

**WORK-LIFE BALANCE PRACTICES AND EMPLOYEE
RETENTION: A STUDY OF COMMERCIAL BANKS IN
KENYA.**

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**Work-Life Balance Practices and Employee Retention: A Study of
Commercial Banks in Kenya.**

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DECLARATION

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

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This thesis has been submitted for examination with our approval as the University Supervisors.

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DEDICATION

To my sons Lynden Atai and Jayden Mogeni, my mother Florence Moraa, late father Elkanah Mogeni and husband Jared Ombasa.

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ABBREVIATIONS AND ACCRONYMS

AIDS	Acquired Immune Deficiency Syndrome
APA	American Psychological Association
CBK	Central Bank of Kenya
CUE	Commission for University Education
DTMs	Deposit Taking Micro-finance Institutions
EA	Employee Assistant
EAP	Employee Assistant programs
EAPA	Employee Assistance Professional Association
EASNA	Employee Assistance Society of North America
ESCC	Employer-Sponsored Child Care
FWI	Families and Work Institute
HIV	Human Immunodeficiency Virus
HR	Human Resources
ILO	International Labor Organization
LMX	Leader Member Exchange
KBA	Kenya Bankers Association

PSS	Perceived Supervisory Support
SBS	Strathmore Business School
WHO	World Health Organization
WLB	Work-Life Balance
WLI	Work Life Initiative

OPERATIONAL DEFINITION OF TERMS

- Employee Assistant Programs:** Programs put at the work place to help employees resolve concerns not necessarily work related for instance marital issues, finances, health, alcohol and drug abuse, stress among (EAPA, 2011).
- Employee retention:** A voluntary move by an organization to create an environment which engages employees for longer periods (Chaminade, 2007),
- Employee Wellbeing:** Ability to maintain a healthy quality life that allows employees to perform their duties without fatigue and physical stress (Kossek *et al.*, 2014).
- Enrichment theory:** Degree to which experiences in one role improve the quality of life in a different role for instance having a good working environment leading to good family outcomes and vice versa (Morris and Madsen, 2007).
- Flexible Work Options:** An arrangement where employees working in hours different from the usual working hours (Armstrong, 2014),
- On-site ESCC:** A child-care facility on the premises of the employer, which meets the educational, social, physical and emotional needs of the employees' children (Anderson and Geldenhuys, 2011)
- Resource drain theory:** The transfer of resources from one domain to another and because resources (time, energy, money, attention) are limited, available resources in the original domain are reduced (Morris and Madsen, 2007).
- Role theory:** This states that the work that people do exists in in relation to other people who have expectations about the employee's role.

(Kahn, *et al.*, 1964).

- Social exchange theory:** Ability to obtain profits in a relationship is contingent on the ability to provide others with rewards. Norms such as reciprocity, justice, and fairness regulate social exchanges (Blau, 2009).
- Spillover theory:** A process whereby experiences in one role affect experiences in the other, rendering the roles more similar (Guest, 2002).
- Telework:** Practices involving working from home or while travelling and still do office work (Byars and Rue, 2008).
- Wellness:** Holistic process where several components of life are integrated to bring forth personal wellness (Griffin, 2015).
- Work life Balance Practices:** Programs made by organizations to enable employees manage both work and non-work aspects without significant conflicts (Subhasree and Misra, 2013).
- Work/Family Boarder Theory:** This theory illustrates how employed people attain balance between work and family (Clark, 2001)
- Work-life balance:** Ability of an employee to properly handle both work and non-work aspects with minimum roles conflict (Guest, 2002)
- Workplace Recreation:** Programs carried or sponsored by organizations to improve the employees' social and physical well-being (Mokaya and Gitari, 2012).

ABSTRACT

There is a growing recognition of the need to create a balance between work and non-work aspects of employees. Organizations have realized that the quality of employees' other lives apart from work impacts greatly the organization's performance and hence, its survival. Work and non-work integration then becomes so critical that employers now have to establish mechanisms that promote this integration. The general objective of the study was to determine the influence of work life balance practices on employee retention of commercial banks in Kenya. Specifically, the study sought to determine the influence of flexible work options, Family Leave System, recreational programs, child care services and employee assistance programs on employee retention of commercial banks in Kenya. These objectives were achieved by reviewing theories that support work-life literature for example role stress, social exchange, family border, spill over and resource drain and enrichment theories. A descriptive survey was used to collect quantitative and qualitative data. The target population was 4,054 employees in Nairobi County from all the 40 listed and operating commercial banks in Kenya. Nairobi County was selected to draw a representative sample because most of the banks' Head Quarters, branches and main offices are housed there. Stratified random sampling design was used to select a sample size of 364 respondents from management, supervisory and secretarial levels. Primary data was collected using self-administered questionnaires. Quantitative data was analyzed using both descriptive and inferential statistics. Analysis was done using Statistical Package for the Social Sciences. Qualitative data was analyzed by use of content analysis approach. The results revealed that there is a significant positive influence of all independent variables (flexible work options ($\beta= 0.969$, $p< 0.001$); Family Leave System ($\beta= 1.256$, $p< 0.001$); recreational services ($\beta= 1.163$, $p< 0.001$); child care services ($\beta=1.705$, $p< 0.001$); employee assistant programs ($\beta=1.345$, $p< 0.001$)) on employee retention. Despite their importance, work life balance practices have not been effectively developed and implemented in the commercial banks. The study's findings and recommendations provide some of the contemporary human resources practices to be considered at both organizational and national levels through provision of practical approaches to human resources given the heterogeneity of the contemporary labor force, hence contributing to the existing knowledge. The study therefore recommends the need to develop and implement these programs to improve work life balance hence increase employee retention.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The study aimed at determining the influence of work life balance practices on employee retention of commercial banks in Kenya. Employee retention means the ways in which employees are motivated to continue working for an organization (Bidyut and Mukulesh, 2015). It is a deliberate move by organizations to create environments that engage employees for longer periods (Kinyili, Karanja, and Namusonge, 2015).

Retention of employees in Africa has become a major challenge in many organizations in the 21st century. Globalization has enhanced mobility of skilled individuals, thereby reducing the rate of retention. Inability to retain employees leads to significant costs in terms of direct costs for example replacement, recruitment and selection, temporary staff, management time and indirect costs for example reduced morale, pressure on remaining employees, costs of learning, reduced products and service quality, loss of organizational memory and the loss of social capital (Bakuwa, Chasimpha, and Masamba, 2013).

Attracting and retaining top talent remains one of the biggest headaches for firms operating in Kenya. To increase retention and thereby minimize turnover, most firms are forced to pay more to keep their best employees within the core workforce to have competitive edge. A survey by Deloitte East Africa (2012) notes that employee poaching is among the major problems that organizations have to wrestle with in the market. The Best Company to Work for Survey conducted by Deloitte (2012) notes that senior management are increasingly being compelled to re-evaluate their human resource strategies in order to ensure retention of their top performers.

According to Aguenza and Som (2012), work life balance practices are among the factors that encourage employees to work longer for organizations. Work life balance practices help employees manage their work and non-work aspects efficiently. This improves attitudes and behaviors like organizational engagement, job satisfaction and intention to continue working. Organizations have started implementing practices for example flexible working times, leave policies, family care leaves and employee assistant programs to motivate employees to work longer (Kar and Misra, 2013).

The aim of the study was to determine the influence of work life balance practices for example flexible work which permits workers to vary their start and finish times as long as the required number of hours is attained; compressed work week, in which employees condense work that would otherwise be covered in say a week to just a few days of the week; staggered working hours and telework (Wynes, 2012); Family Leave System for example parental leave, adoption leave, compassionate leave and emergency leave; childcare services for instance baby crèches and employee assistance services (Kar and Misra, 2013) . Other WLB practices include travel, sport, voluntary work, personal development, leisure activities (Ratiu *et al.*, 2010)

1.1.1 Commercial Banks

European countries have policies known as family-friendly. These policies aim at reconciling work and non-work responsibilities of employees. The European banking sector has implemented practices such as flexible working time, provision of baby crèches at work places, health and well-being assistance, dependent care support including childcare vouchers, childcare allowances and teleworking to improve work life balance of the employees (Muli, 2014).

The Ghanaian banks experience high levels of employee turnover due to the immense competition from other banks as well as other sectors of the economy. Such environments require management to implement HRM practices likely to boost retention

(Mensah, 2014). Obiageli, Uzochukwu, and Ngozi (2015), note that banking sector in Nigeria is characterized by employees working for long hours. Despite their slow implementation, work life policies have become a topic of concern among organizations in Nigeria (Obiageli *et al.*, 2015).

The banking sector in Kenya is highly competitive. This calls for high levels of commitments, deadlines and unpredictable demands. The Nairobi's Central Business District for example has major banks with their busiest branches and main offices located there. Employees working in the central business district work longer hours and are likely to experience a lot of work pressure likely to create a culture of poor work life balance (Mukururi and Ngari, 2014).

Kenyan employers are slowly but progressively putting in place policies and programs that recognize work life balance as one of the contemporary HR practice. The government has encouraged private organizations and social services to deliberately introduce family friendly policies in the workplace to help employees to balance their work and non-work aspects. Eco bank has for instance introduced programs geared towards promoting a balanced work life. These programs include; flexible working hours, employee assistance programs and leave programs (Mungaine, 2017).

1.1.2 Employee Retention

Globalization has not only increased competition among organizations but also created new opportunities for the workforce .The present economic situation of the world has increased the importance of talent management and retention. People, intellectual capital and talent are critical to organizations' continued existence and success. Retaining talented employees is therefore one of the priorities many organizations are focusing on since it is the key differentiator of human capital management (Hanief *et al.*, 2013).

Competition in the banking industry in Ghana has provided more opportunities for their employees to explore better employment opportunities. As banks hunt for new talents through poaching, employees equally move from one bank to the other in search of better opportunities and better working conditions. To remain competitive, banks poach employees of other banks with attractive incentive packages. Retaining best employees is critical since it is a strategy for businesses to thrive. Unfortunately, not many organizations have strategies in place to effectively retain employees (Mensah, 2014).

Major companies in Kenya are facing challenges of retaining their employees to compete well in the global markets. There is war for talent and organizations are working to reduce turnover in favor of retention of talented employees. Kibui, (2015) asserts that Kenya faces the challenge of shortage of talent. According to Lyria, (2014), these challenges include hiring, retaining and motivating employees for sustainable development of organizations.

1.1.3 Work-life Balance Practices

These are formal or informal programs that organizations put in place to enable employees have a balance between work and personal aspects of life without much conflict. Work life balance practices include flexible work where employees are allowed to choose starting and finishing time as long as the required number of hours is attained; compressed work week, in which employees condense work that would otherwise be covered in say a week to just a few days of the week; staggered working hours, (Wynes, 2012); telework; Family Leave System (for example parental leave, adoption leave, compassionate leave and emergency leave;) childcare services for instance baby crèches and employee assistance services (Kar and Misra, 2013) . Other WLB practices include sporting activities among other leisure activities like travelling (Ratiu *et al.*, 2010)

Lots of work-life research has been done in western economies. The concern about WLB in western countries have always been how WLB programs such as compressed

hours, flexible arrangements, paid maternity leave, dependents' leave, study leave, paternity leave, part-time work, home commuting among others are created and implemented by organizations to help employees find a reasonable integration between their work and non-work aspects of their lives (Babatunde, 2013).

Regionally, Nigeria is documented as one of the African Countries with a very high population of nearly 146 million people and a diverse nation with more than 250 ethnic groups. This raises curiosity on how workers in Nigeria manage pressures between their working and non-work aspects given the range of national challenges the Nigerian society face (Babatunde, 2013).

Kenyan organizations are slowly and progressively embracing and implementing work life practices Muinde (2013). Organizations for example the United Nations in Nairobi, United States Embassy, Nairobi and the United States Agency for International Development in Nairobi allow their employees free time on Fridays to run their personal errands (Sarapay, 2012). The Coca-Cola Company and Safaricom are equipped with recreational services for example gyms for the employees to use (Sarapay, 2012). Telework and use of baby crèches are gaining acceptance by a number of organizations in Kenya (Muli, 2014).

1.2 Statement of the Problem

The banking sector contributes to Gross Domestic Product, provides employment, supports various sectors of the economy and transforms the economy and livelihood of Kenyans through its innovative and creative product development (Obiero, 2014). Because of the massive contribution of the banking sector, a report by Deloitte (2014) on Global Human Capital Trends showed banking challenges that needed to be addressed. Employee retention and engagement ranked as the most urgent trends that needed to be addressed. The Central Bank of Kenya equally noted shortages in the human competencies in the commercial banks in Kenya where retention challenge is a factor.

CBK predicted a potential problem of talent management because of increased employee turnover (Kahiro 2015).

Employees in the banking sector are reported to be moving from one bank to find better opportunities in other banks or outside the country. This is as a result of longer working hours in some banks, increased workload, poor leadership style, job insecurity, poor working environment, dissatisfaction with salaries and lack of work-life balance. This has led to many qualified employees with excellent knowledge, skills and abilities leave the sector to find better opportunities elsewhere (KBA, 2015).

Increased turnover reduces retention rates and as Mbugua *et al.*, (2015) established in their study on retention in Commercial Banks in Kenya, 12.5% of employees agreed that employee turnover was high. The study revealed that 40.0% of employees were not certain whether to continue working for the respective banks or not while 50% of respondents showed that they would seek employment elsewhere given the opportunity and 70% indicated that they would take any better or attractive job elsewhere.

These findings show that there exist a problem of employee retention and that commercial banks need to put in lots of efforts to ensure retention. Improper management of this critical HR function could lead to high labor turnover or increase desire of employees to leave and as Mukururi and Ngari (2014) state; banks can incur huge costs related to poor retention. Kamau *et al.*, (2013) study on work-life balance practices on employee job performance at Eco Bank Kenya cite that 69% of employees reported that work was a noteworthy cause of stress while 41% indicated that they felt worried and strained during the day while working. Conflict between work and non-work roles was found to minimize the quality of work and family life which influences productivity, absenteeism and employee retention (Kamau *et al.*, 2013). It was therefore necessary for this study to be carried in the commercial banks to address these challenges since they greatly contribute to the economic sector.

1.3 Objectives of the Study

1.3.1 General objectives

To determine the influence of work life balance practices on employee retention in the commercial banks in Kenya.

1.3.2 Specific objectives

- i. To analyze the influence of flexible work options on employee retention in the commercial banks in Kenya.
- ii. To analyze the influence of family leave system on employee retention in the commercial banks in Kenya.
- iii. To assess the influence of recreational services on employee retention in the commercial banks in Kenya.
- iv. To assess the influence of child care services on employee retention in the commercial banks in Kenya.
- v. To find out the influence of employee assistant programs on employee retention in the commercial banks in Kenya.
- vi. To find out the moderating effect of personal characteristics on the influence of work life balance practices on employee retention in the commercial banks in Kenya.

1.4 Hypotheses of the Study

- i. H₀₁: Flexible work options have no significant influence on employee retention in the commercial banks in Kenya.
- ii. H₀₂: Family Leave System has no significant influence on employee retention in the commercial banks in Kenya.
- iii. H₀₃: Recreational services have no significant influence on employee retention in the commercial banks in Kenya.

- iv. H₀₄: Child care services have no significant influence on employee retention in the commercial banks in Kenya.
- v. H₀₅: Employee assistant programs have no significant influence on employee retention in the commercial banks in Kenya.
- vi. H₀₆: Personal characteristics have no significant moderating effect on the influence of work life balance practices on employee retention in the commercial banks in Kenya.

1.5 Significance of the study

Work-Life Balance (WLB) has in the recent past been focused on by government authorities, management of various organizations, policy makers and academic researchers. Employees struggle to find the right balance between work and non-work roles. Employers on the other hand are looking for ways on how and why they should implement WLB practices and policies without compromising business objectives (Akanji, 2013). Specifically, the following would benefit from the study;

1.5.1 Human Resource Professionals

The study would be of significance to the HR practitioners to gain knowledge on the importance of formulating and implementing work-life balance practices and employee retention strategies. For example during recruitment, employers who have put in place such retention strategies will likely attract a much wider range of very qualified and competent candidates.

1.5.2 Managers and Supervisors of Commercial Banks

Managers and supervisors can influence or come up with programs that support a balanced work life. Supervisors and managers of units and sections that experience unpredictable work demands, rigid start and finish times and long working hours are

likely to benefit as they make programs designed to improve work life balance of employees in their sections.

1.5.3 Research Work

The study would be instrumental to researchers who will benefit from both the theoretical review and findings of the study. This study has identified further research areas where other researchers would base their studies. The study will also contribute to the knowledge of human resource management particularly on retention strategies and ways of managing work and non-work conflicts.

1.5.4 Government and Private Sescor

The banking sector contributes to Gross Domestic Product. The Government will therefore benefit from the study as it informs some of the strategies to be put in place or be enshrined within the law to promote a balanced work life of Kenyan workers. The Business owners will equally benefit from this study as they will gain insight on formulation and implementation of work life balance practices among other strategies aimed at encouraging employees to stay.

1.6 Scope of the study

The focus of the study was the banking sector in Kenya and the unit of observation was the listed and operating commercial banks in Nairobi County, Kenya. The banking sector contributes to Gross Domestic Product, provides employment, supports various sectors of the economy and transforms the economy and livelihood of Kenyans through its innovative and creative product development. Because of these vast contributions of the banking sector to the economy and the need to address the challenges in this sector, it was important for the study to be conducted in the banking sector especially the commercial sector.

The study therefore covered all the listed and operating commercial banks in Kenya. The banking sector comprised of the Central Bank of Kenya, as the regulatory authority, 43 banking institutions (42 commercial banks and 1 mortgage finance company). Two commercial banks (Chase Bank and Imperial Bank) were on receivership according to CBK (2015). The study was conducted in Nairobi County since most of the bank's headquarters, branches and main offices are housed there (CBK, 2015) and had 12% of the bank's employees (Muli, 2014). The population was therefore 4,054 employees drawn from management, supervisory and clerical and secretarial cadres of employees.

To achieve the purpose of the study, the independent variables; flexible work options, family leave systems, recreational programs, child care services and employee assistant programs were analyzed against the dependent variable (employee retention). Personal characteristics (age, gender and education) were hypothesized not to have a moderating effect on the influence of work life balance practices on employee retention of commercial banks in Kenya.

1.7 Limitation of the Study

The study only identified five independent variables (flexible work arrangements, family leave systems, recreational services, child care services and employee assistant programs) as the work life balance programs. There could be other programs that can be assessed to further this study. Equally, the study identified age, gender and education as personal characteristics to have a moderating effect on the influence of the work life balance practices on employee retention. Other personal characteristics like length of service, employment cadre, and marital status among others can be assessed to establish their effect on employee retention. Organizational characteristics such size, culture and leadership can be assessed also to establish their effect on employee retention. It was equally challenging accessing the banks employees due to the sensitive nature of their work and the stringent policies by most of the banks not allowing research within the banks given the sensitive nature of their work and environment.

To mitigate on the challenge of accessibility, the researcher obtained an introductory letter from the University which served as a convincing tool that the research was purely for academic purposes. A research permit from the National Council of Science Technology and Innovation (NACOSTI) was equally gotten and this facilitated which facilitated access to the banks.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covered the theories, relevant literature review based on the study's objectives and the variables. A conceptual framework is equally covered with variable indicators. The discussion is therefore organized into various sections including; theoretical review, empirical review, conceptual framework, critique, summary, research gaps and areas that have been recommended for further studies.

2.2 Theoretical Review

A theory is a set of interrelated concepts, definitions and propositions that present a logical view of an occurrence by specifying relations among variables with the purpose of explaining a natural phenomenon (Mensah, 2014). It is a set of statements or principles created to describe a group of facts especially one that has been repeatedly tested and can be used to make predictions (Ngugi, 2013). The variables of this study can be linked to a number of theories as detailed below.

2.2.1 Role Stress Theory

This theory is based on the classical role theory (Kahn, Wolfe, Quinn, Snoek, and Rosenthal, 1964). Kahn *et al.*, (1964) state this theory to mean that experiences of role uncertainty will result into unfavorable conditions. A significant belief of this theory is that high demand will lead to stress. When there are multiple roles, each role creates stress leading to multiple stresses. This means that the roles individuals occupy at work or elsewhere exists in relation to other roles and people who have expectations about the individuals' roles.

The assumption is that there is limited amount of psychological and physiological resources available to employees to respond to their obligations. Multiple roles upsurge the demand on these resources and an individual risks either or both depletion and exhaustion of these resources.

Role theory is suited to study the effect of work life balance practices on employee retention because roles individuals occupy at work and elsewhere exists in relation to other people. These people have expectations about the individuals' role, and if they live up to these expectations they will have successfully performed role. This will lead to individual satisfaction at both work and family levels.

