

INFLUENCE OF WORK HOURS FLEXIBILITY ON EMPLOYEE RETENTION IN COMMERCIAL BANKS IN KENYA

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Abstract: *The purpose of this study was to examine the influence of work life balance on employee retention in commercial banks in Kenya. The objective of the study was to determine influence of work hours flexibility on employee retention in commercial banks in Kenya. Research question that was in line with the research objective was developed. This study applied a descriptive research design and the target population comprised a total of 160 staff working at the five selected commercial banks with headquarter offices situated in Nairobi. The study utilized stratified random sampling to select the sample size for the study, whereby respondents were stratified according to the respective banks. A total of 114 employees however formed the sample size for the study. Primary data was collected directly from respondents using semi-structured questionnaires, including both open and close ended questions. Data collected was analyzed by the use of descriptive statistics aided by Statistical Packages for Social Science (SPSS Version 24) to compute responses frequencies, percentage mean and standard deviation results. Finally, Multiple Linear Regression model was employed to establish the significance of the independent variable on the dependent variable. The findings were presented using Tables and charts. The study concludes that work hours flexibility is key to influencing significantly employee retention. The study recommends that commercial banks should come up with initiatives aimed at involving the employees in decision making as this will enable the management to understand what makes their employees perform or underperform. The study recommends that work life programs should be considered and budgeted for. The study hence recommends that commercial banks should improve on factors such as performance, experience and competence of employees when rewarding its employees.*

Keywords: *work hours flexibility, employee retention, commercial banks*

1. Work hours flexibility

Zenger (2016), argued that one of the consequences of poor implementation of work life balance programs is loss of talented human capital. Workforce planners, who clarify what type of alternative work arrangement is most appropriate for the differing roles of employees, help managers grasp how it can benefit their employees. Iqbal (2015) argued that proactively instituting flexible work arrangements such as flextime, a compressed workweek, or telecommuting, trust and enabling employees to “own” rather than be passive receptors of their work. Managers’ acceptance of flexible work arrangements is essential so that their direct reports will ensure that their job security and career paths are not in jeopardy if they choose to take advantage of these programs.

Hailey (2015) described work life balance as a concept that is slowly finding its way in the corporate world, a digression from the commonly held view that work and personal life are two aspects in a zero-sum game where if one wins, another has to lose. Gurbuz (2017) offers that it is about creating and maintaining supportive and

healthy work environments, which will enable employees to have balance between work and personal responsibilities and thus strengthen employee loyalty and productivity.

Haesli and Boxall (2015) argue that many employees seek jobs where they can establish a balance between their work and personal lives. They further state that when balance interferes with family time and relationships, there is a high rate of absenteeism and high employee turn-over than when the individual is able to work and meet family needs with the support of organizational programs. Zulfqar (2016) states that when organizations support employees' non-work activities, work objectives are met, and employees are more satisfied and loyal. Work-life balance programs have been demonstrated to have an impact on employees in terms of recruitment, retention/turnover, commitment and satisfaction, absenteeism, productivity and accident rates. Steven (2016) focused to examine the Work Life balance of employees in the Textile industry. The respondents gave favourable response on the job satisfaction, safety and healthy working conditions, opportunities to develop human capacities and opportunities for continued growth and security of their organization. Walker (2016), examines the Work Life balance of employees at Jeppiaar Cement pvt ltd, Perambalur. The researcher studied the various factors that influence the Work Life balance vis-à-vis compensation, safe and healthy working conditions, opportunities for growth and development of skills and abilities, work environment, social relationships, welfare measures and job satisfaction. Yazinski, (2017) recognized that work-family studies have been dominated by role strain and role enhancement perspectives. Role strain perspective of the work-family interface suggests that responsibilities in separate domains such as work and family compete with each other in terms of limited time, psychological resources and physical energy, which leads to negative outcomes in both areas. In contrast, as Rosenwald (2016) espouses, enhancement perspective of the work-family interface states that participation in multiple roles can lead to better functioning in other life domains. Saltztein (2017) showed that high integration of work and family domains can lead to negative consequences, as high flexibility can blur the boundaries between those two domains. Flexible, integrative work-family arrangements can improve work life balance by enabling employees to spend more time with their family. At the same time, when these integrating arrangements are so high that they blur work-family boundaries, they can worsen work life balance and lead to higher work-family conflict, higher dissatisfaction with work and family life, and higher levels of stress or depression (De Wit and Meyer, 2015).

