

Factors Influencing Career – Job Mismatch in Kenya (A case of NCBA Banks in Mombasa County)

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Abstract: The level of unemployment in Kenya is alarming, with numerous young people who are in their productive age finding themselves unemployed even after acquiring some degree qualifications. This high level of unemployment leads to frustration and consequently leaving people with no choice but to embrace any job that comes their way regardless whether the job is within their area of specialization or not. This undertaking results to career job mismatch, in that, the individual academic qualification do not match with the kind of job they perform. This study undertook to investigate the factors influencing career-job mismatch in Kenya. Specifically, the study investigated the influence of education level, work experience, individual characteristics and ethnicity on career-job mismatch in Kenya. The Maslow's motivation theory, the Job fit theory and the Agency theory informed this study. The primary data used in this study was collected using questionnaires incorporating the Likert scale rating. The data collected was analyzed through SPSS. Several diagnostic tests were carried out such as the correlation test and test for multicollinearity prior to finally executing the multiple linear regression analysis model which guided this research study. The regression statistics from the model were employed in testing the hypothesis at a significance threshold of 0.05, after which we rejected or failed to reject the null hypothesis. The hypothesis testing in this study led to the rejection of H_{01} , H_{02} , H_{03} , and H_{04} . The rejection of the four null hypotheses clearly demonstrated that all the four variables under inquiry (Education level, work experience, individual characteristics and ethnicity), influence career job mismatch in Kenya. Finally, the researcher recommends that the government of Kenya ought to undertake with speed measure that will address and curb the high level of unemployment by creating jobs in all sectors of the economy so as to mitigate career-job mismatch in the country.

Keywords: Career-job mismatch, Education level, Individual characteristics, Ethnicity, Work experience.

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1. Introduction

The rate of unemployment in Kenya has been upsurging over the years, for instance, it rose from 2.64% in 2019 to 6.6% in the first quarter of 2021 [12]. Several factors contributing to unemployment in Kenya may include rapid population and labor force growth viz a vi a slow growth in industries and job creation [14]. This scenario instigates the possibilities of career-job mismatch in the labor market across the various sectors in any economy [10].

Career-Job mismatch can be described as the prevalent gap between the various job skills of an individual job seeker and the skills demanded in the job market [10]. In other instances, career-job mismatch can be viewed as the discrepancies between the job done by an individual and the skills required to perform that particular job [15]. It may also refer that the skills possessed by an employee are not relevant to the job being performed, for instance a person trained as a teacher or nutritionist working as a banker [8].

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Several studies across the globe have been conducted with regard to unemployment and its effect on the economy. For instance, in Indonesia [21] investigated on the factors influencing unemployment rate in the Asian countries. The researchers used the regression analysis model and found that wage, inflation, economic growth and education significantly affect employment. In Kenya, [14] conducted an analytical study on the impact of unemployment on economic growth in Kenya, the researchers found a positive impact on unemployment rate and economic growth. In Korea, [10] found that Job mismatch significantly affect job pay, job satisfaction and performance in their study.

Though it is true that unemployment has posed significant effect on economies of the world especially in the developing country, Kenya being one of them. Yet matching the available jobs with the relevant skills offered in the job market remains an unsolved puzzle across several sectors of the Kenyan economy, more so the banking industry [18]. This current study was geared towards determining the factors influencing career-job mismatch in Kenya with a focus on NCBA banks in Mombasa County.

1.1. Statement of the Problem

With the increase in unemployment levels across the global, desperation kick in and this is more pronounced in the youth [18]. Every year in Kenya the job market gets flooded with fresh, energetic and vibrant youth from the universities and various institutions of higher learning [18]. These section of people leaves school with high expectation that they will peradventure land a job in their area of specialization and start contributing towards economic development in the country [7]. None the less things never turn out as expected, and the end results is longer period of waiting to find a job characterized by tarmacking and endless curriculum vitae writing and job interviews without bearing fruits [21].

As a result of waiting for the desired job without any avail, people, more so the youth resort into venturing into the informal sector of the economy, while the ‘lucky ones’ end up taking any particular job that comes their way [18]. This desperation in search for a job to at least make both ends meet has resulted to many people into taking whatever job at their disposal despite their training and qualifications. The banking sector has been the easy prey for this career job mismatch. For instance, most of the sales executive and tellers of banks usually poses academic credentials far from what may be deemed as a training in preparation to work in the financial sector of the economy. For example, it is easy to find someone with a bachelor’s degree in education, hospitality, community development, sociology or nutrition as an employee in this banking service industry.

