

**EFFECT OF TIME MANAGEMENT TENDENCIES ON EMPLOYEE
PRODUCTIVITY AT THE HERITAGE INSURANCE
COMPANY LIMITED NAIROBI, KENYA.**

BY

NJERU CATHERINE MUTHONI

**A Thesis Submitted to the School of Business and Economics, Department of
Management Science & Entrepreneurship in Partial Fulfillment of the
Requirements for the Award of Master of Science in
Human Resource Development Degree**

Moi University

2022

DECLARATION

Student's Declaration

This thesis is my original work and has not been presented for a degree in any other University. No part of this thesis may be reproduced without the prior written permission of the author and/or Moi University.

Signed..... Date:

NJERU CATHERINE MUTHONI

SHRD/PGH/030/16

Declaration by Supervisor's

This thesis has been submitted for examination with our approval as University Supervisors.

Signed Date:

DR, LYDIA MAKET

Department of Management Science & Entrepreneurship

Moi University, Kenya

Signed Date:

DR, DAVID MWANGI

Department of Environmental Health and Disaster Risk Management

Moi University, Kenya

DEDICATION

This research is dedicated to my dear parents Michael and Teresa for their love, support, and encouragement. I also dedicate it to my siblings Ben, Solomon and Romano for anchoring me on and giving me their two sense every step of the way. Above all I dedicate this to the almighty God for without him all this would not have been possible.

ACKNOWLEDGEMENTS

First and foremost I give thanks to the Almighty God for his love and getting me to this point. I am highly indebted to Dr. Lydia Maket and Dr. David Mwangi for their guidance, supervision and providing me with input for building this research. I also extend my thanks to the Lecturers at Moi University department of management science and Entrepreneurship studies, Nairobi Campus. I would also like to thank to my classmates for their moral support and encouragement during my studies. Moreover, the invaluable support given by the Heritage Insurance staff who took the time to fill my questionnaires is greatly appreciated. My utmost gratitude goes to my family for the regular checkups in steering me on to make headway in this research.

ABSTRACT

One of the major priorities for most organizations today is the need to improve on employee productivity. Insurance firms have in the recent past experienced low levels of employee productivity, KNBS (2019). Prevalent issues of concern being absenteeism, prolonged unproductive meetings, failure to delegate, procrastination, poor quality of work, lack of professionalism, burn out amongst others. This study therefore sought to shed light on time management tendencies and its effects on employee productivity at the Heritage insurance company limited Nairobi, Kenya. To achieve this, the study investigated the effects of goal setting, planning behaviors, scheduling and prioritizing on employee productivity. The study was anchored on the Pareto principle theory (80:20 rule) and also used the Lock & Latham's Goal setting theory to further advice the goal setting variable. To achieve the study objectives, the researcher used explanatory research design and employed quantitative method approach. The target population was ninety (90) staff of Heritage Insurance. Since the population in this study was small, census design was used. Data collection was carried out by use of questionnaires which were self-administered through drop and pick method. The data collected was analyzed quantitatively; using descriptive methods and inferential statistics. Regression results showed the beta values as follows; goal setting $\beta=0.401$, planning behavior $\beta=0.192$, scheduling $\beta=0.314$ and prioritization $\beta=0.044$ which means that a unit change in goal setting results in 0.401 units increase in employee productivity; while a unit change in planning behavior results in 0.192 unit increase in employee productivity, a unit change in scheduling results in 0.314 unit increase in employee productivity and finally a unit change in prioritization results in 0.044 unit increase in employee productivity. This indicated that there was a positive relationship between time management tendencies and employee productivity. More so, that goal setting and scheduling tasks were statistically significant to the prediction with p values of 0.000 and 0.000 respectively while planning behavior and prioritization did not show any significance with p values of 0.082 and 0.606 respectively. It further showed $R^2 = 0.610$, which means that the predictor variables; goal setting, planning behavior, scheduling tasks and prioritization explains 61.0% of the variability of the dependent variable; employee productivity. This study concluded that goal setting allows employees to have a time frame to plan and deliver on their work effectively, similarly, scheduling ensures employees remained focused on assignments. This study recommends that employees use scheduling and goal setting approaches in the execution of their duties, and that employees be given autonomy to set goals and schedule tasks towards the achievement of their objectives.

TABLE OF CONTENTS

DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENTS	iv
ABSTRACT.....	v
TABLE OF CONTENTS.....	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
ABBREVIATIONS AND ACRONYMS	xi
OPERATIONAL DEFINITION OF TERMS	xii
CHAPTER ONE	1
INTRODUCTION.....	1
1.0 Overview	1
1.1 Background of the Study	1
1.2 Statement of the Problem.....	5
1.3 Objectives of the Study	7
1.3.1 General Objective	7
1.3.2 Specific Objectives	7
1.4 Hypotheses	7
1.5 Significance of the Study	8
1.6 Scope of the Study	9
CHAPTER TWO	10
LITERATURE REVIEW	10
2.1 Introduction.....	10
2.2 Employee Productivity Concepts.....	10
2.2.1 Employee performance	11
2.2.2 Employee effectiveness	12
2.3 Time Management Concepts	13
2.3.1 Prioritization	15
2.3.2 Planning behavior	15
2.3.3 Scheduling.....	16
2.3.4 Goal Setting	16
2.4 Time management Practices and Employee Productivity	17

2.5 Theoretical Review	28
2.5.1 Pareto Principle Theory (80:20 Rule)	29
2.5.2 Locke &Latham Goal Setting Theory.....	30
2.6 Conceptual Framework.....	31
2.7 Research Gap	32
CHAPTER THREE	34
RESEARCH METHODOLOGY	34
3.0 Introduction.....	34
3.1 Description of the Study Area.....	34
3.2 The Structure of the Group	34
3.3 Research Design.....	35
3.4 Target Population.....	36
3.5 Data Collection Instruments and Methods.....	36
3.5.1 Data collection instruments.....	36
3.5.2 Data Collection Procedure	37
3.6 Validity and Reliability of Research Instruments	37
3.6.1 Validity test.....	37
3.6.2 Reliability test	38
3.7 Methods of Data Analysis.....	38
3.8 Regression model.....	39
3.8.1 Diagnostic tests	39
3.9 Variable Measurements	40
3.10 Ethical Considerations	42
CHAPTER FOUR.....	43
DATA ANALYSIS, PRESENTATION AND INTERPRETATION	43
4.1 Introduction.....	43
4.2 Analysis of Response Rate.....	43
4.3 Demographic Data	43
4.3.1 Gender.....	44
4.3.2 Age	44
4.3.3 Level of Education.....	45
4.3.4 Duration of service.....	46
4.4 Descriptive Statistics.....	47
4.4.1 Goal Setting	47

