

**WORK LIFE BALANCE PRACTICES AND EMPLOYEE PERFORMANCE OF KCB  
BANK (K) LTD**

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**DECLARATION**

This project is my original work and has not been presented for a degree or any other award in any university. No part of this research project should be reproduced without authority of the author or/and Kenyatta University.

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## **DEDICATION**

To my precious children, Shirley, Jesse and Gianna, this study is for you. Your love and light fuels my journey and fills it with purpose. Your presence in my life reminds me every day why this journey matters. I pray that this serves as an inspiration to you in your academic journey, encouraging you to pursue your dreams with dedication, resilience and a passion for learning.

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## OPERATIONAL DEFINITION OF TERMS

- Employee Performance** - Measure of employees' success in performance of the tasks and responsibilities allocated within a given time frame.
- Flexi - work arrangement** - A flexible work schedule that provides employees control when and where to work.
- Healthcare Programs** - A range of initiatives and services designed to promote and maintain one's health and mental well-being. They include preventive services, health education, disease management, and access to medical care.
- Social Support** - All forms of emotional, informational, and practical assistance to employees by their colleagues, supervisors, or the organization itself. Social support can take many forms, such as providing feedback, listening to and empathizing with employees, providing resources and guidance, and creating a supportive work environment.
- Telecommuting** - A flexible work model whereby employees carry out their responsibilities outside of their employer's physical workplace, such as from home, a coffee shop, or a co-working space.
- Work - place Balance** - Practices that aim to improve employees' ability to better manage their work hours.

## **ABBREVIATION AND ACRONYMS**

EAP	-	Employee Assistance Programs
ICT	-	Information Communication Technology
KCB	-	KCB Bank (K) Ltd
SET	-	Social exchange theory
STS	-	Socio-technical system
WLB	-	Work Life Balance
USA	-	United States of America
CBK	-	Central Bank of Kenya
NSE	-	Nairobi Stock Exchange
MBA	-	Masters in Business Administration
SEM	-	Structural Equation Modelling
FWA	-	Flexible Work Arrangement.

## ABSTRACT

In the constantly changing market environment, business organizations recognize the need to develop unique internal resources that strengthen their competitive position. Human resources are among the most critical of these assets, as employee performance directly drives the achievement of organizational goals. This study investigated the effect of work–life balance practices on employee performance in commercial banks within Nairobi City County, focusing on KCB Bank (K) Ltd. The specific objectives were to assess the effect of flexi-work arrangements, healthcare programs, and social support on employee performance. The study was anchored on the socio-technical systems theory, spill-over theory, social exchange theory, and Herzberg’s two-factor theory. A descriptive research design was applied, targeting 1,317 employees of KCB Bank in Nairobi City County. Stratified proportionate random sampling was used to select respondents across the four employee cadres. Primary data were collected using a structured questionnaire administered electronically. A pilot test was conducted among KCB staff in Kiambu and Machakos regions to assess the reliability and validity of the instrument. Data were analyzed using SPSS, involving descriptive statistics (means and standard deviations) and inferential statistics to examine the relationships between the variables. Findings were presented using tables and graphs. A total of 264 valid responses were obtained, representing an 86% response rate. The results indicate that work–life balance practices positively influence employee performance at KCB Bank in Nairobi City County. Although flexi-work arrangements showed a positive effect, the relationship was statistically insignificant. Conversely, healthcare programs and social support exhibited positive and statistically significant effects on employee performance. The study concludes that employee well-being initiatives are essential drivers of performance. It recommends that KCB Bank develop and formalize a flexible work policy with clearly defined work-hour adjustments, hybrid work options, and performance expectations. The bank should strengthen the consistent implementation of healthcare and wellness programs. Further, establishing a workplace social support framework that enhances team cohesion, mentoring, and supervisory support is encouraged. Future research should examine other sectors to determine whether the influence of work–life balance practices on employee performance varies across industries.

## CHAPTER ONE: INTRODUCTION

### 1.1 Background to the Study

Organizations today operate in a dynamic and highly competitive environment that demands continuous adaptation and development of unique internal capabilities (Saha, Gregar & Sáha, 2017). Among these internal resources, human capital remains a critical driver of organizational performance, as employees directly influence the efficiency of processes and the attainment of strategic goals (Krishnan, Loon & Tan, 2018). As firms increasingly seek sustainable competitive advantages, employee performance has emerged as a key differentiator.

Employee performance is recognized as a vital contributor to organizational growth. Studies such as Ansari, Chimani, Baloch and Bukhari (2015) in the Pakistani banking sector affirm that enhanced employee performance leads to improved organizational outcomes. This has prompted organizations to prioritize structures and policies that support and enhance employee productivity.

One such strategic approach is the implementation of work–life balance (WLB) practices. A balanced work–life environment has been associated with higher employee productivity, increased job satisfaction, and improved organizational results (Semlali & Hassi, 2016). Empirical evidence shows that supportive WLB initiatives also contribute to stronger financial performance. For example, Blazovich, Smith and Smith (2013) found that employee-friendly firms in the United States those offering supportive work–life policies reported superior short-term financial outcomes due to enhanced employee commitment and performance. Similarly, Helmle et al. (2014)

emphasize that organizations that design fair and supportive WLB policies benefit from reduced turnover, lower operational costs, and increased employee engagement.

In Kenya, work–life balance practices such as telecommuting, healthcare programs, social support structures, and flexi-work arrangements have gained popularity as strategic HR tools (KCB, 2020). However, the existence of such policies does not guarantee effectiveness. Obiageli et al. (2015) observe that although many organizations have instituted work–life policies, lack of adequate commitment and follow-through often limits their impact. Pradhan, Jena and Kumari (2016) similarly highlight the need for continuous monitoring and evaluation to ensure that WLB interventions translate into meaningful performance outcomes.

Evidence from other sectors also shows mixed results regarding the influence of WLB practices. Mazerolle, Eason and Eberman (2017), for instance, found that in the Egyptian health sector, work–life practices had an insignificant effect on employee satisfaction. These inconsistencies underscore the need for sector-specific investigation, especially in high-pressure environments such as the banking industry.

Within the Kenyan banking sector, the role of WLB practices has been widely acknowledged. Mungania (2017) found that banks with strong employee support systems demonstrated better performance outcomes. Family-related responsibilities were identified as particularly influential, as employees expressed dissatisfaction when work demands interfered with their family life. Long working

hours, heavy workloads, and customer pressures often extend beyond normal working schedules, creating strain and reducing employees' ability to maintain healthy work–life boundaries (Ngari & Mukururi, 2014).

In the context of KCB Bank, employees may encounter personal, social, and work-related challenges that affect their motivation and engagement. Without adequate WLB support, these pressures may lead to reduced productivity, lower morale, and diminished organizational performance. Therefore, an effective balance between work responsibilities and personal life is essential to optimize employee performance in the banking sector.

### **1.1.1 Employee Performance**

Globally, companies are always looking to improve their employees' performance, and as such, employee performance has become an important area of focus for researchers across different fields. International studies describe employee performance as the output of an employee given the inputs provided (Abualoush et al., 2018). This global perspective highlights performance as a combination of productivity, behavior, and the employee's contribution toward organizational goals.

Regionally, especially within the broader African and developing-country context, employee performance has been linked to the extent to which employees accomplish their assigned duties and responsibilities within a particular period (Tamunomiebi & Oyibo, 2020). Scholars in the region emphasize that performance should be anchored on training received and individual capabilities,

implying that performance is a consequence of how employees apply what they have learned on the job over time (Faiza & Nazir, 2015). This regional lens reinforces the view that performance encompasses an employee's ability to meet company objectives and adhere to expected standards.

Locally, within organizational settings in Kenya and similar contexts, employee performance has been explained to consist of a set of behaviors and deliverables set by an organization. These deliverables must be measurable, monitored, and evaluated (Igbiovvia & Popoola, 2016). An employee's capacity to deliver on organizational goals remains the primary basis for evaluating performance. Locally, the focus of performance evaluation includes attributes such as meeting targets, customer service satisfaction, and job quality (Rizwan, Waseem, & Bukhari, 2014). Additional measures highlighted in regional studies include work output and task-based indicators such as working conditions, autonomy at work, and the existence of good working relationships with colleagues (Siahaan et al., 2016).

In the current study, employee performance is measured using several indicators. These include deviant behaviors such as intentional lateness, work output measures such as quality of work, work motivation, and job safety. The study further considers task factors that evaluate workplace conditions, autonomy, and the extent to which employees receive commensurate pay.

### **1.1.2 Work Life Balance Practices**

Work life balance (WLB) practices became prominent in mid-60s when it gained attention among scholars who pointed out that employee work-family conflicts form a significant source of stress (Mmakwe & Ukoha, 2018). WLB practices refer to all those efforts made deliberately to change dynamics within the workplace, and ensure employees have a safe and healthy working environment that allows employees to pursue both official and unofficial goals and objectives in life. Ngari and Mukururi (2014) explained that WLB practices are instituted to improve employees' ability to effectively manage their home and work responsibilities. Samuel (2018) explains that the concept has become more popular as employers realize the value of providing healthy workplaces, highlighting its impact on reducing conflict between home and work responsibilities, as well as employees demand for better working conditions and for health reasons.

Given the multiple definitions of WLB, it can be deduced that these practices refer to all the initiatives meant to ensure employees can sustainably pursue organizational and personal goals. This article adopts Abualoush et al.'s (2018) definition which defines them as all the constructive efforts between employers and employees to effect arrangements that consider operational and personal aspects of employees' lives. The implication from this definition is that employers and employees must work together in the design, implementation and review of work-life practices.

Mmakwe and Ukoha (2018) reviewed the scope of WLB practices and confirmed that there exist a multitude of interpretations of WLB, that their use varies across time and place, and can be applied in culture-sensitive ways. Nevertheless, the concept recognizes that individuals are not just economic entities and promotes concentrated efforts to minimize the conflict between work and family commitments. Mmakwe and Ukoha (2018) classified WLB practices into four broad categories; FWAs, work-place leave structures, dependent care support and general services, while Tamunomiebi and Oyibo (2020) identified three dimensions of WLB; flexible working hours, work leave initiatives, and informal initiatives/support. Working from home, telecommuting, flexitime arrangements, health care programmes and employee support were identified as WLB practices used by banks by (Mastura, Lumbanraja, & Absah, 2024). These was investigated in the current study.

Telecommuting is a work practice which involves the definition and redefinition of the workplace environment upon agreement by both the employer and employee (Mmakwe, & Ukoha, 2018). In such arrangements, employers allow employees to carry out some or all of their tasks at home, at a place of the client's choosing, at an agreed location or whether they will communicate via the various technologies available. According to Dahlstrom (2013), telecommuting is a remote working arrangement whereby employees work anywhere they choose, often using technology communication tools.

Healthcare programs are designed to target chronic diseases such as obesity, diabetes and cardio-vascular diseases, back pain, and they include offering employees paid membership to fitness centers, carrying out diabetes education programs, nutrition and behavioral

change counselling, blood pressure monitoring, installing treadmills and fitness rooms in the office area (Martens Destoop & Dom, 2021).

Social support is essential for protecting employees and it is paramount that they receive this form of support both at home and in the workplace (Moraa & Muli, 2018). It is a subjective form of support and can either be perceived or functional. It involves the emotional acknowledgement that employees are ordinary citizens just trying to make a living. This entails the recognition that they encounter experiences which affect their physical and emotional well-being (Idowu & Ndidiamaka, 2018). Social support was shown to moderate the harmful effects of work-place stressors. Rodwell, Noblet and Allisey (2011) argue that supervisors play a key role in supporting their subordinates during different stages in life, while Chênevert, Kilroy and Bosak (2019) provided evidence for colleague support having positive effects on morale and improves workplace relationships.

Anakpo, Nqwayibana and Mishi (2023) explain that workplace flexibility is concerned with the degree of freedom with which an employee can choose with regards to when, where and how long they will work. It is a multi-faceted concept whereby employees choose where they will work (telecommuting), the length of the contractual terms (part-time contracts and work hours) and option to take long time outs from engaging in employment in recognition of change in social status (career flexibility) (Breugh & Farabee, 2012). This study examined how these core WLB practices influence performance outcomes in the banking sector.

### **1.1.3 KCB Bank (K) Ltd**

KCB Bank (K) Ltd is the largest commercial bank in Kenya by asset base and a leading financial institution in the East African region. Established in 1896, the bank operates as the flagship subsidiary of the KCB Group, offering a comprehensive range of financial services, including retail and corporate banking, digital banking, and regional trade facilitation (KCB, 2022). As a publicly listed institution on the Nairobi Securities Exchange (NSE), KCB Bank plays a pivotal role in Kenya’s financial system, contributing to deposit mobilization, credit provision, and overall economic growth.

