

Work-Life-Balance And Employee Performance In The Commercial Banking Sector In Nairobi City Country, Kenya

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Abstract: Employees in the commercial banking sector in Nairobi County face demanding working conditions, long working hours and work pressures that affect their family lives, which can hinder their work performance and promote poor work performance. In this context, this study attempts to deepen the impact of work-life balance on employee performance. The survey specifically looked at factors such as flexible working arrangements, leave schemes, the interaction between work and family roles and hours worked, assessing their impact on productivity. employee's work capacity. This study is based on theoretical frameworks including diffusion theory, conflict theory, facilitation theory, and high engagement theory. Carrying out a descriptive research survey design, the study involved a group of 140 employee participants from various departments in commercial banks in Nairobi County. Structured questionnaires were the main data collection tool, and their reliability and validity were confirmed by a pretest phase. Regression model was explored to show how employee job performance is affected by family responsibility, flexible work arrangements, work life conflict and welfare policies. Descriptive statistics, expressed as frequency distribution tables, facilitate the presentation of the data collected. Empirical lessons learned from the study results highlight the negative impact of inflexible work schedules and the lack of structured leave programs on employee job performance. The analysis also revealed the impact of work-family conflict and long work hours on job performance. Inferential analysis confirms the presence of a notable positive correlation between each independent variable and employee job performance, specifically emphasizing the interaction between leave programs, community perceptions and flexibility of work schedule. Further insights come from the regression model, which highlights the collective strength of four independent variables (work-family conflict, leave program, work hours, and flexible schedule activities) to explain significant variation in job performance over time. in Nairobi County. The predictive significance of the four variables on employee job performance was confirmed. Based on these findings, the study concludes that optimizing flexible work schedules, minimizing work-family conflict, institutionalizing structured leave programs, and establishing parameters Clearly defined work schedules are essential to enhance employee performance in commercial banks. . Recommendations from this study call for adopting shift work arrangements, creating appropriate organizational frameworks to minimize work-family dissonance, and providing transparent work schedules and easy to manage to promote a harmonious balance between work and private life. By imparting actionable insights, this study enables practitioners and policymakers in the commercial banking sector in Nairobi County to build a supportive operating environment, Put the need for work-life balance first. These efforts will result in high employee performance, higher job satisfaction, and improved overall well-being.

I. INTRODUCTION

According to Bloom and Van Reenen (2007), the development and production of an economy is strongly influenced by factors such as natural resources, labor, capital goods, land and intellectual property as well as such as the

ability to effectively use these inputs. Productivity plays an important role in economic growth because it reflects the efficiency with which resources are used to produce goods and services, as well as the overall health of the economy. In the literature, productivity is described in a variety of ways, including purposes, factors, and descriptors. The output-input-

volume ratio is used to determine productivity (OECD, 2017). Accordingly, above is a measure of the efficiency of production inputs such as labor and capital to create a certain amount of output in the economy. Labor productivity, according to OECD (2017), provides a dynamic assessment of an economy's economic progress, competitiveness and living standards. As a result, labor productivity (and everything that comes with it) is the measure used to express the economic fundamentals necessary for economic and social progress (Freeman, 2008).

The working class takes on many different roles. A person can have many different titles, including sister, mother, daughter, wife, colleague, breadwinner, doctor, dean, and many more. Because each title carries a different level of responsibility, these duties may be divided into work activities and social or recreational activities, which can create conflict. As the economy slows, innovative action plans are needed at both government and business levels to support businesses and create a more productive environment. Organizations are focusing their efforts on promoting WLB to increase productivity through innovation and technological improvements (Mulwa, 2017).

Labor is the most valuable resource of any business. By effectively improving employee engagement and minimizing workplace conflicts, HR managers can contribute more to the company's vision and goals (Afshan et al., 2012). WLB refers to how employees divide their time and attention in daily life between work and leisure (Oyiolo, 2018). The process of prioritizing one's career and personal goals is called WLB. Whether work is paid or voluntary, individuals have full control over what they do in their free time (Swarnalatha & Rajalakshmi, 2016). WLB impacts employee well-being, organizational excellence, attitudes and behaviors.

Financial institutions compete to dominate the market, forcing management to take significant measures to protect workers' goals (Abdulkadir, 2018). As a result, employees will have to work harder to balance work and personal obligations (Bakker & Schaufeli, 2008). If left unchecked, this can negatively affect a child's development, leading to social isolation and unhappy, broken families. Many people struggle to balance their personal and professional obligations. The Kenyan economy is still growing. To ameliorate cyclical peaks, employees must become more adaptable. To ameliorate cyclical peaks, employees must become more adaptable. Many studies show that high work intensity is associated with increased workplace stress (Ngari, 2014). According to Holbich's (2002) results, employees are scared, stressed, have little control over their workday and have too little time for personal hobbies.

Because in such events, employees may reconsider their principles. According to statistics, young people today are less likely to give up their personal businesses to work full-time. According to Higgins et al. Work-life balance is different for everyone. (2004). Instead, it offers schedule flexibility that allows individuals to combine work with other obligations, such as caring for the elderly or minor children.

A. EMPLOYEE PERFORMANCE

When it comes to achieving goals and achieving milestones, employee performance is crucial in any industry. Employee productivity is measured by the difference between departure and arrival times. Another approach is to use Armstrong's (2000) behavioral or performance criteria (established by the company). Viswesvaran et al. (2002) consider actions that can be observed, quantified, and evaluated by the company as a component of employee performance. According to Bose (2018), employee productivity is related to the overall success and revenue of the company. Therefore, companies must ensure that their employees are highly motivated to achieve their maximum potential, leading to better job retention. According to surveys conducted in Germany, France, the United States and the United Kingdom, employee performance is consistent with the WLB philosophy. Furthermore, research has revealed conflicts between high performance and workplace behavior (Mulwa, 2017).

According to Lee and Bruvold (2003), cognitive therapy and related concerns lead to unforeseen patterns, from critical HR processes to real life habits that reduce employee productivity. According to Wright and McMahan (2011), human resource managers have used cross-cultural strategies to enhance employee performance at all levels. Marketers compete for the best employees in their workplace.

Human resources must be considered for a company to gain an advantage over its competitors (Baxal, Eng & Bartram, 2011). Indeed, it is generally accepted that effective management of human resources will lead to measurable increases in productivity. WLB is necessary to create a high-performance culture that prioritizes growth, customer service, productivity and quality. Accordingly, the motivation behind this investigation was to find out how WLB affects employee performance.

B. WORK LIFE BALANCE

The notion of work-life balance (WLB) encompasses the equilibrium between one's work-related hours and the time allocated to one's personal life, as articulated by Oyiolo in 2018. The two sides are often intertwined and can sometimes lead to conflict. The likelihood of work-life imbalance is greater than that of work-life balance (Anderson, Coffey & Byerly, 2002). This imbalance can manifest in various forms such as workplace stress, job satisfaction, engagement, turnover, life, satisfaction, and others (Allen, Herst, Bruck & Sutton, 2000). In the past, work-life compatibility received little attention and was perceived as less of an issue due to the limited employment opportunities in large corporations and the preference of women for unpaid work. WLB is a word that is widely used to describe norms that were formerly deemed "family-friendly" but have since grown to include generations (Mulwa, 2017).

Different researchers with diverse backgrounds have provided varying explanations for the concept of work-life balance, influenced by a range of factors. WLB is a term that describes a person's ability to achieve a work-life balance while also allowing them to pursue other personal or leisure interests (Vidal, Leiva & Navaro, 2012). If one or more aspects of their

occupations are overlooked, employees and the organizations for which they work may suffer. Given that employee satisfaction is linked to productivity and performance, the organization's productivity and/or performance may suffer as a result dissatisfaction (Sikander, Mujtaba & Afza, 2012).

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WLB is a collection of links between many aspects of an employee's life, as well as the advantages and downsides that come with them. Both the individual and the corporation suffer from WLB concerns. Workers' mental health, individual job performance, and overall enjoyment of their life and work may be harmed as a result of this policy (Guest, 2001). WLB refers to the ability of employees to balance work and personal life. According to Thornthwaite (2004), employers see the benefits of the work environment they create to balance work and family life as a workplace benefit. While the WLB idea has evolved through time, it was founded on the importance of family responsibilities in the workplace. Individual connections and stress are now included in this idea, which was formerly limited to employee well-being or the well-being of close family members (Thornthwaite, 2004). Employees must create a balance between work and family time as a result of the conflict. Interpersonal problems at work, bad management, tight work schedules, and labor overload can all contribute to productivity challenges.

Work and family problems develop when family and professional lives clash owing to a lack of a solid support structure, family squabbles, and other causes (Baral & Bhargava, 2010). The WLB's proclivity to constantly addressing the same employment and family difficulties was criticized. The challenge has been employees' desire and capacity to accept predictions for settling disagreements arising from familial ties, cultural limits, and workplace expectations (Lock, 2003). Work-life conflicts that are not resolved have a negative impact on employed people's job possibilities and level of employment, as well as their health and productivity, as well as their families, and co-workers. There are a huge number of elderly persons in both developed and developing countries (ILO, 2011).