Hence, providing opportunities of flexible work programs to employees to balance both work and family activities will lead to more less stress and more commitment. Role theory has proven to be among the most important theories that guide decision makers in trying to reduce work-life conflict. This theory thus instigates the first hypothesis that flexible work options have no significant influence on employee retention of commercial banks in Kenya.

2.2.2 Work/Family Boarder Theory

This theory states that work and family are two main aspects that make an employee's life (Clark, 2000). Work and family aspects are separate but interconnected as one domain affects another. Individuals are constantly crossing the domains daily and often multiple times during the day. It states that every individual's roles differ with specific domains of life for instance work/family domains generally separated by physical, temporal or psychological borders. The Temporal border is the time that is spent in either the work or family environment. The psychological border is naturally set by the

individual to differentiate between work and family.

The theory portrays employees to be daily border crossers as they move between home and places of work workplace and this has great significant implications on the level of integration and the degree of conflict between work and family domains. The theory thus focuses on the approaches individuals use to manage the work and family domains and the borders between them (Clark, 2000).

The work-family border theory explains how individuals manage and negotiate the work and family spheres and the borders between them in order to attain balance. Significant to this theory is the idea that work and family constitute different domains or spheres which influence or have an effect on each other. Because of their dissimilar purposes and cultures, work and home can be equated to two different countries where there are differences in language, differences in what constitutes standard behavior and differences in how to accomplish tasks (Clark, 2000). This theory is relevant to this study especially to support the hypothesis on family leave system as there is a distinct boundary on work and family activities. Hence the study's second hypothesis that family leave system has no significant influence on employee retention in the commercial banks in Kenya.

2.2.3 Resource Drain Theory and Enrichment Theory

According to resource drain theory, limited availability of resources such as time, energy, money and attention lead to reduction of the resource in its original state because it is shared with another domain. For example, when an employee invests larger portions of time at work, time available for family or other non-work roles diminishes (Shobitha and Sudarsan, 2014).

Enrichment occurs when resource gains generated in role A (for example work) improves individual performance in role B (for example family). More specifically,

enrichment occurs when resources (skills, flexibility, psychological and physical social-capital, and material resources) gained from one role either directly improves performance in the other role by the instrumental path, or indirectly through their influence on positive affect by the affective path (Greenhaus and Powell, 2006). The affective pathway occurs when a resource in one domain produces positive affect within that domain which in turn improves individual functioning in the other domain.

Attentiveness in one domain is indirectly associated with improved engagement in another domain through positive affect. Positive affect is a state reflecting positive moods, emotions or attitudes. Specifically, high positive affect replicate the degree to which one feels enthusiastic, alert, energized and having pleasurable mood. For example, an individual in a positive mood from work is likely to responds positively to his or her family members who can ultimately enhance his or her affect and performance as a parent or spouse (Tang and Chang, 2010).

This theory is relevant to this study especially its support on recreational facilities where employees can energize themselves and hence transfer these energies to both work and family activities. The theory thus supports the study's third research hypothesis that recreational services have no significant influence employee retention in the commercial banks in Kenya.

2.2.4 Spill over Theory

Guest's (2002) spill over theory states that spillover between the work micro system and the family micro system occurs and can either be positive or negative. If work- family interactions are rigidly structured in time and space, spill over in terms of time, energy and behavior is negative. Flexibility enables employees to balance work and family responsibilities in time and space leading to positive spill over which is fundamental in achieving a work life balance.

Spillover theory shows the mutual relationship between work and family by explaining the influence of multiple roles (Suman and Bhavana, 2013). When an employee's experienced stress collects in one domain and cannot be contained within that domain due to lack of resources, the stress spills over into the other domain where it is expressed as well. For example, spillover from work to family occurs when an employee experiences a difficult, stressful day at the office and comes home yelling at family members. Stress experienced at the office is then experienced at home (Suman and Bhavana, 2013).

When flexibility occurs which enables individuals to assimilate and overlap work and family responsibilities in time and space, there is positive spill over which is fundamental in achieving healthy work life balance. There are also numerous outcomes of work life balance for instance job satisfaction and wellbeing at work, home and life as a whole, performance at work and home, impact on others at work, family and friends (Obiageli *et al.*, 2015).

The relevance of this theory to the study is that organizations are expected to develop and implement work life balance programs that will enable employees have a positive work life balance. This theory supports the hypothesis on child care services. This is because raising a child oftentimes conflict with work as lots of care is needed which may lead one duty spilling over to the other and hence the study's fourth research hypothesis that child care services have no significant influence on employee retention in the commercial banks in Kenya.

2.2.5 Social Exchange Theory

This refers to voluntary actions exhibited by employees as a result of the motivation they get (Blau, 2009). This is different from economic exchange as it contains both intrinsic and extrinsic elements. Social exchange thus generates an action that needs reciprocity and entirely relying on trust. Yasbek (2004) explains this exchange framework as both

the employer providing a favour and employees responding to the favour with positive outcomes. For instance when employers provide an environment that promotes work-life balance practices, employees may respond by showing more commitment and engagement which results high productivity (Sorensen, 2014).

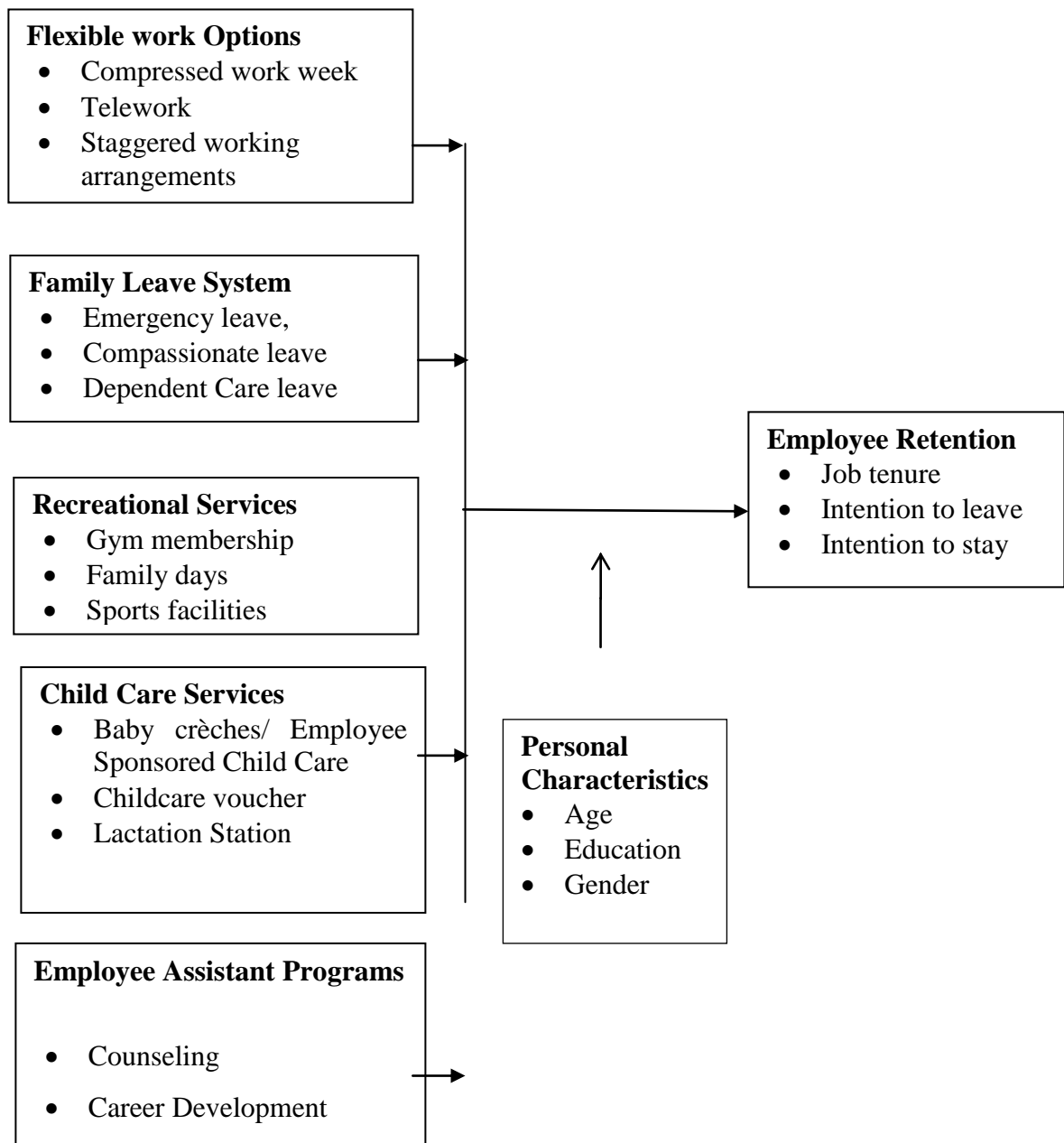
This theory is an example of how employee –employer relationship is involved in social exchange. When the relationship is enriched an employee may feel a sense of worth which is repaid through their work performance. Yasbek (2004) explains this exchange framework as both the employer providing support in form of work-life balance policies and the employees repaying the favour with more energy which results in escalated productivity.

Lambert *et al.*, (2010) equally state that developments in social exchange theory suggest that work-family benefits may encourage employee participation and initiative through a felt obligation to give extra effort in return for additional benefits. People work best when they are able to balance their work and other aspects of their lives. The research hypothesis anchored here is on the employee assistant programs whereby employers put in place programs with expectations to get positive returns from their employees hence the fifth hypothesis that employee assistant programs have no significant influence on employee retention in the commercial banks in Kenya.

2.3 Conceptual Framework

This refers to the researcher’s understanding of how variables connect with each other in a study (Regoniel, 2015). The independent variables; flexible work option, family responsibilities, recreational services, child care services and employee assistant programs have been shown to link to the dependent variable; employee retention. Personal characteristics play a moderating effect as shown in figure 2.1

Work-Life Balance Practices



Independent Variables

Moderating Variable

Dependent Variable

Figure 2.1: Conceptual Framework

2.3.1 Flexible Work Option

According to Armstrong (2014), flexible working practices are those that diverge from the usual arrangements. This involves reassessing outdated employment forms and use of arrangements like flexible working hours, job sharing and working from home. These practices provide flexibility aimed at increasing productivity and reduction in employment costs associated with recruitment among others (Armstrong, 2014).

Teleworking equally known as telecommuting means working from home or remotely using modern technology and telecommunications to remain in touch with the organizations. The mode of working allows employees to work either from, from a cyber café or at a local telework center for few days or full time instead of one going to the organization and physically working from there. Since the advent of internet, the practice has grown over the last years and continuously growing as it has been found to have positive effects on employee management (Clemence, 2015).

Compressed work week is where employees may work longer hours during a compressed period of time in order to have a day off. Telecommuting is when employees do their duties outside the offices while time-off for study is where employees may be allowed time off during the work week to attend a professional or personal development course and the time compensated during the week (Wynes, 2012).

Staggered working hours is another flexible work option where staff may choose their time of arrival in and departure from the office as long as they are present during core hours and work their expected total hours per day. In most organizations, once employees' arrival and departure times are chosen, they become their fixed work hours. For example, if normal working hours in an organization are from 9 o'clock to 6 o'clock, and the core hours are from 10 o'clock to 4 o'clock, an employee may choose to work from 7 o'clock to 4 o'clock or from 8 o'clock to 5 o'clock or any similar period covering the core hours (Wynes, 2012).

2.3.2 Family leave system

Obiageli *et al.*, (2015) defined leave as a number of days or hours employees are allowed to be away from their duties within a period without consequences. Some of the leave policies in most organizations include study leave, paid family, dependent leave, medical leave, sick leave, parental leave and annual leave among others.

Family Leave System are leave arrangements put in place to enable employees care for others who are either formally or informally sanctioned family members. Family responsibilities, irrespective of whether these responsibilities involve caring for a child or other family dependents interferes with an individual's work role. Family constitutes a large part of personal life for most people across their life over (Mungania, 2017).

Individuals may have responsibilities other than immediate family members such as elderly parents, grandchildren, siblings, spouses or significant others and in-laws. Therefore it is important that the diversity of family responsibilities is not ignored. There is evidence to suggest that caring for different types of family dependents has an effect on family life and people's well-being (Mungania, 2017). Compassionate and emergency leave equally help employees to attend to other family needs for example health care and school hence meeting their basic needs. This will henceforth increase employee's morale and job satisfaction (Okumbe, 2010).

2.3.3 Recreational Services

Workplace recreation programs are activities that promote the physical and mental health of employees in organizations. These programs may include annual family days, sports days, travel, gym membership and sports facilities (Mokaya and Gitari, 2012). As Weldon and Muathe, (2014) note, recreational facilities are slowly gaining demand in the 21st century. A number of organizations have invested huge resources in establishing recreational facilities at work places. This demand can equally be seen by the many

mushrooming entertainment and sports joints in towns. Such facilities are known to significantly increase employees' morale, promote good mental health reduce absenteeism and increase productivity in the long run.

2.3.4 Child Care Services

Child care services for example day care are services provided by organizations for children in families who need supplementary care outside their home while engaged in other work. The care is provided by trained people who nurture the children and respond to their physiological, educational, social and physical needs while the parents are engaged in other works (Anderson and Geldenhuys, 2011).

An on-site Employer Sponsored Child Care (ESCC) or baby crèches are also regarded as a type of family-friendly practices. An on-site ESCC center is a child-care facility on the premises of the employer which meets the educational, social, physical and emotional needs of the employees' children. This is used by employers as a strategy to curb absenteeism and henceforth employee turnover. ESCC has the potential to attract and retain employees with young children. Employers offering direct child care benefits report positive impacts of child care programs on their workers' performance, as well as reductions in turnover, absenteeism, and recruitment costs (Anderson and Geldenhuys, 2011).

Childcare vouchers is a financial arrangement in which employers sponsor child upbringing by issuance of vouchers to locate appropriate childcare facilities of funding the suitable facility to take care both the social and educational needs of children (Musyoka, 2015). Lactation stations are private, clean, sanitary and well ventilated rooms or areas in the workplace where nursing mothers can wash up, breast feed or express their milk and hygienically preserve it (The Health Act, 2017). These help breastfeeding female employees to feed or express breast milk for their babies who are still breastfeeding. There is collective commitment by the Kenya private sector, Ministry

of health (MOH) and UNICEF to strengthen workplace support for breastfeeding mothers. Many private and public sector partners have committed to the initiative branded as Better Business Practices for Children.

Some organizations have provided breastfeeding facilities and even childcare spaces: Examples -Safaricom Kenya, Kenya Red Cross Society, International Medical Corps, Finlay Tea Farm, Oserian Flower Farm, Karen Roses Flower Farm, National Bank, Kenya Women Finance Trust, Red land roses. This has led to improved retention of female employees especially and retention of valuable skills and experience, lessening recruitment and retraining costs (MOH, 2017).

2.3.5 Employee Assistant Programs

Employee assistance program are work-based intervention programs designed to identify and assist employees in resolving personal concerns (marital, financial or emotional problems; family issues; substance/alcohol abuse) that may be adversely affecting the employee's performance. Employee assistance program plans are usually sponsored by the employers. It may equally include services, such basic legal assistance and referrals, adoption assistance or assistance finding elder care services (Mwangi *et al.*, 2017).

Employee assistance services may be tailored for both employees and immediate family members, (SHRM, 2015). Employers have recognized that a holistic approach to wellness results to happier and more productive employees. The Employee Assistance Professional Association, (2012) defines EAP as organization's resource that utilizes specific core technologies to enhance employee and workplace effectiveness through prevention, identification and resolution of personal and productivity issues.

The EAPs is generally concerned about the wellbeing of an employee. Fisher defines wellbeing as being all round in matters of physical, social psychological aspects and feelings involvement toward self-actualization. Employees may come to work with

different personalities and become embedded in organizational environments that can promote or lessen the wellbeing (Rath and Harter, 2010) as cited in (Kossek *et al.*, 2014).

Counseling is the service offered to employees undergoing difficulties and need specialized guidance to triumph over. Unresolved difficulties or problems may lead to work conflicts, absenteeism, reduced productivity, accidents and termination of employment. Employees in a counseling process are therefore helped to explore and resolve their problems and have a positive plan to help them achieve both professional and personal goals (Gathatwa, Waiganjo and Oloko, 2016).

Career development allows employees to have positive career experiences over the long term in ways that promote organizational and individual effectiveness. Career development as involves provision of security to meet economic needs, flexibility to enable employees fit into the changing needs and interest to position oneself for various opportunities (Kossek *et al.*, 2014).

Corporate wellness programs are programs initiated and sponsored by organizations to promote good health and well-being of employees and their families. The programs may center on addressing specific behaviors and health risk factors for example poor nutrition, physical inactivity, stress, obesity, smoking, HIV AIDS, work-life issues, depression, drug and alcohol abuse fatigue and chronic diseases. Organizations with good corporate wellness programs report high levels of retention and lower voluntary attrition as compared to companies with no or few or ineffective corporate wellness programs, (Mulwa, 2016).

2.3.6 Personal Characteristics

Personal characteristics, equally referred to as demographic characteristics for example age, education, job level, gender, experience and tenure with an organization are

significant determinants of turnover and retention (Ng'ethe, (2013). Kipkebut (2010) established that younger employees had high chances of leaving an organization within a shorter period than older ones because their work is routine. In addition, they rarely participate in decision making, have minimal knowledge about their jobs and are paid less compared to older employees. Older employees equally have low chances of leaving an organization because of the probable fact that they have accumulated massive experience with current employers and have limited alternative employment opportunities.

Employees with higher academic qualifications on the other hand are likely to have higher expectations from their employers and may easily move from one employer to another if they feel underutilized. Highly educated employees may equally move quickly in search of additional benefits such as salary increments and promotion. Employees with lower levels of education are likely to be more committed and less likely to move from one employer to another because they have fewer employment options than employees with higher levels of education (Ng'ethe, 2013).

2.3.7 Employee Retention

This is a deliberate action by organizations to create work environments that encourage and motivate employees to work for longer periods. Organizations take this deliberate move to prevent competent employees from leaving since their leaving adversely affect productivity and profitability (Mensah, 2014). The retention of employees, especially the high performers, is important for organizations as it can reduce costs associated with recruitment and selection, on boarding costs, reduced business as a result of clients who may move with employees (Yamamoto, 2011).

Managing retention of promising employees is a critical means by which organizations achieve a competitive edge. Knowledge is always embodied, carried, created, augmented, improved, applied, taught, passed on, used or misused by employees.

Retaining employees whose knowledge has high competitive value is therefore becoming critical in many organizations and hence a need for organizations to look for strategies to improve employee retention (Mensah, 2014)

2.4 Empirical Review of Relevant Literature

This section details the past studies related to the current study. According to Trochi, Donnel and Arora (2016), empirical review refers to the direct observations and measurements of actuality as perceived by a researcher. Various empirical studies related to these variables were analyzed as shown below.

2.4.1 Flexible Work Option

Muchiti and Gachunga (2015) conducted a study and established the influence of work life balance on employee productivity in Kenya. The study used descriptive survey and case study designs. The study targeted two hundred Milimani Law Courts employees where a sample size of 67 was gotten by use of stratified sampling method. The findings revealed that work-life balance practices significantly and positively influenced employee productivity.

Kinyili *et al.*, (2015) conducted a research on the influence of work environment management and work-life balance practices on the retention. The study concluded that organizations are less likely to retain employees when the work environments are unfavorable. The findings revealed that when the work environment is conducive for example availability of work-life balance practices, employees are likely to feel more valued, experience job satisfaction and become committed to their roles thereby likely to have less desire to leave (Kinyili *et al.*, 2015).

2.4.2 Family Leave System

Muli *et al.*, (2014) conducted a research on the effects of HR work family support

services on employee performance in Kenyan commercial banks. The main objective was to assess the influence of HR work family support services on the employee performance. The results revealed that there was a significant positive effect of HR work family support services on employee performance. The findings are in line with the findings of Bosibori *et al.*, (2012), that HR work family services have a positive effect on employees' service delivery. Both studies recommended employers to consider adopting more HR work family support services such as family leaves among other leaves to increase productivity (Muli *et al.*, 2014)

Obiageli *et al.*, (2015) conducted a study on work life balance and employee performance in selected banks in Lagos. The study purposed to find out the effect of leave policy on service delivery. The findings revealed that work life balance practice had a positive influence on employee performance. It was recommended that organizations need to put in place work life balance practices to improve more on employee performance (Obiageli *et al.*, 2015).

A study by Musyoka (2015) to find out the effect of welfare programs on employee satisfaction in commercial Banks in Kenya showed that there was a positive significant influence of the various leaves (annual, family and sick), child care program, relocation benefits, transport benefits, education fees on employee satisfaction. The study recommended the banks to encourage employees have breaks by utilizing the various leaves aimed at promoting a balanced work life.

