

**RELATIONSHIP BETWEEN QUALITY OF WORK LIFE AND EMPLOYEE
COMMITMENT AMONG UNIONIZED EMPLOYEES IN KENYA COMMERCIAL
BANK (KCB)**

SOPHIA W. MBUI

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DECLARATION

I declare that this project is my original work and has not been submitted to any other University or College for any award.

Signature _____

Date _____

Sophia Wanja Mbui

D61/79332/2012

This project has been submitted with my approval as the Supervisor

Signature _____

Date _____

Professor Peter K'Obonyo

University of Nairobi

School of Business

P.o Box 30197

Nairobi

DEDICATION

A special feeling of gratitude to my loving daughter, Diana Patso Nkirote who sacrificed her quality time to spend with her mother to see me graduate. Her Words of encouragement and push for tenacity ring in my ears.

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LIST OF TABLES

Table 4.1 Gender of Respondents	20
Table 4.2 Age of the Respondents	21
Table 4.3 Length of Service of the Respondents	22
Table 4.4 Department of Work.....	23
Table 4.5 Marital Status.....	23
Table 4.6 Level of Education of the Respondents	24
Table 4.7 Mean and Standard Deviation for the Indicators of Quality of Work Life.....	25
Table 4.8 Issues Management should act on.....	27
Table 4.9 Attributes of Employee Commitment.....	28
Table 4.10 Research Findings	30

ABSTRACT

Employees are perceived to be one of the most important resources for the effective and efficient organization and without the personal efforts and commitment of the human resources, organizations cannot succeed. This study sort to look for the relationship of quality of work life and employee commitment among unionized employees of Kenya Commercial Bank (KCB).The research adopted descriptive census survey design. The design was preferred because of the cross-sectional nature of the data collected and the inherent comparative analysis. The target population comprised 290 unionized employees of Kenya Commercial Bank branch network in Nairobi. The study used primary data collected by use of a semi-structured questionnaire. Primary data was gathered directly from the respondents. The questionnaire was divided into three sections: section one had questions on general information of respondents, section two had questions on quality of work life while section three focused on employee commitment. The questionnaires were administered through “drop and pick later” method. Data was analyzed using descriptive statistics such as means, percentages and Standard deviations. Descriptive statistics was preferred because it provided an efficient summary to the data collected making it easier to draw meaningful conclusions. Presentation has taken the form of tables Charts and naratives. Pearson’s product moment and correlation technique was used to establish the strength and significance of the relationship between QWL and employee commitment among the unionized employees of KCB branch network in Nairobi.The study established that the bank should conduct a skill match to align responsibilities to employee knowledge and skills in order to achieve even higher levels of efficiency and effectiveness in realizing organizational goals. Policies on job rotation and promotion should be revised to promote more openness and transparency within the bank. The bank should also review its remuneration to match competition and the current rising costs of living and inflation.

TABLE OF CONTENT

CHAPTER ONE:INTRODUCTION	1
1.1 Background of the Study	1
1.1.1 Quality of Work Life (QWL).....	2
1.1.2 Employee Commitment	3
1.1.3 Quality of Work Life and Employee Commitment.....	4
1.1.4 Unionised Employees	6
1.1.5 Kenya Commercial Bank Ltd	6
1.2 Research problem.....	7
1.3 Research objective	9
1.4 Value of the study	9
CHAPTER TWO: LITERATURE REVIEW	10
2.1 Introduction.....	10
2.2 Theoretical Bases of the Study.....	10
2.3 Indicators of Quality of Work Life	11
2.4 Factors Influencing the Quality of Work Life	15
2.5 Employee Commitment	16
CHAPTER THREE:RESEARCH METHODOLOGY	19
3.1 Introduction.....	19
3.2 Research Design.....	19
3.3 Population of the study	19
3.4 Data Collection	19
3.5 Data Analysis	19
CHAPTER FOUR:DATA ANALYSIS AND PRESENTATION OF RESULTS.....	20
4.1 Introduction.....	20
4.2 Demographic profile of the respondents.....	20
4.2.1 Gender.....	20
4.2.2 Age21	

4.2.3 Length of service with KCB	21
4.2.4 Department of Work	22
4.2.5 Marital Status	23
4.2.6 Level of Education	24
Table 4.6 Level of Education	24
4.3.2 Issues that the management should act on urgently to boost Quality of Work Life within the organization.....	27
4.4 Employee Commitment	27
4.5 Relationship between Quality of Work Life and Employee Commitment	30
4.6 Discussion of Findings.....	30
CHAPTER FIVE:SUMMARY, CONCLUSION AND RECOMMENDATION	32
5.1 Introduction.....	32
5.2 Summary	32
5.3 Conclusion	33
5.4 Recommendation	33
5.5 Limitation of the study.....	33
5.6 Suggestions for further research	33
REFERENCES.....	35
Appendix 1: List of KCB branches in Nairobi.....	40
Appendix 2: Questionnaire	41

CHAPTER ONE INTRODUCTION

1.1 Background of the Study

Employees are perceived to be one of the most important resources for the effective and efficient organization and without the personal efforts and commitment of the human resources, organizations cannot succeed (Torrington, et al, 2005). Quality of work life (QWL) is perceived to be critical to retain and attract well qualified personnel and further, people are interested to work in the organizations where there is better quality of work life. Historically, work has occupied an important place in the life of human beings. How people have thought and felt about the working experience has also been an age old concern for both employees and employers. (Davis and Cherns, 1975, (Mills, 1978). The Quality of Work Life in an organization is essential to the smooth running and the success of its employees. The work-life balance must be maintained effectively to ensure that all employees are running at their peak potential and free from stress and strain. Employees trust that with the presence of quality of work life initiatives they feel safe, relatively well satisfied and able to grow and thus can develop as human beings. They believe that quality of work life enhances their dignity through job satisfaction and humanizing work by assigning meaningful jobs, ensuring job security, making provisions for adequate pay and benefits, providing safe and healthy working conditions, giving opportunities to develop human capacity, ensuring growth and security, social integration, getting freedom to self-expression and thus, help to increase individual commitment and productivity that supports to achieve organizational effectiveness (Hian and Einstein, 1990; Nachmias, 1988; Guest, 1979; Walton, 1985).

In the 1980s, emphasis was placed on employee-centered productivity programs. In the mid 1990s till today faced with challenges of downsizing and corporate restructuring, QWL is reemerging. With rising educational levels and occupational aspirations in today's slow economic growth and reduced opportunities for advancement, naturally, there are rising concerns for QWL and for career and personal life planning (Thompson, 1983). The modern interest in quality of work life is stimulated through efforts to change the scope of people's jobs in attempting to motivate them and improve levels of commitment within the work place. Human resource departments are directly involved in achieving this goal through changes in employee relations (Hodgetts and Hegar, 2008).

QWL is associated with having good supervision, good working conditions, good pay and benefits and an interesting, challenging and rewarding job. According to (Delamotte and Walker ,1974), high QWL is sought through an employee relations philosophy that encourages the use of QWL efforts, which are systematic attempts by an organisation to give workers greater opportunities to affect their jobs and their contributions to the organisation's overall effectiveness. That is, a proactive human resource department finds ways to empower employees so that they draw on their "brains and wits," usually by getting the employees more involved in the decision-making process (Delamotte and Walker ,1974).Today's organizations need to be more flexible so that they are equipped to develop their workforce and enjoy their commitment.

1.1.1 Quality of Work Life (QWL)

Quality of work life (QWL) is viewed as an alternative to the control approach of managing people that is it considers people as an 'asset' to the organization rather than as costs (Eurofound, 2006). It believes that people perform better when they are allowed to participate in managing their work and make decisions. Quality of work life seeks to create a culture of work commitment in organizations and society at large so as to ensure higher productivity and greater job satisfaction of the employees. It is the degree to which members of a work organization are able to satisfy important personnel needs through their experience in the organization. The success of any organization is highly dependant on how it attracts, recruits, motivates, and retains its workforce (Cunningham and Eberte, 1990).Good working conditions are important for the well-being of all workers. They contribute to the physical and psychological welfare of employees, and to the economic performance of a country. From a humanitarian point of view, the quality of working environment has a strong influence on the overall work and life satisfaction of workers.