4.4.2 Planning behavior	49
4.4.3 Scheduling of tasks	51
4.4.4 Prioritizing tasks	53
4.5 Employee productivity.....	55
4.6 Relationship between Time management tendencies and Employee Productivity	57
4.7 Diagnostic Results	58
4.7.1 Linearity test	58
4.7.2 Normality test.....	59
4.7.3 Multicollinearity test.....	59
4.7.4 Heteroscedasticity test	59
4.8 Regression analysis and Hypothesis testing	60
4.8.1 Regression test	60
4.9 Hypotheses Testing.....	62
CHAPTER FIVE	64
SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION.....	64
5.1 Introduction.....	64
5.2 Summary of Findings.....	64
5.2.1 Goal Setting and Employee Productivity.....	64
5.2.2 Planning Behaviors and Employee Productivity	65
5.2.3 Scheduling and Employee Productivity	65
5.2.4 Prioritization and Employee Productivity.....	65
5.2.5 Effect of time management tendencies on Employee productivity	66
5.3 Conclusions.....	67
5.4 Recommendations.....	68
5.4.1 Practice and Management	68
5.4.2 Policy implication	69
5.4.3 Implication to theory.....	69
5.5 Limitation of the Study	70
5.6 Suggestions for Further Research	70
REFERENCES	71
APPENDICES	76
Appendix I: Questionnaire	76
Appendix II: Consent Letter	82
Appendix III: Permit	83

LIST OF TABLES

Table 3.1- Target Population	36
Table 3.2 - Summary of Cronbach's Alpha Reliability Coefficients.....	38
Table 3.3 – Measurement of variables	41
Table 4.1– Response rate	43
Table 4.2 - Company Employees by Number of Years Worked	47
Table 4.3 – Goal setting	48
Table 4.4 - Planning behavior	50
Table 4.5 – Scheduling tasks	52
Table 4.6 - Prioritization	54
Table 4.7–Status of employee productivity	56
Table 4.8 – Correlation matrix.....	57
Table 4.9 - Multicollinearity test.....	59
Table 4.10 – Model summary	61
Table 4.11 –ANOVA	61
Table 4.12 - Coefficients.....	62

LIST OF FIGURES

Figure 2.1- Conceptual Framework	32
Figure 3.1 - Structure of the Group.....	35
Figure 4.1 – Employees by gender	44
Figure 4.2 - Employees by Age	45
Figure 4.4 – Linearity test.....	58
Figure 4.5 – Heteroscedasticity test	60

ABBREVIATIONS AND ACRONYMS

AII	:	African International Insurance
EM	:	Expected Maximization
IRA	:	Insurance Regulatory Authority
IT	:	Information Technology
KNBS	:	Kenya National Bureau of Statistics
KPIs	:	Key Performance Indicators
NACOSTI	:	National Commission for Science, Technology & Innovation
SIMS	:	Stanbic Investment Management Services
SMART	:	Specific Measurable Attainable Realistic and Time Bound
SPSS	:	Statistical Package for Social Science
TPB	:	Theory of Planned Behavior

OPERATIONAL DEFINITION OF TERMS

Employee Productivity: This is a summary measure of the quantity and quality of work performance, with resources utilization taken into account. It can be measured at the individual; group, or organizations level, Moreover productivity may be expressed as success into dimensions of organizations performance, effectiveness and efficiency

Goal Setting: this is the process of deciding what needs to be accomplish and devising a plan to achieve the results desired.

Planning: It is the process by which managers establish goals and define the methods or ways by which these goals can be attained. It involves deciding in advance what to do, how to do it, when to do it, and who is to accomplish it.

Prioritizing: It means working on the most important tasks first no matter how tempted you are to get a lot of less essential tasks out of the way.

Scheduling: It is the arrangement that facilitates effective utilization of time and resources. It consists of lists of times at which possible tasks, events or actions are intended to take place.

CHAPTER ONE

INTRODUCTION

1.0 Overview

The chapter highlights the background of the study, the statement of the problem, objectives of the study, hypothesis, significance and scope of the study.

1.1 Background of the Study

“Enhancing employee productivity and subsequent organizational performance is vital in any organization as a going concern (Newstrom & Bittel, 2012) and identifying factors that influence productivity is a prerequisite to improving performance. Over the years, researchers have found that employee productivity is affected by relatively few influencers, and workers are generally aware of what those influencers are (Williams, 2013). In being aware of the specific productivity limiters operative in a workplace can yield opportunities for significant productivity gains in organizations. Companies that recognize and encourage increased productivity are likely to be more successful than their counterparts in the same field (Sahay, 2015).”

“Organizations that are aligned to service delivery must broaden their examination of productivity from the conventional organization-oriented perspective, including employee productivity to a dual organization – customer perspective (Hankin, 2014). This broadened approach can help reconcile conflicts between improving service quality and boosting productivity (Sahay, 2015). Enhancing employee productivity has been one of the most important goals for many organizations. Consequently higher levels of employee productivity provide an organization and its employees with various advantages. For example, higher productivity leads to favorable economic growth, large profitability and better social progress (Sharma & Sharma, 2014).”

“Moreover, employees who are more productive can obtain better wages/ salaries, better working conditions, and favorable employment opportunities. Additionally, higher productivity tends to maximize organizational competitive advantage through cost reductions and improvement in high quality of output (Baily *et al.*, 2015; Hill *et al.*, 2014; Wright, 2014). It is evident that having the necessary tools and techniques in regards to time management not only contributes to an organizations efficiency, effectiveness and overall productivity but also imparts discipline to an individual to being in control and to overall self-efficacy.”

“Khaled (2015) in a survey on effects of time management on the efficiency of employees of National Oil Corporations in Cyprus found that in time management, training and planning influence positively on employee productivity. In United State of America (USA), Blanchard and Johnson (2013) concluded that it is equivocal that the organization as a whole has to be fully equipped in integrating the relevant time management strategies for there to be effectiveness and efficiency in realizing the organization’s goals and objectives. Theresa (2016) affirms that United Kingdom (UK) businesses would be £750 million better off each year if only they could help employees manage their time more effectively. She further reiterated that less than 60% of the working day is spent on productive activity and that email is a big time waster, with the result that UK businesses lose £1.5 billion a year.”

“Rau *et al.* (2011) conducted a study on the differences in time management and employee productivity between the Chinese, Germans and Japanese. They chose three different cultures that represent different stereotypes: Germans are often described as being very accurate and precise, the Chinese represent a traditional East Asian culture and are often perceived as relaxed in terms of plans and deadlines, while the Japanese

culture is an East Asian culture that is known for the efficiency of time usage, especially in the manufacturing industry.

“The results of the research show that Germans use time management activities more often than do the other two groups, followed by the Japanese and finally the Chinese. The Germans and Japanese also carry out goal setting and prioritizing more often. Chen, Rau and Suriyalaksh (2017) conducted a study about the differences in time management activities in young Chinese and Thai. They used both survey and experiment as a method of data collection. The results of the survey showed that Thai people use more activities related to time management, setting goals and prioritizing. On the other hand, Chinese prefer organized work and an organized work environment and have better time control. However, the results of the experiments showed that Chinese participants work significantly more on goal setting and task execution.”

“In Africa many organizations have faced serious productivity challenges. For instance a study in Nigeria realized that many organizations are faced with issues of high turnover, poor performance, unexplained losses, unprofessionalism, absenteeism, and other consequences to poor time management (Cross and Jiya 2020). Thus, giving employee productivity the attention it deserves as compared to other factors as capital, customer service, and other organizational strengths would better place an organization in the face of present, global, regional and local markets. In another study, Adebisi (2012) observed that people struggle in improving employee productivity. He further noted that good time management would help employees to be more productive, creative, save money, and avoid working ridiculous hours and increase the chance of success in business.”

