

Work Life Balance Practices and Employee Performance in Insurance Companies in Kenya: A Case of APA Insurance Company

Jennifer Wanjiru Muchungi, Dr. Mary Omondi

Abstract—Work life balance is considered to be a fundamental element in ensuring sustainability of any business as it is concerned on the quality of life of every employee. The COVID 19 era provided a good indicator on the importance of work life balance as the boundaries between personal life and work were blurred. Work Life Balance covers an employee's feelings about all aspects of work including working conditions, interpersonal and organizational relationships, benefits and economic, security its value in a personal life. The study main objective is to examine the influence of work life balance and employees' performance at APA insurance company in Kenya. The study specifically focused on: Job design and Flexible Work schedule and their influence on employees' performance- at APA. The study was guided by work life border theory and job characteristics theory. The study targeted the three units of APA insurance company i.e. general, brokers, and life insurance where 914 employees formed the unit of observation. A sample of 278 respondents was drawn from the target population. The study conducted both descriptive and inferential analysis using SPSS. From the multiple regression the study found that Flexible Work Schedule had significant influence on employee performance at APA insurance company while Job Design had insignificant influence on employee performance at APA insurance company. The study also established that work life balance practices had weak positive correlation with employee performance (.433). The work life balance practices in this study (Job design and Flexible Work Schedule) explained 18.7% of variations in employee performance. The study recommended the establishment of policies to enhance work life balance practices at APA insurance in order to improve on employee performance and productivity. The study also recommended for a similar study to be done to ascertain the current findings. The results were presented in tables and figures and later discussed.

Index Terms—Work Life Balance, Employee Performance, APA insurance company, Job design, Flexible Work Schedule.

I. INTRODUCTION

In this modern era, business is highly competitive and issues like technology, dynamic markets, and unforeseen risks have been among the factor that affect the performance of organizations. Work life balance is considered to be a fundamental element in ensuring sustainability of any

business as it is concerned on the quality of life of every employee. The COVID 19 era provided a good indicator on the importance of work life balance as the boundaries between personal life and work were blurred [1]. Each individual employee in an organization can contribute to failure or success. The main goal of an organization is continuous improvement of the efficiency and quality of the workforce. Top management should clearly understand what influences the performance of employees to ensure success is sustained [2].

The insurance industry is highly competitive since all the players in the industry compete limited individuals to be insured and it's estimated in Kenya to be less than 4% of the total Kenyan population [3]. The insurance companies therefore need to come up with strategies to ensure that they remain competitive in the industry through focusing on their employees' performance. Employees remain an organization most valuable assets and resource and are important for upholding the reputation of the organization. A major challenge facing the insurance industry hiring of talented employees, retaining and even their commitment on the goals of the organization [4].

WLB is considered important to many private and public sector who intent to find sustainable working environment and culture. Governments, experts, and individuals have taken initiatives to ensure work life balance is maintained. The multiple roles that are performed by individuals as well as the cushy jobs demand a better integration between issues related to work and no those that are not work related. Socialization had become stressful rather than being a social obligation. There is positive influence on the productivity of employees due to issues that are not work related as evidenced by many studies. Thus, work life balance has been not only a concern and a source of care but also a reason for dissatisfaction for employees in many organizations. Several reactions are related to the problem of work life balance including absenteeism, indiscipline, withdrawal and even withdrawal. Work targets, and work schedules have created both strain and stress to employees to create an imbalance between family life and work and thus, leading to frustrations and fears. There is a great significance of work life balance when there is equal demand between the life and works aspects at any given time [5].

The work border theory by Clark outlines the boundaries of the domains of work and family. It explains how the employees attempt to balance the two sides of the coin where each side has an impact on the other. The theory provides a framework to help in achieving the balance between work

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and family as well predict the possibility of a conflict [6]. As for the job characteristics theory by [7], it explains how the job characteristics influence job satisfaction, and job performance. The job design will have an influence on how employees perceive towards the job. The study sought to establish the influence of work balance practices on performance of employees at APA insurance in Kenya.

A. Perspective of Work life balance

Work life balance has gained a lot of attention globally over the past years due to the rapid evolvement of socio-economic landscape and work design changes thus, leading to extended business hours, tight deadlines and availability of corporate clients at all-time intervals. The advancement and rapid change in ICT technologies and workforce diversity has placed equal importance on work and family responsibilities [8]. According to [8], new challenges factors due to both external and internal factors have been the source of struggles for parents as they try to find equilibrium between their life and work commitments. In India, a study done on WLB found that employees in the teaching professionals could not balance their work due to lack of commitment, family problems, inefficiency, and economic issues [5].

A study in Sri Lanka on the impact of WLB on employees' work performance in shipping company found a strong positive correlation between WLB and performance of employees [9]. In Zambia, a study by [10] on the effects of WLB on employee performance in the banking industry in AB Bank in Lusaka observed organizational work culture related to WLB such as human resource policies, compensation packages, work environment, and job insecurities. In a study done by [11] on the 'influence of WLB on employee performance at the cabinet affairs office Kenya' found employee performance at the Cabinet affairs office was affected by the priorities of work-family. [12] in their study on WLB ad employee performance in the state corporations in Kenya found that WLB rewards moderately influenced employee performance.