From an economic point of view, high-quality job conditions are a driving force of economic growth and a foundation for the competitive position of an organization. A high level of work satisfaction is an important factor for achieving high levels of commitment and productivity. It is therefore a core issue for an organization to promote the creation and maintenance of a sustainable and pleasant working environment, one that promotes health and well-being of its employees and creates a good balance between work and non-work time (Torrington etal, 2005). Different managers have different relationships with trade unions, some good, and some bad; however, there

are areas where managers and union representatives can work together without conflict. Quality of work life has often proved to be one such area. Managers want fit, motivated, committed and productive workforces who do their jobs well. Unions want its members to be treated fairly and to be given the chance to participate fully in the workplace without compromising their family commitments or general wellbeing. There is plenty of room for working co-operatively with managers when it comes to quality of work life issues particularly as the benefits of a well organised scheme are very often genuinely mutually beneficial to both employee and employer.

QWL is critical to retain and attract well qualified personnel in the organisation. It has been defined as better jobs and more balanced ways of combining working life with personal life (Eurofound, 2006). It is a comprehensive construct which includes an individual's job related well-being and the extent to which work experiences are rewarding, fulfilling and devoid of stress and other negative personal consequences (Shamir and Salomon, 1985). Quality of work life is a multidimensional phenomenon that includes the task, the physical work environment, social environment within the organisation, administrative system and relationship between life on and off the job (Cunningham and Eberte, 1990). Quality of work life also tends to include job security, reward system, pay and opportunity for growth among other factors (Rossi et al., 2006). It consists of opportunities for active involvement in group working arrangements or problem solving that are of mutual benefit to employees or employers, based on labour management cooperation. People also conceive it as a set of methods, such as autonomous work group, job enrichment, high-involvement aimed at boosting the satisfaction and productivity of workers (Feuer, 1989).

1.1.2 Employee Commitment

Employee commitment is the psychological bond of an employee to an organization, the strength of which depends on the degree of employee involvement, employee loyalty, and belief in the values of the organization. Strategies for increasing employee commitment may include flexible working and work-life balance policies, teamwork, training and development, employee participation, and empowerment (Walton, 1985). Commitment is the feeling of loyalty that employees have towards the organisation that they work for, which largely depends on the extent to which they believe in the values and aims of the organisation and feel personally involved in the task of making the organisation successful. It lies at the heart of any analysis of Human Resource Management. Indeed the whole rationale of introducing Human Resource Management policies is

to increase levels of commitment so that other positive outcomes can ensue (Sparrow and Marchington, 1998). High commitment means that behavior is largely self regulated rather than controlled by sanctions and pressures external to the individual (Walton, 1985). This implies high trust management-worker relations and the absence of “them and us” attitude.

Organizations that take positive steps to create commitment appreciate that it is a vital component of business success. They recognize that it can take various forms and are able to concentrate on the ones that are relevant to themselves. Commitment is a two way process which the organization itself has to initiate. This can be done by creating a clear employer brand and group identity so that the right people are recruited. The organization then needs to ensure that the values of its brand image are delivered, by treating employees fairly and maintaining trust (Torrington, 2005). Job satisfaction is an important component of commitment, but should not be perceived as equivalent to it. Commitment has more positive outcomes for the organization in terms of employee performance. Job satisfaction can be promoted by making work as enjoyable as possible, providing growth and development opportunities and making provisions for staff to assist them in balancing their work and personal lives. Once established, commitment has to be maintained by ensuring staffs have clear roles and responsibilities, and an understanding of what is required of them in their jobs. Good communication and openness throughout the organization is vital, especially in times of change. The role of line managers should be recognized and positively supported, as it is a vital component in the creation and maintenance of employee commitment (Allen and Meyer, 1991).

1.1.3 Quality of Work Life and Employee Commitment

Researches and scholarly writings suggest that employee commitment is a work condition related to QWL. Guest, (1979) described the characteristics of a work environment which provide QWL to be: cooperative, evolutionary, open, informal, and interpersonal. Such work environment described by Guest, (1979) is considered ethical and productive because it can be derived only if managers have trust and confidence in their employees (Cascio, 1998; Shaw, 2005; Walker, 1992). It is also stated in the work of Ferrell and Fraedrich, (2008) that employee commitment occurred in organizations where the essential factors, corporate policies and top management’s leadership, support its existence. Privacy rights, the needs for maintaining work-family balance, and health

and safety needs were pointed out by Shaw, (2005) as significant moral concerns in the workplace promoting a sense of commitment. The importance of QWL in most researches and writings have been linked to employees' job outcomes such as productivity, job satisfaction, employees' commitment, and increased retention. The research findings from Lau and May, (1998) suggest that companies with high QWL can also have high employee commitment and high customer satisfaction which will in turn provide higher growth and profitability to the companies. Louis, (1998) reported that QWL is strongly related to work commitment and the sense of efficacy. QWL in Louis's work consists of seven items: sense of respect; influence in the work place; collegial work; opportunity to develop and use skills; opportunities for feedback on performance; adequacy of resources; and goal congruence.

A research by Huang, Lawler and Lei, (2007) measures QWL in four dimensions: work-life balance; job characteristics; supervisory behavior; and compensation and benefits. The findings show that the perception of QWL has a significant impact on employee commitment. They also show that the perception of balancing family and work life has a very strong positive effect on reducing employees' intention to leave a company. Tang, (2007) reported the positive relation between job satisfaction, employee commitment and quality of life. That is, if a person is happy with the job, he/she also enjoys his/her quality of life. It also shows that there is no relationship between job satisfaction and income if one's income is not strongly related to work. The aspects included in the quality of life in Tang's research are leisure, knowledge, social connections, and family life. Availability of work-life balance practices has also been related to increased affective commitment and decreased turnover intentions (Chiu and Ng, 1999; Thompson, Beauvais and Lyness, 1999; Wood and Menezes, 2008). Grover and Crooker, (1995) found that parental leave; childcare information and referral, flexible work hours, and financial assistance with childcare predicted both increased affective commitment to the organization and decreased turnover intentions among all employees, not just users of the practices.

Literature review further reveals that an individual having high commitment shows loyalty and intention to stay with the organization and shows personal interest towards the employment (Brewer, 1996). An employee experiencing a high quality of work life is highly committed to the organization and contributes to the organization performance. (Freund and Carmeli, 2003).Support

should be provided for enhancing the commitment to the organization. (Aube, Rousseau and Morin, 2007). For retaining the employees the organizations should enhance the organizational commitment (Stallworth, 2004). Extra role behaviors are the results of the organizational commitment. (Foote, Seipel, Johnson and Duffy, 2005). Results of previous researches shows that commitment is the predictive of organizational citizenship behavior because it significantly impacts. (Liu, 2008). This interpretation is, however, not without criticism. In the context of the psychological contract - the individual employee's subjective belief in the reciprocal obligations between the employee and the organization (Rousseau, 1995), it is possible that employees may not feel obliged to repay their organization's provision of work-life practices with an increase in positive, work-related behaviours or attitudes. Instead, they may perceive that access to such practices is an entitlement, rather than an example of favourable treatment. It is difficult to estimate the extent to which employees construe such practices as favours versus rights. Research conducted by Lewis and Smithson, (2001) indicates that perceived entitlement to such practices is not widespread among many employees, particularly those in nations with low levels of statutory regulations concerning the balance of work with family or personal commitments.

1.1.4 Unionised Employees

The Labour Relations Act defines a trade union as “an association of employees whose principal purpose is to regulate relations between employees and employers, including any employers’ organisation”. Section 32 of Labour Relations Act, 2007, allows for an employee who is above 16 years to enjoy the rights of membership of a trade union. A unionized member of a trade union must be one employed in the sector for which the trade union is registered and his/ her subscriptions must not be more than 13 weeks in arrears. The level of unionisation of employees is provided for in Appendix C of the Industrial Relations Charter. The charter prohibits persons having authority in their organisations to hire, transfer, appraise, suspend, promote reward, discipline and handle grievances, from being included in the union representation. Section 49 of The Labour Relations Act, 2007 provides for agency fees payment to a trade union by an employer after effecting deductions from an employee's salary.

