

Flexible work arrangements and organization productivity: Study of KCB Bank, Rwanda.

Wassila Niwemahoro¹ Sammy Nyabera² and Dr Shukla Jaya³

¹School of Business and Economics, Mount Kenya University
Kigali, Rwanda

²School of Business and Economics, Mount Kenya University
Kigali, Rwanda

³School of Business and Economics, Mount Kenya University
Kigali, Rwanda

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Abstract

Flexible Work Arrangement has recently seen the attention of both academicians as well as practitioners as a tool to improve organizational performance. However there is a lack of research as how FWA can be helpful to the increase productivity of organization specifically in the banking sector where customer satisfaction and customer service being the pertinent work. The study examined the effect of FWA on organization productivity in Rwanda using a case of Kenya Commercial Bank (KCB). Specifically, this study identified the flexible work arrangement used at KCB, determined the level of productivity at KCB and found out the relationship between flexible work arrangements and Organization productivity at KCB. This study adapted a descriptive research design and it was performed onsite at Kenya Commercial Bank Rwanda. The target population consisted of 248 employees from Kenya Commercial Bank (KCB) and Yamane formula was used to get a sample size of 154 respondents. A stratified random sampling method were used to choose respondents from different strata. Primary data was gathered using questionnaire and interview guide and multiple regression analysis was used to find out the relationship between flexible work arrangements and organization productivity. It was found that the most commonly FWAs used at KCB are telework and job sharing. A variation of bank's profit was found, where a high percentage of profit KCB earns in relation to its overall resources. A significant correlation was found between telework and organizational productivity indicators ($r=0.010$, $t=2.691$ $p=0.010$), while the correlation was significant between job sharing and productivity with a $t=4.180$, $r=0.000$. The researcher recommend KCB to implement and strengthen flexible work arrangements as they are more advantageous and suitable for KCB employees. Going forward, public or private, financial or non-financial institution should take into consideration having more proponent rate of workforce teleworking of course with policy and regulations. The Researchers interested in conducting similar research, this study is to work as reference in filling the gap left by this study.

Keywords: *flexible work arrangement, flexi time, Telework, compressed work week, job sharing, organization productivity*

1. Introduction

The interest in the outcome of the flexible work arrangements dates into early 1970s when the researchers attempted to access the impact of flexible work arrangement on employee's productivity (Amah and Ahiauzu, 2013). It is argued that the flexible work arrangement can affect either directly or indirectly to the improvement of the individual as well as organization and society wellbeing. It intensified the researchers to investigate on the subject and the government to take step to implement the Flexible work arrangement by way of bring legislations to implement the scheme (Bipp, 2010). Flexible work arrangement allow employees the freedom to work outside the standard work schedules (Barney and Elias, 2010).

There has been changes over the last 300 years regarding the standard work week. Previously employees would work for 96 hours, that is, 16 hours per day (Bird, 2010). Since 1900s Labor Unions have continued to hire employees' grievances until the 40 hours week was established by Labor Standards Act (Munjuri, 2013).

According to Njeru (2013) a survey carried out found that 87% of workforce preferred flexible work arrangement and this would take priority when looking for new employment. Organizations are look for ways and means of attracting employees. According to World of Work Report (2011), the flexible work schedules are important element of Organization strategies which should be geared towards retaining a motivated workforce. Flexible work arrangement have been practiced in both developing and developed countries and both employers and employees have benefitted from them.

According to Bipp (2010) one manufacturing company changed its work schedule from working six hours per day to eight hours. This alteration brought increase in production because accidents reduced as well as increasing employee's morale. The program was accepted nationally by stakeholders from government and business organizations.

According to Kattenbach et al., (2010) the US President passed a Telework Act that enabled for more flexibility by employees. Other countries for instance Australia followed suit in order to bridge the production gap (Galinsky, et al., 2010). According to Christopher and Angelique (2014), Germany aerospace introduced flexible practices in order to reduce absenteeism. In UK several organizations introduced flexible work arrangements (International Labor Organization, 2010). Organizations in Africa have introduced flexible work arrangement but to a lesser extent (Ioan, et al., 2010).

In Rwanda flex-time has been in use by various firms, for instance Safaricom in 2012 and ECO Bank in 2013 and some commercial banks (Kamau, et al., 2013). According to Kamau et al., (2013) a study on flexible work arrangement in Rwanda concluded that flexible work arrangement improves employee job performance.

