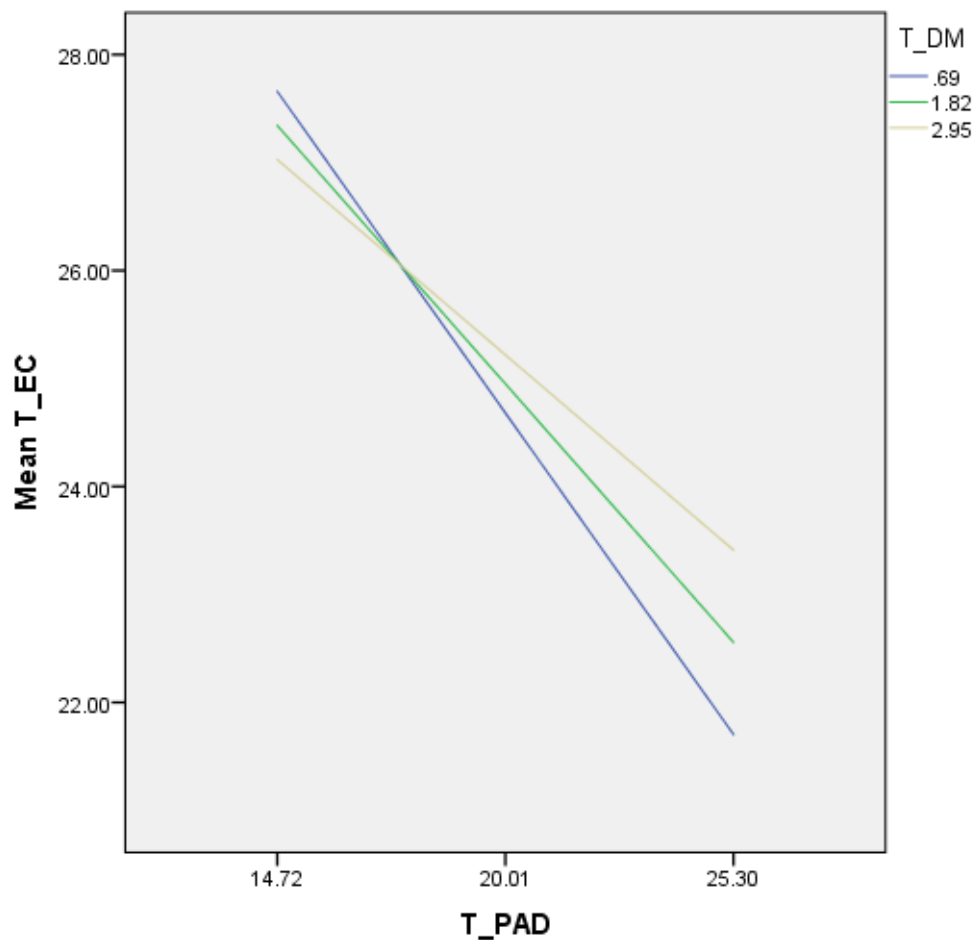


Figure 6.6.: Interaction slope for hypothesis 4b

An observation from the different levels of interaction of the moderator is that in the presence of high diversity management practice, the negative relationship between perceived age discrimination and employee commitment evidences a weaker level of interaction in comparison to that in mean and low levels of diversity management practice. Hence, hypothesis 4b was accepted.

6.7 Conclusion

Data for this research was collected using a self-administered survey in the banking sector of Nigeria. First, the data was cleaned using various statistical techniques such as outliers, missing data and normality tests. Missing data accounted for only 5% of the data, which was completely missing at random. This study used the listwise deletion treatment which is acceptable for this category of missing data. The Q-Q plot results and that of skewness and kurtosis indicated that the data is normal at the univariate level. The CBSEM approach on AMOS works well with multivariate normal data. Finally, the multicollinearity assumption was measured using Pearson's correlation and multiple regression, and the results from these tests demonstrated that the tolerance effect and VIF are within an acceptable range which suggests that multicollinearity does not exist.

Next, the descriptive aspect of the survey was analysed. The response rate was 65.6 % (n = 656). The largest number of respondents, based on age, were those aged between 21 – 29 years (n = 292, 45%), based on position in the organisation, those at the entry level formed the largest group (n = 373, 57%), based on the number of years employed in the organisation (n = 347, 53%), while based on education, those with a Bachelor's degree formed the largest group (n = 348, 53%). Most of the respondents were recruited into the organisations at the age of 24 years (n = 105, 16%), and males formed the largest portion of the respondents (n = 367, 56%).

In the third step of the analysis, reliability and validity were examined, followed by an exploratory factor analysis (EFA), which put items measuring the same construct into groups. Based on EFA, 5 components were extracted which explained the 64.3% of variance.

The proposed model was tested using structural equation modelling (SEM) on AMOS. First, the measurement model was evaluated to check the reliability, convergent, and discriminant validity of the constructs. The underlying measuring items fit well with the constructs within the model. The structural model was also used to evaluate the hypothesis presented in the

framework. The highest variance explained by the independent variable on the dependent variance was perceived age discrimination ($R^2 = 55\%$), and hypotheses 1 to 3 (H1 – H3) received support.

The next stage of the analysis, moderation analysis, was examined using Hayes' PROCESS macro; this was a two-step approach. In the first step, the moderation effect of Diversity management (DM) on the relationship between age-inclusive HR practice and perceived age discrimination was tested. The result demonstrated that diversity management has no interaction effect on the relationship. Hence, hypothesis 4a was rejected. Finally, the moderation effect of diversity management on the relationship between perceived age discrimination and employee engagement was tested, and the results indicated that DM had an interaction effect on the relationship. Hence, hypothesis 4b was accepted.

CHAPTER 7

DISCUSSION

7.1 Introduction

This study aims to shed light on age discrimination and its implications within organisations, from a developing country perspective. Specifically, it explores the relationship between age-inclusive HR practice, perceived age discrimination, employees' commitment, turnover intention and the role of diversity management practices as a moderator of these relationships. The results indicate that in organisations without an age-inclusive HR practice, employees are more likely to perceive age discrimination and, in turn, become less committed and show a higher intention to exit the organisation. This chapter discusses the key findings from the study. This chapter is divided into six sections: the study overview (7.2), research overview and gaps (7.3), research findings (7.4), discussion of findings, (7.5), overall discussion of findings (7.6) discussion in relation to context, and (7.7) conclusion.

7.2 Research Overview and Gaps

Scholarly awareness pertaining to age discrimination as a socially unacceptable form of discrimination in the workplace has continued to be a growing concern (Tougas et al., 2004) in many social and organisational contexts. A wide range of research has been carried out on age discrimination in developed countries where particular attention has been devoted to discrimination against older workers (Butler, 2005; North and Fiske, 2012). In comparison to their younger counterparts, older workers have been stereotyped as being unproductive and less motivated, performing at a lesser rate, as well as being expensive for the organisation to maintain (Ostroff and Atwater, 2003; Shore et al., 2003). However, evidence from empirical research has found that these stereotypes are not supported and that age has been found not to have any relationship with performance (Ng and Feldman, 2012; Truxillo et al., 2015). In fact, studies have found older workers to be more dependable, honest and committed compared to their younger counterparts (Hedge et al., 2006). Older workers have attracted the attention of many researchers as the workforce demographics of most developed countries is ageing, due to the reduction in birth rate and an increase in life expectancy. Furthermore,

scholars have also pointed out that age discrimination does not just affect those who are chronologically older, but can also be experienced by those that are chronologically younger (Chonody, 2016; Palmore, 2015)

However, older people can be discriminated against during the recruitment process, and this has been the subject of much enquiry (Butler, 2005; North and Fiske, 2012). Additionally, people who are young enough to be recruited can experience age discrimination once they are within the workplace (Chonody, 2016; Palmore, 2015). Discrimination often shows up in promotion, job placements, maternity leave and on-the-job training.

Little is known about the age discrimination which younger workers tend to face in the workplace. Sargeant (2010) acknowledged that there is not much evidence on age discrimination faced by young people, while issues regarding the reasons for which they face discrimination, the role which organisations play in such discrimination, the effect of this on employee commitment, and the employees' intentions to turnover still remain unanswered and underexplored. This forms a major gap in the existing literature, as just having legislation that forbids age discrimination is not enough, especially from the perspective of developing countries.

Most of the existing research on age discrimination has concentrated mainly on developed countries, which are characterised by an ageing population (Bayl-Smith and Griffin, 2014; Boone James et al., 2013; Volpone and Avery, 2013). In particular, very little is known about the implications of age discrimination in organisations from developing countries, which is characterised by younger populations (Duncan and Loretto, 2004; Snape and Redman, 2003). Hence, this study addresses these gaps by providing insight into the issue of age discrimination that is experienced by chronologically younger employees in a developing country, with Nigeria as the case study.

To address the identified gaps and to gain better insight on the issue of age discrimination within the workplace in a developing country, this study tested the empirical relationship between age-inclusive HR practices, perceived age discrimination, employee commitment and turnover intention and included diversity management practice as a potential moderator.

7.3 Research findings

This study adopted a quantitative methodology and Structural equation modelling (SEM) was used to test the model fit and the structural paths, while PROCESS was used in testing the interaction effect. Figure 7.1 below illustrates the findings in relation to the research questions and hypotheses formulated for ease of reference.

