

**EFFECT OF EMOTIONAL INTELLIGENCE ON
EMPLOYEE COMMITMENT IN SAVINGS AND
CREDIT CO-OPERATIVE SOCIETIES IN KENYA**

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**Effect of Emotional Intelligence on Employee Commitment in
Savings and Credit Co-Operative Societies in Kenya**

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**A thesis submitted in partial fulfillment for the degree of Doctor of
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DECLARATION

This thesis is my original work and has not been presented for a degree in any other university.

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DEDICATION

This thesis is dedicated to my ultimate people: my beloved wife and our children; Shayna and David for their moral support, sacrifices and prayers throughout my period of study. To my dearest parents and especially my dad who told me when I began the course “son I am looking forward to the day you will invite me to JKUAT for your graduation”. Dad, these words speaks to me to date. Thank you for your challenge, encouragement and above all believing in me.

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ABBREVIATIONS AND ACRONYMS

EC	Employee commitment
EQ	Emotional intelligence
EP	Employee Performance
FOSA	Front Office Service Activities
FSD	Financial Sector Deepening
HR	Human Resource
HRD	Human Resource Development
HRM	Human Resource Management
IT	Information Technology
LMX	Leader Member Exchange
MFI	Microfinance Institutions
MSCEIT	Mayer-Salovey-Caruso emotional intelligence Test
SACCO	Savings and Credit Cooperative Society
SASRA	SACCO Societies Regulatory Authority
SPSS	Statistical Package for Social Sciences

DEFINITION OF TERMS

Emotional intelligence	A set of emotional and social skills that influence the way people perceive and express themselves, develop and maintain social relationships, cope with challenges, and use emotional information in an effective and meaningful way (Mayer et al., 2004).
Employee commitment	Refers to the psychological state that characterizes the employee relationship with the organization through feeling such as loyalty, affection, worth, belongingness and pleasure and has implication for decision to continue membership in the organization (Becker et al., 1996).
Relationship management	Relationship management inculcates set of competences which include essential social skill, analyzing and influencing others and inducing desirable responses in others. It involves skills to deter conflict and power to influence others (Mayer et al., 2004).
Self-awareness	The ability to know one's internal state, preference and intuitions. It includes accurate self-awareness and self-confidence (Mayer et al., 2004).
Self-management	Refers to the act of taking responsibility for emotions. Self-management includes adaptability, achievement orientation and initiative (Mayer et al., 2004).
Social awareness	Refers to the ability to perceive and understand the relationships and structures in which you and those around you are operating (Mayer et al., 2004).

ABSTRACT

Savings and credit co-operative societies (SACCOs) require committed employees if they are to reverse the poor performance trends that they have been experiencing. Employee commitment in the SACCOs cannot be left in anticipation that it will occur naturally, despite the employee's natural desire to perform and be rewarded for it. This desire needs to be accommodated, facilitated and cultivated. SACCOs need to develop an ideal framework that can help improve their employees' commitment and hence achieve their overall organizational goals. The general objective of this study was to establish the effect emotional intelligence on employee commitment in the Kenyan SACCOs. This was towards an effort to establish ways of improving the employee commitment and hence reverse the SACCO's overall poor performance. The specific objectives of the study were to establish the effect of; self-awareness on employee commitment, self-management on employee commitment, social awareness on employee commitment and relationship management on employee commitment in the Kenyan SACCOs. The research adopted survey research design. The study focused on the 625 employees in the 51 deposits taking SACCOs operating within Nairobi and Kiambu counties. Stratified random sampling technique was used to select a sample of 243 respondents. Survey questionnaires were used to collect both quantitative and qualitative data which was analyzed using SPSS and by descriptive statistics were presented through percentages, means, standard deviations and frequencies. Correlation results of the study demonstrated a strong relationship between emotional intelligence and employee commitment. Regression results showed that social awareness has the highest contribution to employee commitment at 24.7% followed by relationship management at 18.4%, self-management at 10.3% while self-awareness was at 6.2%. However, analysis of perceived emotional intelligence showed that self awareness was the strongest driver of emotional intelligence. Overall, the results showed that emotional intelligence explained 29.4% positive variations on employee commitment. Further, the results showed higher impact of emotional intelligence on commitment in males compared to females. The study recommends that SACCOs should develop emotional intelligence competencies of their employees. Emphasize should be on social awareness and relationship management competence of emotional intelligence especially in males in order to enhance employee commitment. Lastly, the overall model showed that self-awareness and self-management are statistically insignificant when fitted in the overall model yet when they are fitted individually, they are significant therefore, further studies are recommended to establish moderating variables that can improve the overall model on employee commitment.

CHAPTER ONE

INTRODUCTION

1.1 Background of Study

Organization's competitive edge is the differentiator in today's marketplace. To retain the competitive edge, it is important to motivate the employees if they are to remain in the organization and continue driving the performance. The goal of any organization is to create a workplace that is engaging and motivating, where employees want to stay, grow and contribute their knowledge, experience and expertise (Lockwood, 2010). The global market has also created more job opportunities and it is worth noting that, the more opportunities in the job market there are outside the organization, the less committed employees tend to be. One of the ways that organizations can win the war of talent in the current turbulent economic condition is by having a committed workforce. This workforce is expected to have high levels of performance by being able to identify, manage, and focus their emotions effectively and successfully cope with the demands of daily life (Nafukho & Muyia, 2014).

The survival of organizations is dependent on maximizing profits from existing capabilities, while recognizing and adjusting to the fact that what works today may not necessarily work tomorrow in maintaining the organizational profitability. Therefore, leaders must work hard to have more engaged and committed employees who are flexible enough to change in the changing times and demands (Osborne & Hammoud, 2017). Improved employee productivity has a positive effect on organizational financial performance. Organizational performance is determined by employees' efforts and engagement levels (Musgrove et al., 2014) and interpersonal behaviors affect productivity hence organizational leaders have to foster employee commitment in their organization to ensure survival.

Engaged employees in an organization are committed and they have low turnover hence low hiring costs and they also lead to higher productivity. This calls for organizations to put in place policies that support employee commitment and hence

retention. There is correlation between commitment and job performance. Committed employees are known to go for the extra mile in their service delivery and they stay in their current organization (Vance, 2006). Employees' commitment connects the employees with the organization (Mizanur et al, 2013). Low employee commitment leads to high rate of absenteeism and turnover (Murat et al., 2014).

Committed employees dedicate their mental energy, emotional energy and time to their organizations. In return, these committed employees expect their organization to reciprocate the same. It is this expectation that create the psychological contract between employees and the organizations. These symbiotic expectations between the employees and employers have changed over time and have been influenced by among others global competitions, high cost of labor and the knowledgeable customers. These changes call for organizations to develop new strategies of enhancing employee commitment towards an effort to improve the performance of the employees (Vance, 2006). Employee job satisfaction is directly correlated to low turnover, reduced absenteeism and increased employee commitment to the organization on the financial performance of the organization. (Cherif, 2020).

In the foregoing, employees who are emotionally attached to their organization will be vital to the success of those organizations. The going concern of an organization is affected by employee commitment, which is a factor on the overall organizational performance. In contrast, only 13% of employees around the world are actively engaged at work, and more than twice that number are so disengaged they are likely to spread negativity to others (Bersin, (2014). According to Goleman (2006), human brain can be contagious contending that individuals with negative emotions can cause others to feel negative emotions, which could have a negative impact on productivity of an organization. Molina et al. (2019) notes that the level of emotional intelligence in managers allows them to regulate their emotional states by supporting effective courses of action to deal with situations in ways that create more positive emotional responses from the employees that they supervise. They further noted that a manager who is poor at perceiving emotions may unknowingly miss important emotional signals from his or her team members that can guide his/her decision.

Similarly, a manager who is poor at managing his or her own emotions may allow emotions to interfere with effective course of action.

Emotional intelligence is a combination of both emotional and social skills and it influences the way people perceive and express themselves, develop and maintain social relationships, cope with challenges, and use emotional information in an effective and meaningful way (Mayer et al. 2004). Effective leaders demonstrate high levels of emotional intelligence skill and leaders with these skills are successful in organizations, compared to leaders with technical skills only (Goleman, 2004). According to Watkins et al. (2017), emotional intelligent competencies are important for a leader to be successful in reflecting on experiences, interpreting environmental clues, relating to their followers and developing their interpersonal relationships

1.1.1 Global perspective of emotional intelligence and employee commitment

Linking emotional intelligence (EQ) with employee commitment can provide organizations with a valid alternative for improving organizational performance. Enhancing EQ skills enables employees to regulate their emotions and motivate themselves more effectively (Mayer et al., 2004). The most desired goal in this regard is to develop the emotional intelligence of the employees which in turn improves organizational performance.

To this note, studies have been done across the globe on the concept of emotional intelligence. EQ has been seen to influence positively the employee commitment across the world. A study by Velmurugan and Zafar (2010) focusing on emotional intelligence and organizational commitment on hotel managers in the city of Trichy India demonstrated correlation between emotional intelligence and organizational commitment. Emotional intelligence has unique power to predict academic performance, and it is related to the quality of social interactions with peers. Variations in employees' emotions lead to change in the behavior and the same determines the nature of the service that an employee offers. In this regard, positive emotions, such as excitement and enthusiasm lead to better customer service and the employee contribute positively to the organization. On the other hand, negative emotions like anxiety leads to lack of employee's focus in the workplace (Song et al.,

2010).

Job satisfaction is affected by emotional intelligence. Similarly, organizational commitment is also affected by the emotional intelligence as demonstrated by results from a study that was carried out among high-school English teachers by Anari (2012). The study also concluded that there is no statistically significant difference on job satisfaction and organizational commitment among the teachers of different genders and ages. A study by Qureshi et al. (2015) in the Sports Industry of Sialkot, Pakistan established that there is correlation between emotional intelligence and worker commitment. Hence organizations may put themselves in much better position to create higher levels of worker commitment by selecting those leaders who demonstrate high attributes of emotional intelligence and more specifically higher levels of self-control and well-being. This higher-level work commitment may result in higher worker performance and productivity and tends to reduce tardiness, absenteeism and employee turnover. The relationship between emotional intelligence and employee commitment in the financial institutions cannot be ignored putting in mind that financial institutions are instrumental in the growth of the economy.

1.1.2 Regional perspective of emotional intelligence and employee commitment.

In their study on emotional intelligence and leadership skills on post graduate students at the Kampala International University Uganda, Osunsan et al. (2018) noted significant correlation between emotional intelligence and leadership skills and no correlation between gender and leadership skills. Further the study showed statistically significant difference between the student's age groups and leadership skills and no significant difference between their work experience and leadership skills. Study by Gunu and Oladepo (2014) demonstrated that there is correlation between employees' emotional intelligence with organizational commitment and performance. The results of their study also demonstrated that manager's emotional intelligence and organizational commitment were not significantly positively related. The study recommended that organizations should require new employees to participate in an organizational socialization program that will include an emotional

intelligence development in order to make up for the lack of experience of new employees which will help them increase their performance.

A study by Amir and Jesse (2016) on emotional intelligence among psychotherapists in Northern Uganda recommended that emotional intelligence be an integral component of training and incorporate emotional intelligence intervention techniques to benefit psychotherapists in managing work related stress. Mayer et al. (2017) carried out a study on the emotional intelligence of the South African women leaders who have higher education noted that these leaders have intrapersonal emotional quotient, adaptability, interpersonal emotional quotient, stress management and generally good mood in that order. The finding from this study also provided a basis for furthering the concept of EQ components in the South African women. The findings of the study indicated that interpersonal emotional quotient follows intrapersonal emotional quotient in importance because women leaders' value interpersonal relationships hence emphasizing emotional closeness in terms of having intimacy and desire to have healthy and effective relationships. The women leaders rated empathy highly.

Psychological factors have been precursor of employee commitment in the past. Employee commitment is affected by the nature of relationships and the ability to sustain these relationships. As study by Salami (2008) on the demographic and psychological factors predicting the organizational commitment of industrial workers in Nigeria showed that EQ, work role resilience, motivation to succeed, job satisfaction and entire democratic factors except gender were accounted significant to predict organizational commitment.

Results from a study carried out on South African senior leaders by Mfikwe and Pelser (2017) focusing on emotional intelligence and leadership styles indicated no differences in the leadership styles of male and female managers. The results also showed no correlation between the levels of emotional intelligence of male and female managers. However, the finding indicated that emotional intelligence and leadership are two important correlates of which leadership provides the context in which emotional intelligence operates. Thus, it is critical to promote these two

qualities among senior leadership if the civil service has to promote a shared vision and provide equitable service to the public. Further the study proposed that senior managers in South African government are expected to have some of the following key competencies: change management, knowledge management, strategic capability and leadership, program and project management, service delivery innovation, problem solving and analysis, people management and empowerment, client orientation and customer focus, communication, honesty and integrity. Recruitment procedure for these senior managers should involve competency assessments.

1.1.3 Kenyan perspective of emotional intelligence and employee commitment.

Mwangi (2011) carried out a study in Kenyan Universities focusing on utilization of emotional intelligence and transformational leadership for employee engagement. Results showed that self-awareness and social awareness domains have effect on employee engagement. Results further demonstrated that there is correlation between emotional intelligence and transformational leadership. The study also established that relationship impacted employee engagement and therefore there is need for good practices to be instituted on the drivers of engagement for public university to ensure that employees are engaged and thus positively impacting performance.

Ayiro and Sang (2012) carried out a study on the emotional intelligence and leadership whose focus was on quality assurance managers in Kenyan Universities. The study established that emotional intelligence enhanced the quality of the service offered by the managers. An individual's EQ may indeed be a key determinant of effective leadership. Employee perceptions of manager effectiveness are strongly related to the EQ of the manager. Their study further established that necessary pre-requisite is training of staff in self-evaluation and peer-reviewing. The need for investment in EQ development in the quality assurance managers in the universities is therefore necessary. Involvement of peer reviewers from other institutions within or outside the country in self-assessment exercises can enrich the process, but selection must be done carefully to justify the high costs involved.

Studies on EQ in Kenya have focused on the learning institutions such as Universities, banks and insurance companies. More studies should also be carried out

to reveal the effects of emotional intelligence on employee performance in the financial sector. One of financial sector is the Savings and Credit Co-operative Societies (SACCO's) which plays a vital role in the Kenyan structured financial space and have a membership of 14 million Kenya's in the over 22,000 Co-operatives that are registered (SASRA, 2016b).

1.1.4 SACCOs in Kenya

According to Pollet (2009), SACCOs can be defined as self-help cooperative financial organizations aimed at attaining the economic and social goals of its members and communities at large in which they operate. Unlike other financial institutions, SACCOs are seen to be unique in the way they are managed, owned and democratically controlled by their members and also, they are not driven primarily by profit maximization (McKillop, Ward, & Wilson, 2011). In Kenya, SACCOs are classified as quasi-banking institutions along with Micro Finance Institutions in the financial services sector (Manyara, 2003). They are mandated together with the mainstream banking institutions and the informal financial institutions to mobilize savings and increase access to financial services, particularly in rural areas. There are challenges that undermine the growth and expansion of the cooperative movement in Kenya. Some of these challenges include the persistence of their low business efficiency; weak capital base; the weak entrepreneurial capability of managers and board members; and the unbalanced organizational structures of the movement (Wanyama, 2008).

The Cooperative industry has a great potential in contributing towards national poverty alleviation and economic growth efforts. As financial institutions, SACCOs provides saving opportunities and advances loans to many Kenyans. Pollet (2009) noted that the SACCOs growth is in upward trend with most countries in Southern and East African having hundreds of new cooperatives registered every year. Under the economic pillar, SACCOs have been identified as one of the avenues of achieving Kenya's Vision 2030 (Government of Kenya [GOK], 2007). SACCOs are a major player in the financial sector managing to mobilize over Kshs.1Trillion, which is approximately 30% of the total national savings (Oloo, December 2013).

There are numerous advantages inherent to SACCOs which makes them attractive to most of the un-banked Kenyans. SACCOs in Kenya are categorized into two that is deposit and non-deposit taking SACCOs. SACCOs are the second largest brick and mortar financial institution.

SACCOs have been in existence for many decades. However, the growth rate has been very minimal. Pollet (2009) noted the percentage of dormant cooperatives varying from 20 to 80 per cent in South and East Africa. The SACCOs have been struggling with their performance and there is also significant difference in the level of trust between the SACCOs and their customers compared to banks and their customers. 7.6% of the rural customers' trust their SACCOs compared to 32.5% of rural customers who trust their banks (Financial Sector Deepening [FSD], 2016). Research has been carried out in SACCOs. Kiruthu et al. (2019) carried out a study on organizational capabilities and strategy execution: a perspective from Chief Executive Officers in Kenya's SACCO sector in an effort to establish the role that organizational capabilities play in strategy execution in Kenya's deposit taking SACCOs. Review of studies carried out in Kenya indicate that the research has been done on the concept of emotional intelligence in learning institution. Mwangi (2011) examined the utilization of emotional intelligence and transformational leadership for employee engagement in public universities in Kenya. However, despite evidence from the studies that organizational capabilities and strategy execution in the SACCOs and emotional intelligence influences performance in learning institutions, there has been little evidence of studies done on the effect of emotional intelligence on trust, growth and overall performance of the SACCOs.

1.2 Statement of the Problem

Pollet (2009) indicated that the Cooperative presence in the Southern and East African countries is significant, with approximately seven per cent of the African population having an affiliation to primary cooperatives. Despite the very many years of existence and favorable regulatory framework for the Savings and Credit Cooperative Society (SACCOs), only 164 out of over 3,500 SACCOs recognized as active by the SACCO Societies Regulatory Authority (SASRA) had been licensed to

operate receive deposits in the financial year ending December 2017 (SASRA, 2017). The percentage of dormant cooperatives in Kenya is between 30 to 50 percent (Pollet, 2009). The efficiency ratio of deposit taking SACCOs stood at 195% against the efficiency ratio of the other mainstream banks which stood at 51% (Oloo, December 2013). The number of licensed and transacting deposit taking SACCOs have declined by 11.4% between the year 2014 and year 2019 (SASRA, 2014, 2019). There were 184 licensed transacting deposit taking SACCOs in the year 2014, 176 in the year 2015, 164 in the year 2016 and 2017, 166 in year 2018 and 163 in year 2019 (SASRA, 2014, 2015, 2016a, 2017, 2018, 2019). On the other hand, the main stream banks have had a stable number of commercial Banks and a 4.29% a growth on the number of branches from a total of 1,443 branches to a total of 1,505 branches in the year 2014 and 2018 respectively (Central Bank of Kenya [CBK], 2014, 2018).

The Deposit takings SACCOs have also experienced negative growth in terms of market share. According to a survey by FSD (2016) the percentage of Kenyans accessing the financial services through the deposit taking SACCOs dropped from 13.1% in the year 2006 to 12.9% by year 2016 however the percentage of Kenyans using mainstream bank services grew from 14% in the year 2006 to 38.4% by year 2016. On average only 7.7% of the SACCO customers trust the SACCOs compared to an average of 40.15% of the bank customers who trust the Banks (FSD, 2016). According to SASRA (2018), deepening of the public trust and confidence in SACCOs is critical for their future sustainability. Despite the poor trends in efficiency, performance, and declining levels of trust and market share, SACCOs are expected to play a pivotal role in mobilizing savings for economic development and supporting growth of small and medium enterprises in the journey towards realization of Kenya's vision 2030 national economic blue print (GOK, 2007; SASRA, 2018). Therefore, such negative trends if not addressed can negate the realization of this great vision 2030 on national economic pillar.

Trust is a measure of reliability, confidence and a feeling of safety. According to a study by Bricci et al. (2016), trust has got positive and direct effect on commitment and it allows lower transaction costs and promotes long term relationships in an

organization. Employee commitment affects organizational efficiency and the overall performance of an organization (Shahid & Azhar, 2013). Previous research has shown correlation between emotional intelligence and employee commitment. Khan et al. (2014) indicated that there is a positive relationship between emotional intelligence and employee commitment. Further, a study carried out by Mwangi (2011) demonstrated positive statistically significant relationship between emotional intelligence and employee engagement in Public Universities.

These past studies have established positive statistically significant relationship between emotional intelligence, trust and employee commitment and the organizational performance in learning institutions and other organizations. However, little evidence is known on how emotional intelligence can be used to avert the problem of declining levels of trust, market share, employee commitment and the overall performance of the deposit taking SACCOs in the Kenyan. In the foregoing, the researcher undertook this study to fill in the gap. This study focused on the effect of emotional intelligence on employee commitment in the Kenyan SACCO's towards an effort to fill in the gap.

1.3 Objectives of the Study

1.3.1 General Objective

The overall objective of this study was to examine the effect of emotional intelligence on employee commitment in the Kenyan SACCOs.

1.3.2 Specific Objectives

In order to achieve above stated objective, the study was guided by the following specific objectives:

1. To determine the effect of self-awareness on employee commitment in the Kenyan SACCOs.
2. To determine the effect of self-management on employee commitment in the Kenyan SACCOs.

3. To determine the effect of social awareness on employee commitment in the Kenyan SACCOs.
4. To determine the effect of relationship management on employee commitment in the Kenyan SACCOs.

1.4 Hypotheses

These were the proposed hypotheses:

H₀₁: There is no significant effect of self-awareness on employee commitment in the Kenyan SACCOs.

H₀₂: There is no significant effect of self-management on employee commitment in the Kenyan SACCOs.

H₀₃: There is no significant effect of social awareness on employee commitment in the Kenyan SACCOs.

H₀₄: There is no significant effect of relationship management on employee commitment in the Kenyan SACCOs.

1.5 Significance of the Study

1.5.1 Significance of the study to the management of the SACCO

The increasing complexity both in business as well as in human behavior creates the need for not only people with high intelligence quotient but also for people with high emotional intelligence. In the present era where the slogan “Customer is the King” prevails in every organization the emotionally imbalanced employees may find it hard to achieve their targets or deliver their reports on time. The way a person feels affects the way he behaves and the way he behaves will not only have relation with his performance, but also affects the performance of those around him.

This study was important to managers not only in the SACCOs but also in other financial institutions in developing and exploring the concept of emotional

intelligence to ensure high levels of employee commitment resulting to increased achievement of organizational and individual goals and reducing turnovers.

1.5.2 Significance of the study to the policy makers

The policy makers will obtain knowledge of the cooperative movements' dynamics and the intelligence practices that are appropriate for their employee commitment and institutional growth; they will therefore obtain indicative guidance from this study in designing appropriate emotional intelligence approaches that will regulate the financial institutions' performance. The government will also benefit from the study in formulating policies and measures that would encourage emotional intelligence management in SACCOs and other financial institutions in Kenya hence stimulating growth in the industry in an effort to realize the economic pillar of Kenya's vision 2030.

1.5.3 Significance to of the study to scholars and other stake holders

The study will also be consequential to scholars and researchers in the field of human resource and emotional intelligence as it will offer invaluable insight and relevant information on the concept of emotional intelligence and its status in organizational and employee commitment.

This study is invaluable to other stakeholders in identifying how emotional intelligence affects the employee commitment working in the financial sector in Kenya as well as determining the extent to which this and other factors affect operations of the financial institutions; It is also invaluable in determining ways in which financial institutions respond to increased competition and customer demands and identifying the impediments that face the financial institutions in their endeavors to grow.

1.6 Scope of the Study

This study was limited to the staffs working in deposit taking SACCOs. SACCOs are expected to play a pivotal role in realization of Kenyan Vision 2030 national economic blueprint (GOK, 2007). However, the performance of the SACCOs have

been declining (SASRA, 2016b) hence the need to avert this trend. SACCOs can be categorized as non deposit taking and deposit taking SACCOs (SASRA, 2014). Deposit taking SACCOs controls more than 75% of the co-operative's assets and deposits and 82% of the SACCOs membership (SASRA, 2018). According to SASRA (2017), there were 164 SACCOs which were licensed to receive deposits as at 31st December 2017. Out of the 77-deposit taking SACCOs categorized as medium and large (above 1Billion in asset) as at 31st December 2016, 57% of them operate in Nairobi and Kiambu counties (SASRA, 2016b). SACCOs in Kenya may be categorized into financial and non-financial co-operatives. Non-financial co-operatives deal with marketing of members produce and services such as dairy livestock, coffee, tea etc. On the other hand, financial Co-operatives comprise of housing SACCOs and investment SACCOs. Nairobi and Kiambu counties also host 33.1% of these subcategories of SACCOs in Kenya and also majority of the SACCOs in the country have their headquarters in Nairobi. 31.1% of the licensed deposit taking SACCOs in Kenya operates in Nairobi and Kiambu counties. Cooper and Schindler (2011), argue that if well chosen, samples of about 10% of a population can often give good reliability. Controlling 57% of the top best SACCOs, hosting 33.1% of the various SACCOs subsectors and 31.1% of all the licensed deposit taking SACCOs in Kenya informed the choice of focusing on SACCOs operating in Nairobi and Kiambu counties.