According to Kamau, et al (2015) work flexibility enables the workers to seek a new job. Therefore labor turnover was linked to the degree of flexibility the organization practices. Employee's absenteeism reduces as a result of work scheduling (Kossek, et al., 2010). As a result of practicing these schedule flexibilities the organizations productivity improves. Research has shown that organization using schedule flexibility tend to perform better (Anafarta, 2011).

This study was interested in only four types of flexible work arrangement namely: compressed work week, job sharing, Telework and flexi-time.

This research was conducted on the basis of the following objectives:

- (i) To identify the flexible work arrangements used at KCB
- (ii) To determine the level of organization productivity at KCB.
- (iii) To find out the relationship between flexible work arrangements and Organization productivity at KCB.

2. Literature review

According to Lewis and Den (2010), flexible work arrangement are different forms of working schedule that enables employees to work outside the normal workday. Some of various forms of flexible work arrangement include Telework, compressed hours, shift, and flexi-time and annualized hours (McLean and Collins, 2011).

Nowadays, flexible work arrangements have become an essential part of today's work culture because of socio-demographic changes, but the organization's benefits are still one of its major driving forces (Masuda et al., 2011). Organizations adopt more flexible work arrangements in order to respond to the needs and expectations of employees which have increased because of these socio-demographic changes.

Coenen and Kok (2014) claims that in many cases, Employers have introduced flexible working arrangement in order to attract, recruit, and retain highly qualified staff to the organizations. This gives an employer the possibility to create a good work place where people want to work, it also help to reduce employee turnover and absentee-ism and increase organization productivity.

Wheatley, (2016) stated that flexible work arrangement also increase employee performance- By creating an environment where employees have higher levels of satisfaction and motivation, productivity also increases, which has a positive impact on the bottom line. Flexible working arrangement is one of the human resource strategy to attract and retain a talented workforce – In order to continue to attract, retain and develop talent, businesses need to understand what drives the workforce.

Smith (2010) observed that a key factor in employee engagement was the ability to 'switch off' or psychologically detach from work during non-work time. Typically psychological detachment involves people's social relationships and activities such as catching up with friends or pursuing hobbies or other interests. In addition, most employees have other responsibilities that must be attended to and for which employees must be psychologically present, such as dependent children and/or other family matters, household tasks, and sport.

Travis (2010) found that employees who were unable to achieve detachment from work experienced a corresponding lowering of work engagement. It is therefore observed that a long-hours' work culture described by a number of researchers (Van de Wiele, 2010) could potentially erode employees' engagement with work. Research shows there is a direct correlation between engaged employees and the satisfaction of the customer and ultimately achieving business outcomes.

Baruah, (2013) identified work life balance initiatives such as flexible work arrangements to be significant for employees retention and engagement particularly in a business environment that shows support for the family.

Adekola (2010) attempted to identify and relate work demand to work life conflict and it was discovered that career salience, hours of work and work involvement were associated with work interference and family conflict. Better performing employees at work become more committed to the organizational and ultimately contribute to increase organizational performance as well as growth of the economy. To achieve this, flexible work arrangement is important. Availability of FWA have also been related to increased affective commitment and decrease turnover intentions among all employees' not just users of the FWA (Wu, et al., 2012).

Amah and Ahiauzu (2013) further observes that employee satisfaction is likely to increase one's performance as one will always exert himself or herself to a task that employee feel capable of and in an environment that is conducive but factors such as work pressure, fatigue and high stress levels may limit employee performance (McNall and Nicklin, 2010).

Barney and Elias (2010) assert that many commercial banks are cropping up or older ones opening up new branches in order to meet the high demand of clients that is a result of a more financially enlightened population in an economy that is seeing gradual progress to remain competitive in an industry where there is strong competition among the commercial banks and from other financial institutions the burden is on the employees to improve the performance.