B. The Insurance Sector

Kenya the insurance sector contributes to over 4% of the Gross Domestic Product (GDP) and providing employment opportunities for many. There are over 10,471 entities registered under the insurance industry. In Kenya the industry is regulated by Insurance Regulatory Authority (IRA). The sector also operates under the Association of Kenya Insurers (AKI) which is mandated to promote best business practices, creation of awareness and work towards the growth of insurance as a business in Kenya [3]. There has been an increase of turnover rates in the insurance industry due to lack of adequate training, poor compensation plan, failing to meet targets due to the nature of work etc. Insurance agent turnover rate has been estimated to be 83% within 3 years, 30% quit within three months [13].

C. Statement of the Problem

According to the International Labour Organizations (ILO) Article 2(1) of Convention 14 and article 6(1) of Convention 106 entitles employees to an uninterrupted weekly rest period which should not be less than 24 hours. In Kenya, rest days are provided for by section 27(2) of the Employment Act further, employee is entitled to 21 working days with a full pay after one administration year. Employees are entitled to

one day for every seven days worked. Section 29 explains about the maternity leave. Section 31 (1) of the Employment Acts explain the obligation of employer to employer in regards to housing, Section 34 on medication [14].

A better work-life balance has become one of the growing concerns in contemporary society that employees desire for the work place. During the COVID 19 era, the boundaries between personal life and work was out of focus. WLB emerged as solution to many organizations as the order was 'stay home'. Initially working from home had come as opportunity to many though as time went by, they were stressed as the employer was always on call to ensure they performed. Many individuals were and organizations were not ready for the shift from office to home. The workload changes and so did the family responsibilities [15]. Lack of WLB has led to poor results which have affected GDP as indicated in the GDP report that is contrary to the projection of the vision 2030 on 10% annual growth rate with statistics showing a slow growth rate 5.69% in 2013, 5.65% in the year 2015, and 5.99% in the year 2016 [16]. This study sought to look at the influence of work life balance on employee performance at APA insurance company.

D. Objectives of the study

The study sought to:

- i). Examine the influence of flexible work schedule on employee performance at APA insurance company.
- ii). Assess the influence of job design on employee performance at APA insurance company.

II. LITERATURE REVIE

A. Theoretical Review

The study was guided by the following theories:

1) Work Family Border Theory

Work Family Border Theory was developed by Sue Campbell Clark and is based on the concept that work and family constitute different spheres and they influence each other. According to theory the roles of any individual falls within a domain in life [6]. The domain is demarcated by borders that are psychological, physical, and temporal. How permeable and flexible the boundaries between the family and work life influences the integration level, conflict level, and ease of transitions. The temporal border entails the time spent with family or work environment while the psychological border is set by the difference between family and work of an individual. The boundaries that are permeable and flexible help to facilitate the integration between home and family domains. Further, domains that are relatively integrated makes the transition easier though there is more likely of home and work conflict. Conversely, when the domains become segmented, there is more effortful of transition though there is less likely of work family conflict [17].

According to Work family border theory there are instances where there is separation or integration of work and family. As for integration the roles of work and family are intertwined to make it difficult to distinguish between the roles. There are no clear-cut boundaries between family and work instead they are seen to be separate but interwoven

provide by research [18]. However, some researchers have advocated the practices that will enable employees to achieve integration between the spheres of family and work. Where there is a high level of integration, no clear border is seen especially with the use of flexi time and adoption of technology to work from home [19]. This theory is useful in explaining the need for WLB to have a clear distinction to be drawn between family and job. A lack of balance leads to employees crossing from one border to the other especially when employees feel the work denies them an opportunity to deal with family roles leading to turnover intentions. This theory was relevant in this study to support the variables of flexible work schedule how it affects performance of employees at APA insurance company.

2) Job Characteristics Theory

Job characteristics theory was developed by J.R. Hackman and G.R. Oldham in 1975 to explain how and why core job characteristics influence key job outcomes, such as job satisfaction, job performance, and turnover intentions [7]. The theory assumes that workplace design will influence employees' perceptions of the workplace. Employee productivity, mood, and intents to stay or leave will all be impacted by this. When a job is designed to make use of a variety of employee skills and to strengthen the identity and importance of the task the employee will be more satisfied at work and most likely to stay at work. There are three crucial psychological states that are influenced by job characteristics: knowledge of results, meaningfulness of work that is experienced, and the responsibility for work outcomes [20]. High internal work motivation, high growth job satisfaction, high general job happiness, high work effectiveness, low absenteeism rates, and low turnover are all factors that affect the results of the workplace. When a job is designed to effectively consider skill variety, task identity, task significance, autonomy, and feedback the employees will be satisfied and hence this leads to high productivity of employees. A job that is poorly designed will not bring the expected satisfaction to employee and thus leads to turnover [7].