This study involved collecting data from the management and other lower cadre staffs. The collected data was on the effects of emotional intelligence on employee commitment in the SACCOs. The study narrowed its scope of the concept to the effect of emotional intelligence on employee commitment. SACCO sector in Kenya formed the specific context of the study. Most of the African rural and low-income population depends on the SACCO sector as their financial service provider with approximately seven per cent of the population having an affiliation to primary co-operatives (Pollet, 2009). In order to accelerate the African development, there is need to modernize the SACCOs and to encourage transformation of the employees to encourage increased satisfaction, growth and overall performance of the sector. In developing countries especially Kenya, there is dearth of literature focusing on this important aspect of emotional intelligence. So, a need arises to study this concept in

the SACCO sector which is the back bone of financial system among the rural and low income earners and hence responsible for the overall growth of the economy at a large. Keeping this in view the present study revealed the effects of emotional intelligence among employees working in SACCOs in Kenya and its role on employee commitment.

1.7 Limitations of the Study

Access to primary data was a challenge as some respondents were reluctant to respond to some the questions due to the nature of confidentiality that exists in the financial sector. To control this, the researcher assured the SACCO management of the confidentiality of the information and it will be purely for academic purposes and the findings were to be reflective of all the SACCOs but not individual SACCO.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The study examined how emotional intelligence may be used to enhance employee commitment in the Kenyan SACCO sector. In this section, the study focused on both theoretical and past studies on the topic. A conceptual framework has also been developed. The study explored the effect of self-awareness, social awareness, self-management and relationship management on employee commitment in the Kenyan SACCOs and the research gap identified.

2.2 Theoretical Framework

In an attempt to explain the relationship between emotional intelligence and employee commitment, this study was guided by theories revolving around motivation, psychological contracts and social exchange. Motivational theories appreciate the existence of needs which if satisfied can lead to employee motivation. Psychological theories appreciate that human emotions influence the way people behave and these theories draws insights from numerous branches of study such as humanistic, biological, behaviorist, communications and social learning perspectives. Social exchange theory advocates that individuals regulate their interactions with other individuals or organizations based on a self-analysis of costs and benefits of such an interaction.

2.2.1 Self-awareness theory

The theory of objective self-awareness is traced to the works of Duval and Wicklund in the year 1971. At any given moment, people can either focus their attention on the self or on the external environment (Duval & Wicklund, 1972). This focusing on the self enables objective self-evaluation. When self-focused, people compare the self with standards of correctness that specify how the self ought to think, feel, and behave. This process of comparing the self with standards allows people to change their behavior and to experience satisfaction or dissatisfaction with the self. Self-

awareness is a tool for self-control. When people focus on self, they honestly evaluate themselves against the standards and hence work towards meeting the set standards. People attach stronger emotional relationships on meeting the set standards compared to not meeting the standards. Negative emotions are associated to not meeting the standards. Positive reinforcement and emotional attachment is associated to meeting the set standards.

There has been criticism of the self-awareness theory. Silvia and Gendolla (2001) raised the question whether self-awareness enable accurate judgments of the self. It has also noted that the self-concept is fluid, complex, and contextual. Self-awareness is not static hence cannot be easily examined. However, self-awareness is needed for people to reduce disparities between their actions and their ideals or realities. Self-awareness has been seen to motivate the restoration of consistency between individual actions and realities. To achieve this consistency, people could either focus actively on their emotions thus leading to change and management of their actions, attitudes or traits to be more congruent with the representations of the set standard or could avoid the self-focusing stimuli and circumstances (Silvia & Duval, 2001). In the current study, this theory informed the independent variables self-awareness and self-management.

2.2.2 Maslow hierarchy of needs theory

In 1943, psychologist Abraham Maslow introduced the concept of hierarchy of needs theory. He identified five levels of hierarchy needs which are displayed as a pyramid. The lowest levels of are made up of the basic needs, while the most complex needs are at the top of the pyramid. According to Maslow, people have an inborn desire to be self-actualized, that is, to be all they can be. Needs at the bottom levels are basic physical requirements including the need for food, water, sleep, and warmth. These needs have been met for people to move on to the next level of needs, which are for safety and security. Once these lower levels needs are met, the individual can move to the higher-level needs which are psychological and social. Thereafter, the need for love, friendship, and intimacy becomes important. Further up the pyramid, the need for personal esteem and feelings of accomplishment take priority. Maslow

emphasized the importance of self-actualization, which is a process of growing and developing as a person in order to achieve individual potential (McLeod, 2018).

From Maslow's hierarchy of needs theory, the lower level needs have to be satisfied before moving to higher level needs. After satisfying the basic needs, the psychological needs become important. The need for belongingness, love, intimate relationships becomes important. At this level, the need for emotional relationships drives human behavior. Personal relationships with others play an important role, the same way involvement in other groups that might include religious groups, work groups, sports teams, book clubs, and other group activities (McLeod, 2018).

In context to this theory, it is evident that relationships are important aspect of human development in the process of self-actualization. The theory appreciates that human beings operates in social space which needs to be developed. Social needs include the need for affection, belongingness, acceptance and friendship. The social needs according to Maslow hierarchy of needs advocates for the need for interpersonal relationship and the need for affiliation which is the desire for friendly and close interpersonal relationships. Drive to satisfy these needs can lead to a change behavior of an individual. The satisfaction of these psychological needs is associated with high levels of intrinsic motivation, which relate to favorable outcomes (Deci & Ryan, 2001). This theory informed variables social awareness and relationship management in the current study.

2.2.3 Social identity theory

Proposed in 1971 by Tajfel and Turner, social identity theory postulates that that the groups such as social class, family, teams and so on which people belonged to becomes an important source of pride and self-esteem. Social identity is a person's sense of who they are based on their group membership(s). The social groups that people belong to helps them to get a sense of social identity and belonging. Turner et al. (1994) noted that people defined themselves in terms of their social group membership and exert effort towards activities that are in congruent with the expectations of the groups that they are members of. Social identity theory focuses on the causes and consequences of identifying with a social group or social category.

The theory has focused more on the meaning associated with being a member of a particular social category.

Tajfel and Turner (1979) proposed that there are three mental processes that are involved in evaluating others in determination whether to become a member of a group. The individuals evaluate the group through three phases; social categorization, social identification and social comparison. Categorization entails understanding and identification of the groups and their social environment. Categorization can be in terms of among others race, country, tribe, occupation, and age. People evaluate the behavior of the various categories and then do their self-evaluation to determine which group or category that they belong to. After social categorization, the next phase is social identification. During this phase, a person adopts the identity of the group or category that they belong to. The respective person then behaves and conforms to the norms and expectation of the group that they feel that they belong to. There is also an emotional attachment to the identified group. Identification and conformity with a group improves the self-esteem of an individual. The last phase is social comparison where individuals compare their group with other groups. High self-esteem will be driven if we compare favorably with other groups (McLeod, 2018). This theory further informed the social awareness and relationship variable in the current study.

2.2.4 Social Exchange Theory

The theory of social exchange theory is associated with the American sociologist George Homans in 1958. The theory postulates that all human relationships are formed by use of subjective cost benefit analysis and comparison of alternatives. It is also a theory in sociology and psychology and explains the variations and modifications of social relationships development between individuals. The assumption of the theory is that all human relationships are affected by the perceived costs and rewards of the relationships and people do cost benefit analysis to whether to be or not to be in a relationship (Gould-Williams, 2003). Individuals regulate their interactions with others based on the self-interest analysis of the costs and benefits of

such relationships. More rewarding relationships will increase the level of relationships and the vice versa (Goulder, 1960).

It is a theory based on the exchange of rewards and costs to quantify the values of outcomes from different situations for an individual. Peoples seek to maximize benefits like financial gains, social status and emotional comforts in these relationships and minimize their costs. People strive to minimize costs and maximize rewards and then base the likeliness of developing a relationship with someone on the perceived possible outcomes. When these outcomes are perceived to be greater, we develop a closer relationship with that person (Molm, 2001). Social exchange involves a connection with another person; it involves trust and flexibility (Stafford, 2008).

Previous research has shown that employee involvement and job security have contributed to increased employee commitment (Guest et al., 2003). Fuller et al. (2003) noted that employees who experience mutual reciprocity of resources, information power and respect have high levels of performance. However, critics of the theory argue that two individuals may not cooperate with each other, even if it is in their best interest to do so. It demonstrates that while cooperation would give the best outcome, people might never act selfishly in their relationships. They posit that all relationships involve exchanges although the balance of this exchange is not always equal, it varies between different relationships. Social exchange theory is associated with commitment because of the general reciprocity principle between the organizations and their employees. The theory advances the thinking that the relationship between the organizations and employees is a cost benefit relationship where each party expects something in return for what has been offered (Arfat & Riyaz, 2013). This theory informed the dependent variable employee commitment in this study.

2.3 Conceptual Framework

A conceptual framework is a basic structure that consists of certain abstract blocks which represent the observational, the experiential and the analytical/ synthetically aspects of a process or system being conceived. In a conceptual framework,

descriptive categories are aligned in various themes. These categories are subjected to test which leads to acceptance or rejection depending on the test results. Conceptual framework diagrammatically portrays the relationship between both the independent variables and the dependent variables and where need be the moderating variables. Independent variable is assumed to bring about changes or to cause some effects in the dependent variable. Researchers strive to explain dependent variable(s) as impacted/driven by the independent variables (Kothari, 2008). The independent variables in this study were self-awareness, social awareness, self-management and relationship management while the dependent variable was employee commitment as indicated in Figure 2.1.

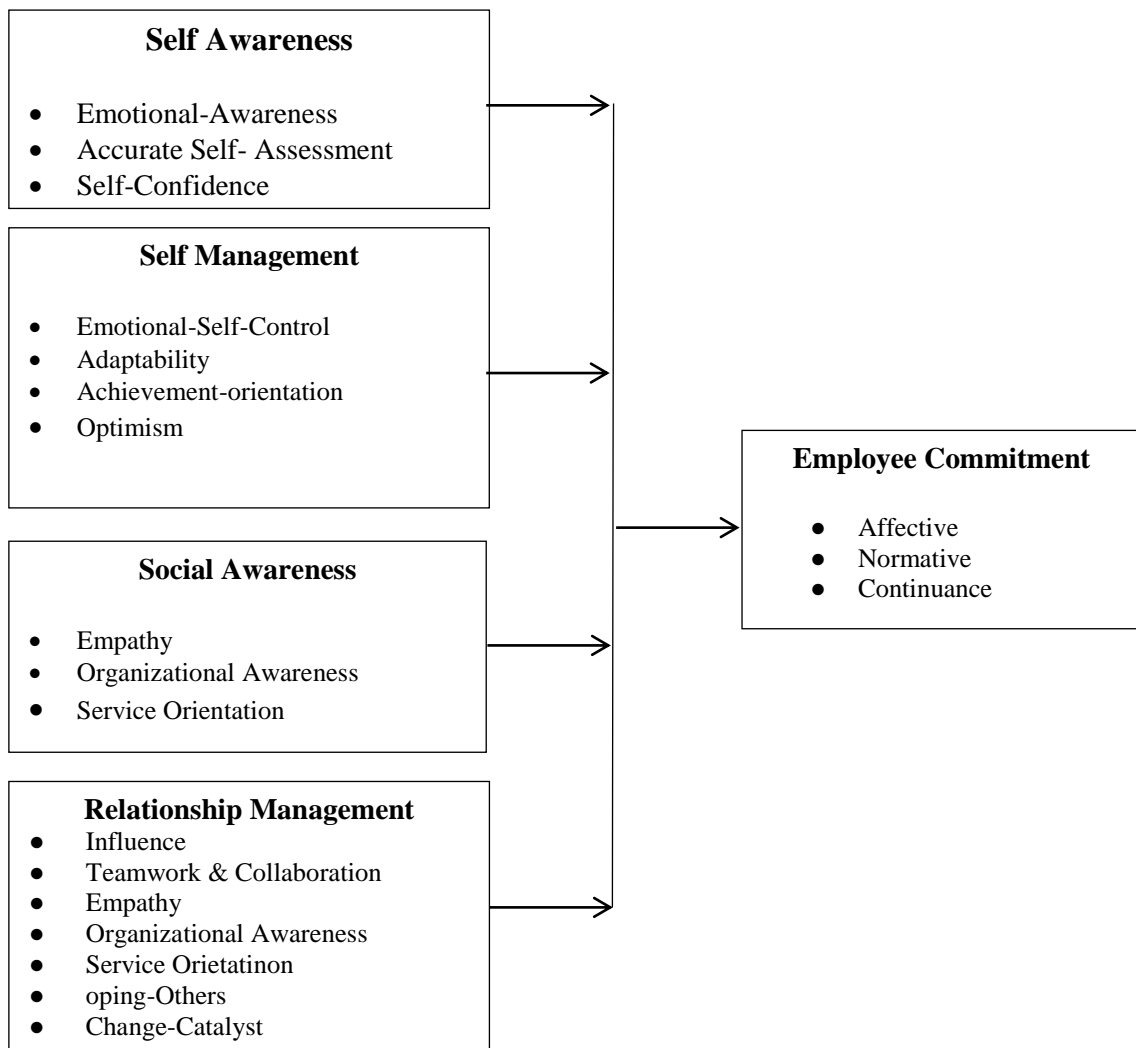


Figure 2.1: Conceptual Framework

Figure 2.1 above illustrates that employee commitment is influenced by self-awareness, self-management, social awareness and relationship management. Self-awareness is the ability to recognize and understand personal moods, emotions, and what drives them as well as their effect on others (Goleman, 2004). The indicators of self-awareness include self-control and self-confidence, prevalence and intentions, realistic self assessment and self-deprecating sense of humor. Self-management involves the ability to control or redirect disruptive impulses and moods; the propensity to suspend judgment-to think before acting (Goleman, 2004). Self-management is determined by achievement orientation, flexibility and adaptability, trustworthiness/integrity, comfort with ambiguity and openness to change.

Social awareness is about the ability to understand the emotional make up of other people that is, skill in treating people according to their emotional reactions (Goleman, 2004). It involves having empathy which refers to a person's ability to understand how others are feeling even without being explicitly told. Social awareness is determined by expertise in building and retaining talent, team spirit, organizational awareness, cross-cultural sensitivity and service orientation. Relationship management is proficiency in managing relationships and building networks; an ability to find common ground and build rapport (Goleman, 2004). It refers to a person's ability to get along with others and to establish positive relationships. Indicators of relationship management include effectiveness in leading change, interpersonal competency, conflict handling, persuasiveness and expertise in building and leading teams.

2.4 Review of Variables

2.4.1 Self-awareness

Bradberry and Greaves (2009), notes that self-awareness is the ability to accurately perceive one's emotions and understands the effect of the emotions across all situations. It helps an individual to stay on top of their emotions. It helps individuals to focus even on the negative feelings and overcome them. Having self awareness enables an individual to overcome their emotional mistakes. Self-awareness is a foundational skill on which the other emotional competencies build on. 83% of top performers are high in self-awareness (Bradberry & Greaves, 2009). When we are not aware of our feelings and what causes them, leading a happy, productive life is difficult if not impossible. Self-awareness improves an employee's level of learning allowing him/her to welcome criticism and feedback. Self-awareness is the foundation of personal growth and success. It is the capacity for introspection and the ability to reconcile oneself as an individual separate from the environment and other individuals. Self-awareness is the basis for the other components of emotional intelligence. It refers to a person's capacity for being aware of how they are feeling. In general, self-awareness allows a person to more effectively guide their own lives and behaviors. The ability to be critical about thoughts and changes to behavior can

lead to an in-depth understanding about one's self, which leads to a better understanding of others. Team members need to be aware of their feelings as they may allow uncontrolled emotions to impact on the dynamics and culture of the team. Effective team members are self-confident, which is reflective of their own emotional Self-awareness, and ability to control their emotions (Goleman, 2006).

According to Goleman (1999) self-awareness is the building block for all the other competencies. Without recognizing what you are feeling, you cannot proceed to the other competencies. It involves three skills; emotional self-awareness, accurate self-awareness and self-confidence. Emotional self-awareness means understanding our emotions and what is causing them for we cannot be truly happy and productive until we are aware of our feelings and what causes them. We need not only acknowledge and identify the feelings but also accept the message that they are trying to tell us. Accurate self assessment involves assessing how emotions are affecting your performance, your behavior and your relationships. This involves honestly investigating and acknowledging your emotional strengths and weaknesses. This will enable you learn from new experiences because you will know that there are areas that you will need to learn. Self confidence is having certainty about your own value and capabilities, having strong presence and high level of self-assurance, willing to stick your neck out for something that is right, being able to make decisions even in uncertain circumstances and believing that you control the direction of your life.

Self-awareness does not necessarily ensure self-acceptance; often self-awareness results in neurotic self-consciousness and sometimes even leads to narcissistic self-absorption. However, many therapies and spiritual traditions link self-awareness to the contemplation and self-evaluation that leads to self-acceptance. Accepting differences among individuals, beginning with facets of the self, empowers individuals to take responsibility for themselves and their choices instead of disowning them, resulting in a stronger self-understanding. Then the individual is better able to experience and express compassion and empathy for others. There is a general belief that increasing self-awareness will have a positive effect on performance. The correlation of self-ratings with the ratings made of the individual

by others has been taken as a measure of the degree to which individuals understand their own strengths and weaknesses (Goleman, 2002).

Given the relationship between self-awareness and performance outcomes for the individual, including individual's level of self-awareness as a criterion in initial selection and promotion have practical benefits for the organization because it enables predictions to be made of that individual's performance. Self-awareness is the extent to which individuals agree on the relative strengths and weaknesses of the target individual. If self-awareness is the other rating that is a surrogate measure of performance, then it is logical to expect that those leaders categorized as self-aware (i.e. in agreement) would be associated with the highest levels of private and public self-consciousness.

According to Goleman (1998) self-awareness is the ability to look inward and recognize your strength and weakness, what emotions you are experiencing and how they can affect you personally. It involves recognitions of triggers that set off certain emotional responses in you. This means that an employee who is self-aware is in touch with his feelings and uses them to make valued judgment and hence decisions out of them. These decisions will be to the advantage and improvement of the organization. Team members are expected to be aware of their feelings as they may allow uncontrolled emotions to impact on the dynamics and culture of the team. Effective team members are self-confident, which is reflective of their own emotional Self-awareness, and ability to control their emotions. Therefore, it is imperative for employees to be self-aware in order to improve employee commitment.

In the competitive and dynamic environment like the one experienced by the SACCOs in Kenya, accurate self-awareness is the guarantee of exceptional employee performance. Individuals with accurate self-awareness are aware of their competences which mainly include self-confidence, self-assessment and emotional handling of the diverse types of customers seeking services from the SACCOs. Accordingly, employees of these financial institutions emphasize the need for continuous feedback, and they take the feedback positive, ready to learn from it and

change for the better. Mistakes are taken as key lessons to learn and change from. They are also ready to appreciate their weaknesses and collaborate with others who have complementary strengths in order to improve the overall performance of the organization. Self-awareness is core competence that is found in almost every exceptionally performing employees among the financial institutions. For appropriate assessment of self-awareness, the three competencies in the cluster that is emotional self-awareness, accurate self-assessment, and self-confidence are mandatory and must all be present (Jacobs, 2001).

2.4.2 Self-management

Self-management is the ability to use one's awareness of thoughts, physical sensation and emotions to bring oneself to a state of attention and contemplation before action. Self-management is the go between the individual's social awareness and their self-awareness. Solid self awareness is the pre-cursor to individual's self-management. Self management provides the ability to break a habit, let go of a thought or desire, and build resilience of an individual (Hay Group, 2005).

Self-management competency enables individuals to take responsibility for their emotions. It is a competency that helps individuals make decisions that are congruent with their mental health and which motivating hence enabling the individual to achieve their goals. The competency helps individuals to overcome stumbling blocks and remain and remain focused towards their goals in life. It gives the individual control over their emotions and helps in ability to build strong and positive relationships in the whole sphere of being. Components of self-management include emotional self-control, trustworthiness, conscientiousness, adaptability, optimism, achievement orientation and initiative (Boyatzis & Goleman, 2002).

Emotional self-control enables an individual to manage emotions and impulses which could have been distracted them from their focus area (Goleman, 2002). It is the ability for individuals to take a breath before acting on their emotions. It enables individuals to stop overreacting and take responsibilities of their emotional reaction. Individuals with emotional self-control can take a pause before reacting. Individuals with self-control ensures that they weigh whatever they want to say towards an effort

to ensure that whatever they want to say will be in congruent with the people surrounding them that it will not hurt their feelings. Trustworthiness refers to one's continuing standards of honesty and integrity (Goleman, 2002). Trustworthiness that you are true to yourself in terms of capabilities and on what you can be able to deliver. This makes the individuals will act in a way that are congruent to their values. Trustworthiness individuals give all their best in terms of delivery of their tasks. They are able to go the extra mile in delivery of their targets.

Conscientiousness denotes the capability of taking responsibility for personal performance (Goleman, 2002). Adaptability is the ability to be flexible when faced with change. It means that you do not let your feelings about change become the source of emotional and performance roadblocks. Optimism refers to viewing the world or situations at hand in a positive manner. Achievement orientation refers to an optimistic effort to improve performance (Goleman, 2002). It makes an individual to be able to choose the actions and behaviors that will drive their own achievement and the goals of the team. Finally, initiative is the ability to take anticipatory actions before a problem, obstacle, or opportunity are visible (Goleman, 1998, 2002).

If people do well in self-management, they learn better social skills to induce desirable responses from coworkers. This also might stimulate a deeper and realistic self-management and self-awareness. Indeed, influencing colleagues' emotions is necessary for employees to develop high quality interpersonal relationships with them (Mayer et al., 1998), and might contribute to the development of social awareness. In turn, people with high levels of social awareness, being less narrowly focused, may be better able to flexibly approach problems, consider alternative scenarios, and avoid rigidity in self-management. Self-management enables individuals to take responsibility of their emotions. Self management enables the respective individuals to make informed decisions that support our emotional health. This healthy mental state acts as motivator towards achieving our goals. If people do well in self management, they learn better social skills to induce desirable responses from coworkers. This also might stimulate a deeper and realistic self-management and self-awareness (Mayer et al., 1998).

Hay Group (2005) notes that people who are high in self-management put more consistent energy and effort toward learning about cross-cultural situations since they can deal better with stress or cultural shock from an unfamiliar culture, and manage their impulses and emotions to overcome the conflicts and misunderstandings characterized by cultural differences hence improving on their level of performance. Self-management promotes self-discipline in the employees hence improving the service delivery of the SACCOs. Employees' capability to control self helps in managing anger and depression and hence improving the organizational performance in the current job environment where employees are always under stress. Trustworthy employees are open to receive and give feedback in order to improve the performance.

SACCO employees evaluate themselves against their achievements and high contributors and low contributors are easily differentiated. This self-evaluation and effective self management which is demonstrated by corresponding change in behavior is critical in the Kenyan SACCO industry. These competencies are in exceptional contributors and they enable them to give exceptional performance. Self-management enables individuals to have emotional resilience and this enables them to be critical thinker and they go out of their way in an effort to drive results. Such individuals require businesses environment that allows autonomy and flexibility which are the foundations for innovations. According to Jacobs (2001), when coming up with measures of self-management, emotional self-control is mandatory, transparency and adaptability is somewhat antagonistic. Transparency is about stability and reliability and adaptability is about flexibility and openness to change. A person must show one of these competencies and finally a person must show either achievement or initiative or optimism.