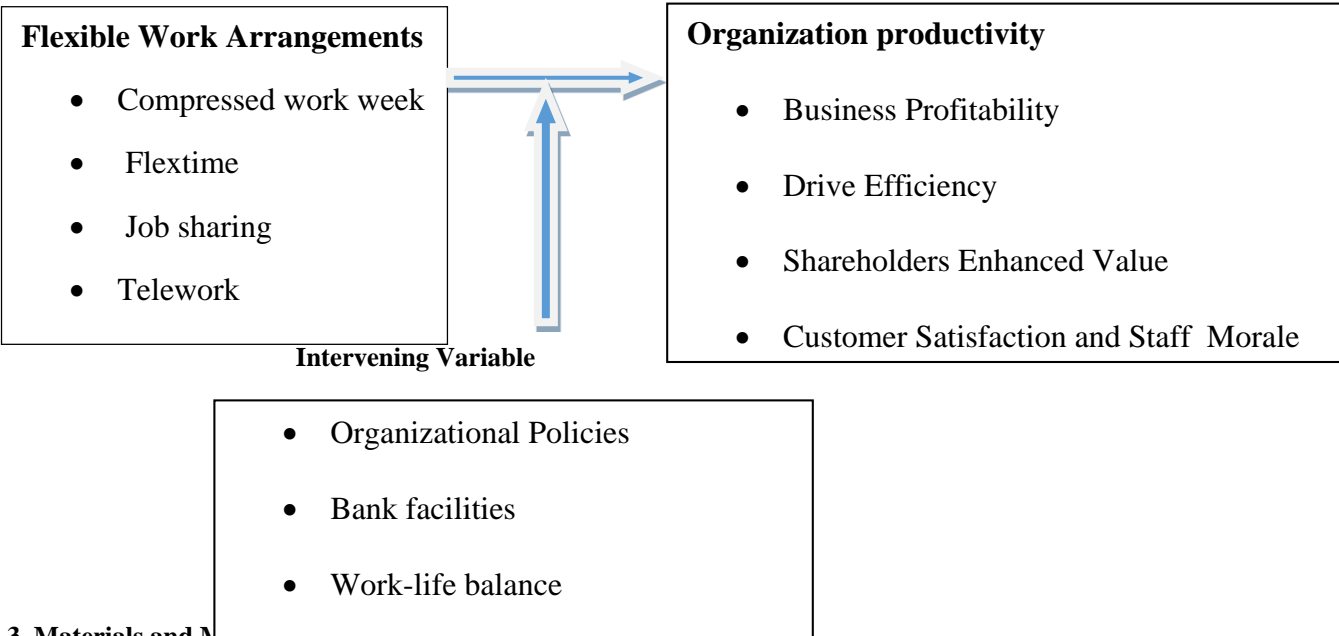
Lewis and Den (2010) established that both employers and employees equally benefits from schedule flexibility. These studies are not specific on various forms of flexible work arrangement adopted.

Lewis and Den (2010) used the work adjustment model to explain how flextime schedules influence employees' attitudes and behaviors. The work adjustment model leads to the prediction that high correspondence between an employee's abilities and the ability requirements of the job should lead to high role performance. Work adjustment is high when individuals fulfill the work/ role requirements and the organization simultaneously fulfills the needs of the individual. More recent research has modified the model so that moderating relationships also exist between job attitudes and job performance (Madsen, 2011).

The conceptual framework focuses on the interaction among independent, dependent and intervening variables. This conceptual framework explained how compressed hours, flexi time, job sharing, and Telework affects organization productivity.

Independent Variable

Dependent Variable



3. Materials and Methods

This study, qualitative and quantitative methods for analyzing information were employed. The research design used was mixt Method (quantitative and qualitative).Therefore, a descriptive research was chosen as the same meaning, it is expected to define the current status while discussing the existing and be taken for visual assistance like figures and tables. Target population is composed of KCB Rwanda's employees. In total, there are 248 KCB employees all over the country. To define the Sample size Yamane's simplified formula was used as follow:

$$n = \frac{N}{1+Ne^2}$$

Source : Yamane (1967:886).

When n is the Sample Size, N is the population size and e is the degree of precision. The confidence level was considered to be 95%. With N=248 employees; e=5%; considering the confidence levels of 95%; n is equal to 154 employees. The 154 staff members were purposively chosen as a sample size for the study. The stratified random sampling and the simple random method were used in selecting respondents to be involved in research and grouping the respondents. For analyzing quantitative information, statistical package for social sciences (SPSS) version 22.0 and Ms Excel were used. Qualitative information was expressed in different format such as tables, figures and the analysis of percentages were done through Microsoft excel spreadsheet application which organizes data in columns and rows to be manipulated through formulas to allow the researcher to easier interpreted the collected data from interviews and questionnaires.

4. Results and discussion

The researcher collected both qualitative and quantitative information from 154 respondents. The first part consists of identifying the flexible work arrangements used at KCB, the second determined the level of productivity at KCB, and the third party of finding out the relationship between flexible work arrangements and Organization productivity at KCB.