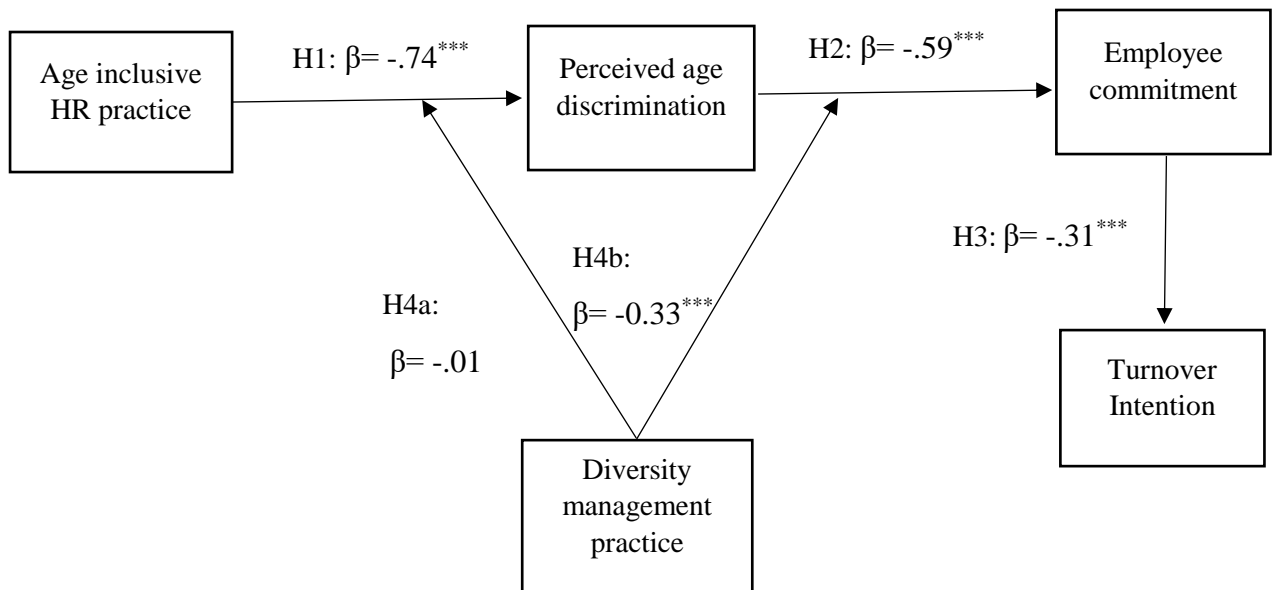


Figure 7.1: Formulated hypotheses with results

7.4 Discussion of findings

The results discussed here are from the simpler, more parsimonious model, that is, the one without the control variables. These results are qualitatively the same as those from the more complex model contained in Appendix 3.

7.4.1 Age inclusive HR practice and perceived age discrimination

To investigate the effect of age-inclusive HR practices on perceived age discrimination, the following hypothesis was proposed:

H1: Age-inclusive HR practice is negatively associated with perceived age discrimination.

This hypothesis was supported by the results, and it was found that perceived age discrimination tended to decrease when an organisation had applied an age-inclusive HR practice. This result supports the findings of Walker, (1999), and Scroder-Muller-Camte and Flynn (2014). HR policy portrays an organisation's intent towards its workers (Den Hartog

and Verburg, 2004) and the way in which employees perceive such HR policy and practice is fundamental to organisational outcomes. Social Exchange Theory (SET) holds that the involvement of workers and the organisation is an exchange that benefits both parties in reciprocal rewards (Emerson, 1962, 1976). The findings of this study from banks in Nigeria highlight certain aspects of the dynamics of this exchange. Age-inclusive HR practices signal positive organisational intent towards workers and this, in return, will result in or precipitate positive responses in the behaviour of the workers (Aselage and Eisenberger, 2003; Coyle-Sharbird and Kessler, 2000; Guest, 1998; Montes and Zweig, 2009).

7.4.2 Perceived age discrimination and employee commitment

To accomplish the second objective, which aims to understand the effect that perceived age discrimination has on employee commitment, the following hypothesis was proposed:

H2: Employees' perceived age discrimination is negatively associated to their commitment.

Table 6.12 indicates support for the existence of a negative relationship between perceived age discrimination and employee commitment, as proposed in the hypothesis ($\beta = -.59$, $p < .001$). This result is in line with the recent findings of Voss et al. (2017) and can be explained on the grounds that once employees perceive age discrimination, they will respond, in line with the social exchange principles, through a reduction in their commitment to the organisation. Perceived age discrimination has been associated with negative outcomes for employees such as psychological distress (Vogt Yuan, 2007). Snape and Redman (2003), Volpone and Avery (2013) and Wright and Hobfoll (2004) contend that once perceived age discrimination exists, it affects the job commitment and other job behaviours of employees. Similarly, Wa et al. (2010), Padgett and Morris (2005), and Juhdi et al. (2013) showed that perceived age discrimination has an adverse effect on the commitment of employees which leads to a high rate of employee turnover intention. As DeJoy et al. (2004) argued, when an organisation supports its employees, the employees in return respond favourably to the organisation. Relatedly, based on the norm of reciprocity as advanced by SET (Blau, 1964) with regards to employee commitment, the workers offer the employer a diminishing relationship, especially when there is age discrimination in the organisation that will considerably affect their commitment. Furthermore, research has shown that when organisations make resources available, promote psychological safety and support their employees, the employees will respond positively by being committed to their work roles (Kahn, 1990; Maslach et al., 2001). Downey et al., (2015) also opined that when an

employer provides a non-threatening environment for their workers, the employees fully commit themselves to the organisation. The results from this research are supported by all the stated positions under reference.

7.4.3. Employee commitment and turnover intentions

The third objective was to explore the effect of employee commitment on employee turnover intention, for which a hypothesis was proposed:

H3: Employee commitment is negatively related to employee turnover intention.

The results of this research support this hypothesis, that the more employees are committed to an organisation, the lesser their intentions to leave the organisation would be. This finding is consistent with the reported findings of Hollenbeck and Williams, (1986), Meyer and Maltin, (2010), Meyer and Smith, (2000) and Vandenberg et al., (1999). Luna-Arocas and Camps (2008) attribute this attitude to organisational HR practices that enhance employee commitment and reduce turnover intention. Essien et al., (2013) found a significant relationship between management style and employee turnover intentions. Kinnie et al. (2003) also argued that when an organisation's practices are not inclusive, they create an uncondusive environment for employees which leads to an increase in turnover rates.

SET theorists like Cropanzano and Mitchell (2005) have also argued that economic and socio-psychological situations define employer-employee relationships. The findings of this study on the Nigerian Banking sub-sector agree with this proposition, as it can be observed that when banks tend to restructure during economic downturns, employees tend to struggle to keep their job and increase their commitment with lowered intentions to leave the organisation.

7.4.4 The moderation effect of diversity management practices on the relationship between age inclusive HR practice and perceived age discrimination

A principal contribution of this research has been to examine the role of diversity management in the relationships above, specifically, by testing the boundary conditions of the direct relationships. This research objective was operationalised in the following hypothesis:

H4a: In the presence of high diversity management, we expect a weaker negative relationship between AIHRP and PAD than in the presence of low diversity management

That is, diversity management practices are expected to buffer against the negative effects of weak AIHRP. However, results from the path estimation using PROCESS provided no

evidence of a moderation effect of diversity management on the relationship ($\beta = -0.01$, $t = -0.13$, $p = 0.89$). The insignificant estimate suggests that diversity management has no interaction effect on the relationship between AIHRP and PAD. There are a number of possible explanations for this finding. It could be attributed to non-implementation of the diversity management practice in the study context. Specifically, in this empirical context, it is possible that diversity management practice might exist only on paper, without being put into practice (Hur, 2013; Sabharwal, 2014). The results from the sampled banks reveal that most claim or report that they have diversity management practices, but anecdotal evidence from the field suggests that these were observed to exist on paper and are never truly implemented, and as a result, the expected moderation effect did not occur. An alternative explanation is that diversity management practices, even if they are enacted, do not compensate for the negative impact of poor AIHRP as employees recognise that there is a disconnection between the diversity management practices and the experienced weak age-inclusivity policies.

7.4.5 The moderation effect of diversity management on the relationship between perceived age discrimination and employee commitment

To achieve the last objective of this study, which aims to examine the effect of diversity management as a moderator on the relationship between PAD and employee commitment, the following hypothesis was proposed:

H4b: In the presence of high diversity management, the negative relationship between PAD and EC will be weaker than in the presence of low diversity management.

Empirical evidence provided support for this hypothesis. In other words, diversity management affects the relationship between PAD and EC (see Figure 6.6). This is consistent with Foley et al. (2002) and Kahn (1990) who posit that in organisations where diversity management is valued, a positive signal is sent to employees that they are valued and this encourages them to increase their commitment. This would happen even when some level of age discrimination is perceived by employees. Supporting this view, Hofhuis et al. (2012) posited that diversity management lessens the negative effects of discrimination against categories within various workgroups and builds an environment that promotes being different. That is, employees will be more committed in organisations that have innovative diversity management initiatives which make employees more appreciative of diversity. This decreases discrimination and, in turn, increases employee commitment.

It is important, however, to consider these findings in context with the insignificant moderation observed in H4a. As highlighted in the preceding section, it is possible that the sampled banks might only have written diversity management policies, but without implementing them in practice, in which case, it seems illogical to see the significant moderation effect that is found here. However, the mere existence of a diversity management policy or practices, even if only on paper, could signal to the employees that there is a fallback option for them. In other words, employees may feel more secure in an organisation with a written policy compared to one where there is no such policy, under the assumption that they would have a valid claim should the need to litigate arise in cases of discrimination.

The signalling effect of diversity management becomes even more important in a context like Nigeria, where unemployment is high. The fear of unemployment may compensate for the negative effect of age discrimination, and rather than becoming less committed and ultimately exiting the organisation, employees may just be satisfied that the organisation has something written on paper in relation to diversity management, even if it is not implemented. This is in line with the view of Apergis (2016) that in conditions of high unemployment, employees more often than not display a high level of commitment in fear of job loss.