1.1.5 Kenya Commercial Bank Ltd

Kenya Commercial Bank (KCB) is a financial services provider headquartered in Nairobi, Kenya. As of December 2010, it was among the three largest commercial banks in Kenya others being

Barclays Bank Kenya and Standard Chartered Bank Kenya, it had the largest branch network in Kenya (168 branches) of all 44 licensed commercial banks in the country. The Government of Kenya owned 17.74% of Kenya Commercial Bank while the remaining 82.26% is owned by institutional and private investors. The bank's current vision of being the preferred Financial Solutions Provider in Africa with a Global Reach is driven by the mission "To grow our existing business whilst building the platform to be the preferred Financial Solutions Provider in Africa with Global Reach". The core values revolve around five main aspects namely: Putting the customer first, working together as a team, being professional in everything, a willingness to change and caring for the community.(ww.kcb.com).

Unionized employees of KCB are workers whose wages, hours, and work conditions are negotiated through collective bargaining between the union and the employer. Membership to the union is open to all members of staff who are in non-management positions. This accounts for 68% of the total 4803 employees of KCB. Although all non-management employees at KCB are automatically classified as unionized and their wages, hours, and work conditions are negotiated through collective bargaining between the union and the employer, member contributions to support financial activities of the union is purely voluntary. This means that the type of union shop in operation is the open shop in which union membership is not a factor in employing or keeping workers and those who do not contribute to the union still benefit from the collective bargaining process.

1.2 Research problem

The phrase quality of work-life suggests that the demands of paid employment somehow threaten the rest of life, unless a balance is sought. It is an expression that has emerged in response to social change. Recent and more deeply rooted changes in the labour market, the nature of employment, demographic trends, family life and state policies combine to create a particular sense of tension and pressure between paid employment and the rest of life. Experiences of quality of work-life vary across the life course but it is an issue which affects everyone, not just those with direct caring responsibilities. It is the subject of an increasing number of government policies and initiatives, often with the aim of creating higher quality in the workplace, or of supporting families (Davis and Cherns, 1975), Organizational scientists and practitioners have long been interested in employee commitment and quality of work life. This interest derives from the belief and evidence

that there are benefits to having a satisfied and committed workforce (Locke and Latham, 1990; Meyer and Allen, 1997; Pinder, 1998).

The Human Resource department of KCB has for the past six years been conducting yearly staff satisfaction surveys to help establish the level of commitment among employees. It has however been noted that the surveys are tailored towards specific independent aspects of QWL such as characteristics of supervisor, nature of workload, availability of resources, health and safety measures and remuneration. The surveys have therefore failed to address the totality of QWL. This drives the urgent need to investigate QWL especially among unionized employees who constitute a bigger percentage of the workforce. This need is necessitated by the fact that KCB as an organization operates in an extremely dynamic and very competitive environment and without committed and loyal employees it may seem impossible to remain relevant and profitable in the market. www.kcb.com.

Recent studies done in the area of quality of work life and/or employee commitment include:

Otieno (2010) who focused on the influence of work life balance on job satisfaction and commitment of women employees of the commercial banks in Kisumu City and found that promoting women's integration in non-work related interactions in the organizations (e.g., eating out together, sharing leisure activities, having conversations about personal matters) is a useful strategy in making them more committed. Otieno's work focused on work-life balance which is one element of quality of work life. This research therefore will attempt to study QWL in totality and establish its relationship with employee commitment among unionized employees of KCB branches in Nairobi. Katinda (2010) studied the influence of performance contracts on employee commitment with specific reference to tellers working in commercial banks in Mombasa town. She found that employees performed better on core tasks, demonstrated more citizenship behavior, and expressed a higher level of affective commitment to an employer when they worked in an autonomous environment rather than when they worked under strict supervision.

Kizito, (2007), looked at the relationship between pay, job satisfaction and organizational commitment with a focus on employees of Kenya state corporations. He concluded that high organizational commitment is associated with lower turnover and absence, but there is no clear

link to performance. Odongo (2006) studied employee empowerment programs among international non-governmental organizations in the public health sector in Kenya. He found out that these organizations have adopted three programs to empower employees: provision of information, recognition of rights and improvement of capability. (Katinda, 2010), (Kizito, 2007) and (Odongo, 2006) looked at employee commitment without linking it to QWL; this research will relate the two variables and establish the nature of the relationship between them. As observed above, the studies conducted on QWL and/or employee commitment considered these aspects independently. It is also notable that these studies did not look at QWL as a whole but rather studied independent aspects of QWL. This research will therefore seek to link quality of work life and employee commitment among unionized employees of KCB branches in Nairobi. This problem statement leads to the following question: What is the relationship between quality of work life and employee commitment among unionized employees of KCB branches in Nairobi?

1.3 Research objective

To establish the relationship between quality of work life and employee commitment among unionized employees of Kenya Commercial Bank branch network in Nairobi.

1.4 Value of the study

The management of KCB will benefit greatly from the findings of this study as they formulate Human Resource strategies and policies geared towards improving quality of work life and employee commitment since the study will reveal the gap between the company's efforts to be "the employer of choice" and the employees' perception of a high quality work life. Management and staff of other companies will find this study beneficial as it will provide insight into the relationship between quality of work life and commitment among employees – information crucial in policy formulation. Through this study, trade union officials will have information useful in making informed decisions as to whether their members are being provided with high quality work life or not. The information will further assist them during collective bargaining. Scholars will find this study very important since through the thorough process of data collection and organized analysis and presentation of findings, it will greatly contribute to the body of knowledge in this field.

CHAPTER TWO LITERATURE REVIEW

2.1 Introduction

In this chapter, various authors and researchers have proposed models of quality of working life which include a wide range of factors and review of selected models of quality of work life and Employee commitment and how they have advanced in different directions.

2.2 Theoretical Bases of the study

This study is grounded on various models of Quality of working life which include Hackman and Oldham, (1976) who drew attention to what they described as psychological growth needs as relevant to the consideration of quality of working life. Several such needs were identified; skill variety, task Identity, task significance, autonomy and feedback. They suggested that such needs have to be addressed if employees are to experience high quality of working life. In contrast to such theory based models, Taylor, (1979) more pragmatically identified the essential components of quality of working life as; basic extrinsic job factors of wages, hours and working conditions, and the intrinsic job notions of the nature of the work itself. He suggested that a number of other aspects could be added, including; individual power, employee participation in the management, fairness and equity, social support, use of one's present skills, self development, a meaningful future at work, social relevance of the work or product and effect on extra work activities. Taylor suggested that relevant quality of working life concepts may vary according to organisation and employee group. Baba and Jamal, (1991) listed what they described as typical indicators of quality of working life, including: job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organisational commitment and turn-over intentions.

Sirgy et al, (2001) suggested that the key factors in quality of working life include satisfaction based on job requirements, need satisfaction based on work environment, need satisfaction based on supervisory behaviour, need satisfaction based on ancillary programs and organizational commitment. They defined quality of working life as satisfaction of these key needs through resources, activities, and outcomes stemming from participation in the workplace. Maslow ,(1981) needs were seen as relevant in underpinning this model, covering health and safety, economic and family, social, esteem, actualisation, knowledge and aesthetics, although the relevance of non-work aspects is play down as attention is focused on quality of work life rather than the broader

concept of quality of life. The distinction made between satisfaction and dissatisfaction in quality of working life reflects the influence on employee commitment.

In summary, authors differ in their views on the core constituents of quality of working life. It has been agreed however that quality of working life is conceptually similar to well-being of employees but differs from job satisfaction which solely represents the workplace domain Lawler, (1982). Quality of working life is not a unitary concept, but has been seen as incorporating a hierarchy of perspectives that not only include work-based factors such as job satisfaction, satisfaction with pay and relationships with work colleagues, but also factors that broadly reflect life satisfaction and general feelings of well-being (Danna and Griffin, 1999). More recently, work-related stress and the relationship between work and non-work life domains Loscocco and Roschelle, (1991) have also been identified as factors that should conceptually be included in quality of working life.