The argument supporting this is that anyone with any degree training can be couched to work in these financial institutions. However, the end results are frustration and job-dissatisfaction in the long run. This current study endeavored to investigate the factors influencing career-job mismatch in Kenya, with a focus on the banking industry using a case study of NCBA banks in Mombasa County.

1.2. Objectives of the Study

The general objective of this research study was to investigate the factors influencing career-job mismatch in Kenya. The specific objectives of this undertaking were stated in the following manner:

1. To investigate the influence of education level on career-job mismatch in Kenya
2. To investigate the influence of work experience on career-job mismatch in Kenya
3. To investigate the influence of individual characteristics on career-job mismatch in Kenya
4. To investigate the influence of ethnicity on career-job mismatch in Kenya

Research Hypothesis

The following is how the research hypothesis underlying this inquiry were articulated:

H_{01} : Education level has no significant influence on career-job mismatch in Kenya

H_{02} : Work experience has no significant influence on career-job mismatch in Kenya

H_{03} : Individual characteristics have no significant influence on career-job mismatch in Kenya

H_{04} : Ethnicity has no significant influence on career-job mismatch in Kenya

1.3. Significance of the Study

The study findings will be instrumental to the banking industry, the government and the general public by being enlightened on the factors influencing career-job mismatch in Kenya. The scholarly world will benefit from this study as a result of the contribution of contemporary literature to the prevailing body of knowledge as well as the recommendations for further studies.

2. Literature Review

The Maslow Motivation Theory

This is a motivation theory propounded by Abraham Maslow in the early 1940's [6]. This theory postulates that individual needs can be categorized into 5 main categories, and that individuals always strive to meet the lower levels of needs before advancing to the next need until they reach the apex of the pyramid [7]. The five levels of need according to this theory are psychological needs, safety and security needs, love and belonging needs, self-esteem needs and self-actualization needs [10]. The Abraham Maslow hierarchy of needs theory is quite pertinent to this current research in that the quest of an individual to fulfil a higher level of needs motivates them towards career-job progression. In this sense, self-actualization has remained a wide spread construct representing an integral component of career-job success [15]. Job seekers, in their quest to fulfil the next need in the Abraham Maslow's hierarchy of needs, they in most cases end up taking any job at their disposal thus resulting into career-job mismatch [21].

Job Fit Theory

The degree to which an individual worker performs the job characteristics and has the knowledge, abilities, and capacities required to perform the job are referred to as their degree of job fit [10]. Job fit theory emanated from the person-environment fit theory postulated by [6]. The person-environment fit theory states that an individual's job performance increases in proportion to how well their job qualities suit their work environment [10]. Individual-organizational fit, individual-group fit, and individual-job fit are the components of the person-environment fit theory, respectively [10]. Amongst these characteristics, the individual-job fit most closely relates to work performance [10].

In other words, job fit theory focuses on how well a person's traits match their job's requirements. This means that it examines elements relating to the qualities of the jobs as well as factors relating to job searchers or workers who are part of an economically viable workforce [8]. The labor market typically examines human attributes from a range of angles, such as educational background, gender, age, major, job competency, and interest, as well as psychological elements like aptitude and attitude [18]. From the viewpoint of the job characteristics theory, different job features are considered as the factors determining personal attitude and job awareness [10]. This concept is momentous in this research as individual characteristics which are widely discussed in the Job-Fit theory constitute one of the variables under inquiry.

Agency Theory

This theory outlines the bond amid share-holders and the companies' management [3]. Here, stockholders (principals) employ agents to work on a delegated responsibility in form of directors, managers and CEO's. Proponents of this theory, presume agents to act and determine resolutions in favor of the principals, which, in most cases may not be the scenario, resulting to the agency problem [3].

Initially, this problem was underscored by Adam Smith in the 18th century, afterwards reconnoitered by Ross in 1973 [3]. The initial comprehensive account of the theory was put forward by Jensen and Meckling in 1976, whereas the conception of glitches emanating from the segregation of proprietorship and governance in this theory was established by Davis, Schoolman and Donaldson in 1997 [3]. In this theory, managers might succumb to egocentricity and unscrupulous conduct thus fall short of analogy amid the ambitions of the owners and the proxy's quests [3]. In quest to circumvent the agency-principal problem, proprietors of companies may opt to hire less competent individuals and close friends whom they think will not behave contrary to the aspirations of the shareholders. This endeavor contributes to career job mismatch when an individual of different qualification is mandated to perform a certain duty different from their specialization.