The Kenyan banking sector comprises 40 licensed commercial banks, eight of which including KCB Bank are listed on the NSE (Central Bank of Kenya [CBK], 2022). Over the past decade, the sector has experienced substantial structural and operational transformations, including mergers and acquisitions, technological advancements, and product diversification (CBK, 2019). These developments have heightened the focus on operational efficiency, customer satisfaction, and employee welfare as determinants of institutional performance.

KCB Bank’s financial performance reflects the interplay between strategic initiatives and external economic conditions. The bank’s 2020 Annual Report indicates that total income was adversely affected by disruptions arising from the COVID-19 pandemic, which significantly altered the operating environment (KCB, 2020). During the same period, the bank implemented its “Beyond Banking” strategy (2020–2023), structured around four strategic pillars: customer-centric service delivery, enhancement of productivity and

efficiency, digital transformation, and regional expansion. Notably, despite a 14% increase in top-line income, profit after tax declined by 22%, primarily due to a substantial increase in loan loss provisions from KES 8.9 billion in 2019 to KES 27.5 billion in 2020 (KCB, 2020). This performance underscores the sensitivity of bank outcomes to both internal strategic execution and external macroeconomic shocks. In alignment with contemporary human resource management practices, KCB Bank (K) Ltd has invested considerably in programs designed to enhance employee well-being and work–life balance. Historically, the bank provided benefits such as annual leave, lodger leave, comprehensive medical coverage, and routine health check-ups. In response to the COVID-19 pandemic, the bank introduced additional interventions, including remote working arrangements and flexible work schedules for nursing mothers, permitting reduced hours until the child reaches nine months (KCB, 2021). These initiatives reflect a strategic commitment to fostering employee welfare, which is expected to contribute to higher productivity, improved morale, and sustained organizational performance.

## **1.2 Statement of the Problem**

Employee performance is a critical determinant of organizational success, as employees constitute a key internal resource whose productivity directly influences the achievement of strategic objectives (Mmakwe & Ukoha, 2018; Martens, Destoop & Dom, 2021). Despite its recognized importance, employee performance in many organizations, including KCB Bank (K) Ltd, continues to face challenges that affect efficiency, motivation, and overall productivity outcomes.

In recent years, KCB Bank has significantly increased its investment in workforce development and well-being initiatives. In 2022, the bank allocated over KES 327 million to programs targeting staff productivity, professional development, and organizational culture enhancement an increase from KES 196 million in 2019 and KES 125 million in 2018 (KCB Integrated Reports, 2022). Staff costs to income ratio increased from 17.4% in 2018 to 22.9% in 2020, while employee benefits grew by 21% in 2022, reaching KES 30.4 billion, driven primarily by performance-based remuneration and promotions for 417 staff members. Additionally, the bank's staff value proposition improved by 37% over 2021, and the Organizational Health Index rose by 900 basis points to 79% (KCB Integrated Reports, 2022).

Despite these substantial investments, it remains unclear whether the resources devoted to employee well-being and work-life balance (WLB) practices such as flexi-work arrangements, healthcare programs, and social support have translated into measurable improvements in employee performance. The absence of empirical studies examining this relationship represents a significant knowledge gap. Furthermore, most existing research has focused on individual WLB practices in isolation, leaving a conceptual gap regarding the combined effect of multiple WLB strategies on employee job performance. Methodologically, few studies in the Kenyan banking context have employed robust, quantitative approaches to assess the effectiveness of WLB interventions. Theoretically, there is limited evidence linking socio-technical, spillover, and social exchange frameworks to employee performance outcomes in the Kenyan banking sector.

Given the increasing adoption of flexible work arrangements and other WLB practices, understanding their impact on employee performance at KCB Bank is both timely and critical. Addressing these empirical, conceptual, methodological, and theoretical gaps will provide evidence-based insights for the bank's management, supporting more effective workforce strategies and enhancing organizational productivity.

### **1.3 Research Objectives**

#### **1.3.1 General Objective**

The primary objective of this study is to identify the relationship between Work Life Balance Practices and Employee Performance of KCB Bank (K) Ltd.

#### **1.3.2 Specific Objectives**

- i. To analyze the impact of flexi-work arrangements on employee performance in KCB Bank (K) Ltd.
- ii. To find out the effect of health care programs on employee performance in KCB Bank (K) Ltd.
- iii. To evaluate the influence of social support on employee performance in KCB Bank (K) Ltd.

### **1.4 Research Questions**

- i. In what way does flexi-work arrangement impact employee performance of KCB Bank (K) Ltd?
- ii. What is the effect of health care programs on employee performance in KCB Bank (K) Ltd?

iii. How does social support influence employee performance in KCB Bank (K) Ltd?

### **1.5 Significance of the Study**

Policy makers can utilize this study to support the creation of effective policy guidelines relating to employees. The research, through its recommendations was invaluable to policyholders such as the Ministry of Labour and banking sector unions who would be able to use the recommendation to come up with appropriate intervention measures targeting the employee working practices' especially in the changing work environments. The identification of practices that improve employee's performance will help these organizations in suggesting methods in which the employee output can be realized and therefore can be considered for adoption. Further, the policy makers can use this study to justify the introduction of best practice WLB practices into the employment Act of Kenya.

The management of KCB Bank (K) Ltd will find this study valuable as they will get a more detailed insight on how to effectively integrate WLB practices into their firm's strategic objectives. Moreover, bank managers can use the study findings in the formulation of appropriate guidelines to help in the development internal policies and management of the new forms of tele-working since it can be misused if there aren't adequate controls. In addition, the management of KCB Bank (K) Ltd will be able to incorporate the findings and recommendations in their recruitment process in assessing potential candidates for employment that was willing and happy to embrace flexi working arrangements. The study is valuable to the growing literature field of work life practices in the

dynamic nature of human resource management and being able to manage the Millennials category of spill for the study claiming that they may be victimized.

### **1.6 Scope of the Study**

The study focused on examining the influence of four dimensions of work–life balance (WLB) practices on employee performance at KCB Bank (K) Ltd: flexi-work arrangements, healthcare programs, social support, and employee wellness initiatives. The content scope of the study was therefore limited to these WLB practices and their impact on employee performance outcomes, measured through work output, motivation, task factors, and behavioral indicators.

The contextual scope of the study was confined to KCB Bank (K) Ltd, Nairobi County, focusing specifically on employees at the bank’s headquarters. The geographical scope was deliberately limited to Nairobi, given that the headquarters represents the central operations and policy implementation hub for the bank, making it a representative site for studying employee performance within the institution.

Methodologically, the study employed descriptive research design and utilized structured questionnaires to collect primary data. Stratified proportionate random sampling was used to select respondents from different employee cadres, ensuring that the sample reflected the population structure. The time scope of the study covered employee experiences and organizational initiatives

implemented between 2020 and 2023, coinciding with the period of intensified WLB program implementation following the COVID-19 pandemic.

The theoretical scope of the study was grounded in the spillover theory, socio-technical systems theory, social exchange theory, and Herzberg's two-factor theory. These frameworks provide a basis for understanding the mechanisms through which WLB practices influence employee performance. The study did not extend to other organizational factors beyond the selected WLB practices, and its findings are therefore specific to the variables and context studied.

### **1.7 Limitations of the Study**

The survey anticipated that some employees may be reluctant to participate in the survey thus necessary approvals and permits were obtained. Further respondents were assured of their anonymity in the course of the research. The study further got a letter from the bank human resources department to authorize respondents to respond to questionnaires, and from the NACOSTI to legitimize the survey. The study's focus was on KCB Bank (K) Ltd employees working at the headquarters and therefore the results obtained cannot be generalized or transferred on similar firms operating in the country. This suggests that there might be need for future research to cover more than one bank in the country or outside Kenya for purposes of generalizability of the findings.

## **1.8 Organization of the Study**

The study is structured into five chapters to ensure a logical flow of information. Chapter One introduces the research, presenting the background, problem statement, objectives, significance, scope, and delimitations. Chapter Two reviews the theoretical and empirical literature, identifying research gaps and situating the study within established frameworks. Chapter Three outlines the research methodology, including design, population, sampling, data collection, and analysis procedures. Chapter Four presents the study's findings through descriptive and inferential analyses, interpreted in relation to the research objectives. Chapter Five discusses the findings, draws conclusions, and provides recommendations, linking results to theory and practice, and addressing the research gaps identified earlier.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This section reviewed existing literature on the relationship between work-life balance and employee performance. It comprises the overarching theories informing the study's foundational elements, and then the empirical review section. It then reviewed the gaps identified in the literature review.

### **2.2 Theoretical Review**

This research was grounded on the Socio-technical system (STS) theory, the Spillover theory and the social exchange theory. These theories were discussed further below.

#### **2.2.1 Socio-technical System Theory**

The Socio-technical system (STS) theory was advanced by Trist and Bainforth (1951) in explaining the nexus between technological and the social elements of an organization's structure and processes (Röpke, 2022). The theory evaluates the interaction between technology, people and the workplace, suggesting that socio-technical elements of an organization have a profound influence on job design, job gratification and employee productivity. The theory's proponents explain the technical subsystem as all the tools, technologies, inputs, reward systems and authority structures that are necessary to transform inputs into economically-beneficial

outputs, and the social system as all the employees and people working to achieve an organization's strategic objectives (Kaminski, 2023). Trist and Bainforth (1951) argued that a fit between these two is essential to ensuring an organization achieves optimal performances.

This theory posits that managements have to explicitly recognize the interdependency between these subsystems and ensure there are minimal conflicts. This theory, therefore, predicts that there is a relationship between the people working in an organization and tangible and intangible resources it possesses, and that any redesign of one component has to consider the impact on the other system (Kaminski, 2023). Essentially, organizations aiming to achieve superior performance outcomes have to ensure these systems are operating in harmony. This theory, thus, explains how workplace design predicts employees' performance outcomes and advances the assertion that improved employee performance requires a person-environment fit because an insufficient match of the two results in an inadequate social interaction and thus leading to poor social and technical outcomes (Daniel, 2019).

The theory is key to identifying and designing effective work environments, and suggests that to realize higher/optimize performances, firm managements have to design their firms in such a way that both technical and socio elements result in enhanced productivity and wellbeing (Onyemaechi, Chinyere, & Emmanuel, 2018). It further asserts that given the interdependence nature of the systems, coordination and effective support of the human components are essential to ensuring the desired outcomes are realized. According to Sudeeptha, Richter, and Tate (2024), the theory is the basis for justification for providing organizational autonomy, completeness and their impact on job satisfaction. Röpke (2022) asserts that the theory can also be used in assessment of the predictors

of reduced productivity as well as the rate of increase in burnout, absenteeism and social isolation in the workplace. The theory predicts that new systems of working such as new computer systems, buildings, leadership and workplace policies, according to this theory, should improve performance outcomes (Röpke, 2022).

While the theory is instrumental in predicting performance outcomes in modern working environments characterized by rapid changes in task technologies, ways of doing things and compliance and employee demands, Carlson, Grzywacz, and Kacmar (2018) argue that the theory oversimplifies the non-linear, unpredictable nature of human behavior within technical systems. The researchers assert that the STS theory fails to account for unexpected outcomes such as increased feelings of isolation and detachment from the workplace. Moreover, while the theory calls for joint optimization of social and technical subsystems, these two elements often have conflicting goals and interests, which can collide and lead to more damage within the organization (Lautsch, et al., 2019).

Despite these criticisms, the theory presents a valuable framework for understanding how technical changes within an organization affects social and performance outcomes, and is key to directing how to create holistic work environments. The STS theory provides a justification for constantly re-designing and improving the work environment, calling for managements to strive to achieve a more secure, productive, resilient work environment with minimal conflicts between home and work life. The theory has been used extensively in research into the interaction between people, the work environment, and performance outcomes (Onyemaechi, Chinyere, & Emmanuel, 2018; Daniel, 2019; Onyeka, 2023). Onyemaechi et al., (2018) used the theory in evaluation of how remote

working arrangements affect employees' performance, Daniel (2019) in analysis of how quality work life influences employee's performance, and by Onyeka (2023) in assessment into the effect of telecommuting and employee performance.