“A study in South Africa by Nerissa and Pfano (2020) revealed a positive and significant relationship between hours worked (both standard and long working hours) by an employee and their productivity; this indicates that the number of hours worked by an employee does impact their productivity. In Ethiopia, the overall time management practice among the primary hospital employees was low. Planning, organizational policy, compensation and benefit, performance appraisal, and residence were factors significantly associated with hospital employee’s time management practice (Chanie, Amsalu and Ewunetie 2020). In Uganda, managers’ practices predicted merely 2% variance in employee productivity in selected MNCs in Central Uganda. Other factors that inform employee productivity is working condition, remuneration, time management, work scheduling among others.”

“In Kenya, it is evident that various factors are a contributor to poor organizational productivity as a result to poor time management. Njagi & Malel (2012) observed that current approaches were based on the assumption that personal effectiveness at work was primarily a function of the individuals management of his/her time. Moreover they noted that the principle issues of time management can be classified under three headings, that is, those related to the nature of the job, those related to the personality and attributes of the job holder and those related to the people who make up the job holder’s role setting (Njagi & Malel, 2012). Ouma (2017) concluded that poor time management ability among employees is the major factor driving cases of procrastination in the organizations in Kenya.”

“In another study, Njagi (2012) found that time management and employee performance is directly related, and that organizations need to ensure its employees utilize time accordingly for better productivity. It is therefore evident that employee productivity is measured against time for there to be an accurate measure of the success or failure in

the same. Claessens (2014) suggested that time management involved the process of determining needs, setting goals to achieve the needs, prioritizing and planning the tasks required to achieve these goals. This study focused on how employee's perceived control of time influence on employee productivity.

1.2 Statement of the Problem

Employee productivity can be defined as the amount of work (or output) produced by an employee in a specific period of time. One of the major priorities for most organizations today is the need to improve on employee productivity. Sharma and Sharma (2014) observed that employee productivity can be measured based on the time an employee is physically present at the job. It is hence a requirement that employees commit to the desired standards of performance to realize competitive advantage and improve on employee productivity. (Armstrong, 2012). Time management is a crucial factor for every organization to achieve its desired objectives and to enhancing employee productivity. The degree towards which an organization is able to effectively manage time is critical for better performance and achievement of the organization's goals and objectives. Insurance firms in Kenya have in the recent past experienced low levels in employee productivity (KNBS, 2019). It was further observed that despite several strategies being implemented most insurance companies are yet to realize their desired targets (Odemba, 2013). The prevalent issues raised being lack of punctuality, absenteeism, prolonged unproductive meetings, failure to delegate, procrastination, poor quality of work, lack of professionalism ,burn out, and missing important deadlines amongst others. These areas however have been addressed with different approaches, but not really addressing the root cause of the problem. Having employees on notice due to poor performance or writing cautionary letters on being habitually late does not eliminate the fact that they might be frustrated in their poor productivity.”

Productivity is an attitude of the mind. It is the mentality of progress and constant improvement of that which exists. It is the certainty of being able to change that which exists. It is the certainty of being able to do better today than yesterday.

“There are various strategies that business organizations use to manage time like setting priorities, time planning, goal setting, and delegation of duties among others. However, it is not clear empirically how these factors influence employee productivity. There are many studies that have focused on time management and employee performance. For instance, Njagi and Malel (2012) looked at the relationship between time and job performance of manual workers. Maganga (2014) on the other hand conducted a study on effect of time management in improving organizational performance in the banking industry. He found that, time management was not fully implemented and some of them do not understand the value of time. Ouma (2017) looked at the role of time management strategies on organizational performance and concluded that inefficiencies in time planning result to failure in achievement of organizational goals.

“Similarly, Adebisi (2013) evaluated the effect of time management practices on business performance and found that, time management enable most of the organizations to survive competition and achieves high performance. Given this account, the existing studies in this relation, have taken more focus on effect of time management on organizational performance, thus, failed to link employee productivity to the various time management tendencies adopted by the business organizations. This study therefore sought to fill this gap by assessing the effect of time management tendencies on employee productivity at Heritage insurance company, Kenya.”

1.3 Objectives of the Study

1.3.1 General Objective

The general objective of the study was to assess the effect of time management tendencies on employee productivity in insurance companies in Kenya, focusing on Heritage Insurance Company Nairobi, Kenya.

1.3.2 Specific Objectives

The study was guided by the following objectives:

- i. To assess the effects of goal setting on employee productivity at Heritage Insurance Company.
- ii. To determine the effects of planning behaviors on employee productivity at Heritage Insurance Company.
- iii. To establish the effects of scheduling on employee productivity at Heritage Insurance Company.
- iv. To investigate the effects of prioritization on employee productivity at Heritage Insurance Company.

1.4 Hypotheses

This study was guided by the following hypotheses:

- i. (H₀₁): Goal setting has no significant effect on employee productivity at Heritage Insurance Company.
- ii. (H₀₂): Planning behavior has no significant effect on employee productivity at Heritage Insurance Company.
- iii. (H₀₃): Scheduling has no significant effect on employee productivity at Heritage Insurance Company.

- iv. (H_{04}): Prioritization has no significant effect on employee productivity at Heritage Insurance Company.

1.5 Significance of the Study

The study is of great value to both public and private sector organizations, human resource practitioners, other researchers and students in appreciating the importance of time management in relation to employee productivity.

This study will be of significance to both the private and public organizations. Managers and employees of Insurance firms will be informed on the importance of time management in increasing productivity. It will also help decision makers to formulate better time management strategies in the realm of setting goals, scheduling tasks, prioritizing and planning that will help improve on employee productivity.

In addition, the findings will provide broad knowledge to human resource managers of organizations on how they can effectively manage time and meet the organizational goals. Similarly, it will be of great use to the government and legislation bodies in coming up with appropriate HR policies, working frameworks that relates to time management and employee productivity. More so, the human resource practitioners will use findings of the study to come up with effective strategies to improve employee productivity by coming up with effective time management best practices to boost employee growth and their performance.

Researchers in fields related to time management will also benefit from the study as a source of reference for their studies since the study findings will be published in journals. In addition, the areas suggested for further studies will also form a basis upon which future studies may be conducted. To facilitate this, the researcher will ensure that a copy of the thesis is placed in the Moi University library for reference purposes.

1.6 Scope of the Study

“Heritage insurance has many branches across the country; this study will focus on time management dimensions (goal setting, planning behavior, task scheduling and prioritization) and employee productivity at Heritage Insurance Company Nairobi, Kenya. The study will be conducted for a period of four months from July 2021 to October 2021 and it is assumed that the information generated over this period will be adequate for reasonable generalization. The study will employ the Goal setting theory and the Pareto Principle theory. The study will employ an explanatory research design using a quantitative approach. The target population for the study was 90 employees and will use census design. Data for the study will be collected using questionnaires administered to employees working in all departments; Claims, Underwriting, Finance, Customer Service, Human Resource, Medical, Reinsurance, Sales & Distribution, Administration, Risk & Compliance and IT departments.”

