ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT OF BUSINESS ADMINISTRATION

The Effect of Generation Inclusive HR practice on Employee Commitment and Turnover Intention: The Case of Dashen Bank and Bank of Abyssinia

By: Natnael Girma

A Thesis Submitted to the College of Business and Economics of Addis Ababa University in Partial Fulfillment for the Degree of Masters of Business Administration

January 2026

Addis Ababa, Ethiopia

ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT OF BUSINESS ADMINISTRATION

The Effect of Generation Inclusive HR practice on Employee Commitment & Turnover Intention: The Case of Dashen Bank and Bank of Abyssinia

By: Natnael Girma

Advisor: TilahunTeklu (Ph.D.)

January 2026

Addis Ababa, Ethiopia

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

BUSINESS ADMINISTRATION

This is to confirm that the thesis research conducted by Natnael Girma on "**The Effect of Generation Inclusive HR Practice on Employee Commitment and Turnover Intention: In The Case of Dashen Bank and Bank of Abyssinia,**" which was submitted in partial fulfillment of the Master of Business Administration degree, complies with the university regulations and recognized standards for originality and excellence.

Signed by the Examining Committee:

Advisor Tilahun Teklu Signature ________ Date 03 March 2026

External Examiner Deribe Assefa (PhD) Signature ________ Date 2 March 2026

Internal Examiner Meskerem Mitiku Signature ________ Date 03-03-26

DECLARATION

I confirm that the thesis research titled "**The Effect of Generation Inclusive HR Practice on Employee Commitment and Turnover Intention: In The Case of Dashen Bank and Bank of Abyssinia,**" is authored by me and neither has been submitted to other universities nor parallel considered for other degree at a time. Sources referenced and cited in this thesis research have been appropriately acknowledge.

Candidate:

Name: Natnael Girma
Signature: Natnael Girma

Place: **Addis Ababa University**,

College of Business and Economics,

Department of Business Administration

Date: January 2026

ACKNOWLEDGEMENT

I want to express my sincere appreciation to my thesis advisor, Dr. Tilahun Teklu, for giving his time to review and provide valuable insight and guidance throughout the process of conducting this thesis research.

Additionally, I truly appreciate Dashen Bank and Bank of Abyssinia for facilitating and assistance to access the target respondents.

Finally, I also want to express my utmost respect and gratitude to all respondents from Dashen Bank and Bank of Abyssinia who willingly participated on my thesis research by completing the research questionnaire.

Natnael Girma

January 2026,
Addis Ababa, Ethiopia

Table of Contents

List of Figures

List of Tables

ACRONYM

ANOVA	= Analysis of Variance
SPSS	= Statistical Package for the Social Sciences
BOA	= Bank of Abyssinia
HR	= Human Resource
PRP	= Performance Related Pay
SET	= Social Exchange Theory
SD	= Standard Deviation
NBE	= National Bank of Ethiopia

ABSTRACT

This research investigates the effect of generation inclusive Human Resource practices on employee commitment and turnover intention in Dashen Bank and Bank of Abyssinia. As workforce demography is shifting to more diverse one, the conventional general HR management approaches will not address the unique needs and expectations of diverse groups (Boehm et al., 2021, p. 1). This study adopted an empirical quantitative research approach, based on primary data gathered from 208 respondents through administered questionnaire. A number of hypothesized relationships were developed and tested using T-test, ANOVA, Regression, and Mediation analyses with SPSS, version 22.

The research findings indicate that organizations that implement generation inclusive HR practice tend to have employees with high commitment and lower turnover intention. The study also showed that employee commitment was found to mediate the relationship between generation inclusive HR practice and turnover intention. Furthermore, the study also revealed statistically significant differences in mean employee commitment scores, at a 1% level of significance, between generation Z and millennial generation employees.

Findings from this research study makes important contribution to the theoretical understanding of generation inclusive HR practices and provide empirically validated practical recommendations for HR practitioners on how to foster employee commitment and retention through implementing generational inclusive human resource practices. Moreover, this study is also expected to fill knowledge gap specifically with in Dashen Bank, and Bank of Abyssinia.

Keywords: generation inclusive HR practice, employee commitment, turnover intention

CHAPTER ONE: INTRODUCTION

1.1. Background of the Study

Banking is one of the most competitive industries, and talent or human capital provides a sustainable source of competitive advantage for organizations (Barney, 1995). Human resource practices play a crucial role in enforcing organizational performance and Conventional human resource management is centered on general workforce management (Kooij et al., 2010; Loretto & White, 2006). However, with today's gradual trend of demographic shift to a generation diverse workforce, there is an increasing need for generation-inclusive HR practices to make sure that all employees, regardless of generation are treated and accommodated through HR practices (Boehm, Kunze, & Bruch, 2014).

Employee turnover refers to the situation where an employee leaves an organization. When the employee chooses to end the working relationship, it can be categorized as voluntary; when the employer makes the decision, it can be categorized as involuntary (Hollander, Wolfe, & Chicken, 2014).

The strongest indicator of real employee turnover is turnover intention, which is defined as an employee's stated desire to quit the company within a specific time frame (Hom, Lee, Shaw, & Hausknecht, 2017). Even though the relationship between the two has been called into question (Cohen, Blake, & Goodman, 2016), it is nevertheless frequently employed to analyze employee retention since, for example, privacy policies frequently make comprehensive quit data unavailable. Furthermore, because one comes before the other, accurate forecasting of intended turnover allows policymakers and employers to take action and stop actual turnover.

Generation inclusive HR practices refer to bundles of human resource policies and practices that are intentionally designed to recognize, accommodate, and support employees from different generations in a fair and equitable manner (Kooij et al., 2010; Boehm, Kunze, & Bruch, 2014). These practices emphasize equal access to learning and development, age-neutral performance management, flexible work arrangements, inclusive career opportunities, and non-discriminatory reward systems. Rather than applying a "one-size-fits-all" approach, generation-inclusive HR practices acknowledge that employees at different life and career stages may have varying needs, motivations, and expectations to improve employee commitment and reducing turnover intention (Kooij et al., 2010, Eisenberger et al., 1986). In doing so, they promote an age-diversity climate characterized by fairness, inclusion, and mutual respect (Kunze, Boehm, & Bruch, 2011).

According to Walker (1999), Drawing on Social Exchange Theory (Blau, 1964) and age-diversity climate empirical evidences indicates that it essential to investing on generation inclusive HR practices to make employees perceive higher level of organizational support, fairness and foster age diversity climate, which they reciprocate it through affective commitment and a greater willingness to stay within the organization (Kunze et al., 2011; Boehm et al., 2014). In addition to addressing the issue of generation based stereotyping and discrimination, Human capital management also been shown to have significant impact on employees' intent to leave the organization and their commitment (Meyer and Smith, 2000).

Therefore, the issues facing the Ethiopian banking industry are related to managing a multigenerational or diverse workforce in a highly regulated, volatile, and competitive industry. And this calls for a strategic approach to human resource management that can recognize and meet the different needs and expectations of different generations unable to develop and implement such practices may lead to generation-based discrimination, dissatisfaction and a decline in employee performance over time (Kunze, Boehm, & Bruch, 2011).

The social exchange theory provides a solid theoretical foundation and evidence of how genration- inclusive HR strategies promote good employee performance. And according to the argument, employees are more likely to have a positive attitude toward the company in return, such as increased performance and engagement, when they believe that the company has fair and inclusive HRM practices (Blau, 1964; Cropanzano & Mitchell, 2005). Strong relationships between employers and employees result in improved organizational and employee performance, especially when workers are able to recognize the organization's commitment to age diversity (Sousa et al., 2021).

There is a lack of empirical research in Africa, especially in the banking industry in Ethiopia, despite the fact that the association between generation-inclusive HR practices and organizational and employee performance has been studied in western industrialized nations.

This study therefore seeks to fill this gap by examining the association between generation inclusive HR practices, employee commitment, and turnover intention in the Ethiopian banking industry. By providing insights into how companies might better manage a generation- diverse workforce to achieve sustainable performance outcomes, the findings seek to inform HRM policy and practice.

There is a lack of empirical research in Africa, especially in the banking industry in Ethiopia, despite the fact that the association between generation-inclusive HR practices and organizational and employee performance has been studied in western industrialized nations.

1.2. Statement of the Problem

The Ethiopian banking sector is undergoing through dynamics for instance regulatory changes by NBE, liberalization of the sector by the government for foreign banks, and introduction of Financial technologies (Gebresilassie, K.H., 2023; Assefa, G., 2024). Furthermore, the sector human capital is becoming a composition of employees from different generation similar to the global trend (Boem et al., 2021). Even though the above situations are taking place employers like banks are still utilizing the conventional general human resource management which cannot address the unique need of the diverse generation workforce (Purcell & Hutchinson, 2007; Collis & Hussey, 2014). This could lead to low employee performance, decline in organizational commitment, and decrease in employee engagement (Kooij et al., 2010; Loretto & White, 2006).

Moreover, employee turnover is a persistent problem that many businesses confront while trying to keep their staff. Employee turnover is a major problem, especially in the banking and financial industries (Ab Kadir et al., 2022; Martins et al., 2023; Rasheed et al., 2024). The productivity and performance of banking branches, as well as the entire organization, are negatively impacted by employee turnover in the banking industry (Hale et al., 2016; M. S. Islam et al., 2023). The banking industry is scoring greater turnover rate than other industries (Wahana et al. (2024); Kasa et al. (2023)). Moreover, banks lose their well trained and experienced employees with this high turnover rate which results in high hiring and training cost for newly recruited employees.

Even though many researches have studied the association between generation inclusive human resource management, employee commitment and turnover intention the findings lack consistency and uniformity. While most of the studies reveal that generation inclusive human resource practice positively influence employee commitment and reduce turnover intention (Boehm, Kunze, & Bruch, 2014; Kunze, Boehm, & Bruch, 2013). The others studies reveal that there exist a weak association between the three variables for example Loretto and White (2006) and Oude Mulders, Henkens, and van Dalen (2020) explains that the successfulness of generation inclusive human resource management depends on the organizational context, managerial implementation, and employee age group. Organizations adopt generation inclusive human resource management practice just for symbol, without proper implementation into daily HR operation and practice, results on less effectiveness regarding enforcing employee commitment and turnover intention. On the other side generational differences results in differentiated perception of similar HR practice across generation (Kooij et al., 2010; Teo et al., 2022).

Lack of uniformity in the prior findings calls for further research on the association between the three variables. Moreover, the context-specific nature of the banking industry calls for more research in specific regions and countries to provide valuable insights for local managers and policymakers since there is limited research on relationship between generation inclusive HR practice, employee commitment and turnover intention in the developing countries (Boehm, Kunze, and Bruch (2014)).

Therefore, this study seeks to addresses the existing gaps in the literature by further investigating the relationship among generation inclusive HR practice, employee commitment, and turnover intention within the context of Dashen Bank and Bank of Abyssinia. The study specifically addressed the following research questions;

1.3. Research Questions

The study addressed the following questions;

a) What is the extent of generation inclusive HR practice?
b) What is the level of employee commitment?
c) What is the extent of turnover intention?

d) What is the effect of generation inclusive HR practice on employee commitment?
e) What is the effect of generation inclusive HR practice on turnover intention?
f) What is the effect of employee commitment on turnover intention?
g) Does employee commitment mediate in the association between generation inclusive HR practice and turnover intention?

1.4. Objective of the Study

1.4.1. General Objective

The main aim of this study was to assess the effect of generation inclusive HR practice on employee commitment, and turnover intention in case of Dashen Bank, and Bank of Abyssinia.

1.4.2. Specific Objectives

The specific objectives of the study were:
a) To assess the extent of generation inclusive HR practice in Dashen Bank & BOA.
b) To assess the level of employee commitment in in Dashen Bank & BOA.
c) To investigate the extent of turnover intention in Dashen Bank & BOA.
d) To analyze the effect of generation inclusive HR practice on employee commitment.
e) To examine the effect of generation inclusive HR practice on turnover intention.
f) To examine the effect of employee commitment practice on turnover intention.
g) To investigate the mediation effect of employee commitment in the association between generation inclusive HR practice and turnover intention.

1.5. Significance of the Study

The significance of this study lies in its potential to offer empirically validated mechanisms for designing and implementing generation inclusive HR practices for HR managers and policymakers in the Ethiopian banking industry to improve employee commitment, and reduce turnover intention by examining the association between generation inclusive HR practice, employee commitment, and turnover intention in Ethiopian banking industry. And this is pertinent and timely given the current trend of workforce demographic shift towards a more generation diverse workforce and generation-related discrimination (ILO, 2021).

Additionally, since the majority of previous literature was written ten years or more ago and employee demographics, perceptions, and even HR practices have changed since then, this study will have an updated theoretical contribution to close this gap by offering more recent empirically validated research findings.

Furthermore, because the majority of research on the effects of generation-inclusive HR practices on employee commitment, and turnover intention was carried out in developed western contexts Boehm, Kunze, and Bruch (2014) the results might not be entirely applicable to other global contexts, including Ethiopia. This study which will be carried out in Ethiopian banking industry will close this contextual gap by offering institutionally and culturally appropriate recommendations in the underrepresented context. The study's findings will also contribute to the ongoing debate and inconsistent findings on the relationship between generation inclusive HR practice, employee commitment, and turnover intention.

1.6. Limitation of the Study

The study was conceptually and methodologically delimited. Conceptually, it focused on examining the cause-and-effect relationship between generation inclusive HR practice, employee commitment, and turnover intention. Methodologically, the study focused specifically on Dashen Bank and Bank of Abyssinia.

1.7. Organization of the Paper

The rest of the study was structured as follows: Chapter 2 provides a review of the theoretical and empirical literature. Chapter 3 discusses the research methodology, while Chapter 4 presents the results and discussion of the study. Finally, Chapter 5 offers the conclusion, recommendations, and suggestions for future research directions.

CHAPTER TWO: LITERETURE REVIEW

2.1. Theoretical Review

2.1.1. Human Resource Practice

Human Resource (HR) practices refer to the policies, strategies, and day-to-day procedures organizations use to manage people effectively in order to attain organizational goals. These Human Resource management practices include talent acquisition, training and development, performance management, total reward and recognition and employee relations (Adedeji, 2022), through which organizations enforce employee motivation, behavior, and ultimately performance.