The association between employee performance and job characteristics has been a topic of discussion for many years. Research suggests job characteristics to have an influence on performance of employee. Job characteristics can constrain an individual on how they perform the job as well what is required for the job. Job characteristics is relevant in this study since it identifies the role played by teamwork and relationship among employees in relation to the influence of performance, motivation, and satisfaction [21]. This theory guided the study in establishing how job design in relation to flexible work schedule and job design and their influence employee performance by explaining employee satisfaction in relation to job design and the decision to leave or stay in an organization. The theory was useful in explaining the influence of the variables of job design on employee performance.

B. Conceptual Framework

This study was guided by the following conceptual framework as shown on fig 1.

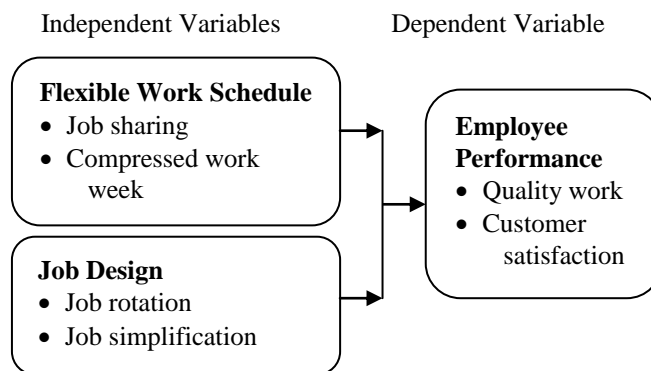


Fig 1: Conceptual Framework

1) Flexible Work Schedule

These are flexible working practices that diverge from the conventional working practices to the use of practices such as job sharing, working from home, and flexible working hours. The work schedules are not rigid in regard to time and space of work. These arrangements do not follow the conventional working schedule of 8 am to 5 pm [22]. These practices are meant to provide flexibility to the employee with the aim of reduction of cost of employment which is normally associated with recruitment and also increasing productivity [23]. Professionals viewed flexible work schedules as key to ensure employee performance and is part of the three top ways that ensure employee performance in organizations. Flexible work practices such as working from home, flexible schedule, and sharing of working strategies positively affect the WLB [24].

Compressed work schedule allows an employee to work for longer hours against some reduced service days in their area of work. This is done through an increase in routine working hours in a week. Compressed work schedule is beneficial to employees as they get more off days to attend to personal and family issues based on the routine service delivery time [23]. As for flexi time schedule, it gives a full-time employee opportunity when to decide the starting and ending times of their work as agreed by the organization. It is further noted that flexi-time allow the employee to choose the when, how long, and where to do their work-related tasks provided the working day has 6 hours' core of flexibility. Thus, this provides an opportunity for the employee to harmoniously manage life and work roles and reduce the Work life conflict [22]

Job sharing accords two or more employees in an organization to undertake one full time job with their roles, costs, and benefits as stated. This allows more time for an employee to attend to family commitments as well as development of partnership and learn from each other [23] According to [22] job sharing ensures continuity of coverage of given work as the employee sharing provides a cover up by continuing to work for duties of the other person whenever they leave for holiday or have taken a sick leave. The advantages of job sharing are that it helps employee manage their time flexibly, fulfil commitment, and learn from others as they work together. Job sharing increases productivity as it allows a balanced life by giving time to family, gives leverage

in getting off days should an emergency occur, and finally it enhances team and leadership skills [25]. According to [23] the drawback to job sharing is that the responsibility is not objectively placed to a particular work outcome for the individuals that re sharing the work. Happy employees are 12% productive than those who are miserable as revealed by research at the university of Warwick [26]. Staff that feel valued and part of a team that is fantastic have greater chance of staying longer in the organization [27]

2) Job Design

Job design is the process of creating a workplace that motivates and rewards employees while enabling an organization to achieve its goals [28] Job design is a systematic approach to creating jobs that motivate employees and add value to the organization [7]. The role should fit the organizational framework and help contribute to the organization's goals. Otherwise, the role is redundant and should be removed. A well-designed workplace leads to higher productivity and quality of work, as well as higher job satisfaction, lower absenteeism and lower employee turnover intentions. In today world the nature of work is changing faster as well as making continuous work design to be more important than ever. Hackman and Oldham proposed in his 1980 that all jobs should have five main job characteristics in order to motivate an individual. These properties have not changed over time and are still in use today [29]

Simplification of work is the opposite of extension of work, which is a bit strange. Work simplification is the process of removing tasks from existing roles to make them more focused. Job simplification means reducing skill diversity to create more focused work. This can be used in case of job creep. This is when the job grows over time and becomes unmanageable [30]. Job rotation is the practice of moving employees between jobs within an organization. It is the process of switching employees from on job responsibility to another aiming to aggregate the potential capability of the employee and the organization's value [31]. It is also referred to as cross training thus employees in a given department can learn diverse skills for a given job within a specific period and this is indeed a practical approach for job enrichment and expansion of job assignments. This increases skill diversity, allowing employees to face potential new roles and learn through a variety of experiences [30].

Job rotation programs lead to increased work motivation and flexibility, and facilitate substitution during absenteeism [1]. Job rotation increases the job satisfaction and motivation among employees [32]. Further, job rotation assists employees to increase vision, obtain multiple capabilities and also decreases job burnout [33]. Job rotation warrants understanding of the job holistically and also enhances problem solving skills. Job rotation is also associated with individual outcomes of job safety, job satisfaction, and job alienation [34].