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents relevant literature relating to this study. The theoretical literature discusses various theories on how time management tendencies can be better managed to impact positively on employee productivity. The empirical literature review further discusses the various scholarly works in this area and their contributions on the same. The chapter ends with a conceptual framework and conclusion which gives a summary of the chapter.

2.2 Employee Productivity Concepts

Employee productivity is defined as the amount of work (or output) produced by an employee in a specific period of time. Mathis and Jackson (2012) defined productivity as a measure of the quantity and quality of work done considering the cost of the resource it took to do the work. Nzuve (2011) observed that contrary to what many scholars have argued before, not only the salary increments, better pay or constant promotions at work leads to the increase of employee productivity. Nzuve further added that there are several factors on the job that help maximize what an employee does on the job. Bernardin (2017) observed that, perhaps none of the resources used for productivity in organizations are so closely scrutinized as the human resources. Many of the activities undertaken in an HR System are intended to influence individual or organizational productivity (Lake, 2017).””

Areas such as Pay, appraisal systems, training, selection, job design and compensation are HR related and directly concerned with productivity. Hasun & Makhbul, (2015) noted that a proper workplace environment helps in reducing the number of

absenteeism and thus can increase employee's productivity which leads to increased productivity at the workplace (Boles *et al.* 2014). Additionally, employee productivity is a major multidimensional construct aimed to achieve results and has a strong link with planned goals of an organization (Abbas and Yaqoob, 2019). Productivity is the ratio of effectiveness to the cost of attaining the outcome, for example, the ratio of hours of work (input) in relation to products assembled (outcome) describes productivity.”

Motowildo (2017) further notes that job performance must be distinguished from effectiveness and from productivity. Effectiveness refers to the evaluations of the results of performance for example the financial value of sales; productivity on the other hand is the ratio of effectiveness to the cost of attaining the outcome. For example, the ratio of hours of work (input) in relation to products assembled (outcome). A great deal of attention has been paid to the distinction between task and contextual performance.”

There are three basic differences between task and contextual performance (Motowildo, Borman, & Schmit, 2017): 1) contextual performance activities are comparable for almost all jobs, whereas task performance is job specific; 2) task performance is predicted mainly by ability, whereas contextual performance is mainly predicted by motivation and personality; moreover task performance is in role behavior and part of the formal job description, whereas contextual performance is extra role behavior often not rewarded by formal reward systems or directly or indirectly considered by management.”

2.2.1 Employee performance

The most vital to the organization today no matter how successful or developed is human capital; this is because workers are the ones that make organizations prosper (Njagi and Malel 2012). This is why it has become so important for the organizations

to look upon the performance of the employee in order to know who is doing well and who is not. And in order to know the performance of a worker the managers must know how they are to calculate the performance level of them because it is important to understand how they must assess this information (Ouma 2017).”

2.2.2 Employee effectiveness

Effectiveness is defined as an ends-oriented concept that measures the degree to which programmed goals and objectives are met or achieved. Hence, Ayegh (2015) cautioned that effectiveness must be judged on the balance of positive and negative consequences. Thus, employees work effectiveness is a summation of his economy, efficiency, resourcefulness in the accomplishment of the given assignments and use of his organizational resources to accomplish his organizational goals and objectives (Kaufman, 2011).

“Employee effectiveness relates to the ability to achieve set goals, which should be directly proportional to that of the organization. An organization’s goals are focused on enhanced productivity, establishing a healthy work environment and better revenue and profits (Mathis, 2014). Employee effectiveness does not automatically translate into employee efficiency. In order to assess an employees’ effectiveness, it is essential that they know what is expected of them (Njagi, 2012). In a workplace, performing holds more significance than just going about completing tasks; here’s where efficiency comes into the picture as a vital measure of an employee’s effectiveness.”

“Thus, elaborating the role of an employee clearly contributes significantly to their productivity. In order to be efficient, employees must have an in-depth idea about what the role entails as adherence to the role responsibilities is an important factor in assessing employee effectiveness (Cross and Jiya 2020). It is therefore essential that

job roles are clearly drawn out for employees to perform accordingly. This promotes employees' productivity and ensures that they are instrumental in achieving the organizational goals. The extent to which an employee achieves set goals is a significant measure of employee effectiveness.”

2.3 Time Management Concepts

“According to Humes (2012), time management is the art of arranging business and personal affairs in such a way that you and your things show up when, where, and how you have intended them to, as frequently, effortlessly, and ubiquitously, as possible, and to facilitate getting things done as quickly as possible with the less amount of resources (time, energy, money, and people) necessary. Chapman & Rupured (2018) observe that time management is a misnomer. In actual sense time cannot be managed only the events of your life can be managed through self-analysis, planning, evaluation, and self-control. Time management can be viewed as a way of monitoring and controlling time (Eilam and Aharon, 2013).

“In this regard, it would be more appropriate to speak about self-management with regard to the performance of multiple tasks within a certain time period. In spite of the popularity of time management, little scientific literature has been done focusing on how people (employees) manage time and the processes involved therein. Moreover, most research has focused its analysis on top management and not from an employee perspective.””

“Claessens (2014) observed that past studies demonstrated that time management behaviors were generally found to have a positive effect on perceived control of time, job satisfaction, stress reduction, job or academic performance, and health, although results were sometimes contradictory. She further noted that Time management training

has been shown to enhance time management skills, but only some studies found a relation with outcomes such as job performance.”

“Ojokuku & Obasan, (2011) further observe that time management involves keeping a schedule of the tasks and activities that have been deemed important. Keeping a calendar or daily planner is helpful to stay on task, but self-discipline is also required. Crutsinger (2014) notes that time management involves determining what one should do by setting goals, deciding which events are the most important and realizing that other activities will have to be scheduled around them (prioritizing), making decisions about how much time to allow for certain tasks (time estimation), adjusting to the unexpected (problem solving), reconsidering goals and priorities on a regular basis (evaluation), and observing patterns and trends in behavior.”

“Empirical research investigating the effects of time management behavior on productivity has identified three broad clusters of behaviors. These behaviors include setting goals and priorities, engaging in the mechanics of time management, and having a preference for organization (Macan, 2016). This research adopts the term time management tendencies which in essence are habits, behavior or skills formed in the effort to managing time.”

“Chapman & Rupured, (2018) argue that finding a time management strategy that works best for you depend on your personality, ability to self-motivate and level of self-discipline. Macan (2014) in his process model aiming to understand the linkages surrounding time management observes that by setting goals, scheduling and organizing, one gains a sense of mastery over how one allocates their time ;that is the perception that one has control over ones time. He noted however that no studies had

been conducted to support these observations directly. Some of the specific time management tendencies this research looked into include:”

2.3.1 Prioritization

In helping understand the tendency to prioritize and improve on productivity (Mackenzie, 2016), observed that managing your time effectively requires a distinction between what is important and what is urgent. Experts agree that the most important tasks usually aren't the most urgent tasks. However, we tend to let the urgent dominate our lives Covey (2017). He categorizes our activities into four quadrants in his time management matrix: urgent, not urgent, important and not important.

“While activities that are both urgent and important must be done, we spend less time on activities that are not important (regardless of their urgency) in order to gain time to focus on activities that are not urgent but important. Drinon (2012) further notes that Prioritizing tasks or activities supports goal accomplishment which in essence improves productivity. Priorities are usually the most important steps we've lined up to reach our larger goals, or the most important things we need to accomplish today. Having a sense of priority means we know which things have importance over others in any given moment and act accordingly.”