2.4.3 Social awareness

Social awareness is the ability to accurately pick emotions in others and understand what they are going through (Bradberry & Greaves, 2009). This entails perceiving what others are going through and feeling even if you are not feeling the same yourself. Social awareness enables an individual not to be lost in their own emotions

but also stay focused on the emotions of others. Listening and observing are the two critical skills in social awareness competency. It calls for individuals to spot and understand people's emotions while you are in middle of it. Social awareness enables individuals to understand the relationships of the people within their environment. It involves appreciating other feelings and recognizing them and the structures within the organizations and the social networks. Social awareness competencies have three skills which are empathy, organizational awareness and service orientation. Empathy is about understanding and knowing other people's feelings, needs and concerns (Goleman, 2002). Empathy requires individuals to seek and truly appreciate individual's feelings or behaviors and the motivation behind them. It allows an individual to view the other person's perspective, argument or situation using their lenses. To note is that viewing other peoples from their lenses doesn't mean that the individual will agree with their opinions, perspective or argument.

Organizational awareness is the ability to read the current of emotions correctly, and understand political power relationships in groups (Goleman, 1998, 2002). Organizational awareness helps an individual understand the culture within which the emotions of other people operate. Organizational awareness enables the individuals to appreciate the extent to which organizational structures in which they operate influences the emotions. Service orientation is the ability to identify others' unstated needs and concerns while focusing one's efforts on others (Goleman, 2002). It involves providing insights and suggestions to people which are to their best interest. This is after understanding their feelings and how the organization in which they operate affect them.

Overall emotional and social intelligence predicted sales performance (Song et al., 2010), individual call center agents' performance (Higgs, 2004), supervisor ratings of job performance and general leadership appraisal. And lack of Self-awareness, the foundation of emotional intelligence, resulted in negative performance consequences for leaders. These studies indicate that there exists a positive relationship between social intelligence, emotional intelligence and overall employee organizational commitment.

Social awareness enables the individuals to appreciate and perceive the social relationships and the environment in which surrounds them. It allows connection with the peoples feeling and their validation. It means understanding that happiness is contagious, and each individual should strive to make others happy if they are to be happy themselves. (Hay Group, 2005). The ability to identify clients or customer's needs and concerns and then match them to product or services is crucial in the SACCO industry. Empathy is a critical competency in the drive for performance. Employee assertiveness helps them to appreciate customer's needs hence assisting in meeting their needs without compromising the expectations of the organization. Social awareness enables employees to appreciate both group and organizational dynamics. This appreciation of both group and organizational dynamics enables the employees to have better networking skills and they make them good at collaboration. These capability makes employees to have huge influence hence enabling them to perform better.

When rating the emotional intelligence competencies, a person may not be made be rated high on all competencies to be effective. Boyatzis, Goleman, and Rhee (1999), argue that emotional intelligence competencies can be organized into clusters and within any cluster the competencies have one of four relationships. The competencies may be parts of a whole and complement each other in functional behavior e.g., Adaptability and Conscientiousness. Competencies may also be an alternate manifestation that is the existence of a competence would vary by setting or stimulus driving the competency. Competencies within the cluster may be compensatory in such a way that one competence reduces use of another (e.g., achievement orientation and initiative). The competencies within the cluster may also be antagonistic e.g., self-control versus initiative competencies. According to Jacobs (2001), when the measuring the social awareness competence, empathy is mandatory. Organizational awareness and service orientation are alternate manifestations of each other; thus a person must have one or the other. Organizational Awareness tends to be used in higher-level management or executive positions where understanding and navigating the organization is critical for success. Service Orientation tends to be important in positions relating directly to either internal or external customers.

2.4.4 Relationship management

Relationship management skills are essential for the development of positive, effective relationships with colleagues and the ability to interact with team members to deter conflict, be aware of, ease and dissipate underlying tensions that can accumulate and have a negative impact on working relationships and project success (Boyatzis et al., 2002). Reaching out to each other and learning from one another irrespective of the position in an organization makes the working environment conducive for everyone. A conducive work environment boasts the overall organizational performance (Boyatzis et al., 1999). Teamwork and collaboration enable employee to work towards a shared goal (Goleman, 1998). According to Khan et al. (2014) teamwork is positively associated with employee commitment thus the need for relationship management in order to improve employee commitment.

Relationship management inculcates set of competences which include essential social skill, analyzing and influencing others and inducing desirable responses in others. Relationship management ability provides an opportunity to develop social skills, which in turn provides an opportunity for the development of self-management and self-awareness skill. It involves interacting with others to help boost productivity, improving relationships and increase the general quality of life. Relationship management skills are essential for the development of positive, effective relationships with colleagues and the ability to interact with team members to deter conflict, be aware of, ease and dissipate underlying tensions that can accumulate and have a negative impact on working relationships and project success (Boyatzis et al., 2002).

Since emotional expression varies by culture, identifying and understanding others' emotional expression require both emotional and cultural intelligence skills. Exceptional performers are characterized by their ability to be persuasive and manage their responses about the reactions of others. This competency is important not only to the management but also to all employees especially to those in the front line (Goleman, 2000). Additionally, interpersonal aspects of emotional intelligence

entail the adequate control of feeling and the effective management of other's emotions (Salovey & Pizarro, 2003), which are essential for behavioral cultural intelligence, an adjustment of verbal and non-verbal behaviors appropriately in various cultural contexts. Thus, a person with a high rating on emotional intelligence in his or her original culture does not necessarily enable someone to be aligned with their cultural settings but may have a higher possibility of adapting successfully to unfamiliar cultural environments. Taking into account the fast-changing consumer shopping habits, it becomes increasingly difficult to adapt the product assortment to the customer's ever changing needs. But customers, frequently illustrated as "bargain-hunters", are incessantly looking for the best added-value. This does not necessarily have to be the cheapest offer.

According to Mayer et al. (1998) the type of self-management that can encourage continuous self-learning and development to ensure quality of work in a changing environment should be a cyclical process consisting of five sequential stages: environmental analysis, planning and affiliating, developing and directing, implementing, evaluating and monitoring. In thinking about self-management and the four facets of intelligence, this study posits that self-management is related to motivational intelligence, and behavioral intelligence. If people do well in Self management, they learn better social skills to induce desirable responses from coworkers. This also might stimulate a deeper and realistic self-management and self-awareness. Indeed, influencing colleagues' emotions is necessary for employees to develop high quality interpersonal relationships with them (Mayer et al., 1998), and might contribute to the development of social awareness. In turn, people with high levels of social awareness, being less narrowly focused, may be better able to flexibly approach problems, consider alternative scenarios, and avoid rigidity in self-management. People who finally increase their competence of self-management may be able to use emotions to improve their decision-making, their self-confidence as well as their self-awareness.

Relationship management provides an opportunity to interact with others hence boasting productivity, improve relationship and increase your general quality of life. Relationship management skills are essential for the development of positive,

effective relationships with colleagues and the ability to interact with team members to deter conflict, be aware of, ease and dissipate underlying tensions that can accumulate and have a negative impact on working relationships and project success (Boyatzis et al., 2002).

When an employee is adaptable, his/her ability to manage emotional will facilitate the development of the intrapersonal ability. This will lead to improved productivity of the organization. The global world calls for effective change management if the SACCOs are to develop sustainable relationships. The management capability to effectively manage change and build relationships has a great impact on the employees' performance. An effective negotiation skill which reduces conflict is a sign of maturity of the SACCOs. Jacobs (2001), notes that in the measurement of the relationship management competency, ability to influence is mandatory. In addition to this competency, an individual should have one competency from the group of developing others, inspirational leadership, and change catalyst. They must also have either conflict management or teamwork and collaboration.

2.4.5 Employee commitment

Becker et al. (1996), defined employee commitment as the psychological attachment of worker to their workplaces. Commitment to organization is positively related to desirable outcomes like job satisfaction and motivation (Mowday et al., 1982), attendance and negatively related to outcomes like absenteeism and turn over. Highly committed employees have a weak intention to quit the organization. Cherif (2020) noted that organizational commitment can be considered as the employees' willingness to go out of their way to help the organization in achieving its goals. Organizational commitment involves the employees' levels of identification, involvement and loyalty (Singh & Onahring, 2019). Studies showed a negative relationship between organizational commitment of the employees and turn over intentions (Dessler, 1999). According to Mayer et al. (1998), noted that there exists a positive relationship between employee commitment and their job performance within an organization. Employees with high levels of commitment contribute more to the organizations and at the same time remain longer in the organization unlike

employees who are not committed to the organization. Employees stay in organizations where there are prospects of career growth. Career management has positive impact on organizational performance (Lyria et al., 2017). Organizational performance was positively correlated with career management. Reduction of the cost of employee turnover, absenteeism and low productivity can occur when employees are satisfied as well as well committed to their organization (Mizanur et al., 2013). Organization may give priorities to attract new competent employees and maintain those existing talented ones, in line with the human resource management practices, employee job satisfaction and organizational commitment (Cherif, 2020).

According to shore et al. (2008) there are three components of organizational commitment namely: affective commitment, continuance and normative commitment. Affective commitment can be defined as the degree to which employees are psychologically attracted to the organization that they work for through feelings such as loyalty, affection, belongingness (Arfat & Riyaz, 2013). Affective commitment is an emotional attachment to the organization and employees remain with their organization because they want to remain. Affective deludes pride to affiliation to organizational goals and feeling of satisfaction which is derived from involvement with the company's goals. Wasti (2002) noted that positive work experiences and environment helps in nurturing and developing the affective commitment. The overt behavior of affective commitment is higher levels of the individuals' organizational royalty and reduced cases of behaviors that are associated with negative energies like absenteeism and lateness. Arfat and Riyaz (2013) pointed out the three elements of affective commitment that is; individual and organizational value congruence, an element that is demonstrated in employee's belief and in acceptance of organizational goals and values; passion for driving the achievement of the organizational goals and voluntary willingness to remain to an organization. Employees who demonstrate affective commitment are attached emotionally to their organizations because they identify with the goals and values of their organizations (Addae et al., 2008) and are fully involved in the activities of an organization as well as enjoy being a member of the organization (Bergman, 2006).

Arfat (2018) noted that continuance commitment makes employees remain with their organization because of the perceived high cost associated with leaving. Continuance commitment makes employees to passionately stay within an organization. Continuance commitment makes employees stay within an organization for the appreciation for the cost involved in leaving the organization. The continued stay within an organization is due to two things: the individual's investments made to the organization or the perceived contribution and sacrifice made to organization during the employment period and lack of other options outside the organizations. Continued stay within an organization is informed by the employees fear for loss of the perceived investment that the employee can lose in case of leaving the organization. Arfat (2018) notes that employee's continuance commitment is driven by the employee's capability to identify other alternatives. The employee understanding that they will lose the perceived sacrifice and investment made in an organization makes them reduce their intention to leave the organization (Mayer et al., 2002).

Normative commitment is based on employees feeling that they ought to continue employment with their organization due to the receipt of benefits that activates a need to reciprocate (Shore et al., 2008). The assumed norm that an employee forms before joining an organization can influence the normative commitment of an individual (Arfat & Riyaz, 2013). Normative commitment is based generally based on reciprocity relationship between the employees and the organizations that they work for. This employee- organization relationship borrows from the principle of the social exchange theory that promotes the philosophy that this relationship between the organizations and employees is a cost benefit relationship where each party expects something in return for what has been offered (Arfat & Riyaz, 2013). Employees enhance their commitment towards the organization that they work for when the organization meets the expectations of their individual needs (Malhotra, 2007). Managers may find it less able to distinguish between the affective and normative commitment of their direct reports since both reflect positive orientation towards remaining with the organization. However, continuance commitment is quite distinct from effective and normative commitment in that it reflects an employee's

belief that he/she has less choice in the decisions to remain in the organization (Shore et al., 2008).

Jackson (2004) noted that affective commitment is the attitudinal constructs of the three composites of commitment; affective, cognitive and behavioral. Cognitive includes the way employee's identity with organizational goals and values and having a shared sense of importance on the organizational goals. The behavior indicators include the active participation towards the achievement of the organizational goals and their willingness to go an extra mile in order to achieve the goals. Early research indicated that different motivational processes underlie single attitudes. Becker et al. (1996) noted that compliance occurs when people adopt attitudes and behaviors in order to obtain specific rewards or to avoid punishment. Identification occurs when people adopt attitudes and behaviors satisfying relationship with another person or a group. Internalization occurs when people adopt attitudes and behaviors because their content is congruent with individuals, value system. Commitment based on internalization of goals and values is likely to predict performance. Goal setting research demonstrates that commitment to specific difficult goals lead to high performance (Hollenbeck & Klein, 1987). Employees who are highly committed to their organization and supervisor who internalize the values and goals of the foci (target individuals and group to whom an employee is attached) can be expected to perform at a higher level than employees with less commitment (Reichers, 1985).

Bridges and Harrison (2003) noted that the emphasize on the importance of the customer has grown among market driven companies who believe that pursuing relationship rather than transacting with the customers can create a source of predicable and valuable revenues. Such companies have invested in various areas in order to help them determine who their customers are, what they want, how they can be better served and how they can be prevented to detecting the competitors. A study looking at the relationship between EQ and critical organizational outcomes suggests that the EQ of employees is an important and practical aspect of organizations (Ashkanasy & Daus, 2002). Goleman (2002) emphasized the importance of EQ when managing people and indicated that it results to improving organizational

performance. Results from a study by Rafaeli and Worline (2001) showed that managers are not just responsible for managing only their own emotions but also for the people that they lead. Due to the relationship between the leaders and the people they lead, an effective leader is one who will be able to manage not only their emotions but also have empathy for those they lead (Antonakis et al., 2009).

Commitment to service quality is a critical determinant of service quality. Individual and organizational development needs and goals are socially negotiated as both parties attempt to fulfill their own priorities noting that each is affected by the presence of the other. Commitment to quality is the relative propensity of a service employee to engage in continuous improvements and exert effort on the job for the benefit of customers (Franke et al., 2008). Customers desire relatedness, assurance, empathy and reliability and they view the service employee as the means by which organizations convey these components of service quality (Brady & Cronin, 2001). Shore et al. (2008) notes that employees send a variety of signals that mirror their organizational commitment attitude, managers in turn, interpret these signals to form impressions of the employees' basis for commitment, these cues may be verbal and non-verbal. Visual non-verbal cues include physical characteristics, body orientation smiling and gestures, vocal, nonverbal cues includes voice tone and speech rate and interpersonal cues resulting from vapors interactions in the workplace (Klimoski & Donahue, 2001).

The strength of relationship between the occupational and organizational commitment depends on value or worth of the occupation to that organization. An organization which values an occupation will have norms and policies that reflect norms and policies governing the occupation and the occupation loyalty. Highly occupationally, committed individual tend to seek employment in settings that reward and encourage them to behave according to the occupational values, system (Vandenberg & Sscarpello, 1994). A person with low occupational commitment who is in an organization that values that occupation would be expected to have low organizational commitment. Organizational commitment is a function of perceived fit between the individual and origin. Therefore, a poor fit should manifest itself in low attachment to the organization.

2.5 Empirical Review

Among psychologists, emotional intelligence is proposed as an important predictor of key organizational outcomes including job satisfaction (Daus & Ashkanasy, 2005; Van Rooy & Viswesvaran, 2004). Kafetsios and Zampetakis (2008) tested the extent to which positive and negative affect at work mediate personality effects that is emotional intelligence on job satisfaction. Results indicated that positive and negative affect at work substantially mediate the relationship between EQ and employee job satisfaction. It was noted that positive affect has a stronger employee influence on the job satisfaction. A study by Anari (2012), noted that there exists a positive significant relationship between emotional intelligence and the job satisfaction of the high in Iran. The study further noted that there is correlation between the high school teachers' emotional intelligence and their organizational commitment. Further the study indicated that there exists a positive significant relationship between the teachers' job satisfaction and organizational commitment.

Nandan et al. (2018) noted that studies have indicated differences and similarities with respect to various facets of employee affective commitment, normative commitment and employee continuance commitment. Personality type of an employee has an impact on all the three forms of organizational commitment (Kumar & Bakshi, 2010). Results from a study in Pakistani university showed that the personal characteristics, facets of job satisfaction and organizational justice were significantly related to organizational commitment of teachers with distributive justice and trust in management having the strongest correlation to commitment compared to procedural justice. The study further established that commitment was negatively related to turnover intentions and positively related to a self-report measure of job performance (Chughtai & Zafar, 2006). Results from a study on information technology professionals in India by Jha, (2011) showed that the psychological empowerment influences affective and normative commitment positively and no relationship between psychological empowerment and continuance commitment. Results from various studies conducted in six European countries indicated that there exists no difference between employee affective commitment and

their continuance commitment however statistically significant differences were found for normative commitment (Eisinga et al., 2010).

A study by Bhatnagar (2008) focusing on Indian human resource management practices indicated positive relationship between strategic HR roles and organizational commitment. It further indicated that psychological empowerment facilitates organizational learning capabilities leading to higher commitment. A study on academic staff at a public Spanish university showed that personal characteristics such as age have a positive statistically significant impact on affective commitment and negative impact on continuance commitment while possession of a doctorate has a positive influence on continuous commitment. Further the study indicated that job-related characteristics are not statistically significant to affective commitment while group variables such as working atmosphere have a statistically significant positive impact on affective commitment (Bayona-Sáez et al., 2009). There is significant difference on the level of organizational commitment across career stages/ages of bank employees in India. Organizational commitment increases with increase in number of years in an organization (Kaur & Sandhu, 2010).

Becker et al. (1996) found that affective commitment which is an individual's identification and involvement with an organization had a positive relationship with performance with a correlation of 0.15 while continuance commitment which is the tendency to engage in consistent line of activity because of the perceived cost of deny otherwise had as correlation of -0.25 with performance. Results of a study by Franke et al. (2008) on the antecedents and consequences of frontline service employees' commitment to service quality showed that managerial coaching has the strongest influence on frontline service employees' commitment to service quality. Results showed that frontline service employee commitment to service quality improves job-related outcomes.

Job performance represents critical and highly visible behavior which we believe managers use to infer the nature of employee commitment (Shore et al., 2008). Research has shown positive relationship between job performance and manager perceived affection commitment (Shore et al., 2008). Employees who approach their

job responsibility with a high degree of effort and enthusiasm would expect their managers to make an attribution of high effective commitments. Job performance is a key means for demonstrating one's value to the organization and hence an employee who is viewed as performing well should also be seen as having lower continuance commitment (Shore et al, 2008).

Zainal and Yahaya (2004) carried out a study in staff of public and private sectors focusing on the effect of emotional intelligence on organizational commitment and job satisfaction. Results from the study showed high significant correlation between the emotional intelligence of the staff in the public and private sectors and their commitment to the organizational. A study by Gchy et al. (2007) focusing on the relationship between emotional intelligence of the members of a private club and volunteer leaders of committees and their organizational commitment showed that there was high significant difference between the individuals with low levels of emotional intelligence compared to those individuals that had high levels of emotional intelligence.

Patnaik et al. (2010) investigated the relationship between emotional intelligence and work performance of executives working in the Cooperative bank and Gramya Banks in Odisha. Their study revealed High EQ is necessary for better performance in the banking sector. But high EQ cannot be the only requirement for good performance on the job. Song et al. (2010) researched whether emotional intelligence has incremental validity over and above traditional intelligence dimensions. They found support for the notion that EQ has a unique power to predict academic performance, and also revealed that EQ is related to the quality of social interactions with peers. Previous research has revealed that positive employee's emotions, such as excitement or enthusiasm, can be transferred to the customers by offering good customer experience and also in satisfactory performance of the tasks allocated to the employee. On the other hand, negative employee emotions, such as anxiety, could work against the employee capability to deliver as per the expectations of the tasks at hand.

Poskey (2010) reported that a study conducted by Dallas Corporation showed that the productivity of employee with high emotional labor was 20 times more than those employees with low emotional labor. Recent studies have also shown that emotional intelligence is negatively associated with management of external emotional expression without affecting the inner feeling and positively how employees attempt to modify how they perceive or interpret to adjust their emotional response (Lee, 2010).

Research by Wong and Law's (2002) showed that emotional intelligence promotes employee job satisfaction. Study by Sy et al. (2006) found that there is a relationship between manager's emotional intelligence and job satisfaction in that managers with high emotional intelligence are able to manage emotions to cushion against events that may result in lower job satisfaction. Bernerth et al. (2008) established that there is a relationship between personality and perception of leader member exchange (LMX) and they urged that dispositional similarities between leader and follower have a role to play in determining leader member exchange. Schyns and Wolfram (2008) compared follower and leader perception of leader member exchange and found that leader member exchange was related to follower's attitudes whereas leader's perception of LMX were linked to group performance. Research by Dasborough and Ashkanasy (2002) showed that leaders' emotional displays are essential in developing and maintaining relations with followers. Results of a study done by Khan et al. (2014) focusing on the relationship between emotional intelligence of the librarian of Pakistan university and their commitment to their organizational indicated that there is a positive and significant relationship between employee emotional intelligence and organizational commitment.

2.6 Critic of the reviewed Literature

The measures of emotional intelligence take various forms in terms of what is to be measured and the method used in the assessment. Emotional intelligence measures tend to use self-report personality-based approach, an informant approach, or an ability-based assessment procedure. With the importance of EQ in organizations,

critical questions remain about the concept, theory, and measurement of EQ (Landy & Conte, 2004; Matthews et al., 2002).

Studies have been carried out on the concept of emotional intelligence and performance had been done on learning institutions and other organizations hence making it impossible to generalize to the SACCO sector. A study by Mwangi (2011) found the relationship between emotional intelligence and employee engagement in Kenyan Universities. The study also recommended that studies be done in other on other organization to allow generalization. Review of literature review on human resource practices shows conflicting perspectives on human resource management. The universalistic approach advocates for universal human resource practices which help to improve employee performance in organizations and are applicable across all organizations irrespective of the size, product or environment. On the other hand, contingency approach argues that the performance of the employees and hence organization improves when there is a fit between the human resource and the strategy applied. In this case adopting best practice may be one of the several factors that improve organizational performance.

Researchers who have examined the 20 emotional intelligence competencies grouped into self-awareness, social awareness, self-management, and social Skills concluded that they overlap with four of the big five personality dimensions (Conscientiousness, emotional stability, extraversion, and openness) and other psychological concepts in the motivation (Matthews et al., 2002; Van Rooy & Viswesvaran, 2004). Published research investigating emotional intelligence and performance outcomes has been conducted in laboratory conditions using student sample populations or used mixed model with studies that have applied ability model within the organizational context giving mixed results (Lopes et al., 2004). An investigation by Weinberger (2002) on the relationship between emotional intelligence and leadership using the Mayer-Salovey-Caruso emotional intelligence test (MSCEIT) and the multifactor leadership questionnaire (Bass & Avalio, 1995), found no correlation within the sample of managers. Therefore, there is a need to look at the relationship between emotional intelligence and employee performance within actual organizational settings.

2.7 Research Gaps

From the foregoing literature review, there has been established significantly positive relationship between emotional intelligence and employee commitment and the overall organizational performance. Emotions tend to promote heuristic processing and may be useful for creative tasks and short-term memory tasks, whereas negative emotions promote deeper processing and better spatial task performance. Emotional and cognition can be integrated to influence performance on a variety of tasks (Gray, 2004). Judge et al. (2004) argue that emotional intelligence is important because human relations in organizations are affected by emotional factors more than by rational factors. Salovey et al. (2003) argued that emotional intelligence components are related to several coping processes, such as rumination, social support networks and the disclosure of trauma.

Emotional intelligence is proposed as an important predictor of key organizational outcomes including job satisfaction. Consequently, linking emotional intelligence with performance can provide organizations with a valid alternative for selecting and assessing employees. Enhancing emotional intelligence skills enables managers to regulate their emotions and motivate themselves more effectively (Song et al., 2010). Despite the increasing need to build up competent personnel to enable organizations survive in the current dynamic environment; many organizations still struggle to maintain their customers unsuccessfully due to the lack of required emotional intelligence. This is the experience at the competitive financial sector in Kenya where stiff competition exists between commercial banks and other financial institutions like the SACCOs.