Teo et al. (2022) additionally explain that HR practices are not isolated interventions but are often bundled into high-performance work systems (HPWS) that generate synergistic effects. These bundles include selective hiring, continuous learning, performance-based appraisal, compensation systems, and employee involvement practices. The goal is to promote an engaged, skilled, and committed workforce aligned with the organizational strategy.

HR procedures are crucial in determining employee inclusion and well-being as well as performance results in today's workplace. Positive results like improved commitment, job satisfaction, and organizational citizenship behaviors are associated with effective HR systems (Kooij et al., 2010; Islam & Avdic, 2010). Employee contributions are directly linked to business goals when HR procedures are in line with organizational strategy, which increases efficiency and adaptability.

An organizations human resource management practices shape and elevates employee experience based on personal analyses and social constructions (Rousseau and Greller, 1994). It has been observed that employees experience regarding human resource management practices is different from stated on the policy document (Wright and Nishii, 2007). According to Wright et al. (1994) firms use HRM practices to shape employee behavior, attitudes and perceptions. This implies that when HRM polices are developed and implemented effectively, they enable organizations to accomplish their goals, which primarily relates to organization’s human capital.

Firms most valuable resource is its human resource and which need proper management in alignment with organizational needs (Juhdi et al., 2013). In alignment with this view, Yeung and Berman (1997) research also focused on the importance of human resource management practices on organizational performance, which also has a significant impact on employees' commitment to the organization. Numerous research studies have been conducted to reveal how HR program and practices affect firm level performance. For example, firms' profitability, service quality, and employees' behavior found to be affected by human resource management practices, among others (Guthrie, 2001; Huselid and Becker, 2000; Jiang et al., 2012; Macduffie, 1995; Youndt et al., 1996). This stems from a number of critiques that state human resource management adds little value to an organization (Wright et al., 2005). According to Barney (1995) argued that human resource management programs and practices give firms core business a sustainable long term source of competitive advantage. Furthermore, based on Ichniowski et al. (1993) finding human resource management practices have a greater impact on firm level performance than on employee level behavior. This is typically the case when this practices have a high degree of internal fit, which leads to synergy (Barney, 1995). Additionally, Purcell (1999) noted that a number of academic scholars have shown that human resource practices have significant impact on firm level outcomes.

Effective HR practices are not only designed to meet the functional needs of the organization but also to shape employee perceptions about fairness, support, and opportunity. Human resource management practice used as a communication signals to communicate organizational commitment to support employees and how much it values its employees, which replicates the ideas of social exchange theory and signal theory. These organizational commitments to support employees and recognize the value of employees will be replicated by employees with high engagement and commitment, particularly when employees perceive that human resource management practices and policies are generation inclusive Boehm et al. (2014).

Research findings reveal that there exists a strong correlation between human resource management policy and procedures and employee performance indicators. Human resource management policy and procedures positively enforce employee performance through a social exchange mechanism, which states workers replicate organizational commitment to invest in employees with favorable actions like increased effort, decreased absenteeism, and decreased turnover Kooij et al. (2010).

Human resource management initiatives have a direct impact on the growth of employees' capabilities and an indirect impact on customer satisfaction, internal process efficiency, and financial performance of organizations, which are elements of the balanced scorecard framework (Kaplan & Norton, 1996) used to evaluate organizational performance. For instance, employees' technical and behavioral competencies can be improved by learning and development and performance-based pay (PRP), which in turn contributes to the improvement of quality of service, innovation, and operational efficiency.

Inclusive human resource management practices particularly improve engagement of marginalized groups of employee, for instance older workers. Employees will have strong affective commitment towards their organization and are less likely to quit the organization when they perceive fairness, equal opportunity, and inclusiveness in the human resource management system (Shore et al., 2018; Leslie, 2019). Which shows the effectiveness of strategic HRM to drive excellence through supporting diversity.

Age-inclusive HR practices are a refined version of general HR practices in the context of age-diverse workplaces, designed to guarantee that both younger and older employees receive equal opportunities and support (Li et al., 2020). These procedures are crucial for preventing age discrimination, encouraging knowledge exchange, and ensure long-term success for all generations. These include providing flexible work arrangement, ergonomic job designs, generation neutral development programs, and inclusive succession planning (Bashir et al., 2021).

Generation-inclusive HRM practices are an updated version of conventional one-size-fits-all general human resource management practices to address the different expectations of the current diverse workforce. Therefore, it's designed to satisfy the varying needs of diversified employee generations through creating equal opportunity and support for all employees (Li et al., 2020). In addition, it also prevents generation-related stereotypes and discriminations. And ensure long-term success for all generations. These programs include an inclusive career and succession program, a flexible work arrangement, and a learning and development program (Bashir et al., 2021).

Finally, findings show the ability of HRM practices to elevate employee experience, which makes them powerful predictors of employee and organizational performance (Adedeji, 2022; Boehm et al., 2014). Moreover, inclusive HRM practices are important to manage employees' generational diversity productively, reduce turnover intention, and enforce sustainable organizational performance, particularly in competitive industries like banking, where talent is a competitive advantage.

2.1.2. Generation

According to Hisel (2020), this phrase describes the existing mix of employees in the company that belong to various generational cohorts. The collective set of beliefs, actions, attitudes, values, and life experiences that impact work-life balance is referred to as a generation. This age group of persons is identified by their place of birth, major life events, and birth period (Lang, 2020). Lin (2018) states that the majority of workplaces are made up of five generations: Those born before 1946 who identify as traditionalists, Baby Boomers (born 1946–1964), Generation X (born 1965–1979), Generation Y (born 1980–7991), and Generation Z (born after 7991).

According to cohort theory, the members of each cohort may develop shared beliefs and viewpoints as a result of growing up and going through particular experiences and emotional development (Okros, 2020). According to Trujillo (2020), the three generations that comprise the majority of the current workforce are Boomers, Generation X, and Millennial Generation. Since employees bring their values and attitudes to the workplace, HR professionals typically group them into their age cohorts. Numerous researches have shown that characteristics and values differ between generations (Eberz, 2020; Magni and Manzoni, 2020).

These generational disparities are explained by cohort theory. Individuals' values, attitudes, beliefs, and inclinations are influenced by significant historical occurrences as well as societal shifts. These occurrences may include upsetting instances such as economic downturns, significant changes in the distribution of resources, conflicts, and historical events. As a result, during a critical period in their life, people born within a specific period are impacted by the same set of important historical events. According to cohort theory, these differences are determined by the common influences and experiences of that generation rather than solely by the age of the members. Additionally, it is assumed that these impacts will be proportionate throughout time (Stevanin, 2019).

Common beliefs and values are typically held by a generation, but as new generations emerge, these beliefs and values may shift. That refers to the various perspectives that each generation has on the world. No matter what generation you're from, your values will vary depending on what your generation has gone through (Marcie, 2019). Every generation is identified by a unique collection of values, characteristics, and abilities (Deschens, 2020). Therefore, employing people from different generations presents equally special chances and problems. In order to foster positive working relationships, experts and HR managers today must pay closer attention to multigenerational concerns pertaining to employees' perceptions of management techniques.

psychologists refer to the attitude as a set of behaviors, emotions and beliefs toward a specific object, event or person. Attitudes are mostly the result of upbringing or experience, that can have a powerful impact on behavior (Kendra,2020). however, attitudes are constant, they also can change over time. Nurain, (2015) studied the connection between organizational ethical climate and organizational citizenship behavior with deviance behavior between various generations at work. The two generational cohorts studied were generation X and generation Y. Some of the notable behavior of generation X is that they do not like power structures while they like to dress casually. It established that employees from the generation X cohorts were more likely to be involve in workplace deviance behavior than millennial.

2.1.3. Generation-Inclusive HR Practices

Generation inclusive HR practices refer to bundles of human resource policies and practices that are intentionally designed to recognize, accommodate, and support employees from different generations in a fair and equitable manner (Boehm, Kunze, & Bruch, 2014). These practices emphasize equal access to learning and development, generation-neutral performance management, flexible work arrangements, inclusive career opportunities, and non-discriminatory reward systems. Rather than applying a "one-size-fits-all" approach, generation-inclusive HR practices acknowledge that employees at different life and career stages may have varying needs, motivations, and expectations to improve employee commitment and reducing turnover intention (Kooij et al., 2010, Eisenberger et al., 1986). In doing so, they promote an age-diversity climate characterized by fairness, inclusion, and mutual respect (Kunze, Boehm, & Bruch, 2011).

Formerly, the primary method of treating employees regarding generation by the conventional HRM was uniform and standardized leaving aside generation related differences of the workforce (Loretto & White, 2006; Kooij et al., 2010). This approach, however, had limitations in accommodating diverse needs, values, and career aspirations of employees at various stage of career and age, the practice worked well in a stable and homogenous labor market. The drawbacks of the conventional HRM have become visible due to the change in demographics and the presence of various generations in companies. It is quite clear that employees of different generations vary in their career choices, preferred learning interventions, expectations regarding their well-being, and relationship with their employers. If uniform HR practices pursued by organizations, this in turn leads to disfavor certain generation resulted in the loss of fairness, engagement, and satisfaction (Kooij et al., 2010).

Therefore, generation-inclusive HRM practices are an updated version of conventional one-size-fits-all general human resource management practices to address the different expectations of the current diverse workforce. Therefore, it's designed to satisfy the varying needs of diversified employee generations through creating equal opportunity and support for all employees (Li et al., 2020). In addition, it also prevents generation-related stereotypes and discriminations. And ensure long-term success for all generations. These programs include an inclusive career and succession program, a flexible work arrangement, and a learning and development program (Bashir et al., 2021).

HR practices that tries to incorporate all generation groups i.e. generation-inclusive HR, inclined to a more flexible, fair, and age sensitive issues. According to Boehm, Kunze, and Bruch (2014), this HR practices encompass organizational policies and procedures related to all HR functions including recruitment and selection, training and development, performance appraisal, promotion, rewards, and retention that are deliberately designed to be fair, accessible, and supportive for all employees regardless of age. These practices aim to create equal opportunities while recognizing age-related differences in needs and capabilities rather than favoring certain age groups.

Generation-inclusive HR practices also enhance positive employee-organization relationships and reinforce an inclusive environment by diminishing generation related biases and perceptions. Employees often have the perception of being valuable and worthy if the HR system is accommodative and fair. This will be replicated by employees with increased affective commitment, loyalty, and identification with the organization. On the other side, the absence of such practices may result in generational stereotypes and discrimination, lower commitment, and retention rate (Kunze, Boehm, & Bruch, 2011). Thus generation inclusive human resource practices are important in the banking sector where talent, service quality, and regulatory compliance are critical success factors. Therefore, as workforce is generation diverse, with their own character, skill, and experience failure to implement generation inclusive HR practice may result in lower commitment, disengagement and high turnover particularly on younger employees (Kunze et al., 2011).

Finally, findings show the ability of HRM practices to elevate employee experience, which makes them powerful predictors of employee and organizational performance (Adedeji, 2022; Boehm et al., 2014). Moreover, inclusive HRM practices are important to manage employees' generational diversity productively, reduce turnover intention, and enforce sustainable organizational performance, particularly in competitive industries like banking, where talent is a competitive advantage.

2.1.4. Employee Commitment

Employee commitment is a psychological contract that has favorable impact on employees' intention to stay within the organization. Mowday, Steers, and Porter (1979), states that conceptually, organizational commitment consists of elements such as employees' commitment to the realization of organizational goals and values, their engagement to work hard on behalf of the organization, and their desire to remain a part of it.

From the types of commitments, most of the time affective commitment has academic focus from researchers, since it reveals employees' true loyalty to their organization (Meyer & Allen, 1997). Employees choose to remain with an organization because they want to, not because they feel obligated to or not because they have to. Additionally, it reduces absenteeism, lowers turnover intention, and favorably affects job performance.

Inclusive human resource practice enhances employees' affective commitment through influencing employees' perception with justice, equitable opportunity, and organizational support. Generally, employees perceive that inclusive practices in human resource management as an indication of the organization's level of focus and investment appetite. Eisenberger and his team (1986) state that this type of employee perception of organizational support will increase employee engagement and foster and emotional bond between workers and organizations. In the current generation's diverse workforce, employees' affective commitment is strongly affected by how well the practices of human resource management within the organization account for and properly manage these generational differences, such as professional development needs and career goals. For instance, younger employees might prioritize career advancement opportunities, while older employees might prioritize recognition of their experience and job security. Research revealed that by aligning organizational investment and support for employees with differing needs and expectations of employees through generation-inclusive human resource management practices, employee commitment can be enhanced significantly across generations (Kooij et al., 2010; Boehm et al., 2014). Therefore, employees' affective commitment is an important attitudinal result of inclusive human resource practices.

2.1.5. Turnover Intention

When an employee departs from a company, it's referred to as employee turnover. An employee's decision to terminate their employment may be classified as voluntary; an employer's decision may be classified as involuntary (Hollander, Wolfe, & Chicken, 2014).

Employee turnover is a persistent problem that many businesses confront while trying to keep their staff. Employee turnover is a major problem, especially in the banking and financial industries (Ab Kadir et al., 2022; Martins et al., 2023; Rasheed et al., 2024). The productivity and performance of banking branches, as well as the entire organization, are negatively impacted by employee turnover in the banking industry (Hale et al., 2016; M. S. Islam et al., 2023). The financial and banking sector has a greater turnover rate than other industries, according to Wahana et al. (2024) and Kasa et al. (2023). According to Falahat et al. (2019), banks lose experienced staff due to the high rate of employee turnover, which increases the cost of hiring and training new employees. For these reasons, the organization's stability is impacted by employees leaving on a regular basis.

The strongest indicator of real employee turnover is turnover intention, which is defined as an employee's stated desire to quit the company within a specific time frame (Hom, Lee, Shaw, & Hausknecht, 2017). Even though the relationship between the two has been called into question (Cohen, Blake, & Goodman, 2016), it is nevertheless frequently employed to analyze employee retention since, for example, privacy policies frequently make comprehensive quit data unavailable. Furthermore, because one comes before the other, accurate forecasting of intended turnover allows policymakers and employers to take action and stop actual turnover.

