



# **EFFECT OF QUALITY OF WORKLIFE ON EMPLOYEE RETENTION IN SELECTED BRANCHES OF COOPERATIVE BANK OF KENYA**

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## **Abstract**

*Commercial banks in Kenya face labor turnover. Factors such as work-life balance, working conditions, and relationship with co-workers among others contribute to labor turnover. The study assessed the effect of quality of work life on employee retention in selected branches of Cooperative Bank of Kenya, in Kenya. The factors examined included stress management at work and working conditions. Herzberg’s hygiene-motivation theory and Maslow’s theory anchored the study. A descriptive survey research design was adopted. A census was adopted. All the 67 bank management staff were considered. A structured questionnaire was used and pilot tested. The data analysis comprised of the descriptive and inferential statistics. The descriptive statistics encompassed percentages, means and standard deviations. The inferential statistics consisted of the Pearson’s Product Moment Correlation and Multiple Regression analysis. Findings showed that the factors investigated significantly influenced employee retention. The study concluded that bank employees experience a lot of stress emanating from high work overload, and contributes to employees’ intentions to leave or stay. Employees of the bank worked in conducive working conditions*

*despite working for lengthy hours. The study recommended that the bank ought to institute functional stress management programs and to improve the working conditions to tame high employee turnover.*

*Keywords: Stress management at work, working conditions, quality of work life, labor turnover, employee retention*

## **INTRODUCTION**

The rationale of the quality of work life is to make better the lives of employees by ensuring that their higher needs are fulfilled coupled with the usage and application of their knowledge, competencies, skills and abilities (Dolan & White, 2008). The concept of quality of work life may be concomitant with technologies adopted by an organization and with factors such as remuneration, health and safety, and employee's general welfare (Rainey, 2003). Employee retention, which is an obligation of an organization, comprises of the strategies that an organization adopts to ensure that particular employees do not leave an organization (Das & Baruah, 2013).

The competitiveness in the business world coupled with the demands of an employee family structure has necessitated organizations to look into the concept of the quality of work life (Bagtasos, 2011). Employers such as banks have to strike a balance between the expectations of an employee in terms of work life balance, quality of work life and the economic goals of the organizations. Organizations that aspire to retain their best employees, especially the banks, have to appreciate work related stress and improve the working conditions and consequently the quality of work life.

It is indicated that close to 83% of the workforce in developed economies such as Great Britain work in a well-thought-out work environment where employees constantly receive feedback from their supervisors (Tamini, Yazdany & Bojd, 2011). Comparatively, employees in developed countries work for lesser hours (Stephenson, O'Neill & Carter, 2012) than in developing countries such as Bangladesh and Malaysia. It is reported that organizations in Latin-American countries support work-life policies but the policies are poorly implemented due to the lack of consensus between managers and staff in respect to the concept of the quality of work life (Carlier, Llorente & Grau, 2012).

A report documented by Paoli and Merle (2000) illustrate the worsening of the working environment in countries making up the European Union. The authors highlight highly repetitive work, fast-paced work, exposure to physical hazards and high intense work as the engulfing factors in an employee work life. Such an environment pose health risks to employees and may,

deductively, result in employees leaving an organization. In the same light, the United States of America remains cognizant of the aforementioned working conditions issues and increasingly allocate budgets to enhancing safer work places (Neuman, 2010).

Bank workers in Africa suffer from long working hours in a bid to ensure sustained profitability or the set targets and goals in their respective financial institutions (Turpin-Quaye, 2018). Nigeria, for instance, the bank employees lack flexibility in work and work under tremendous pressure such that they cannot balance between their work and personal life. The foregoing illustrates poor quality of work life among bank employees (Chiekezie, Nzewi, Emejulu & Chukwujama, 2012) since such employees may likely develop stress related illnesses for fear of losing their jobs in cases of under-performance.

The fast paced growth of the banking industry in Kenya has resulted in cut-throat competition between commercial banks. Employees, therefore, have to be effective, efficient and dedicated in their work in a bid to serve the increasing number of the banked populace. Indeed, Agoi (2015) asserts that the turnover intentions among employees is determined by dedication and absorption rates. The Kenyan banks are characterized by high work load, monotonous job and arguably low remuneration; however, a bank such as the Eco-bank Kenya acknowledges issues revolving around quality of work life and offers flexibility in working hours, employee paid leave and other important support programs (Riro & Waweru, 2013).

### **Statement of the Problem**

Commercial banks in Kenya face labor turnover for varied reasons. Despite the banks adopting technologies to propel them to more creation of profits and wealth, banks have been unable to tame employee turnover. When a key employee leaves an organization, it is an expense to that organization in respect of recruitment and selection, training and induction, and the general employee turnover costs. Indeed turnover costs are expensive to a bank in case of employee attrition (Armstrong, 2006). More often than not, employees decide to leave an organization due to lack of satisfaction or recognition, insights on the working environment, better job offer, and opportunities to advance careers among other reasons. The Kenyan banks strive to put strategies in place to curb employee turnover but employees still leave the banks. The bank employees in the country cite excessive pressure to perform, poor health and high workload demands as major reasons to leave banks.