3) Employees Performance

Employee performance is the achievement of a quantified set of objectives. It is how best a given employee is achieving the job requirements [23] It also refers to the expertise of an employee in carrying out duties and responsibilities in

manner that ensures the organization achieves its goals [35]. Others have defined it as the productivity of an individual as compared to others or coworkers in job related results and behaviors [36]. High performance comes from effective application of skills, expertise, and knowledge together with appropriate behaviors. However, in any organization employees are not equal in terms of capabilities and working and regardless of the incentive received. If employees are handled well and with effectiveness, their morale is boosted. As valued assets in nay organization, the productivity and the success are achievable through actively engagement of employees in order to improve the performance [23]

Scholars have argued that family life success and satisfaction lead to work satisfaction and success. Employees who are happy with their professional and personal life tend to achieve the goals of the organization [37]. Contrary, work-life conflict negatively affects employee's satisfaction and performance. WLB has been found to improve job performance and employee satisfaction [9]. Job satisfaction is considered to be the positive attitude that an employee feels towards the organization. It is a combination of affective and cognitive responses and the disparity of the 'wants' and the 'gets' of an employee. Job satisfaction is normally linked to the behavior of the employee at the workplace. Employees are more committed to their work if they find the job to be enjoyable and satisfying. The organization commitment to WLB has an influence on the employee' satisfaction levels and most likely employees will invest their time and efforts to ensure the organization develops in exchange of the support that they receive [37]. In a medical context, Job satisfaction has a moderating role on the relationship between WLB and job performance.

C. Empirical Review

1) Flexible Work Schedule and Employee Performance

[38] opined that work flexibility contributes to overall flexibility as well as empowerment of employees. Organizations that have flexible working schedules have a competitive advantage in global market. In a report by National Healthcare retention and staffing of 2019, in the USA where 221 hospitals from 42 states data was collected indicated that there was 33% turnover of new employees which are estimated to be more than a quarter. The report observed that employees who had served for 5 years and more were committed where 53.9% which is the majority left the job having served for less than 2 years. Some of the reasons for early exit include tight work schedules, work load, and unhealthy relationship between the employees and their superiors. [39] on the influence of WLB initiatives on commitment of nurses in public hospitals in Kenya target 1217 nurses. The study observed that flexible working arrangements positively and significantly influenced the commitment level of the nurses in public hospitals in Kenya. Enhance discussion to full page by including more studies. In another study by [40] on flexible work practices and job performance in the transport and logistics industry found that there is apposite correlation between job performance and flexible work practices. The study found that in the transport and logistics industry, companies that included flexible work practices as part of their business strategies had sustained

improvement in performance and the employees experienced a work life balance. The study recommended formulation of policies related to work life balance in the transport and logistics companies so as to improve job performance [40].

2) Job Design and Employee Performance

[28] analyzed the concept of job design on employee’s performance of Coca Cola bottling company in Abuja Nigeria. The study aimed at examining the influence of: skill variety, task identity, task significance on employee productivity, work environment, and employee commitment. The study adopted descriptive survey design where 151 respondents were examined. The study established significant relationship between job design and employee performance of Coca cola bottling company in Abuja. [41] studied job design and employee performance of insurance companies in Nyeri county in Kenya. A descriptive research design was adopted where 178 respondents were targeted. The study found employee transfer helped increase employee efficiency and thus positively impacting the performance. Job enlargement was also found to affect employee performance. Job diversity, skills utilization, and job scope were all found to affect employee performance. The study recommended job enrichment to be executed. Job simplification, job enrichment had significant relationship with employee performance of insurance companies in Nyeri county

[1] did a study on Job design as the key to WLB. The study focused on the three-way interaction effects of family, supervisors, and employee; formalization; and adaptive personality characteristics. A total of 436 respondents were investigated on enriched job design and employee WLB. Based on job demand control model, the study examined to what extent the organization adapted formalization and the adaptive personality traits of resilience and proactiveness as boundary for strengthening relationship. The study found that enriched job design that comprise of skill variety, task significance, social support, and task identity positively related to and influenced WLB. The individual who found to have high levels of enriched job design had also high levels of WLB.

III. RESEARCH METHODOLOGY

The study adopted a case study and a descriptive survey research design to collect data on prevalence of work life balance practices and the performance of employees at APA insurance company. The study targeted employees from APA insurance company whose headquarters is in Nairobi. APA life insurance category has 64 employees, APA general insurance has 250, while insurance brokers are 600. Thus, the target population was 914 employees as per the APA human resource report of 2021. Yamane (1967) formula was used to calculate the sample size since the study population is 914 employees which is below 10,000. This was also justified due to resource constraints in the data collection process as census though the most accurate and appropriate for generalization is a costly process [42]. Thus, 278 respondents were administered with questionnaires. The following linear regression model was used;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where;

Y= Performance of Employees

{ β_i ; $i = 1,2,3,4$ } = The coefficient of values representing the independent variables.