The investigation on flexible work arrangements used at Kenya Commercial Bank, to determine whether Flexible Work Arrangements existed in the bank. These include compressed workweek, flexi-time, job sharing, and telework.

Table 4. 1 Flexible Work Arrangement used at Kenya Commercial Bank

Flexible Work arrangements available at KCB	Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree		Total N	Mean	Sd
	N	%	N	%	N	%	N	%	N	%			
Compressed work week	0	0	88	57.6	61	39.8	5	2.6	0	0.0	154	2.5	1.9
Flexi Time	106	69.3	34	22.2	11	7.2	3	1.3	0	0.0	154	1.4	1.0
Job sharing	0	0	20	13.0	0	0.0	62	39.9	72	47.1	154	4.2	3.8
Telework	0	0	4	2.6	0	0.0	73	47.7	76	49.7	154	4.4	3.9

Source: Field survey (2020)

The study revealed that 57.6% of respondents indicates that respondents disagree with the adoption of compressed work hours at KCB, though 39.8% of respondents were neutral. The findings suggests that compressed work week is not known by employees in the Institution. The study similarly established that 69.3% of respondents strongly disagreed with the adoption of flexi time. In other term, flexi time was not used at KCB or not commonly known by majority of employees in the Institution. The study also established that job sharing is frequently adopted at KCB, majority of respondents strongly agreed that job sharing exist at KCB. The study established that a big number of the respondents indicated that at KCB telework has been adopted especially during this period of Cov-19. In this regards, 49.7% of respondents respectively agreed and strongly agree with the existence of telework at KCB.

The researcher sought to determine the level of organizational productivity at Kenya Commercial Bank-Rwanda, using organization productivity indicators such as: Business profitability, drive efficiency, shareholders enhanced value, and staff morale and customer satisfaction.

Table 4.2 Business Profitability

Business Profitability	Very low		Low		Average		High		Very High		Total N	Mean	Sd
	N	%	N	%	N	%	N	%	N	%			

Product innovation	21	13.7	39	25.5	28	18.3	23	15.0	42	27.5	154	2.8	2.7
Return on Assets	5	3.3	19	12.4	18	11.8	19	12.4	92	60.1	154	1.9	1.8
Customer deposit	11	7.2	32	20.9	6	3.9	58	37.9	46	30.1	154	2.9	2.2
loans and advances	34	22.1	17	11.0	51	33.8	39	25.3	12	7.8	154	3.1	2.9

Source: Field survey (2020)

Table 4.2 reflect to what extent there was business profitability at Kenya Commercial bank. In this regard, 15% respondents and 27.5% respondents strongly agreed with the statement. The majority of respondents confirm that there is a high profitable product innovation which was launch on the market such as Diaspora banking, internet banking, and online purchase (electricity, water, TV). In addition, 60% of respondents stated an increase of ROA, while 68% of respondents mentioned a high increase of customer deposit at KCB in the last five years. Findings show that both increase in the customer deposit and loans and advances was provided in other report and was shown in the table 4.3.

Table 4. 3 Trends in Business Profitability

Business Profitability	2017	2018	2019	2020 By June	2020 Dec 2020
Return on Assets (ROA)	1.7%	1.9%	2.7%	1.7%	3%
Profit of year	3.8Bn	3.7Bn	8.4Bn	2.4Bn	
Customer deposit	38.6Bn	40.323Bn	41.131Bn	41.387Bn	42.3Bn
Loans and Advances to customers	25.5Bn	26.8Bn	28.752Bn	30.2Bn	32.599Bn

Source: KCB Annual report 2017-2020

The researcher found out a variation of growth of the bank from 2017 to 2020. From increase of 1.7% to a target of 3% from 2017-2020, ROA ration shows the percentage of profit KCB earns in relation to its overall resources. Indicators show there is a significant increase of customer deposit of 38Bn to 42Bn from 2017-2020 and increase of loans from 25Bn to 32Bn from 2017-2020.

This show a good loan to deposit ratio, it means that KCB bank loaned to the customer almost every dollar received in its deposits. Banks also earn money from interest earned by lending out money to other clients. Bank lend funds from customer deposits. However, the interest rate paid by the bank on the money borrowed is less than the rate charged on the money lent. Profits can be measured as a return on assets (ROA). ROA is shown as a percentage, and the higher the number, the more efficient KCB's management is at managing its balance sheet to generate profits. With a higher ROA in 2019, that means KCB was more profitable in 2019 than 2017, 2018 and 2020.

