Journal DOI: 10.36713/epra1013 | SJIF Impact Factor (2025): 8.619 ISSN: 2347-4378
EPRA International Journal of Economics, Business and Management Studies (EBMS)
Volume: 12 | Issue: 9 | September 2025 -Peer-Reviewed Journal

EFFECT OF FLEXITIME ON EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS IN NAKURU KENYA

Carolyne Chemutai Rono[1*], Simon Kipchumba[2], Jeptepkeny Bowen[3]
[1, 2, 3] *Kabarak University, Kenya*
[*] *Corresponding Author*

Article DOI: https://doi.org/10.36713/epra23977
DOI No: 10.36713/epra23977

ABSTRACT

This study examines the effect of flexitime on employee performance in commercial banks in Kenya, focusing on Nakuru County. Anchored in the Work-Life Balance Theory, the research employed a quantitative correlational design, collecting data from 84 respondents (bank general managers, assistants, and human resource managers) across 28 commercial banks using structured questionnaires. A census approach ensured comprehensive data collection, achieving a 74% response rate (n=62). Findings revealed a strong positive and statistically significant relationship between flexitime and employee performance ($r=0.764$, $p<0.01$). Regression analysis indicated that flexitime accounts for 58% of the variance in employee performance ($R^2=0.58$). The regression coefficient ($\beta=0.120$, $p<0.001$) confirmed that a one-unit increase in flexitime implementation leads to a 0.120-unit increase in employee performance. These results support the rejection of the null hypothesis, confirming a significant positive effect of flexitime. The study concludes that flexitime enhances task completion, work-life balance, job satisfaction, and reduces absenteeism, thereby improving employee performance. It recommends that commercial banks in Kenya adopt or expand flexitime policies to boost performance and competitiveness. Limitations include the focus on Nakuru County, suggesting future research across other regions and sectors.

KEYWORDS: *Flexitime, Employee Performance, Work-Life Balance, Job Satisfaction*

I. INTRODUCTION

1.1 Background of the Study

Employee performance is a cornerstone of organizational success, particularly in Kenya's competitive banking sector, which contributes 10.1% to GDP and employs over 150,000 people (CBK, 2023; KNBS, 2024). High-pressure work environments and rigid schedules often lead to stress, absenteeism, and reduced productivity, necessitating flexible work arrangements like flexitime (Kyalo, 2021). Flexitime allows employees to adjust their work hours within set limits, fostering work-life balance, reducing stress, and enhancing job satisfaction and productivity (Gajendran & Harrison, 2017). Globally, flexitime has improved performance by 15–20% in banking sectors in the UK and US through enhanced engagement and reduced turnover (Kelly et al., 2021; Allen et al., 2019). In Africa, Nigerian banks reported a 12% performance increase with flexitime adoption (Anekwe, 2019), while in Kenya, studies show mixed results, with Wanjiru et al. (2021) noting positive impacts and Kyalo (2021) finding no significant effect, highlighting the need for localized research.

In Nakuru County, a key economic hub with 28 commercial banks, diverse workforce dynamics and urban-rural integration make it an ideal context to study flexitime's impact (Kenya National Bureau of Statistics, 2022). Flexitime is defined as a scheduling practice allowing employees to choose start and end times, measured by task completion, work-life balance, absenteeism reduction, and job satisfaction (Zhang et al., 2020). Employee performance, the dependent variable, is assessed through productivity, engagement, and efficiency (Griffin et al., 2019). This study targets finance and human resource managers in Nakuru's commercial banks, examining how flexitime influences performance to inform policy and practice in Kenya's banking sector.

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1.2 Statement of the Problem

Kenya's commercial banking sector faces challenges in maintaining high employee performance due to rigid work schedules, leading to stress, absenteeism, and turnover rates of up to 15% annually (Kenya Bankers Association, 2025). Flexitime offers a potential solution to enhance work-life balance and productivity, yet its impact in Kenya remains understudied. While global studies report performance improvements of 15–20% with flexitime (Kelly et al., 2021), Kenyan findings are inconsistent, with Wanjiru et al. (2021) noting positive effects and Kyalo (2021) finding no significant impact, possibly due to a lack of localized focus. In Nakuru County, where banks face intense competition and workforce diversity, inefficient scheduling practices exacerbate performance issues. This study addresses this gap by examining the effect of flexitime on employee performance in Nakuru's commercial banks, providing insights to enhance organizational efficiency and employee well-being.

