

# Effects of Work-Life Balance Initiative on Employee Productivity Among Selected Commercial Banks in Eldoret City, Kenya

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## Abstract

This study examined the effects of work-life balance initiatives on employee productivity among selected commercial banks in Eldoret City. The study was anchored on the Transactional Model of Stress and Coping, developed by Richard Lazarus and Susan Folkman in 1984 which posits that stress is an ongoing interaction between an individual and their environment. Utilizing a descriptive research design, the study targeted a population of 279 employees across nine commercial banks. A sample of 164 respondents was selected using stratified random sampling and data was collected via questionnaires and interviews. Quantitative data was analyzed using descriptive and inferential statistics while qualitative data was analyzed thematically. Regression results confirmed that work-life balance significantly influenced productivity ( $\beta = 0.284$ ,  $p < 0.000$ ). This implies that organizations that implement effective work-life balance programmes are likely to observe enhanced employee motivation, reduced stress, and improved overall performance. Qualitative findings highlighted the value of flexible hours, compassionate leave, and supportive leadership, though frontline staff experienced challenges due to banking service rigidity. The study concludes that structured work-life balance initiatives enhance employee motivation, efficiency, and commitment, while reducing stress. It recommends expanding flexible arrangements, promoting a culture that respects personal time, and addressing workload distribution to strengthen productivity in the banking sector.

**Keywords:** Work-life balance, employee productivity, commercial banks, flexible work, stress management, Eldoret City

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## Introduction

Employee productivity is a critical determinant of organizational success and competitiveness. It reflects the efficiency and effectiveness with which employees perform their tasks, thereby contributing to overall organizational performance. Productivity is shaped not only by technical skills, resources, and leadership but also by employees' ability to balance professional responsibilities with personal and family commitments. The concept of work-life balance (WLB) has therefore become an essential human resource management practice that enhances job satisfaction, reduces stress, and strengthens employee commitment, ultimately leading to improved organizational outcomes (Greenhaus & Allen, 2011).

Globally, studies have examined different factors influencing productivity across sectors. For instance, Zhang and Li (2021) in China found that flexible work arrangements improved productivity in technology firms, while in Europe, Khan (2014) reported that training programmes enhanced productivity in financial institutions, the findings affirm that diverse organizational interventions improve productivity, though many fail to account for industry-specific contexts or long-term impacts.

In Africa, work-life balance initiatives have shown promising outcomes despite uneven adoption. Nkosi (2022) in South Africa linked job

satisfaction to higher productivity in education, while Obiora et al. (2023) highlighted that flexible schedules and wellness initiatives reduced stress and enhanced productivity. Kwarteng et al. (2024) in Ghana confirmed productivity gains from leadership development, these findings show that WLB practices help mitigate stress, improve morale, and enhance performance across diverse African sectors.

In Kenya, Georgette Sidbewendin (2020) reported that organizational culture boosted efficiency in hospitality, while Wanjiru and Mwangi (2022) demonstrated that professional development enhanced teacher productivity. In healthcare, Nyaribo (2025) established a strong link between job satisfaction and nurse productivity, whereas Kibara and Kiiru (2021) found that employee engagement enhanced performance in retail. However, most of these studies focus on non-financial sectors, leaving limited evidence on the banking industry, where stress and long working hours are more pronounced.

The Kenyan banking sector faces mounting challenges related to workforce well-being. Employees often operate under intense pressure due to heavy workloads, strict deadlines, and demanding performance targets. Although stress management strategies such as counselling, wellness days, and work-life balance initiatives have been

introduced, staff morale, turnover, and service quality remain concerns. The Central Bank of Kenya (CBK, 2024) reported a decline in the return on assets (from 3.1% in 2019 to 2.3% in 2023), with staff costs accounting for about 42% of operational expenses and turnover rates reaching 20% in some banks. These statistics suggest that existing interventions have not fully addressed productivity challenges.