Opuko and Munjuri (2017) assessment of flexible work practices and job performance in the transport and logistics industry in Kenya perspective showed a positive link between flexible working hours and achievement of work life balance and also related positively to performance of employees and overall employee retention. This led to recommendations that policies in a firm should focus on flexible work practices and creation of awareness on employees to understand the benefits accrued from such practices among themselves and to the organization in general.

Mogeni (2020) Work-Life Balance Practices: A Study of Commercial Banks in Kenya revealed that there is a significant positive influence of all independent variables; flexible work options, family Leave System, recreational services, child care services and employee assistant programs on employee retention with conclusion that despite their importance, work life balance practices have not been effectively developed and implemented in the commercial banks. In that regard therefore the study's findings and recommendations provide some of the contemporary human resources practices to be considered at both organizational and national levels through provision of practical approaches to human resources given the heterogeneity of the contemporary labor force, hence contributing to the existing knowledge. The study therefore recommends the need to develop and implement these programs to improve work life balance hence increase employee

retention. Mungai (2018) determining the effect of Non-Monetary Factors on Employee Retention in the Banking Sector of Kenya found that one of the main non-monetary factor that influences employee retention level is flexible work hours with an argument that flexible working hours significantly and positively relates to employee retention and that organizations that have not put in place measures to achieve this plan have higher employee turnover. Mungamia, Waiganjo and Kihoro (2016) assessed the influence of flexible work arrangement on organizational performance in the banking industry in Kenya with argument that employees in the banking sector in Kenya are more involved in their jobs, working longer hours more than 48 hours hence making it difficult for employees to keep a balance between job, family and other personal issues which has led to work life conflicts which has been found to be associated with mental health issues like stress and depression. Using regression analysis to determine how flexibility relates to retention of employees it was found that work place flexibility initiatives are increasingly seen as a critical component of a result-driven workplace. The study concluded that consideration of flexible work arrangement aspects that pertains to employees can greatly influence employee retention in banks in Kenya. Boru (2015) on employee Perception of organizational support towards work-life balance at the Gulf African Bank found that organization offer flexible work arrangements to help employees balance work and family demands. The organization allows employees to choose when and for how long they engage in work-related tasks and also allows differing starting and finishing schedules for each day as well as allows for variation of the length of the week worked which results to employees' unwillingness to leave the organization for greener pastures. The study recommends that organizations should embrace family supportive programs that will allow employees to live their normal lives when not at work. These will in turn increase work productivity and reduce employee turnover. Organizations should also not be very strict on work timelines but offer working arrangements based on flexibility and availability of the employee. Flexible working hours offers a competitive advantage to an organization.

2. Employee Retention

The effort that employees put in order to provide a service to the organization is usually rewarded (Khan, 2012). According to McGregor and Doshi (2015) when turnover is high the organization may not succeed unless they opt to give motivation to employees from them to retain them and actively enhance their work performance through creativity and shared ideas, knowledge and the individual possessed skills in different functional areas of weakness. Katua, Mukulu and Gachunga (2014) argue that recognition and rewards in terms of work life balance are important factors for attracting and retaining competent employees in the organization. Studies have highlighted there to be a link between work life balance and retention and that the role of human resource is generally seen in ensuring that firms are able to attract, retain, motivate and develop human resources according to current and future requirements and also arguing that work life balance strategies have a greater role in influencing the performance of bank employees hence contribute heavily to their retention. Further Danish and Usman (2017) argues that work life balance, together with some level of work challenge, seem to influence an employee's intention to remain in the workforce for a long time. A statistically significant and positive relationship was found to govern work life balance implying that if strategies of work life balance being offered to employees were to be altered, then there would be a corresponding change in satisfaction and work motivation. The success of any firm is how employees are able to creatively give their full input in order to manage and improve the functioning of the company after being retained for some time and understanding company goals and objectives. This is through their ability to interpret their work related potentials and unleashing their best to achieve the planned success within the organization (Markova & Ford, 2017). Shahzad *et al.*, (2018) argues that giving employees or rather organizational workers more motivation for example

through work life balance gives them a motivated spirit as compared to those in other similar firms with same profession and qualification thus making them to stay long in the organization and work harder to achieve the best. Retention of employees can thus be high if both motivation and individual capability are well balanced and also in terms of knowledge and skills.