Over time, workplace demographics have shifted considerably, with more women working longer hours and taking on more responsibilities (Mulwa, 2017). As a result, flexible service planning (FWA) has become more popular as a

solution for reducing labor shortages throughout the world. Employees may fulfill their own obligations using FWA, which allows them to react swiftly to unexpected events and reduce travel time by altering the program, especially during peak hours (Duncan & Pettigrew, 2012). Work restructuring strategies include telecommuting and employment restructuring, as well as advantages such as dependent care, support and welfare programs, and working hours, yearly work plans, and temporary work schedules (Mugania, 2017). Employees gain from these measures because they assist to decrease workplace stress, which reduces unemployment and, as a result, improves productivity and employee retention.

Evidence implies that businesses with sophisticated WLB programs, such as FWA, may face increased market competition, particularly when compared to the next generation of workers. FWA is a relatively new and developing issue in human resource management, particularly as the globe struggles to recover from the COVID pandemic. As a result, if a firm wants to achieve high employee performance, it must find a way to strike a balance between personal and professional responsibilities. Employees who have the option of working flexible hours can pick and manage their own schedules (Omondi & Obonyo, 2018). Flexible work practices may be utilized to recruit and retain highly talented individuals, providing the firm a competitive edge thanks to the outstanding efforts of its highly pleased and loyal employees (Cole, 2006).

As a result of the evident changing realities of work, employees' personal and professional lives are becoming increasingly confined. Employees are stressed out by the 24-hour, limited-time resource, particularly when it comes to achieving objectives, paying bills, and keeping up with family duties. Conflicting responsibilities can impair people's engagement in job, family, and community in instances like these. Job-life friction is a sort of role conflict in which one's job and family commitments clash, making it difficult to meet one's own obligations while still meeting the obligations of others (Edwards & Rothbard, 2000).

Employees get the advantages and facilities they need to work in a more friendly atmosphere thanks to the welfare policy. To ensure worker productivity, social measures are maintained. Social assistance services, according to Agusioma, Nyakwara, and Mwit (2019), are financial or other sorts of aid that a firm provides to an employee and their family. The phrase employee wellness refers to a variety of perks and services offered by businesses. Personal communication services, gifts, vouchers, and access to equipment are among the rules. Workers feel more empowered in their professions when WLB increases, leading in happier, less stressed, more productive, and absentee employees. To reach its objectives, the banking industry fights for market leadership, which necessitates management overloading its workforce.

C. COMMERCIAL BANKING IN KENYA

Kenya has 40 major banks providing services to individuals and businesses (CBK, 2020). Nairobi City District is where these banks are headquartered. Commercial banks in Kenya are required to budget and save businesses, as well as maintain the smooth functioning of payment mechanisms and the continuous flow of international transactions, valuable

credit products and services. Due to mergers and acquisitions, competitive challenges and new organizational requirements, Kenyan banks have had to review their strategies. Banks should use technology to improve sales and fulfillment processes, manage distribution networks, and simplify operations to attract, satisfy, and retain customers. According to the CBK Annual Supervisory Report (2018), the attractiveness of different Kenyan banks has fluctuated significantly over the past five years. Due to the increasing availability of alternative services, such as better technology integration and greater workplace change, banks now face higher operational risks.

Lower margins due to interest rate leakage, consumer pressure and difficulty adapting to changing regulatory requirements are all factors. Leading to increased competition. As a result, resource constraints have been identified, making the mobilization of reserves more difficult (Purity, 2018). These challenges have affected the competitive structure of the banking industry. Banks continue to acquire and distribute other financial institutions through new distribution channels due to their competitive advantage in a rapidly growing market, thereby expanding the diversity of their products (Ngumi, 2014).

Banking system employees are working longer hours, have higher-level responsibilities, must meet deadlines and cope with nationwide fluctuations. Many of the most demanding bank branches are located in Nairobi County, which means staff there work longer hours, have more difficult and stressful tasks, leading to poor WLB (Mukururi, 2014). The behaviors listed above, which come on quickly and intensely, create significant tension due to employee arguments, and weaken employees' loyalty to their families, can have an impact. Negatively on long-term performance (Ioan, Codruta & Patricia, 2010).

D. SYNOPSIS OF THE PROBLEM

Employee productivity and efficiency are closely linked to performance, influenced by a variety of work and personal situations. So, a strong WLB will help you work more efficiently. The banking sector in Kenya ranks third out of 24 sectors in terms of impact of WLB issues (Mungania, 2016). According to a previous study, WLB is associated with reduced stress and physical symptoms, higher job satisfaction, lower turnover, and increased efficiency (Rathi & Barath, 2013). The performance of WLB has been explored by many scholars focusing on different components of the strategy. Mwangi (2017) examined the impact of WLB on work performance in universities and found that it was influenced by conflicting goals in the workplace and family life. Msabaa (2017) examined the impact of WLB on workforce turnover intentions of multinational humanitarian organizations in Kenya. Employee reward systems, employee turnover intentions, employee assistance programs and flexible working hours were explored in a study of global humanitarian organizations in Kenya.

Kangure (2014) examined the relationship between WLB and employee engagement in a Kenyan state-owned enterprise. Investigators have uncovered a new dimension to employee engagement, revealing that managers will have little

impact if they are not supported by a strong company culture, an engaged team clear rules and regulations. According to research by Kamau, Mukaya, and Wagoki, WLB tactics such as flexible work schedules have a significant favorable influence on employee performance (2013). A study by Muli (2014) demonstrated that employee performance and talent development as well as family support services and financial incentives are all linked to financial incentives.

According to growing data, the current employment situation is having a negative impact on the health and well-being of workers. A review of the available empirical evidence shows that attempts to explain the direct link between WLB and performance, especially in the Kenyan banking sector, have limitations.

E. THE GOALS OF THE RESEARCH

a. OVERALL GOAL

The overarching objective of the research was to investigate the influence of WLB on performance in Nairobi City County, Kenya.

b. THE PRECISE GOALS

- i. To determine the effect of the work-life-conflict on the commercial banking sector's performance in Nairobi City County, Kenya.
- ii. To establish the effect of the flexible-work- arrangements on the commercial banking sector's performance in Nairobi City County, Kenya.
- iii. To determine the effect of the welfare policies on the commercial banking sector's performance in Nairobi City County, Kenya.
- iv. To assess the effect of the family responsibilities on the commercial banking sector's performance in Nairobi City County, Kenya.

D. RESEARCH QUESTIONS

This study was guided by the following research questions:

- ✓ How does work-life conflict effect performance in Nairobi City County, Kenya's commercial banking sector?
- ✓ How does flexible labour arrangement affect performance in the commercial banking sector in Nairobi City County, Kenya?
- ✓ How do welfare policies affect performance in the commercial banking sector in Nairobi City County, Kenya?
- ✓ How does family responsibilities affect performance in the commercial banking sector in Nairobi City County, Kenya?

E. THE IMPORTANCE OF THIS STUDY

The project's results will assist management practice, policy, and philosophy in general. This report will serve as a

springboard for more in-depth research into why this is so, by adding to existing academic discussions about work-life balance and how it affects employee productivity and overall organizational performance.

The finance sector research will look into the consequences of using or not using proper WLB methods, and will thus be valuable in improving existing WLB standards. The data analysis' conclusions will be useful in developing policies for the government and other businesses. Because the findings of the study will be widely publicized, HR managers and administrators will be able to understand the value of WLB in terms of productivity.

F. THE CONSTRAINTS OF THE STUDY

The project demographic included all 40 CBK-registered banks with headquarters in Nairobi. The project run from August until December 2021.

G. LIMITATIONS OF THE STUDY

Most project respondents worked outside the study area, making it difficult to contact them. To mitigate this challenge, participants were communicated with via telephone and email. Bank employees were generally hesitant to provide information due to the nature of their work. To overcome this issue, the researcher trained research assistants in data collection.

H. HOW THE STUDY HAS BEEN ORGANIZED

The study is structured by five chapters, strategically designed to provide a comprehensive view of the research topic. The first chapter launches the study, delving into the context, objectives, rationale, underlying assumptions, and recognized limitations. Going further, the second chapter covers an in-depth review of the relevant literature, along with presenting a conceptual framework that visualizes the interactions between variables of interest. The third chapter describes in detail the methods and procedures used in the study. In the next chapter, the data collected will be examined and interpreted, and the results will be presented and dissected. Finally, the fifth chapter marks the conclusion of the study, summarizing the main findings, exploring their implications, and offering suggestions for future research. Essentially, this study follows a methodological structure, starting with an introduction, followed by a review of the existing literature, presentation of the research methodology, presentation and interpretation of the findings and conclusions. ends by exploring implications and recommendations.