Therefore, turnover intention is a proxy or antecedent of real leaving acts, according to existing literature (Bui et al., 2024; Chang et al., 2013; Cohen et al., 2016; Tahir et al., 2024). The decision to resign represents a significant stage in the termination of an employee's employment relationship with their employer, which is started by the employee. Workers who are considering leaving often have recurring resignation thoughts and withdraw (Mubashar & Harzer, 2023), which impacts the long-term performance of the banking and financial industries (Haider et al., 2019).

Multiple findings have revealed that inclusive HR practices and employee commitment largely reduce turnover intention. Meyer and Allen (1997) argue that employees with deep organizational loyalty are less likely to consider leaving because of their emotional attachment to the organization. Eiseberger et al. (1986) also stated that based on social exchange theory, employees will develop obligation and attachment with the organization in exchange for the support and care they get from their organization. On the contrary, impressions of bias, limited career development opportunities, and age-biased HR practices increase employees' intentions to leave an organization. Kunze, Boehm, and Bruch (2013) have shown that age discrimination and biases negatively impact employees' attitudes and increase turnover intention across age groups. Organizations can mitigate this by implementing generation-inclusive HR practices to inculcate fairness and inclusivity throughout the major practices of HR.

In competitive industries like banking, where the war for talent is intense, being able to reduce turnover intention through creating an inclusive environment, particularly through HR practices, is important to get a competitive advantage.

2.2. Empirical Review

2.2.1. Generation-Inclusive HR Practices and Employee Commitment

Empirical findings revealed that employees will be more committed and engaged to their work when organizations adopt generation inclusive human resource management practices. Based on prior study's needs & expectation, motivation, and career goals of employees evolve over time across generation shifts. And when companies able to adopt generation inclusive human resource management practices that can address the evolving and differing needs of employees from different generation, employees will develop more emotional attachment to their organization (Kooij et al., 2010).

In a large-scale study, Kooij et al. (2010) found that generation-inclusive HR practices like learning and development opportunities, flexible work arrangements, and fair career advancement systems significantly enhances employees' commitment across all generations. Their findings suggest that when people feel HRM practices are supportive and responsive to their evolving needs and expectation, they're more likely to be devoted to the realization of organization's goals.

Similarly, Boehm, Kunze, and Bruch (2014) empirically have shown that generation-inclusive HR practices positively influence employee commitment through the development of a positive age-diversity climate. Their study revealed that organizations implementing inclusive HR practices have a bigger impact in fostering perceptions of fairness and respect, in turn, this leads to the strengthening of the employees' emotional bonds with the organization. Furthermore, according to the authors employees of all age groups are benefited from inclusive practices, not only older workers.

Social Exchange Theory strongly supports these findings, suggesting that employees expect a reciprocate favorable treatment from their organization with positive attitudes and behaviors, including higher commitment (Blau, 1964; Cropanzano & Mitchell, 2005). investment in generation-inclusive HR practices by the organization, is perceive as organizational support by employees, and this in turn leads to stronger affective commitment and long-term attachment.

The above presented review of empirical studies by Kooij et al. (2010) and Boehm et al. (2014), makes a similar claim that generation-inclusive HR practices increase employee commitment by addressing the different needs of a diverse workforce. However, their explanatory mechanisms differ, with Kooij et al. (2010) focusing on the psychological contract of individual employees, while Boehm, Kunze, and Bruch (2014) focus on employees' collective perceptions of fairness.

Because the banking industry is known for being reliant on employees' collective, result-driven nature, the climate or collective perception of fairness may be more applicable to drive employee commitment, even though both contend that generation-inclusive HR practices or organizational support will be reciprocated with employee commitment and loyalty. However, their focus and level of analysis still differ. Neither of the studies has tested it in a highly competitive service-providing industry, such as banking, or in emerging nations, justifying the need to study it in such sectors of developing nations like Ethiopia.

2.2.2. Generation-Inclusive HR Practices and Turnover Intention

A growing body of empirical literature reports a significant negative relationship between generation-inclusive HR practices and employee turnover intention. Turnover intention, as a proximal antecedent of actual turnover, has been widely examined in relation to HR systems that promote fairness and inclusion.

Kunze, Boehm, and Bruch (2013) found that employees' intentions of leave the organization significantly reduced by inclusive age-related HR practices. Based on their finding, when employees perceive HR practices as fair and inclusive across age groups, they experience lower levels of age discrimination and higher perceptions of organizational support, which reduce withdrawal cognitions.

Similarly, Li, De Meulenaere, and Kim (2020) demonstrated how inclusive HR practices serve as strong organizational signals that reduce uncertainty and increase the desire of employees to remain with an organization. According to signaling theory, the authors argue that inclusive HR practices discourage employees' intention to leave by communicating long-term organizational commitment.

The empirical findings indicate that generation-inclusive HR practices serve as strategic signals that support workers' views of justice, stability, as well as career continuity in along with serving as social exchange mechanisms. Thus, inclusive HR systems are essential for retaining employees, particularly in knowledge-intensive and competitive industries like banking.

The aforementioned empirical analysis of the literature reveals a negative correlation between generation-inclusive practices and turnover intention; however, the theoretical foundation for this relationship is actually different. The ability of generation-inclusive HR practices to reduce discrimination by mitigating generation-related bias or turnover intention as a function of eliminating generation-based bias, which they revealed in their longitudinal research conducted in a German firm, is the basis for Kunze, Boehm, and Bruch's (2013) explanation of the negative association between generation-inclusive HR practices and turnover intention.

Based on the above-presented empirical review of literature, the negative association of generation-inclusive practice and turnover intention is revealed, but the theoretical base to justify the relationship is actually different. Kunze, Boehm, and Bruch (2013) explain the negative association of generation-inclusive HR practice and turnover intention, considering the ability of generation-inclusive HR practice to reduce discrimination by mitigating generation-related bias or turnover intention as a function of eliminating generation-based bias, which they revealed in their longitudinal research conducted in a firm in Germany.

2.2.3. Employee Commitment and Turnover Intention

In organizational behavior literature, the inverse relation of employee commitment and turnover intention is created. Employee commitment, specifically related to emotion-based commitment, is observed as one of the most essential predictors of employee retention.

Meyer and Allen (1997) point out that employee turnover is negatively associated with emotional commitment to work, since employees' personal values match with the organization's value and goals they are likely to stay within the organization.

Eisenberger et al. (1986) proved that organizational support strengthens affective commitment and, as a result, minimizes employee intention to quit. Their evidence explains that employees develop robust emotional bonds, where they feel valued and supported by the organization, which in turn prevents the propensity to leave.

Committed employees have lower intention to leave, higher engagement, and strong dedication towards their work and organization, which has been confirmed empirically from different organization. Therefore, employees' commitment is a key emotional driver linking inclusive HRM practices to turnover outcomes.

The negative association between affective commitment and turnover intention is revealed in organizational psychology study (Meyer & Allen, 1997). However, the existence and sustainability of this relationship across generation needs further investigation. While some studies suggest that generation Z employees may have higher commitment but still will leave for career advancement on the other side older employees with high affective commitment are more likely to stay (Ng & Feldman, 2009). Therefore, even though the negative association between employee affective commitment and turnover intention is revealed in previously conducted studies this study will control generational difference to properly estimate the relationship.

2.2.4. The Mediating Role of Employee Commitment

Recent empirical findings revealed the mediating role of employees' commitment in generation inclusive HRM practices and turnover intention association. In addition to the direct positive impact of generation inclusive HR practice on turnover intention of employees it also indirectly influence employee retention through shaping employees' attitude and emotional attachment.

Boehm et al. (2014) revealed empirical evidence that generation-inclusive HRM practices reduce employees' turnover intention indirectly through improving affective commitment. Their findings indicate that generation inclusive HRM practices foster positive employee attitude towards the organization, which in turn strengthen emotional attachment and subsequently lower intentions to leave.

The mediation effect of employee commitment in the association between generation inclusive HR practice and turnover intention aligns with social exchange theory, which states that organizational support through inclusive practice, fair treatment, and recognition influences employee attitudes, and in turn shape behavioral intention of employees (Blau, 1964; Cropanzano & Mitchell, 2005). When employees perceive that organizations are supportive, inclusive, fair, they are likely to reciprocate with enhanced engagement, commitment, and reduce turnover intention. Therefore, the empirical evidence supports employee commitment as a mediator through which generation inclusive HR practice influences employee retention.

Furthermore, existing mediation researches in this topic (e.g., Boehm et al., 2014) were conducted in Western European contexts. By testing this mediation model in an Ethiopia banking industry, this study will not only replicate but also extend the external validity of the mediated relationship.

2.3. Conceptual Framework

Drawing from the literature review, a conceptual framework was constructed, and a research model was proposed to investigate the direct effect of generation inclusive HR practice on employee commitment and turn over intention, the direct effect of employee commitment on employee turnover intention, and mediation role of employee commitment in the relationship between generation inclusive HR practice and turnover intention. The conceptual framework for this study is illustrated in Figure 2.1 below:

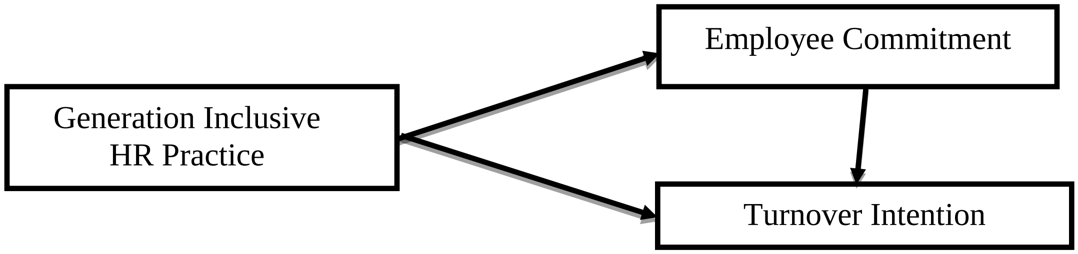


Figure 2.1: Conceptual Model

As depicted in Figure 2.1, the independent variable is generation inclusive HR practice dimensions, while in the first scenario, employee commitment and turnover intention serve as dependent variables. In the second scenario, employee commitment acts as the independent variable, with turnover intention as the dependent variable. Additionally, employee commitment mediates the relationship between generation inclusive HR practice and turnover intention.

2.4. Hypothesis

The following are hypothesis of the study:

- HO1: generation inclusive HR practice dimensions has a significant positive effect on employee commitment.
- HO2: generation inclusive HR practice dimension has a significant negative effect on turnover intention.
- HO3: employee commitment dimension has a significant negative effect on turnover intention.
- HO4: employee commitment acts as a mediator in the relationship between generation inclusive HR practice and turnover intention.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Background of the Study Organizations

Bank of Abyssinia

Bank of Abyssinia (BoA) was open for business in 1996 with enthused initiation and determination. Bank of Abyssinia is a share company of private individuals who amass experience and success in different areas including business, entertainment and education. Such diverse ownership not only reflects the company's determination and willingness to succeed in the sector it operates in, but also signify its ability to work together towards building a successful business venture and commercial bank service.

Headquartered in Addis Ababa and operates through a network of 937 branches in the country, to serve over 12,202,274 customers. BoA's well-structured financial service system is connected through the T-24 core banking system. This coupled with the 1,761 ATM machines, 80 virtual banking centers, and more than 4,881 POS placed in different locations to enable customers access their accounts from anywhere at any time. BoA also increased its capital from ETB 50 million to ETB 32.34 billion. The total assets of Bank of Abyssinia have reached ETB 353.92 billion.

Dashen Bank

Dashen Bank is one of the biggest Ethiopian private Banks founded by eleven shareholders and veteran bankers with initial capital of Birr 14.9 million in September 1995. Upon securing license from the National Bank of Ethiopia, Dashen opened its doors for service on the 1st of January 1996 with eleven fully-fledged branches.

Headquartered in Addis Ababa and operates through a network of more than 900 plus Branches, nine dedicated Forex Bureaus, 1100 plus ATMs and 2,000 plus Point-of-Sale (POS) terminals spread across the length and breadth of the nation. The Bank also works in partnership with leading brands in the electronic payments industry (AMEX, VISA, MasterCard &UnionPay) and prominent money transfer operators (Western Union, MoneyGram, Transfast, Ria, World Remit and Mamy Money Transfer).

Dashen Bank renders a full-fledged Shariah-complaint interest free banking services named 'Sharik'. Dashen Banks' Omni channel banking service which offers digital payment capability and access to aggregated digital products and services from Retailers, the Entertainment Industry, Airtime Dealers, Bill Payment Points, Airlines, Social Media Players and third-party service providers. The total assets of Dashen Bank have reached ETB 255 billion.

3.2. Research Design

The study employed an explanatory research design to address its research objectives. According to Bryman (2012), an explanatory research design intends to discover the underlying reasons and causal relationships between the dependent, mediating and independent variables. It investigates into the quantitative aspects of data, aiming to understand the "how" & "why" one variable affects the other. Additionally, Payne & Payne (2011) highlighted that explanatory research employs deductive research logic, which reaches into facts by commencing from generic issues. Furthermore, the approach focuses on the replicability and testability and facilitating validation by other researchers. Moreover, previous studies conducted by Boehm et al. (2014), Kunze et al. (2013), Kooij et al. (2010) and Teo et al. (2022), have similarly utilized the previously stated quantitative methodologies.

3.3. Data Type and Sources

Primary data were collected from permanent employees of Dashen Bank and Bank of Abyssinia through developing a structured questionnaire. The questionnaire's written items, including their relevance, consistency, adequacy, clarity, content, depth of knowledge, and overall structure, was validated by experts in the field and academic professionals. Following this, a pilot test was conducted by distributing the questionnaire to 20 randomly selected Dashen Bank employees.

3.4. Population, Sample Size and Sampling Techniques

3.4.1. Target Population

Population for the study involve employees of Dashen Bank and BOA. The targeted population for this study is 11,127 & 11,575 permanent employees of Dashen and Abyssinia bank respectively.

3.4.2. Sample and Sampling Procedure

A simple random sampling method was used to select sample from the target population, particularly employees from Dashen and Abyssinia Banks. The formula developed by Yamane (1967) is used for sample size determination. Consequently, 393 employees were selected from these two case organizations (Dashen & Abyssinia) as a sample size.