3. National Perspective of Work Life Balance and Employee Retention

A great belief in Human Resource Management (HRM) is to develop and retain employees so as to obtain a competitive advantage. Retention of human resource is paramount in organizations and institutions where financial sustainability and survival in a competitive environment depend on the scarce human and specialist skills. Reward practice significantly influences employees' retention in organizations in Kenya (Namusonge, Chepkpsgey, Nambuswa, 2019). Employee retention is a key factor in an organization's success, however, nowadays many organizations find it difficult to retain their employees and this has been occasioned by globalization mobility of highly skilled employees (Kariuki, 2017).

In Kenya, work life balance is a major factor that determines the level of employee retention in many organizations, though it has been given less emphasis unlike other factors such as remuneration, benefits and rewards (Ongori & Agolla, 2016). Good work hours flexibility leads to increased level of employee job satisfaction and this motivates employees to remain working in the organization for a long time (Robbins, 2016). Ambira (2017) argues that many commercial banks continue to experience employee retention challenges due to lack of work life balance. Chumo and Namusonge (2019) notes that the rate of employee turnover can affect the performance of the organization and therefore employee retention. Ongori notes that there is a low level of employee job satisfaction in most banks due to lack of work life balance. This lowers the level of employee job satisfaction, motivation and productivity. Evidence from prior studies has supported a positive linkage between work life balance and tenure intention (Katou, 2016).

There are a total of forty four commercial banks in Kenya according to the Central Bank of Kenya (2019). For the past ten years Kenya has witnessed a remarkable growth in the commercial banking sector with new banks emerging and other recording an increased growth and development in terms of assets, customer base, market share which has been evidenced by increased number of bank branches and bank products across all regions in the country. However, the increased growth and development of commercial banks in Kenya has also contributed to increase rate of employees' turnover and impacting negatively on performance of many banks (Gitonga, 2017).

4. Statement of the Problem

Employee retention remains a major challenge facing most commercial banks in Kenya; low level of employee retention is as result of declined quality of employee work life balance (Kariuki, 2017). In many commercial banks in Kenya, over 50 percent of commercial banks where work life balance programmes are employed face high rate of employee turnover rates hence low retention rates (Ambira, 2017). For the last seven years, the turnover rates in commercial banks stood at a rate of 60%, indicating that 3 out of 5 recruited employees left the organization. Kenyan commercial banks experience an employee turnover of 10% to 15% annually indicating that there is a retention challenge (Wambua, 2016). Most employees value the importance of work hours flexibility; when this is not met, work life balance becomes poor resulting to low retention rates (William, 2017). In this current scenario, Organizations need to be more flexible to build up the talented workforce and gain their commitment in order to be highly competitive (Braton & Gold, 2016).

It has been noted that lack of effective human resource management practices in the banking industry, under which the commercial banks in Kenya falls, has led to the increase rate of employee turnover (Barnes and William, 2016). Yet it is important for the bank management in Kenya to know why staff stay in their organizations, since as Armstrong, (2015) observes, proper retention strategies are based on the understanding of the factors that cause employees to leave or stay. Kiamba (2015) noted that the public sector in Kenya has commercialized most of its services and hence heavily relies on their staff for quality services and product. Ongori (2015) observes that every government institution wants to have a competitive edge in order to meet their performance contract expectations. Work life balance remains a major challenge facing most employees working in commercial banks in Kenya. In most Kenyan commercial banks, the rate of employee retention continues recording declining levels for the past five years. Most employees, even though remains working in commercial banks develops a quit decision after only working for few years leading to increased staff turnover rates. Work life balance is depicted by favorable conditions and environment of a workplace that support and promote employee job satisfaction by providing employees with better reward systems, work flexibility, job security, paid time off, good working conditions and growth opportunities; these increases the rate of employee retention in organizations (Namusonge, Chepkpsgey, Nambuswa, 2019). This however is not the case of many commercial banks, hence contributing to low employee retention rates.