Lautsch et al. (2019) confirmed that teleworkers may face more work-family conflict but added that with adequate remote supervision, it results in increased work performance. These researchers commented on how flexible arrangements give employees more autonomy as to where, when and how to work, and how this freedom influences their performance and Tucker (2023) added that work environment elements such as social and supervisor support also significantly impact employee performance outcomes. Cooper and Kurland (2012) highlight that social isolation reduces job satisfaction, increases stress and consequently limit employees' eventual performance outcomes. Tucker (2023) called for effective arrangements in research that confirmed that remote work also has detrimental effects and can predict social isolation, reduced engagement and productivity. The theory calls for managements to ensure there is an appropriate fit between the work environment and social systems within the firm to ensure sustained performance outcomes which in this study, was used to anchor the variables of FWAs and social support.

### **2.2.2 Spillover Theory**

The spillover theory was advanced by Guest (2002) and hypothesized that working conditions can have significant impact on family relations and vice-versa. The theory was developed to illustrate how experiences in one aspect of life can influence another. In the context of this study, which focuses on employees' psychological well-being, it serves to explain the effects of remote work practices

(Ilies, et al., 2024). In this case, the theory hypothesizes that the emotions and behaviours employees have while in the workplace often transfers to the home environment and can impact the entire family (Shi & Wang, 2022).

According to Bölingen, Hermida, and Weller (2023), work life conflicts are the primary causes of reduced engagement and urges that companies ensure they institute flexible arrangements and work schedules to enable employees to attend to demands at home. Findings from Carlson, et al., (2018) also suggested that an incongruence between work and family interactions result in negative spillovers which drain employees' time, energy and behaviour in the workplace. This implies that positive spillovers from workplace mindfulness, for example, results in employee satisfaction and increased happiness in the family domain. Similarly, negative family pressures can also spill over to the workplace and affect one's physical and psychological engagement (Ilies, Yao, Pluut, Liang, & Weng, 2024).

According to Xu (2009), negative spill overs are often manifested by the presence of depression and difficulties in the workplace, may transfer the same emotions to the family and this cumulatively affect the health status of an employee. The health status of an employee has been found to be a product of the combination of the work environment and family environment. Satisfaction on, say, health care system being offered by an employer, generates positive emotions that lead to a happy family life at the same time (Tamunomiebi & Oyibo, 2020). Jaiswal, et al. (2024) observed that flexibility in work arrangements enables individuals to address work - family conflicts in a more structured manner, resulting in positive spill overs. Similarly, Celestine and Yeo (2021) explained that joyful workplace experiences such as promotions, or project completion can generate positive spillovers to the family domain.

The spillover theory is instrumental to explaining the work and family life nexus, and in justifying the operationalization of FWAs (Celestine & Yeo, 2021). It is also an important instrument for identifying sources of stress, possible stress mitigating factors and how to improve mental health outcomes across different sectors and aspects of life. Specifically, it was used to explain how WLB practices influence employees' wellbeing, and their ability to deliver on organizational goals. The theory has been used previously in analysis of the connection between WLB practices and performance by (Borgia, et al., 2022), the relationship between telework, job performance, supportive supervisor behaviours on employee performance (Campo, Avolio, & Carlier, 2021), and by Jaiswal, et al. (2024) in analysis of the impact of teleworking on employees' psychological well-being, technostress and performance. This theory anchored the stated variables.

### **2.2.3 Social Exchange Theory**

This concept was advanced by Blau (1964) to explain the approach used by people to navigate social relationships, positing that social interactions result from an exchange process whereby individuals will opt to maximize gains and minimize costs. Heriyadi, Tjahjono, & Rahayu (2020) explain that the theory was inspired by game theory, economics, and the behavioural psychology theory, asserting that people are rational entities who will willingly engage in relationships that are more beneficial, and will terminate relationships whose costs outweigh the benefits. Talukder, Vickers, and Khan (2018) identified tangible and intangible factors such as incentives, autonomy and emotional support or social status as some of the main aspects that direct individuals' cost-benefit analysis.

Blau (1964) posits that social exchange relationships are ongoing, reciprocal, and dynamic in nature, and is key to examining relationships within organizations as it asserts that fair and supportive relationships will engender positive relationships. This theory is important in understanding the underlying structures behind the social relationships that exist within organizations. Okeke, Osuachala, and Umeakuana (2022) showed the theory's value by explaining how employment benefits and management assurances result in improved Favours, concessions courtesies and assistance. Talukder, et al., (2018) used this theoretical construct in assessment of how supervisor support and WLB practices affect performance outcomes. As per the theory, while the worker expects to be enabled, supported and compensated adequately, the employer expects the employee to reciprocate through their performance outcomes.

These studies explain that social exchange relationships are anchored on mutual trust, shared values and economic obligations in the case of remunerations and other economic; and that a synergy between these factors reduces risk exposure for each party and should generate reciprocal sentiments from the employee. It calls for employers to ensure they provide employees time to attend to family responsibilities, fairly compensate employees and institute support programs to ensure employees feel supported and cared for, as this influences their attitude and productivity (Oludayo, et al., 2018). Kelliher, Richardson and Boiarintseva (2019) used the theory to show how changes to working arrangements influence employment relationships, giving examples of how remote working influences work intensification, and time saved commuting.

The social exchange theory thus asserts that employees are often inclined to return the favor to their employer when they receive the benefactor (Heriyadi, Tjahjono, & Rahayu, 2020). When the employer takes into consideration employee interests such as the well-

being, WLB and development as a priority, employees might perceive that they are being valued and thus feel obliged to reciprocate to the employer with tangible and intangible feedback. Reducing employee's working hours helps in reducing job stress and thus help in realization of a balance in the work-life (Hsu, et al., 2019). By employees leaving work early enough helps in management of such physical and psychological problems such as depression, sleep disturbance and anxiety.

Employees can better perform their fatherly, motherly or son duties, if they have more leisure times. Further, through the adoption of an appropriate balance between work and personal life, the social exchange theory asserts that with adequate time being extended to employees to engage in other life events, then they can pursue other personal interests in sport, religious activities and leisure (Campo, Avolio, & Carlier, 2021). Similarly, employees will reciprocate the same gesture from the employer by devoting themselves to the realization of the entrepreneurial goals out of the duty of reciprocating the positive gesture by the employer (Hafshah, Najmaei, Mansori, & Fuchs, 2022). However, the flip side of flexible arrangements is that staff may be difficult to be supervised; group activities may be difficult to be coordinated and, in some cases, attract overtime legislation due to the possibility of working beyond the stipulated period (Mungania, 2017).

The theory is important in analyses into how organizational environment factors influence employee performance and calls on employers to accommodate flexibility and ensure employees feel cared for and supported in the workplace. Flexi-time arrangements, for example, will help in the reduction of the stress if the main schedule is a factor that impedes performance currently. According to Das and Khushwah (2015), the benefit of a flexible work arrangement is that it enhances efficiency in the job, can match working

requirements to family commitment, allows changes in schedule and likewise accommodates employees' social and familial objectives. This theory was used to anchor employee support and FWAs, and their effect on staff performance.

#### **2.2.4 Herzberg's Two Factor Theory**

Herzberg (1959) formulated the two-dimensional factors' hypothesis to identify the drivers of employee satisfaction and motivation. The theory is instrumental in understanding workplace factors that influence employee attitudes, satisfaction, and motivation (Lee, Lee, Choi, & Kim, 2022). Its central premise is that two distinct sets of factors, motivators and hygiene factors determine an individual's level of job satisfaction or dissatisfaction (Stello, 2011).

Building on Maslow's growth theory, Herzberg emphasized self-actualization as the foundation for achieving positive feelings necessary for job satisfaction, commitment, and engagement. Motivators, or intrinsic factors such as achievement, recognition, and career advancement, positively influence job satisfaction and employee motivation. Conversely, hygiene factors, including interpersonal relationships, company policies, and supervisory support, primarily prevent dissatisfaction but do not necessarily enhance motivation when improved (Lee et al., 2022; Stello, 2011).

Herzberg's theory has been widely applied in management research to identify workplace conditions that foster employee satisfaction and motivation. For instance, Lee et al. (2022) observed that hygiene factors often have a stronger impact on workplace satisfaction

than motivators. Similarly, Sobaih and Hasanein (2020) found that while motivational factors negatively affected hotel employee satisfaction, hygiene factors had positive effects. Best and Thurston (2020) reported that motivational factors increase job satisfaction, whereas hygiene factors reduce dissatisfaction.

Despite some limitations, the theory provides a robust framework for examining how workplace conditions influence employee attitudes, engagement, and performance outcomes, including productivity and organizational citizenship behavior (Sobaih & Hasanein, 2020; Lee et al., 2022). It emphasizes the importance of intangible motivators such as recognition, employee involvement in decision-making, and supervisor support in fostering a motivated and satisfied workforce (Nguyen, Xuan, Hoang, & Pham, 2024).

In the context of this study, Herzberg's Two-Factor Theory anchors the dependent variable, employee performance, by providing a foundation for examining how work-life balance practices such as career advancement opportunities, achievement recognition, interpersonal and supervisory relationships, and organizational policies affect employee satisfaction, engagement, and ultimately, performance in the banking sector.

### **2.3 Empirical Review**

Employees are always looking for innovative ways to ensure their employees are prepared, both mentally and physically, to carry out their work roles. Towards this end, they are engaging researchers to carry out assessment into the relationships between FWAs and WLB, and employee performance. This section reviews earlier studies on the practices from the global, regional and local

perspectives. The practices under review include telecommuting, healthcare programs and social support. Similarly flexible work system is also discussed.

### **2.3.1 Flexi-work Arrangement and Employee Performance**

De Menezes and Kelliher (2017) analyzed how flexible arrangements, employee attitudes and employee performance, carrying out comparison between formal and informal arrangements. The study used data from employees in four large firms that had implemented flexible working policies. SEM methods were used in analysis and findings were that flexible arrangements have average positive indirect effects in informal settings, and negative direct effects in formal environments. Job scheduling was shown to improve employee satisfaction and productivity in formal settings, but not in informal settings. This study is comparative in nature, but the current study did not compare between formal and informality of work settings, and was strictly limited to formally employed employees.

Onyemaechi, Chinyere and Emmanuel (2018) evaluated the influence of telecommuting on employee performance in four mobile service providers (mobile, MTN, Glo, Airtel) in a Owerri, Imo State Nigeria. The study specified WFH and other flexible arrangements on the quality of work and speed of work delivery. A survey research design was used findings were that flexible arrangements weak, but positive effects on speed and quality of work.

These findings that remote working and telecommuting have weak effects on performance outcomes were also reported in Romania by Busu and Gyorgy (2021) who used Structural Equation Modelling in analysis of what impacts employee performance in remote settings. The study confirmed that employees often struggle to adapt to working from home when their children are around and that managements have to consider home settings and provide adequate technical and financial support to ensure employees can effectively complete their tasks on time when working remotely. The study established that psychological factors, economic factors and professional needs all influence employees' ability to work remotely and must be addressed.

Anakpo, Nqwayibana, and Mishi (2023) used a systematic literature review method in analysis of how remote work and FWAs on employee performance. The assessment was utilized PRISMA-P guidelines and analysis results revealed that majority of the studies reported positive effect, with limited negative findings. However, home settings factors, the type of work and industry of operation all influence how work from home factors influence productivity outcomes.

Roopavathi and Kishore (2021) also made similar conclusions that WLB improves affective commitment and productivity in literature review. Findings were that employees become restless and less productive when they perceive there to poor balance between life and work, and supervisor support. Stability in labour practices, job security guarantees, and a supportive work environment were all confirmed to positively influence efficiency, production quality, employee turnover rate, and retention. The researchers confirmed further that it is important that employers arrange seminars and workshops to improve employees' time and stress management skills, prioritization and work management.

Hafshah, et al., (2022) evaluated the association between remote working practices instituted during COVID-19 and banks employees' performance and motivation, focusing on millennial employees in Indonesia. The quantitative study used structural equation modelling in analysis which revealed that flexible working arrangements and telecommuting have positive influences millennial employees' performance, motivation and engagement at work.

Mastura, Lumbanraja, and Absah (2024) used a case study that also evaluated the link between WLB programs and millennial employees' productivity but used multiple regression analysis. Similar observations were made as the supervisors reported that there was no decline in performance. In the study, implementing flexible arrangements, robust wellness programs, and ensuring young employees have adequate growth opportunities increases their motivation, engagement and professional performance.

Khan, Mohammed and Harith (2018) focused on how telecommuting affects employees' engagement and performance in Malaysia's oil and gas industry, specifying how job autonomy, WLB and staff productivity at all levels. The study utilized a correlation design, and results showed that telecommuting significantly improved the productivity of employees, ensuring timely delivery of assignments and reduced absenteeism. Increased autonomy enabled employees to better manage work routines and family conflict.