However, despite the presence of a vibrant economy and better terms as compared to their counterparts in the commercial banking industry, the SACCOs in the local setting still show slow growth and continually lose their clients to the commercial banks. According to Wanyama (2008) the SACCOs in Kenya are faced with challenges of weak entrepreneurial capability of managers and board members and the unbalanced organizational structures of the institutions. The percentage of dormant cooperatives in Kenya is between 30 to 50 percent (Pollet, 2009). The

number of SACCOs licensed to receive deposits having been in decline from 184 in the year 2014, to 164 in year 2017 (SASRA, 2014; 2017). SACCOs have experienced negative growth of market share from 13.1% in the year 2006 to 12.9% by year 2016 and on average only 7.7% of the SACCO customers' trust the SACCOs compared to an average of 40.15% of the bank customers who trust the Banks (Financial Sector Deepening, 2016). The performance of the SACCOs has been declining yet they are expected to play a pivotal role in realization of Kenyan Vision 2030 (GOK, 2007). Reviewed literature has shown that emotional intelligence improves employee commitment and the overall performance of organizations including mainstream banks. However, the available reviewed literature does not demonstrate how emotional intelligence can be used to improve the declining performance and market share of the SACCOs. The current study on the effect of emotional intelligence on employee commitment in SACCOs was conducted towards an effort to bridge the existing gap.

2.8 Summary

Financial institutions have an important role in supply and demand for funds in the financial system. SACCOs as financial intermediaries constantly must keep open to change their organizational structure in accordance with changing economic conditions. Even though most studies in financial institutions focus on various analysis methods such as satisfaction surveys and quality measurement related to external customers and financial performance, the studies should also reveal the findings for the innovative behavior and the efficiency of the employees such as emotional intelligence and job satisfaction. Although there may be other peripheral objectives, emphasis is placed on the achievement of financial targets in a financial institution and it has to mostly determine its financial progress on the interval basis. The extent to which this goal can be actualized depends principally on the organizational workforce, especially the skilled workers. Financial institution employees, like other employees in various organizations, are crucial in the actualization of the financial institution goals and objectives.

The relationship between emotional intelligence and employee commitment has been demonstrated as having positive impact on organizational performance. Konovsky and Cropanzano (1991) noted positive relationship between employee commitment and institutional performance. It is therefore to the advantage of an organization to develop the emotional competencies of their employees in order to improve on their organizational performance. Emotional competences will improve on the employees' self-control, improve on the management of self and improve on relationship management and therefore have influence as they continue driving higher productivity.

Emotionally intelligent individuals can handle and perform efficiently in problems and emergencies (Goleman, 2000). Emotional intelligence can help executives in an ever more difficult leadership role, one that fewer and fewer people seem capable of fulfilling. There are different types of leaders and these include directive, supportive, participative, achievement-oriented leaders. A good leader should have good leadership traits, and these include strong self-drive, extreme knowledge, cognitive ability, self-confidence, and emotional intelligence. Other qualities include self-awareness, self-regulation/control, motivation, empathy, and social skills. The present study investigated the effect of emotional intelligence on employees' commitment working in SACCO's in Kenya.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is a general road map or the framework to be used in the course of the research. The current chapter follows various literature reviews on the relationship between the emotional intelligence and the employee's commitment. Research methodology describes the research design to be used and the methodology used towards realization of the objectives of the research. It presents the methodology, which was used to carry out the study. It further describes the type and source of the research data both primary and secondary, the target population and sampling methods and the techniques that was used to select the sample size. It also describes how data was collected and analyzed. The suitable methodology in this study gives the guidelines for information gathering and processing.

3.2 Research Philosophy

A research philosophy is a belief about the way in which data about a phenomenon should be gathered, analyzed and used. According to Saunders et al. (2009) research philosophy can be defined as the development of the research background, research knowledge and its nature. Research philosophy is characterized by its procedure which involves various steps through which a researcher creates a relationship between objectives and the questions. Research philosophy can also be defined as the broad framework which comprises perceptions, beliefs and understanding of several theories and practices that are used to conduct research (Cohen et al., 2007).

This research study adopted positivism as its research philosophy. Positivists believe that reality is stable and can be observed and described from an objective viewpoint that is without interfering with the phenomena being studied. During the research work the researcher maintains minimum interaction with the respective respondents when carrying out the research (Wilson, 2010). Positivism adheres to the view that only factual knowledge gained through observation including measurement is

trustworthy (Zakauskas et al., 2018). Positivism research limits the researcher to data collections and interpretation through objective approach and research findings are usually observable and quantifiable. According to Siponen and Tsohou (2018), positivistic beliefs in scientific research should be generalizable, focus on stable independent variables and use statistical or quantitative methods rather than qualitative methods. Crowther and Lancaster (2008), notes that in positivism approach, the researcher is independent from the study and there are no provisions for human interests within the study.

3.3 Research Design

Research design is the basic plan that indicates an overview of the activities that are necessary to execute the research project. Research design provides an operational frame within which the facts are placed, processed through analyzing procedures and the valuable research output is produced. Cooper and Schindler (2011) define a research design as the structure or plan that is used to generate answers to the research questions and problems raised. Further, Mugenda and Mugenda (1999) notes that a research design is the overall structure of the research and it the key framework on which all the other elements of the research are mounted on. It presents the conditions under which data will be collected and analyzed in order to make meaning out of it in an attempt to answer the research questions and also make informed decisions that are data driven.

The research design is the conceptual structure within which research is conducted. The basis of the research design is the research methodology. Because the purpose of this research was to determine how various aspects of emotional intelligence affects employee commitment, a topic that requires rigid quantitative analysis, quantitative data was collected. The quantitative data was collected using self-report measures on carefully selected samples. The study adopted descriptive survey research design. Surveys are very appropriate in the case of social and behavioral sciences because many types of behavior that interests the researcher cannot be arranged in a realistic setting and also it enables an intense investigation of problem being focused on (Kothari, 2008).

3.4 Target Population

According to Mugenda and Mugenda (1999) a population is a well-defined or set of people, services, elements and events, groups of things or households that are being investigated. Target population in statistics is the specific population about which information is desired. The study targeted employees working in the 164-deposit taking SACCOs in Kenya for the period ending 31st December 2017 (SASRA, 2017). Deposit taking SACCOs were chosen because they control more than 75% of all the co-operative's assets and deposits and 82% of the SACCOs membership in Kenya (SASRA, 2016). The study focused on the employees of the 51-deposit taking SACCOs operating in Nairobi and Kiambu counties. The choice of the two counties was informed by the facts that the two counties control 57% of the top best SACCOs, they host 33.1% of the various subsectors in SACCOs and 31.1% of all the licensed deposit taking SACCOs in Kenya are from the two counties (SASRA, 2016, 2016b). Cooper and Schindler (2011), argue that if well chosen, samples of about 10% of a population can often give good reliability.

The study focused on the employees working in the 51-deposit taking SACCOs within Nairobi and Kiambu counties. Accordingly, the target population was 625 employees in different cadres of employment in the SACCOs within Nairobi and Kiambu counties.

3.5 Sampling Frame

Sampling frame is a list of all the cases or items in the target population of the research from which a sample will be selected (Saunders, Lewis & Thornhill, 2009). The sampling frame for this study was the 51-deposit taking SACCOs in Nairobi and Kiambu counties (SASRA, 2016). See appendix III.

3.6 Sample and Sampling Technique

3.6.1 Sample Size

At the time of conducting research, it is often impossible, impractical, or too expensive to collect data from all the potential units of analysis included in the research problem. A smaller number of units, a sample, are often chosen in order to represent the relevant attributes of the whole set of units, the population. A sample is a portion or part of the population of study. Since the samples are not perfectly representative of the population from which they are drawn, the study cannot be confident that the conclusions will generalize the entire population. Mugenda and Mugenda (1999) emphasize the need of ensuring that the researcher gets a representative sample. For a researcher to get a sample that is representative of its target population there is need to make use of a sampling frame. A population frame of the research gives listing of subjects, elements, traits, firms or objects that have been targeted for study. The required sample is selected from the population frame of the research.

Cooper and Schindler (2011) argue that if well chosen, samples of about 10% of a population can often give good reliability. According to Mugenda and Mugenda (1999) a sample of at least 30 elements is also recommended. The population of this study was 625 employees from the 51 Deposits taking SACCOs in Kiambu and Nairobi County. The Yamane (1967) formula for calculating sample sizes was used to calculate the sample size at 95% confidence level and $P = 0.5$.

$$n = \frac{N}{1 + N(e)^2}$$

Where N is the value of the population size, n is the selected sample size and e is the level of precision

$$\begin{aligned} n &= \frac{625}{1 + 625(0.05)^2} \\ &= 625 / 2.5625 = 243 \end{aligned}$$

For this study, a sample of 243 respondents was selected from the two categories that are management and lower carder as shown in the table 3.1.

Table 3.1: Sample Size

Category	Population	Sample	Sample Ratio
Management	212	83	39.1%
Lower cadre	413	160	38.7%
Total	625	243	38.8%

Source: SACCO HR managers

3.6.2 Sampling Technique

Sampling techniques provide a range of methods that facilitate to reduce the amount of data need to collect by considering only data from a sub-group rather than all possible cases or elements. To enable selecting of representative sample from both the management and the loser carder employees, the study used stratified sampling to select the sample from the population. According to Kothari 2008, stratified sampling is used when the population is organized into key subgroups of the population. Sampling ensures the elements or units selected for the study is representative of the whole target population. Stratified random sampling technique is more accurate for it allows representations of elements or units of analysis from all the sectors of a heterogeneous target population. The aim of stratification in research is to reduce standard error by controlling the variance. The current study sub divided the population from the SACCOs into two strata i.e. low level and top-level management. According to Cooper and Schindler (2011), random sampling minimizes the sampling error in the target research population which in turn increases the precision of any estimation methods used.

Stratified random sampling was appropriate for the study as it enables the researcher to have representations of all the subcategories. The study had two categories: management and lower cadre employees from all the 51 SACCOs. List of employees of the SACCOs from each stratum that is from management and lower cadre was

compiled to make the two strata. There were 212 staff in management and 413 in lower cadre. Each subcategories was obtained in proportion of sample into total population which is $243/625 = 38.88\%$. The management staffs are policy makers and have lots of experience and knowledge on how various policies regarding emotional intelligences are influential on the employee's commitment. The lower cadres are involved in implementing quality and customer-service standards. They are staffs like supervisors, cashiers and customer attendants' who deal with the client on a day to day basis hence would have lots of observed data on emotions and intelligences applied in their service delivery. These justifies why the two levels of staff were relevant to this study. Key informants are contact persons who help filed researcher gain information about research setting (Saunders et al., 2009).

3.7 Data Collection Instruments

According Cooper and Schindler (2011) appreciates that there are many methods that can be used for collecting data. The choice of a tool and instrument to be used in a research depends mainly on the forms and attributes of the research and the expected data and results. Some of these attributes that guides on the instruments to be used are of the subjects, research topic, problem question, objectives and design. This is from the appreciation that the various tools and instruments collect specific research data.

In an attempt to answer the research problem, the primary data was generated, gathered and analyzed for this study. Primary data comprise of information gathered and collected by use of questionnaires directly from each member of the research sample respondents. The study employed questionnaires with both open and close-ended questions. Close-ended questions guides the respondents to provide more precise answers that will aid in clear analyses of the responses and recommendations. The structuring of the open-ended questions provided room for the respondents to provide any additional information that may not have been captured or that was missing in the close-ended questions. The questionnaire was designed, discussed with various experts in the area of study and subjected to a test with a few members of the population so that to identify the areas of improvement. After testing, the

questionnaire was further improved towards an effort to ensure that they capture the intended data. This testing of the questionnaire was done in order to enhance its validity and accuracy of data to be collected for the study. The questionnaires were used to collect the data on the effect of various competencies of emotional intelligence that is self-awareness, self management, social awareness and relationship management on employee commitment.

3.7.3 Data Collection Procedure

The questionnaires were administered using a drop and pick later method to all the respondents. All the respondents were reached out individually as per the sample of the study. A register was maintained which was used to track the movement of the questionnaires that were administered to the respondents.

3.8 Pilot Test

Pilot study to pretest and validate the questionnaire was done. This was in line with a qualitative research design methodology employed in this study. According to Cooper and Schindler (2011) validity is the degree by which the sample of test items represents the content the test is designed to measure. Content validity which was employed by this study was a measure of the degree to which data collected using an instrument represents a specific domain or content of a specified concept.

According to Lancaster et al. (2010), for pilot study sample size to be precise, it should constitute between 1% and 10% of the sample size. The study selected a pilot sample of 15 employees deposit taking SACCOs that were not involved in the final study. Data from the pilot study was used to test the reliability of the instruments used in the study. 15 employees represented 6.2 % of the study's sample size. A sample size of between 5% and 10% of the overall study sample is good enough to be used in the pilot study (Saunders et al., 2009). The pilot study is necessary for it allows the pre-testing of the research instrument. Clarity of the items in the instrument was provided to the respondents in order to enhance the instrument's validity and reliability. The main concern of the research was to evaluate how emotional intelligence may be used to enhance employee commitment. After

consulting with the study supervisors and experts in this field of study, some modifications and adjustments were done on the questionnaires. After the final confirmation, a pilot test was conducted by distributing the questionnaire among the 15 staff of the SACCOs. The pilot group was achieved by first stratifying the individuals according to level in the organization that is 6 staff in management and 9 staff in lower cadre as per the proportion of management versus lower cadre in the target population. The pilot data was not included in the actual study. In order to check reliability of the results, the study used Cronbach alpha methodology, which is based on internal consistency. Cronbach alpha measures the average of measurable items and its correlation. According to Cooper & Schindler (2011), Cronbach alpha of 0.70 and above is acceptable. For this study, the reliability of the instruments used in the pilot was between 0.7 and 0.77. The result helped the study to correct inconsistencies arising from the instruments, which ensured that they measured what was intended. The pilot study gave more insights on the research and its administration procedure as well as identifying items that required modification.

3.9 Validity and Reliability

According to Cooper and Schindler (2011) validity is the degree by which the sample of test items represents the content the test is designed to measure while reliability is about whether the results of a study are repeatable. Reliability refers to the consistency of measurement and is frequently assessed using the test–retest reliability method (Mugenda & Mugenda, 1999).

3.9.1 Reliability of research instruments

Reliability is concerned with the repeatability and the consistency of the results gotten from a study. Reliability of the study can be affected by the respondents' lack of knowledge, tiredness, stressed or attitude toward the questionnaire / interview it can (Cooper & Schindler, 2011). Moreover, reliability is particularly an issue in connection with quantitative research. The quantitative study is likely to be concerned with the question of whether a measure is stable or not. Reliability is tested by calculating the Cronbach alpha.

Cronbach's alpha is a general form of the Kuder –Richardson (K-R) 20 formula.

$$KR_{20} = \frac{(K)(S^2 - \sum s^2)}{(S^2)(K-1)}$$

KR₂₀= Reliability coefficient of internal consistency

K = Number of items used to measure the concept

S² = Variance of all scores

s² = Variance of individual items

The theory behind it is that the observed score (Y) is equal to the true score (T) plus the measurement error (ε) (Y = T + ε). Statistical package for social sciences (SPSS) software was used to verify the reliability of collected data.

The study variables were subjected to reliability test. Self-awareness had a reliability alpha of 0.7 with 8 items, self-management of 0.695 with 7 items. Social awareness had reliability of 0.737 with 9 items while relationship management had reliability alpha of 0.767 with 8 items. According to Sekaran and Bougie 2009, a computed alpha coefficient of above 0.70 is recommended. However, the internal consistency reliability from self-assessment of emotional intelligence competencies that are organized into self-awareness, social awareness, self-management and Social Skills between 0.61 and 0.85 is acceptable (Hay group, 2005). The reliability from the four variables had computed alpha coefficient of above 0.61.

3.9.2 Validity of research instruments

Validity is concerned with the integrity of the conclusions that are generated from a piece of research. Validity is concerned with whether the item actually elicits the intended information. Validity suggests fruitfulness and refers to the match between a construct, or the way a study conceptualizes the idea in a conceptual definition, and the data. It refers to how well an idea about reality “fits” in with actual reality. Qualitative studies are more interested in giving a fair, honest, and balanced account

of social life from the viewpoint of someone who lives it every day. In other words, validity is concerned with whether the findings are really about what they appear to be about. Validity defined as the extent to which data collection method or methods accurately measure what they are intended to measure (Saunders et al., 2003). Criterion validity is the degree to which the test or measure correlates with some outcome criteria (Cable & Derue, 2002).

The first phase of this research employed the econometric technique to investigate the relationship between emotional intelligence and employee commitment. The data was collected from the SACCO's employees and analyzed in the effort to confirm the validity of the data and relevant results. The instruments were subjected to Content and criterion validity. Content validity addresses whether a test adequately samples the relevant material it purports to cover. To establish content validity of the research instrument, the research sought the advice of the experts in the field of study. Past research in the area also formed a good basis on the choice and structuring of the questionnaires. Sample online measures from EQ were also used in structuring the questionnaires.

3.10 Data analysis and presentation

To aid in the processing of the responses that were collected from the study, the questionnaires were checked for completeness and consistency. The quantitative data that was mainly collected from the close ended questions was analyzed using descriptive statistics using SPSS. The descriptive statistics of the study were presented through percentages, means, standard deviations and frequencies towards an effort to answer the research problem. To facilitate analyses of the qualitative data that was collected by use of the open-ended questions, the researcher themed and categorized these responses in themes of the message that they were communicating. According to Cooper and Schindler (2011) content analysis uses a set of categorizations for making valid and replicable inferences from data to their context. The researcher subjected the data to diagnostic tests of normality, auto correlation and multicollinearity to establish whether the regression analysis can be carried out.

3.10.1 Model tests

Diagnostic tests of both the independent and dependent variables were carried out to establish whether regression analysis test can be undertaken on them. These include; normality test, test of multicollinearity and auto correlation test.

Normality tests are used to determine if a data set is normally distribution. It is used to determine whether sample data has been drawn from a normally distributed population. For the continuous data, Normality test is carried out to determine the measures of central tendency and other statistical methods for data analysis that will be used. Kolmogorov-Smirnov test was carried to test for normality. The independent variable employee commitment was subjected to Kolmogorov-Smirnov normality test and it passed the test ($p > 0.200$). According to Field (2009), if the test is non-significant ($p > 0.05$) the distribution of the sample is not significantly different from the normal distribution.

Multicollinearity is a state of very high inter-correlations or inter-associations among the independent variables (Gujarati & Porter, 2009). It undermines the statistical significance of an independent variable. Multicollinearity was tested using Variance Inflation Factor (VIF) values. VIF of more than 10 ($VIF \geq 10$) indicate a problem of multicollinearity (Bryman, 2012). Test for multicollinearity using VIF indicated that self-awareness model had a VIF of 1.147, self-management VIF value of 1.379, social awareness had VIF of 1.702 and relationship management had VIF of 1.525 implying no multicollinearity in the independent variables.

Auto correlation is the degree of similarity between a given time series and a lagged version of itself over successive time intervals. It measures the relationship between a variable's current value and its past values (Gujarati & Porter, 2009). It is the similarity between observations as a function of the time lag between them. Autocorrelation was measured using Durbin-Watson (DW) statistics. Gujarati and Porter (2009) noted that null Hypothesis states no auto correlation and it is only rejected if Durbin-Watson (DW) statistics is above 2. All independent variables; Self-awareness, self-management, social awareness, Relationship management

ranged between 1.869 to 1.48 and the overall model has DW of 1.862 hence no auto correlation.

3.10.2 Regression analysis

The variables of emotional intelligence were tested for coefficient of correlation and R^2 at $p=0.05$. Further, the study carried out a multiple regression analysis in an effort to determine how the various aspects of employee emotional intelligence affect employee commitment. The regression equation ($Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$): Whereby

Y = employee commitment

X_1 = Self-awareness

X_2 = social awareness

X_3 = self-management

X_4 = Relationship management

$\beta_0, \beta_1, \beta_2, \beta_3, \beta_4$ = Coefficients of the independent variable

ε = Error term

The study employed linear multiple regression as follows. The data was broken down into the different aspects of effects of emotional intelligence on employee commitment in SACCOs in Kenya. First, it established relationships between the sub variables at the lowest level in the hierarchy to employee commitment. Here, correlation was used to observe the characteristics of the variables and the relationship with employee commitment. Thereafter, a regression analysis was carried out to determine how these sub variables best describe the employee commitment. Then the study went on up to the highest level in the hierarchy (arriving at combination of self-awareness, self management, social awareness and relationship management).

3.10.3 Test of hypotheses

As proposed by Mason et al. (1999) the study tested the validity of the multi regression models using ANOVA and F- distribution. T test were performed to test the significance of the regression coefficients. If p value is less than 0.05, the researcher concluded that the overall model is significant and a good predictor of the dependent variable (Mason et al., 1999)

Table 3.2: Hypotheses test

Hypotheses	Hypotheses test	Decision rule
HO1: there is no significant effect of self-awareness on employee commitment	- Karl- Pearson's coefficient of correlation – F-test (ANOVA) – T-test HO1: $\beta_1=0$	Reject HO1 if p-value ≤ 0.05 otherwise fail to reject HO1 if P is > 0.05
HO2: there is no significant effect of self-management on employee commitment	- Karl- Pearson's coefficient of correlation – F-test (ANOVA) – T-test HO2: $\beta_1=0$	Reject HO2 if p-value ≤ 0.05 otherwise fail to reject HO2 if P is > 0.05
HO3: there is no significant effect of social awareness on employee commitment	- Karl- Pearson's coefficient of correlation – F-test (ANOVA) – T-test HO3: $\beta_1=0$	Reject HO3 if p-value ≤ 0.05 otherwise fail to reject HO3 if P is > 0.05
HO4: there is no significant effect of relationship management on employee commitment	- Karl- Pearson's coefficient of correlation – F-test (ANOVA) – T-test HO4: $\beta_1=0$	Reject HO4 if p-value ≤ 0.05 otherwise fail to reject HO4 if P is > 0.05

3.10.4 Operationalization of study variables

Operational definition of variables is defining a concept to render it measurable. It is done by looking at the behavior of the dimensions, indicators, properties denoted by concepts translated into observable and measurable elements to develop an index of the concepts. Measures can be objective or subjective. The study involved measurement of four independent variables namely self-awareness, self management, social awareness and relationship management. Independent variable was employee commitment. These were measured using a 5-point Likert scale. Kothari (2004) notes that Likert scale are good because they show the strength of a person's feelings as per the questions and they easy to collect and analyze. Hay group (2005) in their emotional intelligence Inventory technical manual advocates for use of Likert scale and also previous studies have used questionnaires with Likert scale with satisfactory results (Mwangi, 2011; Mukanzi, 2014).

Table 3.3: Operationalization of study variables

Variable	Indicator	Measurement
Self-awareness	Emotional awareness	On a scale of 1 to 5 where 5 is the scale of the highest level of self-awareness and 1 is the lowest
	Accurate self-assessment	
	Self confidence	
self-management	Emotional self-control	On a scale of 1 to 5 where 5 is the scale of the highest level of self-management and 1 is the lowest
	Adaptability	
	Achievement-orientation	
social awareness	Optimism	On a scale of 1 to 5 where 5 is the scale of the highest level of social awareness and 1 is the lowest
	Empathy	
	Organizational awareness	
Relationship management	Service Orientation	On a scale of 1 to 5 where 5 is the scale of the highest level of relationship management and 1 is the lowest
	Developing-others	
	Change-Catalyst	
Employee commitment	Influence	On a scale of 1 to 5 where 5 is the scale of the highest level of employee commitment and 1 is the lowest
	Teamwork & Collaboration	
	Affective	
	Normative	
	Continuance	

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

The main objective of the study was to establish the effect of emotional intelligence on employee commitment in Kenyan SACCOs. The various aspects of emotional intelligence are self awareness, self management, social awareness and relationship management. This chapter describes the methods that were employed in the achievement of the research objectives. It provides the research findings of the study performed with the view of testing the conceptual model and answering the research questions. The chapter evaluates the response rate, reliability and validity of the survey constructs. It also presents the general background information of the respondents and descriptive analysis of the study variables. Finally, the chapter discusses the research results. Specifically, the data analysis in line with specific objectives where patterns were investigated, interpreted and implications drawn on them.

4.1.1 General characteristics of the study sample

The study sample was composed of the employees both in management and lower cadre from the SACCOs operating in Nairobi and Kiambu Counties. The sample was selected through stratified random sampling technique.

