ASSESSMENT OF TIME MANAGEMENT IN IMPROVING ORGANISATIONAL PERFORMANCE IN THE BANK INDUSTRY: A CASE OF KENYA POST BANK, NAIROBI

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A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF MANAGEMENT AND LEADERSHIP IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF THE DEGREE OF BUSINESS MANAGEMENT AND LEADERSHIP IN THE MANAGEMENT UNIVERSITY OF AFRICA.

AUGUST, 2017
DECLARATION

Declaration
This research project is my original work and has never been presented for the award of degree in any University.

____________________________  __________________
Name:                        Date

Recommendation
This research proposal has been submitted for examination with my approval as the University supervisor

____________________________  __________________
Lecturer’s Name               Date
The Management University of Africa
DEDICATION

This work is dedicated to my dear husband Mohamed Ali and my beloved parents Zeinab and Said Mohammed for their unfailing support and encouragement. Without them, I would not be where I am today.
ACKNOWLEDGEMENT

This work has been a journey where its culmination would not have been possible without a number of people who provided advice, encouragement, guidance and ongoing support. I wish to sincerely thank the Almighty God for having given me life and good health that has enabled me to be where I am today. To the Management University of Africa for granting me the opportunity to pursue my Bachelor degree. I wish also to sincerely thank my supervisor Ms. Selina Makokha of the Management University of Africa. I wish to thank her most sincerely for her well-founded advice, wisdom and unwavering faith. Lastly, I would like to thank my class mates/ course mates Juliet, Mercy and Josephine for their love and support which made this study a reality by their continued persistence and encouragement in this research and my siblings and parents for their moral support.
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<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>HR</td>
<td>Human Resources</td>
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<tr>
<td>HRD</td>
<td>Human Resource Department</td>
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<td>HRO</td>
<td>Human Resources Officers</td>
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<td>HRP</td>
<td>Human Resources Planning</td>
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<td>TM</td>
<td>Time management</td>
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<td>KPBC</td>
<td>Kenya Postal Bank Corporation</td>
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OPERATIONAL DEFINITION OF TERMS

**Time:** It’s a specified period during which a process or action, process exists or happens.

**Time management:** (Hellsten, L. M. 2012) defines management of time as organization of duties by judging the value of time a duty will take to be accomplished, exactly when it is to be accomplished, and calculating the adjustment of processes that might hinder the accomplishment of this duties so that it is finished at the correct time.

**Performance:** (Hellsten, L. M. 2012). It the standard to which someone does a job.
ABSTRACT

In an organization there are a number of resources which have to be used such as money, people and materials. But there is one resource everybody has in common and that is time. The problem being scrutinized in this study was how to manage time in order to improve performance. The study assessed time management in improving organizational performance in the bank industry in Kenya, a case of Kenya Post Bank, Nairobi. The specific objectives of the study were in three folds: Firstly was to find out the awareness of effective time management among employees, secondly was effective utilization of time management in service delivery, thirdly to know if time management can ensure timely completion of assigned duties and fourthly was to describe challenges facing bank industry in implementing time management. The study involved literature review in relation to effective time management among employees which supported the formulation of the study and streamlined the research. The study employed a descriptive research design. The study adopted the case study design as a model of investigation whereby respondents were grouped according to their Bank branches. Data was collected using questionnaires, interviews and observation and presented in terms of percentages, frequency distribution and tables. Generally, the findings revealed that time management had a great role to play in organizational performance at Kenya Post Bank. The target population was 90 employees and managers drawn from the three post bank Branches in Nairobi. The sample size was 50 respondents. The study then provided important information to many interested parties which include the human resource management. It was found that time management was not fully implemented and some of them do not understand the value of time. The study recommends every individual must see time as a company resource and concern and not a personal issue.
CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

1.0. Introduction

This chapter will assess the effect of time management in improving organizational performance in bank industry: a case of Post Bank, Nairobi. The chapter will give a highlight on the background of the study, statement of the problem, purpose of the study; Research objectives/research questions; significance of the study and assumptions of the study. This chapter shall discuss the actions or processes taking place.

1.1 Background of the Study

Time is the period in which processes and actions take place. (Healthier, 2005) says that time is a resource which is scarce and must be well managed or else you can’t manage anything.

Time management is the use of tools and activities which help an individual manage and strategize his time effectively (Healthier, 2005). (Hellsten, L. M. 2012).

Key elements to perfecting time management are, setting goals, delegation and decision making. (Hellsten, L. M. 2012). Effective organization of time, planning for the future, scheduling activities, writing to do lists and avoiding time waster activities are employed by time management (Hellsten, L. M. 2012).

In the bank sector, time has to be managed because with less time high quality services will be provided that means a bank will be in a position to retain customers and get more of them hence generate more income( Hellsten, L. M. 2012). Efficiency
and increasing productivity with little emphasis on effectiveness and life balance are emphasized by many of today’s time management books (Hellsten, L. M. 2012). The needs for time management is greater than ever, as the pace of life increases the perception of time changes although time management had its starts over a hundred years ago. People concentrate on a single task at a time or a few simple tasks, this is because they attend more to rumors than work and become bored sometimes, (L.M. Prasad, 2007). Due to the greater concentration of single task compared to previous generations where it shows there was a freedom of working rather than today where most of the sectors or organizations are privatized (L.M. Prasad, 2007).

There is no agreed definition on performance. Performance of individual employees can only be accumulated by time spent on doing a specific task given, by describing all of their work-linked behaviors, which also represent their contribution. (L.M. Prasad, 2007) agreed that, the difference between employees’ competencies or capabilities and their actual effectiveness is the motivation or the willingness to present appropriate behaviors. (L.M. Prasad, 2007) also thinks that the various definitions and different understanding of performance management term is strictly connected with the above mentioned issues. The integration between the individual units and the whole enterprise led to another evolution of the above mentioned concept. The joint creation of plans, goal implementation and strategy achievement was the main source for the creation of shared vision of company’s success. People started to be measured in areas, which were the most essential for future evaluation. (Benson, J. and Brown, M, 2007) explained that, despite the terms’ evolution and various types of definitions and meanings, performance management can always be described in three points;
i. Effective, which provides human resources with required knowledge and skills to achieve certain level of results

ii. Strategic, which refers to long-term strategic decisions and essential objectives.

iii. Integrated, which connects and combines strategic, operational and financial information and factors

Therefore, time management needs to be taken into account that, the implementation of organizational performance needs to be aligned with time management that needs to be adapted and linked to company’s specific branch operational and strategic goals, current and future financial situation (Armstrong, M. 2006). As long as above mentioned system is not capable of making a significant change, there is no point in implementing it. Armstrong, M. (2006) suggested that, according to the literature, management of time is the behaviors aimed at getting efficient utilization of time and therefore achieving set goals.