These observations were refuted in Nigeria where Gbajumo-Sheriff and Udobi-Owoloja (2019) examined the nexus between telecommuting, WLB, and the employee productivity in Nigeria's Petroleum oil and gas sector. The qualitative research collected data from human resource managers and supervisors and findings were that telecommuting as a practice is not ideal for the oil and gas

sector, and generally not available to staff; apart from some exceptional cases where the organizations go out of their way to accommodate particular needs of staff. The lack of a dominant telecommuting practice in the sector was attributed to the lack of confidence among the management that employees are disciplined enough to remain committed and deliver their work when they are working remotely. Moreover, the evidence from firms which used the practice suggested that companies which deployed telecommuting practices did not realize higher performance outcomes.

Prasetyaningtyas, et al., (2021) also found a negative impact of FWAs on the employees' productivity in banks. The study sought after the conditions that affect employee productivity as they adjust to working from home in Malaysia. The study used path coefficient analysis and observed that while WFH, flexible arrangements and teleworking have positively overall impacts on employee productivity, these practices also negatively impact employees' work life balance. However, WFH was shown to increase job satisfaction, which in turn mediates the WFH – productivity relationship.

Obomeghia and Onuoha (2023) researched on how remote working affects the performance of employees in Nigerian deposit taking banks, using Spearman rank correlation coefficient for analysis. The variables under investigation for the study were work from home and flexible work arrangements and findings were that value chain flexibility have significant positive effects on task performance, while WFH improved employees' adaptive performance. Together, these strategies predict that employees will excel and perform better than being restricted at work.

Okemwa (2016) a cross-sectional survey design and linear regressions in analysis of how FWAs influence nurses' commitment and engagement in Kenyan public hospitals. Findings were that the health sector is characterized by high stress and burnout levels and analysis results revealed that FWAs improve nurses' engagement and commitment in public hospitals. Recommendations were for matrons and administrators to formulate and implement flexible work arrangements that would be effective in increasing nurses' commitment, and thus performance.

The study by Jane, Simon and Amos (2015) also focused on hospitals in their analysis, specifying how workplace flexibility affects nurses' job satisfaction in public hospitals in Nakuru town. The study found practices such as exclusion of pregnant nurses from highly active hours and night shifts, leave programs, half-day work-shifts have significant positive effects on stress alleviation and job satisfaction. They allowed nurses to attend to non-work responsibilities and ensured they were refreshed after adequate rest. It was also established that FWAs influence nurses' behaviour, with the arrangements leaving nurses more attentive and less likely to be intentionally absent. This implies that these programs induce organizational citizenship behaviour in addition to productivity.

Muli (2014) looked into the impact of WLB practices and staff performance in banks, collecting data on flexi time, CWW, telework and work sharing practices. The study also sought after the role of financial and family support, as well as spirituality at work. A cross-sectional approach was used, and findings indicated a positive and significant effect of the reviewed WLB practices, HR financial incentives, and administrative support on employee performance.

Mwebi and Kadaga (2015) used a case study approach in their analysis which was on how flex-time arrangements affect performance of bank employees, using a descriptive design and logistic models in analysis which established that flexible scheduling and part-time work arrangement significantly improve employee performance. These practices also increased employee engagement and reduced incidences of absenteeism.

Njiru, Kiambati and Kamau (2015) evaluated the impact of FWAs on employees' performance at Safaricom Kenya, specifying the influence of compressed 'work week, job sharing and flexi-time arrangements. The descriptive study used regression methods in analysis and the findings were that the institution did not have established policy of remote working nor flexi-working arrangements. Further, job sharing was found not to be practiced in the institution. These findings support similar findings in the African continent like Gbajumo-Sheriff and Udobi-Owoloja ((2019) which established that telecommuting was not widely practiced in Nigeria and thus needed to be introduced gradually in the institutions.

### **2.3.2 Healthcare Programs and Employee Performance**

Merrick, Volpe-Vartanian, Horgan and McCann (2017) researched on select variables of EAPs and their effect on employees' substance use problems. The support programs under consideration were substance abuse and health programs. The study employed a desktop research design utilizing previous studies relating to the health programs available in Spanish hospitals. Findings were that substance abuse reduces productivity, occupation injuries, worksite disruption and absenteeism and other personal and societal harms.

The study found that the contemporary EAPs are tailored through outsourced networks and managed behavioural health care organizations.

Shah, et al., (2021) carried out comparative analysis of the link between recreational activities and aerobic exercises on employees' wellbeing in Tehran. The study specified young employees and t-tests were used in analysis which revealed that these exercises were both exerting significant positive effects on employees' stress levels, wellness and workplace performance. Specifically, while both aerobics and recreational activities showed effectiveness in reducing stress, recreational activities have greater effects on anxiety and stress relief than aerobics.

Inemesit, Moses and Victoria (2022) sought after the WLB initiatives that improve employee performance in Nigerian banks, specifying programs dictating personal life, working time and the impact of job stress. The study specified four of the largest banks and used multiple regression analysis in hypothesis testing. Findings were that social support, flexible work arrangements, employee assistance programs, and stress management programs are key to managing workplace stress, increasing work satisfaction and employee productivity.

Adim, Ibekwe and Akintokumbo (2018) confirmed a high degree of job stress among Nigerian bankers in research that sought after the association between stress management programs and performance of staff at deposit-taking banks. The study used Spearman's rank correlation in analysis and revealed that stress management and coping mechanisms such as relaxation techniques, meditation

and participating in recreational activities have significant positive impacts on employees' stress levels, efficiency and productivity. Better task design, work distribution and flexible schedules were also shown to reduce workplace stress and fatigue.

The study by Obiora, Iyke-Ofoedu, and Uzochukwu (2023) specified the association involving stress management techniques and employee productivity in Nigerian deposit taking banks. Regression models were used in analysis and findings were that counselling services improve employees' efficiency, while flexitime programs affect employee's quality of service delivery. Recommendations were also that bank managements ensure they reevaluate task design to ensure they increase employees' effectiveness and efficiency and ensure they incorporate flexible schedules into human resources and company policy.

Ngeno and Muathe (2014) undertook a desktop analysis of the effect of employee wellness programs in Kenya. The review starts by restating the aim of organization wellness programs as being tailored towards realization of increased organization and employee performance. In the case of employees, increased competition and demand for high quality performances make it paramount that banks deploy strategies to ensure they remain healthy, motivated and engaged in their work. The study confirmed that firms are struggling to cater for complications that can be traced to harmful behaviours such as smoking, injury and family concerns which can be mitigated by a host of comprehensive assistance programs tailored towards addressing substance abuse, injury, domestic violence, legal challenges, and family concerns.

Keitany (2014) evaluated the association between welfare programs and the productivity of staff at the Kenya Pipeline company. The study assessed different welfare programs ranging from medical services, insurance cover, retirement planning, emergency financial support and, affordable financial services by commercial banks and training programs. The research was based on 46 questionnaires that was received and fully completed by the respondents. Findings concluded that the wellness programs have direct positive impacts on employee's performance.

Omondi, Muli, and Makhamara (2023) also used the SET in addition to the RBV and the affective events theory in analysis of the impact of family support programs on service delivery in the National Police Service. The study collected primary data on family leave, maternity/paternity leave and child benefit programs, and job satisfaction as dependent variable. Findings were that family support programs have positive and significant effects on how the police deliver security services. Leave schedules, family support loans and credits as well as social associations were lauded to improve staff morale, work satisfaction, and productivity. This study focuses on employee performance in the banking sector.

Moraa and Muli (2018) carried out descriptive research that sought after the effect of HRM practices on the performance of employees in selected Kenyan banks located in Kisii County. The study employed both descriptive and inferential analysis. The findings were that team building activities improve staff bonding while active guidance and counselling alongside ergonomic approaches were shown to improve stress management and reduce fatigue hence encourage workplace engagement.

Indeed, according to Muindi (2018), healthcare programs in the Kenyan private sector help many employees to remain productive and remain in the workforce and thus positively enhance employee retention. The researcher confirmed that shifts in worksite settings are taking place to guarantee wellness not only to one individual, but to all clades of employees. Meditation and group meetings are now encouraged to support employees in managing different types of stressors and boost their mental fortitude. This study was unique to private sector firms while the current evaluates public companies.

### **2.3.3 Social support and Employee Performance**

Karatepe, Ozturk and Kim (2019) used the JD model in analysis of the effect of remuneration and social support on work-life, work engagement and productivity of bank staff in Russia. The study adopted a time-lagged design and SEM methods in analysis. The results revealed that family support has significant effects on employees' self-efficacy activates their work engagement. A high degree of social support and self-efficacy was also shown to reduce employees' proclivity to absence, and activate ones' in-role, service recovery, and extra-role performance.

Mardianah and Hidayat (2020) refuted these findings in their study which sought after the effect of WFH Policy and top management support on productivity outcomes, using the support provided by superiors as a mediating variable. The study used SEM in hypothesis testing and revealed that in Pakistan, while WFH improves employee performance, the support of superiors had no significant effect.

These findings imply that the support employees receive from top management has no mediate effect, implying a need to redefine WFH rules, communication, facilities and assessments.

Mazerolle, Eason, and Eberman (2017) found no relationship between job insecurity and extra-role performance as far as social support and employee performance is concerned. The study was specific to athletic trainers and relied on interview methodology in data collection. Phenomenological methods were used in analysis and findings indicated that a majority of the participants are unaware of formal work-life balance policies offered within university settings and assumed informal policies are applicable. The respondents especially preferred the universities to ensure there is adequate staffing and work schedules are adhered to improve the quality of work settings and employee productivity.

Yıldırım and Darıcan (2024) evaluated the influence of perceived social support on WLB and engagement of bank employees in Istanbul, Turkey. The relationships were analyzed using SEM and the outcome showed that a higher degree of perceived social support predicts reduced WLB and increased workplace engagement. On the other hand, in Indonesia, Oguegbe, Iloke, Ezisi and Ofoma (2021) found that social support improves employees' work life balance. Multiple Linear Regression were deployed in analysis and findings were that jointly, social support and locus of control improve WLB and stimulate engagement among employees.

Aside from increasing one's autonomy, Didit and Nikmah (2020) linked fair remuneration and social support with improved employee engagement in research that used a case study approach focusing on employees from one bank and used linear regression in analysis.

Findings were that remuneration is a significant predictor of employees' work satisfaction and engagement, and that managerial support is key to increasing job loyalty and dedication. This study was not specific monetary incentives as WLB practices.

The researchers Mmakwe and Ukoha (2018) also found a positive association between supervisory support and workplace engagement within banks. The study collected data from five banks and correlation coefficients used in analysis. Findings were that there is a strong effect of WLB, administrative and colleague support, and the indicators of employee performance. Recommendations were for firms to formulate strategies to reduce employees' dissatisfaction and burnout.

Salari Esker, Bahrololoum and Biglari (2020) evaluated the influence of social support and work-family conflict, on the productivity of professionals at youth departments in Iran, collecting data from 157 employees in the department. Data analysis involved Pearson correlation, Sobel test equation and path analysis and results were that while family conflict negatively impacts employees' performance, social support improves employee performance and also helps alleviate the harm caused by family conflict.

Owoeye, Kiiru and Muli (2020) used the Social Exchange Theory (SET) in evaluation of the effect of intrinsic rewards comprising recognition practices on work engagement and employee performance in Kenyan universities. The research adopted a descriptive and explanatory research design and used linear regression method in analysis whose outcome was that recognition practices have positive and significant effects on employee performance. In essence, showing appreciation, receiving written recognition letters and tangibly appreciating employees was linked to increased work engagement, concentration and pride, but it was not ascertained whether the

relationship is causal in nature. The study findings reinforced expectations of the social exchange theory that a strategic approach at recognition increases the productive level of employees.

Aside from informal recognition, Chelangat (2022) used a case study in analysis of the effect of performance management process on employee productivity. The research was grounded in four overarching theories and findings established that institutionalized systems of performance appraisal, training, and feedback on progress are key factors influencing employee productivity. According to the findings, however, the company's reward system only had a positive correlation with productivity, but no effect on the productivity level of employed staff. The study was conducted on a private firm while the current explored public sector organizations.

Mumin (2019) sought after the effect of workplace compensation practices on the performance of employees at Kenya's Agricultural Development Corporation. The descriptive study relied on multiple regression analysis and result findings were that performance related pay, incentives, and non-financial incentives are all important drivers of improved employee performance. Incentive plans were especially highlighted to increase workflow and teamwork, with managers being recommended to express their acknowledgement of staff's work, offer small tokens of appreciation, and provide guarantees for job security.