2.3 Indicators of quality of work life

QWL refers to the favourableness or unfavourableness of a job environment for people. QWL means different things to different people. Richard and Loy, (1999) define QWL as “the degree to which members of a work organization are able to satisfy important personnel needs through their experience in the organization.” Quality of work life improvements are defined as any activity which takes place at every level of an organization, which seeks greater organizational effectiveness through the enhancement of human dignity and growth, a process through which the stockholders in the organization management, unions and employees learn how to work together better to determine for themselves what actions, changes and improvements are desirable and workable in order to achieve the twin and simultaneous goals of an improved quality of life at work for all members of the organization and greater effectiveness for both the company and the unions.

The findings of a literature search for various features defining QWL led to an identification of two general factors namely work environment and employee welfare and well being. Within the first factor are included such features as democracy, task content/physical features of the job, quantity and quality of leisure time created by the job and promotion (Kahn, 1981; Macarov, 1981). The second broad QWL factor mainly emphasizes employee welfare and well-being. (Kalra

and Ghosh, 1984) emphasized the physical working environment including safe and healthy working conditions while Cooper, (1980) stressed security, equity, and individuation of the employee as features of a quality working experience. Metz, (1982) emphasized job security, good pay, and benefits. Healthy social relations and social integration were two other employee welfare features thought to comprise QWL (Walton, 1974).

Traditionally, health and safety has focused on the use of dangerous machinery and exposure to hazardous substances in the workplace, both of which have historically taken a toll on workers' health. While workplace safety has certainly improved since the early years of industrialization, in large part because of the shift towards a service economy, today's measure of a good job goes beyond safety concerns (Kahn, 1981). Healthy work environments encompass softer issues such as positive working relationships, a work environment that promotes good mental health, and a work setting that provides a sense of personal safety and well-being (Kalra and Ghosh, 1984). A healthy workplace also means working in an environment where one does not experience unnecessary stress or anxiety (Cooper, 1980). There is growing evidence that well-being improving measures such as flexible working time arrangements, work-life balance and equality are linked to several economic and social benefits. Such measures are thought to be particularly important considering recent changes in the labour force (Kalra and Ghosh 1984). The idea of employee wellbeing has therefore been steadily growing in popularity over time. Most businesses aim to be in a healthy state. It therefore makes sense that if their employees are in a good state of health and well-being, this must surely contribute to the company's successful performance as healthy and fit employees are essential to ensuring a company remains efficient and profitable (Loscocco and Roschelle, 1991). Employee wellbeing is steadily rising up the business agenda as more employers recognise the business benefits and contribution that can be made by introducing workplace health and employee wellbeing policies (Kalra and Ghosh, 1984).

Occupational health has begun to develop as a discipline with a focus of helping organisations to care for their employees. This emphasis on prevention rather than cure is slowly shifting with the result that employee wellbeing is improving among all those of working age rather than just those employees that are already sick (Kahn, 1981). Employee wellbeing does not exist on its own or in the workplace but within a social context (Walton, 1974). Recent years have seen individuals'

lives affected by social, lifestyle and employment changes but despite these shifts people still have the same basic physical and mental needs for social support, physical safety, health and a feeling they are able to cope with life. Increasingly, they are demanding that employers help them to achieve this, particularly as a large part of their lives are spent at work (Kalra and Ghosh, 1984).

Kalra and Ghosh (1984) believe that employee wellbeing at work initiatives need to balance the needs of the employee with those of the organisation. They define it as creating an environment to promote a state of contentment which allows an employee to flourish and achieve their full potential for the benefit of themselves and their organisation. Employee wellbeing is more than an avoidance of becoming physically sick (Kahn, 1981). It represents a broader bio-psycho-social construct that includes physical, mental and social health. Well employees are physically and mentally able, willing to contribute in the workplace and likely to be more engaged and committed at work. The achievement of personal well-being involves a number of positive decisions regarding lifestyle. This is very different to stress avoidance with the negative connotation of being unable to cope and falling ill prior to any action being taken (Kirkman, 1981). In their ideal form, well-being initiatives are proactive and work to enable employees to achieve their full potential; physical, mental, social, intellectual and spiritual. Well-being at work, therefore, is not merely about managing a physical and cultural environment with the limited aim of not causing harm to employees (Kahn, 1981). It requires organisations to actively assist people to maximise their physical and mental health. The well-being approach also brings benefits for people at all levels inside and outside the workplace (Kalra and Ghosh, 1984). It makes the workplace a more productive, attractive and responsible place to work.

Employee wellbeing runs the risk of being dismissed as a gimmick unless those involved in its introduction and promotion demonstrate the positive business benefits that it brings (Kahn, 1981). To be effective, employee wellbeing needs to be part of a regular business dialogue and to be deeply embedded into an organisational culture (Kalra and Ghosh, 1984). The well-being dialogue can be beneficial to employees' health by making employees feel valued and by giving them an opportunity to use their experiences to improve their working environment (Walton, 1974). Perhaps the most important factor in employee wellbeing is the relationships employees have with their immediate manager. Where there are strong relationships between managers and staff, levels of work life quality are enhanced Cooper, (1980). A good manager will recognise the strengths, likes

and dislikes of their team members and will be able to recognise when the volume or complexity of the work is too much for a particular team member (Lippitt and Rumley, 1977). The more capable that line managers are in identifying the personal interests and concerns of the individual, the more likely they will be able to create a team where employee commitment and loyalty becomes an integral part of getting the job done. Employee wellbeing involves, having a sense of purpose, feelings of fulfillment and meaning, possessing an active mind that is alert, open to new experiences, curious and creative, having a network of relationships that are supportive and nurturing, maintaining a healthy body by making healthy choices about diet, exercise and leisure and developing an attitude of mind that enables the employee to have self-confidence, self-respect and to be emotionally resilient (Kalra and Ghosh, 1984).

One of the key reasons people work is, of course, money (Torrington, et al, 2005). Although adequate money is just one component of high quality work life, how much you pay your employees and the factors you use to establish pay scales and award raises, bonuses and incentives can profoundly affect the quality of your workforce (Lawler, 1982). Employees who are underpaid are more likely to seek new employment. As a result, it's important for organizations to offer compensation that meets or exceeds the average for their region or industry (Torrington, et al, 2005). Recognition programs have been around for decades, and it's easy to see why. When recognition programs are planned intelligently and implemented with care, they're a proven method of enhancing performance, increasing morale, building employee loyalty and improving quality of work life in totality. Torrington, et al, (2005) listed some of the popular rewards that are less costly as; time off or extra vacation days, letter of appreciation from the company president, dinner (for two) at a local restaurant or a group lunch for an outstanding department, a designated employee-of-the-month parking spot, a photo and brief article in the company newsletter, a press release to the local newspaper, a special gear (T-shirt, tote bag, etc.) with the company logo or movie tickets.

Flexibility is the basic idea behind alternate work arrangements (Cooper, 1980). You give employees some measure of control over their work schedules, thereby making it easier for them to manage non-job-related responsibilities. The business rationale behind the concept is that by making it easier for employees to deal with pressures on the home front, they will be more productive when they are on the job and less likely to jump ship if one of your competitors offers

them a little more money (Walton, 1974). Alternate work arrangements are generally grouped into the following general categories: Flextime, compressed workweek, job-sharing, telecommuting and permanent part-time arrangements (Cooper, 1980). Profitable businesses recognize that in today's highly competitive and dynamic environment, it is not so much what employees currently know that shapes a company's future; it's what they must eventually know that is most important. In addition, the degree to which a company is genuinely committed to developing the skills of its employees is a critical factor in promoting a high quality work life hence attracting and keeping high-performing employees (Worrall and Cooper, 2006). According to Macarov (1981), training and development may take the form of; in-house training, public seminars, executive education seminars or e-learning. Given the number of hours we spend at work, getting along with our co-workers and supervisors is very important to the quality of our work life. In fact, employees often attach greater importance to getting along with their boss than they do pay or benefits. Likewise, a significant number of people who quit their job often do so because they did not trust or get along with their boss (Armstrong, 2001).