2.1. Conceptual Framework

A conceptual framework is a pictorial presentation of the independent and the dependent variables under investigation [16]. The conceptual framework guiding this research was developed as shown in Figure 2.1

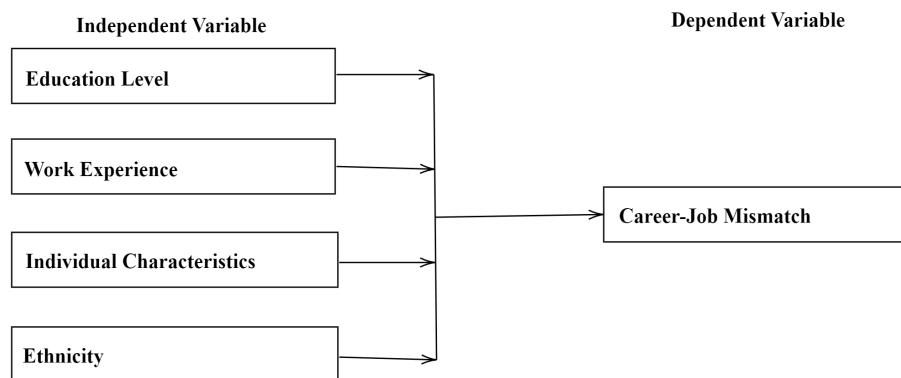


Figure 1. Conceptual frame work

2.2. Empirical Review

A research study on education-job mismatch and its effect on job satisfaction by [19] revealed that education mismatch in all dimension such as (over-education, horizontal and double mismatch) affect job satisfaction. In 2016, [15] conducted a study on the factors of individual behavior in an organization and its performance at work. The researchers concluded that good leadership skills (individual characteristics) are imperative for organizational performance. In another study, [7] researched on the factors influencing employee selection in Kenya. The researchers concluded that employee selection in Kenya is highly influenced by academic qualifications and background (ethnicity) checks. In Korea, [10] studied the effect of job mismatch on pay, job satisfaction and performance. The researchers concluded that the degree of job mismatch among Doctors of Philosophy workforce inversely affect job satisfaction and pay.

In their study [14] concluded that unemployment which also contributes to career-job mismatch significantly and positively

affect economic growth of a country. In Jakarta, [6] studied the influence of work experience on job rotation, the researchers found a positive significant effect on workforce experience and job rotation. Studying on the factors influencing unemployment in the Asian countries, [21] concluded that education influence unemployment and thus contribute to career-job mismatch. A study by [18] concluded that nepotism (ethnicity) significantly contributed high cases of unemployment among university graduates in Kenya. In their study on factors affecting students career choice, [8] found that gender (Ethnicity), print media (Education) and interest (individual characteristics) significantly affect the students career choice decision. This current study researched on the factors influencing career-job mismatch in Kenya.

3. Methodology

This research study employed a descriptive research design. The target population of interest in this research study was the NCBA Banks in Mombasa county. Stratified random Sampling techniques were employed in determining the sample size and ultimate the units of analysis which were used in this study were 50 units. Matrix questionnaires were employed in collecting the primary data used in this study.

3.1. Data Collection Instruments

Data collection instruments refers to the various tools used by researchers in amassing data for their study [1]. There are several tools at the researcher's disposal such as observation schedules and questionnaires which may be employed in data collection. The matrix questionnaires containing open and close ended queries were administered in collecting the primary data for this study. The Likert type scale was employed as the rating scale in the matrix questionnaires in this research study.