4.2 Response Rate

Out of the sample of 243 questionnaires distributed to the sample respondents, 154 questionnaires were returned correctly filled representing a response rate 63.4%. According to Kothari (2008), a 50% response rate is considered average, return rate of 60%-70% is considered above average and a rate of above 70% is excellent. Therefore, the return rate of 63.4% which was achieved in this the study was considered appropriate and representative of the population.

4.3 Demographic information

This section describes the background characteristics of the respondents in terms of gender, age and marital status.

4.3.1 Gender and religion of respondents

The findings as shown in Table 4.1 below display the distribution of respondent by their gender. Results from the findings shows majority of the respondents were male (57.63%, n=83) compared to the female (42.36%, n=61). Ten respondents did not want to disclose their gender. This demonstrated that SACCOs located in Nairobi and Kiambu are fairly represented in terms of gender. McKillop et al. (2003) had noted that SACCOs are male dominated field. Results from this study showed that there was gender balance in the SACCOs.

Table 4.1: Distribution of Respondents by gender and religion

Sample characteristics	Category	Frequency	Percent
Gender	Female	61	42.36
	Male	83	57.63
	Total	144	100.0
Religion	Born again Christian	95	67.9
	Other Christian	42	30.0
	Muslim	3	2.1
	Total	140	100.0

4.3.2 Age of Respondents

The respondent's age was category into various categories. The findings in Table 4. below show the distribution of the study respondents by age. The findings revealed that majority of the respondents are aged between 25-29 years (30.6%, n=45), followed by those in the age brackets of 30-35 years (19%, n=28), then 18-24 years (14.3%, n=21), between 35-39 years (14.3%, n=21). In the age of 40-45 years they only had 10.9% while 45-49 years represented a 4.8% proportion. The oldest

respondents is aged above 50 years (6.1%, n=9). 63.9% of the respondents were below 35 years of age. The intention to leave an organization decreases with age. Young employees are more likely to leave an organization compared to those employees that are advanced in age (Kipkebut, 2010).

Table 4.2: Distribution of respondents by Age

Category	Frequency	Percent
18-24 years	21	14.3
25-29 years	45	30.6
30-35 years	28	19.0
35-39 years	21	14.3
40-45 years	16	10.9
45-49 years	7	4.8
50 and above years	9	6.1
Total	147	100.0

4.3.3 Marital Status of the respondents

Table 4. displays the marital status of the respondents and the people who they stay with. Majority were single (54.1%) followed closely were those who had spouse (45.9%). Majority of the respondents 24.5% stay alone and this can be attributed to the fact that 54.1% of the respondents are single. We note that 13.4% of the respondents stay with their parents. 9.1% stay with their spouse, 42% stay with spouse together with their children while 4.2% stay with spouse, their children plus relatives. 5.6% of respondents stay with their relatives while a small percentage of 0.7% stay with friends and the same percentage stay house help only.

Table 4.3: Distribution of respondent’s marital status and the people they stay with.

Sample characteristics	Category	Frequency	Percentage
Marital status	Single	80	54.1
	Married	68	45.9
	Total	148	100
Who do you stay with	Alone	35	24.5
	Parents	19	13.4
	Spouse	13	9.1
	Spouse plus children	60	42
	Spouse, children plus relatives	6	4.2
	Relatives		
	Friends	8	5.6
	House help	1	0.7
		1	0.7
	Total	143	100

4.3.4 Highest Level of Academic Qualification

The employees’ level of education was categorized into; secondary school, certificate, diploma, bachelors, post graduate diploma and masters. Table 4. shows that majority of the respondents 52.8% had attained bachelors level of education followed by 17.6% who were diploma holders, 16.2% were masters holders, 7.8% post graduate diploma, 4.9% certificate while 0.7% were secondary school leavers.

This implies that the SACCOs have a heterogeneous pool of staff skewed towards bachelor's holders.

Table 4.4: Highest Level of academic Qualification

Category	Frequency	Percent
Secondary school	1	0.7
Certificate	7	4.9
Diploma	25	17.6
Bachelors	75	52.8
Post graduate diploma	11	7.8
Masters	23	16.2
Total	142	100.0

4.3.5 Longest serving employee

The study sought to establish the number of years that the respondents had worked in their various SACCOs. The findings shown in the Table 4. below, shows that majority (50.7%) had served in the SACCO for less than 5 years followed by those who had worked between 5 to 10 years with only 9.2% having served for above 15 years. This shows that there is high rate of employee turnover in the SACCO sector with 22.6% having worked above 10 years with 6% having worked for above 20 years.

Table 4.5: Years of service

Category	Frequency	Percent
Below 5 years	72	50.7
5- 10 years	38	26.7
11- 15 years	13	9.2
Above 15 years	19	13.4
Total	142	100.0

4.3.6 The department and job title

The findings indicated in the Table 4. below shows that the minority 6.8% indicated that they are in IT department. Majority 21.6% are in finance department followed by credit 18.0%. 8.3% of the respondents are in marketing indicating the SACCOs have allocated few resources towards creating customer awareness. 35.4% of the respondents were managers and 65.6% were the lower carder staff.

Table 4.6: Distribution of Respondents by department and Job title

Sample characteristics	Category	Frequency	Percentage
Department	Human Resource	20	15
	Finance	42	21.6
	Credit	24	18.0
	Audit	11	8.3
	IT	9	6.8
	Operations	16	12
	Marketing	11	8.3
	Total	133	100
Job title	Manager	51	35.4
	Other	93	65.6
	Total	144	100

4.4 Descriptive results

4.4.1 Self-awareness

In line with the first objectives, the study sought to know respondents' opinion on whether self-awareness had any influence on employee commitment in the Kenyan SACCOs. A polar question was posed to the respondents. Overwhelming majority (95%) agreed that self-awareness plays a great role in employee commitment while only 5% negated to believe that self-awareness has anything to do with employee commitment as shown in Table 4..

The first objective of the study sought to determine the effect of self-awareness on employee commitment in the Kenyan SACCOs. The response from respondents were ranked as per the Five-point Likert Scale from strongly disagree, disagree, not sure, agree and strongly agree. Table 4. shows findings given by the respondents summarized in percentages, mean and standard deviation. Interesting, majority (95.2%) of the SACCOs employees know how to control their emotional as indicated by their agreement on this question. It is always advisable to learn from the past, as this study affirmed most of the respondents (84.4%) were found to be able to learn how emotional affect them and the best way to learn from the experience. Majority of the SACCO employees (74.6%) agree their goal orientation is affected by their emotions hence the need to understand their emotions.

The results showed that most respondents (84.4%) agreed that they are not open to take new ideas on how to improve individual however a small population (14.3%) were ready to advance with the new ideas to improve themselves even though 1.3% were unsure of either accept or reject new ideas. Also, it was interesting to find that most participants (78.6%) understand how their emotions affect them and others while 14.9% of the respondents did not understand how emotional affected them. As to whether respondents recognize their cause and impact of their emotions, 56.5% agreed to recognize this, followed by 22.7% who strongly agreed, 16.2% were undecided while 3.9% and 0.6%, disagreed and strongly disagreed respectively with recognizing either cause or impact of their emotions.

As suggested by Van Jaarsveld (2003) people need to develop alternative ways to improve their day's activity efficiency and effectiveness. One way of doing so is by being open to feedback that will help correct where need be and thus boost self-development. Similarly, majority (97.4%) accepted to being open to new perspectives. Majority of the respondents (89.6%) agreed that feedback is important for development against 5.2% who disagreed. Unexpectedly, 83.1% of respondents showed that they were not sure of self-worth and capabilities unlike what Mayer et al., (1999) proposed that for those people in management they ought to be aware of their own self to be able to express emotional accurately and adaptively.

Table 4.7: Self-awareness of the respondents

Item	SD %	D %	N %	A %	SA %	Mean	Std. Dev
a) I always take steps to control my emotions	0.6	3.9	1.3	55.8	38.3	4.3	0.7
b) I always observe how many emotions affect me and learn from them	1.9	1.9	11.7	55.2	29.2	4.1	0.8
c) I accept my emotions affects my goal orientation	5.2	16.2	3.9	50.6	24	3.7	1.2
d) Am not open to new ideas to improve self	5.2	9.1	1.3	33.1	51.3	4.2	1.2
e) I always understand how my emotions affect me and others	2.6	3.9	14.9	61.7	16.9	3.9	0.8
f) I recognize the cause of my emotions and their impact on me	0.6	3.9	16.2	56.5	22.7	4.0	0.8
g) Am always open to feedback for self development	2.6	2.6	5.2	50.6	39	4.2	0.9
h) Am not sure of myself worth and capabilities	3.2	9.1	4.5	31.8	51.3	4.2	1.1
i) Am always open to new perspective	0.6	0.6	1.3	45.5	51.9	4.5	0.6

n=154, Cronbach Alpha = 0.621 with item committed

SD= Strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly agree

4.4.2 Self-management

The study sought the respondents' opinion on whether self-management affects employee commitment. Most of the respondents (94%, n=145) showed solidarity of the impact of self-management on employee committee while 6% of the respondent felt it had no impact at all.

The second objective of the study sought to further scrutinize the influence of the self-management and employee commitment systematically. Using a 5-point Likert scale respondents' level of agreement was ranked into strongly disagree, disagree, not sure, agree and strongly agree.

Table 4. display the summary of results in percentages, mean and standard deviation. To start with, respondents' level of agreement on whether they see setbacks as manageable circumstances rather than personal flaws, 61.7% and 25.3% recorded their agreement and strong agreement. This implies that 87% were accepted that setbacks are there to help in management for next time. Secondly, respondents' ability to operate from hope of success rather than failure was sought. Majority of the respondents, 50.6%, showed their agreement followed by 40.9% who strongly agreed making the largest proportion (91.5%) of the respondents agreeing to this ability.

Individuals persistent are quality characteristics that every employer looks for at workplace (Franke et al., 2008). Most respondents (46.1%) showed their agreement to always remaining persistent in seeking goals despite obstacles and setbacks, followed by 44.8% who strongly agreed meaning that larger proportion (90.1%) were in support of importance of persistence. 91.5% indicated they agreement that their strong ability to face difficult tasks and trying to solve them properly enable them to exceed the set expectation while 3.8% disagreed to the same. Unexpectedly, 70.9% agreed that setbacks and obstacles stop respondents from exceeding their organizational expectation whereas 23.3% disagree with being stopped by setbacks and obstacles.

There were varied results as to whether search for success stops respondents from looking for alternative employers. 31.2% disagreed and 11% strongly disagreed to this while on the other hand 23.4% agreed and 16.9% strongly agreed, with 17.5% taking a neutral position. Surprisingly, most participants (90.3%) agreed that they do not strive to improve their performance whilst 8.3% disagreed with the same. However, most respondents (91.6%) agreed that they strived to exceed their set standards of excellence while 5.1% disagreed with the same. On the other side, it was interesting to see overwhelming large proportion (93.5%) being optimistic about SACCO they operate in. Finally, it has been found that most participants (96.1%) are in support that persistence is a factor in pursuing their goals. Only two out of the 10 items had a high standard deviation of above 1. This high standard deviation shows that there were extremes in either sides of positive and negatives. The other 8 items had standard deviation of between 0.7 and 0.9 showing that there was agreement in the scoring of the items.

Table 4.8: Self-management of respondents

Item	SD %	D %	N %	A %	SA %	Mean	Std. Dev
a) I see setbacks as manageable circumstances rather than personal flaws	0.6	4.5	7.8	61.7	25.3	4.1	0.8
b) I have strong ability to operate from hope of success rather than failure	0.6	3.2	4.5	50.6	40.9	4.3	0.8
c) Am always persistent in seeking my goals despite obstacles and setbacks	0.6	3.9	4.5	44.8	46.1	4.3	0.8
d) My strong ability to face a difficult task and try to solve it properly enable me to exceed the set expectation	1.9	1.9	4.5	54.5	37	4.2	0.8
e) Setbacks and obstacles stop me from exceeding my organizational expectation	5.8	17.5	5.8	42.2	28.6	3.7	1.2
f) My hope for success stops me from looking for alternative employers	11	31.2	17.5	23.4	16.9	3.0	1.3
g) I do not strive to improve my performance	1.9	6.5	1.3	31.2	59.1	4.4	0.9
h) I strive to exceed the set standards of excellence	1.9	3.2	3.2	46.8	44.8	4.3	0.8
i) Am optimistic about this SACCO	0.6	1.3	4.5	48.7	44.8	4.4	0.7
Am persistent in pursuing my goals	1.3	0	2.6	55.2	40.9	4.3	0.7

n=154, Cronbach Alpha = 0.669 with item e, f & g omitted

SD= Strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly agree

4.4.3 Social awareness

Aligned to third objective, the researcher sought to determine the effect of social awareness on employee commitment in the Kenyan SACCOs. The respondents rated their responses concerning social awareness as per the questions given. Table 4. below summarizes the results in percentages, mean and standard deviation. First and foremost, respondents were asked if they always sense others' feelings and perspectives and take an active interest in their concerns. 57.8% showed their agreement, followed by 19.5% who strongly agreed, 15.6 took a neutral stand while those who disagreed comprised of 7.1%. This implies that most SACCO employees are socially active. Over and above being sensitive of other people feeling, a large proportion (90.3%) showed support for their needs too.

Table 4.9: Social awareness of respondents

Item	SD %	D %	N %	A %	SA %	Mean	Std. Dev
a) I always sense others' feeling and perspectives and take an active interest in their concerns	2.6	4.5	15.6	57.8	19.5	3.9	0.9
b) Am sensitive to other people's needs	0.6	2.6	5.8	65.6	25.3	4.1	0.7
c)I anticipate and recognize customers' expectation	0.6	0.6	5.2	66.2	27.3	4.2	0.6
d)I understand this SACCO's customer expectation	1.3	0.6	4.5	66.2	27.3	4.2	0.7
e) I fail to meet customers' expectation	47.4	35.1	5.2	11	1.3	1.8	1.0
f) I read a group's emotional currents and power relationships and understand how to handle them	0	3.2	17.5	63.6	15.6	3.9	0.7
g) I can seek ways to increase customer satisfaction and loyalty	0.6	1.3	5.8	56.5	35.7	4.3	0.7
h) I can gladly offer appropriate services to our customers	0	0.6	3.2	53.2	42.9	4.4	0.6
i)I always understand group emotional state in my SACCO	0	2.6	16.9	63	17.5	4.0	0.7
j) I have good relationship with my group in the SACCO	0	0	5.8	56.5	37.7	4.3	0.6

n=154, Cronbach Alpha = 0.677 with item e omitted

SD= Strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly agree

Also, respondents were requested to rate their agreement on whether they anticipate and recognize customers' expectation. Most of the respondents (93.5%) were in support with only a few (1.2%) showing lack of support and 5.2% taking a neutral stand. Similarly, asked a confirmatory question, 93.5% of the respondents still believed that they understand SACCO customer expectations. In their specific groups, respondents supported (79.2%) being able to read a group's emotional currents and maintain powerful relationships to show their understanding on how to handle them even though 17.5% were indecisive.

Further probing respondents' ability to seek ways to increase customer satisfaction and loyalty showed that majority (92.2%) had the ability while 5.8% were not sure. Findings revealed that majority, 53.2% and 42.9%, either agreed or strongly agreed respectively while 3.2% took a neutral stand on the question about how gladly the respondents offered appropriate services to their customers. Likewise, respondents were required to state if they always understood group emotional state in their SACCO. 63% showed their solidarity by agree to this, followed by 17.5% who strongly agreed while 16.95% choose to remain neutral. Finally, asked if respondents had good relationship with their group in the SACCO, almost all the participants 94.2% affirmed this with only 5.8% remaining indecisive. Only one item had a standard deviation of 1 showing extremes on both sides. The other 9 items had a standard deviation of between 0.6 and 0.9 showing agreement in the scoring.

4.4.4 Relationship management

In line with the fourth objective, the study sought to determine the effect of relationship management on employee commitment in the Kenyan SACCO sector. The study sought to establish the level of relationship management using a 5-point Likert scale. The responses were rated as shown in Table 4. show the summary in percentage, mean and standard deviation. First, it was good to note that most of the participants (91.6%) were part of the organization by engaging in collaborations, sharing of plans, information and resources at their workplaces with only 7.35% depending on their own. On top of this, they also chose to establish and maintain

close relationships at workplace as shown by overwhelmingly support by 90% of the respondents.

Table 4.10: Relationship management of respondents

Item	SD %	D %	N %	A %	SA %	Mean	Std. Dev
a) I collaborate, share plans, information and resources in my workplace	4.5	2.6	1.3	59.1	32.5	4.1	0.9
b) I establish and maintain close relationships at work	1.3	3.2	6.5	52.6	36.4	4.2	0.8
c)I apply effective tactics for persuasion which assist me in exceeding my organizational expectation	0	3.2	7.1	64.9	24.7	4.1	0.7
d)I negotiate and resolve disagreements hence enhancing achievements of set goals	3.2	4.5	8.4	61	22.7	4.0	0.9
e) I do not work with others towards achieving the set goals	65.6	27.3	1.3	4.5	1.3	4.5	0.8
f) I create group synergy in pursuing collective goals	0	1.3	11.7	60.4	26.6	4.1	0.7
g) I have a strong and good relationship with my colleagues	0	0.6	5.2	55.2	39	4.3	0.6
h) I initiate positive group think which assist us in meeting our expectation	0.6	1.3	5.2	63	29.9	4.2	0.7
i)I manage change in my place of work hence exceeding the set expectation	1.9	0.6	7.8	62.3	27.3	4.1	0.7
j) No one can persuade me to leave this SACCO	11.7	14.3	29.9	29.2	14.9	3.2	1.2

n=154, Cronbach Alpha = 0.701 with item e & j omitted

SD= strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

Affirmatively, most of the respondents (89.6%) applied effective tactics for persuasion, which assist them to exceed their organizational expectation, 7.1% took a neutral position while 3.2% disagreed with the same. Notably, majority of the respondents (83.7%) used negotiation to resolve disagreements hence enhancing achievements of set goals, while 8.4% were not sure and on the other hand 3.2% and 4.5% strongly disagreed and disagreed respectively. Also, most respondents (65.6%) refuted claims of not working with others towards the achievement of the set goals but only 5.8% agree that they do not entertain others in working out the organizational goals and the remainder were neither here nor there.

Groups have been observed to create synergy among the members (Salovey & Pizarro, 2003). In this regard, respondents were asked if they create group synergy in pursuing collective goals. The largest group agreed that they create synergy in pursuing collective goals representing 60.4% followed by 26.6% who strongly agreed, otherwise 1.3% disagreed that they create synergy in pursuing collective goals while 11.7% were undecided. When asked whether they have a strong and good relationship with their colleagues, 55.2% responded in agreement that they have strong and good relationship with their colleagues, followed by 39% who strongly agreed that they have strong relationship with their colleagues. Further, it was found that 92.9% were in support of the opinion that initiating positive group thinking assist in meeting the organization expectation. Many people fear change and when it becomes inevitable others run away (Boyatzis, et al., 2002). Asking respondents whether they were able to manage change in their place of work so as to exceed the set expectation, 89.6 % were in affirmative yes while only 2.5% disagreed. Surprisingly, most of the respondents (29.9%) took a neutral position when asked if they can be persuaded to leave their SACCO, those that cannot be persuaded represented 44.1% whilst 26% can be persuaded by others. One item had a mean of 1.2 showing no agreement in scoring as we had extremes on both side. The mean was 3.2 showing neutrality in scoring. Nine items had standard deviation of less than 1 and a mean of 4 and above showing agreement with the statement.

4.4.5 Employee commitment

In line with the general objective of the study which was to establish the effect of emotional intelligence on employee commitment. The study sought to establish the extent of employee commitment in the SACCOs. Using a 5-point Likert scale respondents' level of agreement was ranked into strongly disagree, disagree, not sure, agree and strongly agree as shown in Table 4.. 73.6% of the responded agreed to the statement that when someone criticizes the SACCO, they feel like a personal insult showing the level of attachment that they have with the SACCO while 7.6% remained neutral and 18.8% disagreeing with the statement. Further, 92.4% of the respondents agreed that when someone praises the SACCO, they feel like personal compliment. 95.8% of the respondents were affirmative with the statement that their major source of satisfaction in the job comes from exceeding their set expectations with only 4.2% disagreeing with the statement. 95.8% of the respondents affirmed that the SACCOs success are their successes hence the need for them to go an extra mile to exceed their target. When asked whether they feel a sense of ownership of the SACCO, 95.9% agreed that they feel a sense of ownership of the SACCO. 90.9 % of the respondents affirmed that it is important for the SACCO to emphasize on the employee exceeding their target. Interestingly, when asked whether they are willing to spend some time on their job in order to exceed their set expectation even if they get no credit for it, only 69.5% agreed with the statement that they are willing to spend some time on their job in order to exceed their set expectation with 11.2% remaining neutral and 19.6% disagreeing with the statement. This shows that much as the respondents are willing to exceed their set expectations, they are not willing to spend unpaid or un-recognized time in the SACCO. Asked whether they are not willing to put any extra effort than their usual share towards the duties of their SACCO, 83.7% of the respondents agreed with the statement with 5.7% remaining neutral and 10.7% disagreeing with the statement meaning they are willing to spend extra effort than usual towards the duties of the SACCO. 82.5% of the respondents affirmed that the work really inspires the best of them in the way of remaining in the SACCO with 11.9% remaining neutral and 5.6% disagreeing with the statement. 95.7% of the respondents are happy they chose to become a member of the SACCO with only 3.7% remaining neutral to the statement. Interestingly, 47.1% of the

respondents have tried looking jobs elsewhere with 16.7% of the respondents remaining neutral to the statement and 36.2% stating that they have never looked for job elsewhere since joining the SACCO. 80.4% of the respondents agreeing with the statement that if they could begin working over again in the same occupation, they would choose the same SACCO as a place to work with only 6.3% disagreeing with the statement.

Table 4.11: Employee commitment

Item	SD %	D %	N %	A %	SA %	Mean	Std. Dev
a) When someone criticizes this SACCO, it feels like personal insult	2.1	16.7	7.6	54.2	19.4	3.72	1.027
b) A major source of satisfaction from job comes from exceeding my set expectations	0.0	0.7	3.5	65.0	30.8	4.26	0.553
c) The SACCO's successes are my successes hence the need to exceed my set expectation	0.0	0.7	3.5	50.7	45.1	4.40	0.596
d) When someone praises this SACCO, it feels like personal compliment	0.7	2.1	4.9	46.9	45.5	4.34	0.733
e) I feel a sense of 'ownership' for this SACCO	0.7	3.5	9.9	50.7	35.2	4.16	0.796
f) It is important that my SACCO emphasizes on exceeding my set expectation	0.7	0.7	7.7	61.3	29.6	4.18	0.659
g) Am continually taking action to exceed my set expectation	0.7	0.0	6.3	60.6	32.4	4.24	0.629
h) I do mind about spending more time on my job in order to exceed my set expectation even if I get no credit for it	3.5	16.1	11.2	42.0	27.3	3.73	1.132
h) I would accept any kind of job assignment in order to keep myself involved in the SACCO	3.5	13.3	17.5	48.3	17.5	3.63	1.032
i) Am not willing to put any extra effort than my usual share towards the duties of this SACCO	5.7	5.0	5.7	36.9	46.8	4.14	1.106
j) My work really inspires the best of me in the way of remaining in this SACCO	2.1	3.5	11.9	62.9	19.6	3.94	0.803
k) Am happy I chose to become a member of the SACCO	0.0	0.7	3.6	61.4	34.3	4.29	0.569
l) Have considered seeking employment elsewhere since I accepted employment with this SACCO	10.1	26.1	16.7	32.6	14.5	3.15	1.249
m) If I could begin working over again in the same occupation, I would choose this SACCO as a place to work	2.1	4.2	13.3	55.9	24.5	3.97	0.859

n=154, Cronbach Alpha = 0.785

SD= strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

4.4.6 Duration that respondents are sure to work with the SACCO

To establish the nature of commitment of the respondent, the study sought to establish the willingness of the respondents to continue working for the SACCOs that they are currently working for. Table 4. show the summary of the findings in percentage, mean and standard deviation on the duration respondents are sure they will work for their current SACCO. 33.1% and 24.7% employees agreed and strongly agreed they will work for the current SACCO for the next 3 months while 16.2% and 14.3% strongly disagreed and disagreed on the same. Those who were sure to be in the same SACCO in next 6 months represented 29.2%, 56.5% were disagreed that they will be in the same SACCO in the next six months while 14.3% were not sure. Asked whether they will continue working for the same SACCO for the next 1 year, 44.1% disagree that they will be working for the same SACCO in the next one year. While the same proportion agree they will still be there but 11.7 were unsure of being in the same SACCO for the next one year. Asked whether they will be working for the same SACCO for a period of 3 years, the proportion that hoped to still be working in the same SACCO represented 26% while on the other hand, 55.8% represented those who disagreed that they will be working for the same SACCO in the next three years and 18.2% were not sure of the decisions. Asked whether they will be working for the same SACCO in the next 10 years, only 17.5% of the respondents agreed that they will be working in the same SACCO for the next 10 years while those who will have moved elsewhere comprised by 40.3% and 42.2% were not sure where they will be. Finally, those who will wait for their retirement in this SACCO formed 5.1%, those who thought they will be elsewhere are 32.2% and those unsure to retire there are 62.7%. As observed the degree of uncertainty continues to increase with the increase the number of years from 11.7% in three months' time to 62.7% in retirement age. Therefore, unpredictability increases with time of forecast. Also, there is a significant fall in the proportion of those thinks they will stick around their SACCO (that is agree and strongly agree together) from 57.8% in three months' time to 5.1% in retirement age owing to uncertainty.