Table 4. 4 Trends in Drive Efficiency

Drive Efficiency	2017	2018	2019	2020 June
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Cost to income ratio	60.4%	61.1%	61.2%	62.7%
Staff cost to income ratio	24.4%	24.8%	26.1%	28.6%

Source: KCB Annual report 2017-2020

The researcher found out a variation on the cost to income ratio from 60 % to 62% from 2017 to 2020. The research found a lower and stable staff cost to income ratio which means also that the cost of running a business is lower compared to its operating income. The lower the cost-to-income ratio is, the more profitable the company should be.

Table 4. 5 Trends in Shareholders enhanced valued

Shareholders Enhanced Valued	2017	2018	2019	2020 June
Maintain Operational Losses/Total Revenue ($\leq 1\%$)	1%	1%	1%	0.88%
NPL as a % of Gross Loans (\leq)	3.6%	5.9%	2.4%	5.96 %
Capital Adequacy ratio (\geq)	15.0%	15.0%	15.4%	15.5 %

Source: KCB Annual report 2017-2020

According to secondary data from KCB, the researcher found out a variation of maintaining operational losses/total revenue ($\leq 1\%$) from 2017 to 2020. Indicators show that the percent was 1% in consecutive three years (2017, 2018, and 2019) but went down to 0.88% in 2020, that is mean the bank manage to maintain operations losses under 1%. For the case of Non-performing loan NPL as a % of Gross Loans (\leq), the percentage varied between 3.6% to 5.9% for year 2017 and 2018 and NPL went down to 2.4% for year 2019. Finally, the Capital Adequacy ratio (\geq) was 15.0% in 2017, 2018 and 2019 against regulatory limit of 15%, hence it reached 15.5% in June 2020 against 15.5% regulatory limit, therefore, in 2020 KCB was qualified as domestic systemic important bank and the Capital adequacy ratio regulatory limit was increase to 15.5%, these led KCB to increase its target as well to 16.5% end of year 2020 to ensure it covers it Risks. Therefore, KCB Rwanda show an increase of capital adequacy ratio and is considered to be resilient to shock. As a result, KCB is less likely to become insolvent if unexpected losses was to occur. The results are directly in line with previous findings with Pedersen and Jeppesen (2012) who stated that increasing shareholder value has become a strategically important part of the decision-making process.

Table 4. 6 Customer Satisfaction and Staff Morale

Customer Satisfaction and Staff Morale	Very Low		Low		Average 3		High		Very High		Total		
	5		4		2		2		1		N	Mean	Sd
	N	%	N	%	N	%	N	%	N	%	N		
Commitment to organization or effort to serve the customer	43	28.1	21	13.7	2	1.3	20	13.1	67	43.8	154	2.7	2.7
Long term training opportunity for career	13	8.5	12	7.8	10	6.5	45	29.4	73	47.7	154	2.0	1.9
Market competitive salary	47	30.7	22	14.4	4	2.6	28	18.3	52	34	154	2.9	2.9
Customer satisfaction score	9	5.9	21	13.7	27	17.6	37	24.2	59	38.6	154	2.2	2.1

Source: Field survey (2020)

The Table 4.6 shows that 56.9% of respondents who confirmed the existence of a high employee commitment to organization. In addition, respondents show a high involvement of KCB in providing the necessary training to meet the organization targets and also for the long term career development of its employees. Furthermore, 45.1% of respondents disagree that salaries in KCB are competitive on market and 52.3% of respondents agree that the salaries are competitive on the market. Researcher found that KCB employees are most important asset to the bank. As such the bank continue to improve its employee value proposition to address remuneration through improved flexibility of remuneration options available. KCB keep revise the employee retention strategy to retain the best staff and also encourage staff to utilize the e-learning channels as well as classroom-based learning for skills and knowledge development. Research shows there is a direct correlation between engaged employees and the satisfaction of the customer and ultimately achieving business outcomes. In other words, employee engagement drives customer satisfaction. Happy Employees Make Customers Feel Valued. This emotional attachment means that employees will go above and beyond the call of duty.