2.3.2 Planning behavior

Alan (2019) observes that the key to successful time management and improving productivity is planning and protecting the planned time, which often involves re-conditioning your environment, and particularly the re-conditioning of expectations from others. Time management is about making changes to the way you spend your time. For effective time management be sure to apply a time management system that will help you see where changes needed to be made, which means that the first step of

time management is to analyze how you can determine what changes you want to make to enhance productivity (Susan, 2012).

2.3.3 Scheduling

“Morgenstern (2014) in explaining the significance of understanding our natural energy cycle and how we can improve productivity observes that some people do their best work early in the day, others later or even late at night. She advises that if you identify when you perform your best you’ll know when key tasks should be scheduled in your personalized time management system. The silent cockpit theory by Stephen Covey reiterates this argument by emphasizing that one to three hours should be dedicated either very early in the morning or very late in the evening when your concentration is at its peak and with minimal distractions to do your most key of tasks which would consequently improve on productivity.”

“On scheduling habits Chapman & Rupured, (2018) insist that scheduling is not just recording what you have to do (e.g., meetings and appointments), it is also making a time commitment to the things you want to do. Good scheduling requires that you know yourself. Using your time log, you should have determined those times during the day when you are most productive and alert. They further advice that planning your most challenging tasks should be done when you have the most energy by blocking out time for your high priority activities first and protect that time from interruptions. Moreover in observing all this pointers to effectively schedule and follow through then employee productivity would be realized.”

2.3.4 Goal Setting

“Goal setting is pivotal in time management and in enhancing productivity, when an employee is goal oriented, he/she will likely manage his/her time more effectively

(Koch, 2020). Goal setting therefore gives focus to where an individual will channel his/her time, energy and resources. Experts advocate that to effectively manage your time, one sets long range and short range goals with key steps to be taken to ensure their realization. Further break these goals into medium and short range objectives and then list out key tasks that will lead to the achievement of these objectives in essence improve on productivity. Let your goals be SMART: Specific, Measurable, Achievable, Realistic and Time bound. Remember the saying, 'if you don't know where you are going, anywhere will take you there.'

2.4 Time management Practices and Employee Productivity

“Time management practice is the act of influencing one's key behavioral dimensions to complete as many tasks as possible within a given time period (Odumeru, 2013). According to Donaldson (2011), the aim of good time management is the ability to achieve the set goals within stipulated timeframe. A good time at work means doing high quality work, not high quantity (Kelly 2012). A study has pointed out that time management practices in different countries of the world vary. A study conducted on factors affecting time management and nurses' performance in Hebron hospital, Palestine, reported time management practice was high with rate 69.5% (Ojokuku and Obasan, 2011).”

A study conducted in Pakistan on time management and organizational performance in 2011 revealed that among 1200 participants overall time management practice was 30% (Adejo 2012). A study done in United Arab Emirates (UAE) revealed that time management practice was 49% and the study showed that 56% of employees lack planning, prioritizing and scheduling time for their work (Qteat 2014). Linda (2011), observes that time management started with the industrial revolution moreover the concept has evolved slowly but steadily to the modern notion of time management, such

as doing things effectively to gain control over one's life. It has however been noted that people commonly struggle with managing time since they fail to treat it like a business (Adebisi, 2012).”

Another study on the relationship between time management behaviors and the Theory of Planned Behavior (TPB) was conducted by Macan (2014). It sought to investigate the elements of the theory of planned behavior and perceived control over time. The findings observed that in learning time management skills and subsequently engaging in time management habits would lead to an increase in perceived control of time. Although self-report instruments purporting to examine time management exist in several disciplines, to date, there has been no published psychometric review or comparison of these instruments for assessing generic time management (Hellsten, 2012).”

Claessens *et al.*, (2017) observed that in as much as the time management concept is popular and its techniques assumed to be highly effective scientific literature reveals that there is limited study conducted on effective time management behaviors at work and employee productivity. This research paper therefore aims to shed light on this area and to add on to what has been studied. Studies linking time management and productivity featured different areas including employees, schools and top management concluding that several studies demonstrate that time management predicts job performance. For example, car salesmen with better time management skills have higher sales (Barling *et al.*, 2016).”

County extension directors with better time management skills are rated higher by their superiors (assistant regional directors) (Radhakrishna, Yoder, & Baggett, 2017). Moreover (Green & Skinner, 2015) further notes that the expectation that increased

time management will increase worker productivity by enabling employees to “work smarter” has driven widespread investment in time management training in the private sector (Green & Skinner, 2015). Macan (2014) observed that employees with better time management skills perceived that they had greater control over their time and how they spend it, which was in turn associated with both reduced feelings of job-induced tension and lower reports of somatic tension, or physical symptoms of stress.

Moreover, he noted that Job-induced stress was then negatively correlated with self-assessed employee performance. However there is data suggesting that time management behaviors may have little effect on objectively measured job performance (Macan, 2014). One explanation for these inconsistent findings is the focus on the main predictive effects of time management behaviors. Previous investigations have consistently assessed the direct or indirect effects of time management on job performance (Macan, 2014). In contrast, we suggest that factors of time management may interact with job performance (Britton & Glynn, 1989).”

In recent studies literature suggests that better time management skills which comprise of the ability to set achievable goals, identify priorities, monitor one’s own progress, and remain organized (Claessens *et al.*, 2017) can lead to more effective time use and ultimately more positive outcomes, including reduced job stress and increased job performance, in some settings. Time management has been shown to be related to job performance (Barling *et al.*, 2016), group performance (Janicik & Bartel, 2013) and consequently will contribute to the profitability of organizations.”

On the other hand, poor time management has been related to stress and strain (Lang, 2012), and emotional exhaustion (Peeters & Rutte, 2015). Claessens (2014) deduced similar results from time management to perceived time control to reduced work strain

and higher job performance. Further review of literature revealed that satisfaction and satisfaction-related factors are contributors to employee performance (Judge *et al.*, 2011). Moreover, (Ajzen, 2013) advocates that behavior change requires intent. She however notes that if employees do not intend to engage in new behaviors or do not know which behaviors will be more productive, we would not expect better time management to enhance performance.”

Peel (2013) identified four key benefits of effective time management: First, time management as an important tool for stress reduction mainly because with an effective time management strategy in place, important tasks are completed on time resulting in less frustration and more inner peace. Secondly, good time management strategies help in the achievement of work-life balance. This is because an effective time management technique will leave the user with more time and energy for other tasks, home, family and self. Thirdly, productivity improves with a more efficient and effective use of time and, fourthly, the application of time management enhance the achievement of individual and by extension, organizational goals.”

Brian (2017) in his publication “eat that frog” in reference to prioritizing, argued that if you have to eat more than one frog, to eat the ugliest one first. He elaborated this as to doing the biggest and most difficult task first because that ideally is the one that makes the most difference. He reiterated Claessens *et al.*, (2017) analogy that you cannot manage time, you can only manage yourself. He brought a new outlook on the concept by adding that time management is really life management and that it’s really the management of the sequence of events in your life. It is also the ability to choose what you do first, what you do second and what you do later if at all (Brian 2017). Scott (2012) made it clear that one of the fundamental challenges in effective time management is remembering the difference between ‘urgent’ and ‘important’. Urgency

alone cannot make a task important. It is connection to our personal principles and business priorities that determines the importance of a task.”