Mwaisaka, Ouma, and K'Aol (2019) employed a descriptive correlational research design in assessment of the influence of supportive and directive leadership on employees satisfaction in Kenyan banks. Multiple linear regression models were used in analysis and

findings were that directive and supportive leadership approaches improve employees' job satisfaction and engagement. Moreover, environmental contingency factors moderated the relationship between path-goal leadership approaches and job satisfaction.

## 2.4 Summary of the Literature and Research Gaps

A summary of the literature works covered in section 2.3 is provided in Table 2.1. In this section the respective methodology that was adopted, findings and the resultant knowledge gaps are presented.

**Table 2.1 Summary of the Literature Review and Research Gaps**

Author (Year)	Title of the Study	Methodology	Findings of the Study	Gap in the study	Focus of the current Study
Onyemaechi et al., (2018)	Impact of telecommuting on employees' performance	Spearman's rank correlation	Telecommuting had weak and positive effects on work quality	-The study evaluated telecommuting adoption in the telecommunications' sector -Contextual and conceptual	-This research concentrated on multiple WLB practices and performance of bank employees in Kenya.
Busu and Gyorgy (2021)	The mediating role of the ability to adapt to teleworking to increase the organizational performance	Structural equation modelling	Remote working and telecommuting have weak effects on performance outcomes in Romania	-The study used SEM analysis -Contextual, conceptual and methodological	This study used a descriptive method and examine multiple WLB practices
Anakpo, Nqwayibana, and Mishi (2023)	The impact of work-from-home on employee	Systematic literature review	A significant number of the studies reported a positive	This research employed a systematic literature review method	This study collected primary data from bank

	performance and productivity: a systematic review		effect, with limited negative findings.		employees
Hafshah, et al., (2022)	The Impact of Remote Work During COVID-19 Pandemic on Millennial Employee Performance: Evidence from the Indonesian Banking Industry	Structural equation modelling	FWAs have positive effects on the performance, motivation and engagement of millennial employees.	The study was unique to millennial employees and used SEM methods in analysis	This study examined bank employees of all ages, not just millennial employees
Mastura, Lumbanraja, and Absah (2024)	The Influence of Work-Life Balance and Work Motivation on the Performance of Millennial Employees at Bank SUMUT Medan Sukaramai Branch Office	Multiple regression analysis	Implementing FWAs, robust wellness programs, and ensuring young employees have adequate growth opportunities increases their motivation, engagement and professional performance.	The research employed a case study design that focused on millennial employees in one bank	This study used data from multiple banks and also focus on bank employees of all ages, not just millennial employees
Khan, et al., (2018)	Impact of telecommuting engagement on employee	Correlation method	Telecommuting improved employee productivity and delivery time.	The study was from the telecommunications sector and only focused on one flexible arrangement	In addition to telecommuting, effect of healthcare programmes, social support, flexible-

	performance		-Job stress was reduced because of telecommuting		work on employee performance was researched on
Gbajumo-Sheriff and Udobi-Owoloja (2019)	Telecommuting and work-life balance on employees in Nigeria	Qualitative research design	Telecommuting was not generally available to staff in the oil and gas sector in Nigeria	This research was unique to oil and gas sector employees	This study examined more than telecommuting and look into other WLB practices
Khan, Mohammed and Harith (2018)	The relationship between the impacts of telecommuting engagement and employee performance in oil and gas industry in Kuantan, Pahang	Correlation analyses	Telecommuting has significantly improved the productivity of employee, ensuring timely delivery of assignments and reduced absenteeism	This study was also unique to the oil and gas industry	This study was in the financial sector
Shah, et al., (2021)	Effect of recreational activities versus aerobic exercises on stress, anxiety, sleep, quality of life and neck range of motion in bank employees post COVID-19 lockdown: a comparative study	Comparative analysis using t-tests	Aerobics and recreational activities showed effectiveness in reducing stress and anxiety	The study used a comparative analysis design	The study focused on health programs while the current evaluated flexible arrangements. This study was not comparative in nature

Obiora, Iyke-Ofoedu, and Uzochukwu (2023)	Effect of stress management strategies on employee Job performance in deposit money banks in Nigeria	Regression models	There is a strong positive impact of counselling services on the efficiency of employees, while flextime programs affect employee's quality of service delivery.	The research did not explore the effect of FWAs and was conducted in Nigeria	This study examined FWAs, health-based programs and support factors
Inemesit, Moses and Victoria (2022)	Personal Life, Working Time and Job Stress on Employees' Performance in Selected Nigerian Banks	Multiple regression analysis	Social support, FWAs, EAPs, and stress management programs are key to managing workplace stress, increasing work satisfaction and employee productivity	The study was from Nigeria	This study assessed the same factors within the Kenyan case
Karatepe, Ozturk and Kim (2019)	The effects of nonwork and personal resources on frontline bank employees' work engagement and critical job outcomes	Structural Equation Model (SEM)	Family support has significant effects on employees' self-efficacy which in turn activates their work engagement	The study used SEM methods	This study use was not focussed on corporate firms
Mardianah and Hidayat (2020)	Empirical study of the impact of work from home (WFH) policy and top management	Structural Equation Model (SEM)	WFH improves employee performance, the support of superiors had no significant	This research specified policies instituted during the COVID-19 pandemic	This study was specific in measures used by companies operating during a

	support on employee performance		effect		pandemic
Yıldırım and Darıcan (2024)	The Effect of Perceived Social Support on Work-Life Balance and Work Engagement: A Case of Banking Sector	Structural Equation Model (SEM)	A higher degree of perceived social support predicts reduced work-life balance but increased workplace engagement.	The study focused on one bank	This study was a case study and will evaluate WLB practices instituted in multiple banks
Oguegbe, Iloke, Ezisi and Ofoma (2021)	Work Life Balance Within the Private Sector: The Predictive Roles of Social Support and Locus of Control	Multiple Linear Regression	There is a positive effect of social support and locus of control on employees' work life balance, engagement and performance of employees.	This research focused on private sector firms	This study examined practices in public as well as privately-owned banks

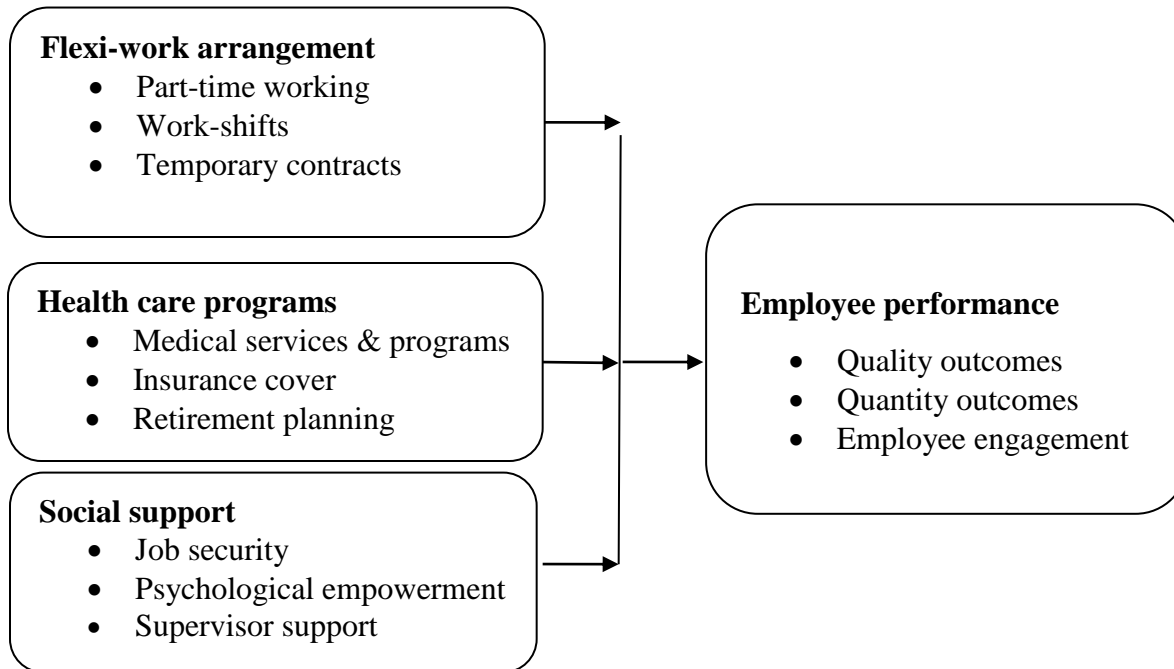
Source: *Researcher (2025)*

## 2.4 Conceptual Framework

A conceptual framework is a visual depiction of the standards of research that shows the expected relationship between the variables under investigation (Reichel & Ramey, 1987). This study expects that effective work-life balance practices should impact the performance of bank employees. The hypothesized relationship is presented in Figure 2.1.

## Independent Variables

## Dependent Variable



**Figure 2.1 Conceptual Framework**

Source: *Researcher (2025)*

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter presents the research methodology adopted in the study. It demonstrates the rationale and appropriateness of the methods used to achieve the study objectives. The chapter covers the research philosophy, research design, study population, sampling design, pilot testing, data collection instruments and procedures, data analysis, and ethical considerations. Each methodological aspect is justified based on scholarly recommendations and aligned with the study constructs and variables.

### **3.2 Research Philosophy**

Research philosophy provides the underlying assumptions guiding the collection and interpretation of data (Saunders, Lewis, & Thornhill, 2015). This study adopted a pragmatic philosophy, which emphasizes practical solutions to research problems and allows the use of both qualitative and quantitative approaches. Pragmatism is particularly suitable for applied research where understanding relationships between variables and generating actionable recommendations is the goal (Krishnaswami & Satyaprasad, 2010).

By adopting a pragmatic philosophy, this study integrates multiple research methods to explore the impact of work-life balance practices on employee performance. The philosophy ensures flexibility in addressing the multifaceted nature of the research problem and aligns with the study objective of deriving practical insights for KCB Bank management

### **3.3 Research Design**

A descriptive research design was adopted, as it is suitable for investigating relationships between variables and providing an accurate depiction of phenomena (Sekaran & Bougie, 2016). Descriptive research allows for detailed examination of employee performance outcomes and the influence of work-life balance (WLB) practices within KCB Bank. According to Gill and Johnson (2006), descriptive designs are ideal when little is known about a subject or when the study aims to identify patterns, trends, and relationships in real-world contexts.

### **3.4 Target Population**

The target population consisted of 1,317 employees at KCB Bank Nairobi Headquarters as of 31st December 2022. The employees were categorized into four strata: 26 Policy makers in Job Group H and G, 295 staff in senior management cadre in Job Group E and D, 412 middle management in Job group C & B and 648 staff in job groups A (Lower management) and clerical staff. These cadres are shown in the Table 3.1:

**Table 3.1 Target Population**

<b>Cadre of employees</b>	<b>Number</b>	<b>Percentage Ratio(%)</b>
Policy makers (Job Group H and G)	26	2.0
Senior management (Job Group F to D)	295	22.4
Middle Management (Job Group C & B)	412	31.3
Lower Management (Job group A & Unionisable Employees)	584	44.3
<b>TOTAL</b>	<b>1317</b>	

**Source: KCB Bank (K) Ltd, HR Department, 2023**

### **3.5 Sampling Design**

A stratified proportionate random sampling technique was employed to ensure all four employee strata were adequately represented. Stratified random sampling ensures representation across organizational hierarchies, increasing the accuracy and generalizability of findings. It guarantees that differences across policy makers, management levels, and clerical staff are captured, as these groups may experience WLB practices differently. Sample size determination used Slovin’s formula (1960) with a 5% margin of error:

$$n = \frac{N}{1 + Ne^2} = \frac{1317}{1 + 1317(0.05)^2} \approx 307$$

In which;

n= sample size

N= Total population, i.e., the targeted population three cadres.

e= represents error tolerance. The research applied a 95% confidence level, resulting in a 0.05 margin of error.

**Table 3.2 Sample Size Distribution**

<b>Sampling Frame</b>	<b>Number</b>	<b>Sample Size</b>	<b>Percent</b>
Policy makers (Job Group H and G)	26	6	2.0
Senior management (Job Group F to D)	295	69	22.5
Middle Management (Job Group C)	412	96	31.3
Unionisable Employees	584	136	44.2
<b>Total</b>	<b>1317</b>	<b>307</b>	<b>100</b>

**Source: Researcher (2025)**

### **3.6 Data Collection Instruments**

Data was collected using structured questionnaires. The questionnaire used a five-point Likert scale. It comprised three sections; the first seeking the respondents' personal data, the second section contained statements regarding the work life balance practices used in the bank, while the third part evaluated the connection between WLB practices and employees' performance.