There are many barriers which could suppress the expected influence of the whole process. It is recommended to collect and analyze data and information linked with the implementation stages, because unsuitable system or a misuse of it can lead to consequences that are negative, such as employee’s de-motivation or even whole organization financial and functioning (Gardiner, M. 2007) problems. So, the basic objective of studying this was to gain knowledge about how to manage organization following the time management so as to optimize the organization achievement.

1.2 Statement of the Problem

In an organization there are number of resources which must be utilized such as people, money and materials which are all important. But there is one resource we all have in common which is time. Time has to be managed so as improve performance (Gardiner, M. 2007).
Performance in an organization revolves around efficiency (doing things right) and effectiveness (doing the right thing). As a manager, you need to know how to manage resources and employees. The company is faced with problems and challenges coming from not being efficient in its time management (Benson, J. and Brown, M, 2007). These are, poor job security and bad conditions of working, poor maintenance of human resource policies, not properly structuring the organization which needs to have new cultures that will improve its performance and make it profitable, lack of team building skills and not having Self-discipline. Therefore, the researcher intended to assess effective and efficiency of time management in enhancing the performance in bank industry.

1.3 Objectives of the Study

This study had one general objective and four specific objectives.

1.3.1 General Objective

The main objective of the study was to assess effectiveness and efficiency of time management in improving organizational performance in bank industries.

1.3.2 Specific Objectives

i. To find out the awareness of effective time management among employees

ii. To examine the effectiveness of time management in service delivery in bank industry.

iii. To know if time management can ensure timely completion of assigned duties in bank industry

iv. To describe challenges facing bank industry in implementing time management.
1.4 Research Questions

1.4.1 General Question

What is the effectiveness and efficiency of time management in improving organizational performance in bank industry?

i. Are the employees aware about effective time management?

ii. What is the effectiveness of time management in service delivery in the banking industry?

iii. What are the effects of time management in ensuring timely completion of assigned duties?

iv. What are the challenges facing bank industries in implementing time management?

1.5 Significance of the Study

This study is aimed at creating awareness and assessing time management in improving organizational performance in bank industry. Therefore the study is expected to be of much value to a number of people as follows:

Members of organization including the human resource management will be informed on importance of time management in increasing performance. Also, it will help decision makers to formulate different strategies which will help the implementation of time management.

The researchers will be benefited by identifying variable areas for further Research, and will be used as an additional reference to researchers on time management.

It will also add knowledge to the academic community and stimulate further research in the field. Time management.

The research will be useful to the industry.
1.6 Scope of the Research

The scope of the study was limited to time management and how it affects performance of employees in post bank. The study took approximately 3 months from May to July 2017 to complete the final copy. The population of the study was 90 people with a sample size of 50 people composed of employees and management.

1.7 Limitation of the Study

This study was financed by the researcher herself and was conducted during the working days. It was therefore faced by both financial and time constraints. Financial constrains for accommodation purpose and field research studies. For the case of time, the study was conducted from morning where the Nairobi Post Bank employees and management have a lot of things to do hence having a short time deal with my study. Due to those two constraints the study was done in a single public organization; it may therefore not yield comprehensive results for generalization of findings to other public organizations.

1.8 Delimitation of the Study

In order to solve the shortage of time, the researcher tried to be calm and understanding, she waited when needed so as to get required information and ensure that the study was completed within the time frame. With regard to financial constraints, the researcher tried to budget the available funds to accomplish the study.
CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This involves the activities like identifying, reading, evaluating, describing, summarizing, discussing, citing and synthesizing various documents with information related to the research problem under investigation with an intention of incorporating them in the study. (Kamuzora, 2008)

This chapter is the basis on which the research is built. The aim of the research was to examine management of time in improving organizational performance in bank industry. The researcher conducted a conceptual overview of the study, theoretical framework, and empirical studies in order to generate research ideas focused on research objectives and questions. This chapter involved reviewing various studies and literatures relevant to the problem being investigated or being exploited and within the frame work of the theory structure. The general orientation of this literature review is then critically to review and contribute the previous work in a relevant area which in turn serves as the study guidelines for the researcher

2.1 Theoretical Literature

Time management starts with the commitment to change, it can be accomplished by having goals that are already set and you prioritize all future work on the goals which have been set (Benson, J. and Brown, M, 2007).
In the management of time there should be a process of getting rid of wastages of time that are not necessary and focusing on proper distribution of time to different activities (Benson, J. and Brown, M, 2007) came up with a concept for a program of training involving management of time, which is still being utilized. Key elements are: pinpointing tasks which eat up time and changing expenditure of time. 

(Benson, J. and Brown, M, 2007) add that, managing time effectively is a factor in performance of work and therefore, can contribute to the profitability of an organization. Engaging in managing time, especially planning behaviors, can have a positive effect on group performance. Also, managing time poorly has been linked to high levels of strain (Benson, J. and Brown, M, 2007), being exhausted emotionally (Peeters & Rutte, 2005), and problems to do with health to do with health ((De Vos & Soens, 2008). It is defined as a mix of time sensitivity, goal setting, task prioritization, and outcome observation. This definition shows that management of time is an example of regulation of ones’ self enhancing improvement in performance, intellect and find successfulness in their careers (De Vos & Soens, 2008). Management of time improves success by stress reduction, maintenance of equilibrium and increase in production. Engaging in time management, for example behaviors of planning can add positively to the performance of a group (De Vos & Soens, 2008). Also, poor management of time is linked with heightened levels of strain, being tired emotionally (Ward, W. 2007), and problems of health

Management of time is a behavior which aims to gain the wise utilization of time and should be linked to activities that bare fruits. (Ward, W. 2007). This emphasizes, the utilization of time isn’t a goal, and can’t be pursued alone.
The first constituent is being aware of future, past and present (Ward, W. 2007), and examining how one utilizes time, that aid in completion of tasks that are in line with their abilities. (Claessens, 2004) identifies this component as the assessment of time behaviors.

The next constituent is the tools that are used in preparing to use time well. According to (Ward, W. 2007) who named this component as coming up with behaviors.