Previous studies on employee retention have failed to link the influence of work life balance on employee retention in Kenyan commercial banks leading to a major knowledge gap. Based on the empirical evidence, major gaps in literature exists on the influence of work life balance on employee retention in Kenyan commercial banks. It is through retention of key staff that they will be able to have competitive advantage and assured consistency in provision of quality goods and services. Allen (2017) concluded typical indicators of poor quality of working life, i.e., job dissatisfaction, work role ambiguity, work role conflict, work role overload, job stress, level organizational commitment and employee resourcing intentions. It is thus against the inadequacy in Kenyan literature on work life balance in the banking sector with a focus on the impact thereof on employee retention that this study is based. The study thus sought to investigate the influence of work hours flexibility on employee retention in commercial banks in Kenya. It is however important to also note that Corona Virus (COVID 19) has highly affected employee retention. Many companies cannot remain afloat amidst COVID 19 crisis leading to many job losses. For employers to remain afloat in these crisis they need to employ new retention strategies including offering flexible work hours or schedules, opportunity to work remotely, balanced workload, relaxed attendance policies, develop paid time off policy and allowing negative balances on paid time off banks.

5. Research Objectives

The general objective of the study was to investigate the influence of work life balance on employee retention in commercial banks in Kenya. The specific objective was to determine the influence of work hours flexibility on employee retention in commercial banks in Kenya.

6. Research Design

This study took both the descriptive and quantitative research designs. Descriptive research portrays an accurate profile of persons, events, or situations (Kothari, 2010). Therefore, the descriptive survey was deemed the best strategy to fulfil the objectives of this study. Kombo and Tromp (2015) argue the basic purpose for descriptive research usually is to describe characteristics of the population of interest, make specific predictions and test associational relationships. Kothari (2010) further posits that quantitative research design is an excellent way of finalizing results and proving or disproving a hypothesis. After statistical analysis of the

results, a comprehensive answer is reached, and the results can be legitimately discussed and published. Orodho (2009) describes a descriptive research design as a systematic empirical inquiry in which the researcher does not have direct control of independent variables because their manifestation have already occurred or they are inherently not manipulated. The study hence found the design appropriate since it used stratified random sampling technique to obtain information from few respondents in order to have a general view of the influence of work life balance on employee retention in commercial banks in Kenya.

The target population for the study was a total of 160 human resource management staff from the selected five commercial banks in Kenya. These commercial banks includes cooperative bank, Kenya commercial bank, Absa bank, NCBA bank and equity bank. The commercial banks have been selected since they have been undertaking employee work life balance programmes as measure to increase the rate of employee retention. The human resource staff were targeted since they are involved in implementing work life balance programmes and they have technical knowledge and understanding on the influence of work life balance on employee retention.

7. Data Analysis and Presentation

The study variable was measured using a likert scale of 1.0 -5.0 where the mean of 1.0-1.8 (strongly disagree), 1.8 – 2.6 9 (disagree), 2.6 – 3.4 (neutral), 3.4 – 4.2 (agree) and 4.2 – 5.0 (strongly agree).

Work Hours Flexibility

The overall mean score of the statements concerning the work hours flexibility is 2.65. This depicts low level of work hours flexibility across the commercial banks in Kenya. The study established that most of the respondents were neutral when requested to give their opinion pertaining Flexible work hours can decrease turnover by encouraging individuals to remain working at a firm even after a major life event such as the birth of a child and employees with more access to flexible work hours are more likely to plan to stay with their current employers for at least the next year. This is supported by a computed mean of 2.533 and a standard deviation of 1.413 and mean of 2.533 and a standard deviation of 1.279 respectively. The respondents further agreed that flexible work hours may enhance employee engagement, which may in turn lead to longer job tenure as shown by a mean of 2.617 and a standard deviation of 1.325.

The study further established that the respondents agreed that providing employees with the flexibility they need to meet their commitments without undue stress can lead to a more productive workforce as supported by a mean of 2.808 and standard deviation of 1.308. Additionally, it was revealed that Flexible work hours can increase employee retention in COVID 19 crisis; this was represented by a mean of 2.814 and standard deviation of 1.413. This therefore depicts that although work hours flexibility is low among commercial banks in Kenya, employees are much aware of fallibility in working hours and the effects it can cause to the employees especially where retention is concerned. Table 1 below presents the field results.