2.4.3 Recreational Services

Mukururi and Ngari (2014) cite Mokaya and Gitari (2012) who conducted a research to determine the effect of workplace recreation on employee performance at Kenya Utalii College. The study concluded that recreation significantly affected employee performance, increases commitment, enhances bonding and improves employee wellbeing leading to job satisfaction, customer satisfaction and improved productivity.

The study recommended organizations to offer recreation facilities suited for the various diverse groups of employees in terms of tastes, gender and age among other organizational and demographic characteristics.

Mbaabu (2013) conducted a study to establish the effect of workplace recreation on employees' wellbeing and performance at the Commission for University Education (CUE). The researcher sought to find the effect of physical fitness programs, mental health programs and workplace entertainment programs on both the employees' wellbeing and the performance. The findings revealed that physical fitness programs improved work quality, job performance, productivity and morale. Mental health programs lowered stress, nervousness and improved awareness of work stressors, and alertness. The researcher recommended organization to establish recreational services likely to improve the employee's mental health and henceforth improve performance (Mbaabu, 2013).

2.4.4 Child Care Services

Natalie and Janine (2013) cited Payne *et al.*, (2012) who conducted a research on the relationship between childcare use and work-family outcomes. They observed that employees with pre-school aged children who had access to high quality and convenient childcare services had reduced conflicts arising from the interaction between work and family aspects leading to minimal turnover intentions and increased employee wellbeing.

Anderson and Geldenhuys (2011) conducted a study on the relationship between absenteeism and employer-sponsored child care services. The findings indicated that on-site child care facilities significantly led to reduced absenteeism rates. Organizations providing on-site child care facilities, whether use or not reported significant reduction of employee absenteeism.

Studies of Anderson and Geldenhuys, (2011), showed that there was a significant reduction in both turnover and absenteeism after on-site child care was introduced in a textile firm. Musyoka, (2015) equally recommends the need for organizations to put in place child care centers within the work place. This is especially important considering the diminishing efficiency of hiring house managers and the fact that childbearing takes greater proportion of an employee's time and if not addressed may lead to immense reduction in productivity.

2.4.5 Employee Assistant Programs

Muchiti and Gachunga (2015) cite Kamau *et al.*, (2013) whose study was on the effect of WLB practices on employee job performance at Eco Bank Kenya. The study concluded that WLB improved employee job performance. Further, the availability of employee assistance programs at ECO Bank improved employee performance, as well as employee attendance rates. The study proposed the amendment of existing labor laws to include mandatory employee welfare programs facilitated by employers.

Selesho and Naile (2014) conducted a study to find out the factors that influence poor retention rate of academic staff at the universities in South Africa. The findings indicated that job satisfaction was the main factor that kept academic staff in their profession. The study findings also revealed that working conditions were factors that influenced retention. They recommended organizations to have clear academic support or clear career development support as one of the strategies to promote professional growth and retention of academic staff (Selesho and Naile, 2014).

Kinyili (2015) studied the role of HRM practices on employee retention of public health institutions in the County of Machakos. The study's analysis on the effect of work-life balance practices on employee retention revealed that there were limited flexi working programs in the health institutions in the County. It was recommended that the county government and other organizations need to look into the aspects of work environment

and specifically work life balance practices as one of the HRM practices to increase employee retention (Kinyili, 2015).

2.4.6 Personal Characteristics

Ng'ethe (2013) assessed the determinants of academic staff retention in public universities in Kenya with specific objective to establish the influence of leadership style, remuneration, training and promotion on the employee retention as moderated by personal characteristics (age and education level) showed that age and education level did not have a moderating effect on influence of leadership style, remuneration, training and promotion on the employee retention, Ng'ethe (2013).

Ng'ethe, (2013) cites Kipkebut, (2010) who asserted that Price and Mueller (1981) found that younger employees had high chances of quitting employment than older ones because they had the most routine jobs, participated less in decision making process, lacked knowledge about their jobs, had fewer friends and received less pay. Unlike younger employees, older employees had lower chances of quitting because they had limited alternative employment opportunities (Ng'ethe, 2013).

Mulu (2014) conducted a study to find out the determinants of academic staff turnover intentions Haramaya University, Ethiopia. The study adopted gender as the moderating variable and found out that the level of role stress and intention to quit employment was higher among female academic staff than the male academic staff. Kipkebut (2010) as cited in Ng'ethe, (2013) established that education is a positive predictor of intention to leave. Employees with lower levels of education were more committed to their organization and were less likely to terminate their employment because they had fewer employment options than employees with higher levels of education. The studies indicate that employees with higher education qualifications have higher expectations from their employers in terms of responsibilities assigned to them and other benefits and may shift from one employer to another in search of greater benefits.

2.4.7 Employee Retention

A study by Obiageli *et al.*, (2015) cite Fapohunda (2014) whose purpose was to establish whether work life balance practice minimized employee turnover and absenteeism show that there was a positive and significant effect of work life balance practice on employee turnover. Hye (2013) equally notes that work life balance has a positive and significant influence on the performance of employees. The practices enhance employee commitment which henceforth reduces employee turnover and absenteeism.

Biwott, Kemboi and Goren (2015) conducted a study to find out whether work-life balance policies drive employee commitment. The findings indicated that there was a significant positive relationship between employee work life policies and commitment and recommended organizations to have proper structures for enhancing balanced work life (Biwott *et al.*, 2015).

Kinyili (2015) studied the role of HRM practices on employee retention of public health institutions in the County of Machakos. The study's analysis on the effect of work-life balance practices on employee retention revealed that there were limited flexi working programs in the health institutions in the County and recommended the county government and other organizations to look into the aspects of work environment and specifically work life balance practices as one of the HRM practices to increase employee retention (Kinyili, 2015).

2.5 Critique of Literature

The researcher is in agreement with Subhasree and Misra (2013) who asserted that, the term work life has not been clearly defined since the term may refer to organizational support for dependent care, flexible work options and family or personal leave. Despite their progressive applications, empirical assessments of the actual structure of the work-life balance measures they describe are relatively limited. This lack of empirical analysis

has equally been noted (Paula *et al.*, 2014).

Paula *et al.*, (2014) note WLB as consisting of objectively equal components of time, involvement and satisfaction between multiple roles has been challenged. For instance, a highly engaged employee may work long hours and have fewer hours available for other non-work activities. Such employees may still perceive their life to be balanced because they enjoy their work, choose to work long hours and also enjoy their smaller proportion of time spent on non-work activities thus contradicting the understanding of a balanced work life (Paula *et al.*, 2014).

Muinde (2013) noted that Kenyan organizations are slowly implementing work life balance arrangements. Organizations like United Nations, United States Embassy, the United States Agency for International Development, Coca-Cola and Safaricom mobile telecommunications company have put in place various work life balance programs (Muli *et al.*, 2014). Notably, many researchers only targeted big multinational firms in conducting their researches. Very few studies have been conducted on local, small and medium size companies on work life related topic.

Work/family boarder theory of Clark, (2000) states that, work and family are two main aspects making an employee's life. The theory portrays employees to be daily border crossers as they move between home and places of work and this has great significant implications on the level of integration and the degree of conflict between work and family domains. While the current study agrees with the theory, it however assumes that an employee only has two domains, that is, work and family. Other domains like recreational activities, school among other non-family aspects have not been factored in work/family boarder theory.

2.6 Research Gaps

Various studies have tried to determine what causes employee to stay or quit from an organization (Kalliath and Beck, 2011). Some of the reasons identified are job satisfaction, employer branding and hiring practices (Lathitha, 2012) as cited in (Kibui, 2015). A gap exists in that, only a few studies have been conducted to establish the influence work-life balance practices on employee retention.

Kibui (2015) cites Brundage and Koziel (2010) who concluded that compensation, leadership, training and reward are retention strategies that need to be part of the organization culture. The current study highlighted flexible work, employee assistant programs, child care services, recreational activities and family leave system as ways related to employee retention. The current study will therefore address the contribution of these intrinsic benefits to employee retention strategies.

Anderson and Geldenhuys (2011) cite that provision of Employee Sponsored Child Care (ESCC) by organization is dependent on the organization's size, age and sector. The study argues that larger organizations have economies of scale that make it easier to provide child care services. Older organizations have more difficulties changing their structures and practices, hence difficult to adopt ESCC. This is connoting that only large and younger organizations are more likely to adopt ESCC. The current study will provide information that will help organizations regardless of their size, age and sector to develop practical programs of work life balance aimed at addressing retention issues among other contemporary HR issues; hence bridge the gap of such perception.

A number of studies have been conducted to show the relationship between work-life balance and employee performance or satisfaction. For example Kamau *et al.*, (2013), Hye (2013), Dissanayaka and Ali (2013), Sakthivel, Kamalanabhanb and Selvarania (2011), Mbaabu, (2013), Musyoka, (2015). Very few studies have been conducted to

show the relationship between work life balance practices and employee retention in Kenya.

The few studies conducted in Kenya on work-life balance are majorly conducted on multinational firms and very few on local companies. Studies on work life balance has been conducted for instance in the United Nations, Coca-Cola and Safaricom mobile telecommunications and very few on local, small and medium enterprises .The current study therefore bridges this gap as the research was conducted on the commercial banks in Kenya.

2.7 Summary of Literature

The discussion in this section comprises of various sub-sections including the theoretical review, empirical review, conceptual framework, critique, summary and research gaps. The theoretical framework shows the theories that were linked to the study. The conceptual framework shows a map indicating the link between the independent variables and the dependent variable while empirical review show how the current study related with past studies and the findings and recommendations of the studies. There are also sections of critique where the researcher has shown both positive and negative aspects of the past studies thereby identifying research gaps. The critique section shows the researcher's arguments and sentiments supported by relevant literature on the whole concept of work life balance practices and employee retention. The research gap section shows what the researcher has identified and gaps to be filled to improve on the literature on the topic under study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is an organized plan for conducting research (Moffitt, 2016). This chapter therefore covers the philosophy, research design, population, sample size, sampling techniques and pilot testing that includes checking validity and reliability. The chapter also discusses tools for collecting data, analysis and presentation.

3.2 Research Philosophy

Research philosophy is the justification or foundation of following a particular procedure to undertake a research. It is a belief about the way in which data about a phenomenon should be gathered, analyzed and used. The two main conventional paradigms are the positivist and constructivist approaches to research. These different views about the way in which knowledge is developed both play an important role in business and management research (Saunders, Lewis and Thornhill, 2009).

Constructivism approach asserts that people construct their own understanding and knowledge of the world through experiencing things and reflecting on those experiences. It is based on the analogy or basis that people form or construct much of what they learn through experience (Cashman *et al.*, 2008). Learning occurs only when the learner discovers the knowledge through experimentation and doing (Kalender, 2007).

The philosophical foundation for this study was based on the positivist paradigm. Positivism views that only factual knowledge gained through observation, including testing and measuring is dependable. The researcher's role in positivism approach is limited to data collection and interpretation through objective approach. The research findings are observable and quantifiable which lead to statistical analysis (Collins,

2010). The approach assumes that knowledge is produced deductively from a theory or hypotheses which are either accepted or rejected (Mensah, 2014).

The researcher therefore was independent and only concentrated on the facts collected. Minimal interaction with the research participants was maintained while conducting the research hence, purely objective. As Crowther and Lancaster (2008) note, positivism studies usually adopt deductive approach. The researcher therefore adopted the positivist approach because it is commonly used in conducting research in social sciences. The concepts being researched can be objectively defined and established through theoretical models, analyzed and interpreted.

3.3 Research Design

The research design displays the methods, procedures for data collection, measurement and analysis of data (Cooper and Schindler, 2014). The study used a descriptive design. Walliman (2011) explained that a descriptive research examines situations in order to establish what the norm is. It examines what can be predicted to happen again given the same circumstances.

Kibui (2015) noted that descriptive survey design enables the researcher to summarize and organize data in an effective way. It provides tools for describing collections of statistical observations and reducing information to an understandable form. Descriptive research design has been used in other studies like Muchiti and Gachunga, (2015) who conducted research on work life balance and employee productivity while Mukururi and Ngari, (2014) used a descriptive design to conduct a research on Work Life Balance Policies and employee job satisfaction. Muli (2014) equally used this design in conducting the study on work life initiatives and employee performance. Descriptive research design was preferred as it presented facts concerning variables to be investigated as they exist at the time of study as well as emerging trends.

3.4 Target Population

This represents those people who are the center of which research it to be conducted (Moffitt 2016). Cooper and Schindler, (2014) also state that population is the element about which a researcher wishes to make inferences. There were 43 banking institutions in Kenya (42 commercial banks and 1 mortgage finance company), CBK, (2015). Chase Bank and Imperial Bank were on receivership (Cyttonn, 2017) and (CBK, 2017).

The unit of analysis was the 40 listed and operating commercial banks in Nairobi County (excluding the ones on receivership). Nairobi County was selected since the County houses most of the branches, main offices and headquarters. Muli (2014), show that 12% (4054) of commercial banks employees work in Nairobi County. The unit of observation was therefore the 4054 employees from management, supervisory and clerical levels as stratified by the Central Bank of Kenya. The rationale for choosing the three levels of management is because they make good representation of all employees being the majority of the employee population and are directly or indirectly responsible for policy implementation. The target population was therefore 4054 employees in Nairobi County.

The target population is presented in table 3.1 below.

Table 3.1: Distribution of Target Population

Category	Frequency in all counties	12% for Nairobi County
Management Cadre	10,310	1,237
Supervisory level	6,973	837
Clerical and Secretarial	16,503	1,980
Total	33,786	4,054

Source: CBK (2015)

3.5 Sampling Frame

Sekaran and Bougie, (2010) explained that a sampling frame is a list of objects making a population from which a sample is gotten. It is a list of items where a representative sample is drawn for the purposes of research. The sampling frame for this study was 40 listed and operating commercial banks (CBK 2017).

3.6 Sampling Techniques and Sample Size

According to Williman, (2011), a sample is the small portion of a population selected to show what the whole is like. A sample size with known confidence was selected based on Yamane's (1967) formula, (Muchiti and Gachunga, 2015).

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

Where;

n = sample size,

N = population size

e = error term

N = 4054,

$\varepsilon = .05$

Hence, $n = 4054/1 + 4054 (.05)^2$

= 364

The study adopted stratified sampling to categorize employee in management cadre, supervisory level and clerical. This sampling method was considered as it helped the researcher to achieve the desired representation of various subgroups in the population that had distinct categories of different sizes. Representatives from each stratum were randomly selected. This ensured that all employees had equal chances of being selected and also avoided any possible bias.

The researcher used Andale's (2013) formula to determine the sample size in each stratum:

Sample size of the strata=Size of the entire sample/Population size * Strata size

$n_b = n/N * n_a$

Where:

n_b =Sample size of the strata

n =size of the entire sample

N =Population Size

n_a = Strata size

Hence, $n_b = 364/ 4054* n_a$

The sample size distribution per strata was therefore as shown in table 3.2 below:

Table 3.2: Distribution of Sample Size

Strata	Frequency	Strata Sample Size
Management Cadre	1237	111
Supervisory level	837	75
Clerical and Secretarial	1980	178
Total	4054	364

3.7 Data Collection Instruments

Data collection is the process of gathering information about a subject (Sekaran, 2010). Secondary data was obtained from literature sources or data collected by other researchers for various purposes. Secondary data was collected through review of published literature for example journals articles, published theses and textbooks. These sources were reviewed to give insight in the search for primary information. The secondary data informed on variables selection, development of instruments and discussion of the findings.

Primary data was collected using questionnaires. The study adopted the use of both closed and open ended questionnaires to collect data. Questionnaires were preferred because of their simplicity and cost effectiveness especially where the space is large and widely spread geographically (Kothari and Garg, 2014). The questionnaire contained a quantitative section utilizing both nominal and a Likert-type scale format. The Likert-type format was selected because it yields equal-interval data which allows for the use of more powerful statistics to test research variables (Kiess and Bloomquist, 2009).

The researcher sought approval from the University and a study authority from the National Council of Science Technology and Innovation (NACOSTI) that necessitated data collection. The questionnaires were self-administered by research assistants who were trained to collect the data. The respondents were given two options of either filling the questionnaire as the research assistant waited or arranged to pick the filled questionnaire in a weeks' time.

3.8 Pilot Testing

According to Cooper and Schindler (2014), a pilot test is done to find out whether there exist weaknesses in research design and instruments. Pilot study enabled the researcher to obtain assessment of validity and reliability of data collection tools as well. The

research instrument was pre-tested using a sample of 10 % of the actual sample size. Mugenda and Mugenda (2003) noted that a successful pilot study would use 1% to 10% of the actual sample size. Simon (2011) equally noted that a sample size of 10 % to 20 % of the sample size is reasonable for consideration.

The pilot testing was done by administering the questionnaire to 10% of the target respondents (36 respondents) from the commercial banks in Nairobi County, Kenya. The reliability testing was carried out to analyze the internal consistency of the data collection tool. The preliminary analysis of the survey instrument provided guidelines for the researcher to carry out the comprehensive study.

3.8.1 Validity of the Research Instruments

Validity is the degree to which research instruments measure what they intend to measure. Validity measures how truthful the research results are and the extent to which scores reflect the underlying variable of interest. Pre-testing questionnaire instrument ensures that it is simple and easy to comprehend (Faux, 2010). The questionnaire was therefore presented to the supervisors and experts who assisted in refining the instrument to ensure content validity. The researcher equally pre-tested the instrument by administering it to the potential respondents who gave feedback that was used to eliminate ambiguities.

3.8.2 Reliability of Research Instruments

Reliability is a means of obtaining data from a single test administered to show internal consistency (Mugenda and Mugenda, 2010). The researcher used Cronbach's Alpha as a measure of reliability. Cronbach's Alpha indicates how good items in a set positively correlate. Theoretically, alpha varies from 0 to 1. Higher Cronbach alpha indicate more reliability and as Sekaran, (2010) notes, a value of at least 0.7 is recommended.

3.9 Data Analysis and Presentation

According to Kothari and Garg, (2014), data analysis involves bringing order and meaning to the information assembled. Both qualitative and quantitative data analysis methods were used. Qualitative research provides insights and understanding and is analyzed by content analysis while quantitative research tries to generalize those insights to a population pattern. Quantitative data obtained from the questionnaire was analyzed using descriptive and inferential statistics. The data was edited, summarized and coded for easy classification in order to facilitate interpretation. The tabulated data was analyzed using regression and Statistical Package for Social Science (SPSS).

The study equally adopted the use of Likert Scale. Statements were given based on a Likert Scale ranging from 1-5 by use of variable indicators in the conceptual framework. Boone and Boone (2012) state that Likert-scale data require unique data analysis procedures and further noted that for Likert scale, measurement of central tendency will use mean; variability uses standard deviation and for associations/inferences, Pearson, Regression, ANOVA, and t-test are used.

Descriptive statistics involved the use of means, standard deviations, maximum and minimum values and variances. The purpose of descriptive statistics was to provide simple summaries about measures in the study (Sathianandan, Safeena, and Rahman, 2017). The study also used statistical inferences and hypothesis testing. Kothari and Garg (2014) states that statistical inferences and hypothesis testing focus on the process of making generalizations for a population in which a sample is drawn. The descriptive statistical tools help in describing data and determining the extent to which a respondent agree the various statements (Cooper & Schindler, 2014).

3.9.1 Correlation Coefficient Analysis

Correlations were done to determine the degree of relationship between the variables using Pearson Product-Moment Correlation. The correlation coefficient ranges from -1.0 to +1.0 and the closer the coefficient is to +1 or -1, the more closely the two variables are related (Cohen, Cohen, West and Aiken, 2013). Correlation was done using a 1-tailed test setting a significance value at 0.05. A value smaller than the significance value (0.05) was significant while values greater than 0.05 were insignificant.

Correlation analysis helped to detect chances of multicollinearity. Correlation coefficient is used to measure the size and direction magnitude of relationships between two variables (Mugenda and Mugenda, 2010). Correlation value of 0 showed that there was no relationship; a correlation of ± 1.0 meant there was a perfect positive or negative relationship (Hair et al., 2010). The values were interpreted between 0 (no relationship) and 1.0 (perfect relationship). The relationship was considered small when $r = \pm 0.1$ to ± 0.29 , while the relationship was considered medium when $r = \pm 0.3$ to ± 0.49 , and when $r = \pm 0.5$ and above, the relationship was considered strong.

3.9.2 Multiple Regression Model

The study used multiple regression analysis. Multiple regression models is a regression model with more than one explanatory variable (Gujarati and Porter, 2010). The regression model for this study was a linear model because the aim was to test the linear relationship of the variables from the beginning. Employee retention was therefore regressed against five variables: flexible work options, family leave systems, employee assistant programs, child care services and recreational services. The study equally hypothesized that personal characteristics (age, gender and education) have no significant moderating effect on the influence of work life balance practices on employee retention. A moderator is a variable that affects the direction and the strength

of the relationship between an independent variable and a dependent variable (Ng'ethe, 2013).