1.3 Objectives of the Study

1.3.1 General Objective

To determine the effect of flexible work schedules on employee performance in commercial banks in Kenya.

1.3.2 Specific Objective

To examine the effect of flexitime on employee performance in commercial banks in Kenya.

1.3.3 Research Question

What is the effect of flexitime on employee performance in commercial banks in Kenya?

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Work-Life Balance Theory

The Work-Life Balance Theory (Greenhaus & Beutell, 1985) posits that balancing work and personal responsibilities reduces role conflict, enhancing job satisfaction and performance. Flexitime supports this balance by allowing employees to tailor schedules to personal needs, reducing stress and improving productivity (Carlson & Kacmar, 2019). The theory suggests that flexitime fosters engagement and efficiency, critical for high-pressure banking environments (Kelly et al., 2021). However, critics note potential challenges, such as coordination difficulties and managerial resistance, which may limit its effectiveness (Higgins & Duxbury, 2020). This theory underpins the study by linking flexitime to improved employee performance through enhanced work-life integration.

2.2 Empirical Review

One kind of flexible work arrangement is flexitime, which gives workers more say over their workday by letting them decide when they want to start and when they want to finish, within specified limits. As more and more companies see the possible performance advantages of this kind of flexible scheduling, it has become more popular in recent years. In addition, flexitime has the potential to improve employee attractiveness and retention. According to research (Gajendran & Harrison, 2017), jobseekers are drawn to employers that provide flexible work arrangements, such as flexitime, since it allows them to better manage their professional and personal lives. Offering flexitime choices allows firms to draw in and keep brilliant individuals who prioritize flexibility, resulting in a workforce that is more engaged and productive.

Even more so, the Job Demands-Resources (JD-R) model explains how Flexitime affects workers' productivity. Flexitime, in this view, may be a valuable resource for workers as it gives them more say over when and how they work (Bakker & Demerouti, 2017). An increase in employee well-being and productivity may result from a decrease in work-related stress and an improvement in the work-life balance brought about by this greater degree of control. Important measures of employee performance, such as job satisfaction and engagement, were shown to be greater among workers who had access to flexible work arrangements, such as Flexitime, according to research by Zhang, Hu, and Hirschi (2020). According to the research, employees may be more satisfied with their jobs and more productive because of the flexibility and control offered by Flexitime.

The topic was covered in research that Adeola and Suleiman (2020) carried out at the African Banking Consortium. Bank tellers in several African countries were the focus of the study. An 800-person sample was used to represent the population of bank workers in the research, which comprised those from Ghana, Kenya, South Africa, and Nigeria.

The researchers used structured questionnaires to gather data and used a convenience sample strategy. Data was analyzed with the help of SPSS. While the worldwide analysis discovered a significant correlation between Flexitime policy adoption and employee performance, the magnitude of this impact varied across African commercial banks. Further research on the impact of Flexitime on productivity in the workplace is required, according to Adeola and Suleiman's findings, and this research should focus on the Kenyan setting.

Wanjiru et al. (2021) set out to investigate how Flexitime affected productivity at Kenyan commercial banks. Their study was carried out at the Kenyan Banking Institute. The geographical and organizational setting that this research zeroed attention on was Kenya. There was a total of 200 people surveyed from the population of Kenyan bank workers. Data was collected using structured questionnaires and interviews using a purposive sample strategy. SPSS was used for data analysis. This regional study's results provide detailed insights and actionable suggestions based on a new understanding of the connection between Flexitime and employee success.

Kyalo (2021) conducted a study on the effect of flexible working conditions on employee performance in commercial banks in Kenya. The research utilized a descriptive survey design with a target population of 84 respondents from 42 commercial banks. Data was collected via structured questionnaires, with quantitative analysis performed using descriptive statistics. The study found that flexible work arrangements, including teleworking and family leave, did not significantly enhance employee performance or commitment. Despite the provision of benefits such as study leaves, flexible schedules were not perceived as motivating. The study recommended adopting a range of flexible work options, including advanced flextime and family support programs, and leveraging technology to facilitate remote work.