The next constituent is coming up with a structure for time management and observing and checking the progress of yourself that in turn makes way for an effective performance of duties and limited distractions by other people such as (Claessens & Eerde, 2007). (Claessens & Eerde, 2007) titled this component as observation of behaviors. (Mc Cay, 1959) came up with a theory of management of time training program, that’s still in use. Important factors are: pin pointing duties that take up a lot of time, different way of spending time, and improving efficiently working by educating people on how to formulate a periodical plan, task prioritization, and how to handle tasks that are unexpected (Ward, W. 2007).

Similarly, (Claessens & Eerde, 2007) examined the theory of managing time as a characteristic that enables it to be seen as a way of using and controlling ones’ time. Countless publications were made to show this and identical thoughts to senior management, assuring them more effectiveness all while using much less time (Claessens & Eerde, 2007).

The macro level refers to how you choose and prioritize goals, middle tasks which involve goal creation and small targets and the small level that consists of design and the way of implementing. (Macan's 1994) model of time management consists of four components, that are seen as a way of regulating the time goal setting, priorities, time management mechanisms and the preference of the organization. (Huang &
Zhang's 2001) model of time management consists of three dimensions of mental structure and multiple levels; which include the three dimensions of behavior, management of time, value of time sense, which involves two levels: the social value of time-orientation and time-oriented individual value.

Furthermore, Individuals cannot completely remove the time wasters but a few steps can be taken to reduce the impact, in other cases time wasters can be completely removed because if time is well managed and used as planned there will be much better utilization of resources in the organization (Häfner, A., Oberst, V., & Stock, A. 2014). For minimizing the influence of time wasters or to eliminate it completely, (Prasad, 2005) proposed the following steps to be taken;

First, right way that are orderly of working should be used whereby there should be a place for everything (Prasad, 2005). Secondly, avoiding procrastination even in tiny matters otherwise it may move from tiny matters to huge and important matters (Prasad, 2005). Thirdly, work schedule should be made for everyday showing start and end time for each activity, and this should be followed strictly (Prasad, 2005). Fourth, concentrating on one activity at a time whether it is important or less critical, doing this with concentration saves time (Prasad, 2005). Fifth, time should be fixed for seeing visitors and they should be informed accordingly (Prasad, 2005). In general, Managers who use their time well know what they want to achieve, the best way in which to perform the activities and what time they want to complete those activities.

2.2 Time Management Strategies

According to (Häfner, A., Oberst, V., & Stock, A. 2014) time management strategies are as Follows:
2.2.1 Set Priorities

Managing your time well needs a differentiation between what is critical and what is urgent. (Häfner, A., Oberst, V., & Stock, A. 2014) distribute the activities in four quadrants in their time management matrix. Activities that can’t be postponed and at the same time significant should be performed, he argues that we take fewer hours/minutes on tasks which are not significant (regardless of whether they are urgent or not) in order to get time to dwell on tasks that are less urgent but significant. (Häfner, A., Oberst, V., & Stock, A. 2014)

2.2.2 Proper Goal Setting

Setting goals is an important step for pondering about your desired future, and to motivate ones’ self to change visions of the future into existing reality. This is the first and very important step in effective time management (Häfner, A., Oberst, V., & Stock, A. 2014).

2.2.3 Use a Planning Tool

It is recommended that having a personal tool to plan for enhancing your productivity is key. Examples are pocket diaries, notebooks, electronic planners, computer programs and calendars (Häfner, A., Oberst, V., & Stock, A. 2014).

2.2.4 Delegate

Delegating is giving duties that can be done other people to them, freeing time for duties that need your expert attention. (Häfner, A., Oberst, V., & Stock, A. 2014) It starts with task identification that can be done by others and then choosing the correct people to do them.
2.2.5. Stop Procrastinating

One may be postponing some duties for various purposes. Maybe the activity is undesirable. The task should be broken down into tinier sections that need less commitment of time and results attained within the deadlines (Häfner, A., Oberst, V., & Stock, A. 2014).

2.2.6. Manage External Time Wasters

One’s time can be affected by outside factors brought about by other people and things.

Häfner, A., Oberst, V., & Stock, A. (2014) suggests you can minimize time spent in these tasks by employing like: Avoiding unnecessary conversations on the telephone, concentrating on the purpose of the call, Starting and ending gatherings on time, turning off instant features on electronic-mail

2.2.7. Avoid Multi-Tasking

Studies illustrate multi-tasking is not a time saver. For a fact, it is quite the opposite. Time is lost when changing from an activity to the other, which in turn results to reduction of productivity. Kearns, H., & Gardiner, M. (2007) say that, multi-tasking frequently can lead to not being able to maintain focus when needed.

2.2.8. Motivate to Manage Time Activities

(Slocum & Woodman, 2008) suggested that, a way to see why people behave as they do at work is to look at an organization as an iceberg, because what makes ships sink isn’t always what sailors can see, but what they can’t see. This shows that, proper management of time gives a person more free time.
2.3 Factors of Time Management

These have been developed by (Slocum & Woodman, 2008) to investigate management of time practices. These are: planning of time, time attitudes and wasters of time.

Planning of time

First thing is planning, and resultantly it embraces a couple of things which are linked to planning in the short run and in the long run (Slocum & Woodman, 2008). As (Slocum & Woodman, 2008) suggested that, time planning is related to job performance with high motivation

Time Attitudes

The second thing is time attitudes (Slocum & Woodman, 2008). Time attitudes is linked with the assessment of tasks that are being performed. Time attitude shows options of individual personality.

Time Wasters

(Slocum & Woodman, 2008) mentioned wastage of time is caused by utilization of time poorly and poor utilization of private time.

2.4 Individual Performance

Performance is very paramount in organizations an individual’s high performance is realized when tasks are being accomplished in good time. This increases levels of being satisfied, feeling self-efficient and mastery (Sonnentag, Volmer, & Spychala, 2008). Individuals who perform highly get promotions, awards and are honored. Career chances are more for individuals who perform well than medium or low performers. (Slocum & Woodman, 2008) suggest that performance must be differentiated from efficiency and from productivity or effectiveness.
2.5 Performance Management

Performance Management is a process of enhancing organization performance by developing the performance of employees and teams as a way of gaining greater productivity from the teams in institution and individuals through managing performance within a framework that is agreed upon of goals planned, standards & requirements of competence (Armstrong, 2007). The organization approach clarifies, assesses, implements and continuously improves the strategy of the institution, and its implementation covers strategic frameworks, indicators of performance management, steps and methods which aid institutions with the coming up of strategies and helps employees identify whatever allows them to make better decisions which are more informed and learn to not go over the time limit settled by the organization so as to better achieve the desired goal.