Despite global and regional evidence linking WLB initiatives to improved productivity, several gaps remain. First, most studies in Kenya have concentrated on public institutions and sectors such as education, health, and manufacturing, creating a contextual gap in the banking sector. Second, prior research often examines single interventions rather than comprehensive WLB strategies. Third, limited studies have explored long-term impacts of WLB initiatives in highly competitive and stress-intensive environments such as banking. This study therefore addresses these gaps by investigating the effects of work-life balance initiatives on employee productivity among selected commercial banks in Eldoret City, with the goal of generating sector-specific insights that inform human resource practices in Kenya's financial sector.

## Literature Review

### Empirical Review

Work-life balance (WLB) initiatives encompass flexible work arrangements, remote working, paid leave policies, wellness programmes, and family support services. Research has consistently shown that such initiatives enhance employee well-being, engagement and productivity. Khan et al. (2023) examined 266 female bank employees in Pakistan and reported that flexible schedules improved commitment

and task completion. In Indonesia, Hasan and Nikmah (2022) found that WLB and self-efficacy explained 79% of employee engagement in a government-owned bank. Similarly, Bloom, Han, and Liang (2024) conducted a large-scale experimental study in China involving 1,600 employees and found that hybrid work schedules-maintained performance while reducing turnover by one-third. These studies, though insightful, are drawn from contexts different from Kenyan banks and manufacturing sectors. In Spain, Medina-Garrido et al. (2023) reported that access to WLB policies, such as flexitime and remote work, improved employee well-being among banking professionals, with job performance mediated by emotional well-being. Gheyoh Ndzi (2023) demonstrated that generous paid leave reduced turnover and increased job commitment in the UK while Müller and Becker (2024) performed a meta-analysis across Germany, concluding that organizations prioritizing WLB strategies recorded higher productivity across workforce demographics.

A large-scale field experiment by Bloom et al. (2024) involving 1,612 employees at Trip.com, China, revealed that hybrid working (two days remote weekly) maintained productivity, lowered turnover by 33%, and improved job satisfaction. In Sweden, Berglund et al. (2021) found that better WLB predicted higher work ability over two years, though productivity was not directly measured. Kwesi-Eshun and Segbenya (2024) showed that WLB fully mediated the relationship between flexible arrangements and performance among 350 administrative staff in Ghanaian universities.

In Africa, Pepple (2025) found that flexible work hours improved task efficiency in Nigeria's banking sector, while Matli (2020) reported improved work efficiency in South African firms

under remote working policies. Study in Rwanda also showed positive effects of WLB initiatives on absenteeism and workforce efficiency (Umubyeyi, 2010). However, these studies often did not account for sector-specific challenges or long-term effects.

In Kenya, WLB initiatives have shown similar positive effects. Nyaribo (2025) found that flexible work arrangements improved employee motivation and efficiency in National Referral Hospitals. Njeri et al. (2022) reported improved staff performance in universities due to remote work options. Ng'ethe (2014) found that government institutions offering parental leave and family support programmes had higher retention rates. Mburu (2025) demonstrated that flexible scheduling reduced burnout and improved service delivery in healthcare settings.

In addition to these, Otiso's studies provide further empirical support for structural and organizational factors as enablers of performance: Otiso (2017) found that management capabilities significantly predicted firm performance in manufacturing settings, emphasizing planning, leadership, and monitoring as extrinsic motivators. Otiso and Simiyu (2017) reported that technological capabilities, including process automation and information management, significantly enhanced productivity and operational efficiency. Chepkirui, Otiso, and Mutai (2024) demonstrated that service quality standards in private hospitals positively influenced staff performance, highlighting institutional practices as extrinsic enablers. Otiso and Chumba (2025) observed that administrative and leadership practices in educational institutions improved academic performance, reinforcing the relevance of structured support systems in performance outcomes.

These findings suggest that WLB initiatives, combined with strong organizational, managerial, and technological supports, significantly enhance employee performance. The studies also point to a broader conceptualization of extrinsic motivation, which includes structural enablers, management quality, and institutional support.