With a clear personal mission and objectives, time can be scheduled with a definite purpose in mind Scott (2012). He further observes that good time management is essential for coping with the pressures of modern life without experiencing too much stress. For effective time management for organizational performance, managers as well as employees can decide which tasks fall into the categories of essential tasks, important task and low value tasks by asking which tasks are most valuable to the organization (Zucas & David, 2012). (Brian, 2017) notes that one of the things that he recommends for every person in order to manage their time at the highest and best level, increase your productivity and performance, earn more money, and have a happier life is goal setting.”

It is therefore safe to say that the setting of goals is related to a person’s self-efficacy in being able to exercise influence over his or her behavior (Locke and Latham, 2016). Claessens *et al.*, (2017) noted that ‘time management means less stress for individuals, which means more efficient, satisfied, healthy employees, which in turn means more effective organizations’. Nevertheless From this broadened perspective, people can see that time management is necessary to enhance life’s dimensions. Moreover if a feeling of loss in our perceived control of time is nurtured then stress creeps in and controls our lives. Dean (2012) viewed stress-related illnesses as the leading cause for low productivity levels in the workplace. Immense pressure at work has led to stress, which made it the number one factor causing illness.”

Levin-Epstein (2012) also noted that the most common indicators of stress as feeling overwhelmed and burn out, emotional and physical exhaustion often accompany such

feelings. He further emphasized that employers as implementers of stress-endangering policies and procedures, should help employees manage their stress especially if it affects employee productivity. Lakein (2012) postulates that from a long-term perspective the more a person can make conscious decisions the more they achieve. He further observes that controlling how you use your time is a two-step process involving simply retaining some flexibility and focusing on the reason why projects have the importance rating they do.”

This simply means that in reminding ourselves of the benefits to be gained by staying focused and delivering on our most key tasks, will keep us motivated and being open to changes and adjusting to the same as they come. The increasing research on time management is reflected in theoretical as well as practical publications. Effective time management is evidently a factor in job performance (Barling, Cheung, & Kelloway, 2016), and can contribute to an organization’s profitability. It is advocated that in engaging in time management efforts particularly planning behaviors, can contribute positively to group performance (Janicik & Bartel, 2013).”

“According to Claessens *et al.*, (2017) time management describes the employee’s behavior which is about being able to produce supportable use of the employee’s time at intervals to perform certain activities. As further emphasized by Alay & Koçak, (2012) time management leads to success through reducing stress, maintaining balance, increasing productivity and setting and creating an endeavor to realize one’s goals. According to Chapman and Rupured (2018) there are steps that can be learned to better manage time and consequently improve employee productivity. They included :Knowing how to spend your time, Setting priorities, Using a planning tool, Organizing your work, Scheduling time appropriately, Delegating by getting help from others, Stopping procrastination, Managing external time wasters, Avoiding multi-tasking all

together and staying healthy. Claessens *et al.* (2017) found that setting goals and priorities lead to more control and therefore less strain, more satisfaction and feeling more productive. In concluding her views on perceived control of time Claessens *et al.* (2017) stated that employees who perceived themselves as having control over their time reported fewer job-induced and somatic tensions and greater job satisfaction than employees who did not perceive themselves as having much control over their time. She however noted that Contrary to expectations, the perception of one's control over time was not significantly related to job performance.”

“Even as we endeavor to fully grasp the time management concepts to be equipped at being in control of our lives, we have to equally talk about performance measurement. It is in so doing that we effectively measure success or failure in our time management techniques and consequently put up measures to anticipate better results. Over the past decade the measures of job performance that have been used include rating scales, tests of job knowledge, hands-on job samples, and archival records have been used .Of all this measurement options, performance ratings (e.g. peer ratings and supervisor ratings) are the most applied ways (Viswesvaran, Ones, & Schmidt, 2016).”

“Measurement of performance is critical as important organizational decisions are based on individual performance. Performance management in general is of great value and it means evaluating to see if the learned tendencies on time management are serving us well or changes need to be made regarding the same. Showing high performance when accomplishing tasks results in satisfaction, feelings of self-efficacy and mastery (Sonnentag, Volmer, & Spsychala, 2018). However for performance management to be effective an equal measure in awarding and recognizing good performance is paramount. It has been noted that career opportunities for individuals who perform well are much better than those of moderate or low performing individuals (Motowildo,

Borman, & Schmit, 2017).”Further research argued that organizations with an effective time management system would be ready to improve the duty performance (Heller & Hindle, 2018).”

“It is important to note that Focus is a key factor when it comes to getting things done, and distractions and interruptions are two of your biggest obstacles (Molloy, 2017). More often than not those distractions and interruptions arise from a crisis that requires your immediate attention. Commonly referenced to as who is “barking loudest”. It may include calls from customers making requests, meetings you’re needed to attend by your supervisor and so on. (Molloy, 2017) establishes that Setting goals and lining up the steps to reach those goals is an important habit when it comes to developing focus and accomplishing larger objectives (both individual and organizational).

To effectively be in control of your time, delegation has to be a tool at your disposal as it frees up some of your time for tasks that require your expertise. In other words where your talents fall; Chapman & Rupured (2018) observe that delegation begins by identifying tasks that others can do and then selecting the appropriate person(s) to do them. They quickly note that you need to select someone with the appropriate skills, experience, interest, and authority needed to accomplish the task. Finally, don’t forget to reward the person for a job well done or make suggestions for improvements if needed (Dodd and Sundheim, 2015).

The overall goal in effective time management advocates that delegation can be a valuable tool in your time management tool kit Drinon (2012).He continues to warn that while delegating tasks may not actually save time, its real purpose is to give tasks to the appropriate people to increase management efficiency. This requires a certain level of trust and confidence, and you must let the assistant accomplish the tasks in his

or her own way (Cook 2019). This in itself builds character and identifies talent in the efforts to professionally growing the valued assets of an organization which in essence are its employees. In doing this he notes that both employee and organizational productivity would possibly be realized.

In explaining why time management is critical to employee productivity, Aniwura, (2011) argues that proper management of time is important for the managers, employees and the organization. Manager's work is closely related to time as he has to fulfill numerous working demands in limited time. Effective leaders manage time, the more likely opportunities exist to resolve issues and complete projects in a timely manner, which could result in organizational success, better performance and increased productivity (Aniwura, 2011).

Aniwura further asserts that time management skills helps managers to better utilize their scarce time resources, allowing them to put their attention on the matters of highest priority resulting in improved employees' job performance and productivity (Aniwura, 2011). Even as we understand our energy cycle it is equally critical to develop a time map which Morgenstern (2014) explains as having a written record of where you spend your time. It categorizes how much time you spend on specific tasks, by compiling a time map that you can keep track of the amount of time you spend working towards your yearly activities. This in turn determines the amount of time spent on achieving your own big-picture goals.