Empirical studies regarding employee turnover have been carried out in Kenya. An empirical study by Iyria, Namusonge and Karanja (2014) underscored the importance of effective retention practices in a workplace. Another study by Omondi (2013) on CFC bank considered talent management practices. Extensive research has been done on work life

balance and causal factors of employee turnover; however, the theme of quality of work life and employee retention on bank employees in Kenya has not been adequately addressed. It is under this backdrop that the study sought to look into the effect of the quality of work life on employee retention in selected branches of cooperative bank of Kenya.

### **General Objective**

The general objective of the study was to examine the effect of the quality of work life on employee retention in selected branches of Cooperative bank of Kenya.

### **Specific Objectives**

- i. To analyze the effect of stress management at work on employee retention in selected Cooperative Bank branches in Kenya.
- ii. To examine the effect of working conditions on employee retention in selected Cooperative Bank branches in Kenya.

### **Research Hypotheses**

**H<sub>01</sub>:** There is no statistically significant effect of stress management at work on employee retention in the selected Co-operative Bank branches in Kenya.

**H<sub>02</sub>:** There is no statistically significant effect of working conditions at work on employee retention in the selected Co-operative Bank branches in Kenya.

## **THEORETICAL REVIEW**

A review of theories touching on the quality of work life and employee retention is covered in this part. The Hertzberg hygiene-motivation theory and Maslow's theory are reviewed and expounded in the context of employee retention.

### **Hertzberg's Motivation-Hygiene Theory**

The theory was developed by Frederick Hertzberg in 1959. The theory generally concerns with motivation in an organization. It states that there are two factors which are, the motivators and hygiene factors, which an organization can play with to enhance motivation of employees (Robbins, 2009). The motivation factors usually embolden employees to work extra hard in an organization and include the job challenge, strong sense of achievement, the responsibility that the work gives, chances of growth and advancing, and recognition to performance or dexterity. The hygiene factors do not encourage employees to be productive, but in their absence, employees would not be motivated. These factors form the environment of the job, they

surround the job. The factors may include the policy, rules and regulations of the firm, organization or the company, remuneration and compensation, the working environment, job tenure or security and the extent of supervision. Accordingly, the hygiene factors can cause low job satisfaction if the factors are poorly presented (Yusoff, Kian & Idris, 2013).

Organizations, in respect of this theory, may have all the employees motivated with very few having complains. Moreover, an organization may also have employees who are not motivated but they do not have complains. Furthermore, it may have employees who are highly motivated but have a lot of complains and grievances. Lastly, employees may not be motivated and have a lot of complains. In light of the foregoing, an organization's management ought to understand their organization work force and determine the scenario that it is in (Robbins, 2009). The management ought to ensure that the present hygiene factors do not dissatisfy the employees. For instance, an organization faced with bureaucratic systems may feel the need to rectify or remove the bureaucracies that may dissatisfy their employees. Organizations ought to put emphasis on motivation factors in order to prevent employees from being dissatisfied (Robbins, 2009).

This theory has been applied in various organizations to attempt to curb motivation and dissatisfaction of employees. Wan Fauziah and Tan (2013) noted that employees in Malaysia have differing internal and external motivation factors. Deductively, organizations ought to ensure that they satisfy their employees' internal and external motivation needs. It is stated that organizations should model the Herzberg Two factor model to ensure employees are motivated and satisfied in their work places (Yusoff, Kian & Idris, 2013).

This theory is relevant to this study and to the commercial banks in Kenya. The management of commercial banks in the country can use the insights provided by this theory to model how they motivate their employees. For instance, the management may enrich, enlarge and empower employees and their jobs in case they sense or point out dissatisfaction or demotivation in the work place. The bank management can model the theory to address poor working conditions and iron out work stressors. The banks may also use the theory to support the feelings of employees, introduce servant leadership and support the organization culture to ensure that each employee is in sync with it. As such, the theory becomes relevant to the cooperative bank investigated in this study.

### **Maslow's Hierarchy of Needs theory**

Abraham Maslow pioneered this theory in 1943 in his paper on a theory of human motivation. The theory postulates that the needs of an individual are hierarchical in nature and can influence an individual's motivation (Maslow, 1943). The author further maintains that the needs

of a human being are indefinite, that is once a need is satisfied, another one arises. It is averred that no independent need can be solely be considered and that each need is linked to either satisfaction or dissatisfaction. According to Maslow, motivation comes from those needs that are not satisfied. The foregoing is echoed by Adair (2013) that needs are the sources of human motivation.

The needs are classified into psychological needs, safety needs, love and belonging, esteem needs, and self-actualization needs. The psychological needs need to be satisfied in order to sustain life. These needs are mandatory and no individual can survive without. These include the basic needs such as food, shelter, air, sex and other physiological needs (Maslow 1954). Once the compulsory needs are satisfied then new needs arise which are safety or security needs. The needs entail the feeling of being safe and protection from peril, danger or risks (Daft, 2013). It is argued that security needs can be satisfied economically and that safety needs can be satisfied through structures such as the police or the armed forces (Eren, 2004).