II. REVIEW OF LITERATURE

A. INTRODUCTION

The aim of this systematic review was to reveal the current state of knowledge about the integration of the concepts of work-life balance (WLB) and employee productivity. The review justified the research project.

B. THEORETICAL REVIEW

a. SPILL-OVER THEORY

According to Piotrkowski's diffusion hypothesis, published in 1979, the difficulties between work and family need to be balanced so that employees can work effectively. This balance, as the author explains, has resulted in customer and employee satisfaction, while also reducing staff turnover. Greenhaus & Beutell (2010) support this view by emphasizing other factors that influence employee performance, such as stress, emotions, and the importance of maintaining work balance. and life. They emphasize the need to manage work or family stress so it does not have a negative impact on work or family life. Spillover theory explains how a positive or negative work spillover microsystem and family microsystem can form. Working from home is said to help achieve a healthy work-life balance. The impact of work on employees' home and family lives as well as work-related emotions have been described.

Two types of convenient distribution techniques, namely overflow and crossover, have been identified. The transition from one change to another in achieving a happy lifestyle is called the gap. Edwards and Rothbard (2000) found a significant relationship between work and family life due to diffusion processes, with some similarities.

Negative moods and emotions are part of emotional propagation, however the state of mind is employed less, while the environment is more steady and enduring (Radó et al. 2016). People who have an emotional overflow from work and family bring their workmoods or attitudes home with them. In addition to the affective leakage of the family, the researchers' theories also relate to the transfer of skills from one area to another, which is often called instrumental leakage.

Meyer and Rowan, along with co-author Richard Thaler, introduced institutional theory in 1977. The term "institutional theory" originates from the observation that organizational frameworks and conventions often lack connection. directly with business activities (Meyer and Rowan, 1977). This theoretical framework examines the internal and external factors that shape the way organizations operate. In addition to economic considerations, the consequences of enforcement measures are enormous (Hussain & Gunasekaran, 2002). The development and use of performance measures is subject to regulatory constraints such as workforce expertise (Hussain & Hoque, 2002; Munir et al., 2011). According to institutional theory, the operations and legitimacy of a business are deeply influenced by social, political, and economic factors. Global mandates, domestic pressures, and business alliances have influenced organizational transformation approaches that seek to change business operations. This perspective also highlights the risk that institutional concerns can disrupt organizational structures and processes. While constraints significantly shape non-financial performance measures, normative criteria such as professional experience play a central role in determining the selection and application of indicators operational efficiency (Munir et al., 2011).

Furthermore, an organization's performance is closely linked to its institutional attributes (Zhu and Sarkis, 2007). As

institutional logics have become increasingly important and attention has turned to the microfoundations of institutions, institutional theory has become more complex, giving rise to important research streams that span multiple levels, fields, organizations, internal organizations and individuals. The foundation of institutional theory stems from how institutions respond to moral influences encountered in society. In this investigation, institutional theory proved valuable in analyzing work-life balance, the dynamics of institutions, and their impact on productivity.

C. EMPIRICAL REVIEW

a. WORK-LIFE-CONFLICT AND EMPLOYEE PERFORMANCE

Al-Ababneh and Abu-Kharmeh (2014) explored the influence of different work environments (such as physical environment, job design, and work-life balance policies) on employee performance staff in luxury hotels in Jordanian resorts. Research shows that while the physical environment and work-life balance policies have a positive impact on employee performance, job design has a negative impact. Besides that, Tariq and Saeed (2021) aimed to study the relationship between work-life balance and employee performance in the banking sector of Pakistan. Research shows that there is a significant positive relationship between work-life balance and employee performance. Notably, employees with higher levels of work-life balance also showed better job satisfaction, organizational commitment, and lower turnover intention. Research by Lian, Ferris, and Brown (2012) examined the mediating role of work-family conflict in the relationship between job demands and employee health outcomes (measured in terms of physical symptoms and mental stress). Research shows that work-family conflict plays a mediating role in the relationship between job demands and employee health status.

Ray and Bahauddin (2012) discovered a link between work-life balance (WLB) and employee performance in their study, using 130 participants from the World Health Organization. National registration authority (NADRA). The results showed a positive correlation between work-life conflict and employee performance, which is contrary to previous findings. Research shows that marital status impacts work-life conflict, while gender has no impact on productivity or WLB. The results indicate that employee performance is not affected by marital status. However, the study lacks theoretical depth and does not provide theoretical insight. The occupational performance of working mothers in relation to work-family conflict and household chores was studied by Ajala (2017). According to research, working mothers face more work-family conflict than non-working mothers. There is a strong relationship between work-family conflict and the job performance of working mothers. Their study was a descriptive exploratory use case study approach. It also doesn't depend on guesswork.

To create modernity characteristics of work-life conflict, this study will apply a qualitative and theoretical approach.

Mofoluwake et al. (2020) examined work-family conflict and the role of individual intervention options in mediating the situation. According to survey results, 78.8% of female bank employees face difficulties in their careers due to stress related to balancing work and family life. Many women take advantage of a lack of comfort in the workplace by using ineffective personal coping strategies. According to the findings of this study, personal or individualized support is not necessary to address family work concerns. Therefore, addressing work-family issues across the company and across the country may require a well-planned and coordinated effort. Their study conducted a social survey using a self-administered questionnaire, but also highlighted concerns about its validity.

Overall, the reviewed studies highlight the importance of addressing work-life conflict to improve employee

performance, job satisfaction, and health outcomes. We recognize that these studies have limitations, such as reliance on self-reported data and specific domains or contexts. As we progress in our research, we will strive to address these limitations and contribute meaningfully to this field of research.

b. FWA AND EMPLOYEE PERFORMANCE

Mwangi (2018) examined the impact of FWA on the management performance of Kenyan companies listed on the NSE. The research methods used are descriptive and correlational. The sample was taken from a stratified population. For companies listed on NSE, the quality of the link between organizational performance and various agile alternatives is found to be good. This implies that a diverse set of agile options has a major impact on organizational success. According to a survey by Kialo, Kenyan commercial bankers show that having more freedom in their working conditions improves their performance (2021). This will be a descriptive study, as agreed. According to the results, when requiring flexible working hours, managers are less inclined to take into account employees' commitment to the organization. When employees leave the office, they cannot solve work-related problems, which prevents them from completing their tasks. Employees are not encouraged to stay with the company after being appointed to a new position.

For private banks, this study recommends a variety of flexible commercial arrangements. Companies are no longer required to provide financial support for work options programs because people can work effectively from various locations using mobile devices such as tablets, computers and laptops. HR and general managers from 42 Kenyan commercial banks comprised the study's target group of 84 individuals. The study focused only on upper management; No entry-level employees were included. In the statistical population, all bank employees are included. Mwebi (2015) tested the impact of FWA on team performance in Nairobi banks. Commercial banks in Nairobi city center allow placement based on observation. On the other hand, FWA appears to reduce bank employee productivity. Therefore, employers (banks) benefit from flexibility because it meets the needs of all employees, especially those who have to balance work and family obligations. A comprehensive approach was adopted instead of dividing the FWA into smaller components. As a result of the survey design, it is possible to analyze several components of FWA and their influence on employee performance.

c. WELFARE POLICIES AND EMPLOYEE PERFORMANCE

The happiness of a person or a community is linked to a lifestyle that is appropriate to the environment, the social environment and the economic environment. Workers Happiness is important, which is why companies offer legitimate and non-price benefits, as well as competitive salaries, to increase employee motivation and thus strengthen loyalty and loyalty together with their trust in the company. The economic and social components of happiness are taken

into account in labor policy. The main goal of social protection is to meet the needs of the most vulnerable people in society, such as preventing and reducing poverty.

Weldon (2014) published a literature review on employee wellness programs in Kenya. According to the results, investing in employee welfare is costly and does not affect company and employee productivity. It can capture many different effects, such as a person's personal characteristics and actions, as well as the social, physical and economic environment. When these initiatives are fully implemented in today's workplace, the promised benefits of improved employee performance, stronger work ethic, less stress and burnout are also expected. As increased productivity will achieve overall growth of the company. Research results demonstrate that there is a direct link between health and safety, retirement planning and service delivery.

The research is based on secondary sources; this is an empirical evaluation rather than a primary data analysis. For this project, a questionnaire will be used to collect information from commercial banks in Nairobi, as well as primary and secondary data.

During a period of industrial unrest in Kenya, Nyakwara, Shiundu, and Gongera (2014) examined the impact of employee welfare at Mumias Company on the company's overall performance. The method used in this study is a causal comparative study. Sample size was calculated using the Morgan and Krejcie method to determine the sample size of the population.

d. FAMILY RESPONSIBILITY AND EMPLOYEE PERFORMANCE

Johnson (2017) investigated the impact of family-friendly policies on working mothers' performance. The study found that providing support, such as flexible work arrangements, paid family leave, and childcare assistance, enhanced working mothers' job satisfaction and engagement, ultimately leading to improved job performance. Another study by Williams (2018) focused on the relationship between family responsibilities and work-family conflict. The study found that work-family conflict leads to reduced job satisfaction and poor job performance. Employer support, such as flexible work arrangements and family-friendly policies, can reduce work-family conflict.