2.6 Performance Appraisal on Management of time

Management of performance is a process whereby seniors and subordinates cooperate to plan, observe and review a subordinate’s work goals and contribution to the organization as a whole. (Sonnentag, Volmer, & Spychala, 2008) performance management is more than a periodical review it is a continuing process of objective setting, analysis of improvement and provision of continuous coaching mentorship and feedback to make sure that the subordinates are achieving their set goals. Every employee must know, or at least learn to know, time management skill to manage their valuable time resource (Sonnentag, Volmer, & Spychala, 2008). Evaluating time management skill of an employee means evaluating how well an employee can deal with deadlines, estimation, project schedule or balance between private life and work. Only when the employee has mastered this skill, he or she can give the best performance. If your workers have different levels of productivity and
timely completion of duties, you are required to know how to structure your employee appraisals. (Sonnentag, Volmer, & Spychala, 2008) says that, for written feedback on your findings to make a long-lasting impression, it is required of you to concentrate on the individual employee performance elements which affect the quality and quantity of their work. The most suitable strategy is to have direct which motivate an individual to maintain the great work in important areas, and also encouraging individuals to concentrate in a more in-depth way on the quality and quantity of their work where required.

2.7 Performance Planning

(Sonnentag, Volmer, & Spychala, 2008) says that, a performance plan is a mix of the common factors and major functions. The common factors part of the appraisal form has a section to be put in use for the workers who are apprised- Career service; another part of common factors are the main functions part of getting major tasks which is not well addressed by the common factors. The main functions must be linked to the duties highlighted in the Job Description Questionnaire (JDQ). The JDQ must always be current in order for the workers’ main functions to show the functions which are significant so that the major goals may easily be known.

2.8 Steps in Rating Performance

Write down the problem. Ensure it is specified whether the employee is deficient in a particular skill set, or maybe it is a behavioral issue that has to be looked at carefully. (Bowen, 2003).

2.8.1 Establish Expectations

Identify the sectors of performance or behavior which have to be improved a notch. Write down the areas of change which are needed from workers and have the end
results you want. Having realistic expectations for objectives and duties is a sure way to have no miscommunications and to make sure the final results match managers’ vision. (Sonnentag, Volmer, & Spychala, 2008)

2.8.2 Establish Timelines

A performance Improvement Plan should have timelines and a set of priorities. Have time periods linked to what should be done and changes to be implemented, have meetings on how these timelines will be met, and consequences for missing them (Sonnentag, Volmer, & Spychala, 2008).

2.8.3 Develop an Action Plan that Includes Goals and Objectives

Have specific duties for the supervisors and subordinates to meet the expectations. Involve the employee in assessing if the expectations are reasonable and fair. Make sure (Sonnentag, Volmer, & Spychala, 2008) the employee has the tools he or she needs to improve performance, including support from other staff or supervisors.

2.8.4 Decide on a Method of Evaluation

Have plans on how the workers’ improvement will be evaluated, and how many times this evaluations will be conducted. Have gatherings to evaluate the challenges and milestones of the workers. The evaluation tools can be combined.

2.8.5 Review the Performance Improvement Plan with the Employee

Ensure the individual internalizes all the factors of the Performance improvement plan (PIP), and is ready to accept the consequences if goals aren’t achieved. All parties must sign the plan to acknowledge its evaluation and that they have received it.
2.9 Challenges of time management

Disorganization

According to (Sonnentag, Volmer, & Spychala, 2008). Many workers lack organizing skills, documents containing important information constantly gets lost or misplaced, this mainly caused by lack of logical information processing system that results wastage of time in searching for them.

Interruption and Distraction

This time waster consist of anything unscheduled but routine that interrupts an employee focus, for example un planned meetings, this results to the failure in managing time and at the end decreases productivity level.

Lack of self-discipline

For some employees, the biggest time management challenge is actually a lack of self-discipline, they don’t have the willpower to say no to distractions, or to stick tenaciously to the task at hand this results to lack of discipline.

Stress

The common challenge is feeling stressed by all the things that an employee needs to do and all the demands in his/ her time and attention. Normally employees feel stressed when having too many things going on or when facing a large new project or tasks and not having clarity about what needs to be done.

Over whelmed

This feeling this mainly caused by one of two things, first is that people feel that they have to do everything, assuming that doing more is better. The way to solve this issue is to concentrate on getting a few things done first. Second reason people feel overwhelmed by thinking that everything must be finished now.
Lack of Scheduling
This is not planning for performance of work. People tend to get confused on what and when activities need to be done. Goals to be achieved always need to be in line with time frames. Schedules need to be written down and followed.

Unnecessary Gossip
People who engage in gossip and grape vine tend to waste a lot of time on it which could be used to do other important things. This eats into the time that you are supposed to be doing actual work. This reduces productivity which in turn reduces efficiency and effectiveness which in turn lowers productivity.

External Factors
This factor is mainly caused by external environment such as Family matters, traffic jam, whether and natural calamities, these factors can distract an employee to use time effectively.

2.10 Theoretical Frame Work
Time management is most studied phenomenon in the past whereby several theories have been written and are available to explain the theories of time management.
These include Maslow theory, pickle jar theory, pareto principle and Mc Gregor theory x and y

2.10.1 Maslow Theory
This is a very popular theory known as hierarchical needs theory, developed by Abraham Harold Maslow an American psychology professor. He illustrates the salience of matching management of time with other needs as humans. He constructed a hypothetical pyramid, where physiological needs (food, water, shelter,) were put at the bottom of the pyramid, while self-actualization is placed at the highest point of the
pyramid. In the middle of these two extreme levels, belonging, love, and self-esteem were added (Maslow, A.H. 1943). The 5 levels are examples of different levels of human life. The theory doesn't specifically state the period of time required to obtain them, but it concentrates on understanding your needs, distinguishing them, and setting time frames on getting each one accomplished so that you do not encroach on other essential areas of your life (Maslow, A.H. 1943).