### Theoretical Framework

The study was anchored on the Transactional Model of Stress and Coping, developed by Richard Lazarus and Susan Folkman in 1984, presents a dynamic view of how individuals perceive and respond to stress. This model emphasizes that stress is not simply a reaction to external pressures but is shaped by an individual's cognitive appraisal of a situation and their available coping resources. If an employee perceives a challenge as overwhelming and lacks effective coping mechanisms, stress levels increase, negatively impacting productivity. Conversely, employees with strong coping strategies and access to supportive interventions are more resilient to organizational stress (Cooper et al., 2021).

Building on Lazarus and Folkman's foundational work, contemporary scholars have expanded this model to include workplace-specific stressors. Recent studies, such as those by Park and Kim (2022), highlight the role of emotional intelligence in moderating stress responses, while Johnson and Hall (2023) examine how hybrid work arrangements influence stress appraisal and coping mechanisms. These expansions have made the model even more relevant in today's evolving work environments.

A major strength of this model is its focus on individual differences in stress perception and coping strategies. Unlike static models, the Transactional Model acknowledges that employees respond to

stress in varied ways based on their cognitive appraisals and support systems. This perspective is especially useful for designing personalized stress management interventions, such as workplace counselling and social support, which have been shown to improve employee resilience and job satisfaction (Goh et al., 2023).

One of the key limitations of this model is its reliance on self-reported data, which can be influenced by individual biases and situational factors (Taylor & Stanton, 2022). Additionally, the model does not fully address the structural and organizational elements of organizational stress, such as company policies and leadership effectiveness, which also play a critical role in employee well-being. Some critics argue that the model overemphasizes cognitive appraisal while downplaying the systemic factors that contribute to organizational stress.

## Methodology

The study used a descriptive research design to systematically describe the effects of stress management strategies on employee productivity in Kenyan commercial banks. This approach was chosen because it allows for efficient data collection at a single point in time, providing a clear picture of existing conditions without manipulating variables. It is ideal for capturing how initiatives like workplace counselling and work-life balance programs are perceived by employees across different job levels. The target population was 279 employees from nine selected commercial banks in Eldoret City, representing three tiers of the banking sector. To ensure a balanced representation, the population was divided into three strata: management (45 employees), supervisory (54 employees), and operational staff (180 employees).

The study used Yamane's (1967) formula to calculate a sample size of 164

respondents from the total population. A stratified random sampling technique was then applied to select a proportional number of participants from each job level, ensuring that the sample accurately reflected the diversity of the workforce.

Primary data was collected using a combination of structured questionnaires and interview schedules. Questionnaires with closed-ended questions were administered to operational and customer service staff to gather measurable data. Face-to-face interviews were conducted with managers to gain deeper insights into the implementation and challenges of stress management programs.

A pilot study was conducted with 16 participants (10% of the sample) to test the clarity and reliability of the research instruments. Validity was ensured through expert review by academic supervisors, while reliability was confirmed using Cronbach's alpha, with a coefficient of 0.735 exceeding the minimum acceptable threshold of 0.7.

Quantitative data was analyzed using descriptive and inferential statistics while qualitative data was analyzed thematically. Descriptive statistics (means and standard deviations) were used to summarize the data. Inferential statistics, specifically regression analysis using SPSS software, was used to determine the effect of workplace counselling, work-life balance initiatives, and social support on employee productivity. The qualitative data from interviews was analyzed through content analysis. The study's regression model was defined as

$$Y = \beta_0 + \beta_1 X_1 + \epsilon \dots \dots \dots \text{Model 1}$$

Where:

Y = Employee Productivity

$\beta_0$  = constant

$\beta_1$ , = regression coefficients that measure the effect of each independent variable

$X_1$  = Work-Life Balance Initiatives

$\epsilon$  = error term

## Results and Discussion

### Descriptive statistics

#### *Work-Life Balance Initiatives and Employee Productivity*

Work-life balance is a critical component of employee well-being and a

key driver of productivity. Initiatives such as flexible work schedules, paid time off, and wellness programs are designed to help employees manage their personal and professional lives, reducing burnout and improving job satisfaction. Table 1 summarizes the key findings from the survey.