The study was therefore guided by the following regression model:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_1*M + \beta_7X_2* M + \beta_8X_3* M + \beta_9X_4* M + \beta_{10}X_5* M + \epsilon$$

Where;

Y =Employee Retention

B₀ = The Constant

X₁ = Flexible work Options

X₂ = Family Leave System

X₃ = Employee Assistant Programs

X₄ = Child Care Services

X₅ = Recreational Services

ε_i = The error term

M =The hypothesized moderator (Personal Characteristics-Age, Gender and Education level)

B_i=the beta coefficients of the independent variables

β₁X₁, β₂X₂, β₃X₃, β₄X₄ and β₅X₅ are regression coefficient or coefficient of determination, (R²) of five variables.

$\beta_6 X_1 * M$, $\beta_7 X_2 * M$, $\beta_8 X_3 * M$, $\beta_9 X_4 * M$ and $\beta_{10} X_5 * M$ show the interaction of personal characteristics on the influence of work life balance practices on employee retention.

3.9.3 Analysis of Variance

Analysis of Variance (ANOVA) was used to test the significance of the model at 95% level of confidence. ANOVA matrix shows the overall significance of the model and if p value is less than 0.05, there is enough evidence to permit rejection of the null hypothesis that there is no significant influence of the given independent variable on dependent variable and support the alternative (Sekaran and Bougie, 2013).

According to Ngugi, (2013) ANOVA is used as it makes use of the F-test in terms of squares residual. Test of hypothesis was thus done by use of ANOVA and the F-test. A t-test was used to determine the relationships between variables, while F-test determined the whole model fit based on the statistical significance of R^2 at a level of $P < 0.05$. A null hypothesis H_0 is rejected and alternate hypothesis H_1 accepted if the calculated F-statistic is greater than F- critical and vice versa (Gathenya, 2012; Cooper and Shindler, 2011).

3.9.4 Test of Hypothesis

According to Trochim *et al.*, (2016) hypothesis is a statement of prediction. The Null Hypothesis (H_0) which is usually tested against the Alternative Hypothesis (H_a) is used when testing an assumption about a parameter of a population for instance mean, variance or regression coefficient. At the end of the hypothesis testing, the null hypothesis is either rejected or accepted (Pedace, 2013). Cooper and Schindler (2014) observe that multiple regression analysis indicate whether the individual hypothesis is statistically supported or not. t-test was used to test the significance of Y on the influence of independent variables (flexible work options, family leave systems,

employee assistant programs, child care services and recreational services) at 5% level of significance.

3.10 Ethical Consideration

Ethical consideration is an important factor to be considered by every researcher who embarks on a study involving humans as subjects of research. Some general agreements have been shared by researchers about what is proper and improper in the conduct of scientific inquiry. The most important ethical agreements that prevail in social research include, harm to participants, voluntary participation, anonymity or confidentiality and deception (Nyamekye, 2012).

The research was conducted within the confines of the banks where security is heightened to give respondents confidence about their security. Therefore, no respondents was harmed or threatened in any sort in the course of conducting the research. The respondents were equally requested to fill the questionnaires. The filled questionnaires that were received were from the willing respondents and therefore no one was coerced to respond. To ensure confidentiality, the questionnaires were anonymously filled. Equally, the researcher assured the respondents that the study was purely for academic purposes by acquiring authorizations and approvals from the university, National Commission for Science Technology and Innovation and the Ministry of Education. These authorizations were attached together with the questionnaires to build confidence of the respondents.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter comprises of data gathered from the target population which was the employees of commercial banks in Nairobi County. The data was gathered using the questionnaires. Findings on general demographics and influence of work life balance practices on employee retention are presented. The analyzed data was presented in percentages, mean and standard deviation.

4.2 Response Rate

The purpose of this was to establish the correct number of the questionnaires that were successfully filled and to check whether the number was adequate for data processing. The study targeted 364 respondents. 224 responses were successfully received for analysis making a response rate of 61.53%. This reasonable response rate was achieved after the researcher made frequent physical visits and follow ups of the respondents. According to American Association for Public Opinion Research (AAPOR) (2015) report, a response rate of 60% \pm 20 is acceptable for data analysis. Table 4.1 shows the response rate.

Table 4.1: Response Rate

Response Rate	Management Cadre		Supervisory level		Clerical and Secretarial		Total	
	F	%	F	%	F	%	F	%
Non response	59	53.15%	37	49.33%	44	24.71%	140	38.46%
Actual respondents	52	46.84%	38	50.66%	134	75.28%	224	61.53%
Targeted respondents	111	100%	75	100%	178	100%	364	100%

4.3 Demographic Information

This section presents the personal information or characteristics of the respondents. The respondents' demographic information reflects the relevant attributes of the population and the information informs policy making processes. As Mester (2017) states, demographic trends have policy implications in terms of labour, fiscal and monetary aspects. The respondents' information captured included: position held in the organization, gender, age bracket, length of continuous service in respective bank, education level, marital status, life stages of children if any and any other dependents.

4.3.1 Position held in the bank

The researcher sought to establish the positions held by respondents in the various banks. The study established that 59.8% were clerical and secretarial staff. 23.2% were from management and 17.0% were from supervisory level. This indicated that majority of respondents were from the clerical and secretarial level. Table 4.2 shows the position held in the bank.

Table 4.2 : Position held in the bank

Position	Frequency	Percent
Management level	52	23.2%

Supervisory level	38	17.0%
Clerical and Secretarial	134	59.8%
Total	224	100.0%

4.3.2 Gender of the respondent

The study found that majority of the respondents were males at 51.8%, while females were 48.2% of the total respondents. This shows that the banking sector have more males than female. The findings are in agreement with a study by Mwangi and Omondi (2016) on the banking industry in Kenya who established that 51% of the respondents were males and 49% were females. The study equally concurs with Mungaine (2017) whose findings were that 54.6% of the respondents were male while 45.4 % were female. These results indicate that Kenya is making very good progress in achieving gender equality and women empowerment as one of the key pillars towards achievement of the sustainable development goals.. Table 4.3 shows gender distribution.

Table 4.3: Gender

Gender	Frequency	Percent
Male	116	51.8%
Female	108	48.2%
Total	224	100.0%

4.3.3 Age bracket of the respondent

Age was hypothesized to have a moderating effect on the influence of work life balance practices on employee retention. It was therefore critical to establish the age bracket that

dominated the banking industry. The results indicated that majority (51.3%) of the respondents were aged between 31-40 years followed by those aged between 20-30 years with 21.9%. The respondents between 41-50 years were 21.9% while 2.2% were above 50 years. The study is in agreement with the study of Mungaine, (2017) whose study in the banking industry found that majority of respondents, 52.6% aged between 30-40 years. These findings reflect a perfect picture of previous projections that indicated that by the year 2020, the millennials (those born between early 1980s and early 2000s) will represent 50 percent of the entire global workforce (Brighter Monday, 2019). Table 4.4 shows the age distribution.

Table 4.4 : Age bracket

Age	Frequency	Percent
20-30 years	55	24.6%
31-40 years	115	51.3%
41-50 years	49	21.9%
Above 50 years	5	2.2%
Total	224	100.0%

4.3.4 Length of continuous service with the organization

The study results showed that majority of the respondents (47.3%) had worked with current banks for a period of between 6 to 10 years while 26.8% indicated that they had worked for a period between 2 and 5 years. A further 13.4% of the respondents reported that they had worked in their respective banks for more than 10 years while 12.5% had worked for less than 2 years. Table 4.5 shows the length of service.

Table 4.5 : Length of continuous service with the organization

Length of service	Frequency	Percent
Less than 2 years	28	12.5%
2-5 years	60	26.8%
6-10 years	106	47.3%
Over 10 years	30	13.4%
Total	224	100.0%

4.3.5 Highest Education level

The level of education was hypothesized to have a moderating effect on the influence of work life balance practices on employee retention. The study established that majority of

the respondents (78.1%) had bachelor's degrees, 18.3% had master's degrees, 3.1% were diploma holders and only 0.4% had PhD degrees. These results are in agreement with the study of Mungaine (2017) in the banking industry whose findings were that, majority, 61.8% of the respondents had a bachelor's degree, 21% had a Master's degree, 2.2 % were PhD holders while diploma holders were 7.2%. This indicated that the respondents were qualified and therefore capable of giving relevant information regarding the study. Ng and Tang, (2009) indicated that , there is substantial evidence that one's educational attainment is associated with positive career outcomes like salary level, number of promotions, development opportunities and job mobility. Table 4.6 shows the level of education.

Table 4.6: Highest Education level

Education level	Frequency	Percent
PhD	1	0.4%
Bachelor's Degree	175	78.1%
Master's Degree	41	18.3%
Diploma	7	3.1%
Total	224	100.0%

4.3.6 Marital status

The researcher wanted to establish the marital status distribution in the banks. The study established that majority of the respondents 72.3% were married, 24.6% were single, and 1.3% were widowed while 0.4% were divorced. Table 4.7 shows marital status. Mungaine (2017) states that, there is a strong positive relationship between marital status and work life balance. Married individuals give more priority to their personal lives. It was therefore very important that the study established the marital status of respondents as the information will be informative in the decision making process. Table 4.7 shows marital status distribution.

Table 4.7: Marital status

Marital status	Frequency	Percent
Married	162	72.3%
Divorced	1	0.4%
Single	55	24.6%
Widowed	3	1.3%
Total	221	100.0%

4.3.7 Whether Respondents had Children

Theories and empirical studies of work life balance have shown an indication that children take a better portion of an employee's time. The researcher therefore wanted to establish whether the respondents had children or not. 67.0% of the respondents had children while 33.0% had no children. That meant that 67.0% of the respondents had family commitment outside of work and had good experience to respond to questions related to child care services for instance. A study by Mungaine (2017) indicates that previous studies showed that employees who were not able to balance work and non-work aspects experienced many problems in their families such as poor relationship with their children, lower family satisfaction and decreased involvement in family roles. The inverse of this is true that employees would experience poor work relationship, job dissatisfaction and decreased involvement at work if work life balance is not attained. Table 4.8 shows whether dependents had children or not.

Table 4.8 : Whether respondents had children

Children	Frequency	Percent
Yes	150	67.0%
No	74	33.0%
Total	224	100.0%

4.3.8 The life stages of children

The study sought to establish the ages of children of the respondents it has been linked as it's likely to affect work life balance. The study established that majority of the respondents (24.6%) had children less than 5 years, 19.2% had children between 5-10 years, 17.9% had children between 10-18 years while 5.4% had children above 18 years. This indicates that the most respondents had young children to take care of thereby demanding more flexibility. Table 4.9 shows the life stages of children.

Table 4.9: The life stages of children

Life Stage of Children	Frequency	Percent
Under 5 years	55	24.6%
5-10 years	43	19.2%
10-18 years	40	17.9%
Above 18 years	12	5.4%
Total	150	100.0%

4.3.9 Provision of Care to different people

The study sought to establish whether the respondents had other people under their care besides their own children. The study established that majority of the respondents 48.7%, had elderly parents to take care of, 39.7% had other people not necessarily family members that depended on them while 3.1% had a family member that required special attention. The findings confirm that respondent had other family responsibilities other than just their own biological relatives to take care of. Information provided by this category was therefore vital as other family responsibilities affect work life balance. Table 4.10 shows the distribution of the other people cared for.

Table 4.10: Provision of Care to different people

Provision of Care	Frequency	Percent
Elderly parents	109	48.7%
A family member with a special need	7	3.1%
Any person not a family member	89	39.7%
Total	205	100.0%

4.4 Influence of Work Life Balance Practices on Employee Retention

This section shows the influence of flexible work arrangement, family leave systems, recreational programs, child care services and employee assistance programs on employee retention. A likert scale of 1-5 was used to interpret the means scores of various responses.

4.4.1 Influence of Flexible work optionson Employee Retention

Table 4.11 shows the study findings on the influence of flexible work options on employee retention. Majority of the respondents at 32.6 % indicated to a small extent that they were allowed to schedule their work and time as long as they were present during core working hours while 23.7% indicated that such arrangement was not applicable.

The respondents were asked to indicate whether they were allowed to compress their working hours to fewer days in a week. Majority of the respondents at 57.6 % indicated that such arrangements did not exist. Further, 32.6% of respondents indicated that such an arrangement was not applicable. When asked whether employees were allowed to report earlier and leave earlier or vice versa, 49.1% indicated not at all. Further, 28.6% indicated not applicable. On whether they were allowed to work from outside their duty

station, 45.5 % of respondents indicated not at all while 35.7% indicated that such arrangement was not applicable.

The researcher wanted to find out if employees were allowed to have local arrangements with colleagues to perform their duties when the job holders were not able to work full time. Majority of the respondents at 43.8% agreed to a smaller extent while 28.6% indicate not at all. These finding are in agreement with finding of Mungaine (2017) who established that 53% of the respondents agreed that it was allowed to have such local arrangements with their colleagues while 30% disagreed that there existed such arrangements. On whether employees were allowed to exchange shift and have flexible start and finish time, 54.9% of respondents indicated that such arrangement did not exist while 25.9% indicated not at all. These results concur with findings of Mungaine (2017) who indicated that 27% of respondents disagreed that they were given the freedom to decide on the flexi times.

The results further indicated that employees were not allowed to leave their work stations before the official finish time with 45.1% of the respondents indicating not at all, 37.5% indicated not applicable and 57.6 % indicated to a smaller extent that they were allowed time off when they requested. Consequently, 46.9% indicated to a great extent that they were looking for employers that provided more flexible work arrangements while 33.9 % indicated to a very great extent. These findings are in agreement with the survey reports of Brighter Monday (2019) on why millennial are leaving companies where 63.3% of the respondents said that flexible working hours was a factor that motivated them the most to accomplish their tasks.

The study results inferred that there were minimal flexible work options in the commercial banks in Kenya. The findings also indicate possibilities of employees looking for organizations with flexible work arrangements. The findings are in line with studies by Muli (2014) whose findings show that there are minimal flexible work options in the banking industry. Work place flexibility initiatives are increasingly seen

as a critical component of employee retention. More and more organizations are recognizing how flexibility can be used to meet their business objectives and facilitate employee retention. These findings are in agreement with those of Eldridge and Nisar (2011) whose studies indicated that organization using flexitime have less employee turnover, more commitment and more gains in production.

Table 4.11: Influence of Flexible work options on Employee Retention

	N	NA (%)	NAA (%)	SE (%)	GE (%)	VGE (%)	Mean	SD
I am allowed to schedule my work and time as long as I am present during core working hours.	224	23.7	14.3	32.6	23.7	5.8	2.7366	1.22284
I am allowed to work a few days a week provided I work the required number of hours	224	32.6	57.6	9.8	0	0	1.7723	.61151
I am occasionally allowed to report much earlier and leave earlier or report late and leave late than the normal working time to attend to personal matters.	224	28.6	49.1	14.7	4.0	3.6	2.0491	.95753
It is not a must that I sit in the office. From time to time I am allowed to work from home or anywhere outside my work station.	224	35.7	45.5	16.1	1.3	1.3	1.8705	.82355
The organization allows employees to have local arrangement with fellow workers when they are not able to work full time	224	20.5	28.6	43.8	6.7	.4	2.3795	.90029
Staff are allowed to exchange shifts and have flexible start and finish time.	224	25.9	54.9	18.8	.4	0	1.9375	.68003
Flexible work schedule makes me want to work for this organization more	224	27.7	34.8	30.8	6.7	0	2.1652	.91055
I am allowed to leave my work station at any given time	224	37.5	45.1	14.3	3.1	0	1.8304	.78539
My employer gives me time off when i request	224	7.6	17.4	57.6	9.8	7.6	2.9241	.93682
I am looking for employment in an organization that allows employees more flexible work arrangements	224	6.3	3.6	9.4	46.9	33.9	3.9866	1.06926
Valid N (listwise)	224							

Key: NA =Not Applicable, NAA= Not at all, SE=Small Extent, GE=Great Extent, VGE=Very Great Extent, SD=Standard Deviation

4.4.1 (i) Qualitative Analysis of Flexible work options and Employee Retention

Qualitative analysis of flexible work options was done. The researcher therefore sought to know the other flexible work options provided by the banks and the ones they wished the bank would provide. The study results revealed that the 27% of the respondents indicated mid-morning breaks with provision of a space to take drinks from as a form of flexible arrangements. These findings are in tune with Mungaine (2017) who noted that 44.8% of respondents agreed that employees were allowed rest periods in between work. Equally 45% indicated working fewer hours on weekends while 28% indicated job sharing as the existing flexible arrangements offered by banks.

These findings are in agreement with findings of Mungaine (2017) who established that 53% of respondents agreed that the organization allowed employees to share jobs by having local arrangements with fellow workers to perform their duties when one was not able to work full time. The researcher also wanted to know the other work life balance practices they wished the banks would offer. The respondents indicated study breaks with a promise of employment after the break at 60% while 40% of the respondents indicated not completely working on weekends.

4.4.2 Influence of Family Leave System on Employee Retention

Table 4.12 shows that majority of the respondents, 41.1% agreed that they were allowed to take their annual leave as planned while 19.2% neither agreed nor disagreed. When asked whether they were allowed to take paid compassionate leave, a majority, 56.7% of the respondents agreed while 25.0% neither disagreed nor agreed. Consequently, 52.7% of the respondents agreed that they were allowed to take off days or hours to take care of emergencies while 27.7% neither disagreed nor agreed. These findings are in agreement with Mungaine (2017) who noted that majority of respondents, 74.5% agreed that they were given time off to attend to critical personal matters. Majority of respondents,

38.4% indicated that they found it easy to balance work and family responsibilities while 29.0% neither disagreed nor agreed.

In terms of communicating with family during working hours, majority of the respondents, 39.6% disagreed. On the other hand, 24.3% of the respondents agreed that they talked to their families anytime during working hours. Majority of the respondents at 38.4% also agreed that they were given time off to attend to crucial personal matters. On the other hand, majority of respondents, 32.3% neither disagreed nor agreed that they found it easy to manage their jobs and dependents' care issues while 26.9% agreed. Again, 49.5% indicated that they wished they had more time to attend to family issues while 31.3% agreed that they were happy with their employers since they were able to balance work and family responsibilities when 25.9% strongly disagreed.

Based on the results, the study deduces that provision of Family Leave System helps to control and reduce work-family conflicts which in turn lead to increased satisfaction hence improved employees' retention. The study's findings are in line with the study of Hammer *et al.* (2015) who denoted that Family Leave System and days off can help reduce work-family conflict which in turn may increase employee retention.

Table 4.12 : Influence Of Family Leave System On Employee Retention

	N	SDI (%)	D (%)	NDA(%)	A (%)	SA (%)	Mean	SD
I am allowed to take my annual leave as I plan it	224	13.4	15.6	19.2	41.1	10.7	3.2009	1.22376
Employees take paid compassionate leave to attend to personal pressing matters	224	14.3	.4	25.0	56.7	3.6	3.3482	1.08152
In cases of family emergencies, I am allowed to take a few hours or days off to attend to the emergency	224	6.7	2.2	27.7	52.7	10.7	3.5848	.95267
I find it easy to balance between work and family responsibilities	224	17.4	15.2	29.0	38.4	0	2.8839	1.10641
I am allowed to talk to my dependents and immediate family any time when am at work	222	21.2	39.6	9.5	24.3	5.4	2.5315	1.22064
My company always gives us time off to attend to critical personal matters	224	6.7	16.1	29.5	38.4	9.4	3.2768	1.05635
I find it very easy to manage my job and dependent care issues at home	223	17.5	23.3	32.3	26.9	0	2.6861	1.05272
I wish I would be allowed time to attend to family matters	220	5.0	7.7	7.7	49.5	30.0	3.9182	1.06528
I am always happy with my employer as am able to balance my work and family responsibilities	224	25.9	14.7	28.1	31.3	0	2.6473	1.17359
I can leave office before official time if I have a family issue to attend to	224	34.4	29.5	21.4	10.3	4.5	2.2098	1.15432
Valid N (listwise)	218							

Key: SDI=Strongly Disagree, D=Disagree, NDA=Neither Disagree nor Agree, A=Agree, SA=Strongly Agree, SD=Standard Deviation

4.4.2(i) Qualitative analysis of Family Leave System and Employee Retention

The respondents were asked to indicate the other forms of leaves that existed in their banks in addition to annual, maternity and paternity leaves. Majority of the respondents, 90% stated sick leave as being provided for while 40% indicate compassionate leave

was provided. The findings are in line with Mungaine (2017) who indicated that 44.6% of the respondents agreed that employees took paid compassionate leave to attend to family matters. This indicated that other forms of leave for instance dependent care and emergency leaves that equally improve work life balance were either inexistence or not formally implemented. When they were asked what other kinds of leaves they wished the banks would offer 60% indicated paid study leave, 20% indicated emergency leave and 10% stated unpaid leave to attend to personal matters requiring longer periods were indicated. These findings equally concur with Mungaine (2017) whose findings were that 71.1% of respondents wished they would be allowed time to attend to family matters. This wish indicates that, family matters were not attended to satisfactorily.

