

INFLUENCE OF RECREATIONAL SERVICES ON EMPLOYEE RETENTION OF COMMERCIAL BANKS IN KENYA

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Abstract: There is a growing awareness in today's workplaces that employees do not give up their lives for work. Employers have realized that the quality of an employee's personal and family life impact work quality and that there are concrete business reasons to promote work and non-work integration. Work and life remain the two most important domains in the life of an employed individual. The study examined the influence of recreational services on employee retention of commercial banks in Kenya. The study was supported by theoretical foundations of enrichment theory which states that when resources (skills and perspectives, flexibility, psychological and physical social-capital, and material resources) gained from one role either directly improves performance in the other role by the instrumental path, or indirectly through their influence on positive affect by the affective path. A descriptive survey was used to gather quantitative and qualitative data. The target population was 4,054 employees in Nairobi County from all the 40 listed and operating commercial banks in Kenya. Stratified random sampling design was used to select a sample size of 364 respondents. Primary data was collected using self-administered questionnaires. Quantitative data was analyzed using both descriptive and inferential statistics and analysis was done by use of SPSS as a statistical package and qualitative data was analyzed by use of content analysis approach. The results of regression analysis revealed that there is a significant positive influence ($\beta = 1.163$, $p < 0.001$) of recreational services on employee retention. The study recommends that there is need to develop recreational program aimed at fostering a work life balance.

Keywords: Employee Retention, Enrichment Theory, Resource Drain, Work life Balance, Workplace Recreation.

I. INTRODUCTION

The retention of employees in Africa has become a major challenge in many organizations in the 21st century. Globalization has tremendously enhanced mobility of skilled individuals, thereby accelerating the rate of employee turnover in organizations. Globalization has equally increased both competition among organizations and also created new window of opportunity for the workforce. The present economic situation of the world has increased the importance of talent management and retention. People, intellectual capital and talent are ever more critical to organizational strategic success. Retaining talented employees is the priority of many organizations and it is the key differentiator of human capital management (Hanief et al, 2013).

Competition in the banking industry has provided more opportunities for employees in the industry to explore better employment opportunities. As banks hunt for new talents through poaching, employees also move from one bank to the other in search of better opportunities and working conditions. To remain competitive, achieve objectives and increase market share, banks are poaching employees of other banks with attractive incentive packages. Although most managers consider retention of their best employees to be an important part of their long term business strategy, many organizations do not have a framework in place to effectively retain their employees (Mensah, 2014).

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

The banking sector across Europe has policies commonly referred to as family-friendly policies so as to reconcile work and non-work responsibilities. The European banks have embraced practices such as flexible working time, provision of workplace crèches, health and well-being support, child-care and dependent care support which includes childcare vouchers, cash payments, childcare allowances, teleworking, phased return to work after maternity among other initiatives (Muli, 2014).

The Ghanaian banks experience some level of employee turnover due to the immense competition from other banks as well as other sectors of the economy. Hence it is crucial that HRM practices that can boost retention are explored and instituted (Mensah, 2014). According to Obiageli, Uzochukwu & Ngozi (2015), the Nigerian banking sector is known for its long hour culture and high work load of employees. Most banks in Nigeria are most likely to be faced with issue of work life balance, due to the nature of the work environment. Policies are being made regarding work life balance but their implementation is an issue that needs to be looked into (Obiageli et al., 2015).

Kenyan employers have in the recent past put in place regulatory organizational policies and programs in cognizance of the central importance of work life balance. The government has encouraged private organizations and social services to deliberately introduce family friendly policies in the workplace to help employees to balance their work and family life. This is evidenced in for instance Eco bank which has introduced programs to assist the employees in achieving a balanced work life which include; flexible working hours, employee assistance programs and leave programs (Muleke, Wagoki, Kamau & Mukaya, 2013) as cited in (Mungaine (2017).

Statement of the Problem:

A report by Deloitte (2014) on Global Human Capital Trends showed that retention and engagement ranks as the most urgent trend to be addressed by organizations. The Central Bank of Kenya for instance noted deficiencies in the human competencies in the commercial banks in Kenya. Kahiro (2015) cites that CBK noted and predicted a potential problem of talent management because of increased employee turnover. In their study to determine the relationship between strategic recruitment and employee retention in the Commercial Banks in Kenya, Mbugua et.,al (2015) found out that 12.5% of employees said that the turnover rate was high, 40.0% of employees were not sure whether to continue working for the respective banks or not, 50% of respondents showed that they would seek employment elsewhere given the opportunity and 70% indicated that they would take any better or attractive job elsewhere.