### **3.7 Data Collection Procedures**

Data collection involved the 'drop and pick' method, whereby prospective respondents was contacted directly, given about a week to respond, and the data collected later. Digital questionnaires were prepared to assist in data collection through Google forms and ensure unavailable employees, or those who prefer digital questionnaires got a more accessible tool.

### **3.8 Pilot Testing**

The researcher tested the validity of the study instruments through administration of questionnaires using a tenth of the sample size. Kothari (1985) recommended a pre-test sample of 10% in a homogenous population. In this study, a tenth of 307 was 31 respondents. The pre-test was carried out among staff in Thika, Kiambu and Machakos KCB branches since they would not participate in the actual research. The choice of these KCB branches was based on ease of accessibility and availability of the needed information.

The subjects used in the pre-test were not used in the main study in order to minimize occurrence of biasness. The pilot study data was analysed with the assistance of SPSS software using preliminary statistical methods. Based on the outcomes, the instruments were refined to root out any difficulty and time allocation for items when collecting data. This ensured the questionnaire has reliable and valid measures.

### **3.8.1 Validity and Reliability**

Assessing the validity and reliability of a data collection tool ensures that it consistently measures what it anticipates measuring and produce dependable results. This makes it necessary that credible research instruments must pass the validity and reliability test in order to be able and advance scientific knowledge and inform decision-making processes. This section discusses the various validity and reliability measures that was carried out.

### **3.8.2 Validity of Research Instrument**

Macmillan and Schumacher (2010) define the validity construct as how well a claim is measured by a test or a research instrument. Validity is a measure of how available approximation of truth or falsity of a proposition, inference or conclusion is in the document developed. The face, content, criterion and construct validity in this study was adopted. Face validity ensured that the content of research tools was simple, comprehensive and adequate in measuring what the study intends to measure. The questionnaires were reviewed by peers in a panel and agree that the test measures the concept or variables. The tools were reviewed to make them easily

understood by the respondents. Validation of the instruments' format such as clarity of printing, adequacy of work space and font size enhanced face validity (Fraenkel & Warren, 2000). Content validity was ensured by use of peer-to-peer reviews. Content validity was established through development of exhaustive tools to measure all indicators. Judgmental peer reviews ensured the instruments are the exact measure of the subject (Lynn, 1986).

Construct validity was ensured by ensuring the indicators and measurements developed are based on existing knowledge and are relevant to the study variables. Messick (1989) explained that construct validity is about the efficacy of a test, its relevance, appropriateness and whether correctly utilized, the focal point being integration of evidence, which gives inferences about test results. The inferences should be trustworthy, meaningful, and able to serve the assessment purpose.

### **3.8.3 Reliability of Research Instrument**

Reliability is the degree of consistency of a research instrument (Bell, Harley & Bryman, 2022). The Cronbach Alpha measure of internal consistency is used to assess reliability, relying on test-retest reliability method. Cronbach's Alpha, a measure of internal consistency was used to measure a particular latent construct (Cronbach, 1951). The criterion that is commonly accepted in the description of internal reliability by use of Cronbach's ' $\alpha$ ' is illustrated in Table 3.3.

**Table 3.3 Cronbach's ' $\alpha$ ' Consistency criteria**

<b>Cronbach's alpha</b>	<b>Internal Consistency</b>
-------------------------	-----------------------------

$\alpha \geq 0.9$	Excellent
$0.8 \leq \alpha \leq 0.9$	Good
$0.7 \leq \alpha \leq 0.8$	Acceptable
$0.6 \leq \alpha \leq 0.7$	Questionable
$0.5 \leq \alpha \leq 0.6$	Poor
$\alpha \leq 0.5$	Unacceptable

**Adapted from Taber (2018)**

A reliable research instrument must have at least a Cronbach's (Alpha) reliability coefficient of not less than 0.7 for all the study items. In case the coefficient was less than 0.7, the research questions were revised to ensure the research tools are dependable before commencement of the actual data collection.

**Table 3.4 Reliability Results**

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>N of Items</b>	<b>Interpretation</b>
Flexi-work arrangement	.792	6	Acceptable
Healthcare programs	.799	7	Acceptable
Social support	.722	7	Acceptable
Employee performance	.932	13	Excellent

**Source:** Research Data (2025)

### 3.9 Data Analysis and Presentation

Completed questionnaires were arranged and amended to confirm completeness, accuracy, usefulness, and thoroughness, followed by coding and classification of data. SPSS (Statistical package for social sciences) software was used in quantitative data analysis. Descriptive statistics like mean, ranges, variance, standard deviation, percentages, and frequency distribution was employed in data analysis. Inferential statistics was employed to determine the connections between independent variables that is; telecommuting, healthcare programs, social support to employees and flexi-work arrangement. It included correlation analysis and regression analysis. Correlation analysis included computation of Pearson's Product Moment Correlation Coefficient ( $r$ ), which was used. F-statistic, ANOVA was used for hypotheses testing. ANOVA is preferred since it tests the differences between multiple groups, with an assumption that the mean provides a valid estimation of the centre. A confidence interval of 95% was preferred as it is adequate for interpretation of results in social studies (Mense, 2011).

The regression model was specified as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

$Y$  = Employee performance

$X_1$  = Flexi-work arrangements

$X_2$ = Healthcare programs

$X_3$ = Social support

$\varepsilon$ = Error term

The descriptive and inferential statistics results was presented in Tables and graphs.

### **3.10 Ethical Consideration**

Approval was obtained from the relevant authorities, and the data collection process maintained a formal structure from start to finish. The process began by seeking for authorization from NACOSTI and the banks' Human Resource Departments. The study obtained permission from the graduate school prior to embarking on the study. This eased respondents' tension and assured them that they can respond with limited consequences.

## **CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS**

### **4.1 Introduction**

This chapter presents the findings of the study based on the data collected using the structured questionnaire. The analysis follows the methodology outlined in Chapter Three and is aligned with the study objectives, conceptual framework, and research hypotheses. The results are presented using descriptive and inferential statistics, supported by tables and figures, and interpreted in comparison with previous scholarly findings. The chapter also evaluates the extent to which the theories underpinning the study are supported by the empirical results.

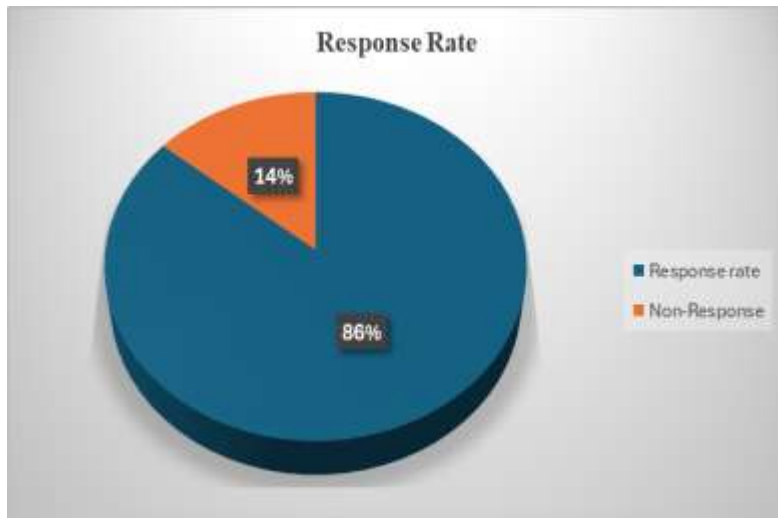
### **4.2 Background Information**

The background section of the work presents the rate of response and the profile of the participants as shown below.

#### **4.2.1 Response Rate**

The sample size for the study was 307 participants sourced from employees in policy making position, senior management, middle management and union employees within the Kenya Commercial Bank. The research was conducted between March to May 2025 and received 264 responses translating to 86% response rate. The 14% of the non-participants were unable to return their physical/google forms within the provide time frame thus were excluded in the final research respondents. The rate of response was deemed sufficient

for subsequent quantitative analysis and is expected to provide results that can be generalized to the overall population (Saunders, Lewis & Thornhill, 2015) as shown below;



**Figure 4.1 Response Rate**

**Source:** Research Data (2025)

#### 4.2.2 Profile of Respondents

The respondents were asked to identify their employment status, management level and years of employment and summary of the analysis is shown in Table 4.1

**Table 4.1 Demographic Profile of Respondents**

		<b>Frequency</b>	<b>Percent</b>
Employment status	Permanent with pension benefits	250	94.7
	Time bound contract	14	5.3
	Total	264	100.0
Management Level	Senior Management	15	5.7
	Middle Level Management	99	37.5
	Lower Management	150	56.8
	Total	264	100.0
Years of employment	Below 5 years	41	15.5
	6 -10 years	45	17.0
	11 - 15 years	118	44.7
	15+ years	60	22.7
	Total	264	100.0

**Source:** Research Data (2025)

The analysis demonstrated that 95% of respondents were permanent and pensionable employees in the firm with 5% being under time-bound contracts. The results show that study responses were obtained from a diverse team within the institution thus can be relied on in answering the research question. Results show that 57% were lower management employees, 38% middle level management and

6% senior level managers indicating that main management levels were presented in providing responses to the study. The study further revealed that a majority of the respondents (45%) have worked for 11-15 years, 23% for 15 years and above, 16% for below 5 years which was indicative of the different experience levels among the employees in the institution thus they hold relevant information that was key to the study.

### **4.3 Descriptive Statistics**

The research collected data based on a quantitative questionnaire using Likert scale statements and analysis was performed using means and standard deviation. A summary report of the results is provided in the Table below per variable.

#### **4.3.1 Descriptive Statistics for Flexi-Work at KCB**

The first variable focused on the flexi-work practices within the institution and responses received were analyzed and summarized in the table below;

**Table 4.2 Analysis of Flexi-Work**

	N	Mean	Std. Deviation
I can begin my work at any convenient time	264	2.1402	1.23297
I can finish my work at any time	264	2.7235	1.33513
I have control over my daily work hours	264	2.9242	1.25538
I have control over my weekly work hours	264	2.7083	1.25849
I have the flexibility to finish my work earlier	264	3.1402	1.37304
I can enjoy extended breaks	264	2.5000	1.32252
<b>Average</b>		<b>2.6894</b>	<b>1.296255</b>

**Source:** Research Data (2025)

Results indicated to a moderate extent (mean = 3.1402) respondents have the flexibility to finish their work earlier. The analysis revealed to a moderate extent (mean = 2.9242) participants have control over their daily work hours. Further results were indicative that findings to a moderate extent that they can enjoy extended breaks (mean = 2.500) while to a little extent employees can begin work at any convenient time (mean = 2.140). The current results echo Roopavathi and Kishore (2021), who emphasized that employees perform better when there is adequate support from the organization, as seen in the increased autonomy (mean = 3.44) and

improved working conditions (mean = 3.56) reported by respondents. These findings also align with prior research by Muli (2014) and Mwebi & Kadaga (2015), who found that WLB practices, including flexi-time and compressed work weeks, significantly enhance performance and reduce absenteeism in the Kenyan banking sector. The low mean score on commensurate pay (mean = 2.57) reflects a gap in financial motivation, echoing observations by Prasetyaningtyas et al. (2021) who found that work from home and flexible arrangements must be complemented with job satisfaction drivers to fully influence productivity.