4.4.3 Influence of Recreational Services on Employee Retention

Table 4.13 shows that majority of the respondents, 43.4% neither agreed nor disagreed that their banks trained and educated staff on the importance of physical fitness and good health. When asked whether the banks had gyms and other sporting programs, majority of respondents, 44.6 % disagreed while 40.2% strongly disagreed. A further 45.2% indicated that they disagreed on the fact that the banks provided subsidized gym membership and 41.6% strongly disagreed. These findings are in agreement with a study by Mungaine (2017) who stated that 50.5% of respondents disagreed that employees got subsidized gym membership fees while 63.5% of respondents disagreed that employees were allowed time off for exercise or gym training paid by the organization. The findings are also in tune with findings of Mbaabu (2013) who stated that 15% of the respondents were discouraged to undertake recreational activities because of the financial costs. These results indicated that majority of banks had minimal sporting programs.

The respondents were asked to indicate whether there existed family fun days sponsored by the banks. Majority of the respondents, 44.1% neither agreed nor disagreed, 23% disagreed and a further 23% strongly disagreed. Majority of the respondents, 36.5% disagreed that they had time to do sporting activities while 31.7% neither agreed nor

disagreed that they had time for physical exercise. These findings concur with findings of Mbaabu (2013) who stated 31% of the respondents lacked time to undertake any recreational activity, 15% were discouraged by the financial costs involved while 8% had other priorities. Varatharaj and Vasantha (2012) equally agreed that lack of time was the greatest hindrance to undertake recreational activities.

Majority of respondents, 42.8% indicated that they did not have any indoor games while 33.5% indicated that the banks did not provide for interdepartmental games competition sponsored by banks. Consequently, 41.3% neither disagreed nor agreed that their banks encouraged employees to be involved in recreational activities and a further 31.7% indicated that they were happy since work was manageable and that they had time for physical fitness.

The findings are in agreement with Mokaya and Gitari (2012) who observed that interaction through entertainment and socialization helped employees become more relaxed, feel great, derive enjoyment, and realize their social needs. Mbaabu (2013) equally noted that 32% of the respondents participated in workforce recreation programs because they wanted to improve their health.

Table 4.13: Influence of Recreational Services on Employee Retention

	N	SDI	D (%)	NDA	A (%)	SA (%)	Mean	SD
My bank trains and educates staff on the importance of physical fitness and good health	212	21.7	8.0	43.4	16.5	10.4	2.8585	1.23103
We have a gym in my bank and other sporting programs	224	40.2	44.6	.9	7.6	6.7	1.9598	1.14946
Employees get subsidized gym membership fee at a place of choice or place identified by the bank	219	41.6	45.2	1.4	7.3	4.6	1.8813	1.05993
We often have family fun days sponsored by my bank	222	23.0	23.0	44.1	8.1	1.8	2.4279	.98942
I do have adequate time to do any sporting activity	222	28.4	36.5	24.8	9.0	1.4	2.1847	.99189
I am very fit since I do have adequate time to exercise	224	28.6	29.9	31.7	8.5	1.3	2.2411	1.00443
We are encouraged to play indoor games during breaks while at work	222	42.8	38.7	13.1	2.7	2.7	1.8378	.94213
We often have interdepartmental games competition sponsored by my bank	224	33.5	31.7	11.6	17.4	5.8	2.3036	1.25879
My bank encourages employees to involve in recreational activities	223	22.9	17.0	41.3	13.5	5.4	2.6143	1.13668
I am happy because work is manageable hence i have time for physical fitness	224	25.0	28.1	31.7	15.2	0	2.3705	1.02052
Valid N (listwise)	204							

Key: SDI=Strongly Disagree, D=Disagree, NDA=Neither Disagree nor Agree, A=Agree, SA=Strongly Agree, SD=Standard Deviation

4.4.3 (i) Qualitative analysis of Recreational Services and Employee Retention

The respondents were equally asked to indicate the other recreational or fun activities that existed in their banks. Few respondents at 20% indicated office dress downs while 32% indicated CSR activities that involved the public in terms of sports activities,

support foundations and employee volunteer programs at community level. A survey by Brighter Monday (2019) on how to keep Millennials productive in the workplace indicates that 18.2% of the respondents valued CSR activities. This is because; a corporate image not only enhances the company's brand to outsiders but also plays a pivotal role in shaping employees' perceptions and respect for a company. Being involved in meaningful work, supporting great causes and projects that drive change are important are important to employees.

Consequently, majority of the respondents at 52% indicated that they wished that anniversary/birthday celebrations and cultural celebrations like the best African attire could also be implemented in the banks. The study findings concur with findings of Brighter Monday (2019) on how to keep Millennials productive in the workplace which stated that creating an environment that allow time for fun activities at work for instance, family lunches, birthday celebrations, and casual/dress down day, competitions and team building can give employees the boost they need to perform their duties. The study findings indicate that there were minimal recreational services within the banks that are meant for only employees. However, there are recreational services that do not necessarily target employee but the public for instance organized walks, marathons, football tournaments among others. Internally, there are few recreational services as depicted by the 32% of the respondents who said recreational activities were mostly for CSR.

4.4.4 Influence of Child Care Services on Employee Retention

The results in Table 4.14 shows that 53.8% of the respondents being the majority indicated that they disagreed that the banks had baby crèches and a further 44.8% strongly disagreed that there existed baby crèches. According to the 50.2% of the respondents, the banks did not pay for external services to take care of the employee's babies while 46.6% strongly disagreed that there existed such kind of arrangement. Majority, 48.9% strongly disagreed that the banks provided for child support vouchers.

When asked whether there existed lactation units, 46.2% strongly disagreed, 20.8% neither disagreed nor agreed while only 13.1% agreed. The fewer banks indicted by the 13.1% to have lactation stations could be those banks which have complied with the Health Act (2017) that requires employers to have lactation units at the work place. However, there is an indication that employees after their maternity/paternity leave were allowed to report a little late or leave a little earlier to attend to their newborns. This was shown by 30.7% of the respondents agreeing while 31.6% neither agreed nor disagreed.

When asked whether they considered having children while working for the same environment, 33.9% being the majority agreed, 28.1% strongly disagreed while 24.4% disagreed. A larger percentage disagreed to this statement indicating that majority of employees were not ready to have children while working in the same environment. Majority of employees neither agreed nor disagreed that they intended to stop working to first take care of their babies. This was indicated by 32.6% while 24.3% disagreed and 20.2% strongly disagreed that they intended to stop working. However, 68.8% of the respondents indicated that they wished they had more time with their children and still work. These findings are in agreement with the study of Mungaine (2017) who stated that 36.3% of respondents agreed that they did not have time with their children.

When asked whether the baby crèches were well equipped, a majority of respondents at 54% strongly disagreed while 33.5% disagreed. Only 1.4% agreed that the crèches were well equipped. Majority of respondents, 52.1% indicated they were looking for organizations that supported young parents in child upbringing while they still worked. As Brighter Monday (2019) survey established, when employees know that their family well- is cared for, their morale is boosted which in turn positively affect their performance and productivity. Parental support for example provision of employees with child care assistance or crèche facilities at work or nearby childcare centers not only allow parents to bond with their young children but also enhances family values.

The study deduced that there were very few banks offering child care services. The study findings are in agreement with Burden and Googins (2014), who concluded that while the worksite child care centers for instance got most of the attention, they are rare despite their importance. Their studies deduced that companies which had implemented child care programs had greater benefits for example reduction in turnover, enhanced response to recruitment efforts, better public image, increased productivity and lower absenteeism. Babu and Raj (2013) also noted child care service as one of the cost effective ways of improving employee retention, performance and productivity.

Table 4.14 : Influence of Child Care Services on Employee Retention

	N	SDI (%)	D (%)	NDA (%)	A (%)	SA (%)	Mean	SD
We have a baby care/ baby crèche in my bank	221	44.8	53.8	1.4	0	0	1.5656	.52353
My bank pays for external services to take care of employees' young children	221	50.2	46.6	1.4	1.8	0	1.5475	.62067
My bank gives vouchers to support bringing up employees' children	221	48.9	48.0	1.4	1.8	0	1.5611	.61948
We have lactation stations for mothers to express and safely store breast milk for employees' young babies at home	221	46.2	18.6	20.8	13.1	1.4	2.0498	1.14902
After maternity/paternal leave, employees are allowed to report to work a little late or leave work a little earlier to take care of their newborn.	212	24.1	9.9	31.6	30.7	3.8	2.8019	1.21927
I can have children while am still working here since it will be very easy to bring up the child while working	221	28.1	24.4	13.6	33.9	0	2.5339	1.22288
Most of the employees do not intend to stop working to first take care of their baby as the bank has favorable child care services	218	20.2	24.3	32.6	21.6	1.4	2.5963	1.07865
Most of the employees wish they can have more time with their children and still work	218	0	4.6	6.4	68.8	20.2	4.0459	.67045
The baby care centre/crèche is well equipped. Most employees are comfortable leaving their baby there as they work	215	54.0	33.5	11.2	1.4	0	1.6000	.74130
Most of the employees are looking for employment in an organization that support young parents to bring up the children while working	219	3.2	2.7	11.0	52.1	31.1	4.0502	.90475
Valid N (listwise)	207		0					

Key: SDI=Strongly Disagree, D=Disagree, NDA=Neither Disagree nor Agree, A=Agree, SA=Strongly Agree, SD=Standard Deviation

4.4.4 (i) Qualitative analysis of Child Care Services and Employee Retention

The respondents were asked to state other child care services that existed in the banks. A good number of respondents at 74% of the respondents stated that educational support in terms of saving plans was provided. Further, 62% stated that medical insurance was extended to the children of employees. In addition to the baby crèche, lactation units and child care vouchers/tokens, 20% of the respondents wished the banks could have programs to train parents on child care and education. A smaller percentage, 11% also wished the banks could offer free camps during school holidays for children to learn.

Consequently, 40% of the respondents wished that the maternity period could be extended to six months. This indicates the desire to promote good health in young children through promotion of exclusive breast feeding. These findings are in agreement with the survey by Brighter Monday (2019) who stated that employees prefer to have extra leave days to allow them to spend more time with their families. The survey equally established that 27% and 26% of the respondents indicated that child care assistance and parental leave respectively would increase their productivity levels at work.

The study findings are equally in tune with a report by Business Daily Africa (2017) which stated that global brands such as Amazon, Facebook, Google, Netflix and Nestle have revised their maternity and paternity leave upwards. In Africa, Microsoft Kenya has equally increased maternity leave to five months and paternity leave to six weeks.

4.4.5 Influence of Employee Assistant Programs on Employee Retention

Table 4.15 shows that when respondents were asked to indicate the existence of counseling services, majority, 54.6% neither disagreed nor agreed while 34.4% agreed that there existed counseling services. On taking paid study leave, 33.5% being the majority strongly disagreed that they were allowed paid study leave while 29.3%

disagreed. Majority of the respondents (42.7%) equally indicated that the banks provided flexible career plans. These findings concur with findings of Mungaine (2017) that 67.8% of respondents agreed that they are provided with flexible career plans.

When asked whether they were trained and educated on the importance of good health, 39% disagreed while 34.4% neither disagreed nor agreed in addition to the 14.7% that agreed. These findings slightly differ with findings of Mungaine (2017) who noted that majority of respondents at 68.9% agreed that employees were given training and education on importance of good health. On programs on free health checks and screening, 49.1% of the respondents agreed to have such programs while 19.3% strongly agreed. 52.8% neither disagreed nor agreed that they were not stressed at work while 45.4% agreed that they were not stressed. When asked whether teas and snacks were provided, a majority of respondents at 27.6% strongly agreed and this is a clear reflection of the 27% of the respondents who indicated that mid-morning breaks with provision of a space to take drinks from was provided.

A majority of the respondents at 27.6% indicated that they loved working for the banks as they were valued while 27.6 indicated neither disagreed nor agreed on the same statement. When asked whether they were looking for employment in organizations that supported employees in terms of career, health and family matters, majority of respondents, 71.4% strongly agreed.

The study findings show the critical role the employee assistant programs play in banks. A healthy body will lead a healthy mind and therefore prioritizing health and wellness programs using practices such as promoting healthy eating, fitness facilities, nutrition programs, and medical assessments is paramount as it not only boosts productivity but also minimizes absenteeism, fatigue and stress among employees. The study results concur with Musyoka (2015) whose findings indicated a positive significant relationship between employee retention and support in education.

Table 4.15 : Influence of Employee Assistant Programs on Employee Retention

	N	SDI (%)	D (%)	NDA (%)	A (%)	SA (%)	Mean	SD
We have counseling services in my bank	218	1.4	9.6	54.6	34.4	0	4.1101	.91922
My bank allows for paid study leaves	215	33.5	29.3	19.5	10.2	7.4	2.2884	1.23825
My bank provides flexible career planning to employees which encourages me to stay	218	4.5	29.8	17.0	42.7	6.0	3.3716	1.04486
Employees are given training and education on importance of good health	218	4.6	39.0	34.4	14.7	7.3	3.1560	1.06190
My bank often organizes regular free health screening and employee health checks	218	0	14.2	17.4	49.1	19.3	2.8119	.99141
My bank has a structure/mechanism that promotes career growth	218	20.1	33.2	22.0	15.9	8.9	3.7339	.93219
I am not stressed about my work and family as I have my bank to run to for help	214	.5	1.4	52.8	45.4	0	2.6028	1.22424
My bank provides for teas and snacks for employees to break from their desks	218	10.1	26.3	27.6	8.3	27.6	4.4266	.57331
I love waking up to come to	217	10.1	26.3	27.6	8.3	27.6	3.1705	1.35519

work for this bank since it does value employees I am looking for employment in an organization that assist employees in terms of career, health and family matters	217	4.1	3.2	12.4	8.8	71.4	4.4009	1.08892
Valid N (listwise)	209							

Key: SDI=Strongly Disagree, D=Disagree, NDA=Neither Disagree nor Agree, A=Agree, SA=Strongly Agree, SD=Standard Deviation

4.4.5.1 Qualitative analysis of Employee Assistant Programs and Employee Retention

The researcher sought to find out other employee assistant programs that existed in the banks. Majority of respondents, 24% indicated that there existed coaching and mentorship programs while break rooms were provided for employees to have breaks mid-morning. The other employee assistant programs the respondents indicated they wished their banks would provide were general health screening with majority indicated by 48% of the respondents, mental health education indicated by 36% of the respondents, subsidized house loans at 12% of the respondents, life insurance for self and family 26% of the respondents and transport of employees to and from work which notably had 44% of the respondents.

The findings are in tune with findings of a survey by Brighter Monday (2019) which indicated that prioritizing health and wellness programs using practices such as promoting healthy eating, fitness facilities, nutrition programs, work sports teams, free medical assessments is paramount as it not only boosts productivity, but also minimizes absenteeism, fatigue and stress. Other comprehensive ways to promote health consciousness in the workplace include: having an in-house health professional, health screening sessions, health insurance, occupational health, and competitions that offer

rewards for achieving certain health goals such as company's biggest loser or best health advocate, among others.

4.5 Personal Characteristics

Table 4.16 reveals that majority of respondents 62.5%, strongly agreed that employees aged between 25-40 years resigned most while 26.3% agreed with the statement. Majority of the respondents at 53.1% strongly agreed that older employees desired not to leave the banks while 42% strongly agreed that younger employees were likely planning to quit employment. When asked whether highly educated employees worked for long or not, 29.9% strongly agreed to this statement while 23.7% agreed. Majority of the respondents, 33% neither disagreed nor agreed that only employees that had not attained degrees worked longer.

The findings showed that majority of the respondents, 45.5% neither agreed nor disagreed that employees with Masters or PhDs were always stressed and desired to resign while 21.8% agreed with the statement and 20.5% strongly agreed. On issues of gender, majority of respondents, 47.8% neither disagreed nor agreed that the banks did not attract and retain female employees for long while 17% strongly disagreed. Majority of the respondents, 28.1% agreed that female employees with children were always stressed because they were not able to bring up children while working while 26.3% disagreed. Equally, majority of the respondents, 42.9%, disagreed that age, education and gender had nothing to do with employee retention while 29.5% disagreed. This indicated that they concurred that age, education and gender as some of the personal characteristics informed aspects of employee retention.

The study results support the work of Ng'ethe, (2013) who asserted that younger employees were more likely to leave than older ones because they had the most routine jobs, participated less in decision making process, lacked knowledge about their jobs, had fewer friends and received less pay. Kinui, (2015) and Kipkebut (2010) established

that older employees were less likely to quit their jobs as compared to younger employees because older workers in general have fewer opportunities on the labor market and they might be more inclined to stay. The study results are equally in tune with study findings of Zhou (2015), Holtom and Lee (2012), Garmon (2015) and Parker (2015) who concluded that age had a significant influence on staff retention.

The study results equally support the findings of Chivandire (2019) on determinants of academic staff retention. In this study, the education variable had a positive coefficient, implying that employees with higher educational qualifications were more likely to leave their jobs than those with lower academic qualifications. The study’s findings are also in agreement with findings by Mapolisa and Tshabalala (2013), Novignon (2014), Wabugu (2015), Shah and Burke (2013) and Mesfin (2015) who stated that employees with higher educational qualifications had higher intentions of leaving their jobs than those with lower educational qualifications.

Table 4.16: Personal Characteristics, Work Life Balance Practices and Employee Retention

	N	SDI (%)	SD (%)	NDA (%)	DA (%)	SA (%)	Mean	SD
The employees who resign most from this bank range between the age of 25-40	224	0	4.5	6.7	26.3	62.5	4.4688	.80853
Older employees have no desire to leave the bank	224	3.1	0	9.8	33.9	53.1	4.3393	.89396
In my opinion, younger employees intend to resign or have resigned most from this bank	224	0	3.1	23.7	31.3	42.0	4.1205	.87759
Highly educated employees do not work for long in this bank	224	4.5	8.5	33.5	23.7	29.9	3.6607	1.12496
Only employees that have not attained degrees work longer in this bank	224	9.4	18.8	33.0	20.1	18.8	3.2009	1.21640
Employees with masters or PhDs are always stressed and desire to leave	220	4.5	7.7	45.5	21.8	20.5	3.4591	1.04386

This bank does not attract female job applicants and does not keep female employees for long	224	17.0	35.3	47.8	0	0	2.3080	.74492
Female employees with children are always stressed and desire to leave because they are not able to balance work and bringing up children	224	.9	26.3	23.7	28.1	21.0	3.4196	1.11764
Only male employees work a longer period in this bank	224	12.5	31.3	54.9	0	1.3	2.4643	.76268
In my opinion, age, education and gender of employee has nothing to do with employee retention	224	29.5	42.9	6.3	17.4	4.0	2.2366	1.16846
Valid N (listwise)	220							

Key: SDI=Strongly Disagree, D=Disagree, NDA=Neither Disagree nor Agree, A=Agree, SA=Strongly Agree, SD=Standard Deviation

4.6 Employee Retention and Work life Balance Practices

Table 4.17 shows that 37.1% of the respondents neither disagreed nor agreed that employees had a strong desire to leave the bank as a result of not being able to balance between work and non-work aspects while 20.5% disagreed. When asked whether they intended to resign since the banking environment did not favor raising families, majority, 44.2% disagreed while 22.8% agreed. In addition, 27.1% agreed that they preferred working in any other firm other than the current bank because they would be able to attend to family matters. These findings are in agreement with Mungaine (2017) who found that 71.1% of respondents agreed that they wished they would be allowed time to attend to family matters while 46.6% agreed on the statement that they wished they had all the time with their children. Further, 36.3% of respondents agreed that they did not always have time with children.

When asked to indicate whether employees had resigned in less than two years because they preferred working in places where they were able to go to school and have quality time with families, 38.8% neither disagreed nor agreed while 22.8% agreed. Majority of the respondents at 68.3%, on opinion agreed that employees would stay longer in the

banks if clear career growth structures were provided. These findings support the results of Chivandire (2019) who found that support in career advancement opportunities reduced intention to leave. Equally, the findings support the results by Mupemhi and Mupemhi (2011), Shah and Burke (2013), Simbeye (2012) and Daly (2016) who concluded that satisfaction with career advancement opportunities reduced intentions to leave.

Respondents were asked to whether they sometimes asked doctors to write sick off whenever they did not feel like going to work, majority, at 33.9% disagreed while 22.8% strongly agreed. Majority, 37.1% disagreed that they hated their banks since the banks were so rigid while 20.5% of the respondents strongly agreed. When inquired whether they were willing to work for the banks for long, majority of the respondents at 31.7% disagreed while 24.6% agreed. 31.3% disagreed that they were working for the respective banks for lack of alternatives while 23.2% agreed.