3.4.3. Sample Size

Yamane (1965) developed the formula to determine the sample size of the study population. Where:

- ✓ n= the sample size,
- ✓ N=population size and
- ✓ e= confidence level

The sample size was determined at a 95% confidence level and with P=0.05. As a result, the study's sample size was calculated to 393, which is deemed adequate for the intended analysis.

3.5. Method of Data Collection

Structured Survey questionnaire was utilized to collect data from the selected respondents. The collection has been administered electronically through Google Forms, since all the respondents were expected to be literate, and able to fill the questionnaire by them self, which encourage candid response.

3.6. Data Collection Tools

A structured questionnaire was used, which has three distinct dimensions namely: generation inclusive HR practice, employee commitment, and turnover intention including a 28-item Likert-type scale in order to measure all the three dimensions.

Generation or age inclusive HR practice construct was measured using 8-items adapted from Boehm et al. (2014) and Brief, Dietz, Pugh, and Wiley (2008). The original scales underwent exploratory factor analysis (EFA) and confirmatory factor analysis (CFA), confirming unidimensional structures with acceptable model fit indices (CFI > .90, SRMR < .08) and factor loadings (Boehm et al., 2014; Pugh et al., 2008). The original scale reported a Cronbach's alpha of 0.690.

In addition, using ten items adapted from Mowday, Steers, and Porter (1979), employee commitment was assessed. This widely used scale measures employees' emotional attachment to their organization, affective commitment, identification with, and involvement in their organization. With a Cronbach's alpha of 0.874, the scale has proved high reliability in prior studies conducted by (Mowday et al., 1979).

Lastly, using ten items questionnaire adapted from Meyer, Allen, and Smith (1993), employee turnover intention was measured. This scale measures employees' thoughts and possibility of leaving their organization. The scale has been validated by Meyer et al., (1993) in organizational behavior research with a Cronbach's alpha of 0.810.

Therefore, respondents were requested to rate their level of agreement with the statements using a 7-point Likert-type scale as follows: 1= "strongly disagree", 2= "disagree", 3= "slightly disagree"; 4= "neutral"; 5= "slightly agree"; 6= "agree"; and 7= "strongly agree".

3.7. Method of Data Analysis

To analyze the data collected, both descriptive and inferential statistics were utilized by the researcher, using SPSS 22.0® software. Descriptive statistical ways such as graphs, charts, means, standard deviations and percentages were utilized to characterize the demographic background of the respondents.

Inferential statistics like ANOVA, t-test were utilized to analyze the existing difference in generation inclusive HR practice, employee commitment and turnover intention among generations. In addition, linear regressions and mediation analysis were employed to check the association and predict relationship between dependent and independent variables.

3.8. Ethical Consideration

Prior to collecting data from the field, the researcher was obtained permission from the selected respondents. Additionally, the researcher provided an introduction and explanation of the study's purpose to the potential respondents. Additionally, the privacy and confidentiality of the respondents was ensured by the researcher in order to comply with the ethical considerations. Participants were informed that the information they provide to the researcher would be treated confidentially and utilized exclusively for the designated research objectives. The study maintained the respect and trust of the respondents through implementing these ethical considerations.

CHAPTER FOUR: RESULT AND DISCUSSION

The interpretation of the results of analysis is based on data collected from the 208 respondents representing employees of Dashen and Abyssinia Bank. Out of the distributed 393 questionnaires, a response rate of 53% was achieved, highlighting the good level of participation from the targeted participants.

The study findings have been summarized and presented below. The findings provide valuable insights into the level of generation inclusive HR practice, employee commitment, turnover intention and show their magnitude and direction of relationship.

The first section of the questionnaire was designed to collect relevant demographic data of the respondents. This section covered important demographic aspects such as gender, generation or age group, the organization that they work for, position level, educational level, tenure within organizations, and so on. By including these demographic variables, a comprehensive demographic profiles of the respondents were obtained.

4.1. Demographic Characteristics of the Respondents

The first section of the questionnaire was designed to collect relevant demographic data of the respondents. This section covered important demographic aspects such as gender, generation or age group, the organization that they work for, position level, educational level, tenure within organizations, and so on. By including these demographic variables, a comprehensive demographic profiles of the respondents were obtained.

Table 4.1. Demographic Characteristics of Respondents

S/N	Demographic Characteristics		No. of respondents	% of respondents
1	Organization	Dashen Bank	123	63.7
		Bank of Abyssinia	70	36.3
2	Gender	Male	121	62.7
		Female	72	37.3
3	Level of Education	Deploma	-	-
		Bachelor Degree	96	49.7
		Master's Degree	97	50.3
		Doctorate Degree	-	-
4	Position in organization	Entree Level	21	10.9
		Professional Level	138	71.5
		Middle Management Level	34	17.6
		Top Management Level	-	-
5	Generation	Generation x	5	2.6
		Generation y	95	49.2
		Generation z	93	48.2
6	Tenure with in the organization	Less than 5 years	120	62.2
		5-10 years	58	30.1
		10-15 years	8	4.1
		16 and above years	7	3.6

A. Distribution of the Respondents by organization

Regarding distribution of respondents by organization, the study found that 36.3% of respondents were from BOA and 63.7% of the respondents were from Dashen Bank. From this finding employees from Dashen Bank were slightly overrepresented in the sample as shown in Figure 4.1.

B. Distribution of the Respondents by Gender

Regarding distribution of the respondents by gender, the study found that only 37.3% of respondents were female and 62.7% were male respondents. From this finding the male gender is slightly overrepresented in the sample. as presented in Fig 4.2.

C. Respondent Level of Education

Out of the 193 respondents, 97 (50.3%) have a master's degree, and 96 (49.7%) have a bachelor's degree. This shows that all respondents have education level that qualify them to express their perceptions of generation inclusive HR practice, employee commitment and turnover intention level. The findings were as presented in Fig 4.3.

D. Respondents Level of Position in their Organizations

Regarding respondents level of position within the organization, 138 (71.5%) respondents worked at professional level, 34 (17.6%) respondents worked at middle management level and 21 (10.9%) respondents were at entry level. This implies that a most of the respondents are from professional positions.

E. Distribution of Respondents by Generation

As presented in Fig 4.5. Below 93 (48.2%) of respondents were from generation ‘Z’, 95 (49.2%) of respondents were from millennial generation, and 5 (2.6%) of respondents were generation ‘X’. From the finding of the study, it can be said that most of the respondents are from generation ‘Z’ and millennials.

F. Distribution of Respondents by Tenure with in the Organization

As shown in Fig 4.6. Below 120 (62.2%) of respondents had less than 5 years of tenure with in the organization, 58 (30.1%) of respondents had 5 to 10 years of tenure with in the organization, 8 (4.1%) of respondents had 11-15 years of tenure with in the organization, and only 7(3.6%) of respondents had 16 years and above tenure with their organization. From the finding of the study, it can be said that most of the respondents had less than 10 years of tenure with in the organization.

4.2. Test of Assumptions

In quantitative research, especially when primary data is collected through questionnaire surveys, conducting a preliminary data analysis is essential to ensure the usability, reliability, and validity of the data for subsequent analyses (Roni, 2014; Lowry & Gaskin, 2014). In this study, assumptions underlying ANOVA and regression analysis were examined using appropriate statistical methods to identify and address unengaged respondents, sample size adequacy, outliers, and normality assumptions (Kumar, 2015). Moreover, prior to testing the hypothesis, the model undergone through a serious of assessment for assumptions including normality, linearity, heteroscedasticity, and the independence and normal distribution of error terms.

4.2.1. Sample Size

Anderson and Gerbing (1988) recommend 150 and above sample size to comply with the minimum standard error. Accordingly, this study was conducted with 193 respondents randomly selected from the target population, which is deemed sufficient for the intended analysis.

4.2.2. Unengaged Respondents

The collected data was examined to identify unengaged respondents by computing the SD of each response. Subsequently, 1 case with SD of 0.19 were removed from the dataset as it fell below the cutoff value of 0.2, the rest of the cases have minimum SD of 0.51. Since the minimum SD exceeded the cutoff point of 0.2 there is no unengaged respondents in the dataset (Gaskin, 2017).

4.2.3. Test of Normality Assumption

In this study, normality was assessed by examining the kurtosis and skewness values of each variable included in the analysis. According to Skarpness (1983), values greater than 2.2 or less than -2.2 indicate a departure from normality. The kurtosis and skewness values ranged from positive 1.199 to negative 1.454 and from positive 0.395 to negative 1.304, respectively (see Appendix-2), suggesting no significant departure from normality for all variables.

4.2.4. Test of Heteroscedasticity Assumption

The assumption of error terms constant variance across observations was tested using both the Breusch-Pagan and Koenker tests. The probabilities (prob > chi2) of respective tests were 0.232

and 0.677 (see Appendix-3), indicating no statistical evidence to reject null hypothesis of homoscedasticity (Gujarati, 2012), hence confirming no issue with heteroscedasticity.

4.2.5. Test of Autocorrelation Assumption

To test the assumption of independent residuals, the Durbin-Watson statistic was calculated for each regression models, for the regression model predicting employee commitment the Durbin-Watson value is 1.83 indicating that this assumption was satisfied, as it was within the acceptable range (1.5-2.5). Similarly, for the regression model predicting turnover intention the Durbin-Watson value is 1.93 & 2.065 is indicating no autocorrelation. (see Appendix-2).

4.2.6. Test of Normality of Residual Assumption

The distribution of residuals was assessed using the P-P plot for the model (see Appendix Figure-3). The plot indicated that the residuals were distributed close to normal, as evidenced by the proximity of the dots to the diagonal reference line.

4.2.7. Reliability Test

The reliability of the measurement scales included in the study was assessed, with a focus on internal consistency. Cronbach's alpha coefficient is generally used to measure an internal consistency, with desirable value of 0.7 and above.

Table 4.2. Reliability Statistics

SN	Variables	Cronbach's Alpha	Number of Items
1	Generation Inclusive HR Practice	0.866	8
2	Employee Commitment	0.892	10
3	Turnover Intention	0.934	10

Source: own survey, December 2025

4.3. Descriptive Analysis

4.3.1. Generation Inclusive HR Practice Dimension

As depicted in Table-4.3. below, the assessment of Generation Inclusive HR Practice dimension at Dashen Bank, and BOA.

Table 4.3. Descriptive Statistics of Generation Inclusive HR Practice Dimension

S/N	Generation Inclusive HR Practice Dimension	Frequency (% of 193 Respondents)							Mean	S.D
		1	2	3	4	5	6	7		
1	There is equal access to training and development for all generation groups in my organization.	3.6	9.3	8.8	7.8	18.1	34.7	17.6	5.02	1.71
2	There is equal opportunity for career growth regardless of one's generation in my organization.	7.3	14	10.4	13.5	13.5	29.5	11.9	4.48	1.87
3	Employees from different generation can easily fit in and be accepted in my organization.	1	5.7	6.7	13	16.1	42	15.5	5.25	1.44
4	Manager in my organization get trainings on how to deal with and satisfy the demands of the generation diverse workforce.	5.2	16.1	9.3	19.7	14	28.5	7.3	4.36	1.74
5	Employees developed and advanced regardless of their generation in my organization.	2.1	8.8	8.3	20.2	12.4	36.3	11.9	4.89	1.58
6	I think my manager does an excellent job of managing employees from different generations.	4.7	5.7	6.2	10.4	14	41.5	17.6	5.18	1.65
7	In my organizations managers shows by their	1.6	6.7	5.7	20.2	18.7	40.4	6.7	4.96	1.40

S/N	Generation Inclusive HR Practice Dimension	Frequency (% of 193 Respondents)							Mean	S.D
		1	2	3	4	5	6	7		
	action that they want to hire and retain employees from different generation.									
8	My organization promotes an organization culture that is generation inclusive.	1.6	8.8	7.8	18.7	22.8	31.1	9.3	4.83	1.48

Source: own survey, December 2025

Based on the obtained response, it was found that 70.4% of the respondents agreed that there exists equal access to training and development for all generation in their organization. On the other hand, the remaining (21.7%) of respondents was not agreed on that, while 7.8% perceived indifferent.

The response indicated that 54.9% of the respondents perceived that there exists equal opportunity for career growth regardless of one's generation in the two banks. On the other hand, it was found that 31.7% of the respondents perceived that the banks don't offer equal opportunity, while 13.5 % perceived indifferent.

The response indicated that majority (73.6%) of the respondents perceived that in the two banks employees from different generation can easily adapt and be accepted. On the other hand, it was found that 13.4% of the respondents don't agree on that, while 13 % perceived indifferent.

The response indicated that 49.8% of the respondents perceived that the manager in the two banks get trainings on how to deal with and satisfy the demands of the generation diverse workforce. On the other hand, it was found that 30.6% of the respondents do not agree on that, while 19.7 % perceived indifferent.

The response indicated that majority (60.6%) of the respondents perceived that in the two banks employees are developed and advanced regardless of their generation. On the other hand, it was found that 19.2% of the respondents perceived that in the two banks employees don't developed and advanced regardless of their generation, while 20.2 % perceived indifferent.

The response indicated that majority (73.1%) of the respondents perceived that in the two banks managers does an excellent job of managing employees from different generation. On the other hand, it was found that 16.6% of the respondents perceived that in the two banks managers does a poor job of managing employees from different generation, while 10.4 % perceived indifferent.

Furthermore, the response indicated that majority 65.8% of the respondents perceived that the two banks managers shows by their action that they want to hire and retain employees from different generation. On the other hand, it was found that 14% of the respondents don't agree on that, while 20.2 % perceived indifferent.

Finally, it was observed that majority (63.2%) of the respondents perceived that the two banks promotes organizational culture that is generation inclusive. On the other hand, the remaining 18.2% perceived that the two banks don't promote organizational culture that is generation inclusive, while 18.7% perceived indifferent.

4.3.2. Employee Commitment Dimension

As shown in Table-4.4. below, below, the assessment of employee commitment dimension at Dashen Bank, and BOA.