2.4 Factors influencing the quality of work life

Regular assessment of Quality of Working Life can potentially provide organisations with important information about the welfare of their employees, such as employee commitment, job satisfaction, general well-being, work-related stress and the home-work interface. Worrall and Cooper (2006) recently reported that a low level of well-being at work is estimated to cost about 5-10% of Gross National Product per annum, yet Quality of Working Life as a theoretical construct remains relatively unexplored and unexplained within the organisational psychology research literature. A large chunk of most peoples' lives will be spent at work. Most people recognise the importance of sleeping well, and actively try to enjoy the leisure time that they can snatch. But all too often, people tend to see work as something they just have to put up with, or even something they don't even expect to enjoy.

Some of the factors used to measure quality of working life pick up on things that don't actually make people feel good, but which seem to make people feel bad about work if those things are absent. For example, noise, if the place where someone works is too noisy, they might get frequent headaches, or find they can not concentrate, and so feel dissatisfied. But when it is quiet enough they do not feel pleased or happy, they just do not feel bad. This can apply to a range of factors

that affect someone's working conditions: Physical environment, a positive working environment is clearly influenced by the quality of buildings, interior decoration and cleanliness, personal and property security, as well as out personal and corporate approach to the environment (Sirgy et al, 2001): Qualities of co-workers, the qualities of our co-workers can have a direct influence on our own performance at work since we often spend more time with our co-workers than we do with our families (Sirgy et al,2001): Attributes of the job (Debra, 2006): Facilities for career advancement and training (Worrall and Cooper, 2006): Attributes of supervisor, superiors establish a supportive personal relationship with subordinates and take a personal interest in them which contribute to their subordinates' commitment and high quality of work life (Armstrong, 2001): Remuneration, salary plays a significant role in affecting employee commitment as it is an important source and satisfying one's need and employees usually take it as a reflection of management's concern for them (Herzberg at al., 1959). Monetary and non-monetary rewards (Torrington, et al, 2005): Autonomy at the work place, according to job design theories, increased autonomy should make employees feel a greater responsibility for the outcomes of their work, and therefore have increased commitment (Metz, 1982). Research indicates that when employees have greater levels of autonomy, their personality traits have a stronger impact on job performance (Lawler, 1982). Thus, by giving employees more autonomy, they are better able to use their personal attributes to contribute to job performance.

2.5 Employee Commitment

Over the last ten years, the study of commitment has advanced in many different directions. A variety of disciplines have adopted the topic as a theme in their research and these have offered fresh and significant insights. These recent advances include new approaches to both the conceptualisation of employee commitment and the particular human resource practices intended to increase it (Walker, 2000). What is now apparent is that, as long as the organisation has been able to attract the right sort of employees and has provided a suitable work environment, employee commitment will be largely influenced by the interactions that occur between colleagues and with their immediate and senior managers. The relationship between the organisation and the employee, therefore, should be considered as being no different from any other type of relationship (Torrington, et al, 2005). Commitment is complex and continuous, and requires employers to discover ways of enhancing the work life of their employees (Lawler, 1982).

Commitment might be thought of simply in terms of feelings of obligation or emotional attachment. However, in the last years, a growing consensus has emerged that commitment should be viewed as a multidimensional construct. Allen and Meyer (1990) developed an early model that has received considerable attention. The three-component model they advocated was based on their observation that existing definitions of commitment at that time reflected at least three distinct themes: an affective emotional attachment towards an organisation (affective commitment); the recognition of costs associated with leaving an organisation (continuance commitment); and a moral obligation to remain with an organization (normative commitment). One important point is that not all forms of employee commitment are positively associated with superior performance (Meyer and Allen, 1997). For example, an employee who has low affective and normative commitment, but who has high continuance commitment is unlikely to yield performance benefits. The main reason such an employee remains with an organisation is for the negative reason that the costs associated with leaving are too great. In more recent years, this typology has been further explored and refined to consider the extent to which the social environment created by the organisation makes employees feel incorporated, and gives them a sense of identity.

Meyer and Allen, (1991) argued that one of the most important reasons for distinguishing among the different forms of organizational commitment was that they have very different implications for behavior. Although all three forms tend to bind employees to the organization, and therefore relate negatively to turnover, their relations with other types of work behavior can be quite different (Meyer et al., 2002). Indeed, research shows that affective commitment has the strongest positive correlation with job performance, organizational citizenship behavior, and attendance, followed by normative commitment. Continuance commitment tends to be unrelated, or negatively related, to these behaviors. The second major development in commitment theory has been the recognition that commitment can be directed toward various targets, or foci, of relevance to workplace behavior, including the organization, occupation, supervisor, team, program and customer,

A range of demographic variables have been found to be related to employee commitment (Mathieu and Zajac, 1990). For a variety of reasons, age has been found to be a positive predictor of employee commitment. As Mathieu and Zajac, (1990) suggest, the older employees become, the less alternative employment options are available. As a result, older employees may view their current employment more favourably. In addition, Dunham et al, (1994) suggest older employees may be more committed because they have a stronger investment and greater history with their organisation. With regard to gender, Mathieu and Zajac, (1990) have reported women as being more committed than men. This is typically explained by women having to overcome more barriers than men to get to their position in the organisation. Marital status has also been shown to relate to commitment, with married employees usually showing more commitment (Mathieu and Zajac, 1990). However, it is suggested that the reason for this is because married employees will typically have greater financial and family responsibilities, which increases their need to remain with the organization.

Herzberg et al., (1959) used Hygiene factors and Motivator factors to distinguish between the separate causes of employee commitment and non-commitment. He suggested that Motivator factors are intrinsic to the job, that is; job content, the work itself, responsibility and advancement. The Hygiene factors or dissatisfaction-avoidance factors include aspects of the job environment such as interpersonal relationships, salary, working conditions and security. Of these latter, the most common cause of employee commitment can be company policy and administration, whilst achievement can be the greatest source of extreme commitment. The performance benefits accrued from increased employee commitment have been widely demonstrated in the literature. To list but a few, these include: increased job satisfaction (Vandenberg and Lance 1992), increased job performance (Mathieu and Zajac, 1990), increased total return to shareholders (Walker, 2000), increased sales (Barber et al., 1999), decreased employee turnover (Cohen, 1991), decreased intention to leave (Balfour and Wechsler, 1996), decreased intention to search for alternative employers Cohen, (1993) and decreased absenteeism (Cohen, 1993, Barber et al. 1999)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, research methods used to carry out the study have been outlined. The chapter also discusses other aspects of the study including the target population, data collection instruments used in data collection as well as analysis and presentation of data.

3.2 Research Design

The research design is descriptive census survey. The design is preferred because of the cross-sectional nature of the data collected and the inherent comparative analysis. Generally a survey may focus on opinions or factual information depending on its purpose and must involve administering structured questions to individuals (Kothari, 1990).

3.3 Population of the study

The target population comprised 290 unionized employees of Kenya Commercial Bank branch network in Nairobi.

3.4 Data Collection

Primary data was collected by use of a semi-structured questionnaire. Primary data was gathered directly from the respondents (Kothari, 1990). The questionnaire was divided into three sections: section one had questions on general information of respondents, section two had questions on quality of work life while section three focused on employee commitment. The questionnaires were administered through “drop and pick later” method. Respondents are the unionized two hundred and ninety employees of KCB branch network in Nairobi.