Table 4.12: Duration that respondents are sure to work with the SACCO

I am sure I will be working for this SACCO for	SD %	D %	N %	A %	SA %	Mean	Std. Dev
The next 3 months	16.2	14.3	11.7	33.1	24.7	3.36	1.41
The next 6 months	20.8	35.7	14.3	20.1	9.1	2.61	1.27
The next 1 year	18.8	25.3	11.7	26.6	17.5	2.99	1.41
The next 3 years	16.2	39.6	18.2	16.9	9.1	2.63	1.20
The next 5 years	11.7	10.4	18.2	36.4	23.4	3.49	1.28
The next 10 years	9.1	31.2	42.2	2.6	14.9	3.9	1.03
Until when I retire	25.1	7.1	62.7	4.5	0.6	4.22	0.89

n=154

SD= strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

4.4.7 Perceived emotional intelligence and employee commitment

The study further sought to establish the perceived effect of emotional intelligence on employee commitment in the Kenyan SACCOs. The descriptive parameters are shown in Table 4.13: Perceived emotional intelligence and employee commitment. First and foremost, respondents were asked if they observe how their emotions affected them and learn and whether the emotions are able to help them exceed the set expectation. Majority of the respondents, 66.9% agreed to this, 29.9% strongly agreed while 3.2% were unsure of their state. Secondly, 49.4% and 38.3% were found to agree and strongly agree to be open to new ideas to improve self hence exceeding the SACCO's expectation while on the other hand 5.8% disagree and 6.5% were undecided. Also, most respondents were found to be aware of how their emotions were likely to affect intention to leave the SACCO as 51.3% and 20.8% agreed and strong agreement respectively while only 0.6% and 8.4% strongly disagreed and disagreed respectively with 18.8% were undecided.

Table 4.13: Perceived emotional intelligence and employee commitment

Item	SD %	D %	N %	A %	SA %	Mean	Std. Dev
a) I observe how my emotions affect me and learn from them hence helping me in exceeding the set expectation	0.0	0.0	3.2	66.9	29.9	4.3	0.5
b) Am open to new ideas to improve self hence exceeding the SACCO's expectation on me	1.9	3.9	6.5	49.4	38.3	4.2	0.9
c) I understand how my emotions affect my intention to leave the SACCO	0.6	8.4	18.8	51.3	20.8	3.8	0.9
d) I recognize the cause of my emotions and their impact on my drive for achievements in the SACCO	0.6	1.3	10.4	69.5	18.2	4.0	0.6
e) I would not feel guilty if I left the SACCO now	8.4	24.7	18.8	34.4	13.6	3.2	1.2
f) Am optimistic about this SACCO hence no intention to leave	5.8	5.8	15.6	56.5	16.2	3.7	1.0
g) My persistence in pursuing my goals can make me leave this SACCO to seek my goals elsewhere	7.8	16.9	21.4	27.3	26.6	3.5	1.3
h) Am persistent in seeking my goals despite obstacles and setbacks thus exceeding the set expectations	1.3	0	7.8	66.2	24.7	4.1	0.7
i) My ability to operate from hope of success rather than fear of failure enables me to exceed the set expectations	1.9	1.3	5.2	66.9	24.7	4.1	0.7
j) The relationship I have with my group in the SACCO stops me from seeking an alternative employer	9.1	21.4	22.7	29.2	17.5	3.3	1.2
k) I have the ability to offer appropriate services to our customers that exceeds the SACCO's expectations	6.5	7.1	5.8	55.2	25.3	3.9	1.1
l) My sensitivity to other people's needs makes me not to think of leaving this SACCO	3.2	19.5	24	38.3	14.9	3.4	1.1
m) My sense of others feelings and perspectives and my active interest in their concerns play part	0.6	5.8	9.1	68.8	15.6	3.9	0.7
n) Have established and maintained close relationships at work which reduces my intention to leave this SACCO	3.2	9.7	10.4	61	15.6	3.8	0.9
o) I create group synergy in pursuing collective goals which help us exceed the set expectations	0.6	1.9	9.7	68.2	19.5	4.0	0.7
p) I manage change in my place of work hence exceeding the set expectations	0	0.6	2.6	72.7	24	4.2	0.5
q) I can easily be persuaded to leave this SACCO	2.6	12.3	14.9	43.5	26.6	3.8	1.1

n=154, Cronbach Alpha = 0.762

SD= strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

Further, respondents were asked whether they recognize the cause of their emotions and the impact on achievements in the SACCO, 69.5% were in agreement that they recognize the cause of their emotions and the impact on achievements in the SACCO, 18.2% strongly agreed that they recognize the cause of their emotions and the impact on achievements in the SACCO while 1.9% disagreed while 10.4% was not sure whether they recognize the cause of their emotions and the impact on achievements in the SACCO. There were varied findings as to whether the respondents would not feel guilty if they were to leave the SACCO then. Findings showed 34.4% were in agreement that would not feel guilty if they were to leave the SACCO, 13.6% strongly agreed that would not feel guilty if they were to leave the SACCO, 18.8% neither agreed nor disagreed whether they would feel guilty if they were to leave the SACCO, 24.7% were in disagreement while 8.4% strongly disagreed that would not feel guilty if they were to leave the SACCO. It was also found that most respondents (71.7%) were optimistic of their current SACCO with only 15.6% remaining neutral.

Findings also showed different results for those respondents who are persistent in pursuing their goals to the extent that they are ready to leave their current SACCO. 27.3% indicated their agreement that they are persistent in pursuing their goals to the extent that they are ready to leave their current SACCO, 26.6% strongly agreed that they are persistent in pursuing their goals to the extent that they are ready to leave their current SACCO, 21.4% took neutral stand while 16.9% disagreed and 7.8% strongly disagreed that their persistent in pursuing their goals would make them leave their current SACCO. Interestingly, majority of the respondents (91.6%) agreed that they were able to operate from hope of success rather than fear of failure which enables them to exceed the set expectations. This drive the relationship at the workplace where again, 29.2% of respondents agreed that they are able to operate from hope of success rather than fear of failure enables them exceed the set expectations. 17.5% of the respondents strongly agreed that on of the aspect to consider before leaving a SACCO is the nature of relationships that they have within the SACCO, whereas 21.4% of the respondents disagreed on the same and 9.1% of the respondents strongly disagreed on the influence of relationship on their stay in the SACCO. 22.7% of the respondents remained neutral that having close

relationship with group in the SACCO stops them to look for an alternative employer.

Asked on whether respondents had the ability to offer appropriate services to their customers that exceeds the SACCO's expectations. Majority of the respondents (80.5%) agreed that they had the ability to offer appropriate services to their customers that exceeds the SACCO's expectations while 13.6% disagreed with the same with only 5.8% remaining neutral that they had the ability to offer appropriate services to their customers that exceeds the SACCO's expectations. On question whether respondents' sensitivity to other people's needs makes them not to think of leaving their current SACCO. The largest proportion (38.3%) were in support of being driven by people sensitivity, 24 % were unsure whether sensitivity to other people's needs makes them not to think of leaving their current SACCO, 14.9% strongly agreed while 19.5% and 3.2% disagreed and strongly disagreed whether sensitivity to other people's needs makes them not to think of leaving their current SACCO respectively. It was also glad to note that more than three quarter of the participants (84.4%) had a sense of feelings, perspectives and interest in concerns for other in the SACCO. This shows the management being able to establish a cordial relationship at workplace and hence reduces intention to leave the SACCO as majority (76.6%) was in support of that they have a sense of feelings, perspectives and interest in concerns for other in the SACCO. Furthermore, the respondents indicated that they create group that came with synergy that helped pursuing collective goals which help respondents exceed the set expectations as shown by support from 87.7% of the respondents. Also, 96.7% agreed that they were able to manage change in their place of work hence exceeding the set expectations and finally most respondents (70.1%) indicated that they can be persuade easily to leave this SACCO contradicting the previous findings that love for the SACCO. Out of the 18 items, 11 had a standard deviation of less than 1 and a mean of above 3.8 indicating they were positive and agreeing with the statement. 7 items had standard deviation of above 1 and a mean of between 3.7 and 3.2 indicating neutrality in the statements.

Table 4. shows the overall employees perceived effect of the four dimensions of emotional intelligence on employee commitment. The results show that the perceived self-awareness carries the highest weight with a mean of 3.9886 followed by relationship management with a mean of 3.8508. This perceived effect of emotional intelligence on employee commitment show that respondents view self-awareness as the greatest driver of employee commitment. However, when we looked at the variables of emotional intelligence differently, what came out is that social awareness has the greatest effect on employee commitment.

Table 4.14: Perceived effect of emotional intelligence on employee commitment

Item	N	Minimum	Maximum	Mean	Std. Deviation
Perceived effect of self-awareness	153	2.00	5.00	3.9886	.51910
Perceived effect of self management	152	1.80	5.00	3.5753	.47678
Perceived effect of social awareness	154	1.75	5.00	3.5552	.60463
Perceived effect of relationship management	153	2.25	5.00	3.8508	.51010

4.6 Reliability test

Cronbach Alpha was used to determine the reliability of the instruments. This was done to measure the internal consistency of the items used in the study. Cronbach's alpha, above the level of 0.70 is acceptable (Cooper & Schindler, 2011). The variables were subjected to reliability test. According to Sekaran and Bougie 2009, a computed alpha coefficient of above 0.70 is recommended. However, the internal consistency reliability from self-assessment of emotional intelligence competencies that are organized into self-awareness, social awareness, self-management and Social Skills ranges from 0.61 to 0.85 (Hay Group, 2005). Reliability of the current study was tested, and it ranged from 0.695 to 0.767.

Table 4.15: Reliability coefficient to the independent variables

Independent variable	Number of items	Cronbach's alpha
Self-awareness	8	0.7
self-management	7	0.695
social awareness	9	0.737
Relationship management	8	0.767

4.7 Model Diagnostics

This section contains the various tests of both the independent and dependent variables to establish whether regression analysis test can be carried out. This includes; normality test, test of multicollinearity and linearity test.

4.7.1 Normality Test using Kolmogorov-Smirnov

The study independent variables were self-awareness, self management, social awareness and relationship management while the dependent variable was employee commitment. The variables were subjected to Kolmogorov-Smirnov normality test and all of them failed the test ($p < 0.05$) except for dependent variable Y ($p = 0.200$) as shown in the Table 4.. According to Field (2009), if the test is not significant ($p > 0.05$) the distribution of the sample is not significantly different from the normal distribution.

Table 4.16: Normality test using Kolmogorov-Smirnov

	Kolmogorov-Smirnov^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Self-awareness	.100	152	.001	.962	152	.000
Self management	.086	152	.008	.958	152	.000
social awareness	.129	152	.000	.947	152	.000
Relationship management	.130	152	.000	.951	152	.000
employee commitment	.062	152	.200*	.984	152	.086

a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

To investigate the extent of departure from normality, Q-Q plots were done and the results were shown in figures 4.1, 4.2, 4.3 and 4.4.

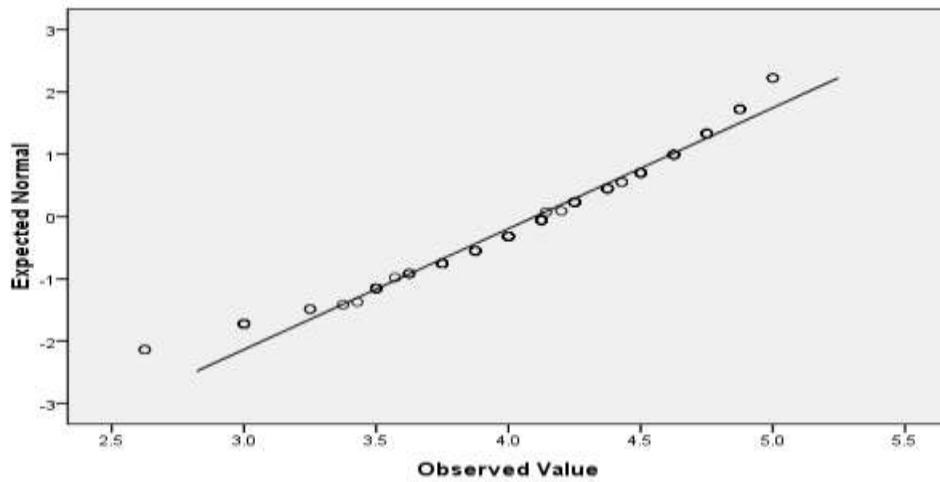


Figure 4.1: Normal Q-Q Plot for Self-awareness

The Q-Q plot on Figure 4. shows that there is small departure from normality for self-awareness indicating that the data was close to normal and could therefore be used for the regression analysis.

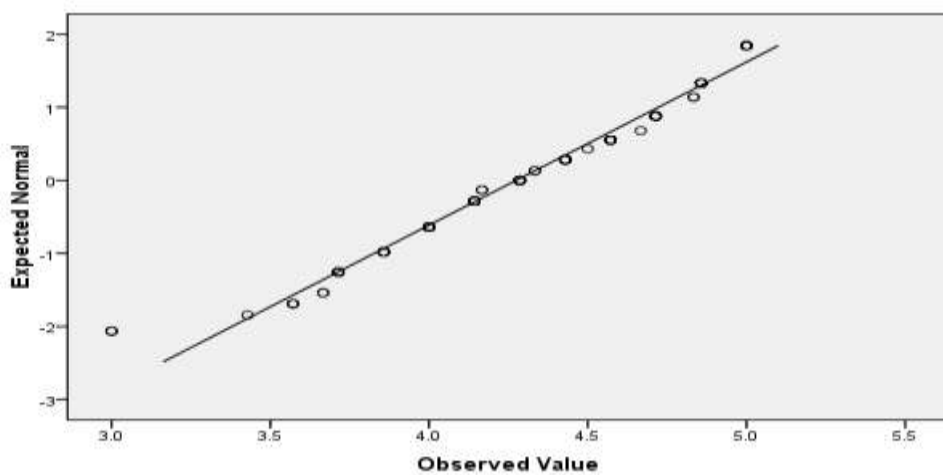


Figure 4.2: Normal Q-Q Plot for self-management

According to Doan and Seward (2011), data can be used to run regression if it is approximately distributed along the normal line. Figure 4 shows the distribution of self-management was approximately distributed along the normal line.

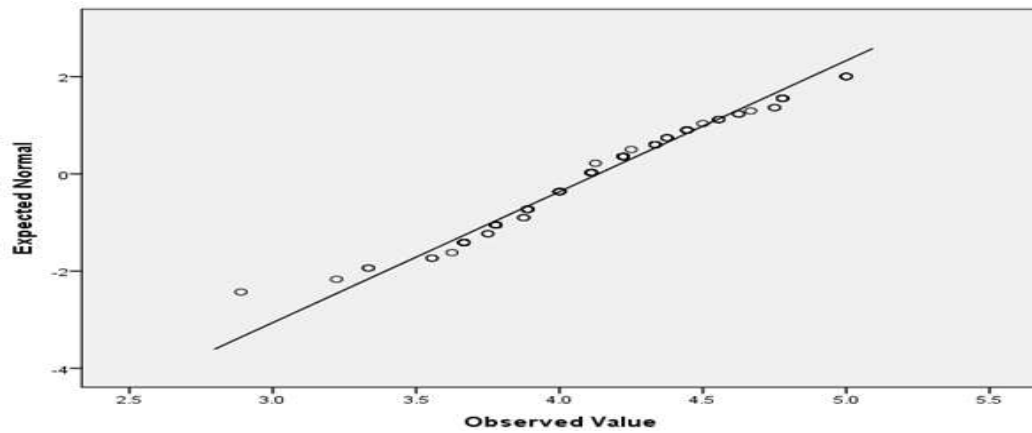


Figure 4.3: Normal Q-Q Plot for social awareness

Figure 4.3 shows that the normality distribution of the social awareness was approximately distributed along the normal line indicating that the data could be used to run regressions.

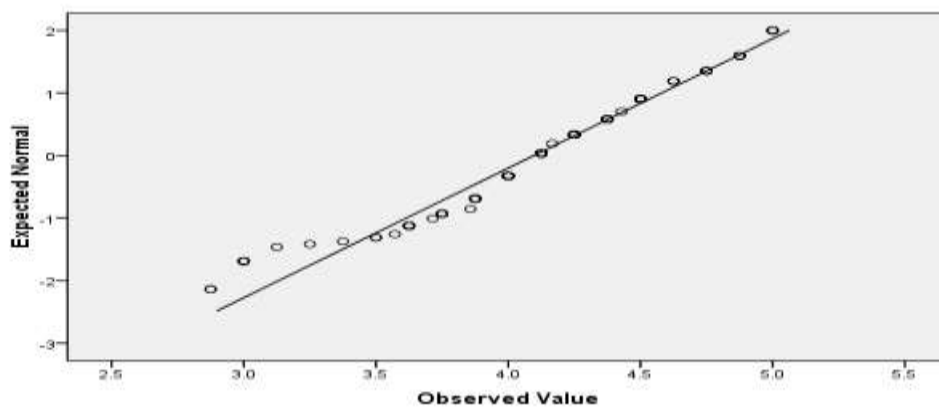


Figure 4.4: Normal Q-Q Plot for Relationship management

Figure 4.4 shows that the normality distribution of the relationship management was approximately distributed along the normal line indicating that the data could be used to run regressions.

4.7.2 Test for Auto Correlation using Durbin Watson (DW) Test

Auto correlation is the degree of similarity between a given time series and a lagged version of itself over successive time intervals (Gujarati & Porter, 2009). Durbin-Watson statistics was used to test for independent of errors (autocorrelation or serial correlation) as the existence of autocorrelation would lead to wrong standard errors consistent with Waleed (2014) study. Going by the findings of Gujarati and Porter (2009), the null Hypothesis states no auto correlation and it is only rejected if Durbin-Watson (DW) statistics is above 2. All independent variables; self-awareness, self-management, social awareness, relationship management ranged between 1.869 to 1.948 and the overall model has DW of 1.862 hence auto correlation does not seem to pose a problem as shown in Table 4.17: Test for Auto Correlation using Durbin Watson (DW) Test.

Table 4.17: Test for Auto Correlation using Durbin Watson (DW) Test

Independent variable	DW Coefficient
Self-awareness	1.935
self-management	1.948
social awareness	1.908
Relationship management	1.869
Overall model	1.862

4.7.3 Test of Multicollinearity

Multicollinearity is a state of very high inter-correlations or inter-associations among the independent variables (Gujarati & Porter, 2009). The nature of variables led to an anticipated multicollinearity which had to be investigated to clear the problem of high correlation. Regression analysis was conducted to generate variance inflation factors (VIF) and tolerance value which were used to test multicollinearity. A tolerance value close to 1 means little multicollinearity while a value close to zero suggests multicollinearity threat. VIF it shows how much the variance of the coefficient estimate is being inflated by multicollinearity. More specifically a VIF of more than 10 ($VIF \geq 10$) indicate a problem of multicollinearity. According to

Bryman (2012) the cut off thresholds of 10 and above indicate the existence of multicollinearity. Findings in the Table 4.18: Test for Multicollinearity using VIF and Tolerance indicate that self-awareness model had a VIF of 1.147 and tolerance value of 0.872 implying no multicollinearity. For self-management VIF value of 1.379 and tolerance value of 0.725 hence within the acceptable range. Social awareness had VIF of 1.702 and tolerance value 0.587 meaning no signs of multicollinearity and finally relationship management had VIF of 1.525 and tolerance value 0.656 implying no multicollinearity.

Table 4.18: Test for Multicollinearity using VIF and Tolerance

Variable	VIF	Tolerance
Self-awareness	1.147	0.872
self-management	1.379	0.725
social awareness	1.702	0.587
Relationship management	1.525	0.656

4.7.4 Correlation Analysis

Consistent with prior studies, Pearson's correlation coefficients were computed to establish the existence of relationship and to demonstrate the nature and strength of the relationship between the independent variables self-awareness, self-management, social awareness and relationship management and dependent variable employee commitment. According to Gujarati and Porter (2009) Pearson's correlation coefficient is suitable for both the discrete and continuous variables, not to mention the ordinal variables. According to Gujarati and Porter (2009) there is high correlation between variables if the correlation coefficient is greater than 0.7.

Table 4. below shows the correlation coefficient between the variables. Independent variables relationship management and social awareness has a strong correlation (0.572). There is a strong correlation between independent variables self-management and social awareness with a correlation coefficient of 0.475. There was weak correlation between self-awareness and the other variables with the correlation

coefficient being less than 0.319. All the correlations coefficients were positive and significant either at 1% level of significant.

The correlation coefficient between self-awareness and employee commitment was positive and of weak strength ($r(153)=0.249$, $p= 0.002$). This means that an increase in the level of self-awareness would be associated with a correspondence marginal increase in level of employee commitment. The relationship between self-management and employee commitment was also positive and of medium relationship ($r(153)= 0.321$, $p<0.001$). The relationship between social awareness and employee commitment was positive and highest among the independent variable ($r(153)=0.497$, $p<0.001$). The correlation coefficients between the employee commitment and relationship management was positive and of medium strength ($r(153)=0.429$, $p< 0.001$). This meant that SACCO are adapting to relationship in their management system.

Table 4.19: Correlation matrix

	Self-awareness	Self management	social awareness	Relationship management	employee commitment
Self-awareness	1				
Self management	.319** .000	1			
social awareness	.237** .003	.475** .000	1		
Relationship management	.252** .002	.352** .000	.572** .000	1	
employee commitment	.249** .002	.321** .000	.497** .000	.429** .000	1
	153	153	153	153	153

** Correlation is significant at the 0.01 level (2-tailed)

4.8 Hypotheses Testing

4.8.1 Hypothesis one

The study sought to determine the effect of self-awareness on employee commitment in the Kenyan SACCOs. It was hypothesized that:

H₀₁ There is no significant effect of self-awareness on employee commitment in the Kenyan SACCOs.

To test the Hypothesis, the model $Y = \beta_0 + \beta_1 X_1 + \varepsilon$ was fitted.

Table 4. indicates the model summary for the regression between self-awareness and employee commitment. An R-squared of 0.062 indicates that 6.2% of employee commitment is explained by changes in self-awareness. This implies that other factors which are left out in the model explain 93.8% of employee commitment.

Table 4.20: Model Summary for self-awareness

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.249 ^a	.062	.056	.46559

a. Predictors: (Constant), Self-awareness

b. Dependent Variable: employee commitment

Table 4. below shows analysis on variance (ANOVA) showing the regression model between self-awareness and employee commitment. The dependent variable employee commitment was regressed on independent variable self-awareness and the results were significant ($F(1,151) = 9.975, p = 0.002$).

Table 4.21: ANOVA between self-awareness and employee commitment

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	2.162	1	2.162	9.975	.002 ^a
1	Residual	32.732	151	.217		
	Total	34.894	152			

a. Dependent Variable: employee commitment

b. Predictors: (Constant), Self-awareness

Table 4. shows that the regression coefficients for the model between self-awareness and employee commitment. Results are statistically significantly ($t=3.158$, $p=0.002$) hence self-awareness positively and significantly affects employee commitment.