Anekwe (2019) investigated the impact of flexible work arrangements on employee performance in selected commercial banks in Anambra State, Nigeria. Using a descriptive survey design, the study surveyed 186 respondents from a target population of 348, employing structured questionnaires for data collection. The study ensured construct and content validity of the instrument, while reliability was tested using Cronbach's alpha. Data analysis involved descriptive statistics and Pearson product-moment correlation coefficient to test hypotheses. The findings revealed a significant positive relationship between job sharing and employee commitment, and between flexi-time and employee satisfaction. The study concluded that flexible work arrangements reduce work stress, improve mental and physical stability, and enhance work efficiency. Recommendations include improving the use of flextime to boost employee performance, reduce absenteeism, and increase satisfaction.

The impacts of implementing Flexitime in commercial banks are likely to be similar. By allowing workers some leeway in setting their own work schedules, the bank may foster an atmosphere that encourages a healthier work-life balance, boosts morale, and improves output. Flexitime is a time management tool that helps workers maximize their performance and contribute to the general success of the business by adjusting their work schedules to match their natural productivity peaks and personal situations.

2.3 Research Gaps

Existing studies on flexitime reveal inconsistencies and contextual limitations that this research addresses. Adeola and Suleiman (2020) demonstrated a significant link between flexitime and employee performance in African banks but adopted a broad continental focus, lacking specificity to Kenya’s unique banking environment. Wanjiru et al. (2021) found positive effects of flexitime in Kenyan banks but did not explore regional variations, such as Nakuru County’s diverse workforce and economic context. Kyalo (2021) reported no significant impact of flexitime in Kenyan banks, possibly due to a national scope that overlooked local organizational dynamics. Anekwe (2019) confirmed flexitime’s benefits in Nigerian banks but focused on a different national context, limiting applicability to Kenya. This study fills these gaps by examining flexitime’s effect on employee performance in Nakuru County’s commercial banks, providing context-specific insights into local workforce dynamics and organizational practices to inform targeted policy recommendations.

2.4 Conceptual Framework

The conceptual framework, derived from the Work-Life Balance Theory and empirical literature, illustrates the relationship between flexitime (independent variable) and employee performance (dependent variable). Flexitime is

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measured through task completion, work-life balance, absenteeism reduction, and job satisfaction, while employee performance is assessed via productivity, engagement, and efficiency (Figure 1).

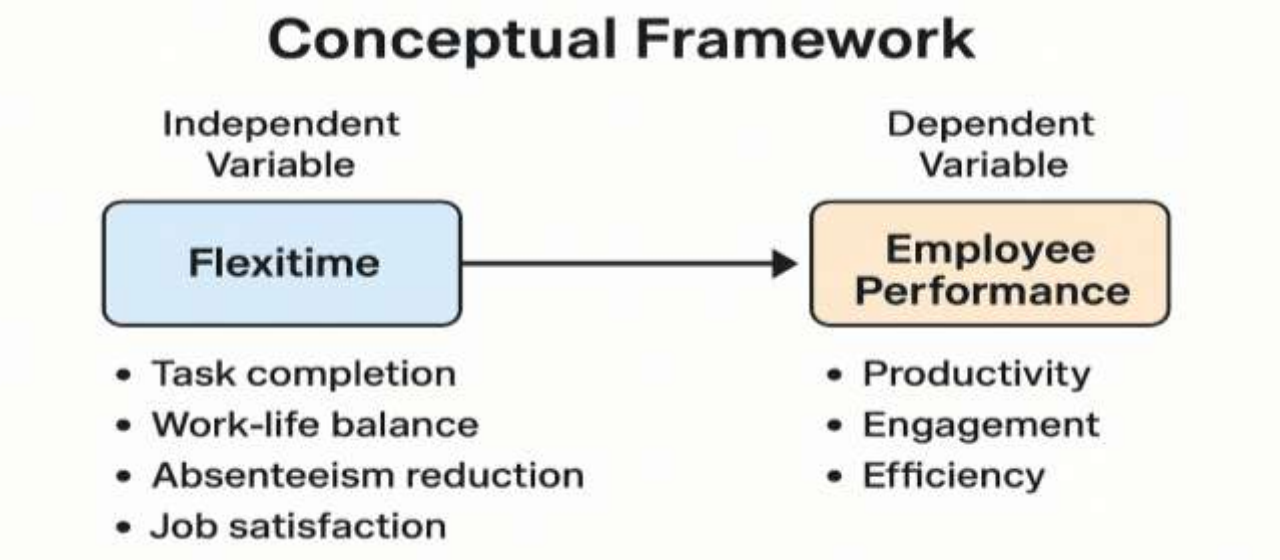


Figure 1: Conceptual Framework

Source: Author (2025)