Table 4.17: Employee Retention and Work life Balance Practices

	N	SDI (%)	D (%)	NDA(%)	A (%)	SA (%)	Mean	SD
Employees in this bank have a strong desire to leave because they are not able to balance between work and non-work aspects of life	224	5.4	20.5	37.1	17.4	19.6	3.2545	1.14918
I intend to resign from this bank because the environment does not allow for starting or raising a family	224	6.3	44.2	21.4	5.4	22.8	2.9420	1.28852
I would prefer working in any other firm rather than this bank because I would able to attend to family matters and still work very well	221	2.3	31.2	21.3	18.1	27.1	3.3665	1.24191
Many employees have resigned from this bank in less than two years because they prefer working somewhere they are able to work at the same time go to school and have quality time with family	224	5.4	15.6	38.8	17.4	22.8	3.3661	1.15207
Employees do not stay in this bank long enough because they are not	224	3.6	28.6	33.5	13.8	20.5	3.1920	1.16516

valued well								
In my opinion, employees will stay here long if the bank provided clear career growth structure/mechanism	224	3.6	1.3	5.4	21.4	68.3	4.4955	.93270
I sometimes ask my doctor to write for me a sick off when I do not want to go to work	224	7.1	33.9	15.6	20.5	22.8	3.1786	1.31029
I hate working for this bank because it is so rigid. You can't have your time even if you requested for some	224	15.6	37.1	14.7	12.1	20.5	2.8482	1.38674
I will not work for this bank for long since management doesn't values employees and neither supports employees to strike a balance between work and non-work aspects	224	3.6	31.7	20.1	20.1	24.6	3.3036	1.24806
I am working in this bank for lack of an alternative employer	224	16.1	31.3	17.4	12.1	23.2	2.9509	1.41811
Valid N (listwise)	221							

Key: SDI=Strongly Disagree, D=Disagree, NDA=Neither Disagree nor Agree, A=Agree, SA=Strongly Agree, SD=Standard Deviation

4.6 (i) Qualitative analysis of employee retention and work life balance practices

The researcher sought the respondents' views on reasons why employees stayed in their banks. 84% of the respondents stated that monetary benefits like salary, rewards and promotions made them stay in the banks. The study results are in support of the findings and recommendations of Chivandire (2019) who stated that remuneration significantly influenced staff retention and that there is need for institutions to adopt salary structures which reward employees in accordance to their performance. The studies equally recommended housing and vehicle loans at reasonable interest rates.

The respondents were asked to state some of the reasons employees resigned. Majority of the respondents at 78% indicated unfavorable working environment with very strict deadlines and targets. The researcher sought the respondents' views on the programs or activities they would recommend the banks to adopt to make the employees enjoy their

work and hence not have desires to resign. Majority of the respondents, 46% recommended child care services and 20% recommended support in cases of death of the employees and immediate families. On the other hand, 34% recommended personal development plans in terms career.

These observations are in line with the finding of Yanadoria and Katob (2010) whose studies established the relationship between employee turnover intention and organization support such as supervisor support, flex time, work family culture and co-worker support. The study concluded that organizational support to employees lowered intentions of employees to resign. Rahman and Nas (2013) note that obtaining a balance between work and non-work aspects informs an employee’s decision to remain with the organization.

4.7 Reliability Statistics for Variables

To check on reliability of instruments, Cronbach Alpha was used. The findings indicated that all constructs depicted that the value of Cronbachs Alpha were above the suggested value of 0.7. The study was thus reliable (Sekaran, 2010). The composite score of reliability of all variables was 0.87. Reliability of the constructs is shown in table 4.18 below:

Table 4.18 : Reliability Statistics for Variable

Variables	Cronbach’s Alpha	Items	Comments
Flexible work Options (X ₁)	0.839	10	Accepted
Family leave systems(X ₂)	0.944	10	Accepted
Recreational Services (X ₃)	0.962	10	Accepted
Child Care Services (X ₄)	0.822	10	Accepted

Employee Assistant Programs (X_5)	0.906	10	Accepted
Personal Characteristics (M)	0.717	10	Accepted
Employee Retention (Y)	0.918	10	Accepted
Mean	0.872	10	Accepted

4.8 Inferential Statistics

4.8.1 Correlation Coefficient of Analysis

Correlation coefficient analysis was used to check on the sign, strength and direction of the relationship between the variables. The variables used were employee retention, flexible work options, family leave systems, recreational services, child care services and employee assistant programs.

Table 4.19 shows there is a weak positive correlation between flexible work options and employee retention at 0.355. The results further showed that there was a weak positive correlation between family leave system and employee retention at 0.270. There was equally a weak positive correlation between recreational services and child care services on employee retention at 0.415 and 0.290 respectively. Further, there was a weak negative correlation between employee assistant programs and employee retention at - 0.038.

Table 4.19: Pearson Correlation results

Variables		ER	FWO	FLS	RS	CCS	EAP
Employee Retention	Pearson Correlation	1					
	Sig. (2-tailed)						
Flexible work Options	Pearson Correlation	.355**	1				
	Sig. (2-tailed)	.000					
Family leave Systems	Pearson Correlation	.270**	.591**	1			
	Sig. (2-tailed)	.000	.000				
Recreational Services	Pearson Correlation	.415**	.184**	.044	1		
	Sig. (2-tailed)	.000	.006	.515			
Child Care Services	Pearson Correlation	.290**	.462**	.352**	.632**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
Employee Assistant Programs	Pearson Correlation	-.038	.025	-.107	.138*	.152*	1
	Sig. (2-tailed)	.576	.710	.112	.039	.023	

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

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

4.9 Multiple Regression Analysis for Independent and Dependent Variables

The study adopted multiple linear regression model. Employee retention was regressed against five variables; flexible work options, family leave system, recreational services, child care services and employee assistant programs. The results show the sign, magnitude of the relationship and the statistical significance. For the statistical significance, the P-values were

interpreted where: less than 0.01 is at 1% level of significance.

4.9.1 Influence of Flexible Work Options on Employee Retention

Results in table 4.20 of regression analysis showed that there was a positive and statistically significant relationship between flexible work options and employee retention with the regression coefficient of ($\beta = 0.969$, $p < 0.001$). This means that increase in flexible work options leads to increase in employee retention of commercial banks in Kenya. Flexible work options reported R value of 0.485 and R^2 of 0.235 which meant that 23.5% of corresponding variations in employee retention is explained by flexible work options. The results concur with Aryasri and Babu (2009) whose findings revealed that there was a positive and statistically significant correlation between employee retention and flextime with ($r = 0.648$, $p = 0.000$) and suggested that Flextime can be used to estimate Employee Retention. Their results showed a coefficient of determination of $R^2 = 0.419$, $p = 0.000$ which highlighted that largely influenced employee retention.

Table 4.20 : Regression Results for Flexible Work Options

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.485(a)	.235	.232	9.42581

a Predictors: (Constant), Flexible work option (X₁)

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	55.764	2.852		19.554	.000
	X ₁	.969	.118	-.485	-8.211	.000

a Dependent Variable: Employee Retention (Y)

4.9.2 Influence of Family leave system on Employee Retention

Results in table 4.21 shows the results of regression analysis revealing that there is a positive and statistically significant relationship between family leave system and employee retention with the regression coefficient of ($\beta= 1.256, p< 0.001$). This means that increase in Family Leave System leads to increase in employee retention in commercial banks in Kenya. Family Leave System reported R value of 0.887 and R² of

0.786 which means that 78.5% of corresponding variations in employee retention is explained by family leave systems.

Table 4.21: Regression Results for Family leave systems

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.887(a)	.786	.785	4.98937

a Predictors: (Constant), Family leave systems(X_2)

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	71.187	1.400		50.836	.000
	X_2	1.256	.045	.887	28.003	.000

a Dependent Variable: Employee Retention (Y)

4.9.3 Influence of Recreational Services on Employee Retention

Results in table 4.22 shows the results of regression analysis that there is a positive and statistically significant relationship between recreational services and employee retention with the regression coefficient of ($\beta= 1.163$, $p< 0.001$). This means that

increase recreational services leads to increase in employee retention in commercial banks in Kenya. Recreational services reported R value of 0.871 and R² of 0.759 which means that 75.9% of corresponding variations in employee retention can be explained by recreational services. The results concur with findings of Mbaabu (2013) which showed that physical fitness programs had a strong positive correlation with employee performance and wellbeing at $r = 0.859$ and the $P = 0.005$ which indicated that physical fitness programs had a significant relationship with employee wellbeing and performance variable. The general wellbeing of employees depicts an employee with aspects of work life balance which could positively influence employee retention.

Table 4.22: Regression Results for Recreational Services

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.871(a)	.759	.758	5.22511

a Predictors: (Constant), Recreational Services (X₃)

Coefficients

Model		Unstandardized		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	59.417	1.081		54.949	.000
	X ₃	1.163	.046	.871	25.047	.000

a Dependent Variable: Employee Retention (Y)

4.9.4 Influence of Child Care Services on Employee Retention

Results in table 4.23 shows the results of regression analysis that there is a positive and statistically significant relationship between child care service and employee retention with the regression coefficient of ($\beta=1.705$, $p< 0.001$). This means that increase in child care services leads to increase in employee retention of commercial banks in Kenya. Child care services reported R value of 0.781 and R^2 of 0.610 which means that 61% of corresponding variations in employee retention can be explained by child care services. The results concur with Babu and Raj (2013) whose findings revealed that there was a positive and statistically significant correlation between employee retention and childcare assistance with ($r=0.624$, $p=0.000$) and further suggested that childcare assistance can be used to estimate employee retention. Their results showed a coefficient of determination $R^2 = 0.390$, $p=0.000$ highlighting that childcare assistance influenced employee retention.

Table 4.23: Regression Results for Child Care Services

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781(a)	.610	.608	6.79853

a Predictors: (Constant), Child Care Services (X_4)

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.	Beta		

		Error				
1	(Constant)	74.901	2.377		31.517	.000
	X ₄	1.705	.096	.781	17.768	.000

a Dependent Variable: Employee Retention (Y)

4.9.5 Influence of Employee Assistant Programs on Employee Retention

Results in table 4.24 shows the results of regression analysis that there is a positive and statistically significant relationship between employee assistant programs and employee retention with the regression coefficient of ($\beta=1.345$, $p < 0.001$). This means that increase in the use of employee assistant programs leads to increase in employee retention in commercial banks in Kenya. Employee assistant programs reported R value of 0.853 and R^2 of 0.728 which means that 72.8% of corresponding variations in employee retention can be explained by employee assistant programs.

Table 4.24: Regression Results for Employee Assistant Programs

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.853(a)	.728	.726	5.53283

a Predictors: (Constant), Employee Assistant Programs (X_5)

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	79.522	1.990		39.957	.000
	X_5	1.345	.057	.853	23.514	.000

a Dependent Variable: Employee Retention (Y)

4.9.6 Combined Regression Results of the influence of work life balance practices on employee retention.

Table 4.25 shows all the predictor variables (X_1 - X_5) entered into the estimated procedure of SPSS and the result model was found to be statistically significant at, $F(5, 180) = 467.119$, p value < 0.001). Analysis show that the coefficient of determination (the percentage variation in the dependent variable being explained by the changes in the independent variables) with $F(5, 180) = 467.119$, $p = 0.001$ and R^2 was 0.928. This implies that, flexible work options, family leave systems, recreational services, child care services and employee assistant programs explain 92.8% of the employee retention.

The coefficient of determination or the Adjusted R^2 indicated how change in the independent variables led to change in the dependent variable. It is also the coefficient of determination which tells how employee retention varies with flexible work options, family leave systems, recreational services, child care services and employee assistant programs. From data, the value of Adjusted R^2 was 0.926. This implies that, there was a variation of 92.6% of employee retention varied with flexible work options, family leave systems, recreational services, child care services and employee assistant programs at a confidence level of 95%.

The estimated model revealed that the five independent variables explain 92.6% of the variation of the dependent variable (Y). The multiple linear regression equation was;

$$Y = 72.703 + 0.180X_1 + 0.408X_2 + 0.702X_3 + 0.264X_4 + 0.643X_5 + 1.304 \text{ (Model 1)}$$

A constant of 72.703, indicates that flexible work options, family leave systems, recreational services, child care services and employee assistant programs if all were rated as zero, employee retention would be 72.703. The X_1 at 0.180 shows that one unit change in flexible work options results in 0.180 units increase in employee retention of commercial banks in Kenya, X_2 at 0.408 shows that one unit change in Family Leave System results in 0.408 units increase the employee retention of commercial banks in Kenya, X_3 at 0.702 show that one unit change in recreational services results in 0.702 units increase in the employee retention of commercial banks in Kenya, X_4 at 0.264 shows that one unit change in child care services results in 0.264 units increase in the employee retention of commercial banks in Kenya and X_5 at 0.643 shows that one unit change in employee assistant programs results in 0.643 units increase in the employee retention.

Table 4.25 : Regression Results for Work Life Balance Practices

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.964(a)	.928	.926	2.97552

Model Summary

a. Predictors: (Constant), Work life Balance Practices

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20678.656	5	4135.731	467.119	.000(a)
	Residual	1593.667	180	8.854		
	Total	22272.323	185			

a Predictors: (Constant), Work life Balance Practices

b Dependent Variable: Employee Retention

Coefficients

	Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	72.703	1.304		55.765	.000
	Flexible work options (X_1)	.180	.061	.088	2.935	.004

Family Responsibly (X ₂)	.408	.075	.302	5.433	.000
Recreational Services(X ₃)	.702	.059	.495	11.855	.000
Child Care Services (X ₄)	.264	.104	.123	2.535	.012
Employee Assistant Programs (X ₅)	.643	.077	.413	8.325	.000

b Dependent Variable: Employee Retention

4.10 ANOVA and the F-Test Analysis

4.10.1 ANOVA Results for Flexible Work Options and Employee Retention

Table 4.26, shows that the F test gave a value of $F(1, 219) = 67.429$, $p < 0.001$ which is relatively large enough to support the goodness of fit model explaining the variations in the dependent variable. This equally implies that the coefficient of flexible work option is statistically significant at 1% level of significance. The study therefore established that there is a significant relationship between flexible work options and employee retention.

Table 4.26 : ANOVA Results for Flexible Work Options Practices

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.485(a)	.235	.232	9.42581

a Predictors: (Constant), Flexible work option (X₁)

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5990.748	1	5990.748	67.429	.000(a)
	Residual	19457.234	219	88.846		
	Total	25447.982	220			

a Predictors: (Constant), Flexible work option (X_1)

b Dependent Variable: Employee Retention (Y)

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	55.764	2.852		19.554	.000
	X_1	.969	.118	-.485	-8.211	.000

a Dependent Variable: Employee Retention (Y)

4.10.2 ANOVA Results for Family Leave System and Employee Retention

Table 27 shows that the F test gave a value of $F(1, 213) = 784.163$, $p < 0.001$ which is relatively large enough to support the goodness of fit model explaining the variations in the dependent variable. This equally implies that the coefficient of family leave system is statistically significant at 1% level of significance. The study therefore established that there is a significant relationship between family leave system and employee retention.

Table 4.27 : ANOVA Results for Family Leave System

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.887(a)	.786	.785	4.98937

a Predictors: (Constant), Family Leave System (X₂)

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19520.847	1	19520.847	784.163	.000(a)
	Residual	5302.390	213	24.894		
	Total	24823.237	214			

a Predictors: (Constant), Family Leave System (X₂)

b Dependent Variable: Employee Retention (Y)

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	71.187	1.400		50.836	.000
	X ₂	1.256	.045	.887	28.003	.000

a Dependent Variable: Employee Retention (Y)

4.10.3 ANOVA Results for Recreational Services and Employee Retention

Table 28 shows that the F test gave a value of $F(1, 199) = 627.341$, $p < 0.001$ which is relatively large enough to support the goodness of fit model explaining the variations in the dependent variable. This equally implies that the coefficient of recreational services is statistically significant at 1% level of significance. The study therefore established that there is a significant relationship between recreational services and employee retention.

Table 4.28: ANOVA Results for Recreational Services

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.871(a)	.759	.758	5.22511

a Predictors: (Constant), Recreational Services (X_3)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17127.537	1	17127.537	627.341	.000(a)
	Residual	5433.060	199	27.302		
	Total	22560.597	200			

a Predictors: (Constant), Recreational Services (X_3)

b Dependent Variable: Employee Retention (Y)

Coefficients

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	59.417	1.081		54.949	.000
	X ₃	1.163	.046	.871	25.047	.000

a Dependent Variable: Employee Retention (Y)

4.10.4 ANOVA Results for Child Care Services and Employee Retention

Table 29 shows that the F test gave a value of $F(1, 202) = 315.715, p < 0.001$ which is relatively large enough to support the goodness of fit model explaining the variations in the dependent variable. This equally implies that the coefficient of child care services is statistically significant at 1% level of significance. The study therefore established that there is a significant relationship between child care services and employee retention.

Table 4.29: ANOVA Results for Child Care Services

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781(a)	.610	.608	6.79853

a Predictors: (Constant), Child Care Services (X₄)

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14592.375	1	14592.375	315.715	.000(a)
	Residual	9336.448	202	46.220		
	Total	23928.824	203			

a Predictors: (Constant), Child Care Services (X₄)

b Dependent Variable: Employee Retention (Y)

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	74.901	2.377		31.517	.000
	X ₄	1.705	.096	.781	17.768	.000

a Dependent Variable: Employee Retention (Y)

4.10.5 ANOVA Results for Employee Assistant Programs and Employee Retention

Table 30 shows that the F test gave a value of $F(1, 207) = 552.902$, $p < 0.001$ which is relatively large enough to support the goodness of fit model explaining the variations in the dependent variable. This equally implies that the coefficient of employee assistant programs is statistically significant at 1% level of significance. The study therefore established that there is a significant relationship between employee assistant programs and employee retention.

Table 4.30: ANOVA Results for Employee Assistant Programs

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.853(a)	.728	.726	5.53283

a Predictors: (Constant), Employee Assistant Programs (X_5)

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16925.522	1	16925.522	552.902	.000(a)
	Residual	6336.718	207	30.612		
	Total	23262.239	208			

a Predictors: (Constant), Employee Assistant Programs (X_5)

b Dependent Variable: Employee Retention (Y)

Coefficients

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	79.522	1.990		39.957	.000
	X ₅	1.345	.057	.853	23.514	.000

a Dependent Variable: Employee Retention (Y)

4.10.6 Overall Goodness of Fit Analysis

Table 4.31 shows all the predictor variables (X₁- X₅) entered into the estimated procedure of SPSS and the result model was found to be statistically significant at, F(5, 180) =467.119, p value <0.001). Analysis show that the coefficient of determination (the percentage variation in the dependent variable being explained by the changes in the independent variables) with F (5, 180) =467.119, p=0.001 and R² was 0.928. This implies that, flexible work options, family leave systems, recreational services, child care services and employee assistant programs explain 92.8% of the employee retention.

The coefficient of determination or the Adjusted R² indicated how change in the independent variables led to change in the dependent variable. It is also the coefficient of determination which tells how employee retention varies with flexible work options, family leave systems, recreational services, child care services and employee assistant programs. From data, the value of Adjusted R² was 0.926. This implies that, there was a variation of 92.6% of employee retention varied with flexible work options, family leave systems, recreational services, child care services and employee assistant programs at a confidence level of 95%. The estimated model revealed that the five independent variables explain 92.6% of the variation of the dependent variable (Y).

Table 4.31: Overall Goodness of fit Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.964(a)	.928	.926	2.97552

a. Predictors: (Constant), Work life Balance Practices

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20678.656	5	4135.731	467.119	.000(a)
	Residual	1593.667	180	8.854		
	Total	22272.323	185			

a Predictors: (Constant), Work life Balance Practices

b Dependent Variable: Employee Retention

4.11 Moderating Effect of Personal Characteristics

The study aimed at finding the moderating effect of personal characteristics on the influence of work life balance practices on employee retention of commercial banks in Kenya. The model took the following form:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_1 * M + \beta_7X_2 * M + \beta_8X_3 * M + \beta_9X_4 * M + \beta_{10}X_5 * M + \epsilon$$

Where;

Y =Employee Retention

B_0 = The Constant

X_1 = Flexible work Options

X_2 = Family Leave System

X_3 = Recreational Services

X_4 = Child Care Services

X_5 = Employee Assistant Programs

ϵ_i = The error term

M =The hypothesized moderator (Personal Characteristics-Age, Gender and Education level)

B =the beta coefficients of the independent variables.

The model equation was therefore:

$$Y = 66.636 + 0.168X_1 + 0.372X_2 + 0.672X_3 + 0.227X_4 + 0.611X_5 + 4.820 \text{ (Model 2)}$$

The regression results in table 4.32 shows that a coefficient of determination (R-Squared) for model 1 is 0.928 while for model 2 is 0.929. This means that flexible work options, family leave systems, recreational services, child care services and employee assistant programs as moderated by personal characteristics explained 92.9% of employee retention of commercial banks in Kenya. It can be deduced that personal characteristics enhances slightly more employee retention in commercial banks in Kenya.