#### 4.3.2 Descriptive Statistics for Healthcare Programmes

The research focused on the health care programmes within KCB institution and the summary of the findings are shown in Table 4.3

**Table 4.3 Analysis of Health-Care Programmes**

	N	Mean	Std. Deviation
We are educated periodically on healthy living styles	264	4.0758	1.01413
Frequent health and safety audits are carried out in my work place	264	3.8068	1.12886
We enjoy lenient sick and maternity leave	264	4.4015	.82600
We enjoy a sports facility accessible to all staff	264	3.3106	1.16431
We enjoy physical fitness facilities	264	3.1174	1.23842

Tea and drinking water is provided by the bank	264	4.8750	.39423
I am aware my organization provides employees with safety policy	264	4.5379	.78875
<b>Average</b>		<b>4.0178</b>	<b>0.93638</b>

**Source:** Research Data (2025)

Respondents revealed to a very great extent that tea and drinking water is provided by the bank (mean = 4.875) and they're aware the organization provides employees with safety policy (mean = 4.538). To a moderate extent (mean = 3.310) that enjoy a sports facility accessible to all staff. The findings showed to a very great extent the employs enjoy a sports facility accessible to all staff (mean = 4.402). The overall mean scores were above average, indicating that employees recognize the value of medical services, counselling, wellness sessions, and other health-related initiatives. Moraa and Muli (2018) similarly found that wellness initiatives such as team building, counselling, and ergonomic practices positively influence employee engagement and reduce stress, mirroring the respondents' perceptions. Muindi (2018) also highlighted that private sector employees in Kenya appreciate healthcare programs such as meditation and group therapy sessions. Keitany (2014) on the other hand reported that medical services and emergency support systems at the Kenya Pipeline Company are appreciated by employees and are seen to improve overall job satisfaction. Similarly, Omondi, Muli, and Makhamara (2023) noted that family-related healthcare support such as leave, maternity/paternity benefits, and family support loans positively influence job satisfaction and morale.

### 4.3.3 Descriptive Statistics for Social Support

The analysis further showed the summary of the results on the social support of employees provided by the financial institution. The results are shown in Table 4.4

**Table 4.4 Analysis of Social Support**

	N	Mean	Std. Deviation
I am not worried of my job security	264	3.0038	1.17806
I sense strong support from my colleagues	264	3.7500	.90520
Support from my Supervisor is always guaranteed	264	3.7045	.98459
The bank offers family-oriented resources	264	3.1212	.99833
I am confident I will get help whenever I need it.	264	3.4053	.98589
My supervisors are willing to eliminate any inefficiencies in the work system	264	3.4848	.88918
Same-career couples are allowed to work in the same workplace	264	2.0795	1.40792
<b>Average</b>		<b>3.2213</b>	<b>1.0498</b>

**Source:** Research Data (2025)

The study further showed to a large extent (mean = 3.750) that sense strong support from the colleagues. The results revealed that support from supervisor is always guaranteed (mean = 3.7045). The respondents noted to a moderate extent (mean = 3.484) the supervisors are willing to eliminate any inefficiencies in the work system. Results also show that to a low extent (mean = 2.079) same-career couples are allowed to work in the same workplace within the institution. A high overall mean score was recorded, showing that employees recognize the role of supportive colleagues, managers, and systems in enhancing their work output and emotional wellbeing. Karatepe, Ozturk, and Kim (2019) confirmed this view finding that family support activates employee engagement and boosts in-role and extra-role performance. Yıldırım and Darıcan (2024) also found that higher perceived social support increases engagement, which supports the positive perceptions held by KCB employees in the current study. Mmakwe and Ukoha (2018) also discovered that administrative and colleague support are vital components of workplace engagement and performance matching the current findings that employees are aware of and value these forms of support. Similarly, Salari Esker et al. (2020) found that social support improves productivity, even in the presence of work-family conflict, reinforcing the strong employee perceptions of social support.

#### **4.3.4 Employee Performance**

The study focused on the performance of the employees within the banking institution and the results are summarized as shown in the Table 4.5

**Table 4.5 Employee Performance**

	N	Mean	Std. Deviation
Work life balance practices have reduced incidences of employees working slowly	264	3.2045	1.27413
More employees are reporting to work on time	264	3.8030	.97839
The company has realized less absenteeism among employees	264	3.6591	.96580
There has been a significant reduction in theft cases within the organisation	264	3.5227	.88042
Employees are reporting reduced mental strain owing to mental health programs	264	3.0871	1.28607
Employees are delivering higher quantity of work output	264	3.6061	.96129
Employees are more motivated at work	264	3.4735	.93884
Our employees are producing higher work output as compared to competitors	264	3.6098	.86945
Work life balance practices have increased employees' job safety	264	3.4205	1.03242
The working conditions have improved significantly since the introduction of work life balance practices	264	3.5606	1.08398
Employees report increased autonomy at work	264	3.4394	.90000
Employees are receiving higher commensurate pay	264	2.5682	1.08704
Employees are reporting fruitful relationship with co-workers	264	3.5000	1.02812
<b>Average</b>		<b>3.41957</b>	<b>1.0219</b>

**Source:** Research Data (2025)

To a great extent (mean = 3.803) respondents noted that more employees are reporting to work on time; further a mean of 3.659 confirmed that the company has realized less absenteeism among employees. Findings reveal to a great extent the working conditions have improved significantly since the introduction of work life balance practices (mean = 3.5606). Participants further to a moderate extent (mean = 3.2045) found out that work life balance practices have reduced incidences of employees working slowly. Respondent also moderately acknowledged (mean = 2.568) the employees are receiving higher commensurate pay.

#### 4.4 Correlation Analysis

Correlation test is a set of analysis performed in research to determine the nature or type of relationship that exists between variables between +1 or -1. Pearson correlation analysis was performed, and results are shown in Table 4.6

**Table 4.6 Correlation Test**

		Employee Performance	Flexi-Work	Health Care	Social Support
Employee Performance	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	264			
Flexi-Work	Pearson Correlation	.318**	1		
	Sig. (2-tailed)	.000			
	N	264	264		
Health Care Programmes	Pearson Correlation	.505**	.236**	1	
	Sig. (2-tailed)	.000	.000		
	N	264	264	264	
Social Support	Pearson Correlation	.646**	.429**	.414**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	264	264	264	264

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

**Source:** Research Data (2025)

Findings for the first objective on the impact of flexi-work arrangements on employee performance in Commercial Banks in Nairobi City County, established there was a weak and positive relation ( $r = .318$ ,  $\text{sig}^{**} = .000 < .05$ ). This outcome is consistent with Busu and

Gyorgy (2021) who found a mild positive correlation between flexible arrangements and job performance noting that employee outcomes improved only when flexible arrangements were well-aligned with organizational goals. Onyemaechi, Chinyere, and Emmanuel (2018) also reported a weak positive relationship between flexible work options and productivity among banking employees in Nigeria, citing issues such as inadequate ICT infrastructure and lack of trust from supervisors. Similarly, De Menezes and Kelliher (2017) found that FWAs had inconclusive or small effects on productivity in rigidly structured work environments concurring with the current findings.

Analysis of second objective confirmed that health care programs and employee performance have a moderate positive and significant association ( $r = .505^{**}$ ,  $sig = .000 < .05$ ). This suggests a linear association: as the availability or quality of healthcare programs improves, so does employee performance. This finding was corroborated by Adim et al. (2018) who employed Spearman's rank correlation and found a strong positive correlation between stress management practices and employee productivity in Nigerian banks. Moraa and Muli (2018) also reported positive correlations between health support and employee output, particularly in terms of stress management and job satisfaction. Omondi, Muli, and Makhamara (2023) found that family-oriented health support programs positively correlated with police service delivery, highlighting that supportive work environments boost output in diverse public service settings. Muindi (2018) also noted that correlation between wellness and productivity was evident in private companies, where employees who engage in workplace wellness programs show higher levels of retention, motivation, and consistency in their roles.

The test findings revealed that social support and employee performance have a strong positive relationship ( $r = .646^{**}$ ,  $sig = .000 < .05$ ). This suggests that as social support increases, performance also shows an upward trend, suggesting a close and consistent relationship. The results were supported by Mmakwe and Ukoha (2018) who specifically used correlation analysis and found that supervisory and colleague support are strongly associated with performance indicators. Salari Esker et al. (2020) also reported strong positive correlations between social support and employee productivity, reinforcing the validity of the current findings. Chelangat (2022) also found a positive correlation between reward systems and performance supporting the current study. Mazerolle, Eason, and Eberman (2017) however found no relationship between job insecurity and extra-role performance, questioning the strength of informal social support mechanisms in non-corporate settings.

#### **4.5 Regression Analysis**

The research further employed multiple linear regression to determine to what degree do the work-life balance practices inform the employee performance at Kenya Commercial Bank. The summary is shown below;

**Table 4.7 Regression Summary**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	.697 <sup>a</sup>	.486	.480	.55190

a. Predictors: (Constant), Social Support, HealthCare, Flexi-Work

ANOVA<sup>a</sup>

<b>Model</b>		<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
1	Regression	74.827	3	24.942	81.889	.000 <sup>b</sup>
	Residual	79.193	260	.305		
	Total	154.020	263			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Social Support, HealthCare, Flexi-Work

Coefficients<sup>a</sup>

<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized</b>	<b>t</b>	<b>Sig.</b>
		<b>B</b>	<b>Std. Error</b>	<b>Coefficients</b>		
		<b>Beta</b>				
1	(Constant)	.071	.230		.307	.759

Flexi-Work	.025	.042	.030	.599	.550
Health Care	.331	.057	.284	5.806	.000
Social Support	.605	.062	.515	9.780	.000

a. Dependent Variable: Employee Performance

**Source:** Research Data (2025)

The findings above yielded a coefficient of determination ( $R^2 = .486$ ) which revealed with all other factors held constant; work-life balance practices have a positive effect on the employee performance. The findings showed jointly the flexi-work arrangements, healthcare programs and social support can predict upto 48.6% of employee performance at KCB. On the significance of the model the findings confirmed a positive and significant relationship between work-life balance practices and employee performance at KCB as indicated by F-Value = 81.889, sig = .000<.05.

Results for first objective impact of flexi-work arrangements had a coefficient ( $B_1 = .025$ ,  $t = .599$ , sig = .550>.05) revealing a positive and insignificant on employee performance at KCB. The outcomes were consistent with Khan, Mohammed, and Harith (2018) who similarly reported that telecommuting and job autonomy significantly improve employee productivity in Malaysia's oil and gas industry. Hafshah et al. (2022) and Mastura, Lumbanraja, and Absah (2024) also confirmed positive links between flexible work arrangements and millennial employees' performance and motivation. In the Kenyan context, the findings validate Muli (2014) and Mwebi and Kadaga (2015), whose regression-based analyses established that flexible work policies have a significant positive effect

on performance in the banking sector. Similarly, Okemwa (2016) found that FWAs enhanced nurses' engagement in public hospitals, further confirming the positive link across sectors.

Analysis of second objective confirmed that health care programs revealed a regression coefficient ( $B_2 = .331$ ,  $t = 5.806$ ,  $\text{sig} = .000 < .05$ ) indicating a positive and significant effect of health care programs on employee performance at KCB. These findings confirm the conclusions of other empirical works, showing that healthcare interventions can statistically explain variations in employee performance. Adim et al. (2018) used regression and found that stress management programs significantly enhance performance among Nigerian bankers. Obiora et al. (2023) also applied regression models and found that counselling services and flexitime positively predict performance, suggesting that structured and formal wellness interventions statistically influence productivity. Inemesit, Moses, and Victoria (2022) found using multiple regression that employee assistance and wellness programs were strong predictors of performance and job satisfaction in Nigerian banks, providing further support for the statistical relevance of health programs. Keitany (2014) further reported positive regression coefficients between welfare programs and performance, suggesting that wellness programs have a measurable, predictive value on output.

The regression of the third objective social support had a coefficient ( $B_3 = .605$ ,  $t = 9.780$ ,  $\text{sig} = .000 < .05$ ) revealing a positive and significant effect of social support on employee performance at KCB. The regression results in the current study are largely supported by existing empirical studies. Didit and Nikmah (2020) reported that managerial support significantly predicts job engagement and loyalty using regression analysis. Mumin (2019) similarly found that non-financial incentives like recognition and supervisor

appreciation are significant predictors of improved performance. Owoeye, Kiiru, and Muli (2020) also found that recognition practices which is a form of social support, significantly influences employee performance, affirming the role of the Social Exchange Theory in driving work engagement. Oguegbe et al. (2021), using regression in Indonesia, also concluded that social support improves WLB and stimulates engagement, which indirectly boosts performance.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter provides a summary of the study, emphasizing the research objectives. It also presents the conclusions drawn from the survey findings, offers recommendations based on the results, and suggests potential areas for future research.

#### **5.2 Summary**

The research sought to investigate the effect of work life balance practices on employee performance in commercial banks within Nairobi City County; A case of KCB Bank (K) Ltd. The specific objectives of the study were to examine the effect of flexi-work arrangements, healthcare programs and social support on employee performance in commercial banks within Nairobi City County. This study was anchored on the socio-technical system, spill over, social exchange and Herzberg's two factor theories. In realization of the research objective, the research adopted a descriptive research design on a target population of 1,317 employees who work with KCB Bank (K) Ltd in Nairobi County. Primary data was obtained by utilizing a structured questionnaire sent through email system to the targeted respondents. The sample size for the study was 307 participants drawn from employees in policy making position, senior management, middle management and union employees within the Kenya Commercial Bank. The research received 264 responses translating to 86% response rate with only 14% of the participants who could not respond within the stipulated time period.