7.5 Overall discussion of findings

Overall, several findings have been deduced from the model used in this study. Firstly, perceived age discrimination may be mitigated by age-inclusive HR practices in organisational contexts. Also, practices of organisations regarding HR policies determine to a large extent if age discrimination will manifest in an organisation and how employees will perceive it (that is, the behaviour it will evoke). Some studies validate this finding, that HR policy can convey organisational intent towards its workers and that HR policy, such as diversity management practices, can alter negative perceptions of employees about the organisation, and influence employee behaviour in the organisation (Den Hartog and Verburg, 2004; Cornelius, 2002).

Also, top management determines the policies and acceptable practices of an organisation (Maitlis, 2005). As such, when they hold a positive perception or stereotype regarding particular characteristics (in this case, age), it is reflected in the organisational policy, to the degree that they may perceive that categorisation and discrimination based on age is a form

of unacceptable behaviour. Furthermore, Principi and Fabbietti (2015) have argued that the age of managers, to a large extent, predicts the age management practices in organisations. Relatedly, Boehm et al. (2014) posited that HR practices of an organisation, which encourage the contribution of employees from all age groups, signal that an organisation is interested in maintaining an age-friendly environment and, as such, employees are not likely to perceive age discrimination and would hence be committed and would not intend to turnover.

Finally, the findings from this research re-echo these assertions using the lens of the Social exchange theory. Specifically, based on this theory, reciprocal exchanges between parties are rooted in perceptions of costs, such as punishments, and benefits, such as rewards (Emerson, 1962, 1976). The findings suggest that positive perceptions of elements within this exchange relationship, and specifically cost and benefits, are instrumental in instilling employee commitment to the organisation (Homan, 1961).

7.6 Discussion in relation to the Nigerian Context

In this section, certain interesting insights that are specific to the Nigerian context are relevant to the study discussed. Within the Nigerian context, it is debatable whether employees in organisations like banks in Nigeria dread turnover, and are therefore unlikely to have turnover intentions, or whether they seek turnover rather than tenure. This consideration is based on the current state of the Nigerian economy (Discussed in detail in Chapter Three). Nigeria has a high rate of unemployment of about 23% of the population, and many of the graduates in employment are underemployed (NBS, 2017). It has been observed that in the Nigerian banking industry, HRM practices have been targeted mainly at restructuring and downsizing (Herbst and Soludo, 2004; Sanusi, 2011) and not at other areas like diversity management (Adeleye et al., 2014). Adeleye et al. (2014) have also pointed out that much effort to allow for equality has been geared towards the public sector, suggesting that organisations in the private sector, such as banks, do not practice and/ or manage diversity so readily. Similarly, Adeleye et al. (2012) argued that leadership commitment and support is crucial for diversity management initiatives to be successful and that such commitment is typically reflected by the appointment of a designated manager to oversee the diversity management programme in the organisation. However, the data from this study revealed that none of the banks had a designated manager to oversee the diversity management programme in the organisation (banks). This seems to imply that organisations are not sufficiently committed to diversity management, and the absence of legal consequences for paying lip service to diversity management tends to aggravate the situation (see section 3.3).

Although the Nigerian government adopted the Federal Character Principle (FCP) as a constitutional imperative in 1979 (Tion and Godwin, 2015) to ensure that appointments to public and private service institutions reflected the linguistic, ethnic, religious, and geographic diversity of the country, the policy, directed only at the public sector, was poorly implemented, while organisations in the private sector (such as banks) were still allowed to do as they wished. As George et al. (2017) argued, rather than adopting EDI policies, Nigerian banks seem to favour their own internal recruitment and selection processes which often discriminate against certain groups, most specifically the youths (age discrimination). Adeleye et al. (2014) also argued that private-sector organisations have ignored government-led EDI initiatives because of the suspicion by many groups that policies like the FCP only serve the narrow interest of the political elites. It is observed that the authority of most organisations in Nigeria's private sector have devised ways of specifically managing ethno-cultural diversity (George et al., 2017). What this leads to is a situation where banks, for instance in recruitment and selection, are unlikely to put into practice policies which aid the management of diversity. It has been observed that perceptions of discrimination are likely to influence an employee's intention to leave the organisations (turnover intentions), which in itself is an indication of a lack of commitment. As noted by Yang and Konrad (2011), the operation of diversity management differs between organisations, based on different organisational goals, and as a result, there needs to be in place a combination of legislation, national policies and enforcement. However, as mentioned earlier (see section 3.3, 3.4), this is a major setback in the legislation of developing countries, most especially Nigeria, where legislation exists but is not effective (Odeku and Animashaun, 2012).

Finally, it is arguable whether or not employees will seek to stay on or leave their jobs in a depressed labour market that cuts across sectors. Under these conditions, specifically scarce jobs (see Chapter Three), employees may nurse little or no intention to leave their jobs. Indeed, it is probable that in such an economic situation, banks would likely restructure, and this possibility may require employees to show increased commitment as employees struggle to keep their jobs. The point that is being argued here is that, in a country like Nigeria, the employer-employee relationship may be underpinned by socio-psychological imperatives and rational economic choices in times of economic downturn as advanced by SET theorists (Cropanzano and Mitchell, 2005), with attendant employee increased commitment and lower indications of intentions to leave the organisation. Also, this study revealed that discrimination may mean different things from country to country. In a collectivist and

patriarchal society like Nigeria (Mustapha, 2006), where inequality is culturally legitimised based on perceptions of wealth, status and class across ethnic groups, discrimination may be socially rooted and culturally endorsed. Organisations aiming to meaningfully manage diversity, may therefore have to grapple with these considerations. This may suggest that, in the Nigerian context, age discrimination may be a socio-culturally-rooted constraint not just an ethical deviation of organisations in exchange relationships as advanced by SET scholars. This approach to age discrimination, employee commitment and diversity is true of the Nigerian scenario, especially within the organised private sector (particularly the banks). That is, it is probable that in some contexts and under some conditions, commitment can become even stronger and turnover intentions can become minimal when employee behaviour evidences a response to the fear of what an employee may lose (e.g. decent job prospects, good relationship with superiors, kin, cultural groups, family and pay) if they leave the organisation (Swales, 2002; 2004).

7.7 Conclusion

This research established several findings, which include:

Firstly, that age-inclusive HR practice is negatively associated with age discrimination. HR policies convey an organisation's intent towards its employees. HR practices, like diversity management, can alter the negative perception of employees about the organisation and influence their behaviour. The findings from this research support the fact that HR practices and policies have significant implications for employee behaviour in an organisation using the Social Exchange Theory proposition. Secondly, that there is a negative relationship between perceived age discrimination and employee commitment. When employees perceive age discrimination, they reduce or withdraw their commitment through turnover intentions. Using SET, this study shows the relevance of trust in determining exchange behaviour. Trust and how trust is used determine how the commitment of employees is advanced, sustained or withdrawn. Employees in Nigeria's banking industry develop trust and commitment depending on certain socio-economic and socio-cultural dynamics such as high unemployment rate, sectoral redundancies and inability to meet extended family obligations.

Also, that turnover intentions are reduced and commitment is increased based on employees' wider social networks such as ethnic groups, family, kinship and tradition. That is, employees may remain committed to their organisations based on these social norms. Other

studies have also linked high-performance HR practice, like inclusiveness and diversity management, to increased employee retention. Finally, the research sought to articulate the moderating effect of diversity management in Nigeria's banking subsector. It was found that although the banks claim to have an age-inclusive HR practice, they ,in fact, hardly implement such policy. The research related this tendency to weak enforcement structures and the legal framework in Nigeria. Diversity management policies should not only be written and communicated, but should also be enforced to engender employee commitment so that employees feel more secure in such organisations.

CHAPTER 8

CONCLUSION

8.1 Introduction

This chapter concludes the study by focusing on the contributions of the study, and how these addresses the research gaps. I also present an overview of the theoretical contributions of the study – specifically contributions to the diversity and commitment literature. I also show the implications of the research for policy and practice development, as well as the study’s methodological contributions. Finally, I conclude the chapter by discussing the limitations of the study and directions for future research.

8.2 Contribution to knowledge

This study has contributed to knowledge in three ways, namely:

- i. A theoretical contribution that further elucidates the implications of age discrimination in HR practices to HR policymakers and practitioners
- ii. To the literature on age discrimination and diversity management, and
- iii. Has implications for policy and practice development.

8.2.1 Theoretical contribution

8.2.1.1. The Social Exchange Theory (SET)

The results represent an important theoretical explication of the Social Exchange Theory (SET) in which the boundary conditions exerted by diversity management on the principal relationships were tested. Thus, the study has contributed to the extension of knowledge on this important theory in HR practices. Specifically, regarding the SET, the study has shown that as exchanges characterise how individuals relate to employers within social and organisational contexts (Blau, 1964), certain aspects of this relationship are universal. However, others are contextual. For instance, the way(s) in which rational choices are made by human beings to deal with certainties as well as uncertainties in both developed and developing contexts and exchange relationships are typical, irrespective of context, and it is expected that people will enter a relationship to maximise benefits and reduce costs (Cook, 2000). However, there are exceptions to this universal character of some elements within an exchange relationship. For instance, as revealed by the findings in this research, individuals

appraise what is a cost and what is a benefit contextually, based on socially rooted meanings and meaning systems which are developed and endorsed by a society - In essence, what matters and what does not differ across contexts.

This study finds that the generalisation of the SET across contexts at micro, macro and meso levels of analysis may represent a constraint regarding a more robust articulation of how social relations impact organisational dynamics within organisations in developing countries like Nigeria. The findings in this research also reveal the relevance, as well as the limitations, of the SET. For instance, the assumption that individuals remain committed to the organisation based on rational economic choices may reduce exchange relationships to an economic transaction, and the focus on increasing [material, quantifiable] benefits and reducing costs may reduce SET to a psychological process rooted in utilitarian motives (Zafirovski, 2005). However, this study shows that there are more intricate webs of interlinked imperatives that determine employee organisational behaviour and, in this case, their intention to stay with an organisation as well as their commitment to the organisation.