Since a new need arises once a need is satisfied, the belongingness needs arise. Human beings are social animals (Adair, 2013) and they need the feelings of being loved or belong to a certain community, membership, marriage or political parties for identity. According to Roger (1970) love and belongingness needs call for acceptance by others, friendship circles and family ties brought about by social interactions. Maslow (1943) claimed that people have desires for self-esteem, respect from others and success. Next are the esteem needs which are the needs to be respected and cherished due to position, status in the community or workplace. Accordingly, Griffin (2013) asserts that the esteem needs also include self-confidence, talent and self-valuation.

At the top of the hierarchy of needs pyramid are the self-actualization needs. Though all other needs may be satisfied, lack of satisfaction of the self-actualization needs could lead to feelings of unease and dissatisfaction. The self-actualization needs enable an individual to optimize their skills and become what they aspire to be (Kalish, 1973). These needs do not have an end point since they increase in proportion to how they are met or satisfied. It is established that satisfied needs lose their motivational grip (Tezcan, Sibel & Emine, 2017). This theory can be used by commercial banks to ensure employee retention. The banks can use the theory to identify the needs of its workforce and not only satisfy them but also exceed employee expectations in order to compel them not to leave the organization. In addition, the theory can be used to improve and design the working conditions that are strong influencers to employee satisfaction for productivity.

## EMPIRICAL REVIEW

There are a number of global, regional and local empirical studies that have been conducted in regard to the quality of work life and employee retention. Of particular interest are the stress management at work and working conditions, and how the two factors influence employee retention in financial institutions.

A study by Muthukumaran and Lavanyalatha (2019) assessed the turnover intentions in the Indian commercial banking sector. The study focused on public and private sector banks in Tamilnadu where 221 employees were considered. The study noted that the job stress was positively related with turnover intentions among bank employees. It was also noted that job stress significantly influenced the turnover intentions. It was deduced that since bank employees faced high levels of job stress, they intended to leave their respective banks. The authors concluded that job stress is an important problem that face commercial banks in India in respect of turnover intentions.

Adjei and Amofa (2014) examined the strategies for managing work related stress at Barclays Bank Limited in Takoradi, Ghana. The study established that bank employees in the country associated pressure with stress at work. It was also noted that bank employees utilized available stress management practices such as relaxation techniques to prevent or cope with anxiety. The bank employees indicated that stress emanated from working for long hours. The study recommended that banks should build stress awareness programs

In Kenya, Kihara and Mugambi (2018) evaluated the effect of stress management strategies on employee performance in the public service. The study found out that stress management strategies at the workplace significantly influence employee performance. The authors saw the need for managers of organizations to create awareness to their employees on the essence of utilizing stress management strategies in order to improve performance. Such stress management strategies included counselling services, flexibility at work and meditation techniques.

A study carried out by Mungania (2017) examined the influence of work life balance practices on performance of the banking industry in Kenya. The study found that the banking work is stressful and was characterized by long working hours. The demands created by work and home responsibilities exacerbate the stress experienced by bank employees. The foregoing according to the author may lead to work life conflict. It is therefore important for the bank management to introduce and look into flexibility in work arrangements and employee wellness programs to prevent or cope with stress at work. A study by Muleke, Kamau, Wagoki and Mukaya (2013) on work life balance practices and employee performance at Eco bank in Kenya noted that introduction of programs such as employee leave programs, balanced working

hours and employee assistance strategies were vital in preventing job related stress and consequently enhancing employee performance.

Mirrani, Sharf and Ashraf (2017) evaluated job satisfaction in private banks of Pakistan. The study sought to determine causes of job satisfaction among selected bank employees. It was noted that the private banks in the country provided good working conditions to their employees. The foregoing resulted in job satisfaction amongst the majority of employees. In the study by Mirrani, Sharf and Ashraf (2017), it was established that good working conditions enhance job satisfaction which in turn determine employees' intentions to leave or stay with the organization. The study concluded that working conditions are embedded on the organizational culture which greatly determines job satisfaction and employee retention.

A study carried out by Turpin-Quaye (2018) explored on work-family life balance in banks in Ghana. The study discovered that the banks in Ghana did not offer good working environment to their employees. The employees worked for long hours such that they could not balance work and family responsibilities. The employees had to rely on external support to balance work and family duties. New employees would hardly be granted annual leave. The study concluded that bank employees in Ghana worked in bad working conditions which affected the work life balance and deductively, the quality of work life. It was recommended that banks ought to create a friendly working environment such as flexible working hours and longer leave days to enhance the quality of work life of their employees.

Kithuka (2015) focused on the influence of work environment on performance of bank employees in commercial banks at Machakos in Kenya. The study found out that conducive work place design positively influenced performance of employees. Moreover, it was noted that workforce diversification was a central tenet used to enhance employee satisfaction. The health and safety of employees was an important factor that influenced employees' performance in the banks. The study concluded that conducive working environment largely influenced the productivity of employees and determined their satisfaction with the banks.