Table 4.4. Descriptive Statistics of the Employee Commitment Dimension

S/N	Employee Commitment Dimension	Frequency (% of 193 Respondents)							Mean	S.D
		1	2	3	4	5	6	7		
1	I am always ready to go beyond from what normally required so as to support this organization.	2.6	4.7	3.1	10.9	12.4	40.9	25.4	5.50	1.50
2	I tell my friends that this organizations is a fantastic place to work.	4.1	7.3	3.1	14	10.9	40.4	20.2	5.22	1.66
3	I am not very loyal to this organization.	4.7	17.1	8.3	18.1	6.7	24.4	20.7	4.61	1.93
4	This organization's values align with mine.	4.7	6.7	6.2	17.1	18.7	34.7	11.9	4.90	1.61

5	It make me proud to tell other that I am a member of this organization	1.6	3.6	5.7	14	16.1	33.2	25.9	5.42	1.46
6	My organization motivates me to put my best ability to perform my duties.	3.6	8.8	6.7	14.5	16.1	34.7	15.5	4.97	1.66
7	I am really happy that I choose to work for this organization instead of others.	5.7	7.3	7.8	13.5	16.6	32.6	16.6	4.92	1.73
8	There isn't much to gain by remaining with this organization indefinitely.	6.7	23.3	10.9	29	6.2	16.6	7.3	3.83	1.74
9	I am really concerned about this organizations future.	2.1	4.1	3.1	13.5	12.4	42.5	22.3	5.47	1.44
10	In my opinion this organization is best of all organizations to work for.	10.4	13.5	8.3	18.1	11.4	27.5	10.9	4.33	1.91

Source: own survey, December 2025

Regarding employee commitment dimension, it was found that majority (78.7%) of the respondents agreed that they are always ready to go beyond from what normally required so as to support this organization. On the other hand, the remaining 10.4% of respondents was not agreed on that, while 10.9% perceived indifferent.

Based on the obtained response, it was found that majority (71.5%) of the respondents agreed that they tell their friends their organization is a fantastic place to work. On the other hand, the remaining (14.5%) of respondents was not agreed on that, while 14% perceived indifferent.

The response indicated that 51.8% of the respondents perceived that they aren't very loyal to their organization. On the other hand, it was found that 30.1% of the respondents perceived that they are very loyal to this organization, while 18.1% perceived indifferent.

The response indicated that 65.3% of the respondents perceived that the organization’s values align with their values. On the other hand, it was found that 17.6% of the respondents perceived that the organization’s values don’t align their values, while 17.1% perceived indifferent.

The response indicated that majority (75.1%) of the respondents agreed that they are proud to tell others that they are member of this organization. On the other hand, it was found that 10.9% of the respondents don’t agree on that they are proud to tell others that they are part of this organization, while 14% perceived indifferent.

The response indicated that 66.3% of the respondents perceived that their organization motivates them to put their best ability to perform my duties. On the other hand, it was found that 19.1% of the respondents perceived that their organization don’t motivates them to put their best ability to perform my duties, while 14.5 % perceived indifferent.

The response indicated that 65.8% of the respondents perceived that they are really happy that they choose to work for this organization instead of others. On the other hand, it was found that 20.8% of the respondents perceived that they aren’t really happy that they choose to work for this organization instead of others, while 13.5 % perceived indifferent.

The response indicated that 30.1% of the respondents don’t perceived that there is not much to gain by remaining with this organization indefinitely. On the other hand, it was found that 40.9% of the respondents perceived that there is much to gain by remaining with this organization indefinitely, while 29 % perceived indifferent.

Furthermore, the response indicated that majority 77.2% of the respondents agree on that they really care about their organization future. On the other hand, it was found that 9.3% of the respondents disagree on that they really concerned about the future of their organization, while 13.5 % perceived indifferent.
Finally, it was observed that 49.8% of the respondents agree on that their organization is best of all organization to work for. On the other hand, the remaining 32.2% don’t agree on that, while 18.1% perceived indifferent.

4.3.3. Turnover Intention Dimension

As shown in Table-4.5. below, below, the assessment of turnover intention dimension at Dashen Bank, and BOA.

Table 4.5. Descriptive Statistics of the Turnover Intention Dimension

S/N	Turnover Intention Dimension	Frequency (% of 193 Respondents)							Mean	S.D
		1	2	3	4	5	6	7		
1	I frequently consider quitting this organization, because it doesn't keep its promise	10.4	25.4	7.3	18.7	15.5	16.6	6.2	3.78	1.84
2	I do not want to see myself in this organization in future.	10.4	24.9	6.2	13	12.4	23.3	9.8	4.02	1.99
3	I am seriously thinking about quitting this job because of the organizational policies & practices.	11.4	26.4	8.8	16.6	13	17.6	6.2	3.71	1.87
4	My job environment is major reason of my dissatisfaction in life.	18.7	29.5	5.7	12.4	13	11.4	9.3	3.43	2.01
5	If I get a better opportunity, I will quit my job since it lacks job insecurity.	8.3	21.8	6.2	16.1	12.4	16.6	18.7	4.27	2.02
6	I frequently think that my current job is not worth the offer.	10.9	25.4	7.8	10.4	13.5	21.2	10.9	3.97	2.01
7	I want to quit this organization since there	13.5	21.8	6.2	13.5	14	20.2	10.	3.97	2.02

S/N	Turnover Intention Dimension	Frequency (% of 193 Respondents)							Mean	S.D
		1	2	3	4	5	6	7		
	is no opportunity for career growth and development.							9		
8	I need workplace where I can improve myself; I don't get it here.	7.8	24.4	11.9	13.5	12.4	19.2	10.9	3.99	1.92
9	I frequently feel like leaving my job because my job designation and my years of experience do not match.	10.9	24.4	5.2	18.7	13	20.2	7.8	3.90	1.91
10	Next year I am planning to quit my job.	14	21.2	4.1	25.9	8.8	15.5	10.4	3.82	1.94

Source: own survey, December 2025

Regarding turnover intention dimension, it was found that 38.3% of the respondents agreed that they frequently consider quitting their organization because it does not keep its promise. On the other hand, the remaining 43% of respondents was not agreed on that, while 18.7% perceived indifferent.

Based on the obtained response, it was found that 45.6% of the respondents agreed that they do not like the image of them they see in the future if they stay there. On the other hand, the remaining 41.5% of respondents was not agreed on that, while 13% perceived indifferent.

The response indicated that 36.8% of the respondents perceived that they are seriously thinking about quitting their job because of the organizational practices and policies. On the other hand, it was found that 46.6% of the respondents perceived that they aren't seriously thinking about quitting their job because of the organizational practices and policies, while 16.6% perceived indifferent. My job environment is major reason of my dissatisfaction in life.

The response indicated that 33.7% of the respondents perceived that their job environment major is major source their dissatisfaction in life. On the other hand, it was found that 53.9% of the respondents don't agree on that, while 12.4% perceived indifferent.

The response indicated that 47.7% of the respondents agreed that if they get a better opportunity, they will quit their current job because their current job lacks job insecurity. On the other hand, it was found that 36.3% of the respondents don't agree on that, while 16.1% perceived indifferent.

The response indicated that majority 45.6% of the respondents agree that they frequently think that their current job is not worth the offer. On the other hand, it was found that 44% of the respondents don't agree on that, while 10.4 % perceived indifferent.

The response indicated that 45.1% of the respondents agree that they want to quit their organization since there is no opportunity for career advancement and development. On the other hand, it was found that 41.5% of the respondents don't agree on that, while 13.5 % perceived indifferent.

The response indicated that 42.5% of the respondents agree that they need a workplace where they can improve themselves which they don't get it there. On the other hand, it was found that 44% of the respondents don't agree on that, while 13.5% perceived indifferent.

Furthermore, the response indicated that 40.9% of the respondents agree that they frequently feel like leaving their job because their job designation doesn't match with their years of experience. On the other hand, it was found that 40.4% of the respondents disagree on that, while 18.7% perceived indifferent.

Finally, it was observed that 34.7% of the respondents agree on that they are planning to quit their job in the coming year. On the other hand, the remaining 39.4% disagree on that, while 25.9% perceived indifferent.

4.4. Employee Commitment by Gender

Table 4.6 shows that Employee Commitment had a difference between respondents from Male, and Female Gender at a 5% level statistically.

Table 4.6. Employee Commitment by Gender

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
EC	Male	121	5.0628	1.09576	.09961
	Female	72	4.6750	1.30705	.15404

[1]p<0.05, Source: Based on the survey, December 2025

According to the independent T-test results findings depicted in Table 4.6, male respondents 5.06 (SD 1.10) has a statistically significant difference with female respondents 4.68 (SD 1.31) by a 5% level of significance. The result showed that male respondents has a higher commitment than female respondents with a mean difference of 0.388 with 95% of confidence interval.

Table 4.7. Employee Commitment by Gender

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean D/ce	Std. Error D/ce	95% Confidence Interval	
									Lower	Upper
EC	Equal variances assumed	3.51	.063	2.21	191	.028	.388	.175	.042	.734
	Equal variances not assumed			2.11	129 .41	.036	.388	.183	.025	.751

[1]p<0.05, Source: Based on the survey, December 2025

4.5. Employee Commitment by Organization

Table 4.8 shows that Employee Commitment don’t have a statistically significant difference between respondents from Dashen Bank, and Bank of Abyssinia.

Table 4.8. Employee Commitment by Organization

Group Statistics					
	Organization	N	Mean	Std. Deviation	Std. Error Mean
EC	Dashen Bank	123	5.0081	1.105	.09964
	Bank of Abyssinia	70	4.7600	1.321	.15792

[1]p<0.05, Source: Based on the survey, December 2025

According to the independent T-test results findings depicted in Table 4.8, Dashen Bank respondents 5.01 (SD 1.11) has a statistically significant difference with Bank of Abyssinia respondents 4.76 (SD 1.32) but it's not statistically significant. Therefore, result showed that there is not statistically significant difference in employee commitment between Dashen Bank respondents and Bank of Abyssinia respondents.

Table 4.9. Employee Commitment by Gender

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error D/ce	95% Confidence Interval Lower	95% Confidence Interval Upper
EC	Equal variances assumed	4.34	.039	1.39	191	.165	.2481	.1778	-.103	.599
	Equal variances not assumed			1.33	123.8	.186	.2481	.1867	-.122	.618

[1]p<0.05, Source: Based on the survey, December 2025

4.6. Employee Commitment by Position

Table 4.10 shows that Employee Commitment had a difference between respondents from entry level, and professional level positions at a 5% level statistically.

Table 4.10. Employee Commitment by Position

Group Statistics					
	Position	N	Mean	Std. Deviation	Std. Error Mean
EC	Entry level	21	4.2905	1.26210	.27541
	Professional	138	4.8812	1.16102	.09883

[1]p<0.05, Source: Based on the survey, December 2025

According to the independent T-test results findings depicted in Table 4.10, Professional level employees 4.88 (SD 1.16) has a statistically significant difference with entrée level employees 4.29 (SD 1.26) by 5% level of significant. The result showed that Professional level employees has a higher commitment than entrée level employees with a mean difference of -0.591 with 95% of confidence interval.

Table 4.11. Employee Commitment by Position

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
EC	Equal variances assumed	.017	.897	-2.15	157	.033	-.591	.275	-1.134	-.047
	Equal variances not assumed			-2.02	25.421	.054	-.591	.293	-1.193	.0115

[1]p<0.05, Source: Based on the survey, December 2025

4.7. Employee Commitment by Generation

Table 4.12 shows that Employee Commitment had a difference among respondents from generation Z, and millennial generation at a 1% level statistically.

Table 4.12. Employee Commitment by Generation

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	29.485	2	14.743	11.542	.000[1]
Within Groups	242.681	190	1.277		
Total	272.167	192			

[1]p<0.01, Source: Based on the survey, December 2025

According to the Post Hoc multiple comparison findings depicted in Table 4.12, generation Z respondents 4.51 (SD 1.19) has a statistically significant difference with millennial respondents 5.29 (SD 1.08) by a 1% level of significance. The result showed that millennial generation respondents has a higher commitment than generation Z.

Table 4.13. Employee Commitment by Generation **Tukey HSD**

(I) Generation		(J) Generation	Mean difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HSD	Gen Z	Millennial	-.77973[1]	.16486	.000	-1.1692	-.3903
		Gen X	-.82710	.51883	.251	-2.0527	.3985
	Millennials	Gen Z	.77973[1]	.16486	.000	.3903	1.1692
		Gen X	-.04737	.51855	.995	-1.2723	1.1776
	Gen X	Gen Z	.82710	.51883	.251	-.3985	2.0527
		Millennial	.04737	.51855	.995	-1.1776	1.2723

[1]p<0.01, Source: Based on the survey, December 2025

4.8. Turnover Intention by Position

Table 4.14 shows that turnover intention don’t have a statistically significant difference between respondents from entrée and professional level positions.

Table 4.14. Turnover Intention by Position

Group Statistics					
	Position	N	Mean	Std. Deviation	Std. Error Mean
TI	Entry level	21	4.4000	1.44603	.31555
	Professional	138	3.9783	1.56395	.13313

[1]p<0.05, Source: Based on the survey, December 2025

According to the independent T-test results findings depicted in Table 4.14, Dashen Bank respondents 4.4 (SD 1.45) has a statistically significant difference with Bank of Abyssinia respondents 3.98 (SD 1.56) but it's not statistically significant. Therefore, result showed that there is not statistically significant difference in turnover intention between entrée and professional level position respondents.

Table 4.15. Turnover Intention by Position

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
TI	Equal variances assumed	1.367	.244	1.16	157	.247	.422	.363	-.295	1.139
	Equal variances not assumed			1.23	27.6	.229	.422	.343	-.280	1.124

[1]p<0.05, Source: Based on the survey, December 2025

4.9. Turnover Intention by Gender

Table 4.16 shows that turnover intention don't have a statistically significant difference between respondents from male and female respondents.

Table 4.16. Turnover Intention by Gender

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
TI	Male	121	3.7545	1.45648	.13241
	Female	72	4.1097	1.68081	.19809

[1]p<0.05, Source: Based on the survey, December 2025

According to the independent T-test results findings depicted in Table 4.16, male respondents 3.75 (SD 1.46) has a statistically significant difference with female respondents 4.11 (SD 1.68) but it’s not statistically significant. Therefore, result showed that there is not statistically significant difference in turnover intention between male and female respondents.