3.5 Data Analysis

The completed questionnaires were edited for completeness and accuracy before processing. Data was analyzed using descriptive statistics. Descriptive statistics is preferred because it has provided an efficient summary to the data collected making it easier to draw meaningful conclusions. Presentations have taken the form of tables Charts and narratives. Pearson’s product moment correlation technique was used.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF RESULTS

4.1 Introduction

The section presents the analysis and interpretation of the primary data collected from respondents. Questionnaires were sent to 290 unionized employees of KCB branch network in Nairobi. The response rate of 61% (177 out of the 290) was achieved. All completed questionnaires were edited for completion and consistency. Data was analyzed using descriptive statistics such as means, percentages and Standard deviations. Presentation has taken the form of tables Charts and narratives. Pearson's product moment correlation technique is used to establish the strength and significance of the relationship between QWL and employee commitment among the unionized employees of KCB branch network in Nairobi.

4.2 Demographic profile of the respondents

Data on gender, age, period of employment, level of education and department were analysed to determine the general classification of respondents. The results of the analysis and detailed explanations are provided below.

4.2.1 Gender

This item was intended to capture the number of male and female interviewed. Respondents were asked to indicate their gender by ticking appropriately whether male or female and the results are presented in Table 4.1

Table 4.1, Gender of Respondents

	Frequenc y	Percent	Cumulative Percent
Male	85	48.8	48.8
Female	90	51.2	100.0
Total	175	100.0	

Results in Table 4.1 shows that 51.2% of the respondents were female while 48.8% were male. Although the majority of respondents were female, the difference of 2.4% is insignificant. It can therefore be concluded that the respondents were equally distributed in terms of gender.

4.2.2 Age

Respondents were asked to indicate their age brackets by ticking appropriately whether they are aged below 30 years, between 31 to 45 years or above 45 years. Data was analysed using percentages and results summarized in Table 4.2.2

Table 4.2, Age of the Respondents

	Frequency	Percent	Cumulative Percent
Below 30 years	79	45.1	45.1
31 to 45 years	58	33.1	78.2
Above 45 years	38	21.8	100.0
Total	175	100.0	

Research findings in Table 4.2. show that those aged below 30 years of age were 45.1% followed by between 31 to 45 years at 33.1%. Respondents aged above 45 years old were 21.8%. It is therefore worth concluding that majority of unionized employees of KCB branch network in Nairobi are young and aged below 30 years. This could be attributed to the fact that most of these employees are graduate trainees the bank employs directly from universities.

4.2.3 Length of service with KCB

This item was intended to capture the respondents' work duration with the bank. Respondents were asked to tick appropriately whether they had worked in the bank for less than 5 years, between 6 to 15 years or for more than 15 years. Data was analysed using percentages and findings presented in Table 4.3

Table 4.3, Length of service of the Respondents

	Frequency	Percent	Cumulative Percent
Below 5 years	83	47.4	47.4
6 to 15 years	58	33.2	80.6
Above 15 years	34	19.4	100.0
Total	175	100.0	

Results in Table 4.3 shows that 47.4% of the respondents have worked in the bank for less than 5 years, 33.2% have worked for between 6 to 15 years while 19.4% have worked for more than 15 years. Thus majority of unionized employees have worked in the bank for less than 5 years. This is in close relation with item 4.2.1 above. Most unionized employees are young graduate trainees who have not stayed longer in the bank. As they continue to work in the bank, a number of them get promoted to management level and are graduated from unionized group. There is therefore a direct relationship between employees' age, period of employment with the bank and the job grade. Unionized employees also comprises of sales representatives who are normally employed on contract terms and have mainly worked in the bank for less than 5 years. It can therefore be concluded that majority of young employees who have worked in the bank for say less than 5 years are unionized.

4.2.4 Department of work

Respondents were asked to indicate their respective work departments by ticking appropriately whether they belong to accounts and administration department, customer care department, advances department or cash department. Data was analysed using percentages and findings summarized in Table 4.4

Table 4.4; Department of work

	Frequency	Percent	Cumulative Percent
Accounts and Administration	53	30.3	30.3
Customer care	39	22.3	52.6
Advances	41	23.4	76.0
Cash	42	24.0	100.0
Total	175	100.0	

The results in Table 4.4 show that 30.3% worked within accounts and administration department, 22.3% worked in customer care department, 23.4% worked in advances while 24.0% worked in cash department. These findings reflect a proportionate representation of all departments within the bank branch network in the study.

4.2.5 Marital Status

This item was intended to capture the general marital status of the respondents. They were asked to indicate their marital status by ticking appropriately whether they are married, single, widowed, separated or divorced. Data was analysed using frequencies and percentages. Results are summarized in Table 4.5.

Table 4.5 Marital Status

	Frequency	Percent	Cumulative Percent
Married	81	46.3	46.3
Single	75	42.9	89.2
Widowed	16	9.1	98.3
Separated	2	1.1	99.4
Divorced	1	0.6	100.0
Total	175	100.0	

Findings in Table 4.5 shows that 46.3% of the respondents are married, 42.9% are single, 9.1% are widowed, 1.1% are separated and only 0.6% are divorced. The difference of 3.4% between those who are married and those who are single is insignificant. It can therefore be concluded that majority of unionized employees of KCB are either single or married and marital status has a significant effect on QWL and employee commitment.

4.2.6 Level of Education

This item was to capture the general educational background of respondents. They were asked to indicate their highest level of education by ticking appropriately whether their highest level is high school, diploma, degree or masters. Data was analysed using percentages and results presented in Table 4.6

Table 4.6 Level of Education

Level of Education	Frequency	Percent	Cumulative Percent
High School	25	14.3	14.3
Diploma	32	18.3	32.6
Bachelors Degree	70	40.0	72.6
Masters Degree	48	27.4	100.0
Total	175	100.0	

Findings in Table 4.6 shows that 40.0% had attained a first degree, 27.4% were holders of masters degree, 18.3% were diploma holders while 14.3% were high school graduates. It can be concluded that majority of respondents at 40.0% were degree holders. Level of education therefore has a direct influence on QWL and level of employee commitment in the bank.

4.3 Quality of work life

Respondents were asked to indicate (by ticking appropriately) the level to which they experience each of the indicators of quality of work life. They were presented with a list of these indicators and asked to tick on a scale of 1 to 5 as appropriate. 1 - strongly disagree, 2 – disagree, 3– neutral, 4 – agree and 5 – strongly agree. Data was analysed using mean scores and standard deviations and findings summarized in Table 4.7

Table 4.7 Means and Standard deviation for Indicators of quality of work life

Indicator	Mean	Standard deviation
The medical reimbursement scheme provided by the company is sufficient	3.62	0.72
The company provides proper transport facilities	3.12	0.61
I am aware of the safety measures adopted by the company.	4.17	0.58
Wage policies adopted by the company are competitive	3.39	0.89
The company follows an organized promotional policy	3.11	0.66
The work timings of the organization are realistic	4.93	0.18
My supervisors motivates me to realize my goals and objectives	4.10	0.25
I have a good relationship with my immediate superior	4.04	0.13
I relate well with my sub-ordinates	4.96	0.57
The company’s way of communicating new changes is timely	3.41	0.72
Feedback given to me about my work by supervisors helps me to improve my performance	3.78	0.64
Training provided in the organization is relevant	4.75	0.19
The procedure followed for Job Rotation is transparent	3.09	0.60
Welfare activities provided are relevant	3.53	0.67
My job utilizes most of my skills and abilities	3.48	0.49
My work environment is conducive	4.56	0.11
Management gives me recognition for good results achieved	4.12	0.32
I am able to balance work and family	4.08	0.37
I generally experience quality of work life in this organization	4.11	0.50

The statistics in Table 4.7 are interpreted as follows:

A mean score greater than 4.5 ($M > 4.5$) implies strongly agree, a mean score > 3.5 but < 4.5 implies agree, a mean score > 2.5 but < 3.5 implies neutral, a mean score > 1.5 but < 2.5 implies disagree while a mean score of < 1.5 implies strongly disagree. A standard variation of > 1.5 implies a significant variance in the responses.