Mwami (2014) delved into the factors that led to high employee turnover at First Community Bank in Kenya. The authors ascertained that there was high employee turnover at First Community Bank. Deductively, little was being done to ensure that the bank retained its employees. Indeed, the author noted that 22% of the surveyed respondents were dissatisfied with their work due to poor working environment. High workload coupled with less benefits, unspecified employee roles and poor communication from supervisors were some of the working environment factors that caused low employee retention or high employee turnover.

Manyura (2012) examined the perceived factors that affect employee retention at Kenya Commercial Bank Limited. The study acknowledged the problem that Kenyan banks face in the



attempt to retain their employees. The study established that compensation, training and development are among factors that influence employee retention. More so, in the study by Manyura (2012), it was noted that working conditions significantly influence the employee intentions to stay or leave an organization.

### Conceptual Framework

According to Vaughan (2008), a conceptual framework is a hypothetical representation of how variables interact. Figure 1 depicts the conceptual framework that steered this study. The study was guided by the independent variables and the dependent variable. The independent variables were stress management at work and working conditions. Employee retention was the dependent variable. It was conceptualized that the quality of work life variables influenced employee retention.

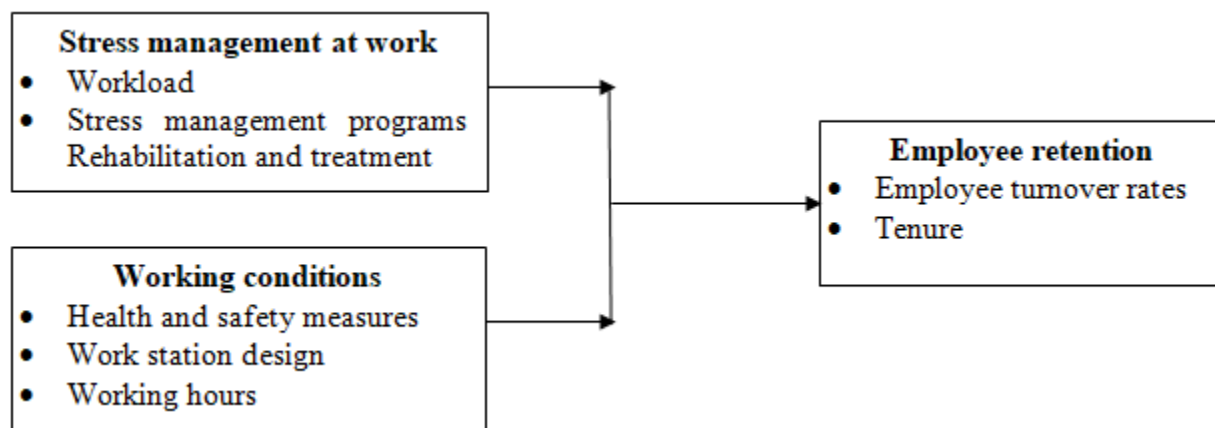


Figure 1: Conceptual Framework

## METHODOLOGY

### Research Design

Kothari (2004) states that a research design guides a research study. This study used descriptive survey research design. This design enables a researcher to study the phenomena without influencing or altering it. It further enables the researcher to obtain relevant data of a particular attribute from the subjects or respondents, and describe it as it is. The current study met the aforesaid criteria hence the choice of the descriptive survey research design. The implication is that the study sought the views of the respondents in respect of quality of work life and how it influenced employee retention.

## Population

Target population is the sum total of subjects that share common traits (Kothari, 2008). The management staff of Cooperative bank of Kenya structured as top level management, middle level management and lower level management formed the target population of this study. The accessible population, which is the population that the study is delimited (Kothari, 2008), was 67 management staff working in Nyahururu, OI-Kalou, Engineer, Gilgil and Naivasha branches of the bank.

## Census

The target population was not large, hence sampling was not necessary. Lavrakas (2008) posits that a census involves examining all and each of the members of the population. In the same light if the subjects or elements do not exceed 100, then sampling is not necessary and census is suitable and ideal. The target population for the study was 67 and this population was not large to warrant sampling (Kothari, 2004).

Table 1: Population Distribution

Management Level /Branch	Nyahururu	OI-Kalou	Engineer	Gilgil	Naivasha	Total
Top Level	4	3	2	2	3	14
Middle Level	5	3	3	3	3	17
Lower Level	9	7	6	6	8	36
<b>Total</b>						<b>67</b>

## Research Instrument

There are various authors that support the use of questionnaires, particularly in survey studies (Kothari, 2004; Mugenda & Mugenda, 2009). In tandem with this notion, the current study sought to gather data from the management staff drawn from various branches of cooperative bank in Kenya. In collecting pertinent data, the study used a self-designed structured questionnaire. The questionnaire consisted of close ended questions and the data items, besides the background information, were on Likert scale which is commonly used on social science research (Joshi, Kale, Chandel & Pal, 2015).