2.10.2 Pickle Jar Theory

Pickle jar theory is a management of time model that will assist in prioritizing work. To grasp the concept; you can try it out practically. Take a jar of pickles (empty) and fill it with rocks. You see that the spaces in between the rocks could be filled up with pebbles. The jar becomes more concentrated after filling it with pebbles, but still there are some spaces that can be filled with sand. Now pour water over it and shut the lid. The pickle jar represents human life. The bigger responsibilities of life are represented by the rocks that occupy the most amount of the space. This infers that, people should allocate more time to such goals. The stones/pebbles depict personal hobbies, which need less time than the important goals. Finally, the daily duties of a person’s life are the sand granules that are placed between his/her goals and hobbies. The distractive force in human life that takes the attention away from the road to success is the water.

2.10.3 Parkinson's Law

Developed by British historian (Parkinson, 2001), it states that work expands to fill the time that is there. Most of the time looking like you are busy doing something is usually more accepted than finishing your work in time, then being idle. Therefore, most workers schedule their time in a way that makes them look like they are too busy. Employees distribute time to finish specific activities. If time that is not enough
is given to employees to complete a task, they won’t be able to do it. (Parkinson, 2001)

2.11 Empirical Study

A study about the link between management of time and performance of work was conducted in Malaysia private university, this research shows there is a link which is positive of planning of time and attitude of time with performing work given, and an opposite link between wasters of time and performing work given. This findings have theoretical implications for internalizing how performing work given is related to management of time. Management of time highly improves performing at work. It goes to show that management of time is the same as bringing high production within the workers.

The implications of Organizational Structure on Time-Based Performance: An Empirical Study in Chinese Automobile Industry is the study done by (Liu Qunhui & Hu Yang 2011) at School of Law and Politics, Zhanjiang Normal University, the study shows that, Time is one out of the elements which alters the performance of the organization. Adeojo & Adeyinka (2012) in their research on the effective management of time for great organization performance, argued that, managing time effectively is key to organizational productivity. Managing time effectively increases the production of workers, helps in scheduling of work, helps workers harness their skill sets in order to perform duties well, helps in prioritization and accomplishment of duties. Organization with respect to time doesn’t mean a fixed quality state. Quality can be achieved by development and educating yourself by practice and consistency. There should be commitment to timelines for it to work. Confidence is key, and this is divided into two parts. First, there needs to be belief that you can learn and develop.
your skill set. Second, the strategies of managing time should be believed in because if you don’t believe in it, it won’t work. If these two things can be accomplished, then effectiveness levels will be high.

2.12 Variable Descriptions

This study has three variables namely independent variable, dependent variable and extraneous variable.

(i.) Time Management

Under this study time management is independent variable, when implemented it affects organization performance. This variable will be manipulated so as to determine whether or not the results obtain from the study is due to it.

(ii.) Organization Performance

Under this study organization performance is dependent variable, which is being affected by independent variable.

(iii.) Time Planning, Time Attitude and Time Waster

In this study these variables stands as extraneous variable because they stands between our dependent variables which is organization performance and time management as an independent variable.

2.13 Conceptual Framework

Time planning is very essential in managing time, it is an initial stage if an employee needs to manage his/her time. The plan can be of short term or long term, for example, a short term plan for human resource department can be to recruit talented employees and retain them by giving them competitive salaries. This plan can be accomplished within a year and that’s what we call short term time plan. All these
terms should enhance the fulfillment of personal and organizational goals hence higher performance.

Time attitude is very personal in nature where by an employee may have a behavior that encourages time management. This means he/she is so confident and courageous to eliminate the time wasters and concentrate on assigned duties. These two enhance time management hence increase organizational performance. But on the other hand, time wasters do not support organization performance, it is a factor which eliminates the effectiveness of managing time, they are like unexpected visitors and fake customers.

**Fig. 2.1: Conceptual Framework**

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Dependent Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Time Management</td>
</tr>
<tr>
<td></td>
<td>Organizational</td>
</tr>
<tr>
<td></td>
<td>Performance</td>
</tr>
</tbody>
</table>

- Time Planning
  - Goal Setting
  - Provision
  - Incentives
- Time Attitude
  - Positive Minds
  - Negative Minds
- Time Waster
  - Latecomers
  - Interruptions
2.14 Research Gap

From the above empirical analysis, it shows that extensive empirical studies on time management strategy for improving organizational performance in banking industry in Kenya have been done outside Kenya and very few in Kenya have been done. These studies are closely related to the topic which the researcher has chosen. Apart from close relationships they have, the studies have not yet been conducted in Kenya specifically at Nairobi Post bank. Therefore, it is on the light of these studies the researcher can be able to go about the study titled, “the assessment of time management strategy for improving organizational performance in banking industry in Kenya.

2.15 Chapter Summary

This chapter on Literature review provides conceptual and theoretical dimensions of the study. It also tries at establishing a theoretical approach of time management as advocated by other scholars. More importantly, it shows the roles of time management in improving performance. The empirical review squarely supports the objectives as set out in chapter one of the study. Therefore, a partial analysis based on this part indicates that there is indeed a research gap on time management in public organizations in Kenya which indeed needs a research, since there are few studies relating to time management.
CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The research was carried out and organized under the following areas; research design, study area, the population, sampling techniques, research instruments, and data collection procedures and data analysis.

3.1 Research Design

The case study design was used as a model of investigation out of which collection of data was be possible. This design uses single area and allows variety of data collection methods to be deployed.

3.2 Study Area

This research is based in the Capital city of Kenya, Nairobi, Post Bank Head office, Westlands branch and Tom Mboya Street branch. Among many branches, these three was selected due to the reason that management in general is supportive and the place is reachable.

3.3 Study Population

Due to big sizes of populations, researchers often cannot test every person in the population because it would be too expensive and time-consuming.

A researcher can take samples of 10% of a bigger population and a least 20% for a smaller population ad that a sample of above 30 to 500 is a good representation of the population (Sekaran, 2007). This is taken as a rule of thumb.
In this study the population involved employees and managers of Kenya Post bank head office, Westlands branch and Tom Mboya branch, the total number of study population was 90 people

3.4 Sample Size

The researcher was optimistic so that the sample size should neither be excessively large nor too small; therefore she used 50 respondents as a sample.

3.5 Sampling Techniques

In this study the researcher employed non probability sampling by using purposive sampling method so as to decide who to include in the study.

3.5.1 Purposive Sampling

The researcher employed this sampling technique to get both human resource managers and employees by choosing only people that the researcher believed have relevant information about the subject matter. By including few people with relevant information and the researcher’s time was saved.

3.6 Types of Data Used

This study used two sources of data namely primary data and secondary data. These two sources were selected because they are complimentary to each other and for triangulation purpose.