Table 4. 7 Trends on Customer Satisfaction

Customer Satisfaction	2017	2018	2019	2020
Increase Net Promoter Score (after a market survey)	30%	30%	≥30%	≥42%
Customer satisfaction score	≥85%	≥85%	≥88%	≥89%

Source: KCB Annual report 2017-2020

According to secondary data from KCB, the researcher found out a variation of Increase Net Promoter Score (after a market survey) from 2017 to 2020. Indicators show that the NPS was 30% in consecutive three years (2017, 2018, and 2019) but went at 42 and above % in 2020. This increase is a positive reputation for the bank, because it shows how likely customers are to recommend the bank. For the case of customer satisfaction score, it help the bank to know if its customers are happy with the services provided. The percentage was ≥85% for 2017, and 2018, but for 2019 it was 88% for year 2019 and target of 89% for 2020. This increase means customers are satisfied with the service received and also the bank satisfied with the employee’s effort given to satisfy the customer.

Table 4. 8 Correlation between Flexible Work Arrangement and Organizational Productivity at Kenya Commercial Bank Rwanda

Flexible work arrangements		Organization productivity			
		Business profitability	Drive efficiency	Shareholders enhanced value	Customer satisfaction and Staff Morale
Compressed work week	Pearson Correlation	.592**	.189	.931**	.655**
	Sig. (2-tailed)	.000	.086	.000	.000
	N	154	154	154	154
Flexi Time	Pearson Correlation	.681**	.145	.802**	.311**
	Sig. (2-tailed)	.000	.191	.000	.000
	N	154	154	154	154
Job sharing	Pearson Correlation	.370**	.304**	.669**	.850**
	Sig. (2-tailed)	.001	.005	.000	.004
	N	154	154	154	154
Telework	Pearson Correlation	.665**	.324**	.861**	.519**
	Sig. (2-tailed)	.000	.003	.000	.000
	N	154	154	154	154

Source: Primary data (2020)

Findings showed that variables are correlated. In these results, the Pearson correlation between compressed work week and business profitability is about ($r=.592^{**}$, $p=0.001$), which indicates that there is a moderate positive relationship between the variables. And between compressed work week and Drive efficiency is about ($r=.189^{**}$, $p=0.086$), which indicates that there is a small positive relationship between the variables. The Pearson correlation between compressed work week and Shareholders enhanced value is about ($r=.931^{**}$, $p=0.000$), which indicates that there is a high positive relationship between the variables. And between compressed work week and customer satisfaction and staff morale is ($r=.655^{**}$, $p=0.001$), which indicates that there is a moderate positive relationship between the variables. Given that the majority of p-value for variables are less than the significance level of 0.05, it is an indicator that most of correlation coefficients are significant. The p-value between compressed work week and Drive efficiency is ($r=.189^{**}$, $p=0.086$), The p-value between flexitime and Drive efficiency is ($r=.145^{**}$, $p=0.191$); Because both p-value are greater than the significance level of 0.05, there is inconclusive evidence about the significance of the association between the variables explaining the absence of relationship between compressed work week and flexi time at KCB.

5. Conclusion

Findings from the first objective lead the researcher to conclude that flexible work arrangement like compressed work week is not used therefore there is insignificant effect on employee and institution productivity. The study noted that job sharing had influenced performance positively. Employees should be encouraged to use this form of flexible work arrangement and managers to ensure there is always a suitable partner for job sharers. Flexi time had significant influence on performance. The Institutional management should implement and allow employees to be on flexi time to reduce absenteeism and also for employees to take care of personal duties. However due to the business continuity, some employees may be excluded from this flexible work arrangement. Telework was being used by a small percentage of employees and facilities were not adequate. Telework influenced employee performance, staff morale and increased productivity in the institution in a very small percentage. Therefore this study concluded that Telework is now a new way of working which will require new behavior and new norms. Even though teleworking is mostly thought of in a positive manner,

there are some downsides with regard to career development, future prospects and the social aspects of not working in a regular office.

Conclusion to the second specific objective indicates a variation of growth of the bank from 2017 to 2020. Profits could be measured as the higher ROA happened in 2019 that means KCB was more profitable in 2019 than 2017, 2018 and 2020. KCB was more profitable because of a lower and stable staff cost to income ratio which means also that the cost of running a business is lower compared to its operating income. Considering the high percentage of customer satisfaction score, this means customers are satisfied with the service received and also the bank satisfied with the employee's effort given to satisfy the customer.

In light with the third specific objective, the researcher concludes that All other intendant variables were statistically correlated with organizational productivity since the p value were less than 0.05, Except a negative correlation between compressed work week and Drive efficiency, flexitime and Drive efficiency; Because both p-value are greater than the significance level of 0.05, there is inconclusive evidence about the significance of the association between the variables explaining the absence of relationship between compressed work week and flexi time at KCB.

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