**Table 1:** Descriptive Statistics for Work-Life Balance Initiatives (WLB) and employee productivity

Statement	Mean	SD
My organization provides flexible work arrangements to improve work-life balance.	4.20	0.90
I feel that my workload is fairly distributed, allowing for a good balance between work and personal life.	3.6	0.95
I can easily access leave benefits when I need them.	4.30	0.80
Work-life balance initiatives have helped me stay motivated at work.	4.40	0.70
I believe my employer values my personal time and well-being.	4.10	0.85
Poor work-life balance negatively affects my productivity.	4.20	0.90
<b>Average mean</b>	<b>4.13</b>	

The findings of the study reflects that work-life balance strategies are also positively perceived. The statement with the highest mean of 4.40 (SD = 0.70) was about employee motivation and the relationship to these WLB initiatives at work. This suggests that when employees can maintain a balance between work and personal life, their morale and drive improve, which ultimately boosts productivity. The SD of 0.70 showed responses on motivation from work-life initiatives showed strong agreement. Employees generally shared similar positive experiences. These results are in line with findings by Gheyoh Ndzi (2023) who noted in their study on the assessment of the effect of paid parental leave on employee performance and found that firms with generous leave policies had lower turnover rates and higher job commitment.

Accessibility to leave benefits (mean = 4.30, SD = 0.80) and provision of flexible work arrangements (mean = 4.20,

SD = 0.90) also received strong agreement, indicating organizational efforts to support employees' personal and professional needs. The SD of 0.80 showed that views on accessing leave benefits were fairly consistent. Most employees agreed they could easily take leave when needed. SD of 0.90 indicated that responses on flexible work arrangements showed moderate variation. While many employees found them useful, others were less satisfied.

Pepple et al. (2025) conducted a cross-sectional survey in Nigeria's banking sector, revealing that flexible work hours significantly reduced organizational stress and increased task completion efficiency by 18%. The belief that poor work-life balance negatively affects productivity also scored high (mean = 4.20), which affirms the importance of these initiatives. Although the workload fairness item received the lowest mean of 3.6 (SD = 0.95), it still indicates a positive but slightly more mixed view, suggesting that work

distribution could be improved in some departments. The standard deviation of 0.95 means that opinions on workload fairness were diverse. Some felt tasks were fairly distributed while others did not. The results underscore the critical role of work-life balance in reducing stress and fostering a more productive workforce.

The study further produced an average mean of 4.13. This shows that employees overall agreed that their organization supported work-life balance through flexible arrangements and leave access. However, the mean also suggests that some employees had concerns about fairness of workload distribution.

Interview was carried out and the findings showed that managers indicated that their organizations offer several initiatives such as flexible work hours, compassionate leave, and off-duty rotation systems. These were perceived as helpful, particularly for employees juggling family responsibilities. However, the rigid structure of banking services was noted as a barrier to full implementation, especially for frontline staff. While leave benefits are well-documented in policy, heavy workloads and management expectations sometimes discourage their

use. The link between work-life balance and productivity was widely acknowledged. As one branch manager observed, *"When staff feel supported to manage their personal lives, they come to work more focused and less fatigued."*

Suggestions included expanding flexibility for administrative roles and promoting a culture that respects time off. These findings are in agreement with the findings of a study by Kamau and Mwangi (2021) on the examination of work-life balance policies in manufacturing firms through a case study approach and found that comprehensive wellness programmes led to improved morale and reduced turnover.

### **Employee Productivity**

Employee productivity is a key measure of an organization's success, reflecting the efficiency and effectiveness of its workforce. It's not just about the quantity of work completed, but also the quality, timeliness, and overall contribution to organizational goals. The respondents were asked to rate on employee productivity within the surveyed commercial banks. The following Table 2 presents a detailed breakdown of these findings.