## Pilot Testing

The research instrument was pilot tested to ensure that it was valid and reliable. It involved 10% of the unit of analysis (Kothari, 2004). This was 7 respondents that were randomly picked from

the Nakuru East branch of Cooperative bank. The participants of the pilot study were not included in the main study.

### Validity Test of the Research Instrument

According to Kimberlin and Winterstein (2008), validity involves a measure of determining the degree to which the data collection tool is able to enable the collection of the expected data. Validity is a fundamental step for the quality of a test. The research questionnaire was tested for content validity through consultation with the appointed university supervisor.

### Reliability Test of the Research Instrument

Determining the reliability of the questionnaire is fundamental in order to know the degree to which the variables concerned will be able to provide stable and dependable results or responses (Bolarinwa, 2015). The rationale of a reliability test is to establish the consistency of the research questionnaire or instrument (Kimberlin & Winterstein, 2008). The study adopted the Cronbach's alpha coefficient to test whether the research questionnaire was reliable or not. A research instrument is said to be reliable if the study constructs return coefficient greater or equal to 0.7. The research instrument was reliable since all the study constructs returned coefficients greater than 0.7 as illustrated in Table 2.

Table 2: Reliability Test Results

Constructs	Test Items	Alpha Coefficients
Stress management at work	7	0.782
Working conditions	6	0.812
Employee retention	9	0.854

### Data Collection Procedure

The researcher, before embarking on data collection, obtained written consent from the University and the management of the Cooperative bank. The researcher then administered the questionnaires in person to the targeted management staff. The filled questionnaires were collected after seven working days through research assistants.

### Data Processing and Analysis

The collected data were sorted, coded and analyzed with the aid of the Statistical Package for Social Sciences (SPSS). The study used descriptive and inferential statistics to analyze the data. The inferential statistics entailed the Pearson Product Moment Correlation (PPMC) and

multiple regression analysis. The descriptive statistics encompassed means, percentages and standard deviations. The multiple regression function used was;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Where:

<b>Y</b>	represented employee retention
<b><math>\beta_0</math></b>	represented constant
<b><math>X_1</math></b>	represented stress management at work
<b><math>X_2</math></b>	represented working conditions
<b><math>\varepsilon</math></b>	represented error term
<b><math>\beta_1, \beta_2</math></b>	represented regression coefficients for stress management at work and working conditions

## FINDINGS AND DISCUSSIONS

### Response Rate

The total number of questionnaires administered on the selected management staff were 67. Out of the total questionnaires, 58 were successfully filled and returned. While 3 questionnaires were not timely returned, the rest (6) were not filled as expected. The respondents were required to fill in the questionnaire by marking (using a tick or any other mark) only one choice out of those provided for each question or data item. The questionnaires which had more than one choice marked or those which had constant marking (for instance, marked 'strongly agree' in all questions/data items), and/or those which had some questions/data items not responded to, were effectively discarded. The aforesaid issues were ensured in order to get rid of missing values (non-responses), outliers (resulting from skewed responses) and misleading central tendencies caused by generally 'wrong' choices. The aforementioned number of satisfactorily-filled questionnaires (58) represented 86.6% questionnaire return rate or response rate. Indeed, Mugenda and Mugenda (2003) aver that a response rate of 50% and above is satisfactory or adequate. As such, this study's response rate of 86.6% was deemed adequate and satisfactory for the purposes of data analysis.

### Descriptive Statistics

The study sought the views of the surveyed management staff of Cooperative bank in respect of the issues on stress management at work, working conditions and employee retention. The findings are in tandem with a 5-point Likert scale where numerals 1 to 5 represented strongly disagree to strongly agree in that order.

### ***Stress Management at Work***

The study sought the opinions of management staff in relation to stress management at work but in the context of employee retention. Table 3 shows that 60.0% of the surveyed staff admitted that they often felt under pressure at work. Furthermore, 50.0% of the staff concurred that they often felt excessive levels of stress at work. The results further showed that 10.0% of the sampled staff absolutely disagreed that the workload placed on them was more than they could handle while 30.0% disagreed with the proposition. Two thirds (60.0%) of the respondents agreed that the workload placed on them was more than they could handle. It was at least concurred by 70.0% of the staff that there were stress management programs while the rest (30.0%) at least disputed the assertion. Furthermore, 60.0% were at least in agreement that they obtained help and support that they needed from colleagues; nevertheless, 30.0% disagreed with the proposition. The findings illustrated that half (50.0%) of the surveyed respondents were in disagreement that there was treatment for people suffering from stress. The results further indicated that at most 30.0% of the staff at least disagreed that there was rehabilitation for stress affected employees whilst 20.0% concurred that there was indeed rehabilitation for stress affected employees.