The banking sector in Kenya is said to be the most affected by work life imbalances ranking 3 in a list of 24 industries rising concerns from key stakeholders in the country because of work life conflict and life work conflicts (Mungania, 2017). To remain competitive, Kenyan banks have increased opening hours, introduced more products, opened up more branches and adopted the latest IT Infrastructure. This has led to their employees working longer hours, having a greater and more complex workload, being moved from one branch to another hence experiencing a lot of work pressure and creating a culture of poor work life balance resulting to high job dissatisfaction. This has led to high labor turnover and has caused banks to incur huge losses caused by employee negligence (Mukururi & Ngari 2014).

Objective of the Study:

- i. To determine the influence of recreational services on employee retention of commercial banks in Kenya.
- ii. To find out the moderating effect of personal characteristics on the influence of recreational services on employee retention of commercial banks in Kenya.

Research Hypotheses:

H_{ai}: Recreational services have a significant positive influence on employee retention of commercial banks in Kenya.

H_{aii}: Personal characteristics have a significant positive moderating effect on the influence of recreational services on employee retention of commercial banks in Kenya.

Scope of the study:

The study focused on only listed and operating commercial banks in Kenya. All employees in the 40 listed and operating commercial banks was therefore covered.

II. LITERATURE REVIEW**Theoretical Review:**

The study was based on resource drain and enrichment theories. According to resource drain theory, limited availability of resources such as time, energy, money and attention leads to reduction of the resource in its original domain as it is shared with another domain. The phenomenon can be exemplified by, when an employee invests larger portions of time at work; the time available for family or for other non-work roles diminishes (Shobitha & Sudarsan, 2014). Enrichment theory refers to the degree to which experiences from instrumental sources (skills, abilities, values) or affective sources (mood, satisfaction) augment the worth of the other domain or in other words, experiences in one domain complimenting the quality of live in the other domain (Shobitha & Sudarsan, 2014). This theory is relevant to this study in its support on recreational facilities where employees can energize themselves and hence transfer these energies to both work and family activities.

Conceptual Framework:

The study conceptualized an interconnection between the independent variables and the dependent variable as illustrated in the figure below:

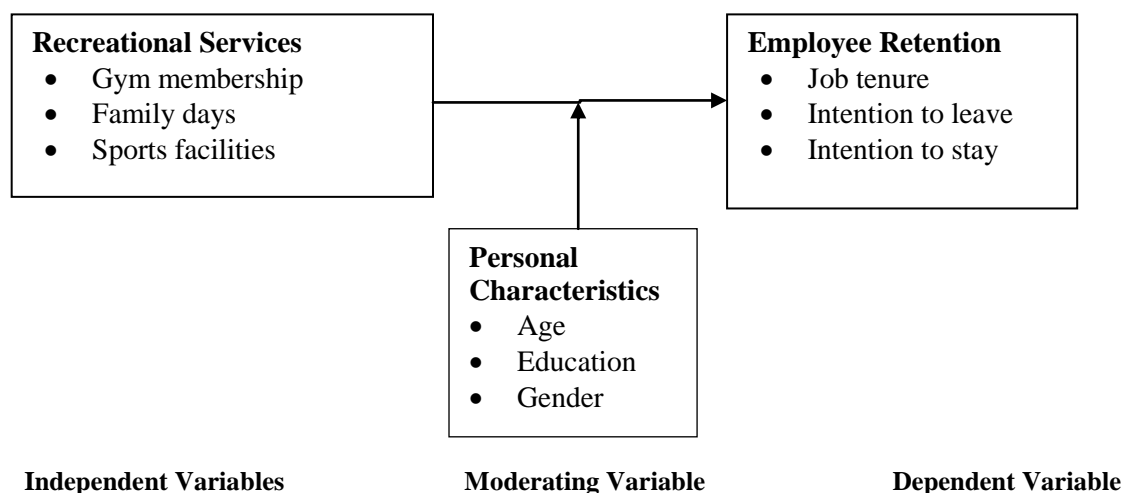


Figure 1: Conceptual Framework

Empirical Review of Relevant Literature:

Mokaya & Gitari (2012) determined the effect of workplace recreation on employee performance at Kenya Utalii College. The study concluded that recreation is a significant factor in employee performance; increases the level of commitment, enhances bonding and improves employee wellbeing with a consequent positive effect on job satisfaction, service provision, customer satisfaction and productivity. The study recommended organizations to offer recreation facilities and activities that are of interest to employees bearing in mind their different tastes, gender and age among other considerations in order to enhance employee performance.