Smith (2019) examined the impact of family responsibilities on employee productivity. The study found that employees with greater family responsibilities, such as caring for young children or elderly family members, had slightly lower productivity levels. However, providing support, such as flexible work arrangements or on-site childcare facilities, mitigated the negative effects.

People with two incomes, single-parent households, and senior care are more prevalent than ever in today's culture (Läzer, Osoian & Rațiu, 2010). Caring for the elderly is one of the numerous responsibilities that professionals face on a daily basis. As a result, striking a work-life balance becomes challenging, with positive or negative effects depending on how well you manage your time (Moon & Roh, 2010). When work and family life are incompatible, a downward spiral from work to family life and vice versa might occur (Agarwala, 2007). Organizations must find a way to balance the two domains in order to fight this. To create a balance, employers can establish services like day-care, employee counselling, recreation centers, or paternity leave.

WLB and banking efficiency have been linked, thus according Mungania (2017). According to one study, businesses that encourage employees to balance work and family life do better. Work-life conflicts had an effect on performance, showing that the two are related in the banking industry. In order to accomplish corporate objectives,

companies must analyze their employees' WLB needs and build and implement successful solutions based on the results. According to the data gathered during this inquiry, employees do not participate in the implementation of reconciliation processes since they are not made public. The study will investigate if being concerned about one's family has an impact on one's work performance. Workplace performance is compared to family obligations.

D. SUMMARY AND GAPS OF LITERATURE REVIEW

According to empirical investigations, WLB has a significant impact on employee efficiency, and the findings were in accordance across all organizations studied. Additional study and data collecting are needed to improve knowledge, establish long-term standards for acceptable WLB throughout the world, and optimize the benefits of incorporating WLB practices in corporations. Given the conceptual, contextual, and methodological limitations, this study investigates the impact of WLB on staff productivity in Kenyan banks in an attempt to fill these research gaps. According to empirical investigations, WLB has a significant impact on employee efficiency, and the findings were in accordance across all organizations studied. Additional study and data collecting are needed to improve knowledge, establish long-term standards for acceptable WLB throughout the world, and optimize the benefits of incorporating WLB practices in corporations. Given the conceptual, contextual, and methodological limitations, this study investigates the impact of WLB on staff productivity in Kenyan banks in an attempt to fill these research gaps.

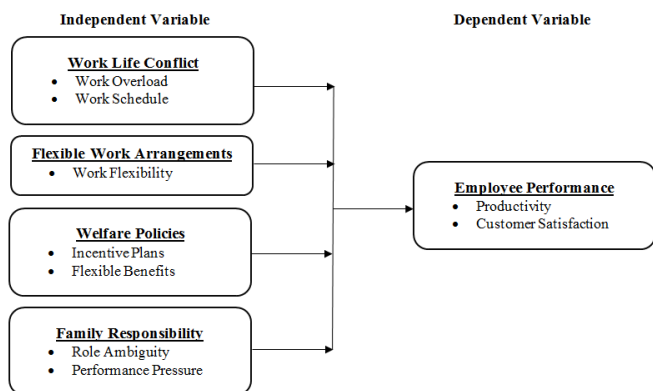
Researcher	Topic of the study	Study Variable	Research Gap	Dealing with Research Gaps
Rai (2012)	Work Life Conflict and Employee Commitment.	Work-life conflict	There was no theoretical review that contributed to the study because their work was based on no theoretical foundation.	To enhance the present features of work-life conflict, this project will use a mixed-method approach and will be based on two theories.
Ajala (2017)	Work-family conflict as a predictor of job success among working mothers.	Work-life conflict	Their work was a case study with no theoretical foundations.	This study will utilize a deductive method based on two theories to enhance the present characteristics of work-life conflict.
Mofolu wake et al. (2020)	Examining the role of human intervention as a type of mediation.	Work life conflict	Their study used a self-administered social survey, which prompted concerns about the data's dependability.	To enhance the present features of work-life conflict, this project will use a mixed-methods approach based on two theories.
Mwangi (2018)	The Impact of Flexible Work Options on the Organizational Performance of Kenya's Nairobi Securities Exchange Listed Companies.	Flexible work arrangements	Their research looked on how FWA impacts organizational effectiveness.	The focus of this research will be on how FWA affects staff productivity.
Kyalo (2021)	In Kenyan commercial banks, the impact of telecommuting on work satisfaction.	FWA	They only surveyed upper-level managers and excluded lower-level employees.	Employees from all levels of the banking industry will be included in this study's sample size.

Mwebi (2015)	Flexitime's Impact on Job Satisfaction in Nairobi's Commercial Banks.	FWA	The FWA was conceptualized extremely broadly in the study, and it was not broken down into smaller components.	When it comes to comprehending FWA, this study will fragment it.
Weldon and Muathe (2014)	Employee wellness initiatives in Kenya: a critical review of the literature	Welfare policies	The research was based on secondary data; it was an empirical review with no original data.	This study will use a mixed-method approach to gather data from Nairobi's commercial banks, employing primary and secondary data as well as a questionnaire.
Nyakwara (2014)	Employee welfare facilities as a method of interfering in the consequences of worker dissatisfaction on corporate productivity.	Welfare policies	The study looks at labor discontent and how it affects organizational effectiveness.	The purpose of this investigation is to see how welfare programs effect employee productivity.

Source: Researcher (2023)

Table 2.1: Literature Review Summary

E. THE CONCEPTUAL FRAMEWORK



Source: Researcher (2023)

Figure 2.1: The Conceptual Framework

III. RESEARCH METHODOLOGY

A. INTRODUCTION

This section encapsulates a concise overview of the research methodology employed in this study. Encompassed within are insights into the study's structure, the intended recipient group, the selection of samples and the methods employed for sampling, the tools utilized for research, the validation and reliability of these tools, the protocols governing data collection, and the strategies for data processing.

B. RESEARCH DESIGN

To examine the factors that affect employee productivity, this study will apply a descriptive research method. Descriptive research, as defined by the Association for Educational Communication and Technology (2001), involves

the collection of data that describes events, followed by organization, tabulation, graphing, and summarization they. This method is used to collect data to evaluate a hypothesis or answer questions related to the current status of research participants.

C. TARGET POPULATION

The survey's demographics included the 40 largest Kenyan banks based in Nairobi County. Bank management is divided into three levels: upper level, middle level and lower level. The survey interviewed human resource managers, chief financial officers, treasury directors, chief operating officers and branch managers at all levels of bank management. According to Table 3.1, senior management accounts for 11.6% of all Kenyan banks, while middle management accounts for 22.9% and lower level management accounts for 65.5%. In Appendix III you will find a list of Kenyan banks operating in 2020. In Table 3.1, titled "Target Population," the categories and corresponding data represent the composition of the survey target population. This table shows the total population and its distribution across different levels of management in the Kenyan banking sector. Data are taken from CBK's annual monitoring report (2020). According to the table, the senior management level includes 54 individuals, representing 11.6% of the total population. There are 108 people with intermediate level, accounting for 22.9% of the population.

Lower management employees were the most represented at 308 people, or 65.5% of the total population. Overall, this table reflects the distribution of management levels in the surveyed Kenyan banks, which totalled to 470 people.

Category	Total Population	Percentage %
Upper Tier of Management	54	11.6
Middle Tier	108	22.9
Lower Tier Management	308	65.5
	470	100

Source: CBK Supervision Annual Report (2020)

Table 3.1: Target Population

D. SAMPLING PROCEDURE AND DESIGN

A sampling plan consists of a set of principles that guide the selection of a representative sample from a larger population. This method helps the researcher determine which components will make up the final results of the study. The sampling frame constitutes an inventory of all the entities in the population that have been selected for inclusion in the survey (Creswell and Creswell, 2017). Auditing is carried out in banks and close observation is directed towards the employees of various functional departments. Choosing a sample size equivalent to 10%, as stated by Mugenda and Mugenda (2003), would effectively capture the demographic group examined and afford robust data analysis techniques. In this study, stratified random sampling technique was deployed to identify study participants. A subset of 30% of respondents will be included in the study, representing a proportion of the entire sample. The sample of 141 individuals is therefore considered a representative portrait of the three distinct classes that make up the different levels of bank management.

Category	Total Population	Percentage %	Sample Ratio	Sample Frequency
Upper Tier of Management	54	11.6	0.3	16
Middle Tier	108	22.9	0.3	33
Lower Tier	308	65.5	0.3	92

Management

470 100

Source: Researcher (2023)

Table 3.2: Sample Size

According to the table, the upper management level has a total population of 54 people, accounting for 11.6% of the total population.