Table 4.17. Turnover Intention by Gender

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
TI	Equal variances assumed	1.797	.182	-1.55	191	.124	-.355	.2297	-.808	.098
	Equal variances not assumed			-1.49	132.9	.138	-.355	.2383	-.826	.116

[1]p<0.05, Source: Based on the survey, December 2025

4.10. Turnover Intention by Organization

Table 4.18 shows that turnover intention don’t have a statistically significant difference between respondents from Dashen Bank and Bank of Abyssinia respondents.

Table 4.18. Turnover Intention by Organization

Group Statistics					
	Organization	N	Mean	Std. Deviation	Std. Error Mean
TI	Dashen Bank	123	3.8195	1.46526	.13212
	Bank of Abyssinia	70	4.0057	1.69123	.20214

[1]p<0.05, Source: Based on the survey, December 2025

According to the independent T-test results findings depicted in Table 4.18, Dashen Bank respondents 3.82 (SD 1.47) has a statistically significant difference with Bank of Abyssinia respondents 4.01 (SD 1.69) but it’s not statistically significant. Therefore, result showed that there is not statistically significant difference in turnover intention between Dashen Bank and Bank of Abyssinia respondents.

Table 4.19. Turnover Intention by Organization

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
TI	Equal variances assumed	4.409	.037	-.802	191	.424	-.186	.232	-.644	.272
	Equal variances not assumed			-.771	127.395	.442	-.186	.241	-.664	.292

[1]p<0.05, Source: Based on the survey, December 2025

4.11. The Regression Analysis Result of Employee Commitment

The adjusted R2 result indicates dimensions of generation inclusive HR practice accounts for 44.1% of the changes in employee commitment.

Table 4.20. Regression Result of Employee Commitment

Variables	Standardized Coefficients	S Std. Error	t-value	Sig.
(Constant)	1.578	0.277	5.707	.000[1]
Generation Inclusive HR Practice	.668	0.055	12.415	.000[1]

[1]p<0.01, Source: Based on the survey, December 2025

HO1: Generation inclusive HR practice has a significant positive effect on employee commitment.

The Generation inclusive HR practice dimension had positive and statistically significant effect on employee commitment with the beta value of 0.668 at 1% level of significance, indicating persons scoring higher on generation inclusive HR practice are likely to be committed to their work and organization than those scoring lower on the measure. Based on this finding HO1 was supported. This finding was in alignment with the findings of (Boehm, Kunze, and Bruch, 2014, Kooij et al., 2010, and Blau, 1964; Cropanzano & Mitchell, 2005).

4.12. The Regression Analysis Result of Turnover Intention

The adjusted R2 result indicates dimensions of generation inclusive HR practice accounts for 30.3% of the variation in turnover intention.

Table 4.21. Regression Result of Turnover Intention

Variables	Standardized Coefficients	S Std. Error	t-value	Sig.
(Constant)	7.486	0.403	18.582	.000[1]
Generation Inclusive HR Practice	-.553	0.080	-9.182	.000[1]

[1]p<0.01, Source: Based on the survey, December 2025

HO2: Generation inclusive HR practice has a significant negative effect on turnover intention. Additionally, Generation inclusive HR practice dimension had negative and statistically significant effect on turnover intention with the beta value of -0.553 at 1% level of significance, inferring that persons with higher score on generation inclusive practice are less likely to have an intention to leave their organization than those with lower score on the metric. Based on this finding HO2 was supported. This finding was in alignment with the findings of (Kunze, Boehm, and Bruch, 2013, Li, De Meulenaere, and Kim, 2020, Spence, 1973)

4.13. The Regression Analysis Result of Turnover Intention

The adjusted R2 result indicates dimensions of employee commitment accounts for 46.9% of the variation in turnover intention.

Table 4.22. Regression Result of Turnover Intention

Variables	Standardized Coefficients	S Std. Error	t-value	Sig.
(Constant)	8.281	0.346	23.908	.000[1]
Employee Commitment	-.687	0.068	-13.050	.000[1]

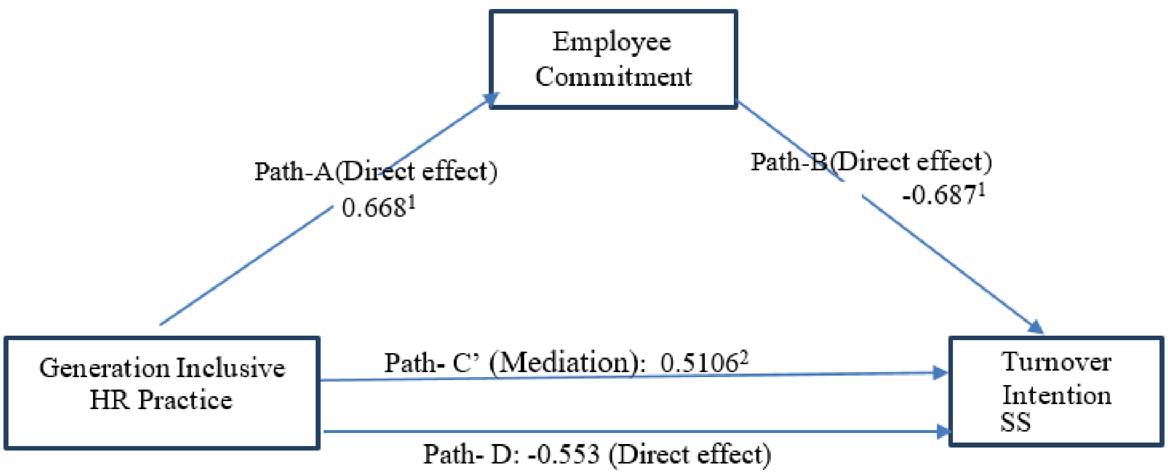
[1]p<0.01, Source: Based on the survey, December 2025

HO3: Employee commitment dimension has a significant negative impact on turnover intention. Employee commitment dimension had negative and statistically significant impact on turnover intention with the beta value of -0.687 at 1% level of significance, indicating persons with higher employee commitment score are less likely to have an intention to leave their organization than those with lower score on the metric. Based on this finding HO3 was supported. And it's consistent with the findings of (Meyer and Allen, 1997, Eisenberger et al., 1986).

4.14. The Mediation Analysis Result

HO4: employee commitment mediates the association between generation inclusive HR Practice and turnover intention.

Figure 4.1. Mediation Effect of Employee Commitment on the Relationship between Generation Inclusive HR Practice and Turnover Intention



Note: [1]p<0.01, [2]p<0.05,
Source: Based on the survey, December 2025
Bootstrapping method were used to conduct the mediation analysis with bias corrected confidence estimates (Mackinnon, Lockwood, & Williams, 2004; Preacher & Hayes, 2004), considering the significance of both paths (a, and b-paths). In this study, 5000 bootstrap resamples were utilized to generate a 95% confidence interval for the indirect effects (Preacher & Hayes, 2008).

The path (direct effect) from generation inclusive HR practice to employee commitment was statistically significant and positive (b=.668, s.e.=.055, p<.001), and the path (direct effect) from generation inclusive HR practice to turnover intention is negative and significant (b=-.553, s.e.=.080, p<.001). Moreover, the direct effect of employee commitment on turnover intention is also negative and significant (b=-.687, s.e.=0.068, p<.001).

The indirect effect is examined using non-parametric bootstrapping. If the null (0) falls between the lower and upper bound of the 95% confidence interval, then the interpretation is that the population indirect effect is 0. If 0 falls outside the confidence interval, then the indirect effect is interpreted to be non-zero (Preacher & Hayes, 2004). Therefore, here the indirect effect (IE=.5106) is statistically significant: 95%CI= (-.4120, -.0443). and it was similar with the findings of (Boehm et al., 2014; Cropanzano and Mitchell, 2005)

CHAPTER FIVE: CONCLUSION AND RECOMMENDATION

5.1. Conclusion

This study set out to examine the effect of generation inclusive human resource practice on employee commitment and turnover intention and the mediation role of employee commitment in between the association of generation inclusive HR practice and turnover intention within the context of Dashen Bank and BOA. Drawing on theoretical evidences and supported by empirical evidences the study revealed pertinent findings and conclusion.

Firstly, the analysis revealed that dimension of generation inclusive HR practice, had a positive and statistically significant influence on employee commitment. These results suggest that generation inclusive HR practice dimension play pivotal roles in predicting commitment of Dashen and Abyssinia Banks employees.

Secondly, the study demonstrated that generation inclusive HR practice and employee commitment significantly and negatively affected turnover intention, indicating that generation inclusive HR practice and employee commitment are a significant predictor of turnover intention within the Dashen and Abyssinia Banks. In addition, the significant meditation effect of employee commitment on the relationship between generation inclusive HR practice and turnover intention is the another contribution of the study this implies that employee generation inclusive HR practice contributes to employee retention both directly and indirectly through strengthening employee commitment.

The study also revealed that millennial generation employees exhibited greater employee commitment than generation Z employees.

Finally, these findings underscore the critical importance of introducing generation inclusive HR practice to enhance employee commitment, and reduce turnover intention at Dashen and Abyssinia Banks. Therefore, by investing on generation inclusive HR practice banks can better manage and capitalize benefits from sustainable human resource outcomes.

5.2. Recommendation

Based on the conclusions drawn, the following recommendations are forwarded to foster generation inclusive HR practice, enhance employee commitment, and reduce turnover intention:

- Dashen and Abyssinia Bank should adopt generation inclusivity in all major HR practices and programs including recruitment, learning and development, and career advancement to create equal opportunity by revising the HR policy procedure for each of the practice to provide tailored solutions, and meet expectation and need of employees across different generation.
- Dashen and Abyssinia Bank Management should actively demonstrate organizational support through fair treatment, recognition, and open communication. Since perception of organizational support, fairness, and inclusion strengthens affective commitment, this perception is a form of socio-emotional resource that employees are likely to reciprocate with enhanced commitment, and reduced turnover.
- Dashen and Abyssinia Bank should promote age diversity climate through discouraging generation based stereotypes and discriminations as it enables organizations to fully leverage the strengths of both younger and older workers, which enhances creativity, decision-making, and productivity. Furthermore, inclusive climates mitigate intergenerational conflicts and foster mutual respect, which in turn boosts employee commitment and retention.
- To leverage the direct and indirect or mediating role of employee commitment on turnover intention Dashen and Abyssinia Bank should invest on initiatives that enhance employee commitment through talent programs for instance reward and recognition, work life balance to strengthen employee's attachment with the organization thereby reducing employees' turnover intention.
- Dashen and Abyssinia Bank should continuously monitor generation inclusive practice through surveys, reviews, and other generation inclusive HR program data in order to track progress and make data-driven decisions for improvements.

By implementing these recommendations, Dashen and Abyssinia Banks can build a sustainable and inclusive workforce thereby enhancing employee commitment and reduce turnover intention, in the long run generation inclusive HR practice will enhance performance of the two banks', employee wellbeing, and be a competitive advantage.

5.3. Limitation of the Study and Future Research Direction

The primary limitation of this study pertains to its scope and research methodology. The study exclusively centered on Dashen and Abyssinia Bank, which may limit the generalizability of its findings to other sectors other than banking. Additionally, the study predominantly employed a survey method and a quantitative research approach to explore the associations between variables. This methodological choice may have overlooked the nuances and qualitative aspects that contribute to employee commitment and turnover intentions. Furthermore, the study's focus was narrowed down to generation inclusive HR practices, leaving out the examination of other potential variables that could impact these key dependent variables.

Future research should expand beyond Dashen and Abyssinia Bank to encompass a more diverse range of industries as well as more number of banks to broaden the sample. This broader sample can provide a more comprehensive understanding of generation inclusive HR practice, employee commitment, and turnover intention across the industry, enhancing the external validity of the findings.

To address the limitations associated with a purely quantitative approach, future studies could adopt a mixed-methods research design. This would allow for the inclusion of qualitative data, enabling a deeper exploration of employee perceptions and experiences. Qualitative insights can complement quantitative findings and provide a more holistic understanding of the factors influencing employee commitment and turnover intention.

While generation inclusive HR practice were the primary focus of this study, future research should consider incorporating other diversity variables that influence employee commitment and turnover intention. These could include diversity factors like gender, and cultural diversity. Examining a broader set of variables will yield a more comprehensive picture of the determinants.

References

Adedeji, (2022). Human resource management practice and organizational performance.

Adedeji, (2019). The effect of age related HR practice on perceive age discrimination, employee commitment, turnover intention and the moderating effect of diversity management.

Anderson and Gerbing, (1988), SEM in practice a review and recommended two step approach. Psychological Bulletin.

Barney, J. (1995). Looking inside for competitive advantage. Academy of Management Executive, 9(4), 49-61.

Bashir, S., Jianqiao, L., Jun, Z. Ghazanfar, F., & Khan, M. M. (2021). The role of inclusive Human Resource practice in fostering employee engagement. Frontiers in Psychology, 12, 1-4.

Blau, P.M. (1964). Exchange and power in social life. wiley.

Boehm, S. A., Kunze, F., & Bruch, H. (2014). Spotlight on age diversity climate: The impact of age inclusive HR practice on firm level outcomes. Journal of Management Psychology, 29(5), 559-576.

Boehm, S. A., Schroder, H., Kunze, F., & Bruch, H. (2021). Age diversity, age discrimination climate and performance consequences. Human Resource Management, 60(5), 779-796.

Bretz, R. D., & Judge, T. A. (1994). Person organization fit and the theory of work adjustment. Journal of Vocational Behavior, 44(1), 32-54.

Bryman, A. (2012). Social research method (4^{th} edition). Palgrave Macmillan.

Collis, J., & Hussey, R. (2014). Business Research: Practical guide for undergraduate and post graduate students (4^{th} edition). Palgrave Macmillan.

Cropanzano, R., & Mitchell, M. S. (2005). Social exchange theory: an interdisciplinary review. Journal of Management, 31(6), 874-900

Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986). Perceived organizational support. Journal of Applied Psychology, 71(3), 500-507

Gaskin, J. (2017). Common methods bias. Gaskination's StatWiki,

Gujarati, D. N. (2012). Econometrics by example. Palgrave Macmillan.

Guthrie, J. P. (2001). High-involvement work practices, turnover, and productivity. *Academy of Management Journal*, *44*(1), 180–190.