Table 1: Work Hours Flexibility

Opinion Statement	N	SD	D	N	A	SA	M	STD
		%	%	%	%	%		
Flexible work hours can decrease turnover by encouraging individuals to remain working at a firm even after a major life event such as the birth of a child	89	33.5	22.2	12.6	21.0	10.8	2.533	1.413
Employees with more access to Flexible work hours are more likely to plan to stay with their current employers for at least the next year	89	28.1	24.6	19.8	21.0	6.6	2.533	1.279

Flexible work hours may enhance employee engagement, which may in turn lead to longer job tenure	89	26.9	24.6	16.8	23.4	8.4	2.617	1.325
Having family-friendly policies in place means that employees who are juggling work and family commitments are less likely to need to take time off, or leave their job	89	28.1	25.7	12.6	23.4	10.2	2.617	1.374
Providing employees with the flexibility they need to meet their commitments without undue stress can lead to a more productive workforce	89	22.8	19.8	19.8	29.3	8.4	2.808	1.308
Flexible work hours can increase employee retention in COVID 19 crisis	89	25.1	21.0	15.0	25.1	13.8	2.814	1.413
Overall Mean Score							2.65	

Scale; SD =strongly disagree: D = disagree: N= neutral: A =agree: SA =strongly agree

Employee Retention

The study also established the extent to which employee retention is manifested at the commercial banks in Kenya. The results in Table 2 shows that the average mean score of employee retention is 4.032 depicting higher retention. The statements pertaining the manifestation of employee retention showed mean above 3.0; above average. The statement that showed highest mean was that I plan to work at my present job for as long as possible (Mean=4.14 and SD=.528) and that COVID 19 will not affect my decision of working for my current employer for as long as possible (Mean=4.09 and SD=.591). Further the statements that I am in this organization for lack of an alternative employer (Mean=4.00 and SD=.650) and also I am actively searching for an alternative to this organization (Mean=4.05 and SD=.611) also showed higher means. This implies that within commercial banks, employee retention is their major concern and they try their best to achieve the desired goal.

Table 2: Descriptive Analysis of Employee Retention

Items	(SD) %	(D) %	(N) %	(A) %	(SA) %	M	SD
I plan to work at my present job for as long as possible	0.0	0.6	6.1	72.1	21.2	4.14	.528
I am actively searching for an alternative to this organization	0.0	2.3	9.3	69.2	19.2	4.05	.611
I would like to quit this job	0.0	4.9	14.7	61.5	18.9	3.95	.728
As soon as is possible, I will leave this organization	0.6	3.7	16.3	58.5	21.0	3.96	.757
I am in this organization for lack of an alternative employer	0.0	2.5	13.7	65.2	18.6	4.00	.650
COVID 19 will not affect my decision of working for my current employer for as long as possible	0.2	1.0	9.2	69.1	20.5	4.09	.591
Overall Mean Score						4.032	

Scale: SD=Strongly Disagree; D=Disagree; N=Neutral; A=Agree; SA=Strongly Agree, M=Mean, SD=Standard Deviation

Inferential Results

Pearson correlation was used to measure the degree of association between variables under consideration, which is predictor variable (work hours flexibility) and the dependent variable (employee retention). Pearson correlation coefficients range from -1 to +1. Negative values indicate negative correlation and positive values indicates positive correlation where Pearson coefficient <0.3 indicates weak correlation, Pearson coefficient >0.3<0.5 indicates moderate correlation and Pearson coefficient >0.5 indicates strong correlation. The results are presented in Table 3 below.

Table 3: Correlation Matrix

Opinion Statement		Work hours flexibility
Work hours flexibility	Pearson Correlation	1
	Sig. (2-tailed)	
	N	95
Employee retention	Pearson Correlation	.635**
	Sig. (2-tailed)	.000
	N	95

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

Work hours flexibility showed strong and statistically significant relationship with employee retention (Pearson correlation coefficient =.635 and P<0.05).

Regression Results

Multiple regression analysis was used to test the level and magnitude the independent variable (work hours flexibility) has on the dependent variable (employee retention). This was tested at 95 percent confidence level ($\alpha=0.05$), and therefore interpretations of results and subsequent discussions also considered correlations (R), coefficients of determinations (R^2), F-Statistic values (F) and beta values (β). R^2 indicated the change in dependent variable explained by change in the independent variable. Further, the higher the F-Statistic, the more significant the model was. The negative or positive effect of the independent variable on the dependent (either negative or positive) was explained by checking the beta (β) sign. The R-value shows the strength of the relationship between the variables, t-values represent the significance of individual variables. The findings are presented in Table 4.

Table 4: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.901 ^a	0.811	0.803	0.12499

a. Predictors: (Constant), work hours flexibility

The results in Table 4 shows the independent variable (work hours flexibility) influences employee retention as the dependent variable by 81.1% as shown by the value of coefficient of determination ($R^2=.811$). Further the results show that the variable relate to employee retention at .901 as shown by correlation coefficient of $R=.901$. This depicts high influence of independent variable to employee retention and therefore key in decision making if employee retention is to be realized.