The analysis demonstrated that 95% of respondents were permanent and pensionable employees in the firm with 5% being under time-bound contracts. Results show that 57% were lower management employees, 38% middle level management and 6% senior level managers. The study further revealed that a majority of the respondents (45%) have been employed for 11-15 years, 23% for 15 years and above 16% for below 5 years, which was indicative of the different experience levels among the employees in the institution. This indicated that the respondents were relevant and appropriate for the objectives of the study.

### **5.2.1 Flexi-Work Arrangements and Employee Performance**

The first objective of the survey sought to analyze the impact of flexi-work arrangements on employee performance in Commercial Banks in Nairobi City County. The study found that flexi-work arrangements had a positive and insignificant on employee performance at KCB. The low average mean score (2.69) from the descriptive results supports this outcome as most respondents disagreed or remained neutral on the availability of flexi-work practices. Most respondents disagreed that they could begin work at any convenient time suggesting that employees have little control over when they start their workday. Similarly, the respondents noted that they have little or no control over their working schedules be it be their daily or weekly work schedules. However, respondents partially agreed that they have the flexibility to finish work earlier.

### **5.2.2 Healthcare Programs and Employee Performance**

The second objective intended to find out the effect of health care programs on employee performance in Commercial Banks in Nairobi City County and found that health care programs showed a meaningful and beneficial effect on employee performance at

KCB. The respondents were in strong agreement that health care programs are present and beneficial. The respondents strongly noted that tea and drinking water are provided by the bank suggesting near-universal agreement that this basic health support is consistently available. The respondents also strongly agreed that they enjoy lenient sick and maternity leave, and the organization has provided its employees with a safety policy showing that employees feel well-supported in terms of health policies and entitlements. Employees also reported positively on periodic education on healthy living and frequent health and safety audits, reflecting a proactive organizational culture toward preventive health and safety. While slightly lower, the respondents noted that they enjoy a sports facility accessible to all as well as physical fitness facilities indicating moderate access to wellness resources.

### **5.2.3 Social Support and Employee Performance**

The third objective focused on evaluating the influence of social support on employee performance in Commercial Banks in Nairobi City County and found that social support had a positive and significant impact on employee performance at KCB. The descriptive statistics reinforce this finding as the analysis suggests a fair level of agreement among respondents that social support is present at KCB Bank. Respondents indicated that they sense strong support from colleagues indicating that most employees feel they can rely on their peers. The respondents also acknowledged the support from their supervisors noting that they are also willing to eliminate inefficiencies showing that employees generally view their supervisors as supportive and responsive. Similarly, respondents showed confidence in accessing help as well as family-oriented resources further reflecting a fair level of institutional and interpersonal support within the organization. However, the respondents were somehow worried about their job security. Furthermore,

the respondents suggested that same-career couples are not allowed to work in the same workplace, possibly pointing to limited institutional flexibility in supporting family-work integration in this area.

### **5.3 Conclusions of the Study**

The overall findings of the study indicate that work-life balance practices have a positive impact on employee performance at KCB Bank in Nairobi City County. This confirms that supporting employees' work-life balance holistically contributes meaningfully to their productivity, motivation, and well-being. The study further concluded that employees reported improvements in punctuality, reduced absenteeism, increased motivation, and higher work output both in quantity and relative to competitors. They also noted enhancements in workplace conditions, job safety, and interpersonal relationships due to positive work life balance. The results affirm that work-life balance practices are not only appreciated by employees but also contribute positively to key aspects of performance, including efficiency, output, engagement, and workplace harmony.

#### **5.3.1 Flexi-Work Arrangements and Employee Performance**

The results indicated that although flexi-work arrangements had a positive effect on employee performance, the relationship was statistically insignificant. This implies that, in their current form, flexi-work practices do not have a meaningful influence on employee output or effectiveness. This led to the conclusion that while flexi-work arrangements hold potential as a work-life balance strategy, their current implementation at KCB Bank is insufficient to drive notable improvements in employee performance. To realize the full

benefits of flexible work arrangements, KCB may need to broaden and formalize these practices, ensuring they are more accessible and tailored to the diverse needs of employees.

### **5.3.2 Healthcare Programs and Employee Performance**

The study concludes that healthcare programs and employee performance had a positive and statistically significant relationship, indicating that effective health care programs contribute meaningfully to improved employee performance. This implies that when employees feel supported in aspects such as physical well-being, safety, and overall health, they tend to exhibit higher levels of productivity, engagement, and motivation in the workplace. The findings further demonstrate that KCB Bank has successfully implemented health care programs that not only enhance the well-being of its staff but also have a measurable and significant impact on employee performance highlighting the importance of investing in employee health and wellness as a strategic tool for improving organizational productivity and sustaining high performance.

### **5.3.3 Social Support and Employee Performance**

Results revealed a positive and statistically significant relationship, indicating that social support meaningfully contributes to enhanced employee performance. This implies that when employees feel supported by their peers, supervisors, and the broader organizational culture, their engagement, morale, and productivity improve. The study concluded that social support at KCB Bank plays an important role in boosting employee performance. Enhancing job security measures and expanding family-friendly policies could further strengthen this positive relationship, enabling the bank to sustain a high-performing, well-supported workforce

#### **5.4 Recommendations for Policy and Practice**

From the conclusion, the study suggests various recommendations for policy and practice. Based on the outcomes of the first objective, this study puts forward a recommendation that KCB Bank should formalize a flexible work policy that allows for adjustable work hours, hybrid work options, and clear guidelines for performance expectations. The policy should ensure inclusivity and fairness across departments while aligning with job roles that allow for flexibility. The study also recommends that managers be trained and empowered to implement flexi-work arrangements consistently, including staggered work hours and remote workdays where feasible. Regular feedback mechanisms should also be set up to assess employee fulfilment and productivity under flexible work schedules.

It was established that healthcare programs positively influenced employee performance. The study therefore recommends that the bank should adopt a comprehensive employee wellness policy that includes provisions for physical health like fitness programs, mental health such as counselling services, preventive care e.g., periodic health checks, and supportive leave structures such as sick/maternity leave. Additionally, the bank should ensure consistent implementation of wellness initiatives such as regular health awareness seminars, on-site or subsidized gym access, and clear communication of available health benefits. Line managers should also be sensitized to recognize and refer employees experiencing health-related challenges.

Social Support was also found to enhance employee performance. As such, the study recommends the development of a workplace social support policy that promotes team cohesion, mentoring, and supportive supervision. This could include guidelines for onboarding, career guidance, and conflict resolution mechanisms. Further, the firm could encourage team-building activities, peer

recognition programs, and regular one-on-one check-ins between employees and supervisors. Supervisors should also be trained in empathetic leadership and emotional intelligence to foster a psychologically safe workplace.

### **5.5 Suggestion for Further Studies**

This study was limited to KCB Bank. Further studies could explore how work-life balance practices influence employee performance across various commercial banks in Kenya. This would help determine whether the findings from KCB Bank are consistent across the industry or unique to its internal practices and culture. Research could further extend to other sectors different from the banking sector to establish whether the effect of work-life balance practices on performance differs significantly across industries

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## APPENDICES

### Appendix I: Research Questionnaire

#### EFFECT OF WORKLIFE BALANCE PRACTICES ON EMPLOYEE PERFORMANCE AT KCB BANK (K) LTD

##### SECTION A: DEMOGRAPHIC INFORMATION

Please indicate below where applicable;

##### 1. Employment Status-

- a) Permanent with pension benefits ( )                      b) Time bound contract ( )  
c) External Contractor ( )                      d) Others (Specify) .....

##### 2. Management Level?

- a) Policy Makers ( )                      b) Senior Management ( )  
c) Middle Level Management ( )                      d) Lower Management ( )

##### 3. Employment period

- a) Below 5 years ( )                      b) 6 -10 years ( )  
c) 11 - 15 years ( )                      d) 15+ years ( )

##### SECTION B: Work life Balance Practices

##### 4. Does KCB Bank (K) Ltd currently offer work life balance programs? (Check all that apply)

- a) No ( )  
b) Yes, Telecommuting /Telecommuting ( )

c) Yes, Part time / rotating shifts ( )

d) Yes, Combination of remote and in- Office ( )

e) Yes, Family friendly facilities ( )

f) Yes, Social support ( )

g) Yes, Wellness / healthcare programs ( )

<b>No</b>	<b>Flexi-Work Arrangement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>1.</b>	I can begin my work at any convenient time					
<b>2.</b>	I can finish my work at any time					
<b>3.</b>	I have control over my daily work hours					
<b>4.</b>	I have control over my weekly work hours					
<b>5.</b>	I have the flexibility to finish my work earlier					
<b>6</b>	I can enjoy extended breaks					
<b>No</b>	<b>Healthcare Programs</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>1.</b>	We are educated periodically on healthy living styles					
<b>2.</b>	Frequent health and safety audits are carried out in my work place					
<b>3.</b>	We enjoy lenient sick and maternity leave					
<b>4.</b>	We enjoy a sports facility accessible to all staff					
<b>5.</b>	We enjoy physical fitness facilities					
<b>6.</b>	Tea and drinking water is provided by the bank					
<b>7.</b>	I am aware my organization provides employees with safety policy					

<b>No</b>	<b>Social Support to Employees</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1.	I am not worried of my job security					
2.	I sense strong support from my colleagues					
3.	Support from my Supervisor is always guaranteed					
4.	The bank offers family oriented resources					
5.	I am confident I will get help whenever I need it.					
6	My supervisors are willing to eliminate any inefficiencies in the work system					
7	Same-career couples are allowed to work in the same workplace.					

6. What else can you point out regarding the above work-life balance practices?

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**7. EMPLOYEE JOB PERFORMANCE**

	<b>Statement</b>	Not at all (1)	Little Extent	Moderate Extent	Great Extent	Very Great Extent
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			(2)	(3)	(4)	(5)
<b>Deviant behaviours</b>	Work life balance practices have reduced incidences of employees working slowly					
	More employees are reporting to work on time					
	The company has realised less absenteeism among employees					
	There has been a significant reduction in theft cases within the organisation					
<b>Work output</b>	Employees are reporting reduced mental strain owing to mental health programs					
	Employees are delivering higher quantity of work output					

	Employees are more motivated at work					
	Our employees are producing higher work output as compared to competitors					
	Work life balance practices have increased employees' job safety					
<b>Task Factors</b>	The working conditions have improved significantly since the introduction of work life balance practices					
	Employees report increased autonomy at work					
	Employees are receiving higher commensurate pay					
	Employees are reporting fruitful relationship with co-workers					

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**8. In which other way is employee performance affected by the above work-life practices in the organization?**

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**YOUR RESPONSES ARE APPRECIATED**

## Appendix II: Graduate School Letter



**KENYATTA UNIVERSITY  
GRADUATE SCHOOL**

E-mail: [dean-graduate@ku.ac.ke](mailto:dean-graduate@ku.ac.ke)

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P.O. Box 43844, 00100

NAIROBI, KENYA

Tel. 8710901 Ext. 57530

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**Our Ref: D53/CTY/PT/27595/2014**

**DATE: 24<sup>th</sup> January, 2025**

Director General,  
National Commission for Science, Technology  
and Innovation  
P.O. Box 30623-00100  
**NAIROBI**

Dear Sir/Madam,

**RE: RESEARCH AUTHORIZATION FOR TARUS JESIRE DOROTHY – REG. NO.  
D53/CTY/PT/27595/2014**

I write to introduce **Tarus Jesire Dorothy** who is a Postgraduate Student of this University. The student is registered for M.B.A degree programme in the **Department of Business Administration**.

**Tarus** intends to conduct research for a M.B.A Project Proposal entitled, **“Work Life Balance Practices and Employee Performance of Commercial Banks in Nairobi City County: A Case of KCB Bank (K) Ltd.”**

Any assistance given will be highly appreciated.

Yours faithfully,

  
**PROF. ELIUD NJAGI**  
**EXECUTIVE DEAN, GRADUATE SCHOOL**

AM/oo

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**Appendix III: NACOSTI Research License**

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<p>This is to Certify that Ms. Dorothy Jesire Tarus of Kenyatta University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: Work Life Balance practices and Employee Performance of Commercial Banks in Nairobi City County: a case of KCB Bank (K) Ltd. for the period ending : 10/March/2026.</p>	
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