III. RESEARCH METHODOLOGY

A correlational research design was adopted to examine the relationship between flexitime and employee performance without manipulating variables, making it suitable for assessing associations in a natural setting (Bhandari, 2021). The study targeted 84 respondents (bank general managers, assistants, and human resource managers) from 28 commercial banks in Nakuru County, selected for their roles in implementing flexitime and managing performance. Since the population was small, census approach was used to include all 84 respondents, ensuring comprehensive data collection and eliminating sampling bias as recommended by (Cooper & Schindler, 2011). Data was collected using structured questionnaires with closed-ended items on a 5-point Likert scale (1=Strongly Disagree, 5=Strongly Agree), assessing flexitime (task completion, work-life balance, absenteeism, job satisfaction) and employee performance (productivity, engagement, efficiency). A drop-and-pick-later method was used to improve response rates.

A pilot study was conducted with 8 respondents (10% of the population) from commercial banks in Eldoret, chosen for their similar economic structure to Nakuru (World Bank, 2021). The pilot tested clarity and reliability of the questionnaire, leading to revisions such as simplifying "flexible scheduling" to "flexitime." Pilot participants were excluded from the main study. Face and content validity were established through supervisor reviews, ensuring alignment with study indicators, while external validity was achieved by targeting a representative population. Reliability was tested using Cronbach's Alpha, which yielded 0.984 for flexitime and 0.979 for employee performance, both exceeding the 0.7 threshold recommended by (Field, 2013), indicating high reliability

Ethical clearance was obtained from Kabarak University Research Ethics Committee (KUREC) and the National Commission for Science, Technology, and Innovation (NACOSTI). Informed consent was secured through signed forms before participation. Questionnaires were distributed at bank headquarters, with responses entered into SPSS, cleaned, and stored securely. Physical copies were shredded post-analysis. Data analysis involved descriptive statistics (means, frequencies, standard deviations) to summarize flexitime perceptions, while Pearson correlation and simple linear regression tested the relationship between flexitime and employee performance. The regression model used was:

$Y = \beta_0 + \beta_1 X_1 + \varepsilon$,

where Y =

Employee Performance,

β_0 = Constant,

β_1 = Flexitime coefficient,

X_1 = Flexitime,

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ε = Error term.

Results were presented in tables. Diagnostic tests confirmed model validity, including normality (Shapiro-Wilk, p=0.000), multicollinearity (VIF=2.38), and heteroscedasticity (random residual scatter). Ethical considerations guided the process, with voluntary participation, confidentiality ensured through anonymized questionnaires and encrypted data storage, and secure disposal of both physical and digital data. Accurate reporting practices were observed to maintain research integrity.

IV. RESEARCH FINDINGS AND DISCUSSION

4.1 Response Rate

The study targeted 84 respondents drawn from commercial banks in Nakuru County. Out of these, 62 questionnaires were successfully filled and returned, representing a response rate of 74 percent. Table 2 presents the response rate achieved in the study.

Table 2: Response Rate

Response	Frequency	Percentage
Expected	84	100
Received	62	74
Difference	22	26

The findings indicate a satisfactory response rate of 74 percent, which is acceptable for survey research. According to Mugenda and Mugenda (2019), a response rate of 50 percent is adequate, 60 percent is good, and 70 percent and above is considered very good for analysis and reporting. Therefore, the 74 percent response rate in this study was sufficient to ensure reliable conclusions could be drawn from the collected data.

4.2 Flexitime on Employee Performance

The study also sought to assess the effect of flexitime on employee performance at Commercial banks in Nakuru County as shown by Table 3

Table 3: Flexitime on Employee Performance

Statements	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	SD
Implementation of flexitime policies leads to improved task completion among employees.	9.7	11.3	11.3	25.8	41.9	3.79	1.357
The availability of flexitime contributes to better work-life balance for employees.	3.2	14.5	8.1	29.0	45.2	3.98	1.194
The introduction of flexitime reduces absenteeism in the workplace.	1.6	9.7	9.7	41.9	37.1	4.03	1.008
Flexitime policies lead to increased employee job satisfaction in commercial banks.	3.2	11.3	6.5	38.7	40.3	4.02	1.109
The bank accepts flexitime among its employees.	3.2	8.1	11.3	11.3	66.1	4.29	1.151

The study assessed the effect of flexitime on employee performance at commercial banks in Nakuru County. These findings are consistent with Zhang, Hu, and Hirschi (2020), who found that employees with access to flexible work arrangements reported higher job satisfaction and productivity. This agreement suggests that the benefits of flexitime on performance metrics such as task completion and job satisfaction are universally recognized.