Mbaabu (2013) conducted a study to determine the effect of workplace recreation on the wellbeing and performance of employees at the Commission for University Education (CUE). The researcher investigated the effect of physical fitness programs, mental health programs, and workplace entertainment programs on both the wellbeing and the performance of employees. The findings revealed that physical fitness programs improved work quality, job performance, productivity, and morale. Mental health programs lowered stress and anxiety and improved awareness of work stressors, alertness, and mental capability. The researcher recommended that organization need to encourage employees to take up workforce recreational activities and help them realize the performance and health benefits of these programs (Mbaabu, 2013).

III. RESEARCH METHODOLOGY

The study used a descriptive survey. Kothari (2014) describes a descriptive survey design as a design that seeks to portray accurately the characteristics of a particular individual, situation or a group. This type of research design attempts to describe or define a subject by creating a profile of a group of problems, people or events through collection of data and tabulation of frequencies on research variables.

Research Philosophy:

The philosophical foundation for this study was based on the positivist paradigm. Positivism views that only factual knowledge gained through observation, including measurement is trustworthy. The research was limited to data collection and interpretation through objective approach. The research findings were observable and quantifiable leading to statistical analysis (Mensah, 2014). The researcher therefore was independent and only concentrated on the facts collected. Minimal interaction with the research participants was maintained while conducting the research and hence the study was purely objective. As Crowther and Lancaster (2008) note, positivism studies usually adopt deductive approach. The researcher therefore adopted the positivist approach because it is commonly used in social science research and the constructs being researched can be objectively defined and established through theoretical models, analyzed and interpreted.

Target Population:

The target population was all the 40 listed and operating commercial banks in Nairobi County. Muli (2014) studies shows that Nairobi County comprises of 12% of all employees in the commercial banks in Kenya. The study therefore focused on 12% of 33,786 (4054) employees in Kenya comprising of the management, supervisory and clerical levels as stratified by the CBK (2015).

Sampling Techniques and Sample Size:

A representative sample size with known confidence and risk levels was selected based on the work of Yamane's (1967) formula (Muchiti & Gachunga, 2015).

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

Where;

n = sample size,

N = population size

e = error term

N = 4054,

$\epsilon = .05$

Hence, $n = \frac{4054}{1 + 4054 (.05)^2}$

= 364

Data Collection Methods:

The study adopted the use of both closed and open ended questionnaires to collect primary data. The questionnaire contained both open ended and close ended questions with the quantitative section of the instrument utilizing both a nominal and a Likert-type scale format. The Likert-type format was selected because this format yields equal-interval data, a fact that allows for the use of more powerful statistics to test research variables (Kiess & Bloomquist, 2009).

Pilot Testing:

A pilot test was conducted to detect weaknesses in design and instrumentation to provide proxy data for selection of probability sample. Pilot study enabled the researcher to obtain assessment of validity and reliability of data collection tools as well. The research instrument was pre-tested using a sample of 10 % of the actual sample size which is within the acceptable range as per Mugenda & Mugenda (2003)

Validity and reliability of the Research Instruments:

Validity is the extent to which the instrument measures what it purports to measure (Healy & Perry, 2000). After the design, the questionnaire was given to supervisors and experts for their comments and suggestions. This was done to ensure refinement and content validity. Besides testing validity with experienced researchers, the researcher pre-tested instruments on potential respondents. Feedback was used to improve the data collection instruments by eliminating any ambiguities and inadequate terms. The research used Cronbach's Alpha as a measure of internal consistency to measure reliability of the instruments.

Statistical Modelling:

The study used multiple regressions analysis to analyze the collected data. The study was therefore guided by the following regression model:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 * M + \epsilon$$

Where;

Y =Employee Retention

B₀ = The Constant

X₁ = Recreational Services

ε_i = The error term

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

B_i the beta coefficients of the independent variables

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

β₂X₂*M, is the interaction terms of the personal characteristics on the influence of child care services on employee retention.

IV. RESULTS AND DISCUSSION**Recreational Services:**

The study analyzed the influence of recreational services on employee retention. The majority of the respondents, 43.4% neither agreed nor disagreed that their bank train and educate staff on the importance of physical fitness and good health. When asked whether the banks had gyms and other sporting programs, a majority of respondents at 44.6 % disagreed while 40.2% strongly disagreed. A further 45.2% indicated they disagreed on the fact that the banks provided subsidized gym membership and 41.6% strongly disagreed. These results shows a clear indication that majority of banks don't have sporting programs including enrolling the employees for gym membership.