Relatedly, the findings in this research suggest that while the sociological or anthropological idea of social interaction as an exchange using SET has been advanced (Burgess and Nielsen, 1974), there is relative inattention to issues of cultural context and cross-cultural variations in the norms and rules that regulate social exchange (Cook, 2000, 688). In essence, the rules differ, obligations are not static but frequently fluid, parties do not respond spontaneously, and frequently the basis for staying in an exchange relationship may be contingent on dynamics outside the organisation and not within it- such as family, macroeconomic conditions, influence of kith and kin, communal and traditional norms and even extended family dependencies. Based on this, the findings show that some individuals stayed with their banks and remained committed even when they were discriminated against regarding age, and diversity management policies were not adhered to or did not exist, and when it did not seem rational to stay on. What is apparent is that the wider environment within which organisations subsist may frequently determine long-term employee behaviour. In this sense, an organisation and its members could significantly define and redefine progressively and dynamically the elements and dynamics of the exchange relationship. To this degree, this study finds that exchanges are not [only] individually contingent but [also] significantly regulated by inter-personal, inter-group and intra-group commitments, even outside the organisation.

Furthermore, the idea that rewards and benefits and costs and punishments are deterrents, as advanced by SET scholars (Burgess and Nielsen, 1974), ignores what may be considered as a cost or a benefit and how trade-offs determine this in some social contexts. In other words, the findings in this study evidenced that individuals did not see a cost or benefit in themselves but compared these with other imperatives in order to decide whether or not to remain in the organisation. Indeed, employees increased their commitment even when age discrimination thrived and diversity management policies were absent because it was more favourable to stay in a job that discriminated against you but paid you a salary than being without a job. Based on the recession rocking the Nigerian economy, it seemed more probable that losing a job was costlier than staying in one where management was acting unethically by disparaging a certain selected category. Here, the exchange relationship is not mechanistic, deterministic or static (Stolte et al., 2001) and the definition of what is utilitarian differs from one context to another. Indeed, this argument requires a sensitivity from the researchers to the applicability of SET in articulating the nuances and paradoxes of the Nigerian banking sector and the implications for HRM and diversity management in that context.

8.2.1.2 Contributions to HRM practices (Diversity Management)

Second, this study has contributed to the literature in the area of the role of HR practices in relation to the perceived age discrimination, employee commitment, turnover intentions and other age-related HR practices. The existing literature has considered HR practices with satisfaction and commitment (Kooij et al., 2010). Maurer et al. (2003) studied the relationship between HR practices and organisational fairness in relation to older workers. Also, Simons (1995) demonstrated that the demographics of the workforce and the labour market determine the HR practices to be adopted in any organisation. The study has thus contributed by demonstrating through empirical support that age-inclusive HR practices, to a large extent, affect employee commitment and turnover intentions. In other words, once an organisation incorporates an age-inclusive HR practice, there will be a reduction in age discrimination, and once employees feel valued, this increases their level of commitment, thereby reducing their turnover intentions. Other scholars have considered these relationships from a developed country perspective, characterised by an ageing population. However, this study has considered these relationships from a developing country context, characterised with a young population, thus, bringing another dimension to Human Resource literature.

In reality, Nigeria is characterised by diversity, which cuts across various spheres – political, economic, social, and cultural (Mustafa, 2006). Understanding this context and the conflicts, paradoxes, and dimensions of the differences requires the development of a comprehensive research agenda to identify the definitive characteristics of HRM in Nigerian organisations, including the relevance and applicability of the approaches which are currently in use and how these might be affected by fundamental contextual factors (Ovadge and Ankomah, 2013). Working towards building practicable policies for managing equality, diversity and inclusion in Nigeria will require a strategic application of policies and practices in the management of human resources based on what these practices mean to individuals in various professions on a broad spectrum as well as in the specific field of Nigerian Banks. The findings in this study show that employees frequently remained committed to organisations because they saw this as synonymous with a commitment to networks of relationships outside the organisation, such as family, kith and kin, and traditional communal relationships, amongst others.

Even when age discrimination thrived, employees remained committed to their organisation, this was particularly the case when there was reason to believe that the state of the Nigerian economy would keep employees in fear of losing their jobs, and there is a possibility that this behaviour may be particularly typical of the banking industry. This study shows that in Nigeria, professions across sectors may differ regarding how HRM should be practised due to differences in how employees express organisational commitment. In as much as these perspectives were evident in this study, it is beyond the scope of this study to examine these research possibilities and insights in other professions as this study is limited to the Nigerian banking sector (I state this in the limitations of the study). However, the banking sector, which is the focus of this study, does reveal nuances of these perspectives and offers some new insights regarding the contextual applicability of HRM across professions in a country like Nigeria. What is clear from the findings, however, is that managing diversity in Nigeria, irrespective of the profession, may require going beyond simply adopting and applying HRM principles and diversity management policies wholesale and spontaneously. This unstrategic application of diversity management policies informs the challenges that are currently being experienced in applying the Federal Character Principle (FCP), in Nigerian organisations, including the Nigerian private sector and specifically in banks (Adeleye et al., 2014).

In essence, managing a diverse workforce in a country like Nigeria may demand that HRM tools, like diversity management policies, should be directed at promoting feelings of equality and inclusiveness without, and this should go beyond a focus on FCP, which does not address

other forms of discrimination like age discrimination (Adeleye et al., 2014). Arguably, the emphasis of this policy on managing ethnic diversity has led to some degree of disregard for other social categories like disability, gender, and age, among others. This study calls for a reassessment of the FCP to allow for more robustness in order to accommodate other categories of individuals and to deal with other aspects of discrimination, such as age discrimination. This will lead to what is believed will be a more strategic application of that principle in both public and private sector organisations and the instilling of a more practical and need-oriented HRM policy and diversity management policy that will increase feelings of fairness and inclusiveness among individuals in Nigerian organisations based on their meanings and experiences.

Third, the study has also contributed to the age discrimination literature. As earlier established, a wide range of research has been carried out on age discrimination in developed countries where particular attention is paid to discrimination against older workers (Butler, 2005; North and Fiske, 2012). This is usually based on stereotypes, such as older workers being perceived as being less productive, more susceptible to illness, as well as being expensive to the organisation to maintain, when compared to their younger counterparts (Finkelstein et al., 1995; Ostroff and Atwater, 2003; Posthuma and Campion, 2009; Shore et al., 2003). However, Sargeant (2010) acknowledged that not much evidence exists on age discrimination faced by the young.

8.2.1.3 Contribution to international Human Resource Literature

This study, which examined the effect of age-inclusive HR practice on perceived age discrimination, employee commitment and turnover intentions using diversity management as a moderator to explain their relationship, is the first of its type in developing countries, particularly in Nigeria. This study contributes by focusing on the age discrimination experienced by relatively young adults (aged between 25 and 40 years), an area that did not receive attention in earlier studies, particularly in developing countries. The focus of most researchers in the area of age discrimination has been on older workers (those aged 45 years and above), which is as a result of demographic change in those countries. However, in a developing country context (Nigeria), which is characterised by a young population, age discrimination is experienced by relatively young adults.

Second, this study also contributes by considering the issue of age discrimination from a developing country context. Research to date has mostly focused on age discrimination

mainly from the perspective of developed countries, while leaving a gap in the context of developing countries. In many developed countries, age discrimination is illegal, and as such, employers cannot discriminate based on age. This study, therefore, contributes to the age discrimination literature by considering the issue from a developing country perspective, where age discrimination is still present despite having legislation that prohibits this.

Furthermore, the successful management of diversity in organisations has become a major focus in the field of international human resource management (IHRM) and international business (Kramar, 2001). In the case of Nigeria, though the context may be different, the significance of diversity management has been mostly related to ethnic diversity and the consequences associated with it (Adeleye et al, 2014). For instance, the consequence of ethnic diversity within organisations in Nigeria manifests in open favouritism in recruitment and promotion (Ovadjie and Ankomah, 2013). However, managing diversity more broadly to curb ethically deviant practices like age discrimination remains sparse. This study raises questions regarding the mainstream assumptions about the implications of managing diversity across borders, specifically in diverse contexts like Nigeria. Views by some scholars (Ozbilgin and Tatli, 2008) inform a common understanding about aspects of global diversity. One is the association of age diversity with individuals' sense of self-linked organisations, in the main, and less to extra organisational imperatives. Rather, in this study, individuals' sense of self was rooted in and contingent upon shifting socio-emotional, relational and interpersonal relationships outside the organisation. However, it is suggested that one way to proceed regarding managing diversity in these contexts is linking business goals with diversity goals (Choi and Rainey, 2014)). Indeed, some research does suggest that such strategies are fundamental in attracting foreign direct investment, which is a goal of many emerging economies like Nigeria (UN, 2018).

8.2.1.3. Contribution to the Commitment Literature

The evidence from this study suggests that the way in which commitment is perceived in the commitment literature (e.g. Meyer and Allen, 1991), as a purely psychological concept, ignores the multiple interlinked social and extra-organisational considerations that go into defining the meaning of commitment, how it is expressed, and why it is expressed in a country like Nigeria. The findings in this study evidenced that commitment and the way in which it is expressed may be socio-historically, socio-economically and socio-culturally contextual. Incidentally, macro-economic conditions and relations considerations also play a vital role in how commitment is expressed, based on what it means to individuals, which

further limits how organisational commitment in the Nigerian context can be explicated as the dimensions of micro, macro and meso-level imperatives are not typically considered or accommodated.