3.2. Data Processing and Analysis

The raw data was confirmed, coded and run in the Statistical package of social sciences (SPSS) so as to general tabulated reports, descriptive statistics, inferential statistics as well as the regression coefficients. Correlation analysis was also conduct so as to determine the association between the study variables. The model fitness test was through F-test, and finally, the coefficient generated from the regression analysis were interpreted and decision made on whether to reject or fail to reject the null hypothesis at 5% level of significance. The multiple linear regression model was developed in the following manner:

$$C - J - M = \beta_0 + \beta_1 EL + \beta_2 WE + \beta_3 IC + \beta_4 E + \varepsilon$$

Where:

$C - J - M$: Is the Career-Job Mismatch (The dependent variable)

EL: Is the Education Level

WE: Is the Work Experience

IC: Is the Individual Characteristics

E: Is the Ethnicity

β_0 : Is the Y intercept (Predictable value of Y when X is Zero)

β_1, β_2 , and β_3 are the regression coefficients

ε : Is the error term (Accounting for the other factors which might influence the model)

4. Results and Discussion

4.1. Pearson's Correlation Analysis Results

		Career-job mismatch	Education Level	Work Experience	Individual Characteristics	Ethnicity
Career-job mismatch	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	50				
Education Level	Pearson Correlation	-.007	1			
	Sig. (2-tailed)	.963				
	N	50	50			
Work Experience	Pearson Correlation	.070	-.175	1		
	Sig. (2-tailed)	.629	.225			
	N	50	50	50		
Individual Characteristics	Pearson Correlation	-.154	-.044	.296*	1	
	Sig. (2-tailed)	.285	.760	.037		
	N	50	50	50	50	
Ethnicity	Pearson Correlation	.074	-.108	.110	-.031	1
	Sig. (2-tailed)	.608	.454	.447	.833	
	N	50	50	50	50	50

*Correlation is significant at the 0.05 level (2-tailed)

Table 1. Correlations Coefficients

Relationship Between Education Level and Career-Job Mismatch

The Pearson's correlation results from table 4.1 indicated an inverse relationship of -0.007 between education level and career-job mismatch. Thus, revealing a weak correlation between education level and career-job mismatch which was not significant 0.05 level of significance. When education level increase by one percent, career-job mismatch falls by 0.7 percent, *ceteris paribus*. These findings were consistent with the findings of [19] who found an inverse association amid education and job-mismatch in Cambodia university.

Relationship Between Work Experience and Career-Job Mismatch

The correlation results in table 4.1 signposted a positive association of 0.07 between work experience and career-job mismatch. Thus, showcasing a weak correlation between work experience and career-job mismatch, none-the-less the relationship was significant 0.05 level of confidence. The results indicated that, when work experience increases by one percent, then career-job mismatch also increases by 7 percent, other factors held constant. The results were consistent with the findings of [6] who found a positive significant association amid work experience and job rotation in Jakarta region.

Relationship Between Individual Characteristics and Career-Job Mismatch

The correlation findings in table 4.1 posted an inverse relationship between individual characteristics and career-job mismatch of -0.154 . These results were significant 0.05 level of confidence. The results indicated that a unit increase in individual characteristics, leads to a corresponding decrease in career job mismatch by -0.154 units. These results were similar to the findings of [7] who found a weak association amid personal characteristics and employee selection in the public service in Kenya

Relationship Between Ethnicity and Career-Job Mismatch

The correlation results in table 4.1 indicated a positive association of 0.074 between ethnicity and career-job mismatch. Thus, revealing a significant correlation amid ethnicity and career-job mismatch at 0.05 level of significance. The results designated that, when ethnicity increases by one percent, then career-job mismatch also increases by 7.4 percent, other factors held constant. The findings were consistent with the findings of [7] who concluded that background checks which incorporate ethnicity, influence selection of employees in the public service in Kenya.

4.2. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	Education Level	.961	1.040
	Work Experience	.876	1.142
	Individual Characteristics	.908	1.101
	Ethnicity	.975	1.025
a. Dependent Variable: Career-job mismatch			

Table 2. Pairwise Correlation Coefficients Between Independent Variables

The multicollinearity test in table 4.2 was conducted so as to ascertain the relationship between the independent variable under study. The multicollinearity test was through the tolerance and the Variance Inflation factor (VIF) collinearity statistics. According to [9], multicollinearity problem exists when the $VIF > 10$ and the tolerance level is > 1 . However, the results in table 4.3, showed VIF results which were < 1 , and the tolerance levels were also < 1 , thus indicating that there was no serious multicollinearity problem. These results support the application of the multiple linear regression analysis model and the attainment of precise results about the relationship between the variables.