The findings further illustrated that the respondents generally admitted that they often felt under pressure at work (mean = 3.50; std dev = 1.308). The respondents were uncertain of the views that they felt excessive levels of stress at work (mean = 3.30; std dev = 1.114) and that the workload placed on them was more than they could handle (mean = 3.20; std dev = 1.265). The respondents further concurred that there were stress management programs put in place (mean = 3.50; std dev = 1.309). However, the respondents were not sure if they obtained help and support that they needed from colleagues or not (mean = 3.40; std dev = 1.033) and that there were treatment for people suffering from stress (mean = 3.20; std dev = 1.265). The findings further showed that the respondents were indifferent of the argument that there was rehabilitation for the affected employees (mean = 2.70; std dev = 1.018).

Table 3: Descriptive Statistics for Stress Management at Work

	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std Dev
I often feel under pressure at work	0.0	30.0	0.0	60.0	10.0	3.50	1.308
I often feel excessive levels of stress at work	0.0	40.0	0.0	50.0	10.0	3.30	1.114
The workload placed on me is more than I can handle	10.0	30.0	0.0	50.0	10.0	3.20	1.265
There are stress management programs	0.0	30.0	0.0	60.0	10.0	3.50	1.309

	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std Dev
I often feel under pressure at work	0.0	30.0	0.0	60.0	10.0	3.50	1.308
I often feel excessive levels of stress at work	0.0	40.0	0.0	50.0	10.0	3.30	1.114
The workload placed on me is more than I can handle	10.0	30.0	0.0	50.0	10.0	3.20	1.265
There are stress management programs	0.0	30.0	0.0	60.0	10.0	3.50	1.309
I get help and support that I need from colleagues	0.0	30.0	0.0	50.0	10.0	3.40	1.033
There is treatment for people suffering from stress	0.0	50.0	0.0	30.0	20.0	3.20	1.265
There is rehabilitation for the affected employees	20.0	10.0	50.0	20.0	0.0	2.70	1.018

### **Working Conditions**

In tandem with the second objective, the study assessed the views of the management staff in respect of working conditions in their respective branches of Cooperative bank of Kenya. The pertinent findings as indicated in Table 4 showed that the majority (57.5%) of the respondents at least disagreed with the view that there were badly designed work stations at their respective banks. Over half (75.0%) of the respondents at least admitted that they worked in a noise free environment. It was noted that 60.0% of the respondents concurred that employee health and safety was a high priority in their workplace. A total of 15.0% of the respondents disagreed that there was proper ventilation in the working areas; contrary, 85.0% at least concurred with the view. In respect of the working hours, most (82.5%) of the respondents at least admitted that they worked for long working hours while 17.5% were discordant with the opinion. The study further noted that 20.0% of the respondents disagreed that the current working conditions needed to be improved while 80.0% at least concurred with the view.

The results further showed that the management staff were unsure of the view that there were badly designed work stations (mean = 2.85; std dev = 1.272) and that the employee health and safety was a high priority at the work place (mean = 3.43; std dev = 1.174). It was generally admitted that the bank employees worked in a noise free environment (mean = 3.75; std dev = 1.104). It was further concurred that there was proper ventilation in the working areas (mean = 3.78; std dev = 0.800) and that employees worked for long working hours (mean = 3.70; std dev = 0.823). The results also demonstrated that the staff agreed that they felt that the current working conditions needed to be improved (mean = 3.83; std dev = 1.010).

Table 4: Descriptive Results for Working Conditions

	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std Dev
There are badly designed work stations	10.0	47.5	0.0	32.5	10.0	2.85	1.272
I work in a noise free environment	0.0	25.0	0.0	50.0	25.0	3.75	1.104
Employee health and safety is a high priority where I work	7.5	22.5	0.0	60.0	10.0	3.43	1.174
There is proper ventilation in the working areas	0.0	15.0	0.0	77.5	7.5	3.78	0.800
I work for long working hours	0.0	17.5	0.0	77.5	5.0	3.70	0.823
I feel that the current working conditions need to be improved	0.0	20.0	0.0	57.5	22.5	3.83	1.010

### ***Employee Retention***

The study sought the views of the surveyed management staff in respect of employee retention at their workplace. Table 5 indicates that 70% of the surveyed staff were at least in agreement that they had a strong sense of belonging to the organization. The findings further showed that 50.0% of the surveyed staff disagreed that they were emotionally attached to the organization while the other half (50.0%) were at least in concurrence with the view. Furthermore, 90.0% of the respondents at least admitted that they felt a sense of moral obligation to remain in the organization and that they were loyal to the organizational goals. In respect of the argument that the employees owed a great deal to the organizational culture, 40.0% at least disagreed while 60.0% concurred with the proposition. A large number (70.0%) of the respondents at least admitted that it was difficult for them to leave the organization irrespective of a better job offer. It was at least disagreed that staying in the organization was a desire rather than a necessity by 40.0% of the respondents. In addition, 60.0% at least agreed that there were too few options to consider leaving the organization whilst 30.0% disagreed with the argument. Furthermore, the majority (60.0%) of the respondents at least concurred that it was too costly to leave the organization by then, 20.0% disagreed while a similar number was not sure whether it was too costly to leave the organization by then or not.