The moderated model was:

$$Y = 66.636 + 0.168X_1 + 0.372X_2 + 0.672X_3 + 0.227X_4 + 0.611X_5 + 4.820 \quad (\text{Model 2})$$

The F test for model 1 gave a value of $F(5, 180) = 467.119, p < 0.001$ while F test for model 2 $F(6, 179) = 391.084, p < 0.001$ which is relatively large enough to support the goodness of fit model explaining the variations in the dependent variable. This validates that work life balance practices is a useful predictor of employee retention and is moderated by personal characteristics. The p value of model 2 is less than 0.05 leading to rejection of the null hypothesis hence supporting the hypothesis that personal characteristics have a significant positive moderating effect on the influence of work life balance practices on employee retention of commercial banks in Kenya. This is illustrated in the following models:

Model 1: flexible work options ($\beta=0.180, p=0.004$), Family Leave System ($\beta=0.408, p<0.001$), recreational services ($\beta=0.702, p< 0.001$), child care services ($\beta =0.264, p=0.012$) and employee assistant programs ($\beta=0.643, p< 0.001$).

Model 2: flexible work options ($\beta=0.168, p=0.007$), Family Leave System ($\beta=0.372, p=0.001$), recreational services ($\beta=0.672, p=0.001$), child care services ($\beta =0.227, p=0.037$) and employee assistant programs ($\beta=0.611, p< 0.001$).

Table 4.32: Regression Results for Personal Characteristics

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.964(a)	.928	.926	2.97552
2	.964(b)	.929	.927	2.96968

a Predictors: (Constant), Work life balance Practices

b Predictors: (Constant), Personal characteristics * Work life balance Practices

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20678.656	5	4135.731	467.119	.000(a)
	Residual	1593.667	180	8.854		
	Total	22272.323	185			
2	Regression	20693.727	6	3448.954	391.084	.000(b)
	Residual	1578.596	179	8.819		
	Total	22272.323	185			

a Predictors: (Constant), Work life balance Practices

b Predictors: (Constant), Personal characteristics * Work life balance Practices

c Dependent Variable: Employee Retention (Y)

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1 (Constant)	72.703	1.304		55.765	.000
Flexible work options X ₁	.180	.061	.088	2.935	.004
Family leave systemsX ₂	.408	.075	.302	5.433	.000
Recreational Services X ₃	.702	.059	.495	11.855	.000
Child Care Services X ₄	.264	.104	.123	2.535	.012
Employee Assistant Programs X ₅	.643	.077	.413	8.325	.000
2 (Constant)	66.636	4.820		13.826	.000
Flexible work options X ₁ * Personal Characteristics	.168	.062	.082	2.720	.007
Family leave systemsX ₂ * Personal Characteristics	.372	.080	.275	4.654	.000
Recreational Services X ₃ * Personal Characteristics	.672	.063	.474	10.611	.000
Child Care Services X ₄ * Personal Characteristics	.227	.108	.106	2.099	.037
Employee Assistant Programs X ₅ * Personal Characteristics	.611	.081	.392	7.552	.000

a Dependent Variable: Employee Retention (Y)

4.12 Optimal Model

The statistical models helps in forecasting future relationship independent and dependent variables. The study tested two models. Model 1 tested the influence of work life balance practices on employee retention and adopted the following model:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2+ \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \epsilon$$

Where;

Y is Employee Retention

β_0 is the Constant

$X_1 - X_5$ are Flexible work Options, Family Leave System, Recreational Services, Child Care Services and Employee Assistant Programs

$\hat{\epsilon}_i$ is the error term

$\beta_1 - \beta_5$ are the beta coefficients of the independent variables

The model equation was therefore:

$$Y = 72.703 + 0.180X_1 + 0.408X_2 + 0.702X_3 + 0.264X_4 + 0.643X_5 + 1.304 \quad (\text{Model 1})$$

Model 2 tested the interaction of personal characteristics on the influence of work life balance practices on employee retention and took the following format:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_1 * M + \beta_7X_2 * M + \beta_8X_3 * M + \beta_9X_4 * M + \beta_{10}X_5 * M + \hat{\epsilon}$$

Where;

Y is Employee Retention

B_0 is The Constant

$X_1 - X_5$ are Flexible work Options, Family Leave System, Recreational Services, Child Care Services and Employee Assistant Programs

$\hat{\epsilon}_i$ is The error term

M is the hypothesized moderator (Personal Characteristics-Age, Gender and Education level)

β_1 - β_5 are the beta coefficients of the independent variables

$\beta_6X_1^*M$, $\beta_7X_2^* M$, $\beta_8X_3^* M$, $\beta_9X_4^* M$ and $\beta_{10}X_5^* M$ show the interaction of personal characteristics on the influence of work life balance practices on employee retention.

The Model equation was therefore:

$$Y = 66.636 + 0.168X_1 + 0.372X_2 + 0.672X_3 + 0.227X_4 + 0.611X_5 + 4.820 \text{ (Model 2)}$$

The regression results shows a coefficient of determination (R-Squared) for model 1 is 0.928 while for model 2 is 0.929. This means that flexible work options, family leave system, recreational services, child care services and employee assistant programs as moderated by personal characteristics explained 92.9% of employee retention of commercial banks in Kenya. It can be deduced that personal characteristics enhances slightly more employee retention in commercial banks in Kenya. The model was thus adjusted to the optimal model in regards to the strength of the independent variables:

$$Y = 66.636 + 0.672X_3 + 0.611X_5 + 0.372X_2 + 0.227X_4 + 0.168X_1 + 4.820$$

$0.672X_3$ was Recreational Services, $0.611X_5$ was employee assistant programs, $0.372X_2$ was family leave system, $0.227X_4$ was child care services and $0.168X_1$ was flexible working options.

From the above model, recreational services had greater influence on employee retention with a coefficient of 0.672, followed by employee assistant programs with a coefficient of 0.611, followed by family leave system with a coefficient of 0.372, followed by child care services with a coefficient of 0.227 and lastly flexible work options with a coefficient of 0.168.

4.13 Hypothesis Testing

Hypothesis was done to determine the influence of work life balance practices on employee retention of commercial banks of Kenya.

The first research objective was to analyze the influence of flexible work options on employee retention in the commercial banks in Kenya. The following null hypothesis was tested:

H_{01} : Flexible work options have no significant influence on employee retention in the commercial banks in Kenya.

Table 4.32 shows that flexible work option had a t statistic of 2.935 corresponding to a p value of 0.004 which is less than 0.05. Since the p-value is less than 0.05 and the calculated t is greater than the critical at five per cent level of significance, the null hypothesis was rejected implying that flexible work option have a statistically significant effect on employee retention in the commercial banks in Kenya.

The second research objective was to analyze the influence of Family Leave System on employee retention in the commercial banks in Kenya. The following null hypothesis was tested:

H_{02} : Family Leave System has no significant influence on employee retention in the commercial banks in Kenya.

Table 4.32 shows that Family Leave System had a t statistic of 5.433 corresponding to a p value of 0.000 which is less than 0.05. Since the p-value is less than 0.05 and the calculated t is greater than the critical at five per cent level of significance, the null hypothesis was rejected implying that Family Leave System have a significant positive influence on employee retention of commercial banks in Kenya.

The third research objective was to assess the influence of recreational services on employee retention in the commercial banks in Kenya. The following null hypothesis was therefore tested:

H₀₃: Recreational services have no significant influence on employee retention in the commercial banks in Kenya.

Table 4.32 shows that recreational services had a t statistic of 11.855 corresponding to a p value of 0.000 which is less than 0.05. The null hypothesis therefore is rejected. Since the p-value is less than 0.05 and the calculated t is greater than the critical at five per cent level of significance, the null hypothesis was rejected implying that recreational services have a significant positive influence on employee retention of commercial banks in Kenya.

The fourth research objective was to assess the influence of child care services on employee retention in the commercial banks in Kenya. The following null hypothesis was therefore tested:

H₀₄: Child care services have no significant influence on employee retention in the commercial banks in Kenya.

Table 4.32 shows that Child care services had a t statistic of 2.535 corresponding to a p value of 0.012 which is less than 0.05. The null hypothesis therefore is rejected. Since the p-value is less than 0.05 and the calculated t is greater than the critical at five per cent level of significance, the null hypothesis was rejected implying that Child care services have a significant positive influence on employee retention of commercial banks in Kenya.

The fifth research objective was to find out the influence of employee assistant programs on employee retention in the commercial banks in Kenya. The following null hypothesis was therefore tested:

H₀₅: Employee assistant programs have no significant influence on employee retention in the commercial banks in Kenya.

Table 4.33 shows that Employee assistant programs had a t statistic of 8.325 corresponding to a p value of 0.000 which is less than 0.05. The null hypothesis therefore is rejected. Since the p-value is less than 0.05 and the calculated t is greater than the critical at five per cent level of significance, the null hypothesis was rejected implying that Employee assistant programs have a significant positive influence on employee retention of commercial banks in Kenya.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter discusses the summary of the main findings, draws conclusions, makes recommendations based on the findings, elaborates the study's contribution to existing knowledge and suggests areas for further studies. The conclusion are based on the results gotten from the study's findings while the recommendation is based on the researcher's knowledge and experience on work life balance practices and employee retention.

5.2 Summary of Major Findings

This section presents a brief summary of the study. The discussion focuses of the variables used; employee retention, flexible work options, family leave system, recreational services, child care services, employee assistant programs and personal characteristics. The summary enables a reader to have an understanding of the study just at a glance and understand the influence of work life balance practices on employee retention.

5.2.1 Influence of Flexible work options on Employee Retention

The study sought to assess the influence of flexible work options on employee retention. The indicators used were compressed work week, telework and staggered work arrangement. The results revealed that there is a significant positive influence of flexible work options on employee retention. The regression analysis findings indicated an R value of 0.485 and R square of 0.235. This means that increase in flexible work options increases employee retention of commercial banks in Kenya.

5.2.2 Influence of Family leave systemson Employee Retention

The researcher wanted to assess the influence of Family Leave System on employee retention in the commercial banks in Kenya. The indicators used were emergency leave, compassionate leave and dependent care leave. The results of regression analysis revealed that there is a significant positive influence of Family Leave System on employee retention. The results showed an R value of 0.887 and R^2 of 0.786. This means that increase in the use of family leave system increases employee retention of commercial banks in Kenya.

5.2.3 Influence of Recreational Services on Employee Retention

The study sought to analyze the influence of recreational services on employee retention of the commercial banks in Kenya. The indicators used were gym membership, family fun days and sports activities. The findings showed that recreation services had a significant positive effect on employee retention. The regression analysis showed an R value of 0.871 and $R^2=0.759$. This means that increase in the use recreational services increase employee retention of commercial banks in Kenya.

5.2.4 Influence of Child Care Services on Employee Retention

The researcher equally assessed the influence of child care services on employee retention in the commercial banks in Kenya. The indicators used were baby crèches, childcare vouchers and lactation station. The findings showed that child care services had a significant positive effect on employee retention. The regression results reported an R value of 0.781 and R^2 of 0.610. This means that increase in the use of child care services increases employee retention of commercial banks in Kenya.

5.2.5 Influence of Employee Assistant Programs on Employee Retention

The researcher equally sought to understand the influence of employee assistant programs on employee retention in the commercial banks in Kenya. The indicators used were counseling services, career development plans and corporate wellness programs. Results of regression analysis revealed that there is a significant positive influence of employee assistant programs on employee retention. The regression results show an R value of 0.853 and $R^2=0.728$ which means that increase in employee assistant programs increased retention.

5.2.6 Moderating Effect of Personal Characteristics

The researcher sought to understand the moderating effect of personal characteristics (age, gender and education) on the influence of work life balance practices on employee retention. The co-efficient results show that there was a positive significant moderating effect of personal characteristics on the influence of work life balance practices (flexible work options, family leave systems, recreational services, child care services and employee assistant programs) on employee retention. A co-efficient of 92.9% was gotten meaning that personal characteristics had a slight moderation on the influence of work life balance practices on employee retention. The co-efficient of the unmoderated model was 92.8%.

5.3 Conclusions

Human resources are the most critical components for strategic success across all organizations. Effective human resources practices should be able to satisfy and retain this most critical asset. The main role of HRM is to attract, retain, motivate and develop human resources to suit the current and future requirements. As the workplaces continue to evolve, a number of global trends for example the concept of work life balance are being adopted and currently taking center stage across organizations.

The study focused on work life balance practices as one of the contemporary HRM practices. In addition to the monetary benefits in terms of salaries and remuneration, work life balance practices present some of the non-monetary benefits to employees. They should be adopted as they prove to not only increase productivity but also increase job satisfaction, employee total wellbeing and reduce the desire of employees to move from one organization to another.

Globalization and the ever dynamic work places have not only changed the way business operations are run but also greatly changed how human resources are managed. Flexible working arrangements involves reassessing outdated employment forms and use of arrangements like flexible working hours, job sharing, compressed week, teleworking, staggered work arrangements among others. Flexible schedules not only provide employees with job satisfaction, better health, increased work-life balance and less stress; they also benefit employers. Through higher productivity levels, less turnover, increased employee retention, engagement and reduced absenteeism, employers are able to retain qualified employees and save costs related to recruitment and retaining employees.

There are great benefits that family-supportive organizations achieve when programs that support or are concerned about employees' families are in place. Employees' morale is boosted when employers cares about the employees' family's well-being. This will in turn positively affect their performance and productivity. Family Leave System for example provision of emergency, compassionate and dependent care leaves are not only beneficial to the employees but also to the employer as they increase job satisfaction, increase workers' commitment and engagement, reducing stress thereby decreasing the intentions of employees to leave.

A modern work place characterized by hectic work environment, advanced technology and the ever increasing and divergent customer demands requires contemporary solutions to maintain employee productivity and elevate their enthusiasm to perform

well. Creating an environment that allows time for fun activities at work can give employees the boost they need to happily perform their job. Fun at work can reduce absence, increase productivity and lower levels of stress. Having a recreational area where employees can vent can make them have positive mindsets. Generally, provision of recreational programs not only yield health benefits but also boost confidence, build interpersonal relationships, improves team spirit, create a positive company culture and hence increase the desire of employees to stay.

Provision of child care services is a contemporary HR practice that has not only caught the attention of company policy makers but also the law makers. The benefits of childcare services are not limited to children's development. Good quality, affordable childcare can have a positive impact on women's economic inclusion and national productivity and growth.

In some economies, there is a legal obligation of employers to support childcare until the child reaches a certain age. Kenya is slowly but progressively adopting these practices and the government and partners are working together to ensure that work places have policies and programs in support of child care. The Health Act (2017) for instance requires Kenyan employers to have lactation units at the work place.

Family-friendly workplace policies such as maternity, paternity and parental leave as well as flexible work schedules and facilities such as baby crèches, lactation units can allow employees, particularly women, to stay engaged and productive in the workplace while managing their care giving responsibilities effectively. An environment that supports employees' family life reduces stress and employee absenteeism thereby improving employee engagement and productivity.

Employee assistance program are work-based intervention programs designed to identify and assist employees in resolving personal concerns (marital, career, financial or emotional problems; family issues; substance/alcohol abuse, among others) that may be

adversely affecting the employee's performance. Prioritizing health and wellness programs using practices such as promoting healthy eating, fitness facilities, nutrition programs, work sports teams, free medical assessments and career guidance and counseling is important as it not only boosts productivity, but also minimizes absenteeism, fatigue and stress among employees.

5.4 Recommendations

The main objective of the study was to establish the influence of work life balance practices on employee retention in commercial banks in Kenya. The recommendations in this section are based on the study's findings and present actionable and evidence based solution to organizations that may wish to formulate and implement work life balance practices with the aim of increasing job satisfaction and thereby reduce employee retention. The recommendations can be applied in any other industry and not just the banking industry.

It is recommended that organizations introduce and implement flexible work options for example compressed work week which involves employees working fewer days in a week provided they meet the expected hours of the week, telework that involves one working not necessarily while at the office and staggered working arrangements for example choosing to report at different times as long as one is present during core business hours and finishes the required hours per day. Organizations may customize the various flexible working arrangements to suit different employees who may require different work arrangements. Such work arrangement not only increase employee retention but also improves employee morale, increase commitment and hence productivity.

In addition to the annual , maternity and paternity leaves which are compulsory set by the Kenya Labour Laws, it is recommended that organizations develop and implement other kinds of leave for example emergency, compassionate and dependent care leaves.

This takes cognizance of the study findings indicating that employees have various family responsibilities other than immediate family members such as elderly parents, grandchildren, siblings, spouses or significant others and in-laws. Such kind of leaves will reduce work-family conflict, enable employees to better manage their work-family matters, promote employees' emotional health, reduce presentism and hence increase employee retention. In addition, depending on the nature of business, the study recommends provision of unpaid leaves. These are leaves that employees who have exhausted their annual and compassionate leave for instance may be given for a certain predetermined period to allow an employee to attend to unforeseen or planned personal matters.

To enhance employees' retention, organizations need to offer recreation facilities and activities that are of interest to employees bearing in mind their different tastes, gender, age among others. This will encourage employees to engage in recreation activities that they enjoy most such as gym, family fun day, indoor games and interdepartmental games competition. The study findings revealed that CSR was one valued activity employees considered recreational. Therefore, there is need for organizations to put in place CSR activities that involve the employees and the public in terms of sports activities, support foundations and employee volunteer programs at community level. This is because a corporate image not only enhances the company's brand to outsiders but also plays a pivotal role in shaping employees' perceptions and respect for a company.

To make the work place more fun, it is recommended that organizations consider celebrating employees on their different anniversaries for example, employment anniversary or birthday celebrations and marriage among others. Other fun activities recommended are cultural celebrations like the employee with the best African attire among others. Generally, workplace recreation activities should be designed in ways that help the physical and physiological wellbeing of the employees. This is because healthy

employees are more productive and beneficial to organizations and are likely to remain in the organizations for longer period.

The study equally recommends organizations to put in place child care services to meet the educational, social, physical and emotional needs of the employees' children as a strategy to curb absenteeism, presentism and henceforth employee turnover. The findings show that majority of employees are in the child bearing age. Therefore, these programs are likely to attract and retain employees with young children or those planning to have or care for children.

The study equally recommends that employers need to consider extending maternity to six months. This will promote good health in young children through the promotion of exclusive breast feeding within the first six months. Just like many organizations like Microsoft Kenya among others, paternity leave should equally be extended to six weeks to not only enable the fathers bond with their young babies but also give care and support to the mother who just gave birth.

In addition, it is recommended that companies need to comply with the requirement of the Health Act (2017) that requires employers to put in place lactation stations in the workplace where nursing mothers can wash up, breast feed or express their milk and hygienically preserve it. Just like some few economies across the world that have obliged the employers to provide child care services up to a certain age, the Kenyan government can equally formulate policies and laws to oblige employers to have crèches, lactation units and any other programs that support child care.

The study recommends that organizations need to incorporate Employee Assistant Programs in their human resources plans. These could range from guiding and counseling, career guidance and support, corporate wellness that may include educational programs on financial, health, retirement, and family. These programs, when formulated and implemented well could increase employee morale, dedication that is

likely to emotionally attach employees to the organization and encourage them to stay on.

The study recommends the banking sector and all sectors at large to first consider retention strategies way before recruitment. It is counterproductive to recruit the best employees in terms of experience and academic qualification when retention strategies are not in place. Absence of proper retention strategies will make the valued employees frustrated, lose focus, stressed and exit the company anytime. The payoffs for organizations that focus on employee retention is good and worth the time and investment. Proper retention strategies lead to increased performance, better productivity, higher employee morale and improved quality of work and increase intentions to stay. The bottom line is that by focusing on employee retention, organizations will retain talented and motivated employees who truly want to be a part of the company and are focused on contributing to the organization's overall success.

Employee retention can therefore be enhanced by putting in place proper work–life balance programs in addition to the monetary benefits that come in terms of salaries and remunerations. Practices for example flexible works arrangement, family leave system, recreational services, child care service, employee assistance programs can be considered by any organization regardless of the size and industry. In addition, the study findings show that CSR activities equally give an aesthetic benefit to employees who take pride in the reputation of an organization thereby desiring to always identify with the organization conducting the CSR activities.

Work life balance practices are not practices to be determined once but should be a constant concern to be managed over and over again. For organization goals to be achieved through the people employed, work–life balance concerns must become a crucial feature of human resource policy and strategy. These practices should be anchored in the organization's strategic plan, be communicated to new and existing employees and mainly be considered way before recruitment. The study therefore

recommends organizations to improve their practices in order to increase employee retention, improve organizational performance, increase cost savings and improve productivity.