The findings reveal that most of the respondents strongly agree that the work timings of the organization are realistic with a mean score of 4.93, that they relate well with their subordinates with a mean score of 4.96, that training provided in the organization is relevant (mean score of 4.75) and that their work environment is conducive (mean score of 4.56). Respondents agree that they are able to balance between work and family with a mean score of 4.08, that generally they experience quality of work life in the organization with a mean score of 4.11, medical reimbursement scheme provided by the company is sufficient (mean score of 3.62), that feedback given by supervisors helps to improve performance (mean score of 3.78), welfare activities provided are relevant with a mean score of 3.53, that they are aware of the safety measures adopted by the company with a mean score of 4.17 and that management gives recognition for good results achieved with a mean score of 4.12. Respondents were neutral about the facts that the company provides proper transport facilities with a mean score of 3.12, that wage policies adopted by the company are competitive (mean score of 3.39), that the company follows an organized promotional policy with a mean score of 3.11, that the procedure followed for job rotation is transparent with a mean score of 3.09 and that the company's way of communicating new changes is timely with a mean score of 3.41. The standard deviations for all the indicators were relatively low (Less than 1), indicating that most of the respondents did not have significant variance on the answers they gave.

From the results indicated above, majority of respondents strongly agreed, agreed and were neutral about the various indicators of quality of work life within the bank. It is noTable that a mean score implying disagree or strongly disagree was not obtained in any of the indicators of QWL. It can therefore be concluded that the unionized employees of KCB generally experience QWL in the organization.

4.3.2 Issues that the management should act on urgently to boost quality of work life within the organization

Respondents were asked to list four areas they felt needed urgent action by management in order to boost their quality of work life within the organization. Data was analysed using percentages and findings are summarized in Table 4.8

Table 4.8: Areas that the management should act on urgently to boost quality of work life within the organization

Table 4.8 Issues Management should act on

Issues	Frequency	Percentage
Remuneration	103	58.9
Skill match	98	56.0
Promotion	56	32.0
Job rotation	54	30.9

The findings presented in Table 4.8 indicate that a larger percentage (58.9%) preferred that the organization review and adjust their remuneration upwards in order to boost their quality of work life. A number of factors could be attributed to this preference, top on the list being the ever rising cost of living. 56.0% of the unionized employees felt that the organization should undertake a skill match. This would ensure proper job placement hence employee commitment, motivation and satisfaction. 32.0% and 30.9% of the employees felt that the organization should urgently address promotion and job rotation policies respectively, in order to boost their QWL. This would break monotony of work, boost employees' morale and improve QWL and employee commitment in totality.

4.4 Employee Commitment

Respondents were presented with a list of statements concerning employee commitment and asked to indicate (by ticking appropriately on a scale of 1 to 5) the extent to which they agree or disagree with each of the statements in their organization. 1 - meant strongly disagree, 2 – disagree, 3 – neutral, 4 – agree and 5 – strongly agree. Data was analysed using mean scores and standard deviations. Findings are summarized in Table 4.9

Table 4:9, Attributes of employee commitment

Attribute of employee commitment	Mean	Standard deviation
I am doing a job that I enjoy	4.13	0.93
My ideas are valued	3.98	1.02
I feel appreciated	4.06	0.70
My job matches my skill set	3.44	0.41
I have room for career growth	3.76	0.88
Creativity is encouraged	4.59	0.06
I feel like a part of a team	4.12	0.34
I look forward to coming to work	4.05	0.61
I am happy while at work	4.67	0.74
I am willing to take-up extra duties	3.24	0.28
I am able to maintain a healthy balance between work and family	4.72	0.18
I arrive at work on time and do not leave early.	4.86	0.49
Fulfilling my responsibilities gives me a feeling of personal achievement	4.37	0.43
My compensation matches my work responsibilities	3.21	0.16
I do not blame others. I take responsibility for my part in mistakes	4.07	0.85
I do not encourage gossip or rumour	4.90	0.02
I am honest but professional	4.86	0.07
I have a supervisor who keeps me focused and motivated about my work.	4.17	1.04
My department is well organized for the work it does.	4.82	0.65
The employees in my department work well in a team.	4.77	0.47
This organization deserves my loyalty	4.16	0.81

Statistics in the Table 4.9 were interpreted as follows:

A mean score greater than 4.5 ($M > 4.5$) implies strongly agree, a mean score > 3.5 but < 4.5 implies agree, a mean score > 2.5 but < 3.5 implies neutral, a mean score > 1.5 but < 2.5 implies disagree while a mean score of < 1.5 implies strongly disagree. A standard deviation of > 1.5 implies a significant variance in the responses.

The findings show that respondents strongly agreed that creativity is encouraged in the organization with a mean score of 4.59, that they are able to maintain a healthy balance between work and family (mean score of 4.72), that they arrive at work on time and do not leave early (mean score of 4.86), that they do not encourage gossip or rumour with a mean score of 4.90, they are honest but professional (mean score of 4.86), they are happy while at work (mean score of 4.67), their departments are well organized for the work it does (mean score of 4.82) and that their departments work well in a team with a mean score of 4.77. Respondents agreed that their ideas are valued with a mean score of 3.98, they are appreciated (score of 4.06), they have room for career growth (mean score of 3.76), they feel like a part of a team with a mean score of 4.12, they look forward to coming to work with a mean score of 4.05, they do not blame others but take responsibility for their actions (mean score of 4.07) they have a supervisor who keeps them focused and motivated (mean score of 4.17) and that the organization deserves their loyalty with a mean score of 4.16. Respondents were neutral about the facts that their job matches their skill set (mean score of 3.44), that they are willing to take-up extra duties with a mean score of 3.24 and that their compensation matches their work responsibilities with a mean score of 3.21. All the standard deviations were less than 1.5 implying that the respondents did not have significant variance on the answers they gave.

From the analysis of the findings in Table 4.9 above, it can be concluded that majority of unionized employees of KCB portray commitment both to their duties and to the bank in general. The findings indicate that most respondents strongly agreed, agreed and were neutral about the various attributes of commitment. Mean scores obtained did not depict any attribute that the employees disagreed or strongly disagreed with implying that commitment is a virtue exercised within the organization.

4.5 Relationship between quality of work life and employee commitment

Data was analysed to establish the relationship between QWL and employee commitment among the unionized employees of KCB branch network in Nairobi. In order to establish the strength and significance of the relationship between QWL and employee commitment, Pearson's product moment correlation technique (r) was employed. The results are presented in Table 4.10 below:

Table 4.10 Pearson's correlation coefficient for the relationship between QWL and employee commitment among unionized employees of KCB branches in Nairobi

r	P - value
0.79	0.01

Research findings presented in Table 4.10 indicate that there is a strong positive linear correlation ($r=0.79, <0.01$) between QWL and employee commitment among the unionized employees of KCB branch network in Nairobi. This shows that as employees continue to experience increased quality of work life in this organization, their level of commitment increases as well.

4.6 Discussion of Findings

The objective of the study was to establish the relationship between quality of work life and employee commitment among unionized employees of Kenya Commercial Bank branch network in Nairobi. It established that there is a strong positive and significant relationship between quality of work life and employee commitment among unionized employees of Kenya Commercial Bank branch network in Nairobi. This corroborated with Richard and Loy (1999) who concluded that the degree to which members of a work organization are able to satisfy important personnel needs is through their experience in the organization. They went further and defined Quality of work life improvements as any activity which takes place at every level of an organization, which seeks greater organizational effectiveness through the enhancement of human dignity and growth, a process through which the stockholders in the organization management, unions and employees learn how to work together better to determine for themselves what actions, changes and improvements are desirable and workable in order to achieve the twin and simultaneous goals of an improved quality of life at work for all members of the organization and greater effectiveness for both the company and the unions.

The research findings revealed that unionized employees of KCB generally experience QWL. The findings show that the work timings of the organization are realistic and that supervisors relate well with their subordinates. They also show that training provided in the organization is relevant and that their work environment is conducive. There is a balance between work and family and generally employees experience quality of work life in the organization where medical reimbursement scheme is provided by the company and sufficient feedback is provided by supervisors to help improve performance welfare activities. Employees are aware of the safety measures adopted by the company and that management gives recognition for good results achieved. The findings were neutral about the fact that the company provide proper transport facilities and that wage policies adopted by the company are competitive. The findings were also neutral on whether the company follows an organized promotional process. QWL is critical for attracting and retaining qualified personnel in the organization.