A major assumption underlying much of the perspectives on commitment is the macro-economic context in which organisations exist. For instance, studies on commitment, like that of Meyer and Allen's (1991), gained ground in the US in a period of economic strength, stability, and opportunity underpinned by post-materialist values emphasising self-expression, well-being, and comforts. This is opposed to values in a developing country like Nigeria, where more materialist values are emphasised, including, but not limited to, economic and physical security (Meyer et al., 2002). The findings in this study evidence that in a developing country like Nigeria, where employees are extremely dependent on the income provided by their organisations because social welfare services by the government are meagre, inconsistent or non-existent material concerns, such as pay and job security, may have a great impact on employee commitment and turnover intentions (George et al., 2017).

Still, perspectives on commitment models also assume that organisations are characterised by robust bureaucratic structures and strong legal systems, institutions, and processes that determine the prevalence of employment contracts (Juhdi et al., 2013). Evidence from this study, however, shows that in Nigeria, weak legal systems and institutions can facilitate deviant organisational practices by top management (Marescaux et al., 2013). Consequently, organisational interactions may be underpinned by subservient relationships where employees accept what they are given because the cost of fighting back is too high and frequently pointless (Anankwe, 2002). However, mainstream commitment literature fails to consider these intricate nuances which are typical in countries like Nigeria. Furthermore, an achievement mindset on the part of employees is assumed in the commitment literature, that employees are assumed to seek personal success by demonstrating competence or that individuals will engage with actions that bring pleasure and sensual gratification, emphasising the fundamental relevance of personal choices, and personal needs fulfilment (Whitener, 2001). This study finds that these assumptions may not be appropriate in contexts like Nigeria where individuals socially construct preferences and behaviour to fulfil their relational duties and obligations. Indeed, this latter theory is not new.

However, some scholarly works on Nigerian organisational contexts suggest that interpersonal commitment plays a significant role in determining and shaping employee behaviour in the exchange relationship between employer and employee, although this study further reveals how a multi-dimensionality of considerations occasioned by these imperatives would have implications for what commitment means to the Nigerian banker, how commitment might be experienced in different cultures and why. This is because the nature of organisational relationships and interactions and the meanings that individuals attach to their commitments are likely to be shaped by the socio-cultural context.

8.3 Practical implications

This study reveals some practical implications for policymakers, managers and HR practitioners in organisations.

First, the study has the potential to offer practical guidance to managers and HR practitioners on the benefits of implementing an age-inclusive HR practice. This study indicated that having an age-inclusive HR practice encourages equal opportunity policies on training, promotion and development for all employees irrespective of age, an age-neutral recruitment policy, and creates awareness for leaders as pertains to the benefits of having employees from all ages. Also, this study points out to HR practitioners that having an age-inclusive HR practice will reduce the existence of perceived age discrimination, which will increase employee commitment and, as such, reduce turnover intention.

Furthermore, the findings signal to HR practitioners the importance and benefits of not just having a diversity management policy on paper, but actually implementing it. This is because it sends a positive signal to employees that they are valued, irrespective of their individual characteristics, and, as such, this encourages employees to increase their commitment to the organisation. This might also help in the reduction of high unemployment in the country as it will allow for many candidates who have not reached the retirement age to be employed. Also, the findings suggest to policymakers that they need to ensure that appropriate policies and laws are put in place to discourage age discrimination and punish organisations that fail to comply. It is also suggested that the employment-related legislation in Nigeria is amended to conform with International practices, particularly with those of the United Kingdom, in which Nigeria was a former Colony. The introduction of Genuine Occupational Qualification

(GOQ) is advocated for Nigeria to guide employment in workplaces, especially the banking sub-sector.

This study revealed an overwhelming absence of any robust programme for managing diversity in the subject banks. Some studies validate this submission (Adeleye et al., 2014; George et al., 2017). There was also mostly an apparent lack of awareness of diversity initiatives by employees. What this suggests is that feelings and dispositions on the part of the employees, or employee behaviour in the exchange, were reinforced because the organisations' business goals were frequently unrelated to equality goals. What these findings suggest is that diversity management policy, in practice, is not synonymous with the policy on paper, by verbal descriptions, or inferences, nor can it be spontaneously replaced by executive management statements. Consequently, the absence of equality, diversity and inclusion policies and initiatives, as revealed in this research, has some managerial implications. That is, managers must be aware that Nigerian organisations might imitate diversity management practices on paper, while employees' daily work-life reflects feelings of hopeless non-inclusion. In order to become productive regarding managing diversity in Nigerian organisations, any change must be rooted in a deeper appreciation or recognition of what those changes represent to the employee.

8.4 Limitations of the study

Although the study has contributed to both theory and practice and has provided an understanding of the emerging issue of HR practices in terms of age discrimination, employee commitment and turnover intention in the Nigerian banking subsector, the results should nevertheless be considered in terms of the study's limitations. Also, being one of the very few studies in the area of age discrimination, employee commitment and turnover intention in developing countries, the study has provided a strong basis and opportunities for future research.

Although the response rate for this study is high (about 66%), the sample is drawn from a single sector of the economy. This creates the need for further research to explore the external validity of the study's results. Future research with much larger samples in different sectoral contexts is highly recommended in order to provide a deeper understanding of the various constructs which were examined in this study. Also, Nigeria, has its own unique contextual characteristics. Although the study collected data about HR practices, employee commitment

and turnover intentions, which are generalisable concepts, the results obtained from this study may not necessarily be generalisable to other developing countries due to differences in organisational culture and peculiarities of the business environment. It is therefore recommended that future research should adopt the methodology used to examine data from more countries in Africa in order to obtain a clearer outlook on the issue of HR practices in relation to age, perceived age discrimination, employee commitment and turnover intentions to provide a stronger basis for generalisation.

Further, this study adopted a cross-sectional design, which does not consider long employee turnover intentions or commitment change over time. For example, it did not consider the longitudinal influence of the related data, such as information on HR practices and employee commitment which might change over a period of time. Future research can mitigate against this limitation by adopting longitudinal studies designs in order to replicate this study and, as a result, deal with the present issues in relation to employment decisions, which change with time. The study was also limited to only bank employees, perhaps consciously including the HR managers of the banks, who, being familiar with the banks' HR policies and practices, would have shed more light on various constructs considered in this study.

Furthermore, future research should extend to other sectors in the economy such as Oil and Gas, ICT, and management services, in order to observe how HR practices in relation to age, as an emerging issue in developing countries, contribute to competitiveness and dynamic job markets in these subsectors and the country at large. It must be pointed out that this study has not considered how age-related HR practices influence organisational outcomes such as performance and profits.

8.5 Directions for future research

Future research that explores the impact of HR practices concerning workforce age on the organisation's performance is desirable because, in relation to finding out the possible outcomes of perceived age discrimination on employees' performance, it would also be interesting to understand the implications of discrimination on organisational performance. Additionally, future research can examine other factors apart from perceived age discrimination that can affect employee commitment to the organisation as well as influence HR practices and employees' intentions to turnover. An example of this would be career development opportunities, and the impact that employee autonomy can have on their commitment to the organisation. Lastly, the use of a detailed qualitative approach could also

give in-depth understanding of what influences HR practices and employees' intention to turnover.

Furthermore, EDI research is ongoing, although compared to developed countries, developing countries like Nigeria still lag behind with regards to managing diversity in organisations. However, it was beyond the scope of this study to more robustly examine these limitations across sectors other than the banking sector. Therefore, future research in countries like Nigeria, should engage with explicating how sound evidence of diversity management which is sensitive to macroeconomic, historical and culturally contextual factors, is advocated. That is, more research on how specific HRM strategies of diversity management can be adopted as a culturally sensitive approach in Nigerian organisations is needed. Further, the strategic HRM literature suggests that there is no universal approach to human resource strategy, and that organisations must engage in calculated practices consistent with their overall goals. In Nigerian organisations, HR-related practices that promote EDI are still in their infancy, suggesting that more research is needed on the relevance of the business case for diversity or its link to profitability and productivity in a developing and diverse country like Nigeria.

Lastly, this research reveals the relevance and the limitations of using mainstream theories like SET (Blau, 1964) to analyse social exchanges, specifically in organisational contexts, in addition to the wider society. The findings in the study suggest that certain elements within the exchange regarding employers and employees are misconstrued in the literature. These include, but are not limited to, the idea of rational economic choices as a basis for the relationship, staticity and universality of contexts, a contextual nature of exchanges, a taken-for-granted meaning of costs and benefits, the assumption that reciprocity is assured for the relationship to continue, and the need to explicate exchanges based on paradoxes in some contexts, such as the idea that utilitarianism may not always govern exchanges. However, what needs to be further researched is a contextual rearticulating of SET, specifically in Nigeria, showing how the networks of relations outside the organisation can determine commitment in the exchange relationship within the organisation and the contextual dynamics involved in these exchanges.

8.5 Conclusion

Human Resource Management is a key issue in any organisation and, therefore, is a crucial aspect which performs a key role in ensuring the engagement and commitment of employees. The increasing ageing workforce, especially in developed countries, is not helping the situations in these countries. Unfortunately, not much work has been done in the area of age discrimination in HR practices in developing countries where the relatively young (25 years and above) account for about 55% of the population.

This study has therefore examined the configuration of HR practices in terms of age inclusivity as related to perceived age discrimination, employee commitment and turnover intentions in Nigeria. Following an analytical review of the literature in relation to the major constructs of the study, the study evidenced the importance of HR practices on age discrimination, employee commitment and turnover intentions using a quantitative method. The data was analysed using the structural equation modelling based on AMOS, while PROCESS was used to test for moderation effects on the relationships.