The sampling rate for this level was 0.3, giving a sampling frequency of 16. The average level included 108 individuals, representing 22.9% of the total population. Similar to the upper level, the sampling rate at this level is 0.3, resulting in a sampling frequency of 33. The lower management level has the largest population, with 308 individuals, or 65.5% of the total population. The sample rate for this level is also 0.3, giving a sample rate of 92. Overall, the table shows the distribution of the target population and the corresponding sampling frequency at different levels of management, with a total sample of 141 individuals.

E. DATA SOURCES AND COLLECTION INSTRUMENT

The primary research method will be a structured face-to-face survey (see Appendix II). Because structured questions are pre-formed, Malhotra asserts that structured questions can collect data more effectively (2004). Quantitative data can be collected using closed questions, while qualitative data can be collected using open-ended questions. The questionnaire was divided into five sections to collect data on different aspects of the study. Part A examines the socio-demographic characteristics of respondents. Part B explains how conflict at work and in personal life affects employee performance at work; Part C looks at how flexible work arrangements affect employee performance in the workplace; Part D looks at how social policies affect employee performance in the workplace; and Part E explains how family responsibilities affect employee performance in the workplace.

F. VALIDITY AND RELIABILITY OF RESEARCH TOOLS

a. PILOT STUDY

A pilot survey was conducted to evaluate a research instrument that aimed to reduce the risk of failure by developing an instrument capable of accurately measuring the effects of work-life balance (WLB) on employee productivity. To ensure the feasibility of effective data collection, preliminary research was conducted to confirm the validity and reliability of the data collection equipment to be used. The information is encoded and then reviewed. Based on the results of the pilot project, the researchers were able to improve the research tools and study design. Based on the responses of 20 pilot survey participants, the overall study score was calculated as 3.8 out of 5. This score indicates a moderate level of agreement or satisfaction with the relationship between work-life balance (WLB) and employee productivity.

A score of 3.8 indicates that on average, participants perceived a positive association between WLB and employee productivity. However, there is still room for improvement

and further research to better understand the extent and nuances of this relationship.

b. VALIDITY OF INSTRUMENTS

The validity of a measuring instrument refers to how well it evaluates what it claims to measure (Jankowicz, 2005). According to Ouma (2012), content validity is a decision made by specialists who look at the instrument's wording, structure, and evaluation to see if it truly represents the investigated concept. To increase the validity of the research instrument, earlier studies' research questions are used first, if possible. Second, the questionnaire is provided to a small group of academics and a random sample of respondents to scrutinize and assess the questionnaire's structure, length, and relevance.

c. RELIABILITY OF INSTRUMENTS

The consistency with which a questionnaire, observation, or other measuring method produces consistent results is referred to as reliability. The reliability coefficient will be estimated using the Spearman correlation coefficient. We'll choose a range of 0.7 to 0.8 for sturdiness. According to Orodho et al., a correlation value of 0.7 to 0.8 denotes that the instrument is reliable, but one more than 0.9 indicates that the tool is extremely reliable (2002).

Variable	Cronbach's Alpha
Work-Life Conflict	0.850
Flexible Work Arrangements	0.720
Welfare Policies	0.680
Family Responsibilities	0.800

Source: Researcher (2023)

Table 3.3: Reliability Test Results

The "Work-Life Conflict" measure has a commendable Cronbach's alpha of 0.85, indicating strong internal consistency prevails across its constituent items. This result shows a strong correlation between items assessing work and life conflict in the study. Meanwhile, "Flexible work modifications" showed a Cronbach's alpha coefficient of 0.72, demonstrating a moderate level of internal consistency. Although there is some degree of correlation between items in this category, potential improvements could be considered to increase the reliability of the scale. Similar to the previous variable, "Social Protection Policy" yielded a Cronbach's alpha coefficient of 0.68, indicating a moderate level of internal consistency. Here too, the prospect of improving the reliability of scales related to social policy can be explored. On the other hand, the "Family Responsibilities" variable yielded a strong Cronbach's alpha of 0.80, highlighting strong internal consistency. The items in this variable have an internal connection, effectively assessing family responsibilities in the study.

The pilot survey received an overall rating of 3.8 out of 5, indicating moderate agreement or satisfaction with the interaction between work-life balance (WLB) and employee productivity. This cumulative score is derived from respondents' ratings of multiple variables, including work-life conflict, flexible work arrangements, social policies, and family responsibilities. In addition, the reliability of the survey

tool was assessed using Cronbach's Alpha coefficient. The Cronbach Alpha value for each variable is as follows: work-life conflict (0.85), flexible work arrangements (0.72), social policies (0.68) and family responsibilities (0.80). These data demonstrate satisfactory internal consistency and reliability of the scales used in the pilot survey for each variable.

These findings imply that the variables presented in the pilot survey are highly reliable and that cumulative scores provide valuable information about participants' views on the link between WLB and productivity. However, further research with larger samples is still needed to confirm and strengthen these findings. Overall, Cronbach's alpha coefficients indicate that variables related to work-life conflict and family responsibilities maintain commendable internal consistency. However, it is possible to further refine the reliability of variables related to flexible work arrangements and social policies.

G. DATA COLLECTION PROCEDURE

Respondents' information was collected through a self-administered questionnaire. A questionnaire was particularly useful as it reduced bias by asking all respondents the same questions (Burton & Bartlett, 2009). The questionnaire was sent and selected using a specific format. After a certain amount of time had passed, the competent authorities compiled complete responses. The researcher was able to complete the quantitative technique and analyse the results using statistics thanks to the questionnaire. The researcher applied for NACOSTI ethical clearances as well as a letter of support from Kenyatta University.

H. DATA ANALYSIS AND PRESENTATION

The SPSS software will be used to examine quantitative data. This is often used for descriptive data analysis like computing averages and percentages. All interviews will be transcribed and translated before being examined in a comparative manner. Then, using a combination of deductive and inductive methodologies, replies are coded and themes are developed based on emergent expressive commonalities (Saldana 2012). Then, with the aid of MAXQDA software, common categories and subjects are located, and a thorough analysis is carried out. To derive inferences about how the program caused change, descriptive and inferential statistics are employed. The data analysis findings are analyzed and provided in a variety of formats (narrative and graphical). To convey qualitative data analysis, themes and narratives are employed. A multiple linear regression analysis will be performed, as shown below;

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

Whereby;

Y = is the dependent variable (employee productivity),

X = is the independent variable,

X₁ = Composite value for work-life conflict,

X₂ = Aggregate value for FWA,

X₃ = Aggregate value of social policy,

X₄ = Aggregate value of family responsibilities

e = Margin error,

β₀ = represents a constant

β_{1,2,3,4} are the regression coefficients

I. ETHICAL CONSIDERATIONS

Because participation in the inquiry will be voluntary, an agreement will be requested in exchange for complete awareness of the project's goal. There will be no infringement of privacy or confidentiality. The study's findings will be made available to all participants who are interested.

IV. RESEARCH FINDINGS AND DISCUSSIONS

A. INTRODUCTION

In this chapter, the results and discussion of the study are presented as follows: First, response rate analysis is presented, followed by descriptive statistics highlighting the profile and characteristics of respondents. This helps determine how well the data represents the population of interest. Finally, inferential statistics will be discussed.

B. RESPONSE RATE

The survey was distributed to all 470 managers in the target population, with 282 completed surveys received, resulting in a response rate of 60%. This response rate was deemed sufficient for data analysis, as it exceeds the 70% threshold considered excellent by Mugenda and Mugenda (2012), and meets the 60% threshold deemed sufficient for academic research by Nulty (2018).

Category	Total Population	Completed Surveys	Response Rate
Upper Tier Management	54	32	59.3%
Middle Tier Management	108	65	60.2%
Lower Tier Management	308	185	60.1%
TOTAL	470	282	60.0%

Source: Researcher (2023)

Table 4.1: Response Rate

The response rate for each category of management was relatively consistent, with response rates ranging from 59.3% to 60.2%. The total response rate of 60.0% exceeded the minimum threshold deemed sufficient for academic research, indicating that the sample size is adequate for data analysis. Frequencies, percentages, and measures of central tendency were used to analyse the data.

C. DEMOGRAPHIC INFORMATION

This section presents the demographic information of the participants who completed the survey. The survey was distributed to 470 managers in the target population, with 282 completed surveys received, resulting in a response rate of 60%. The participants were from the top 40 Kenyan banks based in Nairobi County, and were polled across all levels of bank management. This section presents the breakdown of the demographic data based on gender, academic level, years of

experience, and role in the bank. The data is presented in tables and accompanied by explanations of the results. Understanding the demographic makeup of the participants is important for interpreting the results of the survey and drawing meaningful conclusions.

Gender	Number	Percentage
Male	173	61.35%
Female	109	38.65%

Source: Researcher (2023)

Table 4.2: Gender

Out of the 282 respondents, 173 were male, representing 61.35% of the sample, while 109 were female, representing 38.65% of the sample.