Table 5: Analysis of Variance (ANOVA)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.103	3	1.526	97.675	.000 ^b
	Residual	1.422	91	.016		
	Total	7.525	94			

a. Dependent Variable: Employee retention

b. Predictors: (Constant), work hours flexibility

From the ANOVA results as presented in Table 5, the processed data which is the population parameters, had a significance level of 0.000 which shows that the data is ideal for making a conclusion on the population's parameter as the value of significance (p-value) is less than 0.05 at 95% confidence level. The F value was high an indication that independent variables (work hours flexibility) significantly influence employee retention.

Table 6: Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
		B		Beta		
1	(Constant)	.430	.195		2.199	.030
	Work hours flexibility	.205	.038	.320	5.393	.000

a. Dependent Variable: Employee Retention

The results in Table 6 show the contribution of independent variable on employee retention. The significant relationship is manifested by the β and t-values in the coefficient Table. Work hours flexibility ($\beta=.205$, $t=5.393$, $p<0.05$). This therefore depicts that the variable contribute positively and significantly to employee retention and thus is key in determining employee retention among commercial banks in Kenya. The linear regression model that the researcher used was expounded as follows; $Y = \beta_0 + \beta_1 X_1 + \epsilon$

Based on the results, the estimated regression model is as follows:

$$Y = 0.430$$

Where Y= Employee Retention

X_1 = Work hours flexibility

The model implies that in the absence of the independent variable, employee retention is at 0.430. The model further implies that independently, a unit change in work hours flexibility leads to 0.205 changes in employee retention which is significant at 0.05 statistical levels.

8. Conclusion and Recommendations

The objective of the study was to establish the influence of work hours flexibility on employee retention in commercial banks in Kenya. The study established that majority of the respondents agreed that their banks offered work hours flexibility to the employees and that this is key in relation to other banks as well as similar for employees in same grades and performing similar jobs.

However, the findings also noted that work hours flexibility was not based on individual performance and that these banks did not offer special work hours flexibility to the employees for this was achieved according to the policies in place. The study further established that most respondents agreed that the work hours flexibility positively influence the levels of employees' retention.

Work hours flexibility have significant motivating power since they symbolize banks concerns to employees, security and provide a sense of accomplishment. Work hours flexibility therefore enables employees get a sense of work security and sense of importance thus enabling them to perform well in their assigned duties.

9. Conclusions

Rewards in terms of work hours flexibility have significant motivating power since they symbolize power, security and provide a sense of accomplishment. These conclusions were arrived to by most respondents reacting negatively to the statements depicting the items mentioned. The study found that work hours flexibility is manifested low among commercial banks in Kenya. This was manifested with low overall mean score. The study established that most of the respondents were neutral when requested to give their opinion pertaining flexible work hours can decrease turnover by encouraging individuals to remain working at a firm even after a major life event such as the birth of a child and employees with more access to Flexible work hours are more likely to plan to stay with their current employers for at least the next year. The respondents further agreed that flexible work hours may enhance employee engagement, which may in turn lead to longer job tenure.

The study further established that the respondents agreed that providing employees with the flexibility they need to meet their commitments without undue stress can lead to a more productive workforce. Additionally, it was revealed that flexible work hours can increase employee retention in COVID 19 crisis; depicting that although work hours flexibility is low among commercial banks in Kenya, employees are much aware of flexibility in working hours and the effects it can cause to the employees especially where retention is concerned. It was concluded that the banks did not offer flexible working schedules to employees.

10. Recommendations

Based on the conclusions of the study, it is recommended by this study that the management of commercial banks as well as other organizations in Kenya should employ flexible working conditions as workers value employers who empower them to manage their time. Managers should focus on productivity rather than the hours worked by the employee. Management should ensure that the workload given to employees is achievable to avoid burnout. Managers should lead by example by enjoying a healthy work life balance. Paid time off and support for parents should be employed to avoid loss of precious expertise. When conducting salary adjustment and other benefits they should consider an individual's performance and expertise for them to retain those employees with well skilled and competency undertaking. Salary increment and benefits award should be done on merit basis and should be free from favoritism. By doing this, it will promote healthy competition among the employees as each will strive to work harder and give result in order to receive better pay or increase in their salary and thus feel the need of not moving to another organization.

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