In more recent studies Zimbardo and Boyd (2018) advice that before you manage your time by assigning activities and goals to calendar boxes, you need to assess the direction that you want to take and the steps you must take on the path to your goals. Specifically by committing to goals and making respective plans seem to be a prerequisite for

scheduling one's daily activities. This they advocate would only succeed through a self-regulation strategy of selective goal pursuit to facilitate successful time management. Over the years' time management research areas and training advocacies have been redirected from managers as the major target audience to a larger group of working people.

In their model of time management Britton and Glynn (2016) represented time management in terms of three elements namely the macros, medium and small levels. The macro level they argued that they constituted in choosing and prioritization of goals, mid-level tasks involved the creation of goals and sub-targets while the small level comprised of designing and implementation. Further research by Macan (2014) comprised of four elements that emphasized on regular setting of time goals, priorities and mechanisms of time management and organization preferences.

More recent development on the model of time management by Huang and Zhang's (2011) argued on three dimensions of mental structure and multiple levels which included the three dimensions of behavior, time management, and the sense of value of time. It is apparent that in order to effectively manage time then measures in avoiding bad habits would be exercised (Alay and Koçak, 2012). Many time management scholars have continually advocated on the importance of having an organized work station in the efforts of avoiding wasting time and remain productive. Drinon (2012) emphasized that Staying organized gives you a sense of place and that People who have neat, organized work areas are able to find things that are needed now.

It is also apparent that having a disorganized desk does not translate to being busy rather it sends a message that you are all over the place. It is further observed that organized individuals on the other hand are typically perceived as better workers, more

productive, less stressed than others because of their neatness and orderliness. Chapman & Rupured (2018) noted that getting organized is key in effective time management. They advised that most people find disorganization to result in poor time management and it has been further recommended by Professionals to first get rid of the clutter constituting of the small stuff that throws us off balance from our priorities.

On the effects of multi-tasking on productivity Chapman & Rupured (2018) observed that recent studies have shown that multi-tasking does not actually save time or improve productivity, that In fact, the opposite is often true. It has been noted that habitual multi-tasking may lead to difficulty in concentrating and maintaining focus when needed. Nevertheless you lose time when switching from one task to another, resulting in a loss of productivity (Rubinsteim, Meyer, and Evans, 2011). At one point or the other though we are “forced” to multitask, it’s however important to note that humans aren’t well equipped for continually switching between tasks (Lohr, 2018)that there appears to be one little glitch in our brains preventing us from really being productive when it comes to doing more than one thing at a time.

Drinon (2012) advices to first stay focused on the most important and timely projects you need to complete while secondarily applying multitasking as a way of completing other less urgent or important tasks throughout your day. Moreover this still requires juggling, but you will be focusing on the most important tasks first and using less productive time to multitask on less pressing items (Poscente, 2018). There still exists ambiguity on what skills and behaviors to classify under effective time management. These included being aware of self, structuring time appropriately, setting goals and priorities, increasing personal efficiency and effectiveness, scheduling time for activities, and scheduling relaxation time. Time management behaviors have recently

been characterized as making lists, organizing, goal setting, keeping and routinely evaluating one's schedule, and breaking down tasks into simpler parts (Kelly, 2012)."

"Nonetheless In order to utilize time effectively, employees must first be able to predict how much time is needed for the activity (Kelly, 2012). It has been further observed that an individual will become effective in using their time only when the individual clearly knows what they want to do, what they need to do, and for which specific target date. Nevertheless it is critical for employees to become more disciplined in their use of time by respecting their established priorities while minimizing distractions from others as well as from situations that have the ability to displace priorities in terms of time and energy.

2.5 Theoretical Review

The theories put forth by scholars help us to know the importance of time management in every sphere of life. Understanding the importance of time management is necessary for everyone, moreover a conscious control when exercised over the amount of time spent in doing day-to-day activities would help decide on our priorities and set deadlines for them. This research is anchored on the Pareto Principle, the (80:20) Rule, the Goal setting theory further advises the goal setting variable in an effort to improving employee productivity. It is essential to mention that employee productivity can only be achieved in upholding a set of skills (time management tendencies). The time management tendencies are therefore the independent variables in this research while employee productivity is the dependent variable. As mentioned earlier time management tendencies are basically habits, skills or mannerisms aimed at having a greater control of our time. They are therefore tethered towards self-management and continually making a concerted effort to control our time and our activities there-in to attaining employee productivity.

2.5.1 Pareto Principle Theory (80:20 Rule)

“This theory also known as the 80:20 rule originated from an Italian economist by the name Vilfredo Pareto who observed that 80% of the wealth was owned by 20% of the Italians, it advocates in separating the vital few from the trivial many. Vital meaning the most important of activities and trivial meaning those that don't hold that much value in terms of importance in improving employee productivity. In an organization set up according to Richard Koch (2020) the results we produce in a day, 80% of those results are generated by 20% of our efforts. The remaining 80% of our efforts only generate 20% of our results. He advises that the trick is to work out which 20 percent is vital to enhancing employee productivity.”

“In understanding this theory then an organization and its employees should therefore prioritize, schedule, plan and set goals as dictated by the 20% that is vital for optimal results. For instance factors such as customer service, product knowledge and phone response compared against each other and evaluated to see which area tops overtime in terms of productivity. In so doing then time and effort will be directed towards this end. In understanding the 80-20 rule from an employee productivity standpoint, let's say customer service ranks highest as a KRA (key results area). In capitalizing and putting all our efforts on (Trainings, fitting the right persons to the job, recognizing good service) etc. In so doing then, employee productivity would be improved over time.”

“In knowing that 20% of our efforts contribute to 80% of the results then factors such as goal setting, prioritizing, scheduling, delegating and all other techniques in time management will be put to good use. In goal setting for example an employee should set goals based on the Key Performance Indicators (KPIs). The Pareto principle therefore provides a system of validating duties against obligations. Any requests should hence be screened against your goals and if they are not aligned to the 80:20

rule then a change in approach should be considered. The Pareto principle therefore emphasizes on isolating duties in order of priority and to what extent they maximize on overall productivity. Our priority should however not be based on natural response of having too many requests on our plate. It should therefore be noted that the 20% that contribute to 80% of the results should be rewarded to appreciate good effort for continued time management habits and to improving productivity.”

2.5.2 Locke & Latham Goal Setting Theory

Locke & Latham (2013) in their book “new developments in goal setting and task performance” argued that employees were motivated by having a goal to work towards and that reaching that goal improved employee productivity overall. He showed that people work better with their goals being specific and challenging rather than being easy and vague. The goal setting variable is best advised by this theory, an example would be; when a manager advises an employee to improve on deposits, then this request is vague and not as transparent to the employee.”

“However saying ‘improve deposits by 150% over a three month period’ is more specific and easier to understand. This therefore goes to say that even in the spirit of setting goals and improving productivity certain criteria is followed. And that if the goal provides a challenge then on being realized there is a sense of accomplishment. According to Locke and Latham (2013) they identified five principles to goal setting that would motivate individuals and in essence enhance employee productivity. They include; Clarity, Commitment, Challenge, Task complexity and Feedback.”