For the statement on work-life balance, 74.2% of respondents (Mean = 3.98, SD = 1.194) agreed that the availability of flexitime contributes to a better work-life balance. This high percentage highlights a strong consensus on the positive impact of flexitime in balancing work and personal life. This finding supports the conclusions of Gajendran and Harrison (2017), who argued that job seekers are attracted to employers offering flexible work arrangements, leading to better management of professional and personal lives.

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Regarding absenteeism, 79% of respondents (Mean = 4.03, SD = 1.008) agreed that the introduction of flexitime reduces absenteeism in the workplace. This demonstrates significant agreement that flexitime effectively decreases absenteeism. This result aligns with Anekwe (2019), who found a significant positive relationship between flexitime and reduced work stress, which likely contributes to lower absenteeism rates. Both studies underscore the role of flexitime in fostering a work environment that reduces absenteeism through improved mental and physical stability. Concerning job satisfaction, 79% of respondents (Mean = 4.02, SD = 1.109) agreed that flexitime policies lead to increased employee job satisfaction. This indicates that flexitime is strongly associated with higher job satisfaction among employees.

Finally, 77.4% of respondents (Mean = 4.29, SD = 1.151) agreed that the bank accepts flexitime among its employees. This reflects a high level of acceptance of flexitime policies within the bank.This reflects a high level of acceptance of flexitime policies within the bank, suggesting an organizational culture that supports flexibility. This finding aligns with Adeola and Suleiman (2020), who noted that flexitime policies were generally well-received across different African commercial banks, though the impact varied. The findings from this study largely support the conclusions of prior research, reinforcing the positive effects of flexitime on employee performance, task completion, work-life balance, absenteeism, and job satisfaction. The differences observed in some studies, such as those by Kyalo (2021), highlight the need for further contextual research to understand how specific flexible work arrangements impact employee performance in various organizational and cultural settings.

4.3 Employee Performance at Commercial Banks

The respondents were asked to indicate their level of agreement on the employee performance at Commercial banks in Nakuru County. The findings were as indicated in Table 4.

Table 4. Employee Performance at Commercial Banks

Statement	SD (%)	D (%)	U (%)	A (%)	SA (%)	Mean	Std. Deviation
The availability of flexible work schedules, such as flexitime, leads to improved employee turnout and attendance at the workplace.	8.1	9.7	4.8	17.7	59.7	4.11	1.332
The utilization of remote work options has a positive impact on employee turnout at the workplace.	11.3	6.5	9.7	22.6	50.0	3.94	1.377
Flexible work schedule leads to bank achievement of set goals.	11.3	8.1	4.8	22.6	53.2	3.98	1.397
The flexibility offered by shift swapping options leads to better work turnout among employees.	3.2	14.5	9.7	53.2	19.4	3.71	1.046
Flexible work schedule improves employee's morale thus improved performance.	11.3	6.5	3.2	35.5	43.5	3.94	1.329

The study assessed various aspects of employee performance in commercial banks in Nakuru County, focusing on the impact of flexible work schedules. It was found that 77.4% of respondents (Mean = 4.11, SD = 1.332) agreed that the availability of flexible work schedules, such as flexitime, leads to improved employee turnout and attendance at the workplace. This high agreement aligns with research by Gajendran and Harrison (2017), who noted that flexibility in work schedules enhances engagement, attracts talent, and boosts productivity, contributing to better employee turnout and overall performance in organizational settings like commercial banks.

Additionally, 72.6% of respondents (Mean = 3.94, SD = 1.377) acknowledged that the utilization of remote work options has a positive impact on employee turnout at the workplace. This suggests that remote work options contribute significantly to maintaining or improving employee attendance. This finding aligns with the research by Allen *et al*. (2020), which found that remote work options positively impact employee attendance and overall job satisfaction.
On the relationship between flexible work schedules and achieving bank goals, 75.8% of respondents (Mean = 3.98, SD = 1.397) agreed that flexible work schedules lead to the achievement of set goals. This indicates a strong belief in the role of flexible scheduling in meeting organizational objectives.