Huselid, M. A., & Becker, B. E. (2000). Comment on "Measurement error in research on human resources and firm performance". *Academy of Management Journal, 43*(1), 29–37.

Ichniowski, C., Shaw, K., & Prennushi, G. (1993). The effects of human resource management practices on productivity. *American Economic Review, 87*(3), 291–313.

ILO. (2021). *Global employment trends for youth*. International Labour Organization.

Islam, G., & Avdic, A. (2010). Employee involvement and organizational performance. *International Journal of Human Resource Management, 21*(3), 351–368.

Jiang, K., Lepak, D. P., Hu, J., & Baer, J. (2012). How does HRM influence organizational outcomes? *Academy of Management Journal, 55*(6), 1264–1294.

Juhdi, N., Pa'wan, F., & Hansaram, R. (2013). HR practices and turnover intention. *International Journal of Human Resource Studies, 3*(1), 1–21.

Kaplan, R. S., & Norton, D. P. (1996). *The balanced scorecard*. Harvard Business School Press.

Kooij, D. T. A. M., Jansen, P. G. W., Dikkers, J. S. E., & De Lange, A. H. (2010). The influence of age on HR practices. *Journal of Organizational Behavior, 31*(8), 1111–1136.

Kunze, F., Boehm, S. A., & Bruch, H. (2011). Age diversity and firm performance. *Journal of Organizational Behavior, 32*(2), 264–290.

Kunze, F., Boehm, S. A., & Bruch, H. (2013). Organizational performance consequences of age discrimination. *Journal of Managerial Psychology, 28*(4), 395–414.

Leslie, L. M. (2019). Diversity initiative effectiveness. *Academy of Management Review, 44*(3), 443–466.

Li, Y., De Meulenaere, K., & Kim, T. (2020). Inclusive HR practices and retention. *Human Resource Management Journal, 30*(3), 406–425.

Loretto, W., & White, P. (2006). Employers' attitudes towards older workers. *Human Resource Management Journal, 16*(3), 313–330.

MacDuffie, J. P. (1995). Human resource bundles and manufacturing performance. *Academy of Management Journal, 38*(1), 197–221.

Meyer, J. P., & Allen, N. J. (1997). *Commitment in the workplace*. Sage.

Meyer, J. P., Allen, N. J., & Smith, C. A. (1993). Commitment to organizations and occupations. *Journal of Applied Psychology, 78*(4), 538–551.

Meyer, J. P., & Smith, C. A. (2000). HR practices and organizational commitment. *Personnel Psychology, 53*(2), 319–345.

Mowday, R. T., Steers, R. M., & Porter, L. W. (1979). The measurement of organizational commitment. *Journal of Vocational Behavior, 14*(2), 224–247.

Oude Mulders, J., Henkens, K., & van Dalen, H. (2020). Organizational context and age-inclusive HR practices. *Human Resource Management Journal, 30*(2), 224–240.

Payne, G., & Payne, J. (2011). *Key concepts in social research*. Sage.

Purcell, J., & Hutchinson, S. (2007). Front-line managers and HR practices. *Human Resource Management Journal, 17*(1), 3–20.

Rousseau, D. M., & Greller, M. M. (1994). Human resource practices. *Human Resource Management, 33*(3), 385–401.

Shore, L. M., et al. (2018). Inclusion and diversity in work groups. *Journal of Management, 44*(5), 1891–1920.

Sousa, C., Ramos, H., & Carvalho, F. (2021). Age diversity and performance. *Personnel Review, 50*(1), 1–20.

Teo, S. T. T., Bentley, T., & Nguyen, D. (2022). Inclusive HRM practices. *Human Resource Management Review, 32*(1), 100–123.

Walker, A. (1999). Managing an ageing workforce. *International Journal of Manpower, 20*(5), 367–379.

Wright, P. M., & Nishii, L. H. (2007). Strategic HRM and HR practice implementation. *Academy of Management Review, 32*(3), 1–16.

Yamane, T. (1965). *Statistics: An introductory analysis* (2nd ed.). Harper & Row.

Youndt, M. A., Snell, S. A., Dean, J. W., & Lepak, D. P. (1996). Human capital and manufacturing performance. *Academy of Management Journal, 39*(4), 836–866.

Holtom, B.C., Mitchell, T.R., Lee, T.W., Eberly, M.B.: Turnover and retention research: a glance at the past, a closer review of the present, and a venture into the future. Acad. Manag. Ann. 2(1), 231–274 (2008).

Hom, P., Lee, T., Shaw, J., Hausknecht, J.: One hundred years of employee turnover theory and research. J. Appl. Psychol. 102, 530 (2017).

Ab Kadir, M. A., Karim, N. A., & Rahman, M. M. (2022). Employee turnover in the banking sector: Determinants and organizational implications. *International Journal of Bank Marketing, 40*(5), 1023–1041.

Bui, H. T. M., Zeng, Y., & Higgs, M. (2024). Employee turnover intention: A meta-analytic review and future research agenda. *Human Resource Management Review, 34*(1), 100941.

Cohen, G., Blake, R. S., & Goodman, D. (2016). Does turnover intention matter? Evaluating the usefulness of turnover intention rate as a predictor of actual turnover rate. *Review of Public Personnel Administration, 36*(3), 240–263.

Deschênes, A. A. (2020). Generation Z in the workplace: Negotiating identity and career expectations. *Journal of Organizational Change Management*, *33*(6), 1031–1046.

Falahat, M., Yousaf, Z., & Baharun, R. (2019). The impact of turnover on organizational cost: Evidence from the banking industry. *Global Business Review, 20*(4), 1069–1084.

Haider, S., Jabeen, S., & Ahmad, J. (2019). Moderated mediation between work life balance and employee turnover intentions. *Journal of Management Development, 38*(9), 758–772.

Hale, D., Ployhart, R. E., & Weekley, J. A. (2016). Organizational turnover and productivity: The moderating role of human capital. *Journal of Applied Psychology, 101*(7), 1037–1052.

Hollander, E. P., Wolfe, D. M., & Chicken, J. (2014). *Human relations and organizational behavior*. McGraw-Hill Education.

Hom, P. W., Lee, T. W., Shaw, J. D., & Hausknecht, J. P. (2017). One hundred years of employee turnover theory and research. *Journal of Applied Psychology, 102*(3), 530–545.

Islam, M. S., Rahman, M. M., & Khan, M. A. (2023). Turnover intention and job performance in the financial sector. *Journal of Financial Services Marketing*, *28*(2), 214–229.

Lang, M. (2020). Multigenerational workforce management: Strategies and challenges. *Human Resource Development International*, *23*(5), 523–541.

Lin, C. P. (2018). Generational differences in workplace attitudes and values. *International Journal of Organizational Analysis, 26*(4), 642–659.

Magni, M., & Manzoni, B. (2020). Age diversity and team performance: A review of empirical evidence. *European Management Review, 17*(1), 45–63.

Martins, H., Coetzee, M., & De Villiers, M. (2023). Employee retention strategies in financial institutions. *SA Journal of Human Resource Management, 21*, a2031.

Mubashar, T., & Harzer, C. (2023). Withdrawal behaviors and turnover intention: A psychological perspective. *Current Psychology*, *42*(14), 12045–12058.

Ng, T. W. H., & Feldman, D. C. (2009). Re-examining the relationship between age and voluntary turnover. *Journal of Vocational Behavior*, *74*(3), 281–294.

Okros, A. (2020). Generational theory and cohort analysis in the workplace. *Journal of Organizational Effectiveness, 7*(4), 405–420.

Rasheed, M. I., Yousaf, S., & Mahmood, F. (2024). Determinants of employee turnover in the banking industry. *International Journal of Human Resource Management, 35*(2), 312–334.

Stevanin, S. (2019). Generational differences in organizational commitment. *Nursing Management, 26*(7), 28–35.

Tahir, R., Ali, A., & Zafar, S. (2024). Turnover intention and its antecedents: A systematic review. *Management Review Quarterly, 74*(1), 1–29.

Wahana, D., Kasa, R., & Putra, A. (2024). Turnover trends in the financial services sector. *Asia Pacific Journal of Human Resources, 62*(1), 88–107.

About BoA - Bank of Abyssinia - The First Bank in Ethiopia

Annex

Appendix 1 - Questionnaire

The Effect of Generation Inclusive HR Practices on Employee Commitment & Turnover Intention

Dear Participant,

I am a Masters of Business Administration candidate at Addis Ababa University. This survey is conducted as part of the requirements for the completion of my postgraduate studies at Addis Ababa University.

The purpose of this study is to examine the role of age/generation-inclusive human resource management practices on employee commitment and turnover intentions.

You are kindly requested to participate in this research by completing the attached survey questionnaire, which will take approximately 10 minutes. Your participation is voluntary, and information provided will be kept strictly confidential which will be used solely for academic purposes.

For further other inquiries, please feel free to contact me at 0949-44-97-49 or via email at natnaelgirma401@gmail.com.

Thank you very much for your time and cooperation.

Survey Questionnaire

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

Section A: General Information

1. Name of Organization ____

2. Position in the organization

a) Professional level ☐ b) Middle management level ☐ c) Top management level ☐

3. Gender

a) Male ☐ b) Female ☐

4. Age Group/ Generation Category

a) 20-27 years old ☐
b) 28-35 years old ☐
c) 36-43 years old ☐
d) 44-52 years old ☐
e) 53-60 years old ☐

5. Highest qualification

a) Deploma ☐
b) Bachelor Degree ☐
c) Master's Degree ☐
d) Doctorate Degree ☐

6. Department/ Functional Area

a) Marketing ☐ b) Customer service & sales ☐ c) Operations ☐ d) Human resource ☐ e) Finance ☐ f) IT ☐

7. Tenure with the organization?

a) Less than 5 yrs. ☐ b) 5 - 10 yrs. ☐ c) 11 - 15 yrs. ☐ d) 16 yrs. and more ☐

8. Tenure in current Role/Position?

a) Less than 1 yr. b) 1-3 yrs. c) 3-5 yrs.
d) 5-10 yrs. and more ☐ e) 10 yrs. Or more ☐

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

Section B: information about the organization. From options 1 to 7, choose the extent to which you agree to the question

Level of Agreement

a) 1= Strongly Disagree
b) 2 = Disagree
c) 3= Slightly Disagree
d) 4 = Uncertain/Neutral
e) 5= Slightly Agree
f) 6 = Agree
g) 7 = Strongly Agree

Section B 1: Age/Generation – Inclusive HR practices

This scale was measured using eight items, adapted from Boehm et al. (2014) and Pugh, Dietz, Brief, and Wiley (2008). the scale had a Cronbach alpha, α of 0.690.

S/N	Questions	Level of Agreement						
		1	2	3	4	5	6	7
9	My organization offers equal access to training and further education for all age groups							
10	My organization offer equal opportunities to be promoted, transferred, and to make further career steps irrespective of one's age?							
11	My organization makes it easy for people from different age groups to fit in and be accepted							
12	My organization offer training and education for managers on how to deal with an age-diverse workforce and how to respond to the needs of different age groups							
13	In my organization, employees are developed and advanced without considering the age of the individual							
14	I feel that my manager does a good job of managing people with different backgrounds in terms of age							
15	Managers in my organization demonstrate through their action that they want to recruit and retain a workforce of different age groups							
16	foster the promotion of an age-friendly organizational culture							

Section B 2: Employee Commitment

This was measured using ten items, adapted from Mowday et al. (1979) which measures how committed employees are to the organization. The scale had a Cronbach α of 0.874.

17	I am willing to put in a great deal of effort beyond that normally expected in order to help this organization							
18	I present this organization to my friends as a great organization to work for							
19	I feel very little loyalty to this organization (R)							
20	My values and the organization's values are similar							
21	I am proud to tell others that I am part of this organization							
22	This organization inspires me to put my best in carrying out my responsibilities							
23	I am extremely glad I chose this organization to work for over others							
24	There is nothing much to gain sticking on this organization indefinitely (R)							
25	I really care about the fate of this organization							
26	For me this is the best of all possible organization for which to work							

Section B 3: Turnover Intentions

This was measured using three items adapted from Meyer, Allen, and Smith (1993). The scale was chosen for validity and reliability with Cronbach α of 0.810.

27	I often feel like quitting this job because the organization does not keep to its promise.							
28	I do not like the image of me I see in the future if I remain here.							
29	I am seriously considering quitting this job because of the organizational practices and policies.							
30	My major dissatisfaction in life comes from my job environment.							
31	If I get a better offer, I will leave my present job because of job insecurity.							
32	I often feel that my present job is not worth the offer.							
33	I feel like quitting this organization because it does not create opportunity for advancement and development.							

34	I need a work environment that will improve me; I don’t get it here.							
35	I often feel like quitting this organization because my years of service do not reflect my present job designation.							
36	I intend to leave this organization in the next one year.							