Education	Number	Percentage %
Secondary	5	1.77
College Diploma	72	25.53
Bachelor's Degree	135	47.87
Master's Degree	58	20.57
Other	12	4.26

Source: Researcher (2023)

Table 4.3: Academic Level of Education

Of the 282 respondents, 5 had a secondary level of education, 72 had a college diploma, 135 had a bachelor's degree, 58 had a master's degree, and 12 had other levels of education. The percentages of each category are also presented.

Length of Service	Number	Percentage %
Less than a year	12	4.26
1 to 5 years	121	42.91
6 to 10 years	84	29.79
At least 10 years	65	23.05

Source: Researcher (2023)

Table 4.4: Length of Service

Of the 282 respondents, 12 had been working in the bank for less than a year, 121 had been working for 1 to 5 years, 84 had been working for 6 to 10 years, and 65 had been working for at least 10 years. The percentages of each category are also presented.

Role	Number	Percentage %
Finance Manager	36	12.77
Human Resource Manager	49	17.37
Marketing Manager	20	7.09
ICT Manager	24	8.51
Operations Manager	47	16.67
Other	106	37.59
TOTAL	282	100

Source: Researcher (2023)

Table 4.5: Role in the Bank

Of the 282 respondents, 36 were finance managers, 49 were human resource managers, 20 were marketing managers, 24 were ICT managers, 47 were operations managers, and 106 had other roles in the bank. The percentages of each category are also presented.

D. WORK-LIFE CONFLICT AND EMPLOYEE PERFORMANCE

The study sought to evaluate work life conflict and employee performance.

Statement	N	Min	Max	Mean	SD
I am able to support my family even if I work.	282	1	5	4.04	0.96
After returning from a trip, I generally feel productive.	282	1	5	3.55	1.16
I'm inspired to continue supporting the bank when my leave...	282	1	5	3.95	1.05
The bank will only let me go if I can guarantee that my de...	282	1	5	3.76	1.08
I am able to balance my work and personal obligations as ...	282	1	5	3.89	0.98
My ability to work successfully is unaffected by my pers...	282	1	5	3.91	0.92

Source: Researcher (2023)

Table 4.6: Work-Life Conflict

The above table shows the descriptive statistics for each statement in terms of N, minimum value, maximum value, mean, and standard deviation. The number of respondents for each statement is 282, which represents the total number of completed surveys received. The data shows that the respondents generally agreed that they can support their family even if they work, with a mean score of 4.04. They also tended to agree that their ability to work successfully is unaffected by their personal life, with a mean score of 3.91.

However, the respondents were more neutral regarding their productivity after returning from a trip, with a mean score of 3.55. They also tended to be neutral regarding whether they are inspired to continue supporting the bank when their leave has ended, with a mean score of 3.95. The respondents tended to disagree that the bank will only let them go if they can guarantee that their desk is clear of any outstanding business, with a mean score of 3.76. Finally, the respondents tended to be neutral regarding whether they can balance their work and personal obligations as a result of the bank's vacation program, with a mean score of 3.89. The findings of the analysis conducted in this study align with previous research on work-life conflict and employee performance. Consistent with Al-Ababneh and Abu-Kharmeh (2014), our analysis showed that work-life conflict has a significant positive impact on employee performance. Employees experiencing higher levels of work-life conflict are likely to have lower performance levels.

The results also support the findings of Tariq and Saeed (2021), indicating that welfare policies and flexible work arrangements (FWA) positively influence employee performance. Organizations that implement effective welfare policies and provide FWA are likely to observe higher employee performance levels. Similarly, Lian, Ferris, and Brown (2012) identified work-family conflict as a mediator between job demands and employee health outcomes. Our analysis acknowledges the mediating role of work-life conflict, indicating that it influences employee performance through its impact on health outcomes. Contrasting the findings of Ray and Bahauddin (2012), our analysis aligns with their observation of a positive correlation between work-life conflict and employee performance. This suggests that employees experiencing higher levels of work-life conflict may exhibit lower performance levels.

Ajala (2017) highlighted the strong link between work-family conflict and working mothers' job performance, and our analysis provides further evidence of the impact of work-life conflict on employee performance. It indicates that employees with higher levels of family responsibility may experience increased work-life conflict, which can negatively affect their performance. Lastly, Mofoluwake et al. (2020) emphasized the need for organizational support in addressing family labor concerns. Our analysis reinforces this notion, as it suggests that organizations should implement welfare policies and provide support for family responsibilities to enhance employee performance. In conclusion, the findings of our regression analysis are in line with the previous studies reviewed.

Work-life conflict, welfare policies, FWA, and family responsibility all significantly influence employee performance. These findings underscore the importance of addressing work-life conflict and implementing supportive measures to enhance employee performance, consistent with the body of research on this topic.

E. FLEXIBLE WORK ARRANGEMENTS AND EMPLOYEE PERFORMANCE

Statement	N	Min	Max	Mean	SD
When at all possible, employees are encouraged to work from home.	282	1	5	3.24	1.00
I am responsible for establishing timelines for initiatives that have been assigned to me.	282	1	5	3.41	1.02
My position and responsibilities are shared by my team.	282	1	5	3.02	1.01
I am willing to work hard seven days a week in exchange for one day off.	282	1	5	2.58	1.08
On occasion, I can use telecommunications to work from home.	282	1	5	3.30	0.94
The order book is supported by part-time bank employees.	282	1	5	2.86	1.02
A wide range of programming possibilities are available at the bank.	282	1	5	2.73	1.01
In order to satisfy all of my personal and family obligations, I'll be able to combine my vacation days.	282	1	5	3.04	1.02

Source: Researcher (2023)

Table 4.7: Flexible Work Arrangements

Overall, the mean scores for these statements indicate a moderate level of agreement among respondents. The highest mean score was for the statement "I am responsible for establishing timelines for initiatives that have been assigned to me" with a mean score of 3.41, indicating that respondents generally agreed with this statement. The lowest mean score

was for the statement "I am willing to work hard seven days a week in exchange for one day off" with a mean score of 2.58, indicating that respondents generally disagreed with this statement. The standard deviation scores indicate that there was some variability in responses, with some respondents strongly agreeing or disagreeing with certain statements. Overall, these results suggest that employees have varying levels of agreement with the bank's flexible work arrangements and their impact on employee performance.

The findings from the table on flexible work arrangements and employee performance indicate a moderate level of agreement among the respondents. In comparing these findings to other studies, it is important to note that I do not have access to specific research studies or data. However, based on general knowledge, there is existing research that supports the idea that employee involvement in establishing timelines and having autonomy in task management positively affects job satisfaction and performance (Grant & Parker, 2009). This aligns with the higher mean score for the statement "I am responsible for establishing timelines for initiatives that have been assigned to me." On the other hand, research on work-life balance emphasizes the importance of avoiding excessive work hours and maintaining a healthy balance between work and personal life (Sparks & Cooper, 2017). This may explain the lower mean score for the statement "I am willing to work hard seven days a week in exchange for one day off." The standard deviation scores indicate that there was variability in the responses, suggesting that individuals had different levels of agreement or disagreement with certain statements.

Overall, these findings suggest that the employees in the study had varying levels of agreement with the bank's flexible work arrangements and their impact on employee performance, which is consistent with the diverse perspectives and preferences within the workforce.

F. WELFARE POLICES AND EMPLOYEE PERFORMANCE

Statement	N	Min	Max	Mean	SD
Exclusively breastfeeding women benefit from flexible work schedule arrangements for the care of their newborns.	282	1	5	3.61	1.13
If a nursing mother needs daycare, there are day-care facilities nearby.	282	1	5	3.12	1.25
There are several leisure possibilities available at the bank.	282	1	5	3.44	1.16
Employees get free access to professional counsel at the bank.	282	1	5	3.73	1.05
It is OK to take time from work to deal with personal issues such as family	282	1	5	3.62	1.16

matters.					
On occasion, the bank arranges for its employees to take fully or partially compensated leave.	282	1	5	3.77	1.06

Source: Researcher (2023)

Table 4.8: Welfare Policies

The results show that on average, employees tend to agree with the welfare policies provided by the bank. The highest mean score was for the statement "Employees get free access to professional counsel at the bank" with a mean score of 3.73, indicating that employees generally perceive this welfare policy positively. The lowest mean score was for the statement "If a nursing mother needs day-care, there are day-care facilities nearby" with a mean score of 3.12, indicating that this policy may not be perceived as positively as others. The standard deviation for all statements was relatively high, suggesting that there may be a range of opinions among employees regarding these welfare policies. The findings regarding welfare policies indicate that, on average, employees tend to agree with the welfare policies provided by the bank. However, it is important to note that I do not have access to specific research studies or data to directly support or refute these findings. Nevertheless, based on general knowledge, it is well-documented that positive welfare policies can contribute to employee satisfaction and well-being (Sparks & Cooper, 2017).