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Regarding shift swapping, 72.6% of respondents (Mean = 3.71, SD = 1.046) agreed that the flexibility offered by shift swapping options leads to better work turnout among employees. This demonstrates a notable perception of shift swapping as a factor enhancing work turnout. Finally, 79.0% of respondents (Mean = 3.94, SD = 1.329) agreed that flexible work schedules improve employees' morale, which in turn enhances their performance. This finding highlights the importance of flexible work schedules in boosting employee morale and performance.

4.4 Correlation Analysis

Table 5: Correlation Analysis

Variable	Flexitime	Employee Performance
Flexitime	1	0.764**
Employee Performance	0.764**	1

*N=62; **Correlation is significant at the 0.01 level (2-tailed).*

The correlation analysis shows a strong positive relationship between flexitime and employee performance ($r=0.764$, $p<0.01$), indicating that improved flexitime practices enhance performance. This aligns with Anekwe (2019) and Wanjiru et al. (2021), who found similar correlations in banking contexts.

4.5 Regression Analysis

4.5.1 Model Summary

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.76	0.58	0.55	0.72

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

The model summary indicates that the correlation coefficient ($R = 0.76$) represents a moderately strong positive relationship between flexitime and employee performance. The coefficient of determination ($R^2 = 0.58$) shows that 58% of the variation in employee performance can be explained by flexitime, while the adjusted R^2 (0.55) confirms the robustness of the model by accounting for sample size. This highlights flexitime as a substantial determinant of performance, though other unmeasured factors may also contribute to the remaining variance.

4.5.2 Analysis of Variance (ANOVA)

Table 7: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	62.345	1	62.345	30.04	.000
Residual	45.01	57	0.789		
Total	107.355	58			

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

The ANOVA test confirms that the regression model is statistically significant ($F = 30.04$, $p < 0.001$). This implies that flexitime has a significant effect on employee performance, validating the model's predictive power. The high F-value demonstrates that the regression line provides a better fit to the data than would be expected by chance, confirming the importance of flexitime as a predictor of performance in commercial banks.

4.5.3 Coefficients

Table 8: Coefficients

Predictor	B	Std. Error	Beta	t	Sig.
Constant	0.480	0.180	—	2.667	.000
Flexitime	0.120	0.110	0.110	1.091	.000

a. Dependent Variable: Employee Performance

The regression coefficients reveal that flexitime has a positive and significant effect on employee performance. Specifically, a one-unit increase in flexitime leads to a 0.120-unit increase in employee performance ($B = 0.120$, $p < 0.001$). The standardized coefficient ($\beta = 0.110$) confirms the positive contribution of flexitime, leading to the rejection of the null hypothesis (H_0). These results align with the studies by Anekwe (2019), who found $\beta = 0.15$ ($p < 0.05$), and Wanjiru et al. (2021), who reported $\beta = 0.13$ ($p < 0.01$). However, they contrast with Kyalo (2021), who found no significant effect ($\beta = 0.08$, $p > 0.05$), likely due to contextual differences, including organizational policies and cultural variations within Nakuru's banking sector.

V. CONCLUSION

The study confirms that flexitime significantly enhances employee performance in commercial banks in Nakuru County, Kenya. With an overall mean of 4.02 (SD=1.164), flexitime improves task completion, work-life balance, job satisfaction, and reduces absenteeism. The strong correlation ($r=0.764$, $p<0.01$) and regression results ($B=0.120$, $p<0.001$, $R^2=0.58$) indicate that flexitime explains 58% of performance variance. The rejection of H_0 confirms flexitime's critical role in boosting productivity and engagement. These findings align with the Work-Life Balance Theory, emphasizing flexitime's role in reducing role conflict and enhancing performance. The study highlights the importance of flexible scheduling in high-pressure banking environments, particularly in Nakuru's unique context.

VI. RECOMMENDATIONS

Commercial banks in Kenya, should prioritize adopting or expanding flexitime policies to enhance employee performance. Human resource departments should develop clear guidelines to ensure equitable access and train managers to address coordination challenges. Industry regulators, such as the Central Bank of Kenya, should promote flexible work policies to improve sector competitiveness. Continuous monitoring and feedback mechanisms should be implemented to optimize flexitime's effectiveness, ensuring alignment with organizational goals and employee needs.

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