β_0 = The Y intercepts which is a constant coefficient

ϵ = the error term

X_1 = Flexible Work Schedule

X_2 = Job Design

IV. FINDINGS AND DISCUSSIONS

A. Response Rate

The sample size was 278 employees at APA. A total of 278 questionnaires were administered to the sample size of 278 respondents where 215 were dully filled and returned giving a response rate of 77.33%.

B. Descriptive Statistics

1) Status of Employee Performance

The main objective of the study is to evaluate the influence of work life balance and performance of employees at APA insurance company. From Table 1 below the Average Employee Performance was 3.22 and the standard deviation was 1.340. Thus, there is no significant statistical evidence to suggest the status of Employee Performance at APA due to WLB (M = 3.22, SD= 1.340) the standard deviation of 1.340 indicates there is minimal variation in the responses as $1.340 < 2$. The study found didn’t found significant evidence to suggest that APA makes the employee feel to have a unique role that brings the added value to the organization as majority of the respondents (35.3%) disagreed while 34.4% were neutral and only 30.2% agreed. Majority of the respondents (47.4%) agreed that WLB has ensured employees invest time and efforts to ensure the organization succeeds by focusing in satisfying the customers while 40%. Thus, the opinion wasn’t conclusive. The study also couldn’t explain on whether employees at APA give all their efforts to utilize the resources to their optimum to achieve higher productivity and ensure customer satisfaction since majority of the respondents (46.5%) disagreed with only 40% in agreement. The study also couldn’t clearly establish whether the presence of WLB at APA has ensured achievements of work targets with ease 38.6% of the respondents disagreed while a majority 49.3% agreed. [5] opined that work targets, and work schedules have created both strain and stress to employees to create an imbalance between family life and work and thus, leading to frustrations and fears. There is a great significance of work life balance when there is equal demand between the life and works aspects at any given time.

However, there was some slight significant evidence to suggested achieving work targets has been easy and enjoyable as indicated as agreed by a majority of respondents (51.1%). The study established that there is improvement of work quality since more customers are attracted to APA insurance company as a result of the service received as supported by a majority of 75.8% of respondents. However, it wasn’t clearly established on how WLB has helped to motivate employees to work hard as well as enjoy their responsibilities as 38.6% disagreed while only 42.3% agreed. Finally, the study couldn’t clear establish whether the services offered by APA are of quality and exemplary as this was only supported by



45.3% and 47.4% had contrary opinion.

Table 1: Status of Employee Performance

Employee Performance	SD %	D %	N %	A %	SA %
The organization makes the employee feel to have a unique role that brings the added value to the organization.	15.8	19.5	34.4	17.2	13
Work life balance has ensured employees invest time and efforts to ensure the organization succeeds by focusing in satisfying the customers. Employees give all their efforts to utilize the resources to their optimum to achieve higher productivity and ensure customer satisfaction.	18.6	21.4	12.6	28.8	21.4
The presence of work life balance at the organization has ensured achievement of work targets with ease.	21.4	25.1	13.5	30.7	9.3
Achieving work targets has been easy and enjoyable	15.3	23.3	12.1	29.8	19.5
Work quality has improved as more customers are attracted to the organization based on the services they receive. Work life balance has helped to motivate the employees to work hard and enjoy their responsibilities.	22.8	22.3	3.7	35.8	15.3
The services offered by the organization are of quality and exemplary	3.7	7.9	12.6	36.3	39.5
	20.9	17.7	19.1	35.3	7
	27.9	19.5	7	30.2	15.3

Respondents (75.8%) also agreed that flexible work arrangements allowed employees to attend to family and personal life without losing their employment status. The study couldn't clear establish whether APA allows employees to work at home at given times and whether they have flexible reporting time though a majority of 45.1% agreed. Further, it wasn't clear whether APA allows its employees to work from home though 44.7% agreed. The study found that respondents (51.6%) agreed that APA permits compressed work week schedule for service delivery days of an employee's work while only 48.3% agreed that APA allows long working hours per week for employees in order to get some days off. The study also couldn't clear establish whether APA allows employees to work in pairs to foster team work so as to ensure continuity in case one of the employees is sick or absent as only 36.6% agreed and 40.4% disagreed. Finally, the study slightly established that employees of APA are allowed to work full time or part time as agreed by 51.1% of the respondents.

According to [22] flexible working practices diverge from the conventional working practices to the use of practices such as job sharing, working from home, and flexible working hours. The work schedules are not rigid in regard to time and space of work. According to [24] professionals view flexible work schedule as key to ensure employee performance and is part of the three top ways that ensure employee performance in organizations. Various studies have mentioned the influence of flexible work schedule on employee performance. [38] opined that work flexibility contributes to overall flexibility as well as empowerment of employees. In a report by National Healthcare retention and staffing (2019) in the USA found that employees who had served for 5 years and more were committed while a majority of 53.9% left their jobs having served for less than 2 years due to some of the reasons including tight work schedules. [39] observed that flexible working arrangements positively influenced commitment of nurses in public hospitals in Kenya. In another study by [43] found flexible arrangement to account for 22.9% of organizational productivity of employees at Kericho Referral hospital in Kenya.