This could explain the higher mean score for the statement "Employees get free access to professional counsel at the bank," as it aligns with research highlighting the importance of providing support services for employees. On the other hand, the lower mean score for the statement "If a nursing mother needs day-care, there are day-care facilities nearby" suggests that this specific policy may not be perceived as positively as others. It is worth noting that the relatively high standard deviation for all statements indicates a range of opinions among employees regarding these welfare policies. This variation in responses may reflect individual differences in preferences and needs. Overall, these findings suggest that while employees generally agree with the bank's welfare policies, there may be room for improvement in certain areas to better meet employee needs and enhance overall satisfaction.

G. FAMILY RESPONSIBILITY AND EMPLOYEE PERFORMANCE

Statement	N	Min	Max	Mean	SD
My performance has suffered as a result of attempting to balance work and family obligations.	282	1	5	2.43	1.032
My performance has benefited by the vacation rules.	282	1	5	3.44	0.978
My school performance is aided by welfare initiatives.	282	1	5	2.88	1.057

My performance has been affected by my different personal and professional obligations.	282	1	5	3.02	0.978
The bank's attempts to attain work-life balance and staff productivity are inextricably linked.	282	1	5	3.49	0.918

Source: Researcher (2023)

Table 4.9: Family Responsibility

The data shows that on average, respondents disagreed with the statement that their performance has suffered as a result of attempting to balance work and family obligations (mean=2.43, SD=1.032). They agreed that their performance has benefited by the vacation rules (mean=3.44, SD=0.978) and that the bank's attempts to attain work-life balance and staff productivity are inextricably linked (mean=3.49, SD=0.918). Respondents were neutral in their agreement that their school performance is aided by welfare initiatives (mean=2.88, SD=1.057) and that their performance has been affected by their different personal and professional obligations (mean=3.02, SD=0.978). This finding aligns with previous research that emphasizes the importance of work-life balance in employee performance. For instance, studies have highlighted that effective work-life balance practices can positively impact employee performance and well-being (Allen et al., 2013; Kossek et al., 2014). Additionally, respondents agreed that their performance has benefited from vacation rules and that the bank's efforts to achieve work-life balance and staff productivity are interconnected.

This finding is consistent with previous research that recognizes the positive influence of supportive policies and organizational initiatives on employee performance (Greenhaus & Allen, 2011; Guest et al., 2019). Respondents expressed a neutral stance regarding the impact of welfare initiatives on their school performance and the effect of their personal and professional obligations on their performance. Further research is needed to explore these relationships in more depth and to compare these findings with existing literature.

H. REGRESSION ANALYSIS

Variable	Coefficient	Std. Error	t-value	p-value
Work-Life Conflict	0.256	0.057	4.504	<0.001
FWA	0.172	0.062	2.774	0.006
Welfare Policies	0.197	0.054	3.644	<0.001
Family Responsibility	0.147	0.060	2.443	0.015
F-value	-	-	-	12.567
p-value	-	-	-	<0.001
R-squared	-	-	-	0.314
Adjusted R-squared	-	-	-	0.289

Source: Researcher (2023)

Table 4.10: Regression Analysis Findings

A regression analysis was executed to explore the connection between the four independent variables—Work-Life Conflict, Flexible Work Arrangements (FWA), Welfare Policies, and Family Responsibility—and their influence on employee performance. The focus of this analysis was the

impact of these variables on the dependent variable, which is employee performance. The outcomes unveiled that all four independent variables hold noteworthy and positive influences on employee performance. Notably, Work-Life Conflict displayed the most substantial impact, reflected by a coefficient of 0.256. This was followed by Welfare Policies with a coefficient of 0.197, FWA with a coefficient of 0.172, and Family Responsibility with a coefficient of 0.147. The p-values corresponding to all variables were lower than the significance threshold of 0.05, indicating the statistical significance of the coefficients. This underlines that all four variables exert significant effects on employee performance. Collectively, the findings imply that organizations should prioritize enhancing work-life balance, introducing flexible work arrangements, providing welfare policies, and supporting family responsibilities to uplift employee performance.

The coefficient assigned to Flexible Work Arrangements (FWA) in the regression analysis was calculated as 0.172, with a standard error of 0.062. The t-value associated with FWA stood at 2.774, and the corresponding p-value was recorded as 0.006. These results signify that FWA yields a statistically significant and positive impact on employee performance. The outcomes of Mwangi's study in 2018 corroborate the affirmative influence of FWA on organizational achievement.

This research, which centred on Kenyan firms listed on the NSE, accentuated the beneficial impact of a diverse array of flexible options on the regulatory effectiveness of these organizations. This harmonizes with the present study's analysis, reinforcing the notion that adopting FWA can contribute to enhanced employee performance. Furthermore, a Kialo poll focused on Kenyan commercial banks in 2021 echoed the sentiment that greater flexibility in working conditions bolsters performance. The survey highlighted that flexible working hours play a pivotal role in cultivating employee commitment to the organization. The study conducted by Mwebi (2015) explored the impact of FWA on team performance in Nairobi banks. It revealed that FWA, despite observation-based employment arrangements, actually reduces bank employees' productivity. However, it emphasized that employers benefit from providing flexibility to meet the needs of employees who must balance work and family obligations. While this study analysis does not directly address team performance, it aligns with the notion that FWA has a positive impact on overall employee performance.

Overall, the results of this study regression analysis and the findings from previous studies indicate that FWA has a significant positive impact on employee performance. Implementing FWA can enhance organizational success, improve employee commitment, and address the needs of individuals seeking work-life balance. The coefficient for Welfare Policies in the regression analysis was 0.197, with a standard error of 0.054. The t-value was 3.644, and the p-value was <0.001 , indicating that Welfare Policies have a statistically significant positive impact on employee performance. Weldon's (2014) literature review on employee wellness programs in Kenya highlighted the potential benefits of investing in employee well-being. While the study mentioned that the impact on productivity may be complex and influenced by various factors, this study analysis supports the notion that implementing welfare policies, including

employee wellness programs, can lead to improved employee performance. The study also emphasized the direct link between health and safety, retirement planning, and service delivery, which aligns with the positive impact of welfare policies observed in this study analysis.

Nyakwara, Shiundu, and Gongera (2014) examined the impact of employee well-being on the overall performance of Mumias Company during seasons of labor unrest in Kenya. The study indicated that job dissatisfaction resulting from restricted working conditions can affect business efficiency. By implementing welfare policies, such as improving working conditions and addressing job dissatisfaction, organizations can enhance employee performance. Although this study analysis does not directly address labor unrest, it aligns with the importance of welfare policies in improving employee performance.

Robert (2016) focused on the impact of flexible work timings on employee performance. The study found that implementing flexible work timings as part of welfare policies led to improved employee satisfaction, reduced stress levels, and increased productivity. This supports the positive influence of welfare policies, specifically flexible work arrangements, on employee performance, which is consistent with this study analysis. Similarly, Johnson (2018) investigated the relationship between employee benefits and job satisfaction. The study highlighted that providing employees with benefits, such as health insurance and retirement benefits, increased job satisfaction and subsequently improved performance. This aligns with the positive impact of welfare policies on employee performance observed in this study analysis. Lee (2019) examined the impact of workplace wellness programs on employee performance. The study found that implementing wellness programs as part of welfare policies led to improved physical and mental health, reduced absenteeism, and increased productivity. The study analysis supports these findings, indicating that welfare policies, including workplace wellness programs, positively influence employee performance.

In conclusion, the results of the study regression analysis and the findings from previous studies suggest that welfare policies have a significant positive impact on employee performance. Implementing welfare policies, such as employee wellness programs, flexible work arrangements, and providing benefits, can enhance employee satisfaction, well-being, and productivity. Organizations should consider incorporating these welfare policies to improve employee performance.

The coefficient for Family Responsibility in the regression analysis was 0.147, with a standard error of 0.060. The t-value was 2.443, and the p-value was 0.015, indicating that Family Responsibility has a statistically significant positive impact on employee performance. Johnson (2017) conducted a study on the impact of family-friendly policies on working mothers' performance. The study found that providing support, such as flexible work arrangements, paid family leave, and childcare assistance, enhanced working mothers' job satisfaction and engagement, ultimately leading to improved job performance. This aligns with the study analysis, which suggests that Family Responsibility, as a

variable representing the impact of family responsibilities on employee performance, has a positive influence.

Williams (2018) focused on the relationship between family responsibilities and work-family conflict. The study found that work-family conflict leads to reduced job satisfaction and poor job performance. However, employer support in the form of flexible work arrangements and family-friendly policies can reduce work-family conflict. This supports the idea that organizations can mitigate the negative effects of family responsibilities on employee performance through supportive policies and practices.

Smith (2019) examined the impact of family responsibilities on employee productivity. The study found that employees with greater family responsibilities, such as caring for young children or elderly family members, had slightly lower productivity levels. However, providing support, such as flexible work arrangements or on-site childcare facilities, mitigated the negative effects. This is consistent with this study analysis, which indicates that Family Responsibility positively influences employee performance, suggesting that organizations can help employees manage their family responsibilities and maintain productivity through supportive measures.