In conclusion, when formulating and implementing the various work life balance practices, the study recommends the need to factor in personal characteristics for example age, gender and education. The current labour market is very diverse with the millennial group for instance being the majority calls for the management to look differently at ways of tapping and maintaining such employees. Millennials now occupy a larger portion of the workplace and would be essential for employers to create an employee-centric culture that fosters productivity amongst this expanding demographic. In addition, one work life practice may suit a certain age bracket or gender and be irrelevant to the other. It is therefore recommended that organizations, when formulating such practices consider the age, gender and education level of the various employees.

5.5 Contribution to the existing knowledge

The ever changing business environment calls for changed ways of doing business and a complete view of human resources. The business environment is fluid and diverse and organizations that keep a competitive pace especially the management of human resources will reap great benefits in the long run. The study's findings and recommendations therefore provide some of the contemporary human resources practices to be considered at both organizational and national levels. The recommendations provided are solid, tested and practical ways in which the human resources as assets can be managed and retained for organizational effectiveness.

The recommendations have been made such a time when many organizations are struggling to put in place competitive human resources strategies to manage for example the millenials who now make almost half of the total work force, the women in leadership and the obligation of employers to observe the one third gender rule in

employment, the employment and management of persons with disabilities, stiff business competition and the ever advancing technological demands among other changing dynamics.

On the other hand, lots of research on work–life balance has focused mainly on the work and family domains. The current work force is however heterogeneous for instance employment of single parents, married, divorced, widowed, PWDs, millennials, those still working past their retirement age, massive presence of women in the labor market, workers with a long-standing health problem, childless women and men among others. The different workers may value different other nonworking domains besides the family. The study has addressed other nonwork domains besides family for example recreational activities, counselling, career advancement among others. This study and the findings thereof have therefore presented practical approaches to human resources given the heterogeneity of the contemporary labor force, hence contributed to the existing knowledge.

5.6 Areas for Further Study

The study only identified five independent variables (flexible work arrangements, family leave system, recreational services, child care services and employee assistant programs) as the work life balance programs that influence employee retention. There could be other WLB programs that can be assessed to further this study.

Equally, the study identified age, gender and education as personal characteristics to have a moderating effect on the influence of work life balance practices on employee retention. Other personal characteristics like length of service, employment cadre, marital status, health status of employees among others can be assessed to establish their effect on employee retention. Organizational characteristics such size, culture and leadership can be assessed also to establish their effect on employee retention.

The government, business owners and other policy makers were identified as some of the beneficiaries of this study. To make general national policies on work life balance and employee retention, there is need to perform research to understand the influence of work life balance practices on employee retention in other counties other than Nairobi. Equally, there is need to conduct such a study in other industries and institutions for example public institutions, private institutions, hospitals, manufacturing and horticultural sectors to help extend the understanding of how work life balance practices generally influence employee retention. The findings can be compared to this study.

The study established that few banks had put in place child care facilities for their employees. The issue of lactation units for example is a legal requirement that calls for compliance. The study results revealed that very few banks have lactation units in place. There is therefore need to conduct a survey in various organizations to establish whether this was effected and equally establish their contribution in matters employment management especially employee retention.

The study focused much on the intrinsic benefits that can be put in place to improve employee retention. There is need for more research to establish the effect of extrinsic factors on employee retention in Kenya. In addition, factors like recruitment and selection, employee relations, empowerment, performance contracting, involvement and participation can be assessed to establish their influence on retention. There is also need to conduct research to find out from the policy makers, the other values or benefits organizations get by implementing the work life balance practices. On the flip side, there is need for more research to establish the challenges faced by organizations in formulating and implementing work life balance practices. The results could help organizations to identify the challenges and put in place mitigation measures to ensure greater benefits.

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APPENDICES

Appendix I: Introduction Letter and Approvals



**JOMO KENYATTA UNIVERSITY
OF
AGRICULTURE AND TECHNOLOGY**
P.O. BOX 62000-00200 NAIROBI, KENYA. TELEPHONE: (020) – 221306
Nairobi CBD Campus

Entrepreneurship & Procurement Department

Date: 14th November, 2017

Ref:JKU/6/3/17a

To Whom It May Concern;

SUBJECT: LINNET KINTU MOGENI – HD412-C004-2484/2015

This is to introduce to you **Ms. Linnet Mogeni** who is a student pursuing PhD in Human Resource Management at Jomo Kenyatta University of Agriculture and Technology, Nairobi CBD Campus. The student is currently undertaking a research thesis entitled: **Influence of Work-Life Balance Practices on Employee Retention of the Commercial Banks in Kenya** in partial fulfillment of the requirement for the degree programme.

The purpose of this letter is to request you to give the student the necessary support and assistance to enable her to obtain necessary data for the thesis. Please note that the information given is purely for academic purpose and will be treated with strict confidence.

Do not hesitate to contact the undersigned for any more information.

Yours faithfully,

 Chairman
Nairobi CBD CAMPUS

Mary Kamaara (Ph.D)
ASSOCIATE CHAIRPERSON, EPD



JKUAT is ISO 9001:2008 and 14001:2004 Certified:
Setting Trends in Higher Education, Research and Innovation.



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,
2241349, 3310571, 2219420
Fax: +254-20-318245, 318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

NACOSTI, Upper Kabete
Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No. **NACOSTI/P/17/26677/20279**

Date: **27th November, 2017**

Linnet Kintu Mogeni
Jomo Kenyatta University of
Agriculture & Technology
P.O. Box 62000-00200
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Influence of work-life balance practices on employee retention of the commercial banks in Kenya”* I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **24th November, 2018.**

You are advised to report to **the County Commissioner and the County Director of Education, Nairobi County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

GP Kalerwa

**GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner
Nairobi County.

COUNTY COMMISSIONER
NAIROBI COUNTY
P. O. Box 30124-00100, NBI
TEL: 341666

The County Director of Education
Nairobi County.

THIS IS TO CERTIFY THAT:
MS. LINNET KINTU MOGENI
of JOMO KENYATTA UNIVERSITY OF
AGRICULTURE AND TECHNOLOGY,
61433-200 NAIROBI, has been permitted
to conduct research in *Nairobi County*

Permit No : NACOSTI/P/17/26677/20279
Date Of Issue : 27th November,2017
Fee Recieved :Ksh 2300

on the topic: **INFLUENCE OF WORK-LIFE
BALANCE PRACTICES ON EMPLOYEE
RETENTION OF THE COMMERCIAL BANKS
IN KENYA**

for the period ending:
24th November,2018



.....
**Applicant's
Signature**

J. J. Kalerwa
.....
**Director General
National Commission for Science,
Technology & Innovation**



Republic of Kenya
MINISTRY OF EDUCATION
STATE DEPARTMENT OF BASIC EDUCATION

Telegrams: "SCHOOLING", Nairobi
Telephone: Nairobi 020 2453699
Email: rcenairobi@gmail.com
edenairobi@gmail.com

REGIONAL COORDINATOR OF EDUCATION
NAIROBI REGION
NYAYO HOUSE
P.O. Box 74629 – 00200
NAIROBI

When replying please quote

Ref: RCE/NRB/GEN/1 VOL. I

DATE: 1st December, 2017

Linnet Kintu Mogeni
Jomo Kenyatta University of
Agriculture & Technology
P O Box 62000-00200
NAIROBI

RE: RESEARCH AUTHORIZATION

We are in receipt of a letter from the National Commission for Science, Technology and Innovation regarding research authorization in Nairobi County on "**Influence of work-life balances on employee retention of the commercial banks in Kenya**".

This office has no objection and authority is hereby granted for a period ending **24th November, 2018** as indicated in the request letter.

Kindly inform the Sub County Director of Education of the Sub County you intend to visit.

JAMES KIMOTHO
FOR: REGIONAL COORDINATOR OF EDUCATION
NAIROBI

c.c

Director General/CEO
Nation Commission for Science, Technology and Innovation
NAIROBI



Appendix II: Questionnaire

Please give answers in the spaces provided and tick (√) the box that matches your response to the questions where applicable.

Section A: Person and Organization Profile

1. Name of your bank _____

2. Name of the department/section _____

Position held in the bank (Tick as appropriate)

Management level Supervisory level Clerical and
Secretarial

3. Gender of the respondent (Please tick as applicable)

Male Female

4. Age bracket of the respondent (Please tick as applicable)

20-30 years 31-40 years 41-50 years Above 50
years

5. Length of continuous service with the organization. (Please tick as applicable)

Less than 2 years 2-5 years 6-10 years Over 10
years

6. Highest Education level. (Please tick as applicable)

PhD Bachelor's Degree Master's Degree
Diploma

7. Marital status

Married Divorced Single Widowed

8. Do you have children (Please tick as applicable)

Yes No

9. If you have children, what is their life stage of children (the ages of the employees' children)

Under 5 years 5-10 years

10-18 years Above 18 years

10. Do you care for any of the following (Please tick those you immediately care for)

Elderly parents

A family member with a special need

Any person not a family member that depends on you

Section B: Influence of Work Life Balance Practices on Employee Retention

1. Influence of Flexible work arrangements on Employee Retention

To what extent do the statements listed below influence employee retention? Rate them on the scale 1-5 as shown in the table below.

		Very great extent	Great extent	Small extent	Not at all	Not applicable
		5	4	3	2	1
i	I am allowed to schedule my work and time as long as I am present during core working hours.					
ii	I am allowed to work a few days a week provided I work the required number of hours					
iii	I am occasionally allowed to report much earlier and leave earlier or report late and leave late than the normal working time to attend to personal matters					
iv	It is not a must that I sit in the office. From time to time I am allowed to work from home or anywhere outside my work station.					
v	The organization allows employees to have local arrangement with fellow workers when they are not able to work full time					
vi	Staff are allowed to exchange shifts and have flexible start and finish time as long as they put in the minimum required time					
vii	Flexible work schedule makes me want to work for this organization more					
viii	I am allowed to leave my work station at any given time					
ix	My employer give me time off when i request					

x	I am looking for employment in an organization that allows employees more flexible work arrangements					
---	--	--	--	--	--	--

1a Apart from above, what other flexible work options exist in this bank?

.....

1b. What flexible work arrangement do you wish the bank to offer?

.....

2. Influence of Family leave system on Employee Retention

Please indicate the extent to which you agree with the following statements: The responses are in the scale of 1-5 as indicated in the table below

		Strongly	Agree	Neither	disagreed	Disagree	Strongly	disagree
		5	4	3	2	1		
i	I am allowed to take my annual leave as I plan it.							
ii	Employees take paid compassionate leave policy to attend to personal pressing matters							
iii	In cases of family emergencies, I am allowed to take a few hours or days off to attend to the emergency.							
iv	I find it easy to balance between work and family							

	responsibilities					
v	I am allowed to talk to my dependents and immediate family any time when am at work					
vi	My company always gives us time off to attend to critical personal matters					
vii	I find it very easy to manage my job and dependent care issues at home					
vii i	I wish I would be allowed time to attend to family matters					
ix	I am always happy with my employer as am able to balance my work and family responsibilities					
x	I can leave office before official time if I have a family issue to attend to					

2a. Apart from annual leave, maternity and paternity leaves what other leave system exist in this bank?

.....

2b. What other kinds of leave would you wish the bank to offer to improve your work life balance?

.....

3. Influence of Recreational Services on Employee Retention

Please indicate the extent to which you agree with the following statements: The responses are in the scale of 1-5 as indicated in the table below

		Strongly agree	Agree	Neither disagree	Disagree	Strongly disagree
		5	4	3	2	1
i	My bank trains and educates staff on the importance of physical fitness and good health					
ii	We have a gym in my bank and other sporting programs					
iii	Employees get subsidized gym membership fee at a place of choice or place identified by the bank					
iv	We often have family fun days sponsored by my bank					
v	I do have adequate time to do any sporting activity					
vi	I am very fit since I do have adequate time to exercise					
vi i	We are encouraged to have play indoor games during breaks while at work					
vi ii	We often have interdepartmental games competition sponsored by my bank					
ix	My bank encourages employees to involve in recreational activities					
x	I am happy because work is manageable hence i have time for physical fitness					

3a. What recreational or fun activities exist in this bank?

.....

3b. What other fun or recreational service/activities do you wish the bank to provide?

.....

4. Influence of Child Care Services on Employee Retention

Please indicate the extent to which you agree with the following statements: The responses are in the scale of 1-5 as indicated in the table below

		Strongly	Agree	Neither	disagreed	Disagree	Strongly	disagree
		5	4	3	2	1		
i	We have a baby care/ baby crèche in my bank							
ii	My bank pays for external services to take care of employees' young children							
iii	My bank gives vouchers to support bringing up employees' children							
iv	We have lactation stations for mothers to express and safely store breast milk for employees' young babies at home							
v	After maternity leave, employees are allowed to report to work a little late or leave work a little earlier to take care of their newborn.							
vi	I can have children while am still working here since it will be very easy to bring up the child while working							
vii	Most of the employees do not intend to stop working to first take care of their baby as the bank has favorable child care services							

vii	Most of the employees wish they can have more time with their children and still work					
ix	The baby care centre/crèche is well equipped. Most employees are comfortable leaving their baby there as they work					
x	Most of the employees are looking for employment in an organization that support young parents to bring up the children while working					

4a. What are some of the child care support services exist in this bank?

.....

4b. What other child care support services or programs do you wish the bank to offer?

.....

5. Influence of Employee Assistant Programs on Employee Retention

Please indicate the extent to which you agree with the following statements: The responses are in the scale of 1-5 as indicated in the table below

		Strongly agree	Agree	Neither	Disagree	Strongly disagree
		5	4	3	2	1
i	We have counseling services in my bank					
ii	My bank allows for paid study leaves					

iii	My bank provides flexible career planning to employees which encourages me to stay.					
iv	Employees are given training and education on importance of good health					
v	My bank often organizes regular free health screening and employee health checks					
vi	My bank has a structure/mechanism that promotes career growth					
vii	I am not stressed about my work and family and I have my bank to run to for help					
viii	My bank provides for teas and snacks for employees to break from their desks					
ix	I love waking up to come to work for this bank since it does value employees					
x	I am looking for employment in an organization that assist employees in terms of career, health and family matters					

5a. Apart from the work related training and education you receive, what other employee assistant programs exist in this bank?

.....

5b. What other employee assistant program do you wish the bank to provide?

.....

6 Personal characteristics, Work Life Balance practices and Employee

Retention

Please indicate the extent to which you agree with the following statements: The responses are in the scale of 1-5 as indicated in the table below.

		Strongly	Agree	Neither	disagreed	Disagree	Strongly	disagree
		5	4	3	2	1		
i	The employees who resign most from this bank range between the age of 25-40							
ii	Older employees have no desire to leave the bank							
iii	In my opinion, younger employees intend to resign or have resigned most from this bank							
iv	Highly educated employees do not work for long in this bank							
v	Only employees that have not attained degrees work longer in this bank							
vi	Employees with masters or PhDs are always stressed and desire to leave							
vii	This bank does not attract female job applicants and does not keep female employees for long							
vii i	Female employees with children are always stressed and desire to leave because they are not							

	able to balance work and bringing up children					
ix	Only male employees work a longer period in this bank					
x	In my opinion, age, education and gender of employee has nothing to do with employee retention					

7 Employee Retention and Work life Balance Practices

Please indicate the extent to which you agree with the following statements: The responses are in the scale of 1-5 as indicated in the table below.

		Strongly	Agree	Neither	disagreed	Disagree	Strongly	disagree
		5	4	3	2	1		
i	Employees in this bank have a strong desire to leave because they are not able to balance between work and non-work aspects of life							
ii	I intend to resign from this bank because the environment does not allow for starting or raising a family							

iii	I would prefer working in any other firm rather than this bank because I would be able to attend to family matters and still work very well					
iv	Many employees have resigned from this bank in less than two years because they prefer working somewhere they are able to work at the same time go to school and have quality time with family					
v	Employee do not stay in this bank long enough because they are not valued well					
vi	In my opinion, employees will stay here long if the bank provided clear career growth structure/mechanism					
vii	I sometimes ask my doctor to write for me a sick off when I do not want to go to work					
viii	I hate working for this bank because it is so rigid. You can't have your time even if you requested for some					
ix	I will not work for this bank for long since management doesn't value employees and neither supports employees to strike a balance between work and non work aspects					
x	I am working in this bank for lack of an alternative employer					

7a. What reasons do employees give for staying in this organization?

.....

7b. Why do employees resign from this bank?

.....

7c. What programs or activities would you recommend the bank to adopt to make you enjoy your work and hence not have a desire to leave/resign?

.....

The end

Thank you for your cooperation

Appendix III: List of Commercial Banks in Kenya

The list of these commercial banks was adapted from the Central Bank of Kenya (CBK, 2015)

1. African Banking Corporation Limited Postal Address: P.O Box 38610-00800, Nairobi
2. Bank of Africa Kenya Limited Postal Address: P. O. Box 69562-00400 Nairobi
3. Bank of Baroda (K) Limited Postal Address: P. O Box 30033 – 00100 Nairobi
4. Bank of India Postal Address: P. O. Box 30246 - 00100 Nairobi
5. Barclays Bank of Kenya Limited Postal Address: P. O. Box 30120 – 00100, Nairobi
6. Charterhouse Bank Limited UNDER - STATUTORY MANAGEMENT Postal Address: P. O. Box 43252 -00100 Nairobi
7. Chase Bank (K) Limited IN RECEIVERSHIP Postal Address: P. O. Box 66015-00800 Nairobi
8. Citibank N.A Kenya Postal Address: P. O. Box 30711 - 00100 Nairobi Telephone: +254-20- 2754000/ 2711221
9. Commercial Bank of Africa Limited Postal Address: P. O. Box 30437-00100 Nairobi
10. Consolidated Bank of Kenya Limited Postal Address: P. O. Box 51133 - 00200, Nairobi
11. Co-operative Bank of Kenya Limited Postal Address: P. O. Box 48231 - 00100 Nairobi
12. Credit Bank Limited Postal Address: P. O. Box 61064-00200 Nairobi
13. Development Bank of Kenya Limited Postal Address: P. O. Box 30483 - 00100, Nairobi

14. Diamond Trust Bank Kenya Limited Postal Address: P. O. Box 61711 – 00200, Nairobi
15. DIB Bank (Kenya) Limited Postal Address: P.O Box 6450-00200, Nairobi
16. Ecobank Kenya Limited Postal Address: P. O Box 49584- 00100 Nairobi
17. Spire Bank Ltd Postal Address: P. O. Box 52467-00200, Nairobi
18. Equity Bank Kenya Limited Postal Address: P. O. Box 75104-00200, Nairobi
19. Family Bank Limited Postal Address: P. O. Box 74145-00200 Nairobi
20. Fidelity Commercial Bank Limited Postal Address: P. O. Box 34886- 00100 Nairobi
21. First Community Bank Limited Postal Address: P. O. Box 26219-00100., Nairobi
22. Guaranty Trust Bank (K) Ltd Postal Address: P. O. Box 20613 – 00200, Nairobi
23. Guardian Bank Limited Postal Address: P. O. Box 67681 – 00200, Nairobi
24. Gulf African Bank Limited Postal Address: P. O. Box 43683 – 00100, Nairobi
25. Habib Bank A.G Zurich Postal Address: P. O. Box 30584 – 00100, Nairobi
26. Habib Bank Limited Postal Address: P. O. Box 43157 – 00100, Nairobi
27. Imperial Bank Limited IN RECEIVERSHIP Postal Address: P. O. Box 44905 – 00100, Nairobi
28. I & M Bank Limited Postal Address: P.O. Box 30238 – 00100, Nairobi
29. Jamii Bora Bank Limited Postal Address: P. O. Box 22741 – 00400, Nairobi
30. KCB Bank Kenya Limited Postal Address: P. O. Box 48400 – 00100, Nairobi
31. Middle East Bank (K) Limited Postal Address: P. O. Box 47387 - 0100 Nairobi

32. National Bank of Kenya Limited Postal Address: P. O. Box 72866 - 00200
Nairobi
33. NIC Bank Limited Postal Address: P. O. Box 44599 - 00100 Nairobi
34. M-Oriental Bank Limited Postal Address: P.O BOX 44080-00100, Nairobi
35. Paramount Bank Limited Postal Address: P. O. Box 14001 -00800 Nairobi
36. Prime Bank Limited Postal Address: P. O. Box 43825 – 00100, Nairobi
37. Sidian Bank Limited Postal Address: P. O. Box 25363 – 00603, Nairobi
38. Stanbic Bank Kenya Limited Postal Address: P. O. Box 72833 - 00200
Nairobi
39. Standard Chartered Bank Kenya Limited Postal Address: P. O. Box 30003
– 00100, Nairobi
40. Trans-National Bank Limited Postal Address: P. O. Box 34353 - 00100
Nairobi
41. UBA Kenya Bank Limited Postal Address: P. O. Box 34154 - 00100
Nairobi
42. Victoria Commercial Bank Limited Postal Address: P. O. Box 41114 -
00100 Nairobi