2) Flexible Work Schedule

The second specific objective of the study was to examine the influence of flexible work schedule on employee performance at APA insurance company. The was guided by the research question 'How does flexible work schedule influence employee performance at APA insurance company?'. The findings from Table 4.7 below show that the Average Flexible Work Schedule 3.31 and standard deviation 1.308. The Mean of 3.31 indicate there is no significant evidence to suggest the influence of Flexible Work Schedule on Employee Performance at APA insurance company. There is clear evidence to suggest implementation of Flexible Work Schedule at APA. The standard deviation of 1.308 also indicate minimal variation of responses. The study found that majority of the respondents (58.1%) agreed that APA allows flexible work arrangements to ease work and family pressure.

Table II: Flexible Work Schedule

Flexible Work Schedule	SD %	D %	N %	A %	SA %
The organization allows flexible work arrangements to ease work and family pressure.	28.8	3.7	15.3	22.3	35.8
The flexible work arrangements allow employees to attend to family and personal life without losing their employment status.	3.7	7.9	12.6	35.8	40
The organization allows employees to work at home at given times and even have flexible reporting time.	10.2	28.8	15.8	36.3	8.8
The organization allows employees to work from home	34.4	6	14.9	39.1	5.6
The organization permits compressed work week schedule for service delivery days of an employee's work.	21.4	20	7	43.7	7.9
The organization allows employees to work for long hours per week in order to get some days off.	19.1	20	12.6	40	8.3
The organization allows employees to work in pairs to foster team work and ensure continuity in case one of the employees is sick or absent.	27.9	13.5	21.9	31.6	5.1
As an employee the organization allows me to work full time or part time.	22.8	22.3	3.7	35.8	15.3

The study found that majority of the respondents (58.1%) agreed that APA allows flexible work arrangements to ease work and family pressure. Respondents (75.8%) also agreed that flexible work arrangements allowed employees to attend to family and personal life without losing their employment status. The study couldn't clear establish whether APA allows employees to work at home at given times and whether they have flexible reporting time though a majority of 45.1% agreed. Further, it wasn't clear whether APA allows its employees to work from home though 44.7% agreed. The study found that respondents (51.6%) agreed that APA permits compressed work week schedule for service delivery days of an employee's work while only 48.3% agreed that APA allows long working hours per week for employees in order to get some days off. The study also couldn't clear establish whether APA allows employees to work in pairs to foster team work so as to ensure continuity in case one of the

employees is sick or absent as only 36.6% agreed and 40.4% disagreed. Finally, the study slightly established that employees of APA are allowed to work full time or part time as agreed by 51.1% of the respondents.

3) Job Design

The final specific objective of the study was to assess the influence of job design on employee performance at APA insurance company. The study was guided by the research question 'What is the influence of job design on employee performance at APA insurance company?' The findings from Table III below show that the Average Job Design 3.54 and standard deviation 1.305. The Mean of 3.54 indicate there is some significant evidence to suggest the influence of Job Design on Employee Performance at APA insurance company. There is evidence to suggest implementation of Job Design at APA. The standard deviation of 1.305 also indicate minimal variation of responses. [7] described job design as a systematic approach for creating jobs that motivate employees and add value to the organization. [28] on the other hand described Job design as process of creating a workplace that motivates and rewards employees while enabling an organization to achieve its goals. [29] further proposed that all jobs should have five main job characteristics in order to motivate an individual. A well-designed workplace led to higher productivity and quality of work, as well as higher job satisfaction, lower absenteeism and lower employee turnover intentions. [30] opined that four job strategies are also used to increase the motivational potential of given job and they include enlargement, simplification, enrichment and rotation.

According to [44] job rotation assists employees to increase vision, obtain multiple capabilities and also decreases job burnout. [34] added that Job rotation warrants understanding of the job holistically and also enhances problem solving skills. Job rotation is also associated with individual outcomes of job safety, job satisfaction, and job alienation. As for Job Enrichment, [29] opined that Job enrichment is an important goal in achieving individual performance. Job enrichment consist of elements such as task identity, task significance, and skill variety which not only helps in improving the performance of employees but also motivates them to be zealous in their performance. Simplification of work is the opposite of extension of work, which is a bit strange. Work simplification is the process of removing tasks from existing roles to make them more focused. Job simplification means reducing skill diversity to create more focused work. This can be used in case of job creep. This is when the job grows over time and becomes unmanageable [30].