3.6.1 Primary Data

The researcher got primary data from managers and employees by asking face to face questions and gave them questionnaires to fill and observe how they were managing time.
3.6.2 Secondary Data

Secondary data obtained from management university Library and Kenya Post bank main office. These two were the main source of secondary data. Other sources were; books, publication, articles and electronic Media.

3.7 Data Collection Methods

The study used a combination of methods in collecting data including, a standardized questionnaire with both open and close ended questions supplemented by in depth interviews with key informants and observations. The use of multiple instruments ensured validity and reliability of data collected.

3.7.1 Interview

The researcher conducted personal interview method with the selected respondents from the bank for the purpose of seeking the views from words of mouth on how time is being managed, it was unstructured to enable wide and unlimited information. This method was useful for managers because the researcher believes they don't have much time. This method enhanced clarification of the matter when needed. The researcher attached samples of interview questions for managers.

3.7.2 Questionnaires

A structured questionnaire with both open and close ended questions administered directly to employees for them to fill in data. The open ended questionnaires were used in the area where there was a need for detailed information, while close ended questionnaire was employed in the area where there was a need for selection among given answers.
3.7.3 Observation

Observation was carried out by visiting Kenya Post bank main office, Westlands branch and Tom Mboya branch so as to verify the information gathered. The researcher used non participatory observation so as to observe how time is being managed in banks.

3.8 Data Analysis Procedures

Both qualitative and quantitative methods of data analysis were employed in this study. Quantitative field data was be organized into categories, labeled, edited and coded. A Statistical Package for Social Scientists (SPSS) for Windows Operating System version 2010 used to derive, frequencies, percentages, tables and charts. Also Excel was employed by using graphs and pie charts. Qualitative data from interviews and open ended questions was organized into meaningful themes and analyzed using content analysis. This enabled the researcher to interpret data collected and ultimately make necessary, recommendation and reach a conclusion.
CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

Data analysis and presentation of results

4.0 Introduction

This chapter presents the study findings and their implications regarding the assessment of time management in improving organizational performance. The analysis of the study findings was directed to the specific objectives and some of research questions of the study. The specific objectives were:

i. To find out the awareness of effective time management among employees.

ii. To examine the effectiveness of time management in service delivery in bank industry

iii. To investigate if time management can ensure timely completion of assigned duties

iv. To describe challenges facing bank industry in implementing time management.

4.1 Demographic Variables

In this study the demographic variables which the researcher used includes age of the respondent, gender, education and employee’s work experience. The researcher used these variables to know if they can influence the study.
4.1.1 Respondent’s Age

Table 4.1: Age Distribution of the Respondents

<table>
<thead>
<tr>
<th>Age of the respondent</th>
<th>No of respondent</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 25 years</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>26 to 40 years</td>
<td>31</td>
<td>62</td>
</tr>
<tr>
<td>41 to 55 years</td>
<td>09</td>
<td>18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Researcher, 2017*

This part presents the demographic results in age of the respondents. The following age groups were studied; the age group between 18-25 years, 26-40 years and 41-60 years. The demographic results as presented above in Table 4.1 indicate that, the age group between 18-25 years has 10 (20%) respondents, 26-40 years 31 (62%) respondents and 41-55 years 09 (18%) respondents. In this study age difference determines how employees will manage time, this is due to the reason that the age between 18-40 can fail to manage time because of accomplishing some aspects in life like finishing up with schooling, getting married and conceiving for women. These factors can limit a person to manage time. Age alone contributes little to the understanding of time management.
4.1.2 Respondents Gender

Table 4.2: Gender Distribution of the Respondents

<table>
<thead>
<tr>
<th>Gender</th>
<th>No of respondent</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>21</td>
<td>42</td>
</tr>
<tr>
<td>Male</td>
<td>29</td>
<td>58</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Researcher, 2017*

This part presents the demographic results in gender of the respondents. The demographic results as presented above in Table 4.2 indicating that male gender has a higher percentage which is 29 (58%) respondents than female who are 21 (42%) respondents. The researcher included gender as one among the demographic factors because male gender are very active in managing time than female gender who by nature are slow in doing most of the things. Therefore the researcher wanted to know if gender can be one among influence in time management.
4.1.3 Respondents Education Level

Table 4.3: Education Level of the Respondents

<table>
<thead>
<tr>
<th>Education</th>
<th>No of respondent</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PHD</td>
<td>04</td>
<td>8</td>
</tr>
<tr>
<td>Master’s degree</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td>Degree</td>
<td>16</td>
<td>32</td>
</tr>
<tr>
<td>Diploma</td>
<td>05</td>
<td>10</td>
</tr>
<tr>
<td>Secondary level</td>
<td>03</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Researcher, 2017*

The education level under this study was presented under the following categories; PHD, Masters Degree, degree, diploma and secondary level. With regards to highest level of education reached as presented in Figure 4.3, it shows that PHD are 04 (8%), master’s degree 22 (44%), degree 16 (32%), diploma 05 (10%) and secondary level 03 (10%) The education factor is very important in this study because the researcher wanted to know if there is a difference in awareness and implementation between more educated employees and less educated in managing time.
4.1.4 Employee Working Experience

Table 4.4: Employees Working Experience

<table>
<thead>
<tr>
<th>Working experience</th>
<th>No of respondent</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than a year</td>
<td>03</td>
<td>06</td>
</tr>
<tr>
<td>01 to 05 years</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>06 to 10 years</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>Above 10 years</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source:* Researcher, 2017

With regard to the employee’s working experience, percentage of respondents was noted as follows; the employees who worked in Kenya Post bank for less than a year representing 03 (06%) respondents, 01 to 05 years 10 (20%) of the respondents, 06 to 10 years 17 (34%) of the respondents and the last group is above ten years 20 (40%) of the respondents. All these categories are very important because they relatively hold some information and experiences regarding time management.
4.2 Awareness of Employees on Effective Time Management.

Figure 4.1: Awareness of Effective Time Management

The aim of the study was to assess time management in improving organizational performance. In order to identify whether the study should assess awareness in time management among employees, the response is illustrated in the Figure 4.1 above. The data revealed that 67% of the respondents agree that they are more conscious about time management, while 33% of the respondents disagree on the same as being aware of time management. This data was collected through questionnaires and interviews whereby the researcher visited three branches to find out if the employees understood the importance of time management at work place. These findings attributed that Kenya Post bank employees were more conscious about time management because they were able to explain what time management means in their day to day operations.