**Table 2:** Descriptive statistics for employee productivity

Statement	Mean	SD
I am able to meet my work targets efficiently.	4.40	0.70
I consistently maintain high-quality work output.	4.30	0.75
Organizational stress affects my productivity levels.	4.60	0.90
I feel motivated to perform at my best due to workplace support programmes.	4.20	0.80
My organization provides the necessary resources to help me stay productive.	3.60	0.85
I believe that reducing organizational stress would enhance my overall productivity.	4.50	0.60
<b>Average mean</b>	<b>4.27</b>	

Employee productivity indicators were rated positively, with all means above 4.00. The highest score of 4.50 (SD

= 0.60) indicated that reducing stress would enhance productivity, underlining the central argument of the study. The SD

of 0.70 means that the views on meeting work targets were very consistent. Most employees agreed they could meet their targets efficiently. This finding validates the focus on stress management as a key lever in improving work outcomes. Meeting work targets efficiently (mean = 4.40) and maintaining quality output (mean = 4.30) show that employees generally perceive themselves as effective and competent. The SD of 0.75 means that responses on maintaining high-quality output showed little variation. Employees largely agreed on their ability to deliver quality work.

Respondents also agreed that workplace support programmes help maintain motivation (mean = 4.20) and SD of 0.80 means that responses on motivation from workplace programmes were fairly consistent. Most employees agreed, though a few reported less benefit. and that organizational support, such as resources for performance, is adequate (mean = 3.60) and the SD of 0.85 means that opinions on resource availability showed moderate variation. While many felt supported, others experienced challenges. There is need to increase the level of support for the employees in the banking sector. The highly-rated item, organizational stress affecting productivity (mean = 4.60, SD = 0.90), still shows a high concern and emphasizes the importance of mitigating stress factors to sustain high productivity. SD of 0.90 means opinions on stress affecting productivity varied moderately. While many agreed stress reduced productivity, some did not fully share this view. Productivity of the employee in commercial banks received an average mean of 4.27. The SD of 0.60 was the lowest deviation, showing strong agreement on reducing stress to improve productivity. Nearly all employees held the same view. This reflects a strong overall agreement that productivity was

influenced by workplace counselling, work-place balance as well as social support. Employees generally believed they could meet targets and deliver quality work, but also acknowledged that organizational stress remained a critical factor.

Respondents for the interview identified several key drivers of productivity, including stress management, clear communication, motivation, and training opportunities. Many reported that employees who feel supported emotionally and professionally, tend to perform better and stay committed to their duties. Stress, when left unmanaged, was seen as a major factor that leads to errors, absenteeism, and low morale. Managers noted that supportive leadership and timely intervention could reverse productivity dips. They also emphasized the importance of tools like performance appraisals, team building, and wellness days. One branch manager reflected, *"We've seen that when stress levels are high, productivity drops instantly, but when employees feel heard and valued, their output improves remarkably."* Recommendations from the interviewees included enhanced mentorship, mental wellness training, and a culture that celebrates small wins. The findings are in line with findings from a study carried in South Africa, Dipela (2016) on analysis of EAPs in corporate organizations, concluding that employees who utilized the programmes demonstrated lower stress levels and improved performance. Employees likewise should be encouraged to use such programmes.

#### Diagnostic Tests

Before proceeding with regression analysis, diagnostic tests were conducted to validate the suitability and reliability of the data for statistical modelling. These tests were used to check

for issues such as multicollinearity, normality, linearity, and heteroscedasticity, which can affect the accuracy and interpretation of regression results. The diagnostic checks ensured that the assumptions of regression

analysis were not violated and that the findings on the relationship between work-life balance initiatives and employee productivity were statistically robust. The results of the diagnostic tests are summarized in Table 3.