The results provided support for most of the hypothesised relationships. The overall results showed that in organisations without age-inclusive HR practices, employees experienced age discrimination, were less committed, and had a higher turnover intention. Also, diversity management was found to moderate the main effects between perceived age discrimination and employee commitment, such that the relationship was weaker when a high level of diversity management was introduced. The results are also supported by the work of other scholars, as earlier discussed.

The study offered an important contribution to the theory, HR practices, literature, and practice in this area of research. Practical suggestions were provided for policymakers, managers and HR practitioners on labour matters, particularly in the area of enforcing existing legislation on employment discrimination, which has an overall effect on a country's economy. The study's limitations were identified, and suggestions were made for future research directions in this important area of HR practice.

On the whole, the study has added to knowledge by providing insights into the effects of HR Practices in relation to age on employee commitment and turnover intentions, as well as the role of diversity management as a moderator on the relationships.

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Appendix 1 – Introductory cover letter



A Covering Letter

Diversity Management in Nigerian Banks

Dear Participant,

I am a PhD student from the Department of People Management in the Business School at the University of Huddersfield. This survey is conducted as part of the requirement of the doctorate degree from the Business School, University of Huddersfield, United Kingdom.

The aim of this study is to examine the role of Human Resource Management on employee commitment and turnover intentions in the Nigerian banking sector and to investigate the effect of diversity management as a moderator on the relationships.

This study will require you to complete the attached survey questionnaire which will take approximately 20 minutes. Your participation is voluntary, and if you do not wish to participate please discard the questionnaire. Also you have the right to withdraw from the research, but once the questionnaire is returned it will be impossible to withdraw at this stage as no identifying information is collected. Information provided will be kept strictly confidential and will not be attributed to any individual or organisation. Completed questionnaires will be stored in a secured environment and results of the research would be used solely for academic purposes.

For any other enquiries about the study, please contact the researcher on +2348032015108 or via email Oluwatomi.adedeji@hud.ac.uk. Alternatively, you can contact my supervisor Dr. Eleanor Davies on e.davies@hud.ac.uk

Thank you for your time and cooperation.

Oluwatomi Adedeji

Survey Questionnaire

Instruction: Please write the name of your organisation in question 1 below, and complete the next set of questions by ticking the appropriate box

Section A: General Information

1. Name of Organisation _____

2. Position in the organisation

a) Entry level b) Middle management level c) Top management level

3. Gender

a) Male b) Female

4. Age Bracket

a) 20 years or below b) 21– 29years c) 30 - 39years

d) 40 – 49 years e) 50 - 59years f) 60 years and above

5. Highest qualification

a) High School Leaving Certificate

b) Ordinary National Diploma

c) Higher National Diploma

d) Bachelor Degree

e) Master's Degree and higher

6. Department/ Unit you work

a) Marketing b) Customer service c) Operations

d) Human resource e) Legal f) IT

g) Others: _____

7. How long have you been working with the organisation?

- a) Less than 5 years b) 5 - 10 years c) 11 - 15 years
d) 16 years and more

8. At what age were you employed into the bank? _____

Instruction: Please complete the questions in section B by ticking the appropriate box

Section B: information about the organisation. From options 1 – 5, choose the extent to which you agree to the question

Level of Agreement

[1 = strongly disagree] [2 = Disagree] [3 = Uncertain/not applicable] [4 = Agree] [5 = strongly agree]

Section B 1: Age –Inclusive HR practices

9	Your organisation offers equal access to training and further education for all age groups	1	2	3	4	5
10	My organisation makes it easy for people from different age groups to fit in and be accepted	1	2	3	4	5
11	In my organisation, employees are developed and advanced without considering the age of the individual	1	2	3	4	5
12	I feel that my manager does a good job of managing people with different backgrounds in terms of age	1	2	3	4	5
13	Managers in my organisation demonstrate through their action that they want to recruit and retain a workforce of different age groups	1	2	3	4	5

Level of Agreement

[1 = strongly disagree] [2 = Disagree] [3 = Uncertain/not applicable] [4 = Agree] [5 = strongly agree]

Section B 2: Age diversity Climate

14	Prohibited personnel practices (for example illegally discriminating for or against any employee/applicant, obstructing a person’s right to compete for employment) are not tolerated	1	2	3	4	5
15	I can disclose a suspected violation of any rule or regulation without fear of reprisal	1	2	3	4	5
16	Policies and programs promote diversity in my workplace (for example recruiting employees of all ages)	1	2	3	4	5
17	Your organisation fosters the promotion of an age friendly environment	1	2	3	4	5
18	Your organisation offers training to managers on how to deal with an age diverse workforce and responding to the needs of different age groups	1	2	3	4	5
19	Your organisation offers equal opportunities for training, recruitment, promotion and make further career steps irrespective of one’s age	1	2	3	4	5

Section B 3: Employee Commitment

20	I am willing to put in a great deal of effort beyond that normally expected in order to help this organisation	1	2	3	4	5
21	I present this organisation to my friends as a great organisation to work for	1	2	3	4	5
22	I feel very little loyalty to this organisation (R)	1	2	3	4	5
23	My values and the organisation’s values are similar	1	2	3	4	5

Level of Agreement

[1 = strongly disagree] [2 = Disagree] [3 = Uncertain/not applicable] [4 = Agree] [5 = strongly agree]

24	I am proud to tell others that I am part of this organisation	1	2	3	4	5
25	This organisation inspires me to put my best in carrying out my responsibilities	1	2	3	4	5
26	I am extremely glad I chose this organisation to work for over others	1	2	3	4	5
27	There is nothing much to gain sticking on this organisation indefinitely (R)	1	2	3	4	5
28	I really care about the fate of this organisation	1	2	3	4	5
29	For me this is the best of all possible organisation for which to work	1	2	3	4	5

Section B 4: Turnover Intentions

Level of Agreement

[1 = Extremely unlikely] [2 = Unlikely] [3 = Not sure] [4 = Likely] [5 = Extremely likely]

30	How likely are you to leave your organisation	1	2	3	4	5
31	How likely is it that you will search for a position with another employer?	1	2	3	4	5
32	How likely is it that you will leave your organisation in the next year?	1	2	3	4	5

Section B 6: Diversity Management

Instruction: Please tick either yes or No as it applies to you

Explanation of scale

Yes	No
1	0

33	The organisation has a formal written policy on equal opportunity (EO)	1	0
34	The organisation has a formal written policy on managing diversity	1	0
35	Equality and diversity are integrated into the overall business strategy	1	0
36	A senior manager is designated to champion equality and diversity in your organisation	1	0



PARTICIPANT CONSENT FORM

Title of Research Project: The effect of age-related HR practices on perceived age discrimination, employee commitment, turnover intentions and the moderating effect of diversity management. A survey investigation in Nigerian banks.

It is important that you read, understand and sign the consent form. Your contribution to this research is entirely voluntary and you are not obliged in any way to participate, if you require any further details please contact your researcher.

I have been fully informed of the nature and aims of this study as outlined in the information sheet	<input type="checkbox"/>
I consent to taking part in this the study	<input type="checkbox"/>
I understand that I have the right to withdraw from the research once the questionnaire has been filled without giving a reason to the researcher. But once the questionnaire has been returned, it will not be possible to identify response as no identifying information is collected hence, it will be impossible to withdraw at this stage	<input type="checkbox"/>
I understand that the information collected will be in kept secure conditions for a period of time at the University of Huddersfield	<input type="checkbox"/>
I understand that no person other than the researcher and supervisor will have access to the information provided	<input type="checkbox"/>

If you are satisfied that you understand the information and are happy to take part in this project please put a tick in the box aligned to each sentence and print and sign below.

<p>Signature of Participant:</p> <hr/> <p>Print:</p> <hr/> <p>Date:</p> <hr/>	<p>Signature of Researcher:</p> <hr/> <p>Print:</p> <hr/> <p>Date:</p> <hr/>
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(one copy to be retained by Participant / one copy to be retained by Researcher)

Appendix 2 – Harman One Factor Test

	Total Variance Explained					
	Initial Eigenvalue			Extraction sums of square loadings		
Factor	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	7.007	30.466	30.466	6.385	27.761	27.761
2	2.868	12.471	42.936			
3	1.922	8.356	51.292			
4	1.557	6.767	58.060			
5	1.437	6.249	64.308			
6	1.121	4.875	69.184			
7	.875	3.802	72.986			
8	.800	3.476	76.462			
9	.664	2.889	79.351			
10	.620	2.697	82.049			
11	.601	2.615	84.664			
12	.542	2.355	87.019			
13	.448	1.950	88.968			
14	.408	1.775	90.743			
15	.383	1.666	92.409			
16	.325	1.414	93.823			
17	.297	1.289	95.113			

18	.279	1.214	96.327			
19	.210	.912	97.239			
20	.194	.846	98.084			
21	.177	.768	98.852			
22	.146	.633	99.486			
23	.118	.514	100.000			
Extraction Method: Principal Axis Factoring						