The results further showed that the surveyed management staff working at the selected branches of cooperative bank concurred that they had a strong sense of belonging to the organization (mean = 3.70; std dev = 1.203). The selected staff were however not certain of the assertion that they were emotionally attached to the organization (mean = 3.30; std dev = 1.363). It was further noted that the aforesaid staff admitted that they felt a strong sense of moral obligation to remain with the organization (mean = 4.00; std dev = 0.784) and that they

felt loyal to the organizational goals (mean = 4.20; std dev = 0.883). The selected staff were not sure whether they owed a great deal to the organizational culture (mean = 3.10; std dev = 1.392) and that staying in the organization is a desire rather than a necessity (mean = 2.90; std dev = 1.533). The results further showed that the surveyed staff concurred that it is difficult to leave the organization irrespective of a better job offer (mean = 3.60; std dev = 1.128) and that it was too costly to leave the organization then (mean = 3.80; std dev = 1.181). The surveyed staff were unsure if there were too few options to consider leaving the organization or not (mean = 3.40; std dev = 1.033).

Table 5: Descriptive Results for Employee Retention

	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std dev
I have a strong sense of belonging to the organization	0.0	30.0	0.0	40.0	30.0	3.70	1.203
I am emotionally attached to the organization	0.0	50.0	0.0	20.0	30.0	3.30	1.363
I feel a sense of moral obligation to remain in the organization	0.0	10.0	0.0	70.0	20.0	4.00	0.784
I am loyal to organizational goals	0.0	10.0	0.0	50.0	40.0	4.20	0.883
I owe a great deal to the organizational culture	20.0	20.0	0.0	50.0	10.0	3.10	1.392
It is difficult to leave the organization irrespective of a better job offer	0.0	30.0	0.0	50.0	20.0	3.60	1.128
Staying in this organization is a desire rather than a necessity	30.0	10.0	20.0	20.0	20.0	2.90	1.533
There are too few options to consider leaving this organization	0.0	30.0	10.0	50.0	10.0	3.40	1.033
It is too costly to leave the organization right now	0.0	20.0	20.0	20.0	40.0	3.80	1.181

### Inferential Statistics

The purpose of inferential statistics was to unearth the existing relationship between independent variables and independent variable and, also the effect of the independent variables on the dependent variable. The results are provided in tandem with the study objectives.

### ***Relationship between Stress Management at Work and Employee Retention***

The study established the relationship between stress management at work and employee retention. The results of correlation analysis are presented in Table 6. As indicated in Table 6, there was a positive, strong and statistically significant relationship ( $r = 0.505^{**}$ ;  $p < 0.05$ )



between stress management at work and employee retention. The findings implied that there was a high chance of enhancing employee retention by improving stress management at the workplace. As such, in order to ensure employees are retained in the organization, the banks ought to improve their stress management practices or programs.

Table 6: Correlation between Stress Management at Work and Employee Retention

		Employee Retention
<b>Stress Management</b>	Pearson Correlation	.505**
	Sig. (2-tailed)	.001
	N	67

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

### ***Relationship between Working Conditions and Employee Retention***

The study further assessed the relationship between working conditions and employee retention. Table 7 shows that a positive, moderately strong and statistically significant ( $r = 0.468^{**}$ ;  $p < 0.05$ ) relationship existed between working conditions and employee retention. These results implied that there was a likelihood of improving employee retention by enhancing working conditions at the bank. Therefore, in order to enhance employee retention, it was imperative for the bank to improve working conditions.

Table 7: Correlation between Working Conditions and Employee Retention

		Employee Retention
<b>Working Conditions</b>	Pearson Correlation	0.468**
	Sig. (2-tailed)	.002
	N	67

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

### ***Influence of Quality of Work life on Employee Retention***

The multiple regression analysis was used to establish the influence of quality of work life on employee retention. The relevant results are displayed in Table 8, Table 9 and lastly Table 10. As illustrated in Table 8, there was a positive and strong relationship between the quality of work life factors under study (stress management at work and employee retention) and employee retention ( $R = 0.723$ ). Moreover, the relationship was found to be statistically significant ( $F = 45.493$ ;  $p < 0.01$ ) as indicated in Table 9. Furthermore, as illustrated in Table 8,

52.2% of employee retention could be associated with the quality of work life factors under investigation that were the stress management at work and working conditions ( $R^2 = 0.522$ ). The findings emphasized the essence of stress management and working conditions in enhancing employee retention.

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.723 <sup>a</sup>	.522	.468	.44772

a. Predictors: (Constant), Stress management at work, Working conditions

Table 9 shows the analysis of variance findings.

Table 9: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.051	4	1.513	45.493	.000 <sup>b</sup>
	Residual	1.528	63	.030		
	Total	7.579	67			

a. Dependent Variable: Employee retention

b. Predictors: (Constant), Stress management at work, Working conditions

Table 10 depicts regression analysis results as illustrated by the coefficients of regression.