[41] found a significant relationship between Job simplification, Job enrichment and employee performance of insurance companies in Nyeri County. [28] established that there is a significant relationship between job design and employee performance at Coca cola bottling company in Abuja. [1] found that enriched job design that comprise of skill variety, task significance, social support, and task identity positively related to and influenced WLB and thus, individuals who found to have high levels of enriched job design had also high levels of WLB

Table III: Job Design

Job Design	SD %	D %	N %	A %	SA %
The insurance job requires an individual to have variety of skills as it entails doing different tasks.	18.6	18.6	10.2	40	12.6
The insurances job requires an individual to closely work with many different people.	26.5	10.7	5.6	33.5	23.7
To ensure employees are more focused, the organization sometimes removes some tasks from existing roles	22.8	22.3	3.7	35.8	15.3
The results of my activities at the workplace are clear and can be easily seen	3.7	7.9	12.6	35.8	40
The design of the insurance job positively affects my job satisfaction.	10.2	8.8	15.8	36.3	28.8
My immediate supervisor ensures their consistent feedback on my performance.	6	34.4	14.9	39.1	5.6
My organization allows me to be independent despite the responsibilities and task that have I been assigned.	10.2	28.8	8.8	36.3	15.8
My job allows me to use personal judgement or initiative to improve performance	24.2	12.6	14.9	30.2	18.1

From Table III majority of the respondents agreed (52.6%) that the insurance job requires an individual to have variety of skills as it entails doing different tasks; though it wasn't clear whether the job allows the use personal judgement or initiative to improve performance as only 48.3% agreed while 36.8% of the respondents disagreed. However, the study clearly established that the insurances job requires an individual to closely work with many different people as agreed by a majority of 57.2%. Further, majority of the respondents (75.8%) agreed that the results of an individual's activities at the workplace are clear and can be easily seen. Respondents (65.1%) also agreed that the design of the insurance job positively affects job satisfaction. The immediate supervisor ensures their consistent feedback on my performance as agreed by 49.3% of respondents; and APA allows for independency despite the responsibilities and task that have been assigned to an individual as agreed by 52.1%. The study also slightly established that APA sometimes removes some tasks from existing roles to ensure employees are more focused as supported by 51.6% of respondents.

C. Inferential Statistics

1) Correlation Analysis

Correlation analysis was used to determine the magnitude, significance, and direction of the relationship between the dependent variable and the independent variables. Pearson correlation analysis (r) was used to determine the strength of association between independent variables (Flexible Work Schedule and Job Design) and the dependent variable (Employee Performance). From Table IV below, Flexible Work Schedule has strong positive ($r = .598$) and significant ($P\text{-value} = .012 < 0.05$) correlation with Employee performance at APA insurance company. The variables have a direct relationship and an increase in Flexible work Schedule may lead to an increase in Employee performance. The findings also are supported by [39] who found a significant positive relationship between flexible work arrangements and commitment of nurses in public hospitals in Kenya. [40] found a positive correlation between flexible work practices and job performance in the transport and logistics companies. Job Design has strong positive ($r = .685$) and significant ($P\text{-value} = .000 < 0.05$) correlation with employee Performance at APA insurance company. Job Design has a direct relationship with employee performance which implies that an increase in Job Design may lead to an increase in Employee performance.

Table IV: Correlation Matrix

		Employee Performance
Flexible Work Schedule (FWS)	Pearson Correlation	.598**
	Sig. (2-tailed)	.012
	N	215
Job Design (JD)	Pearson Correlation	.685**
	Sig. (2-tailed)	.000
	N	215

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

2) Regression Analysis

Linear regression was conducted to determine the relationship between the independent variables with the dependent variable.

a) Flexible Work Schedule and Employee Performance

From the regression results the coefficient of determination (R^2) and the correlation coefficient (r) show the degree of association between Flexible Work Schedule and Employee Performance at APA insurance in Kenya. From Table V below, $r (.161)$ shows a weak correlation between the predictor variable of Leave Arrangement and the dependent variable Employee Performance at APA insurance in Kenya. The coefficient of determination $R^2 (.026)$ implies that Leave Arrangement explains 2.6% change of Employee Performance at APA insurance in Kenya.

Table V: Model Summary for Flexible Work Schedule

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.161 ^a	.026	.021	.60429

The results from the ANOVA test reveal that Flexible Work Schedule has a significant influence on the Employee Performance at APA insurance in Kenya since the P-value (0.018) is less than the significance value of 0.05. The F-Calculated (1, 213) = 5.641 which is greater the F-Critical (1, 213) = 3.885. This implies that Flexible Work Schedule to some extent is significant in explaining the change of Employee Performance at APA insurance in Kenya. Table VI below shows the ANOVA results for the Flexible Work Schedule.

Table VI: ANOVA Test for Flexible Work Schedule

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.060	1	2.060	5.641	.018 ^b
	Residual	77.781	213	.365		
	Total	79.841	214			

a. Dependent Variable: Employee Performance
b. Predictors: (Constant), Flexible Work Schedule

Having found Flexible Work Schedule to be significant in explain the change of Employee Performance at APA insurance in Kenya, the regression coefficients were as shown in Table VII below. Flexible Work Schedule significantly influences Employee Performance at APA insurance in Kenya P-value (.018 < 0.05). Flexible Work Schedule also influences Employee Performance at APA insurance in Kenya by 16.1% as affirmed by r (.161) in the model summary. The β (.131) indicates a positive and a direct relationship between Flexible Work Schedule and Employee Performance at APA insurance in Kenya i.e. a unit increase in Performance of Employee Performance at APA insurance in Kenya needs .131 of Flexible Work Schedule. The model can be fitted as below.

$$Y = \beta_0 + \beta_1 X_1 + e \tag{ii}$$

$$EP = 2.896 + .131 FWS \tag{iii}$$

Table VII: Regression Results for Flexible work Schedule

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	2.896	.199	14.572	.000
	Flexible Work Schedule	.131	.055	.161	2.375

a. Dependent Variable: Employee Performance

b) *Job Design and Employee Performance*

From the regression results the coefficient of determination

(R²) and the correlation coefficient (r) show the degree of association between Job Design and Employee Performance at APA insurance in Kenya. From Table VIII below, r (.419) shows a weak correlation between the predictor variable of Job Design and the dependent variable Employee Performance at APA insurance in Kenya. The coefficient of determination R² (.176) implies that Job Design explains 17.6% change of Employee Performance at APA insurance in Kenya.