Appendix – 3 Control Variables

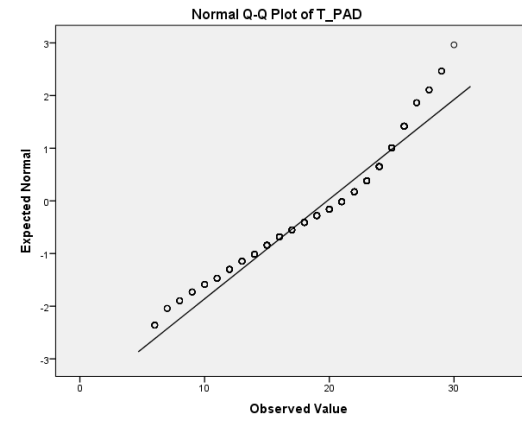
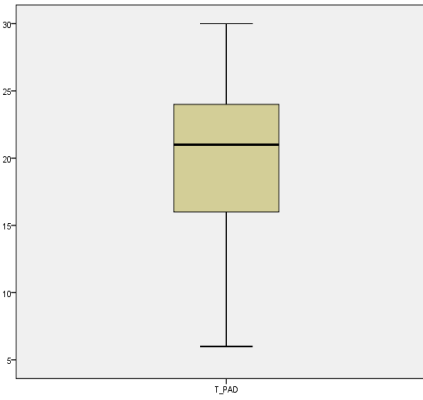
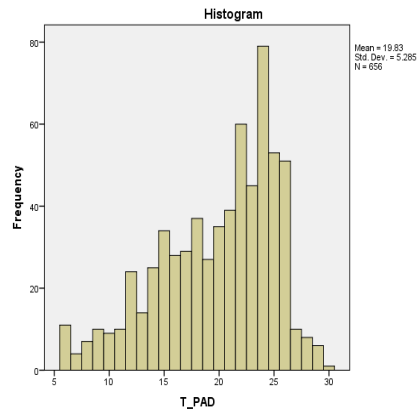
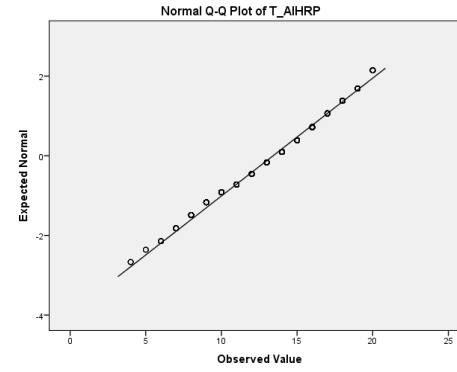
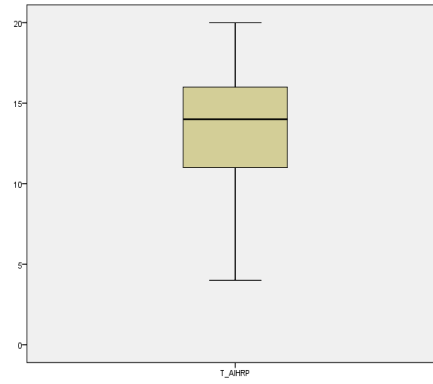
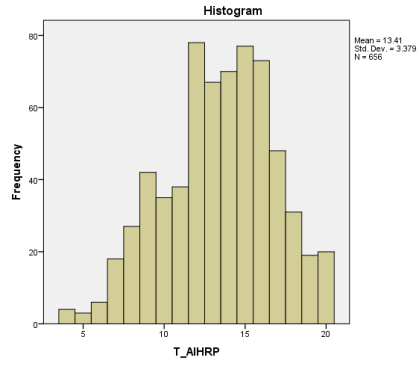
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T_AIHRP <--- Var05_Qualification	.328	.177	1.856	.064	par_5
T_AIHRP <--- Var07_Length	.060	.199	.299	.765	par_6
T_AIHRP <--- Var03_Gender	.095	.290	.327	.744	par_7
T_PAD <--- T_AIHRP	-.770	.056	-13.629	***	par_1
T_PAD <--- Var05_Qualification	.188	.235	.800	.424	par_8
T_PAD <--- Var04_Age	.152	.242	.627	.531	par_9
T_PAD <--- Var07_Length	-1.200	.265	-4.535	***	par_10
T_PAD <--- Var03_Gender	-.576	.385	-1.497	.134	par_11
T_EC <--- T_PAD	-.455	.038	-11.863	***	par_2
T_EC <--- Var04_Age	-.430	.251	-1.711	.087	par_12
T_EC <--- Var05_Qualification	.670	.245	2.741	.006	par_13
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T_TI <--- T_EC	-.102	.020	-5.032	***	par_3
T_TI <--- Var04_Age	-.243	.134	-1.813	.070	par_16
T_TI <--- Var05_Qualification	-.155	.131	-1.180	.238	par_17
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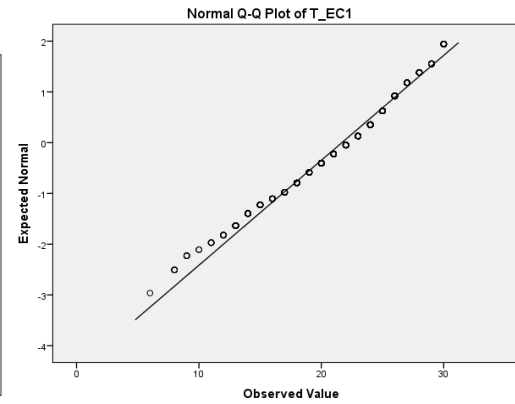
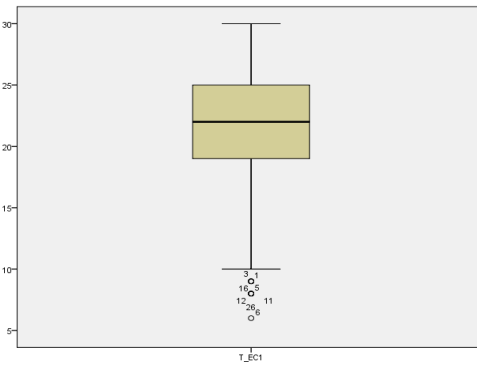
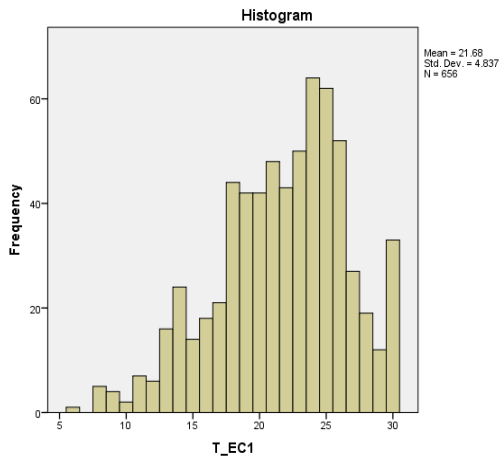
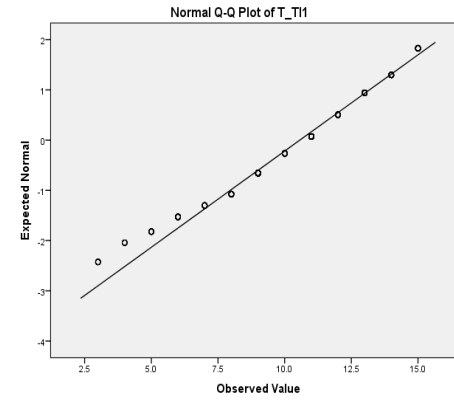
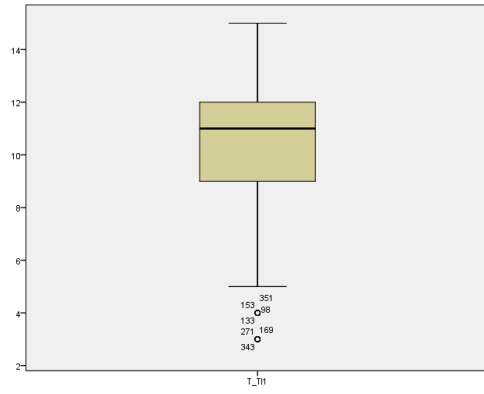
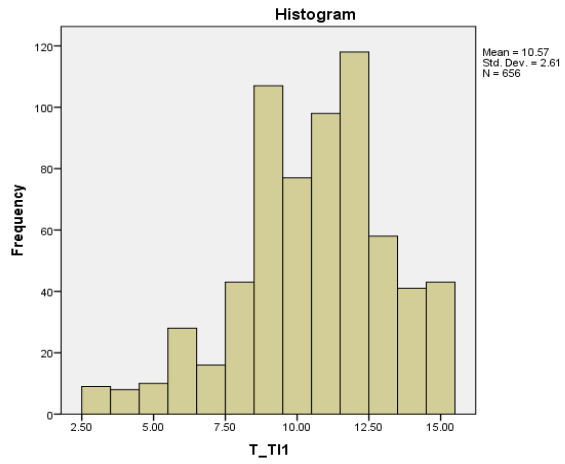
Standardized Regression Weights: (Group number 1 - Default model)