4.3. ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.239	4	.060	.488
	Residual	5.506	45	.122	
	Total	5.745	49		
a. Dependent Variable: Career-job mismatch					
b. Predictors: (Constant), Ethnicity, Individual Characteristics, Education Level, Work Experience					

Table 3. ANOVA^a

The study conducted the Breusch-Pagan (BP) for heteroscedasticity and the results from the ANOVA table 4.4 indicated that heteroscedasticity does not exist. The p value of 0.744 in table 4.3 which is more than 0.05 meant that there was no heteroscedasticity in the data, thus indicating that the regression model employed in this research was fit and statistically significant.

4.4. Multiple Linear Regression Analysis Model Results

4.5. Discussion of Results and Research Findings

The general objective of the research study was to investigate the factors influencing career-job mismatch in Kenya. The specific objectives entailed investigating the influence of education level, work experience, individual characteristics and ethnicity on career-job mismatch in Kenya. Primary data was acquired in NCBA branches in Mombasa County, involving

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	3.314	.842		3.937	.000	1.618	5.009
Education Level	.010	.116	.012	.082	.935	-.223	.242
Work Experience	.093	.120	.121	.779	.440	-.148	.335
Individual Characteristics	-.164	.134	-.188	-1.227	.226	-.434	.105
Ethnicity	.053	.139	.057	.383	.704	-.227	.334
a. Dependent Variable: Career-job mismatch							

Table 4. Regression Coefficients^a

50 units of analysis. The data collected was analyzed, interpreted and results summarized for presentation using tables. The Pearson's correlation results from table 4.1 indicated an inverse relationship of -0.007 between education level and career-job mismatch. These results were consistent with the findings of [19] who found an inverse association amid education and job-mismatch in Cambodia university. The education level regression coefficient in table 4.4 was 0.935, this result informed the rejection of H_{01} , which stated that education level has no significant influence on career-job mismatch in Kenya. This is because $(0.935 > 0.05)$. The rejection of H_{01} indicated that education level has a significant influence on career-job mismatch in Kenya. The findings were similar to the findings of [19] who also found that education level affect career job-mismatch. The correlation results in table 4.1 signposted a positive association of 0.07 between work experience and career-job mismatch. The results were consistent with the findings of [6] who found a positive significant association amid work experience and job rotation in Jakarta region. The work experience regression statistic in table 4.4 was 0.440. This finding led to the rejection of H_{02} because $(0.440 > 0.05)$. The rejection of H_{02} designated that work experience has a significant influence on career-job mismatch in Kenya. The results were similar with the findings [6] who concluded that work experience affect job rotation in Jakarta and consequently career-job mismatch.

The correlation findings in table 4.1 posted an inverse relationship between individual characteristics and career-job mismatch of -0.154. These results were similar to the findings of (Karanja & Ndunga, 2014) who found a weak association amid personal characteristics and employee selection in the public service in Kenya. The regression analysis results in table 4.4 for individual characteristics and career-job mismatch was 0.226. This outcome informed the rejection H_{03} because $(0.226 > 0.05)$. The rejection of H_{03} portrayed that, individual characteristics have a significant influence on career-job mismatch in Kenya. The findings were consistent with the findings of [7] who concluded that individual characteristics influence employee selection in the Kenyan public sector.

The correlation results in table 4.1 indicated a positive association of 0.074 between ethnicity and career-job mismatch. The findings were consistent with the findings of [7] who concluded that background checks which incorporate ethnicity, influence selection of employees in the public service in Kenya. The regression statistics results for ethnicity in table 4.4 was 0.704. This result led to the rejection of H_{04} because $(0.704 > 0.05)$. The rejection of H_{04} showed that ethnicity has a significant influence on career-job mismatch in Kenya. These results were consistent with the findings [7] who concluded that ethnicity affect career job mismatch in the Kenyan public sector.

5. Conclusion and Recommendations

The analyzed and interpreted data lead to the rejection of H_{01} , H_{02} , H_{03} , and H_{04} , thus clearly indicating that all these variables under inquiry (Education level, work experience, individual characteristics and ethnicity), influence career job mismatch in Kenya. The researcher recommends that organizations in Kenya ought to be vigilant on education level, work experience of individual worker, individual characteristics of the worker and their ethnicity, this is because they influence

career-job mismatch. The government should undertake measure to create jobs in all sectors of the economy in order to mitigate career-job mismatch. Finally, awareness should be created to all public on the importance of matching jobs and one's area of specialization so to curb future cases of career-job mismatch in Kenya.

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