Appendix-2

Normality Test

Table B 1 Test of Normality

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
GI	193	1.75	7.00	4.8711	1.16039	-.318	.175	-.608	.348
EC	193	1.60	7.00	4.9181	1.19060	-.612	.175	.019	.348
TI	193	1.00	6.90	3.8870	1.54926	-.014	.175	-1.079	.348
Valid N (listwise)	193								

Figure B5: Histogram for Regression Standardized Residual

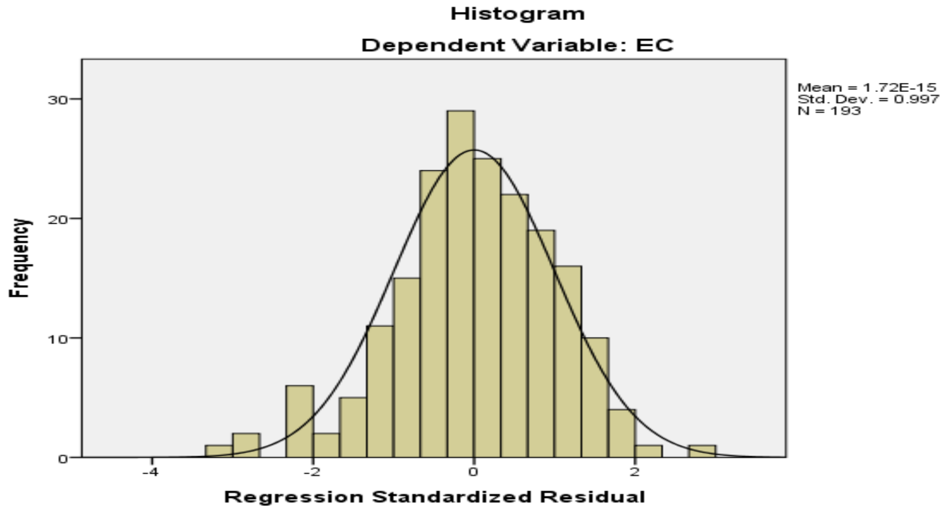


Figure B6: PP Plot for Regression Standardized Residual

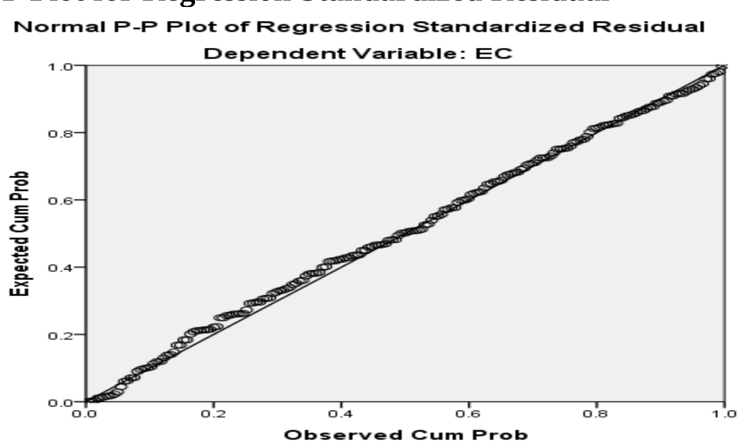
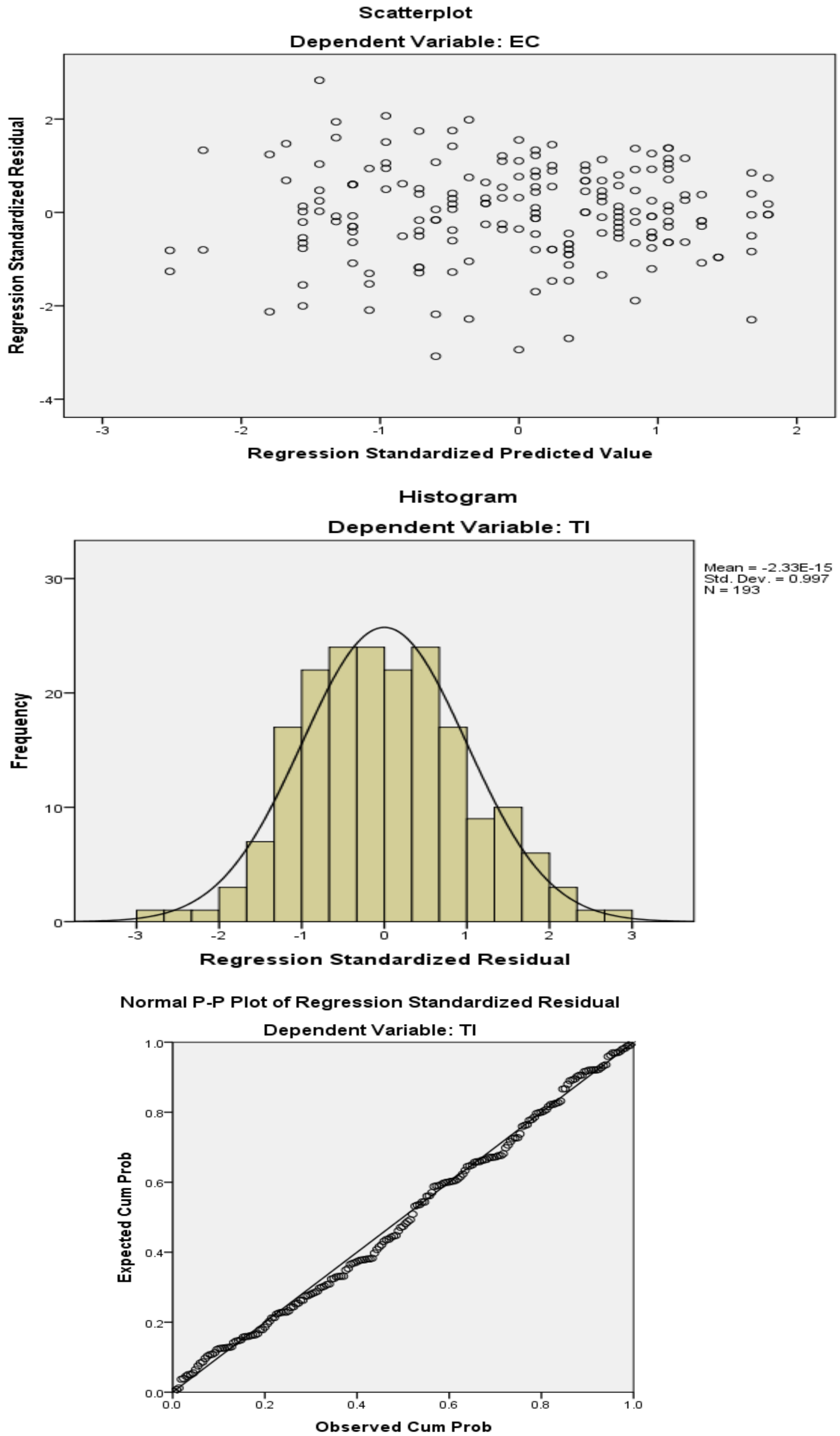
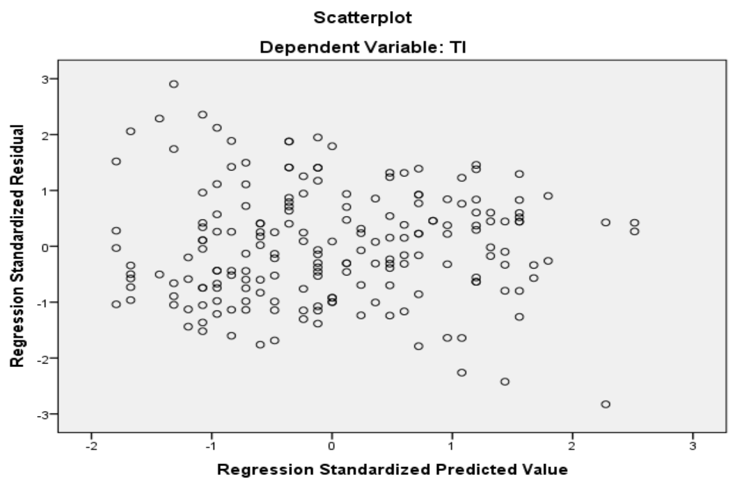
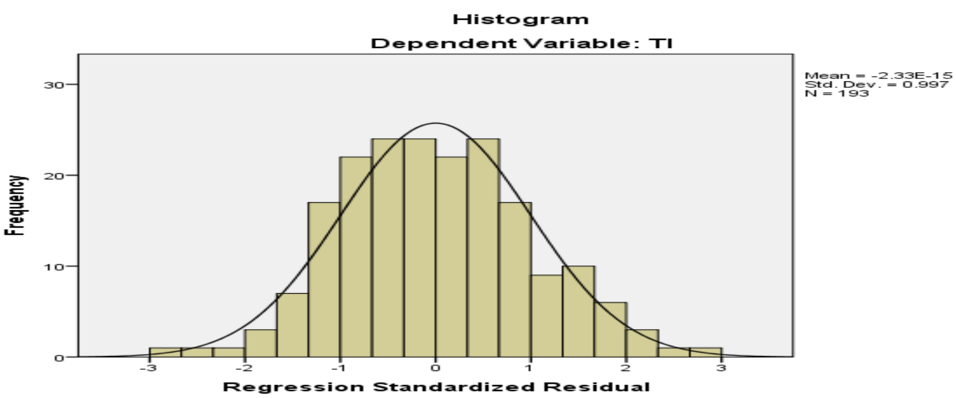
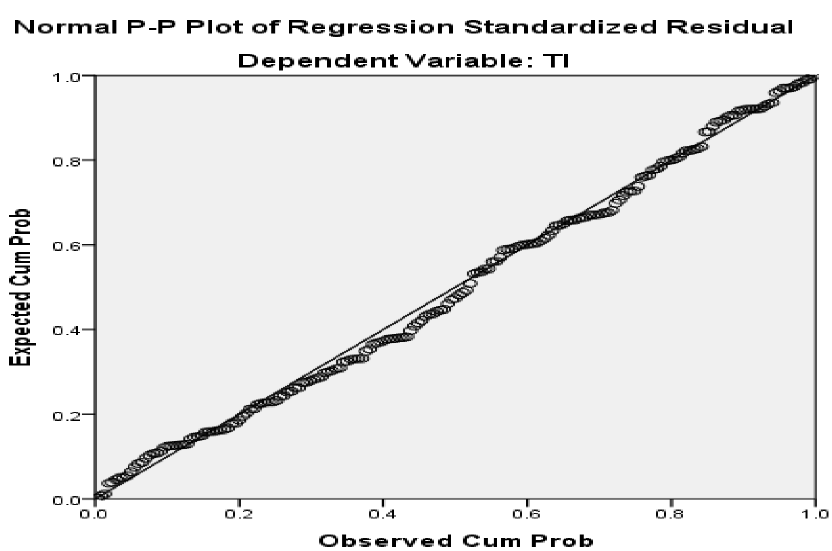


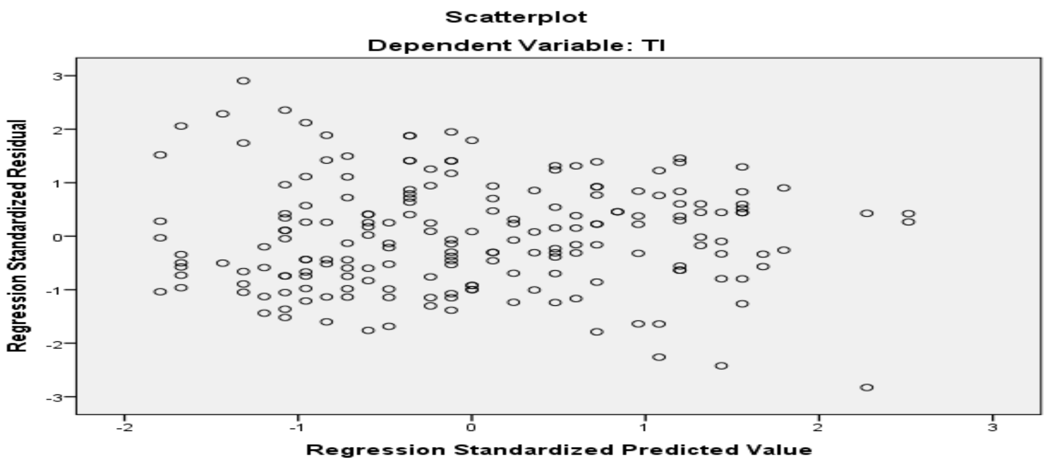
Figure B3: Scatterplot for Regression Standardized Residual




Scatterplot
Dependent Variable: TI
Regression Standardized Residual
Regression Standardized Predicted Value


Histogram
Dependent Variable: TI
Mean = -2.33E-15
Std. Dev. = 0.997
N = 193
Frequency
Regression Standardized Residual


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: TI
Expected Cum Prob
Observed Cum Prob


Scatterplot
Dependent Variable: TI
Regression Standardized Residual
Regression Standardized Predicted Value
3
2
1
0
-1
-2
-3
-2
-1
0
1
2
3

Appendix 3-Hetrocidacity Test

Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	GI[b]	.	Enter

a. Dependent Variable: R22
b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.086[a]	.007	.002	2.26974	.007	1.439	1	191	.232	1.999

a. Predictors: (Constant), GI
b. Dependent Variable: R22

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.415	1	7.415	1.439	.232[b]
	Residual	983.976	191	5.152		
	Total	991.391	192			

a. Dependent Variable: R22
b. Predictors: (Constant), GI

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.848	.686		1.235	.218		
	GI	.188	.157	.086	1.200	.232	1.000	1.000

a. Dependent Variable: R22

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	GI
1	1	1.971	1.000	.01	.01
	2	.029	8.282	.99	.99

a. Dependent Variable: R22

Casewise Diagnostics[a]

Case Number	Std. Residual	R22	Predicted Value	Residual
6	3.116	8.51	1.4360	7.07271
50	5.346	14.04	1.9064	12.13475
126	3.705	9.78	1.3654	8.41010
141	3.254	9.25	1.8593	7.38675
166	5.337	13.32	1.2008	12.11458

a. Dependent Variable: R22

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.1538	2.0004	1.6479	.19652	193
Residual	-1.99883	12.13475	.00000	2.26382	193
Std. Predicted Value	-2.514	1.794	.000	1.000	193
Std. Residual	-.881	5.346	.000	.997	193

a. Dependent Variable: R22

Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	EC[b]	.	Enter

a. Dependent Variable: R33

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.030[a]	.001	-.004	1.84794	.001	.174	1	191	.677	1.805

a. Predictors: (Constant), EC

b. Dependent Variable: R33

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.595	1	.595	.174	.677[b]
	Residual	652.242	191	3.415		
	Total	652.837	192			

a. Dependent Variable: R33

b. Predictors: (Constant), EC

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.492	.567		2.633	.009		
	EC	-.047	.112	-.030	-.417	.677	1.000	1.000

a. Dependent Variable: R33

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	EC
1	1	1.972	1.000	.01	.01
	2	.028	8.402	.99	.99

a. Dependent Variable: R33

Casewise Diagnostics[a]

Case Number	Std. Residual	R33	Predicted Value	Residual
6	7.039	14.36	1.3566	13.00732
50	5.271	10.97	1.2257	9.73995

a. Dependent Variable: R33

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.1649	1.4174	1.2623	.05567	193
Residual	-1.40279	13.00732	.00000	1.84312	193
Std. Predicted Value	-1.749	2.787	.000	1.000	193
Std. Residual	-.759	7.039	.000	.997	193

a. Dependent Variable: R33