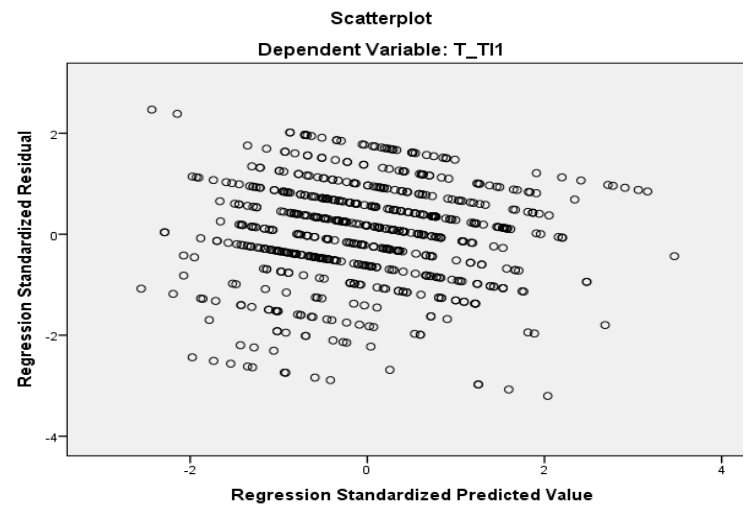
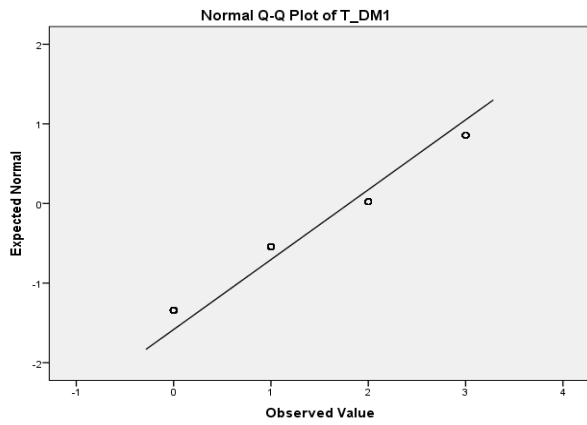
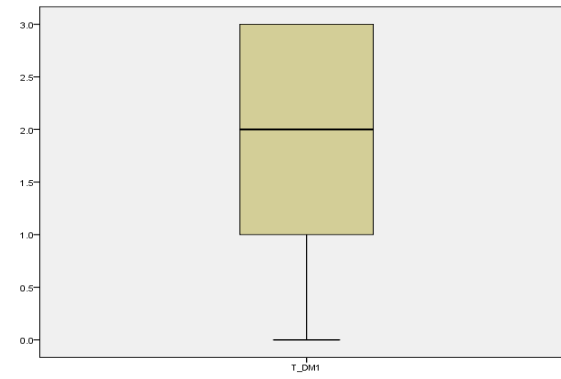
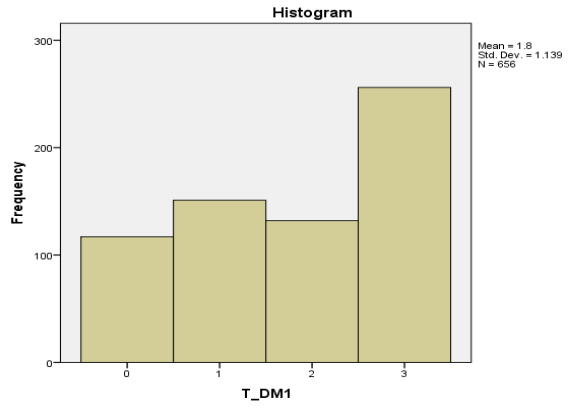
	Estimate
T_AIHRP <--- Var04_Age	.082
T_AIHRP <--- Var05_Qualification	.078
T_AIHRP <--- Var07_Length	.013
T_AIHRP <--- Var03_Gender	.014
T_PAD <--- T_AIHRP	-.497
T_PAD <--- Var05_Qualification	.029
T_PAD <--- Var04_Age	.023
T_PAD <--- Var07_Length	-.164
T_PAD <--- Var03_Gender	-.054
T_EC <--- T_PAD	-.453
T_EC <--- Var04_Age	-.064
T_EC <--- Var05_Qualification	.103
T_EC <--- Var07_Length	.008
T_EC <--- Var03_Gender	-.044
T_TI <--- T_EC	-.211
T_TI <--- Var04_Age	-.075

			Estimate
T_TI	<---	Var05_Qualification	-.049
T_TI	<---	Var07_Length	-.002
T_TI	<---	Var03_Gender	-.006

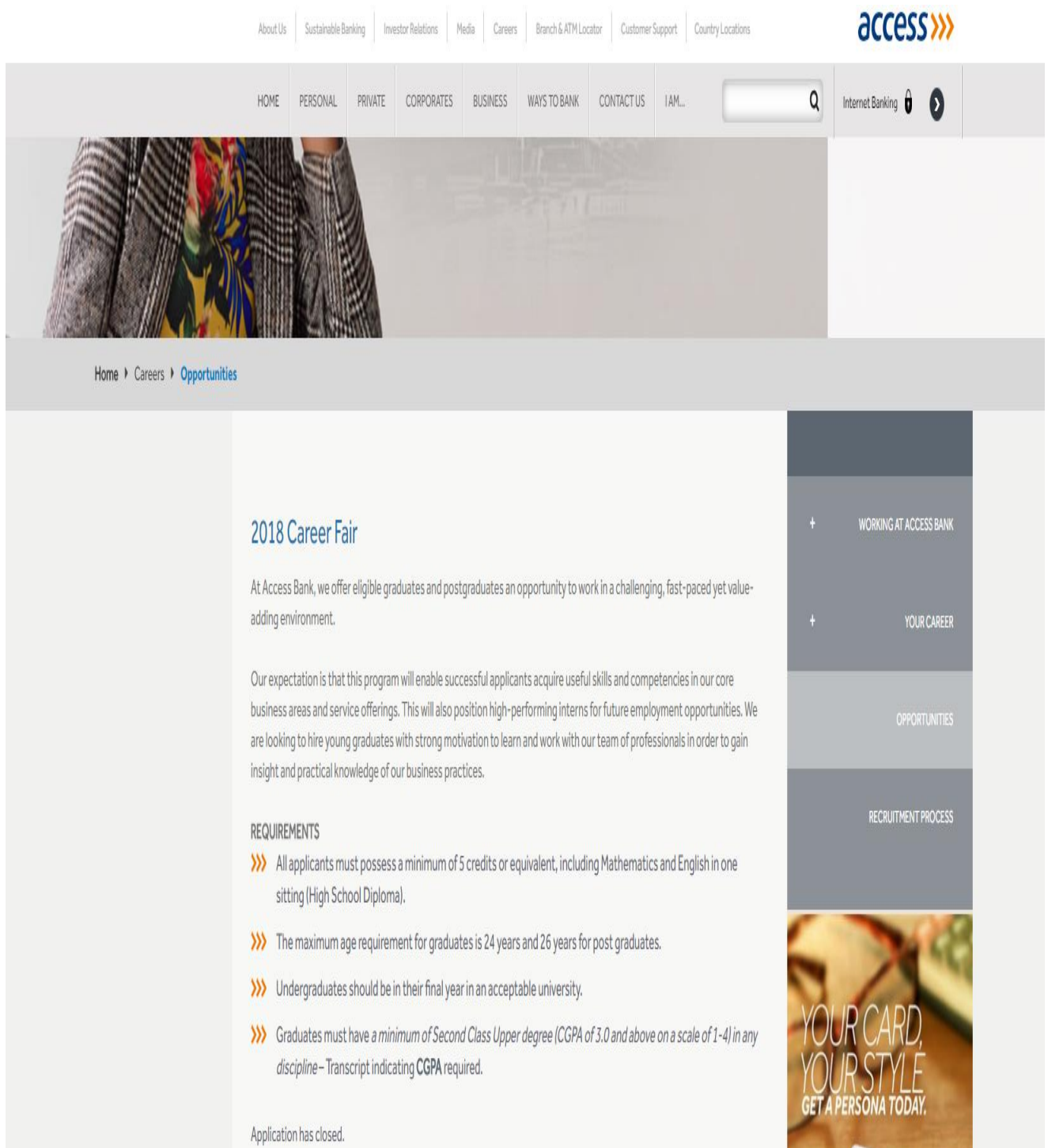
Appendix 4 – Histogram, Box-plot and Q-Q plot, scatterplot for Normality, outliers







Appendix 5 – Sample of Job Adverts



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REQUIREMENTS

- ▶▶▶ All applicants must possess a minimum of 5 credits or equivalent, including Mathematics and English in one sitting (High School Diploma).
- ▶▶▶ The maximum age requirement for graduates is 24 years and 26 years for post graduates.
- ▶▶▶ Undergraduates should be in their final year in an acceptable university.
- ▶▶▶ Graduates must have a minimum of Second Class Upper degree (CGPA of 3.0 and above on a scale of 1-4) in any discipline – Transcript indicating CGPA required.

Application has closed.

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Our graduate program offers opportunities for fresh graduates with little or no experience.

KPMG Nigeria offers solutions to clients in different areas ranging from Tax services where we help clients transform business models or advise on cross-border tax issues, to our Advisory practice where we have help reshape healthcare systems, lead cyber-security projects and help organizations take advantage of new market opportunities.

Wherever you decide to work, you are guaranteed unlimited opportunities to be at the heart of business, positively impact society and fulfill your potential.

Eligibility for Graduate Hire

- A minimum of 5 credits in your SSCE O'Level results including Math and English at a sitting.
- Have graduated from the University with a minimum of a second class Upper degree in any discipline.
- Must be below 26 years
- Must be undergoing NYSC, completed NYSC or provide appropriate documentation on exemption from the National Youth Corp Service.

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- Supervisor & Coordinator Jobs
- Director & Manager Jobs
- CEO & MD Jobs in Nigeria
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- Mid-level Jobs (3+)
- Experienced Jobs (5+)
- Experienced Jobs (8+)
- Experienced Jobs (12+)

- SSCE/GCE/NECO Jobs
- OND/NCE Jobs in Nigeria
- HND Jobs in Nigeria
- BSc/BA/BE/Eng Jobs
- LL B/BL Jobs in Nigeria
- B.Pharm Jobs in Nigeria
- MBBS/MBBCh Jobs
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United Bank for Africa Plc (UBA) is one of Africa's leading financial institutions, with operations in 19 African countries and 3 global financial centres: London, Paris and New York. From a single country organisation founded in 1949 in Nigeria, UBA has grown to become a Pan-African provider of financial services with over 11 million customers, through close to 1000 business offices and touch points globally.

Applications are invited for:

Title: Graduate Trainee

Reference #: GTLAG001

Location: Lagos

Contract Type: Permanent

Job Functions: Banking

Industries: Banking / Finance & Investment

Specification

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- Are you looking to start a career with the best financial institution to work in Nigeria?
- If yes, we are on the hunt for customer oriented, detailed, result driven and technology savvy young minds who are dynamic and passionate about learning from field experts, to be part of the UBA tribe.
- There is a space for you in the UBA Tribe, Join us now!!

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