Table VIII: Model Summary for Job Design

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.419 ^a	.176	.172	.55572

The results from the ANOVA test revealed that Job Design has a significant influence on the Employee Performance at APA insurance in Kenya since the P-value (0.029) is less than the significance value of 0.05. The F-Calculated (1, 213) = 45.465 which is greater the F-Critical (1, 213) = 3.885. This implies that Job Design to some extent is significant in explaining the change of Employee Performance at APA insurance in Kenya. Table IX below shows the ANOVA results for the Job Design.

Table IX: ANOVA Test for Job Design

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	14.044	1	14.044	45.465	.000 ^b
	Residual	65.797	213	.309		
	Total	79.841	214			

a. Dependent Variable: Employee Performance
b. Predictors: (Constant), Job Design

Having found Job Design to be significant in explain the change of Employee Performance at APA insurance in Kenya, the regression coefficients were as shown in Table X below. Job Design significantly influences Employee Performance at APA insurance in Kenya P-value (.000 < 0.05). Job Design also influences Employee Performance at APA insurance in Kenya by 41.9% as affirmed by r (.419) in the model summary. The β (.401) indicates a positive and a direct relationship between Job Design and Employee Performance at APA insurance in Kenya i.e. a unit increase in Performance of Employee Performance at APA insurance in Kenya needs .401 of Job Design. The model can be fitted as below;

$$Y = \beta_0 + \beta_2 X_2 + e \tag{iv}$$

$$EP = 1.952 + .401 JB \tag{v}$$

Table X: Regression Results Job Design

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	1.952	.212	9.210	.000

Job Design	.401	.059	.419	6.743	.000
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a. Dependent Variable: Employee Performance

3) Multiple Regression

The study carried out a multiple regression analysis to determine the nature of relationship of the model by predicting the dependent in terms of the independent variables using the following linear regression model. The following multiple regression model was used to come up with the results in Table XI.

Table XI: Multiple Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.693	.260		14.572	.000
1 Flexible Work Schedule	.387	.060	.405	6.516	.000
Job Schedule	.087	.051	.107	1.706	.090

a. Dependent Variable: Employee Performance

Flexible Work Schedule has a positive ($\beta = .387$) significant ($P\text{-value} = .000 < .05$) relationship with Employee Performance. The variables also influence Employee performance by .405 or 40.5%. Thus, unit of Employee performance .387 unit of Flexible Work Schedule is needed. Flexible Work Schedule has a significant positive relationship with Employee Performance at APA insurance in Kenya. The findings are also supported by [43] who found flexible working arrangement to significantly influence employee performance at Kericho Referral Hospital where it also accounted for 22.9% of productivity.

Job Design has positive ($\beta = .087$) insignificant ($P\text{-value} = .090$) relationship with Employee Performance. Job Design positively influences Employee Performance by .107 or 10.7%. For a unit increase in Employee Performance, .087 unit of Job Design is needed. Job Design therefore has positive insignificant relationship with Employee Performance at APA insurance in Kenya. The findings are also contrary to [28] who established significant relationship between job design and employee performance of Coca cola bottling company in Abuja. Similarly,[41] found Job simplification, job enrichment had significant relationship with employee performance of insurance companies in Nyeri county. From the regression model and the results in Table XI, the previous model was,

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e \tag{vi}$$

$$EP = 1.693 + .387 FWS + .087 JD \tag{vii}$$

The model summary in Table XII below shows how the rate of independent variables explains the change in dependent variable. The r is used to measure the correlation of the dependent variable (Employee Performance) in term of the independent variables (Flexible Work Schedule and Job Design). Findings from the model summary indicate that the coefficient of determination (r) was .433 predictions from the regression model. This implies there is a weak correlation

between WLB and Employee Performance at APA insurance company. R^2 is the coefficient for determination which measures the strength of the correlation between the WLB and Employee Performance. From the analysis R^2 is 0.187 or 18.7% which implies that WLB (Flexible Work Schedule, and Job Design) explains 18.7.7% of variations in Employee Performance at APA insurance in Kenya.

Table XII: Model Summary for Multiple Regression

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.433 ^a	.187	.179	.55332

V. CONCLUSION

The study concludes that WLB has a strong positive relationship with employee performance at APA insurance company. [45] opined that WLB is a game changer for better performance of organizations and a better work place correlates with career development strategy and in turn leads to job satisfaction. The findings are also supported by [9] and [46] who found positive strong relationship between WLB and employee performance.

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