Table 4.22: Regression coefficients between self-awareness and employee commitment

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
	(Constant)	3.011	.303		9.938	.000
1	Self-awareness	.231	.073	.249	3.158	.002

a. Dependent Variable: employee commitment

The results from the regression model showed that the model can be used to predict the level at which self-awareness affects employee commitment.

The regression model between self-awareness and employee commitment was

$$Y = \beta_0 + \beta_1 X_1 + \epsilon.$$

Based on the findings obtained, the derived fitted model equation was given as $Y=3.011 + 0.231X_1$.

Since β_1 is significantly different from zero ($B=0.231$, $t=3.158$, $p=0.002$) we reject the null ($H_0: \beta_1=0$) and conclude that X_1 significantly influences Y . For every 1 unit increase in self-awareness, employee commitment increases by 0.231 units.

Based on these findings, the first null hypothesis; - H_{01} There is no significant effect of self-awareness on employee commitment in the Kenyan SACCOs was rejected and concluded that there is positive statistically significant effect of self-awareness on employee commitment.

4.8.2 Hypothesis Two

The study sought to determine the effect of self-management on employee commitment in the Kenyan SACCOs. It was hypothesized that:

H_{02} There is no significant effect of self-management and employee commitment in the Kenyan SACCOs.

To test the Hypothesis, the model $Y=\beta_0 + \beta_2X_2+ \varepsilon$ was fitted.

Table 4. indicates the model summary for the regression between self-management and employee commitment. An R-squared of 0.103 indicates that 10.3% of employee commitment is explained by changes in self management. This implies that other factors which are left out in the model explain 89.7% of employee commitment.

Table 4.23: Model Summary for self-management on employee commitment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.321 ^a	.103	.097	.45522

a. Predictors: (Constant), Self management

b. Dependent Variable: employee commitment

The dependent variable employee commitment was regressed on independent variable self-management and the results were significant ($F(1,151)= 17.386$, $p<0.001$) as shown in Table 4..

Table 4.24: ANOVA for self-management and employee commitment

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.603	1	3.603	17.386	.000 ^a
	Residual	31.291	151	.207		
	Total	34.894	152			

a. Dependent Variable: employee commitment

b. Predictors: (Constant), Self management

Table 4. show the regression coefficients between self-management and employee commitment. Results are statically significantly ($t=4.170$, $p<0.001$) hence variable X_2 significantly influences Y .

Table 4.25: Regression Coefficients between self-management and employee commitment

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	2.493	.354		7.045	.000
	Self management	.343	.082	.321	4.170	.000

a. Dependent Variable: employee commitment

The results from the regression model showed that the model can be used to predict the level at which self-management affects employee commitment.

The regression model between self-management and employee commitment was

$$Y = \beta_0 + \beta_2 X_2 + \varepsilon$$

Based on the findings obtained, the derived fitted model equation was given as

$$Y=2.493+ 0.343X_2.$$

Since β_2 is significantly different from zero ($\beta= 0.343$, $t=4.170$, $p<0.001$) we reject the null ($H_0: \beta_2=0$) and conclude that X_2 significantly influences Y . For 1 unit increase in self management, employee commitment increases by 0.343 units.

Based on these findings, the second null hypothesis; H_{02} There is no significant effect of self-management on employee commitment in the Kenyan SACCOs was rejected and concluded that there is positive statistically significant effect of self-management on employee commitment.

4.8.3 Hypotheses Three

The study sought to determine the effect of social awareness on employee commitment in the Kenyan SACCOs. It was hypothesized that:

H_{03} There is no significant effect of social awareness on employee commitment in the Kenyan SACCOs.

To test the Hypothesis, the study fitted the model $Y=\beta_0 + \beta_3X_3 + \varepsilon$.

Table 4. indicates the model summary for the regression between social awareness and employee commitment. An R-squared of 0.247 indicates that 24.7% of employee commitment is explained by changes in social awareness. This implies that other factors which are left out in the model explain 75.3% of employee commitment.

Table 4.26: Model Summary for social awareness on employee commitment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.497 ^a	.247	.242	.41705

a. Predictors: (Constant), social awareness

Table 4.27: ANOVA between social awareness and employee commitment below shows analysis on variance (ANOVA) on the regression model between social awareness and employee commitment. The dependent variable employee commitment was regressed on independent variable social awareness and the results were significant ($F(1,151) = 49.622, p < 0.001$).

Table 4.27: ANOVA between social awareness and employee commitment

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.631	1	8.631	49.622	.000 ^a
	Residual	26.264	151	.174		
	Total	34.894	152			

a. Dependent Variable: employee commitment

b. Predictors: (Constant), social awareness

Table 4. shows that the regression coefficients between social awareness and employee commitment. The results are statistically significantly ($t = 7.044, p < 0.001$) hence conclude that X_3 significantly influences Y .

Table 4.28: Regression coefficients between social awareness and employee commitment

Model		Unstandardized		Standardize	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	1.775	.312		5.690	.000
	social awareness	.537	.076	.497	7.044	.000

a. Dependent Variable: employee commitment

The results from the regression model showed that the model can be used to predict the level at which social awareness influences employee commitment.

The regression model between social awareness and employee commitment was

$$Y = \beta_0 + \beta_3 X_3 + \varepsilon$$

Based on the findings obtained, the derived fitted model equation was given as

$$Y = 1.775 + 0.537 X_3$$

Since β_3 is significantly different from zero ($\beta_3 = 0.537$, $t=7.044$, $p<0.001$) we reject the null ($H_0: \beta_3=0$) and conclude that X_3 significantly influences Y . For 1 unit increase in social awareness, employee commitment increases by 0.537 units.

Based on these findings, the third null hypothesis; H_{03} There is no significant effect of social awareness on employee commitment in the Kenyan SACCOs was rejected and concluded that there is positive statistically significant effect of social awareness on employee commitment.

4.8.4 Hypothesis Four

The study sought to determine the effect of relationship management on employee commitment in the Kenyan SACCOs. It was hypothesized that:

H_{04} There is no significant effect of relationship management on employee commitment in the Kenyan SACCOs.

To test the Hypothesis, the model $Y = \beta_0 + \beta_4 X_4 + \varepsilon$ was fitted.

Table 4. indicates the model summary for the regression between relationship management and employee commitment. An R-squared of 0.184 indicates that 18.4% of employee commitment is explained by changes in relationship management. This implies that other factors which are left out in the model explain 81.6% of employee commitment.

Table 4.29: Model Summary for relationship management on employee commitment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.429 ^a	.184	.179	.43420

a. Predictors: (Constant), relationship management

Analysis on variance (ANOVA) was carried out on the model between relationship management and employee commitment. The dependent variable employee commitment was regressed on independent variable relationship management awareness and the results were significant ($F(1,151) = 34.085$, $p < 0.001$) as shown in Table 4.30.

Table 4.30: ANOVA between relationship management and employee commitment

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	6.426	1	6.426	34.085	.000 ^a
1	Residual	28.468	151	.189		
	Total	34.894	152			

a. Dependent Variable: employee commitment

b. Predictors: (Constant), relationship management

The results in Table 4. show the regression model between relationship management and employee commitment. The results are statistically significant ($t=5.838$, $p < 0.001$) hence conclude that X_4 significantly influences Y .

Table 4.31: Regression coefficients between relationship management and employee commitment

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	2.212	.302		7.336	.000
1	relationship management	.427	.073	.429	5.838	.000

a. Dependent Variable: employee commitment

The results from the regression model showed that the model can be used to predict the level at which relationship management influences employee commitment.

The regression model between relationship management and employee commitment was

$$Y = \beta_0 + \beta_4 X_4 + \varepsilon$$

Based on the findings obtained, the derived fitted model equation was given as

$$Y = 2.212 + 0.427 X_4.$$

Since β_4 is significantly different from zero ($\beta = 0.427$, $t = 5.838$, $p < 0.001$) we reject the null ($H_0: \beta_4 = 0$) and conclude that X_4 significantly influences Y . For 1 unit increase in relationship management, employee commitment increases by 0.427 units.

Based on these findings, the fourth null hypothesis; H_{04} There is no significant effect of relationship management on employee commitment in the Kenyan SACCOs was rejected and concluded that there is positive statistically significant effect of relationship management on employee commitment.

4.9 Overall Model Fitness

In this section the study presents the findings of the joint effect of all the independent variables, namely self-awareness, self-management, social awareness and relationship management on the dependent variable employee commitment. Multiple linear regression models were adopted for testing the significance of the influence of the independent variables on the dependent variable. Therefore, the overall model for the study was: -

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

where:

Y = employee commitment,

X₁ = self-awareness model;

X₂ = self-management model

X₃ = social awareness model

X₄ = relationship management model

$\beta_0 \beta_1 \beta_2 \beta_3 \beta_4$ Coefficients of the independent variable

e = Error Term

Table 4. displays the analysis of fitness of the model summary of self-awareness, self-management, social awareness, relationship management on employee commitment. An R squared of 0.294 indicates that jointly the four independent variables self-management, self-awareness, social awareness and relationship management explains 29.4% of the employee commitment leaving 70.6% to be explained by other factors not included in the model.

Table 4.32: Model Summary of self-awareness, self-management, social awareness, relationship management on employee commitment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.542 ^a	.294	.274	.40813

a. Predictors: (Constant), relationship management, self-awareness, self management, social awareness

Analysis of variance (ANOVA) was carried out on the overall model of self-awareness, self-management, social awareness, relationship management on employee commitment. The findings from the model indicate that the model was significant ($F(4,148) = 15.372, p < 0.001$) as shown in Table 4..

Table 4.33: ANOVA on self-awareness, self-management, social awareness, relationship management on employee commitment.

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	10.242	4	2.561	15.372	.000 ^a
1	Residual	24.652	148	.167		
	Total	34.894	152			

a. Predictors: (Constant), relationship management, self-awareness, self-management, social awareness

b. Dependent Variable: employee commitment

Table 4. below shows the regression coefficient for self-awareness, self management, social awareness and relationship management on employee commitment. Based on the findings obtained, the derived fitted model equation was given as:

$$Y = 1.041 + 0.092X_1 + 0.069X_2 + 0.361X_3 + 0.189X_4$$

At $\alpha > 0.05$, the results from the overall model of employee commitment shows that the beta values for self-awareness and self-management were not significantly different from zero hence having insignificant influence on employee commitment. Results for social awareness and relationship management are statistically significant ($t=3.707$, $p < 0.001$) and ($t=2.232$, $p < 0.027$) respectively. The results show that in the overall model, only social awareness and relationship management significantly influences employee commitment.

Table 4.34: Regression coefficients on self-awareness, self-management, social awareness, relationship management on employee commitment

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.041	.404		2.574	.011
Self-awareness	.092	.069	.099	1.344	.181
Self management	.069	.087	.065	.799	.425
social awareness	.361	.097	.334	3.707	.000
relationship management	.189	.085	.190	2.232	.027

a. Dependent Variable: employee commitment

b. Predictors: relationship management, self-awareness, self-management, social awareness

These results show that the independent variables that are self-awareness, self management, social awareness and relationship management will affect employee commitment (Y) positively. When the independent variables self-awareness, self management, social awareness and relationship management are fitted in the model, the results shows that for every unit change in self-awareness, the employee commitment changes by 0.092 units, for every unit change in self-management, the employee commitment changes by 0.069 units, for every unit change in social

awareness there is a corresponding change of 0.361 units in employee commitment and for every unit change in relationship management, employee commitment changes with 0.189 units. At $\alpha > 0.05$, the results shows that the beta values for self-awareness and self-management were not significantly different from zero ($\beta_1 = 0.092, t = 1.344, p = 0.181$) and ($\beta_2 = 0.069, t = 0.799, p = 0.425$) respectively hence having no statistically significant influence on employee commitment. Beta value for social awareness and relationship management was significantly different from zero ($\beta_3 = 0.361, t = 3.707, p < 0.001$) and ($\beta_4 = 0.189, t = 2.232, p = 0.027$) respectively. This shows that when all the variables are considered, employee commitment is influenced by social awareness and relationship management.

4.10 Discussion of the Findings

The general objective of the study was to examine effect of emotional intelligence on employee commitment in the Kenyan SACCOs. In order to achieve, this emotional intelligence was classified into four competencies relationship management, self-management, self-awareness and social awareness. After the analysis of the data findings have shown that there exists positive statistically significant effect of emotional intelligence on employee commitment. A study by Mohamadkhani and Lalardi (2012) on effect of emotional intelligence on organization commitment in a 5-star hotel staff in Tehran found the relationship to be significant. The two researchers argued that it was inevitable for organization not to invest in training employee in different areas that will motivate them to work hard and expect them to continue serving the organization.

Asnawi et al. (2014) noted that since most employees are anxious to changes, organization must be ready to create an enabling environment for employee to adjust and reflect their commitment to the change. Therefore, it is important for employers to always consider the reactions of their employees towards changes. The current study affirms the findings of the previous research (Cichy et al., 2007; Guleryuz et al., 2008; Salami, 2008; Velmurugan & Zafar, 2010) that established that it is possible to improve the organization commitment by improving the emotional intelligence of the employees.

Nandan et al. (2018) noted that previous studies have indicated differences and similarities with respect to different aspects of affective commitment, normative commitment, and continuance commitment. Guleryuz et al. (2008) in their study involving 277 nurses found a high degree of correlation and meaningful association between emotional intelligence and organizational commitment. A study on Oyo state public corporations by Adeyemo (2008) demonstrated important effect of emotional intelligence on organizational commitment and predicted that emotional intelligence is likely to increase employee organizational commitment. Personality type of an employee affects organizational commitment (Kumar & Bakshi, 2010). Results from a study on information technology professionals in India by Jha, (2011) showed that the psychological empowerment influences affective and normative commitment positively.

4.10.1 Self-awareness

In line with the first objective that aimed to determine the effect of self-awareness on employee commitment in the Kenyan SACCOs; this study tested the hypothesis; there is no significant effect of employee self-awareness on employee commitment. The hypothesis was rejected. The results showed that there is important positive relationship between self-awareness and employee commitment. This implied the higher the level of self-awareness the more committed the employee are. These findings were consistent with previous research. Mohamadkhani and Lalardi (2012) noted that self-assessment is associated with the organization commitment.

The current study established that most respondents knew how to control their emotions and how their emotions can affect their performance. In line with observation from a study by Goleman (2006), this study found that self-awareness created self-confident. 92.5% of the respondents strongly agreed to the statement that when someone praises the SACCO that they work in, it feels like personal compliment. A study of the emotional intelligence and transformational leadership in public universities in Kenya by Mwangi (2011) found that most institutions linked self-awareness to the vision, direction, organization's effectiveness, employee involvement and autonomy at workplace to balance life. In line with the findings of

the study by Mwangi (2011), results from the current study indicated the same relationship between self-worth, recognition and employee commitment. 83.1% of the respondents from the current study indicated that they knew their self-worth and it has corresponding increase in employees' commitment.

Self-awareness competency calls for employee's understanding of what it means to be committed. Khan et al. (2014) observed commitment amongst employee to mean loyalty to the organization and to strive to continue working in same organization to attain its goals. Committed employee would do anything possible to work regularly and on full time basis and also engages in protecting values of company's assets and goals.

4.10.2 Self-management

The second objective sought to determine the effect of self-management on employee commitment in the Kenyan SACCOs. Results from the current study indicated that an increase in level of self-management leads to an increase to the level of employee commitment. The null hypothesis there is no significant effect of self-management on employee commitment was rejected in favor of the alternative hypothesis that is there is significant effect of self-management on employee commitment. These findings show that the way individuals manage themselves improves the level of employee commitment.

Effective leaders have an appreciable level of emotional intelligence skill and leaders with these skills are successful in organizations, compared to leaders with technical skills only (Goleman, 2004). According to Watkins et al. (2017) emotional intelligent competencies are important for a leader to be successful in reflecting on experiences, interpreting environmental clues, relating to their followers and developing their interpersonal relationships. Khan et al. (2014) pointed out that self-assessment helps one to learn own self and others capability and limitations thus providing a chance to take in constructive criticism and any feedback.

4.10.3 Social awareness

The study sought to determine the effect of social awareness on employee commitment in the Kenyan SACCOs. To achieve this, the null hypothesis social awareness has no significant effect on employee commitment, was tested. The findings refuted the null hypothesis as it was proved that the two variables (social awareness and employee commitment) had a positive and significant relationship. Findings from studies by Higgs (2004); Song et al., (2010) indicated that social awareness positively influences employee commitment. Muriuki and Gachunga (2013) found that there is a weak positive and significant relationship between social awareness and employees' commitment.

Molina et al. (2019) notes that a manager who is poor at perceiving emotions of the team may unknowingly miss important emotional signals from his or her team members that can guide his/her decision. Similarly, a manager who is poor at managing his or her own emotions may allow emotions to interfere with effective course of action. Empathy should also be present for better performance. As suggested by Muriuki and Gachunga (2013) employees who are socially aware are able to act with psyche in the organization and also any political interests expressed.

4.10.4 Relationship management

The fourth objectives aimed at determining the effect of relationship management on employee commitment in the Kenyan SACCOs. This was testing using null hypothesis there is no significance effect of relationship management on employee commitment. The findings indicated that relationship management has both positive and significant effect on employee commitment. This means that an increase in the level of management of the social relationship would lead to an increase in commitment among SACCO employees. Contrary to these findings, Mohamadkhani and Lalardi (2012) found no significant relationship between management of relations and employee commitment in study that took a sample from staff working in public 5-star hotel in Iran.

Zeidner et al. (2009) singled out the main reasons why employees felt attached to the organization to an extent they are reluctant to quit employment is because of non-transferable investments which include retirement and relationship with colleague at workplace. In line with Zeidner et al. (2009) observation, results from this study indicated that that employees tend to maintain close relationship and are more than willing to resolve any disputes with fellow employees so that they may they achieve the organization goals and targets with high levels of emotional intelligence

4.10.5 Perceived effect of emotional intelligence on employee commitment

The study also evaluated the perceived effect of emotional intelligence on employee commitment. The results showed that the respondents perceived self-awareness to be the highest contributor of employee commitment and self-management as having the lowest impact on employee commitment. However, this contradicted to the inferential results of the study in that in the regression model of the effect of emotional intelligence on employee commitment, social awareness indicated the highest effect on employee commitment compared to the other variables. From the results of this study, 6.2% of employee commitment can be explained by self-awareness while 24.7% can be explained by social awareness. Lam & Kirby (2002) noted that emotional intelligence as perceived by an individual may better explain job performance than common intelligence. Mayer et al. (1998) noted that the higher an individual's emotional intelligence, the better the abilities to recognize self and others' emotions, manage emotions, and use emotional signal to direct his or her thinking and action. Because of the emotional-related knowledge and skills, an individual with a high ability to manage emotions may rapidly organize them in a manner conducive to problem-solving, and strategically adjust emotions when confronted with frustration or a sustained negative emotional state.

4.10.6 Overall model on employee commitment

In the overall model the independent variables of emotional intelligence self-awareness, self-management, social awareness and relationship management were regressed on employee commitment. The results indicated that emotional intelligence affects employee commitment. Emotional intelligence positively and statistically

significantly affects employee commitment by 29.4%. The resultant model for multiple regression analysis was;

$$Y=1.041+0.092X_1+ 0.069X_2+0.361 X_3+0.189X_4$$

Where Y = employee commitment, X₁= self-awareness, X₂= self-management, X₃= social awareness and X₄= Self management.

Since the p- values for the overall model was significant at p<0.05 it was concluded that there was positive statistically significant effect of emotional intelligence on employee commitment.

The beta values for self-awareness and self-management at p<0.05 are not significantly different from zero. Therefore, in the overall model, self-awareness and self-management have no significant effect on employee commitment. Beta value for social awareness and relationship management was significantly different from zero ($\beta_3=0.361$, $t=3.707$, $p<0.001$) and ($\beta_4=0.189$, $t=2.232$, $p=0.027$) respectively. This shows that when all the independent variables are considered, employee commitment is influenced by social awareness and relationship management.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary and conclusion of the study in line with the objectives and hypotheses. It also contains recommendations from the findings of the study and finally cites further areas in which this study can be expounded on.

5.2 Summary

The main objective of the study was to examine the effect of emotional intelligence on employee commitment. Specifically, the study examined the effect of self-awareness on employee commitment, the effect of self-management on employee commitment, the effect of social awareness on employee commitment and the effect of relationship management on employee commitment.

5.2.1 Effect of self-awareness on employee commitment

The first objective of the research was to establish the effect of self-awareness on employee commitment. From this objective, it was hypothesized that there is no significant effect of self-awareness on employee commitment. In attempt to find the relationship between the self-awareness and employee commitment in the Kenyan SACCOs correlation coefficient was computed. The results of the study showed a positive statistically significant relationship as self-awareness moderately explained 6.2% variation in employee commitment.

95% of the respondents indicated that self-awareness played a greater role in improvement of the organizational commitment in part of employees. Also, an overwhelming majority of participants (95.2%) knew how to deal with their emotions. This could be possible due to past lesson learnt that involved emotions. Notably, this study confirmed that emotions do have a great impact on goal orientation as affirmed by 74.6% of the participants. The correlation coefficients show that there is a weak correlation between self-awareness and employee

commitment ($r = 0.249$) however, employees rated perceived self-awareness as the strongest driver of employee commitment compared to other independent variables. Among the competencies of emotional intelligence, self-awareness and self-management has the strongest correlation at ($r=0.319$). This demonstrated that the more people are self-aware of themselves, the more they can manage their emotions better and how they relate to others. Regression analysis showed that self-awareness has the least influence on emotional intelligence when all emotional intelligence competencies are factored in. thus it is important to nurture the other competencies of emotional intelligence in order to achieve the desire levels of employee commitment.

5.2.2 Effect of self-management on employee commitment

The second objective of the study was to examine the effect of self-management on employee commitment. It was hypothesized that there is no significant effect of self-management on employee commitment. The regression results confirmed that there is a positive statistically significant effect of self-management on employee commitment. Self-management accounted for 10.3% of the employee commitment. Further, 70.8% of the respondents indicated that they are unable to perform to the expectation in the organization due to different setbacks and obstacles that stop them. On the other hand, desire to outperform their expected performance kept them going as supported by 90.3% the respondents. Positivity and persistent are among the self-management skills that were cited as the most important for those employees willing to continue working in SACCOs and in pursuit of excelling in their goals.

The correlation results have shown that there is a positive weak correlation between self-management and employee commitment ($r=0.321$). Further the results have shown that there is high correlation between self-management and social awareness compared to the other variables. This shows that the more the people are aware of the emotions of others, the more they are able to manage themselves. The regression results showed positive statistically significant effect of self-management on employee commitment. Self-management accounted for 10.3% of the employee commitment however when fitted in the overall model of emotional intelligence, self-management is not statistically significant in influencing employee commitment.

5.2.3 Effect of social awareness on employee commitment

The third objective sought to determine the effect of social awareness on employee commitment in the Kenyan SACCOs. It was hypothesized that there is no statistically significant effect of social awareness on employee commitment. Findings from the spearman correlation coefficient showed that there was positive statistically significant effect of social awareness on employee commitment. 24.7% of employee commitment can be explained by social awareness. According to the findings, the more an individual is socially informed the higher the probability of becoming more committed to the organization.

Correlation results showed that positive and strong correlation between social awareness and employee commitment compared to the other independent variables. Thus, employees who are aware of their emotions and also aware of the emotions of others are more committed to the organization compared to those employees who are not aware of their emotions. The results further showed strong correlation between social awareness and relationship management. Employees who are socially aware are also good in building relationships.

From the descriptive statistics, it was noted that most respondents (90.9%) were more sensitive to other people needs and desired to meet customers' expectations. 92.2% of the respondents were found to be open to new ways that would help improve customers' satisfaction and loyalty. This was further affirmed by the understanding and good relationship demonstrated by meeting customers' expectation over and above the set target. All these findings emphasized the need for social awareness as it has been found to be important in the improvement of employee commitment to the organization.

5.2.4 Effect of relationship management on employee commitment

Finally, the study sought to establish the effect of relationship management on employee commitment. It was hypothesized that there is no statistically significant effect of relationship management on employee commitment. The results confirmed that there is a positive statistically significant effect of relationship management on

employee commitment. Relationship management accounted for 18.4% of employee commitment.