*Source*: Researcher, 2017
4.3 Time Taken in Accomplishing Assigned Duties

This area planned to find out how effective time management ensures timely completion of assigned duties and how long a customer would be served. In this case, different departments were given questionnaires to fill about this question. The researcher asked 5 departments to provide service provided and time taken. Human resource department (recruitment) 2 months for external recruitment, operation department (opening an account) 2 hours per day, Information technology department (update a system) 30 minutes, insurance department (assessing loss) three weeks. But all of these depended on system effectiveness and number of customer transaction. The responses are illustrated in the table 4.5 below.

Table 4.5: Time Taken in Accomplishing Assigned Duties.

<table>
<thead>
<tr>
<th>Department</th>
<th>Service provided</th>
<th>Time taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human resource</td>
<td>Recruitment</td>
<td>3 months</td>
</tr>
<tr>
<td>Operations</td>
<td>Opening an account</td>
<td>2 hours per day</td>
</tr>
<tr>
<td>Information Technology</td>
<td>Update a system</td>
<td>30 minutes</td>
</tr>
<tr>
<td>Insurance</td>
<td>Assessing loss</td>
<td>Three weeks</td>
</tr>
</tbody>
</table>

*Source: Researcher, 2017*

4.4 Effectiveness of Time Management in Service Delivery

Respondents were asked if time management helps in service delivery and the responses are shown in Figure 4.2.
The response in figure 4.2 above shows that 23 (46%) of the respondents agree that effective time management enhances service delivery while 19 (38%) of the respondents disagree that time management does not encourage service delivery and the last group was indifferent. 08(16%) of the remaining group were not sure if time management enhances service delivery.

4.5 Manager’s Involvement in Implementation of Time Management

Employees were given questionnaires to fill about management involvement in the implementation of time management. Also, the researcher interviewed managers as well about their involvement in time management whereby the data was collected through questionnaires and interviews. And the responses are shown in Figure 4.3 below.
The graph illustrates that 29 (58%) of the respondents agreed that managers were involved in implementation of time management. 19 (38%) of the respondents disagreed that managers in Kenya Post Bank do not participate much in time management. Then the remaining 2 (4%) of the respondents had indifferent opinions regarding the same.

4.5 Relationship between Time Management and Performance

This part focused on the relationship between time management and performance. Employees were given questionnaires to fill about this question. The findings were then indicated in the figure as follows.
Figure 4.4: Relationship of Time Management and Performance.

The response was that 43 (86%) of the respondents agreed that there was a relationship between time management and performance, and only 07 (14%) of the respondents disagreed on it, this is a smaller percentage compared to the one who agreed, therefore time management enhances performance.

4.7 Challenges facing effective and efficient Time Management in bank industry.

Questions were asked to find out challenges of time management, the findings revealed that 27(54%) of the respondents mentioned issue of interruptions and infrastructure whereby in interruptions, customers and colleagues at times roam...
around the office talking irrelevant matters to other staff who are busy at the moment thus causing interruptions to the ones who had concentrated on their duties hence leads to loss of time in trying to capture back the concentration. Infrastructure problem was always experienced during the peak time at bus stops whereby it was difficult to catch on time where there is a huge crowd of people at the stage thus creating discomfort for users. Respondents added that the city’s location is having high level of concentration of economic and social activities that leads to traffic congestion. The other challenge mentioned is failure to prioritize. 2 (4%) of the respondents said that failure to prioritize happens when one fails to choose important duty from less important or important duty from an emergent duty. This will make an employee to prioritize in less wanted duty without his knowledge that will take a lot of time so that he can submit the important one.

Interdependent work. 2 (4%) of the respondents explained that a work assigned for two people where one is lazy and the other one is active, will bring the burden to the active one because he/she will have to finish up the job by himself. And this will take a lot of time because the work that was supposed to be done by two will end up being done by one person.

Attitude had 2 (4%) of the respondents whereby some people see time as a normal thing thus don’t take it as valuable thing that when lost cannot be regained. Respondents added that some employees came late to work without seeing any effect with the production. On the lack of managers’ involvement, 8(16%) respondents added that managers were always involved in setting deadline but they don’t provide working tools and even if they provide the tools, the knowledge on how to use it is not provided to all employees. Lack of close and continuous communication 8 (16%)
respondents said that there is poor communication between management and staff, management does not know why employees fail to manage time.

Poor working tools 12 (24%) of the respondents said that the bank does not have enough tools which enhance effective performance; they said that there is a shortage of computer, printers, stand by generator and software.

Figure 4.5: Challenges of Time Management

Source: Researcher, 2017
CHAPTER FIVE

SUMMARY CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The researcher discussed, summarized, concluded and gave the recommendations on assessment of time management in improving organizational performance in bank industry based on the analysis and data collected on the study.

5.1 Summary of findings

The study was expected to determine the effect of time management on productivity in Post bank. This could be achieved by using the following specific objectives:

i. To find out the awareness of effective time management among employees:
   Under the management and the leadership of post bank, they opted to find out from the employees if they were aware of effective time management in order to find out where to fix their time management issues where a higher percentage knew and were aware that they needed to manage their time well but something had to be done about those who were not aware

ii. To examine the effectiveness of time management in service delivery in bank industry: The bank also looked at how they fast and efficient the delivery of service per customer was in order to be able to serve more customers per day.

iii. To know if time management can ensure timely completion of assigned duties in bank industry: The management also looked at software and methods to be employed in order to manage time, this was looked at in term of fixed schedules and timetables.

iv. To describe challenges facing bank industry in implementing time management: The managers also checked the delaying factors such as
infrastructure issues and time wasters such as gossiping in order to remain competitive in the market by eliminating/improving this challenges

The findings of the research were found to be in line with literature reviewed.

5.2 Conclusions

The findings show that, Time management is satisfactory in Kenya Post bank and it has direct link to the corporate performance because, majority of the respondents understand and implement time management although there are some challenges that limit the implementation.