The findings on Employee Commitment show that creativity is encouraged in the organization and that employees are able to maintain a healthy work balance and that they arrive work on time and do not leave early .Gossip or rumor is not encouraged and that Employees are honest, professional and happy while at work. Departments are well organized for the work they do and they also work well in teams where employees' ideas are valued. There is also room for career growth and they all look forward to coming to work. The findings indicate that most employees are neutral about the various attributes of commitment .These findings are consistent with observation made by Torrington, et al,(2005) who concluded that, as long as the organisation has been able to attract the right sort of employees and has provided a suitable work environment, employee commitment will be largely influenced by the interactions that occur between colleagues and with their immediate and senior managers. The relationship between the organisation and the employee, therefore, should be considered as being no different from any other type of relationship.The findings of this study also support Lawler, (1982) who concurred that commitment is complex and continuous, and requires employers to discover ways of enhancing the work life of their employees. Commitment might be thought of simply in terms of feelings of obligation or emotional attachment. However, in the last years, a growing consensus has emerged that commitment should be viewed as a multidimensional construct

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

The previous chapter dealt with analysis and presentation of data obtained by way of questionnaire. In this chapter a summary on the research project will be presented. The findings from the interview review will also be represented. The recommendations that will serve as guidelines to assist KCB in improving quality of work life and employee commitment will be made. Limitations of the study and suggested further research will also be made.

5.2 Summary

The aim of this study was to establish the relationship between QWL and employee commitment among unionized employees of KCB branch network in Nairobi. From the data analysis, it was established that the respondents were equally distributed in terms of gender, majority of unionized employees of KCB branch network in Nairobi are young and aged below 30 years, majority of young employees who have worked in the bank for say less than 5 years are unionized, majority of unionized employees of KCB are either single or married and marital status has a significant effect on QWL and employee commitment. Most of the employees are degree holders thus level of education has a direct influence on QWL and level of employee commitment in the bank.

Research findings show that majority of the respondents agree to the fact that work timings of the bank are reasonable, that they relate well with their subordinates, that training provided in the organization is relevant, that their work environment is conducive, that creativity is encouraged in the organization, that they are able to maintain a healthy balance between work and family, that they arrive at work on time and do not leave early, they do not encourage gossip or rumour, they are honest but professional, they are happy while at work, their departments are well organized for the work it does and that their departments work well in a team. The unionized employees however, felt that the company should provide proper transport facilities, review wage policies to match competition and rising standards of living, the company need to follow an organized promotional policy, the company need to have a more transparent procedure followed for job rotation, that the company's way of communicating new changes should be more timely, that their job responsibilities should be reviewed to match their skill set, they are reluctant to take-up extra duties and that there is need for their responsibilities to be reviewed to match their compensation.

5.3 Conclusion

Quality of work life is specifically related to the level of happiness a person derives for his career. Each person has different needs when it comes to their careers; the quality level of their work life is determined by whether those needs are being met or not (Rossi et al., 2006). Regardless of their standards, those with a high quality of work life generally make enough to live comfortably, find their work to be interesting or engaging and achieve a level of personal satisfaction and commitment from the jobs that they do. In other words, employees who are generally happy with their work are said to have a high quality of work life, and those who are unhappy or unfulfilled by their work are said to have a low quality of work life and demonstrate lack of commitment (Feuer, 1989). From the research findings, it can be concluded that there is a strong positive linear correlation between QWL and employee commitment among the unionized employees of KCB branch network in Nairobi. Employees who felt that the quality of work life in the organization is good also agreed to the fact that they portray high levels of commitment.

5.4 Recommendation

The bank should conduct a skill match to align responsibilities to employee knowledge and skills in order to achieve even higher levels of efficiency and effectiveness in realizing organizational goals. Policies on job rotation and promotion should be revised to promote more openness and transparency within the bank. The bank should also review its remuneration to match competition and the current rising costs of living and inflation.

5.5 Limitation of the study

The study was conducted using a pre-determined questionnaire. This hindered employees from freely and widely expressing their views. The study involved the three levels of unionized employees namely the section heads, the clerks and the support staff. This might have affected the results since QWL and Employee Commitment may vary at each of these levels.

5.6 Suggestions for further research

Future research should seek to study QWL and Employee Commitment in each of the three levels of unionized employees; section heads, clerks and support staff and focus on the entire KCB network in the region as this would give a more precise relationship between QWL and employee

commitment within the entire bank network. Future researchers should also seek to study the relationship between QWL and employee commitment in the other commercial banks as well as other organizations since QWL and employee commitment is essential to the smooth running and the success of any organization.

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Appendix 1: List of KCB branches in Nairobi.

BRANCH	POPULATION OF UNIONIZED EMPLOYEES
1. Moi Avenue branch	58
2. Tom Mboya branch	6
3. Kipande House branch	16
4. Biashara Street branch	5
5. Kimathi branch	5
6. Haile Sellase branch	7
7. Gateway branch	8
8. Gikomba branch	9
9. Jogoo Road branch	11
10. Buruburu branch	6
11. UN Gigiri branch	6
12. Karen branch	5
13. Ngara branch	7
14. Mashariki branch	8
15. Sarit Centre branch	12
16. Prestige Plaza branch	9
17. Milimani branch	8
18. Eastleigh branch	14
19. University Way branch	18
20. Capital Hill branch	6
21. Kariobangi branch	10
22. Kawangware branch	12
23. Village Market branch	6
24. OngataRongai branch	6
25. Industrial Area	15
26. Kitengela branch	11
27. S and L Mortgage Centre	9
TOTAL	290

(Source: KCB Operation's department)

Appendix 2: Questionnaire

SECTION ONE: (General information)

(Kindly tick as appropriate)

1. Gender

Male Female

2. Age

Below 30yrs 31 – 45 years Above 45yrs

3. Period of employment with KCB

Below 5 yrs 6 – 15 yrs Above 15 yrs

4. Department

(a) Accounts and Admin (b) Customer care (c) Advances (d) Cash

Any other (please specify) _____

5. Marital Status

Married Single Widowed Separated Divorced

6. Highest level of education

a) High School b) Diploma c) Undergraduate degree d) Masters degree e) Others

SECTION TWO :(Quality of work life)

Below are statements concerning various indicators of quality of Work Life. Kindly indicate (by ticking appropriately) the level to which you agree or disagree with each of them in your organization.

Indicator of quality of work life	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
	1	2	3	4	5
The medical reimbursement scheme provided by the company is sufficient					
The company provides proper transport facilities					
Wage policies adopted by the company are competitive					
The company follows an organized promotional policy					
The work timings of the organization are realistic					
My supervisors motivate me to realize my goals and objectives					
I have a good relationship with my immediate superior					
I relate well with my sub-ordinates					
The company's way of communicating new changes is timely					
Feedback given to me about my work by supervisors helps me to improve my performance					
Training provided in the organization is adequate					
My job utilizes most of my skills and abilities					
My work environment is conducive					
Management gives me recognition for good results achieved					
I generally experience quality work life in this organization					

Kindly list down four areas which the management should act on urgently in order to boost your quality of work life in this organization.

SECTION THREE (Employee commitment)

Below are statements concerning Employee Commitment. Kindly indicate (by ticking appropriately) the extent to which you agree or disagree with each of them in your organization.

Attributes of commitment	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
	1	2	3	4	5
I am doing a job that I enjoy					
I am noticed when I do a good job					
I often think about leaving					
I get a feeling of accomplishment from my job					
I feel my opinion counts in the organisation					
I get full credit for the work I do					
I feel I am doing a worthwhile job					
I look forward to coming to work					
I am happy while at work					
I am willing to take-up extra duties					
I am able to maintain a healthy balance between work and family					
I arrive at work on time and do not leave early.					
I feel the level of responsibility I am given is acceptable.					
The major satisfaction in my life comes from my job.					
I know where to get help if I have a problem at work					
I feel the level of responsibility I am given is acceptable					
This organization deserves my loyalty					

Thank you.