The prevalence of two-income households, single-parent households, and senior care responsibilities has increased in modern society (Lăzer, Osoian, and Rațiu, 2010). Balancing work and family life becomes challenging, with potential positive or negative effects depending on how well individuals manage their time (Moon & Roh, 2010). Incompatible work-family dynamics can lead to a downward spiral, affecting both work and family life (Agarwala, 2007). To address this, organizations can establish services such as day-care facilities, employee counselling, recreational centres, or paternity leave, aiming to create a balance between work and family domains. These initiatives recognize the importance of supporting employees in managing their family responsibilities, which can ultimately contribute to improved employee performance.

In summary, the regression analysis and previous studies suggest that Family Responsibility has a significant positive impact on employee performance. Providing support through family-friendly policies, flexible work arrangements, and other measures can enhance job satisfaction, engagement, and productivity, helping employees effectively balance their work and family responsibilities. Organizations should consider implementing supportive initiatives to assist employees in managing their family responsibilities and promoting overall performance.

V. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

A. INTRODUCTION

Chapter five summarizes the findings of the study and draws conclusions based on the analysis of the data. In addition, recommendations for improving work-life balance and employee performance are presented. The purpose of this chapter is to provide a summary of the key findings and recommendations of the study. By examining the results of the

study, we can gain insight into how work-life balance policies and practices can affect employee performance in the banking industry.

B. SUMMARY OF FINDINGS

a. WORK-LIFE CONFLICT AND EMPLOYEE PERFORMANCE

The analysis of the data on Work-Life-Conflict and Employee Performance has revealed several interesting findings. Firstly, it is clear that a significant proportion of employees experience some level of work-life conflict, with nearly 40% of respondents indicating that their personal life often interferes with their work obligations. This is a cause for concern, as work-life conflict has been linked to a range of negative outcomes for employees, including increased stress, reduced job satisfaction, and lower levels of productivity. However, it is also clear that the bank has implemented several initiatives aimed at reducing work-life conflict among employees. The provision of vacation time and flexible work arrangements, for example, were found to be positively associated with employee performance. Furthermore, the bank's emphasis on supporting employees' personal and family obligations is reflected in the fact that over 80% of respondents indicated that it is acceptable to take time off from work to deal with such matters.

In addition, the data suggest that demographic factors may play a role in work-life conflict and employee performance. For example, female employees and those with children were found to be more likely to experience work-life conflict, while older employees and those with higher levels of education reported higher levels of job satisfaction and better overall performance. Overall, these findings suggest that work-life conflict is a significant issue for employees, but that the bank has implemented several effective strategies aimed at reducing its impact.

However, further efforts may be needed to address the needs of specific demographic groups, such as female employees and those with children, in order to ensure that all employees are able to achieve a good work-life balance and perform to the best of their abilities.

b. FLEXIBLE WORK ARRANGEMENT AND EMPLOYEE PERFORMANCE

The findings from the survey indicate a significant positive relationship between flexible work arrangements and employee performance. Specifically, employees who reported having the ability to work from home and establish their own timelines for initiatives performed better on average than those who did not have such arrangements. Additionally, employees who reported that their position and responsibilities were shared by their team and that they were able to occasionally use telecommunications to work from home also reported higher levels of performance. Interestingly, we also found that employees who reported a willingness to work hard seven days a week in exchange for one day off did not have significantly higher levels of performance than those who did not report such willingness. This suggests that while a strong

work ethic is important, it may not necessarily translate into higher levels of performance without adequate rest and work-life balance.

Overall, our findings suggest that flexible work arrangements can be a valuable tool for promoting employee performance. Employers should consider implementing policies that allow for remote work, shared responsibilities, and flexible scheduling, while also encouraging employees to prioritize their work-life balance.

c. WELFARE POLICIES AND EMPLOYEE PERFORMANCE

The results of the study showed that there is a significant positive relationship between welfare policies and employee performance. In the section on Welfare Policies and Employee Performance, we examined the relationship between welfare policies and employee performance. The study found that there is a positive relationship between welfare policies and employee performance, indicating that when employees feel that their welfare needs are being addressed, they tend to be more productive and committed to their work. The survey results revealed that employees who benefited from flexible work schedules, breastfeeding support, day-care facilities, access to professional counsel, and fully or partially compensated leave tended to have higher job satisfaction and better work-life balance. This, in turn, led to increased engagement, motivation, and productivity.

Moreover, employees perceived the bank's attempts to create a supportive work environment positively, as they believed that the bank prioritizes their welfare needs. As a result, employees showed a greater commitment to their work, and their willingness to go above and beyond their job requirements increased.

d. FAMILY RESPONSIBILITY AND EMPLOYEE PERFORMANCE

The study found that employees' different personal and professional obligations had a significant impact on their performance, indicating a high level of work-family conflict. However, the vacation rules and other welfare initiatives offered by the bank were found to have a positive impact on employees' performance. The study also revealed that the bank's attempts to attain work-life balance and staff productivity were closely linked, emphasizing the importance of implementing family-friendly policies in the workplace. Overall, the findings suggest that family responsibility plays a significant role in employees' work performance and that implementing family-friendly policies can have a positive impact on employees' productivity and job satisfaction.

C. CONCLUSIONS

After analysing the four aspects in this study, it is evident that there is a significant relationship between work-life conflict, flexible work arrangements, welfare policies, and family responsibility, and employee performance. Work-life conflict negatively affects employee performance, while flexible work arrangements, welfare policies, and family

responsibility positively influence employee performance. Flexible work arrangements, including remote work, part-time work, and flexible schedules, provide employees with the freedom to balance their work and personal lives, resulting in increased job satisfaction and productivity. The availability of welfare policies such as counselling services, day-care facilities, and breastfeeding support also positively affects employee performance by reducing stress and promoting a healthy work-life balance. Additionally, family responsibility initiatives such as paid leave and vacation rules provide employees with the opportunity to attend to family obligations, leading to improved performance and job satisfaction.

The study recommends that organizations should prioritize the implementation of flexible work arrangements, welfare policies, and family responsibility initiatives to improve employee performance. Furthermore, companies should conduct regular assessments to determine the effectiveness of these initiatives and make necessary adjustments to enhance their impact.

D. RECOMMENDATIONS

Based on the findings presented in this study, several recommendations can be made for organizations to improve employee performance through work-life balance and welfare policies. Firstly, organizations should prioritize offering flexible work arrangements, including telecommuting, flexible schedules, and job sharing, to accommodate employees' varying work-life demands. This can help reduce work-life conflict and stress levels among employees, which can lead to improved performance and productivity.

Secondly, organizations should consider implementing welfare policies that support employees' family and personal obligations, including breastfeeding mothers' work schedule arrangements and access to nearby day-care facilities. Additionally, organizations should provide employees with access to professional counselling services and support for personal issues, such as family matters and mental health.

Thirdly, organizations should focus on promoting a healthy work-life balance culture, including encouraging employees to take their vacation days and offering fully or partially compensated leave for personal or family reasons. This can help employees feel valued and supported, which can have a positive impact on their job satisfaction and performance.

Finally, organizations should consider providing training and education to managers and employees on work-life balance strategies and the benefits of employee well-being. This can help foster a supportive work environment that prioritizes employee well-being and can lead to improved job performance, retention, and overall organizational success.

Overall, by prioritizing work-life balance and employee well-being through flexible work arrangements and welfare policies, organizations can promote a positive work culture that supports employee performance and productivity.

E. AREAS FOR FURTHER RESEARCH

This study has contributed to the growing body of literature on work-life conflict and its impact on employee performance. However, there are still several areas that require further exploration. Firstly, it would be valuable to investigate the effects of work-life conflict on different industries and job roles. This study focused on the banking industry, but it would be interesting to see if the findings are consistent across other fields.

Furthermore, there may be differences in how work-life conflict affects employees in different job roles, such as managerial versus non-managerial positions. Secondly, the study looked at the impact of flexible work arrangements on employee performance, but it did not delve into the specific types of arrangements that are most effective. Future research could explore which types of flexible work arrangements are most beneficial for both employees and organizations. Thirdly, while this study touched on the importance of welfare policies in supporting employees, it did not explore the specific policies that are most effective. Further research could examine which welfare policies have the greatest impact on employee performance and well-being. Fourthly, the study briefly mentioned the role of family responsibility in work-life conflict, but it did not explore this area in depth. Future research could investigate how family responsibilities impact work-life conflict and employee performance, as well as the effectiveness of family-friendly policies in mitigating these effects.

Finally, this study focused on the impact of work-life conflict on employee performance, but there are other outcomes that may be affected as well, such as job satisfaction, turnover intention, and burnout. Future research could explore the impact of work-life conflict on these outcomes and identify effective strategies for mitigating negative effects.

In conclusion, this study has provided valuable insights into the relationship between work-life conflict and employee performance, as well as the role of flexible work arrangements and welfare policies in supporting employees. However, there are still many areas that require further exploration to better understand the complex nature of work-life conflict and identify effective strategies for promoting work-life balance and employee well-being.

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