5.3 Recommendations

5.3.1 To the Management

i. Educating the employees on effective time management in order for them to know the importance of it and exactly how to do it. It is important that the employees know that the more they know how to effectively manage time, the more they can be able to achieve.

ii. They should also enhance the service delivery time by giving specific timelines for specific duties in order to serve the maximum number of customers and achieve the maximum number of set goals. Managers should invest and buy working tools like enough computers, printers, required software, standby generator and create conducive working environment by re- arranging sitting positions in a way that employees can sit comfortably, also management should make sure that they train employees on how to use them effectively, so that duties can be performed smoothly.
iii. They should employ time management software, have fixed schedules, time tables, and duty rosters so that everyone can be in the right place at the right time doing the right thing.

iv. The management should address challenges facing the bank such as poor infrastructure by ensuring they have the latest software that is updated and maintained constantly, they should have clear communication channels so as to eliminate gossip and rumors. Managers must frequently motivate employees because motivation drives people to accomplish goals. There should be incentive motivation by providing monetary rewards, bonus and promotion to the required people. Also managers should not forget social motivation by creating environment of acceptance and affiliations so that employees can feel they are part of organization hence more production.

5.3.2 To the Kenya Post Bank Employees

Employees should make sure that they come early to work and finish up assigned duties before deadline and must have personal strategies to deal with interruptions by reading different articles which explain about time management strategies so that they can be in position to work without distraction.

5.4 Areas for Further Research

The study was limited to Public sector particularly at Kenya Post bank. This limitation may hinder some findings on other private institutions and therefore future researchers should conduct the study in other public and private sectors so as to come up with more findings.
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APPENDICES

APPENDIX I: LETTER OF INTRODUCTION

Dear respondent,

I am Fatuma Mohammed Said a student at The Management University of Africa pursuing a Bachelor’s Degree in Business Management and Leadership (BML). I am undertaking research titled: Assessment of time management for improving organization performance in bank industry. A case of Post Bank of Kenya. I am kindly requesting for your assistance to fill my questionnaire.

Kindly be informed that your response will be accorded with high level of confidentiality and it is purely for academic purposes.

Thank you so much for your kindness.
APPENDIX II: QUESTIONNAIRE

SECTION A: BASIC INFORMATION.

Please indicate your answer by putting a tick in the appropriate box provided on your right of each question

1. Gender:

(i.) Male

(ii.) Female

2. Level of education

(a.) Ordinary/Advance secondary school

(b.) Diploma

(c.) First degree

(d.) Masters

(e.) PHD

(f.) Other please specify______________________________________________

3. What is your work experience in this organization?

(a.) Less than a year

(b.) One to five years

(c.) Six to ten years

(d.) Above ten years

4. In which department are you working in this organization?

____________________________________________________________________

____________________________________________________________________
SECTION B. DETAILED INFORMATION

Please indicate as appropriate the extent to which you agree or disagree with each statement by circling the number that corresponds to or answering the following. **Key** questions

3= agree.

2= disagree.

1= indifferent

<table>
<thead>
<tr>
<th>Items</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Our organization is highly focused on time management</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. There is general knowledge of time management in our organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Time management is the core factor for improving organization performance.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Implementation of time management strategies improves organization performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Time management enhances the completion of assigned duties</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Time management ensures serving customer on time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Multi-tasking enhances effective time management</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Lack of working tools is one among challenges for time management</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
9. Serving customers on time is the driving force that propels organization performance, how long does it takes to serve one customer? (Kindly specify the service)

________________________________________________________________________

________________________________________________________________________

10. How does time management help you in timely completion of assigned duties?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

11. How does time management help in service delivery?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

12. How does your manager or supervisor involve in the implementation of time management strategies mentioned above

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

13. What is the relationship between time management and performance?

________________________________________________________________________
14. What challenges are you facing in implementing time management strategies?

________________________________________________________________________

________________________________________________________________________

15. What do you think should be done to overcome the mentioned challenges?

________________________________________________________________________

________________________________________________________________________

16. What are your general views on the issue of time management in your organization?

________________________________________________________________________

________________________________________________________________________
## APPENDIX: III WORK PLAN

<table>
<thead>
<tr>
<th>S/No</th>
<th>ACTIVITY</th>
<th>RESPONSIBILITY</th>
<th>TIMING</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Approval of titles</td>
<td>Research supervisor</td>
<td>May 2017</td>
</tr>
<tr>
<td>2</td>
<td>Collecting related literature Materials</td>
<td>Students</td>
<td>May 2017</td>
</tr>
<tr>
<td>3</td>
<td>Writing research proposal</td>
<td>Students</td>
<td>May , 2017</td>
</tr>
<tr>
<td>4</td>
<td>Submitting research proposal for correction and approval</td>
<td>Supervisors and students</td>
<td>May ,2017</td>
</tr>
<tr>
<td>5</td>
<td>Typesetting and printing Research proposal</td>
<td>Students</td>
<td>June ,2017</td>
</tr>
<tr>
<td>6</td>
<td>Submitting and making Final research proposal</td>
<td>Student and Supervisors</td>
<td>June ,2017</td>
</tr>
<tr>
<td>7</td>
<td>Data collection</td>
<td>Students</td>
<td>July ,2017</td>
</tr>
<tr>
<td>8</td>
<td>Submitting and making Final research project</td>
<td>Students Supervisors</td>
<td>July ,2017</td>
</tr>
</tbody>
</table>
## APPENDIX IV: BUDGET

<table>
<thead>
<tr>
<th>No.</th>
<th>Item</th>
<th>Description</th>
<th>Estimated Amount(ksh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Stationary</td>
<td>2 ream of photocopy paper @ 500/=</td>
<td>1,000/=</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Flash disk 2 GB</td>
<td>800/=</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Writing material @ 500/=</td>
<td>500/=</td>
</tr>
<tr>
<td>2</td>
<td>Transport</td>
<td>10 Trips to the field @2,000/=</td>
<td>20,000/=</td>
</tr>
<tr>
<td>3</td>
<td>Personnel</td>
<td>3 field assistants @500/= a day for 20 days</td>
<td>30,000/=</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>Typing, Printing and photocopying services of several drafts</td>
<td>6,000/=</td>
</tr>
<tr>
<td>5</td>
<td>Telephone</td>
<td>Telephone bills</td>
<td>3,000/=</td>
</tr>
<tr>
<td>6</td>
<td>Binding of drafts</td>
<td></td>
<td>2,500/=</td>
</tr>
<tr>
<td>7</td>
<td>Pilot Study</td>
<td></td>
<td>3,000/=</td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>Preparation of thesis (Typing, printing, photocopying and binding)</td>
<td>6,000/=</td>
</tr>
<tr>
<td>9</td>
<td>Miscellaneous</td>
<td></td>
<td>3,000/=</td>
</tr>
<tr>
<td></td>
<td>TOTALS</td>
<td></td>
<td>73,500/=</td>
</tr>
</tbody>
</table>