Table 10: Regression Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.291	.776		.374	.710
Stress Management	.387	.138	.378	2.797	.008
Working Conditions	.576	.131	.530	4.383	.000

a. Dependent Variable: Employee Retention

The findings shown in Table 10 are interpreted using the multiple regression model shown.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$Y = 0.291 + 0.387X_1 + 0.576X_2 + 0.776$$

The results illustrated that for employee retention to be improved by 1 unit, stress management and working conditions were to be increased respectively by 0.387unit and 0.576unit. The foregoing ought to have held a constant of 0.291. The findings further indicated that stress management ( $t = 2.797$ ;  $p < 0.05$ ) and working conditions ( $t = 4.383$ ;  $p < 0.05$ ) had a significant influence on employee retention. From the results, it is deduced that the first and second null hypotheses were rejected.

### **Summary of Findings**

The study noted that bank employees felt under pressure at work and that the bank had stress management programs put in place. It was inconclusive that the employees felt excessive levels of stress at work and that the workload placed on them was more than they could handle. Moreover, it was uncertain whether employees obtained help and support they needed from colleagues or not. It was also inconclusive that there was treatment and rehabilitation for people suffering from stress. The study found out that stress management at work largely enhanced employee retention.

The study established that bank employees worked in a noise free environment and there were proper ventilation in the working areas. It was further noted that the current working conditions needed to be improved. It was, however, not conclusive whether there were badly designed work stations and that employee health and safety was a high priority at the work place or not. The study revealed that working conditions are important component of quality of work life that significantly influences employee retention.

It was noted that bank management staff had a strong sense of belonging to the organization and they felt a strong sense of moral obligation to remain with the organization. It was further established that the bank management staff felt loyal to the organizational goals. Moreover, the bank management staff agreed that it was difficult to leave the organization irrespective of a better job offer and that it was too costly to leave the organization then. It was uncertain whether there were too few options for the bank management staff to consider leaving the organization or not. In the same light, it was neither clear whether the bank management staff were emotionally attached to the organization nor that they owed a great deal to the organization culture. The study revealed that working conditions was the most important aspect of quality of work life that influenced employee retention at Cooperative bank of Kenya.

### **CONCLUSIONS**

The study concluded that bank employees feel a lot of pressure at work perhaps due to high workload. The cooperative bank had stress management programs put in place, though it was

inconclusive whether employees suffering from stress obtained necessary treatment and support from fellow colleagues. Stress management at work was inferred to be uppermost due to the obvious reason that a negatively stressed employee cannot be productive at work and would resort to leaving the organization. Stress management at work is critically significant to the issue of employee retention. Having functional stress management programs would likely result in employees staying with the organization.

The study concluded that the cooperative bank employees worked in a noise free environment and there was proper ventilation in working areas; however, the employees worked for long and the working conditions needed improving. It was inconclusive that there were badly designed stations of work and that the employee health and safety was prioritized. Therefore, it is inferred that the employees of the commercial bank in Kenya worked for long in an arguably good working environment. Furthermore, working conditions are vital to an employee in not only being productive but also for the sake of their health. Working conditions largely influence employee retention.

The employees of cooperative bank had a strong sense of belonging to the bank and felt a moral obligation to stay in the organization. Employee retention was noted to be influenced, individually and in combination by the stress management at work and working conditions. It is stated that the cooperative bank ought to underscore the working conditions and stress management at work places since the two variables are very influential.

## **RECOMMENDATIONS**

The study suggests that the bank ought to have functional stress management programs in place because of the nature of the work of a bank employee, rapid changes in technological revolution and service diversification. Furthermore, the bank may structure the working hours in order to allow flexibility to aid the employees balance work and family roles in order to have a good quality of work life. It is also important for the bank to give employees adequate time and encourage them to take roles that fit them in order to reduce pressure and stress at work.

It is further recommended that the cooperative bank of Kenya ought to prioritize occupational health and safety of employees. Due to the nature of the work of bank employees, employees are likely to develop musculoskeletal disorders caused by awkward positions while working or due to poor design of work stations. As such bank managers ought to manage the working environment issues such as aeration, lighting and other issues of work stations before they become serious. The bank could also do frequent assessment with employees to unearth the development and issues in the working conditions.

## LIMITATIONS AND FURTHER STUDIES

The study faced a number of bottlenecks. Some managers working with the cooperative bank of Kenya feared punishment from their superiors and were not willing to cooperate and participate in the study. The researcher, however, assured them that the study was for academic purposes and that the information gathered would remain confidential. Moreover, managers were cynical in allowing the research to be conducted in their oversight areas. The researcher informed them that the findings of the study would be communicated to them and it would largely benefit them.

The study suggests other areas to be explored in relation to the quality of work life and employee retention in Kenya in future studies:

- i. A further study on the influence of quality of work life on employee retention should be conducted in another industry such as the insurance industry in Kenya.
- ii. An investigation on the quality of work life using other variables other than those examined in this study, and their effect on employee retention should be carried out.
- iii. A comparative study of the effect of the quality of work life on employee retention in private and public banks in Kenya ought to be conducted.
- iv. The quality of work life may be examined and its effect determined on concepts such as job satisfaction or organizational performance in Kenya.

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