There were mixed feelings on the family fun days sponsored by banks. This was indicated by 44.1% who neither agreed nor disagreed, 23% who disagreed and a further 23% strongly disagreeing. 36.5% disagreed that they had time to do sporting activities and a majority, 31.7% neither agreed nor disagreed that they were fit as they had time for physical exercise. A majority of respondents at 42.8% indicated that they did not have any indoor games and a majority, 33.5% indicated that the banks did not provide for interdepartmental games competition sponsored by the banks. 41.3% neither disagreed nor agreed that their banks encouraged employees to involve in recreational activities and a further 31.7% indicated that they were happy since work was manageable and that they had time for physical fitness.

Respondents were asked to indicate what other fun or recreational services or activities they wished the banks to provide. Majority of the respondents indicated gym sessions, indoor games, team building and fitness programmes. Similar findings were reported by Ackland et al. (2005) who established that employees preferred physical fitness activities such as gym sessions, fun days team building, health screening, weight-counseling programmes and health education seminars.

Echoing these findings were Mokaya and Gitari (2012) who observed that interaction through entertainment and socialization helped employees become more relaxed, feel great, derive enjoyment, and realize their social needs. The authors confirm the findings in this study by revealing that workplace entertainment were very important for organizations due to the positive effect on the employee's mood and social behavior which positively influence employee retention. The summary is presented in the table below:

Table 1: Influence of Recreational Services on Employee Retention

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

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

Employee Retention:

The study analyzed the employee retention in commercial banks in Kenya. 37.1% of the respondents indicated neither disagreeing nor agreeing on whether employees had a strong desire to leave the bank as a result of not being able to balance between work and non-work aspects of life. 20.5% disagreed. When asked whether they intended to resign since the banking environment does not favor raising families, majority, 44.2% disagreed while 22.8% agreed with the statement. Majority, 27.1% indicated preference to work in organizations with environment that favored attendance to family matters while still working.

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

The researcher sought the respondents' views on reasons why employees resigned from their bank. They indicated that they were dissatisfied because some of the work- life balance practices such as childcare services, flexible schedules (compressed week and flexi hours), provision of social and family events, mental relaxation programmes and child education schemes were not in place.

The researcher sought the respondents' views on programs or activities they would recommend the bank to adopt to make them enjoy their work and hence not have a desire to leave or resign. They recommended comprehensive medical covers

or access to free treatment, child care services, flexi working arrangements such as compressed week, flexible hours and part-time working be introduced to enable employees attend to personal issues. They also recommended for family support in the event of death of staff member or a member of their family and occasional staff retreats and group recreational programs for relaxation and bonding.

These observations are in line with the findings of Thompson & Prottas (2005) and Yanadoria & Katob (2010) who examined the relationship between employee turnover intention and organization support such as supervisor support, flex time, work family culture and co-worker support and concluded that organizational support to employees reduced the employee turnover intention. This is in line with the findings of Lockwood, 2003 & Landaur, 1997 who asserted that work-life balance programs have the potential to significantly improve employee morale, reduce absenteeism and retain organizational knowledge, particularly during difficult economic times. Rahman and Nas (2013) assert that obtaining a balance between work and life has a great role in employee's decision to remain with the organization. The results are summarized in the table below:

Table 2: Employee Retention and Work life Balance Practices

	N	SDI (%)	D (%)	NDA (%)	A (%)	SA (%)	Mean	SD
Employees in this bank have a strong desire to leave because they are not able to balance between work and non-work aspects of life	224	5.4	20.5	37.1	17.4	19.6	3.2545	1.14918
I intend to resign from this bank because the environment does not allow for starting or raising a family	224	6.3	44.2	21.4	5.4	22.8	2.9420	1.28852
I would prefer working in any other firm rather than this bank because I would be able to attend to family matters and still work very well	221	2.3	31.2	21.3	18.1	27.1	3.3665	1.24191
Many employees have resigned from this bank in less than two years because they prefer working somewhere they are able to work at the same time go to school and have quality time with family	224	5.4	15.6	38.8	17.4	22.8	3.3661	1.15207
Employees don't stay in this bank long enough because they are not valued well	224	3.6	28.6	33.5	13.8	20.5	3.1920	1.16516
In my opinion, employees will stay here long if the bank provided clear career growth structure/mechanism	224	3.6	1.3	5.4	21.4	68.3	4.4955	.93270
I sometimes ask my doctor to write for me a sick off when I don't want to go to work	224	7.1	33.9	15.6	20.5	22.8	3.1786	1.31029
I hate working for this bank because it is so rigid. You can't have your time even if you requested for some	224	15.6	37.1	14.7	12.1	20.5	2.8482	1.38674
I will not work for this bank for long since management doesn't value employees and neither supports employees to strike a balance between work and non-work aspects	224	3.6	31.7	20.1	20.1	24.6	3.3036	1.24806
I am working in this bank for lack of an alternative employer	224	16.1	31.3	17.4	12.1	23.2	2.9509	1.41811
Valid N (listwise)	221							

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

Reliability Statistics for Variables:

Cronbach Alpha was used to ensure reliability of the instrument. Recreational Services had 0.962 which was above the suggested value of 0.7. The study was thus reliable (Sekaran, 2010).