**Table 3:** Summary of diagnostic tests

Test	Statistic / Value	Threshold / Criteria
<b>Multicollinearity (VIF)</b>	Workplace Counselling = 1.445 Work-Life Balance Initiatives = 1.504 Social Support = 1.475	VIF < 5 → No multicollinearity (Saunders et al., 2019)
<b>Normality (Shapiro-Wilk)</b>	W = 0.982, df = 130, p = 0.114	p > 0.05 → Residuals are normal (Creswell & Creswell, 2023)
<b>Autocorrelation (Durbin-Watson)</b>	DW = 1.821	Acceptable range: 1.5 – 2.5 (Field, 2018)
<b>Homoscedasticity (Breusch-Pagan)</b>	$\chi^2 = 2.128$ , p = 0.831	p > 0.05 → Residuals are homoscedastic

The diagnostic tests collectively indicate that the regression model meets the key assumptions required for valid inference. Multicollinearity was not a concern, as the Variance Inflation Factor (VIF) values for workplace counselling (1.445), work-life balance initiatives (1.504), and social support (1.475) were all well below the threshold of 5, showing that each predictor contributes unique information to the model. Normality of residuals was confirmed through the Shapiro-Wilk test (W = 0.982, p = 0.114), indicating that residuals follow a normal distribution and supporting the reliability of the regression estimates. The Durbin-Watson statistic of 1.821 fell within the acceptable range of 1.5 to 2.5, demonstrating no significant autocorrelation among residuals, while the Breusch-Pagan test ( $\chi^2 = 2.128$ , p = 0.831) confirmed homoscedasticity, showing constant variance across residuals. Overall, these results validate the model and provide confidence that the regression analysis can be interpreted without bias or distortion.

### Regression Analysis

Regression analysis conducted to examine the effect of work-life balance initiatives on employee productivity among selected commercial banks in Eldoret City. The hypothesis ( $H_{01}$ ) stated that work-Life Balance Initiatives have no significant effect on employee productivity. Table 4 presents the model coefficients results. The regression analysis results indicate a positive and statistically significant relationship between work-life balance initiatives and employee productivity. The unstandardized coefficient (B = 0.266) suggests that for every one-unit increase in the implementation or effectiveness of work-life balance initiatives, employee productivity increases by 0.266 units. The standardized coefficient ( $\beta = 0.284$ ) further confirms a substantial contribution of work-life balance initiatives to productivity levels. The t-value of 3.912 and a p-value of 0.000, which is below the 0.05 threshold, indicate that this relationship is statistically significant.

**Table 4:** Model Coefficients on organizational stress management strategies and employee productivity

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.543	0.215	–	2.523	0.013
Work-Life Balance (X1)	0.266	0.068	0.284	3.912	0.000

Based on these results, the null hypothesis ( $H_{01}$ ) that work-life balance initiatives have no significant effect on employee productivity is rejected. This implies that organizations that implement effective work-life balance programmes are likely to observe enhanced employee motivation, reduced stress, and improved overall performance. The findings further agree with results from a study by Kamwenji et al. (2022), in a descriptive survey of 642 employees from Kenya's state corporations, found that work-life balance benefits (gym facilities, childcare) moderately improved performance; however, the study noted minimal budget allocation for these programmes.

## Conclusion

The study also concludes that work-life balance initiatives significantly influence employee productivity. Flexible work arrangements, fair distribution of workloads, and accessible leave benefits were found to create a supportive environment where employees feel valued and respected. When staff are able to maintain a balance between their personal and professional lives, they tend to be more engaged, less stressed, and better equipped to meet their work goals efficiently. There was a strong sense that when this balance is well-managed, employees tend to feel more motivated and engaged at work. Despite this, some concerns were raised about the fairness of workload distribution, suggesting that while support systems are in place, their effectiveness can vary depending on the specific work environment or role.

## Recommendations

Banks should therefore adopt flexible work arrangements and fair workload distribution. Encouraging time-off use and ensuring equitable access to leave benefits can further reinforce a healthy balance between personal and professional life. Efforts to ensure privacy, such as private rooms and anonymous scheduling, are in place but not always trusted.

Moreover, banks should ensure that supervisors are trained to support work-life balance by modelling healthy boundaries and encouraging their teams to take time off when needed. Creating a supportive environment where employees feel safe discussing workload pressures can foster greater openness and trust. Long-term, such an approach can reduce burnout, improve morale, and enhance overall institutional loyalty.

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