Findings from the correlation test shows that there is a medium positive correlation ($r=0.429$) between relationship management and employee commitment. This shows that employees who can manage their relationships are more committed compared to those who are not able to manage the relationship. Regression results showed that relationship management accounted for 18.4% of employee commitment when this variable is regressed alone. Further, when the overall model is fitted, relationship management was also statistically significant and meaning it positively affects employee commitment.

Remarkably, it was encouraging to see that most SACCO employees (91.6%) are more than willing to collaborate, share plans, information and resource at the workplace. Collaboration and willingness to share are ingredients of creating a strong relationship. 83.7% of the total respondents indicated that towards an effort to enhance achievement of set goals they can negotiate and resolve any disagreement that they face. Group synergy, strong relationship, positive thinking and being able to manage changes at the workplace have been described by respondents as ingredients for relationship management success.

5.4 Conclusion

Research findings demonstrated that there is a link between emotional intelligence and employee commitment in the SACCOs in Kenya. Multiple linear regressions were used to test the effect of emotional intelligence which was conceptualized as self-awareness, self management, social awareness, and relationship management on employee commitment. The results of this study showed a positive statistically significant effect of emotional intelligence on employee commitment. Emotional intelligence competencies explained 29.4% variation in employee commitment. Therefore, enhancing the emotional intelligence competencies in the SACCOs will lead to improved employee commitment and the overall performance of the SACCOs

The study concludes that self-awareness positively influences employee commitment. Therefore, enhancing self-awareness in SACCO employees will help boost their commitment significantly. Organizations should encourage their employees to be aware of their emotions and how to deal with those emotions. Thus, employees should be implored to take more courses and trainings on how to handle emotions. Further it was noted that emotions play a great role in pursuit of individual employees' goals. Based on the findings of this study, it can be concluded that the SACCOs should put more emphasize on empowering self-awareness for increased employee commitment. Hence employee self-awareness remains significant in influencing employee commitment in the SACCOs in Kenya.

Self-management in the SACCO was found to have positive statistically significant effect on employee commitment. Employees who are persistent in seeking their goals, optimistic of their jobs and success, those who are well-motivated to exceed their targets and ambitious to achieve their goals have been found to be good manager. This led to conclusion that these are elements of self-management that enabled employees to have high commitment. This study also reveals that employees who focus on success rather than failure can manage setbacks, obstacles and other circumstances at their workplace and therefore they are able to exceed their organizational expectations.

Further, results from the study indicated that social awareness in the SACCO has positive statistically significant effect on employee commitment and therefore, the null hypothesis was rejected at 5% level of significance. Social awareness as a measure of emotional intelligence has been found to be the greatest factor that contributes to employee commitment as compared to the other variables that is self-management, self-awareness and relationship management. Thus, it can be concluded that SACCOs should out more emphasize in developing social awareness competence for them to improve their employee commitment.

Results from the fourth objective of the study, indicated that relationship management among SACCO member was a statistically significant factor in relation to employee commitment. Subsequently, the null hypothesis that there is no

significant impact of relationship management on employee commitment was rejected in favor of the alternative hypothesis that is, there is positive statistically significant effect of relationship management on employee commitment. It can thus be concluded that that close relationships, negotiation, synergy and optimism help employees to be more committed to their SACCO. Managers serving in the SACCO need to understand positivity of having close ties in the workstation.

In this study, a review of theoretical and empirical literature revealed a link between employee commitment and four independent variables; self-awareness, self-management, social awareness and relationship management. All the independent variables that conceptualized the emotional intelligence showed a positive and significant effect on employee commitment. When all the facets of emotional intelligence are looked at jointly, it is only social awareness and relationship management that had positive statistically significantly impact on employee commitment. Overall, it can be concluded that emotional intelligence plays an important role in driving employees' commitment to the SACCOs. Further, there is merit in emphasizing on developing and nurturing the social awareness and relationship management of the employees. The study affirms the importance understanding emotional powers and emotional currents of the SACCO employees and their effect on employee commitment.

Lastly, borrowing from the fact that the original idea of the SACCOs was to bring the people (society) together, the findings from the perceived effect of emotional intelligence on employee commitment has indicated otherwise. The perceived drive has turned to be individual but not on social demands. The orientation is not social but on individualized self-improvement and development. Therefore, there is need to realign the individual orientation and goals to that of the overall objective of the SACCOs.

5.5 Recommendations

This study has important managerial implication for the SACCOs in Kenya in terms of improving employee commitment. The study indicated the importance of the four independent variables self-awareness, self management, social awareness and

employee commitment in improving employees' commitment. Results indicated that these variables positively influenced employee commitment in the SACCOs. Therefore, management of the SACCOs is recommended to develop the emotional intelligence competencies of their employees. The SACCO management should put in practice initiatives and developmental activities that enhance employee awareness, self management, social awareness and relationship management. Activities geared towards self-awareness and self-realization, emotional management and team building at the workplace will go a long way in improving employee commitment. SACCO management should introduce regular training that goes beyond supervisory skills and knowledge by emphasizing on emotional intelligence trainings and practices. These trainings should focus on emotional intelligence development and practices at workplace. Further, SACCOs should lay emphasis on inspirational motivation, idealized influence, individual stimulation and consideration. SACCOs should prioritize practice of high degree of interpersonal interactions. Policy makers are recommended to conduct emotional assessment of their employees to help them understand how to relate with them, with each other and nurture the interpersonal relationships between the employees.

Based on the study findings, social awareness and relationship management were the statistically significant drivers of the overall model of employee commitment. Hence the management of the SACCOs should put more emphasize and resources geared towards development of social awareness and relationship management competencies so that they can improve on employee commitment. The study recommends that the management should involve all the employees in the development of work design and in social initiatives as a way of encouraging commitment to the organization. Further the results of the study showed that there is strong perception that self-awareness drives employee commitment contrary to the inferential findings that indeed the strongest driver of employee commitment is social awareness. Recommendation is therefore given to SACCO management to focus on eroding the perception that self awareness is the greatest driver of employee commitment and develop social awareness competencies which will lead to higher improved employee commitment.

The utilization of emotional intelligence competencies in improving employee commitment has been in theory and practice for decade's yet evidence-based model on its effect on the SACCOs in Kenya has been limited. Therefore, this study serves to fill in that gap. The study has also shown strong correlation between social awareness and relationship management on employee commitment compared to the other emotional intelligence variables. There is need to diversify this area to see the effect of moderate factors to these variables and their overall impact on employee commitment.

5.6 Areas for Further Research

The study established that self-awareness and self relationship have no statistically significant influence on employee commitment on the overall model yet when they are fitted individually, they are significant. Further studies are recommended to establish the moderating variables that can help in strengthening the variables with an aim of making all the variables statistically significant and hence increase degree of the effect of employee emotional intelligence on employee commitment.

The study recommends moderating factors like training, management style to be included in the model and investigate their effect on the relationship between emotional intelligence and employee commitment. The current study focuses on dependent variable employee commitment. Further research could be carried out using other dependent variables like performance in terms of profitability, innovativeness and agility to find out if the same conclusions will be arrived at.

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APPENDICES

Appendix I: Letter of Introduction

The Respondent,

Dear Sir/Madam,

Re: Request for Research Data

I am a student at Jomo Kenyatta University of Agriculture and Technology pursuing Doctor of Philosophy Degree in Human Resource program. My research topic is “Effect of emotional intelligence on employee commitment In Savings and Credit Co-operative Societies Limited in Kenya”.

The study aims at determining how emotional intelligence may be used to enhance employee commitment.

In order to carry out the research, you and your organization have been selected to take part in this study and to provide the necessary data.

I kindly request you to participate in this study by assisting in filling the questionnaires and providing with any other relevant information. The information collected will be treated with utmost confidentiality and is for academic purpose only.

Thank you for your co-operation.

Yours sincerely,

Samuel M. Matheri

PHD student, Jomo Kenyatta University of Agriculture & Technology.

Appendix II: Survey Questionnaire

Instruction: Kindly respond to all questions by putting a tick (✓) in the box matching your answer/view or alternatively; please write in the space provided if view/answer is not included in the choices. In case there is need for clarification, please do not hesitate to get in touch with me as soon as possible. Thank you for participating in this academic research.

PART A: INSTITUTION DETAILS AND BIO DATA

1. Please indicate your gender and age

Male Female

18-24 yrs 25-29 yrs 30-34 yrs 35-39 yrs 40-44 yrs
45-49 yrs 50yrs and above

2. What is your family status? Single Married other (specify.....)

3. Who do you stay with? Alone Parents Spouse Spouse & children Spouse, children plus relatives Relatives Friends House help only Others (specify).....

4. What is your religion? Born again Christian Other Christian Muslim Hindu Others (specify.....)

5. What is your department:

Human resource/administration Finance Credit Audit
IT Operations Marketing Other
(Specify.....)

6. What is your job title? Manage Other (Specify.....)

7. What is the number of years that you have worked in the SACCO sector in Kenya.....

8. To date, what has been your highest formal education qualification?

Secondary School Level [] Certificate level [] Diploma []

Bachelor's degree [] Post graduate diploma [] Master's degree []

Other (Specify.....) []

PART B:

Section 1: Self-awareness and employee commitment

Self-awareness is the individual's Accurate Self-Assessment and emotional awareness thus knowing one's strengths and limits and being in a position to recognizing one's emotions and their effects

9. In your opinion does Self-awareness affect employee commitment?

Yes [] No []

10. Please give your rating or how you agree with the statement (by ticking in the box against each statement) with respect to various component of emotional intelligence and employee commitment given below. Use the Likert scale below where

SD	D	N	A	SA
Strongly disagree	Disagree	Not sure	Agree	Strongly agree

a) I always take steps to control my emotions	SD	D	N	A	SA
b) I always observe how my emotions affect me and I learn from them	SD	D	N	A	SA
c) I accept my emotions affects my goal orientation	SD	D	N	A	SA
d) I am not open to new ideas to improve self	SD	D	N	A	SA

e) I always understand how my emotions affect me, and others	SD	D	N	A	SA
f) I always recognize the cause of my emotions and their impact on me	SD	D	N	A	SA
g) I am always open to feedback for self development	SD	D	N	A	SA
h) I am not sure of my self-worth and capabilities	SD	D	N	A	SA
i) I am always open to new perspective	SD	D	N	A	SA

11. In your own opinion, please indicate way in which Self-awareness affect employee commitment not captured above.

(i).....

(ii)
.....

(iii).....

(iv)
.....

Section 2 : Self management and employee commitment

Self-management is the individual's optimism and need for Achievement hence Striving to improve or meeting a standard of excellence and being persistence in pursuing goals despite obstacles and setbacks.

12. In your opinion does self-management affect employee commitment?

Yes [] No []

13. Please give your rating or how you agree with the statement (by ticking in the box against each statement) with respect to self-management which is a component of emotional intelligent

a) I see setbacks as manageable circumstances rather than personal flaws	SD	D	N	A	SA
b) I have strong ability to operate from hope of success rather than fear of failure	SD	D	N	A	SA
c) I am always persistence in seeking my goals despite obstacles and setbacks	SD	D	N	A	SA
d) My strong ability to face a difficult task and try to solve it properly enables me to exceed the set expectation	SD	D	N	A	SA
e) Setbacks and obstacles stop me from exceeding my organizational expectation	SD	D	N	A	SA
f) My hope for success in this organization stops me from looking for alternative employers	SD	D	N	A	SA
g) I do not strive to always improve my performance	SD	D	N	A	SA
h) I strive to exceed the set standards of excellence	SD	D	N	A	SA
i) I am optimistic about this SACCO	SD	D	N	A	SA
j) I am always persistence in pursuing my goals	SD	D	N	A	SA

14. In your own opinion, please indicate way in which self-management affect employee commitment not captured above.

(i).....

(ii)

(iii).....

Section 3 : Social awareness and employee commitment

Social awareness involves Service Orientation and Organizational Awareness thus Anticipating, recognizing, and meeting customers' needs to read the current of emotions correctly, and being able to read group's emotional currents and power relationships.

15. In your opinion does self-management affect employee commitment?

Yes [] No []

16. Please give your rating or how you agree with the statement (by ticking in the box against each statement) with respect to social awareness which is a component of emotional intelligent

a) I always sense others' feelings and perspectives, and take an active interest in their concerns	SD	D	N	A	SA
b) I am sensitive to other people's needs	SD	D	N	A	SA
c) I anticipate, recognize and customers' expectation	SD	D	N	A	SA
d) I always understand this SACCO's customer expectation	SD	D	N	A	SA

e) I always fail to meet customers' expectation	SD	D	N	A	SA
f) I read a group's emotional currents and power relationships and understand how to handle them	SD	D	N	A	SA
g) I have the ability to seek ways to increase customer satisfaction and loyalty	SD	D	N	A	SA
h) I have the ability to gladly offer appropriate services to our customers	SD	D	N	A	SA
i) I always have an understanding of group emotional state in my SACCO	SD	D	N	A	SA
j) I have good relationship with my group in the SACCO	SD	D	N	A	SA

17. In your own opinion, please indicate ways in which social awareness affect employee commitment not captured above.

(i).....

(ii)

(iii).....

(iv).....

Section 4 : Relationship management and employee commitment

Relationship management involves an Individual's ability to apply effective tactics for persuasion and working with others toward shared goals thus creating group synergy in pursuing collective goals.

18. In your opinion does self-management affect employee commitment?

Yes [] No []

19. Please give your rating or how you agree with the statement (by ticking in the box against each statement) with respect to Relationship management which is a component of emotional intelligent

a) I collaborate, share plans , information and resources in my work place	SD	D	N	A	SA
b) I establish and maintain close relationships at work	SD	D	N	A	SA
c) I apply effective tactics for persuasion which assist me in exceeding my organizational expectation	SD	D	N	A	SA
d) I negotiate and resolve disagreements hence enhancing achievement of set goals	SD	D	N	A	SA
e) I do not work with others toward achieving the set goals	SD	D	N	A	SA
f) I create group synergy in pursuing collective goals	SD	D	N	A	SA
g) I have a strong and good relationship with my colleagues	SD	D	N	A	SA
h) I always initiate positive group think which assist us in meeting our expectation	SD	D	N	A	SA
i) I manage change in my place of work hence exceeding the set expectation	SD	D	N	A	SA
j) No one can persuade me to leave this SACCO	SD	D	N	A	SA

20. In your own opinion, please indicate ways in which social awareness affect employee commitment not captured above.

(i).....

(ii)

(iii).....

(iv).....

Section 5 : Employee commitment

21. Please give your rating or how you agree with the statement on employee commitment (by ticking in the box against each statement)

employee commitment refers to the psychological attachment or involvement or loyalty with and concerns in one's organization					
a) When someone criticizes this SACCO, it feels like personal insult	SD	D	N	A	SA
b) A major source of satisfaction from my job comes from exceeding my set expectation	SD	D	N	A	SA
c) This SACCO's successes are my successes hence the need to exceed my set expectations	SD	D	N	A	SA
d) When someone praises this SACCO, it feels like personal compliment	SD	D	N	A	SA
e) I feel a sense of 'ownership' for this SACCO	SD	D	N	A	SA
f) It is important to me that my SACCO emphasizes on exceeding my set expectation	SD	D	N	A	SA
g) I am continually taking action to exceed my set expectation	SD	D	N	A	SA
h) I do mind spending more time on my job in order to exceed my set expectation even if I get no credit for it	SD	D	N	A	SA
i) I would accept any kind of job assignment in order to keep myself involved in this SACCO	SD	D	N	A	SA
j) I am not willing to put any extra effort than my	SD	D	N	A	SA

usual share towards the duties of this SACCO					
k) My work really inspires the best of me in the way of remaining in this SACCO	SD	D	N	A	SA
l) I am happy I chose to become a member of this SACCO	SD	D	N	A	SA
m) I have considered seeking employment elsewhere since I accepted employment with this SACCO	SD	D	N	A	SA
n) If I could begin working over again in the same occupation as I' am in now, I would choose this SACCO as a place to work	SD	D	N	A	SA

22. I am looking forward to continue working for this SACCO

Only 3 months	SD	D	N	A	SA
Only 6 months	SD	D	N	A	SA
Only 1 year	SD	D	N	A	SA
Only 3 years	SD	D	N	A	SA
Only 5 years	SD	D	N	A	SA
Only 10 years	SD	D	N	A	SA
Until when I retire	SD	D	N	A	SA

Section 6: emotional intelligence and employee commitment

23. Please give your rating or how you agree with the statement on how emotional intelligence affect employee commitment (by ticking in the box against each statement)

a) I observe how my emotions affect me and I learn from them hence helping me in exceeding the set expectation	SD	D	N	A	SA
b) I am open to new ideas to improve self hence exceeding the SACCO's expectation on me	SD	D	N	A	SA
c) I understand how my emotions affect my intention to leave the SACCO	SD	D	N	A	SA
d) I recognize the cause of my emotions and	SD	D	N	A	SA

their impact on my drive for achievement in my SACCO					
e) I would not feel guilty if I left this SACCO now	SD	D	N	A	SA
f) I am optimistic about this SACCO hence no intention to leave	SD	D	N	A	SA
g) My persistence in pursuing my goals can make me leave this SACCO to seek my goals elsewhere	SD	D	N	A	SA
h) I am persistence in seeking my goals despite obstacles and set backs thus exceeding the set expectation	SD	D	N	A	SA
i) My ability to operate from hope of success rather than fear of failure enables me to exceed the set expectations	SD	D	N	A	SA
j) The relationship I have with my group in the SACCO stops me from seeking alternative employer	SD	D	N	A	SA
k) I have the ability to gladly offer appropriate services to our customers that exceeds the SACCO's expectations	SD	D	N	A	SA
l) My sensitivity to other people's needs makes me not to think of leaving this SACCO	SD	D	N	A	SA
m) My sense of others' feelings and perspectives, and my active interest in their concerns plays part in assisting me to exceed the SACCO's expectations	SD	D	N	A	SA
n) I have established and maintained close relationships at work which reduces my intention to leave this SACCO	SD	D	N	A	SA
o) I create group synergy in pursuing collective goals which helps us exceed the set expectation	SD	D	N	A	SA
p) I manage change in my place of work hence	SD	D	N	A	SA

exceeding the set expectation					
q) I can easily be persuaded to leave this SACCO	SD	D	N	A	SA

24. In your opinion, how else does emotional intelligence affect employee commitment and have not been captured above.

- (i)
- (ii)

THANK YOU!!

Appendix III: Licensed Deposit taking SACCOs in Nairobi and Kiambu Counties Year 2017

No	Name Of Society	Postal Address	County
1.	Afya SACCO Society Ltd	P.O. Box 11607 - 00400, Nairobi.	Nairobi
2.	Aiports SACCO Society Ltd	P.O Box 19001-00501 Nairobi.	Nairobi
3.	All Churches SACCO Society Ltd	P.O Box 6957-01000, Thika.	Kiambu
4.	Ardhi SACCO Society Ltd	P.O. Box 28782-00200, Nairobi.	Nairobi
5.	Asili SACCO Society Ltd	P.O. Box 49064 - 00100, Nairobi.	Nairobi
6.	Chai SACCO Society Ltd	P.O. Box 278-00200, Nairobi.	Nairobi
7.	Chuna SACCO Society Ltd	P.O. Box 30197 - 00100, Nairobi.	Nairobi
8.	Dimkes SACCO Society Ltd	P.O. Box 886 - 00900, Kiambu.	Kiambu
9.	Elimu SACCO Society Ltd	P.O Box 10073-00100, Nairobi.	Nairobi
10.	Fariji SACCO Society Ltd	P.O. Box 589 -00216, Githunguri.	Kiambu
11.	Fundilima SACCO Society Ltd	P.O. Box 62000 - 00200, Nairobi.	Kiambu
12.	Githunguri Dairy & Community SACCO Society Ltd	P.O.Box896-00216, Guthunguri.	Kiambu
13.	Good Faith SACCO Society Ltd	P.O. Box 224 - 00222, Uplands.	Kiambu
14.	Hazina SACCO Society	P.O. Box 59877 - 00200,	Nairobi

	Ltd	Nairobi.	
15.	Jacaranda SACCO Society Ltd	P.O. Box 1767-00232, Ruiru	Kiambu
16.	Jamii SACCO Society Ltd	P.O. Box 57929 - 00200, Nairobi.	Nairobi
17.	Joinas SACCO Society Ltd	P.O. Box 669 - 00219, Karuri.	Kiambu
18.	Kenpipe SACCO Society Ltd	P.O. Box 314 - 00507, Nairobi.	Nairobi
19.	Kenversity SACCO Society Ltd	P.O. Box 10263 - 00100, Nairobi.	Nairobi
20.	Kenya Bankers SACCO Society Ltd	P.O. Box 73236 - 00200, Nairobi.	Nairobi
21.	Kenya Cannery SACCO Society Ltd	P.O. Box 1124 - 01000, Thika.	Kiambu
22.	Kenya Police SACCO Society Ltd	P.O. Box 51042 - 00200, Nairobi.	Nairobi
23.	Kingdom SACCO Society Ltd	P.O. Box 8017 - 00300, Nairobi.	Kiambu
24.	K-Unity SACCO Society Ltd	P.O. Box 268 - 00900, Kiambu.	Kiambu
25.	Magereza SACCO Society Ltd	P.O. Box 53131 - 00200, Nairobi.	Nairobi
26.	Maisha Bora SACCO Society Ltd	P.O. Box 72713 - 00200, Nairobi.	Nairobi
27.	Metropolitan National SACCO Society Ltd	P.O. Box 5684 - 00100, Nairobi.	Kiambu
28.	Mwalimu National SACCO Society Ltd	P.O. Box 62641 - 00200, Nairobi.	Nairobi
29.	Mwito SACCO Society Ltd	P.O. Box 56763- 00200, Nairobi	Nairobi
30	Nacico SACCO Society	P.O. Box 34525 - 00100,	Nairobi

	Ltd	Nairobi.	
31	Nafaka SACCO Society Ltd	P.O. Box 30586 - 00100, Nairobi.	Nairobi
32	Nassefu SACCO Society Ltd	P.O. Box 43338 - 00100, Nairobi.	Nairobi
33	Nation SACCO Society Ltd	P.O. Box 22022 - 00400, Nairobi.	Nairobi
34	Nrs SACCO Society Ltd	P. O Box 575-00902, Kikuyu.	Kiambu
35	Nyati SACCO Society Ltd	P.O. Box 7601 - 00200, Nairobi.	Nairobi
36	Safaricom SACCO Society Ltd	P.O. Box 66827 - 00800, Nairobi.	Nairobi
37	Sheria SACCO Society Ltd	P.O. Box 34390 - 00100, Nairobi.	Nairobi
38	Shirika SACCO Society Ltd	P.O Box 43429-00100, Nairobi.	Nairobi
39	Shoppers SACCO Society Ltd	P.O. Box 16 - 00507, Nairobi	Nairobi
40	Stima SACCO Society Ltd	P.O. Box 75629 - 00100, Nairobi.	Nairobi
41	Tai SACCO Society Ltd	P.O. Box 718 -00216, Githunguri.	Kiambu
42	Taqwa SACCO Society Ltd	P.O. Box 10180-00200, Nairobi.	Nairobi
43	Tembo SACCO Society Ltd	P.O. Box 91 - 00618, Ruaraka Nairobi.	Nairobi
44	Ufanisi SACCO Society Ltd	P.O Box 2973-00200, Nairobi.	Nairobi
45	Ukristo Na Ufanisi Wa Angalicana SACCO Society Ltd	P.O Box 872-00605, Nairobi.	Nairobi
46	Ukulima SACCO	P.O. Box 44071 - 00100,	Nairobi

	Society Ltd	Nairobi.	
47	United Nations SACCO Society Ltd	P.O. Box 2210 - 00621, Village Market Nairobi.	Nairobi
48	Wanaanga SACCO Society Ltd	P.O. Box 34680 - 00100, Nairobi.	Nairobi
49	Wanandegge SACCO Society Ltd	P.O. Box 19074 -00501, Nairobi.	Nairobi
50	Waumini SACCO Society Ltd	P.O. Box 66121 - 00800, Nairobi.	Nairobi
51.	Harambee SACCO Society Ltd	P.O. Box 47815 - 00100, Nairobi.	Nairobi

(Source SASRA, 2016)