Table 3: Reliability Statistics for Variables

Variables	Reliability Cronbach's Alpha	Number of items	Comments
Recreational Services (X_1)	0.962	10	Accepted

Hypothesis Testing:

Hypothesis was done to determine the influence of recreational services on employee retention of commercial banks of Kenya. H_{a1} : Recreational services have a significant positive influence on employee retention of commercial banks in Kenya. For X_1 : H_a : $B_1 \neq 0$, since $t=11.855$, $p=0.000$ is less than 0.05 and conclude that (recreational services has significant influence on employee retention hence accept the hypothesis).

Regression Analysis of Influence of Recreational Services on Employee Retention:

The results of regression analysis revealed that there is a significant positive influence ($\beta = 1.163$, $p < 0.001$) of recreational services on employee retention. This means that increase in the use of recreational services in the organization leads to increase in employee retention of commercial banks in Kenya. The independent variable reported R value of 0.871 and $R^2=0.759$ which means that 75.9% of corresponding variations in employee retention can be explained by recreational services.

The F test gave a value of $F(1, 199) = 627.341$, $p < 0.001$ which is relatively large enough to support the goodness of fit model explaining the variations in the dependent variable. This validates that recreational services is a useful predictor of employee retention. The results of regression analysis revealed there was significant positive influence ($\beta = 1.163$, $p < 0.001$) of recreational services on employee retention. This implies that employees who have better recreational services tend to work for longer period for the commercial banks in Kenya.

Table 4: Model Summary Influence of Recreational Services on Employee Retention

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

a Predictors: (Constant), X_1

Table 5: ANOVA Influence of Recreational Services on Employee Retention

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

a Predictors: (Constant), X_1

b Dependent Variable: Y

Table 6: Coefficients Influence of Recreational Services on Employee Retention

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	59.417	1.081		54.949	.000
	X_1	1.163	.046	.871	25.047	.000

a Dependent Variable: Y

The moderating effect of personal characteristics on the influence of recreational activities on employee retention**Table 7: Coefficients Moderating Effect of Personal Characteristics**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	72.703	1.304		55.765	.000
Recreational Services X_1	.702	.059	.495	11.855	.000
2 (Constant)	66.636	4.820		13.826	.000
Recreational Services X_1^*	.672	.063	.474	10.611	.000
Personal Characteristics					

a Dependent Variable: Employee Retention (Y)

The co-efficient results show that there was a positive significant moderating effect of personal characteristics on the influence of recreational services on employee retention of commercial banks in Kenya with the unmoderated model, recreational services ($\beta = 0.702$, $p = 0.000$) while the moderated model, recreational services ($\beta = 0.672$, $p = 0.000$) as shown in tables above.

V. SUMMARY, CONCLUSION AND RECOMMENDATIONS

The findings showed that recreation services had a significant positive effect on employee retention. The results of regression analysis revealed that there is a significant positive influence ($\beta = 1.163$, $p < 0.001$) of recreational services on employee retention. This implies that employees who have better recreational services tend to work for longer period for the commercial banks. Therefore, alternative hypothesis of the study is supported which states that recreational services have a significant positive influence on employee retention in the commercial banks in Kenya. Hence, accept the alternative hypothesis.

Conclusions:

The study concluded that workplace recreation services have a significant positive influence on employee retention. Well planned and managed recreational services can significantly lead to higher levels of employees' retention. Recreational activities also provide an opportunity for socialization and strengthening ties among employees which can lead to good working relations. Furthermore, offering recreation facilities to employees can boost their physical and psychological needs. Recreation services designed to promote employee health and wellbeing are a way of bringing down or containing the rising costs of health benefits. The services do not just benefit the employees but also employers because an organization filled with healthy and fulfilled employees is a productive workplace that retains employees.

Recommendations:

Organizations need to create workplace recreational facilities where all cadres of staff meet and interact in an informal setting. To enhance employees' retention, organizations need to offer recreation facilities and activities that are of interest to employees bearing in mind their different tastes, gender, age among others. This will encourage employees to engage in recreation activities that they enjoy most such as gym, family fun day, indoor games and interdepartmental games competition. Workplace recreation activities should be designed in ways that help the physical and physiological wellbeing of the employees. This is because healthy employees are more productive and beneficial to organizations and are likely to remain in the organizations for longer period.

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