“With this in mind employees should then aim to incorporate all the above factors when setting goals. To succeed in goal setting employees should aim at setting goals that are specific and challenging and not simple and vague. Based on the premise of this theory,

organizations need to motivate employees by setting SMART and realistic goals for good performance. Similarly, the frequent performance evaluation between employees and the supervisor is important. The aspect of feedback is critical as it communicates on the direction being taken and further motivates an employee to put extra effort to ensure realization of the goals.”

There are many different types of goals and they are all important for organizations, leaders and individuals. Locke and Latham’s Goal Setting theory is one of the most useful ways to think about goals. People love the concept of SMART goals. Ultimately, goals are about helping individuals or organizations achieve an objective. Motivation is often key in helping individuals achieve their goals. Behavior Change and Habits also come into play in helping individuals achieve goals.

2.6 Conceptual Framework

“A conceptual framework is a hypothesized model identifying the concepts under study and their relationships Mugenda and Mugenda (2013). Figure1 below illustrates the hypothesis that time management tendencies (dependent variables) goal setting, prioritizing and planning behaviors have an effect on employee productivity (independent variable). The figure illustrates that if an employee upholds the mentioned time management tendencies it may eliminate somatic stressors, clutter and disorganization and may give flexibility to their schedules offering more satisfaction to work and overall possibly improve on their productivity and that of the organization in general.””

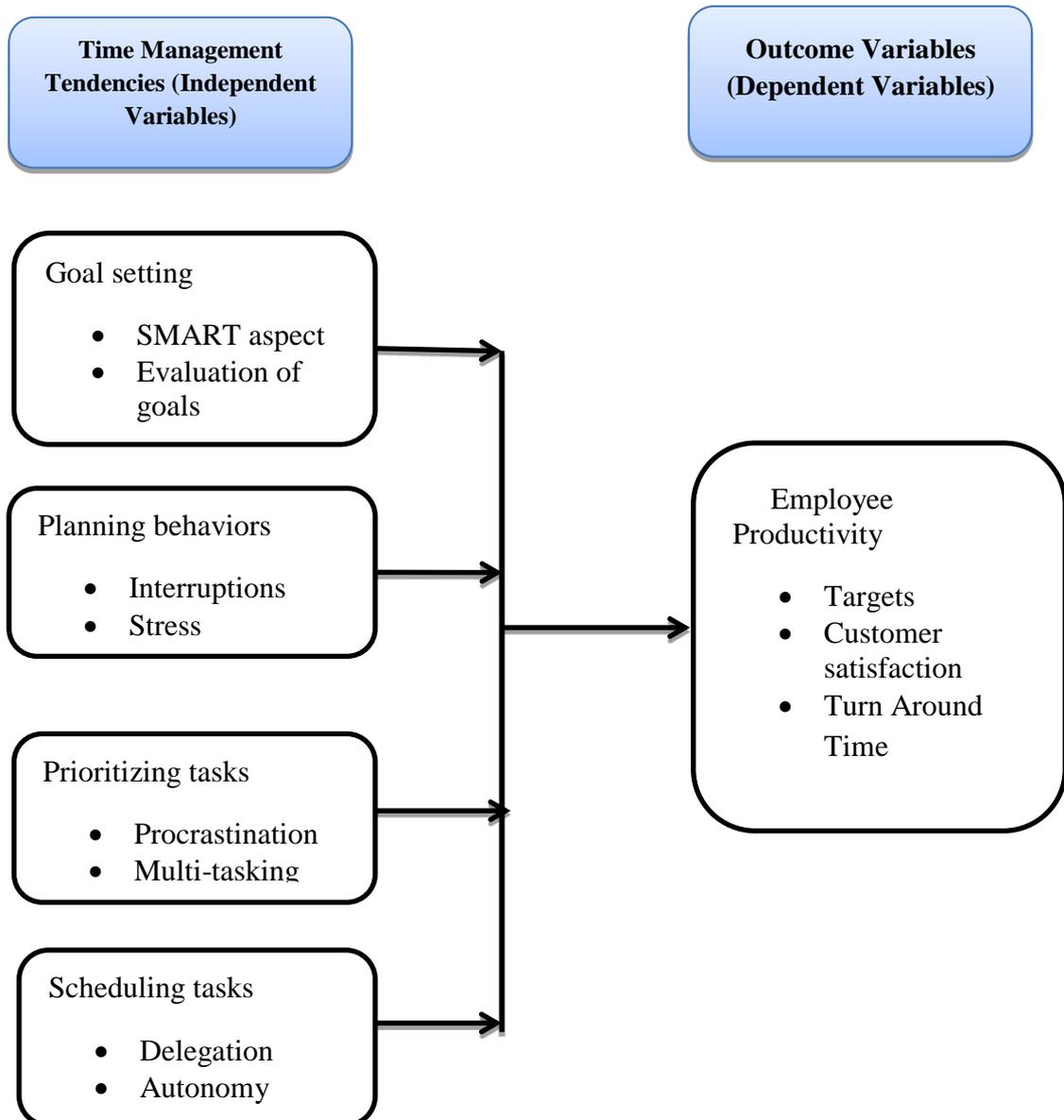


Figure 2.1- Conceptual Framework

Source: Author, 2021

2.7 Research Gap

A research study done by Njagi & Malel (2012) observed that attention to the relationship between time and job performance was confined to manual workers, and then, by means of organization and methods, to clerical workers. They further noted that the consideration of time utilization for managerial and professional grades has not received much attention until recently. This research therefore is seeking to fill that gap

will have an employee perspective and will focus on employee effort to managing time. Moreover in their research on time management and job performance in selected parastatals in Kenya they did not address the habits in regards to time management (time management tendencies) and the idea of self-monitoring, regular assessment and their effects on employee productivity which this research will look at in an effort to fill that gap.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter outlines the methods to be used in data collection, presentation and analysis. It addresses description of the study area, research design, target population, sampling procedure and sample size, nature and sources of data and the methods of data collection. It further looks into the reliability and validity of the research instruments, methods of data analysis and finally the ethical considerations of the study.

3.1 Description of the Study Area

The Heritage Insurance Company Limited provides short term insurance services of claim payments. It traces its origins to 1908 when the Norwich Union Fire Insurance Society started its operations in Kenya and Later on in the 1920's the Legal & General Insurance Company commenced its business in Kenya. In 1976, The Heritage Insurance Company Limited was formed following the merger of the interests of Legal & General and the Norwich Union Fire Insurance Society. African International Insurances (AII) Ltd. was formed in 1981 as part of the Zurich Insurance Group. The Heritage AII Insurance Company Ltd. was born in 1997 following the joining up of operations of The Heritage Insurance Company and African International Insurances. A strategic decision was made by the shareholders of the new operation to regionalize the business resulting in the setting up of a subsidiary company in Tanzania in 1998.

3.2 The Structure of the Group

CfC Insurance Holdings (CfCIH) is the listed holding company for The Heritage Insurance Company Ltd. and CFC Life Assurance Ltd in Kenya. Liberty Holdings is the strategic investor in Cfc Insurance Holdings and a group associate of Stanbic

Investment Management Services EA Ltd (“SIMS”). Liberty Life Assurance - in Uganda – and Heritage, Alliance and Strategies - in Tanzania - also form part of the Group. Liberty is in turn majority owned by the Standard Bank Group, the largest financial services group in Africa. (Source - Company website)

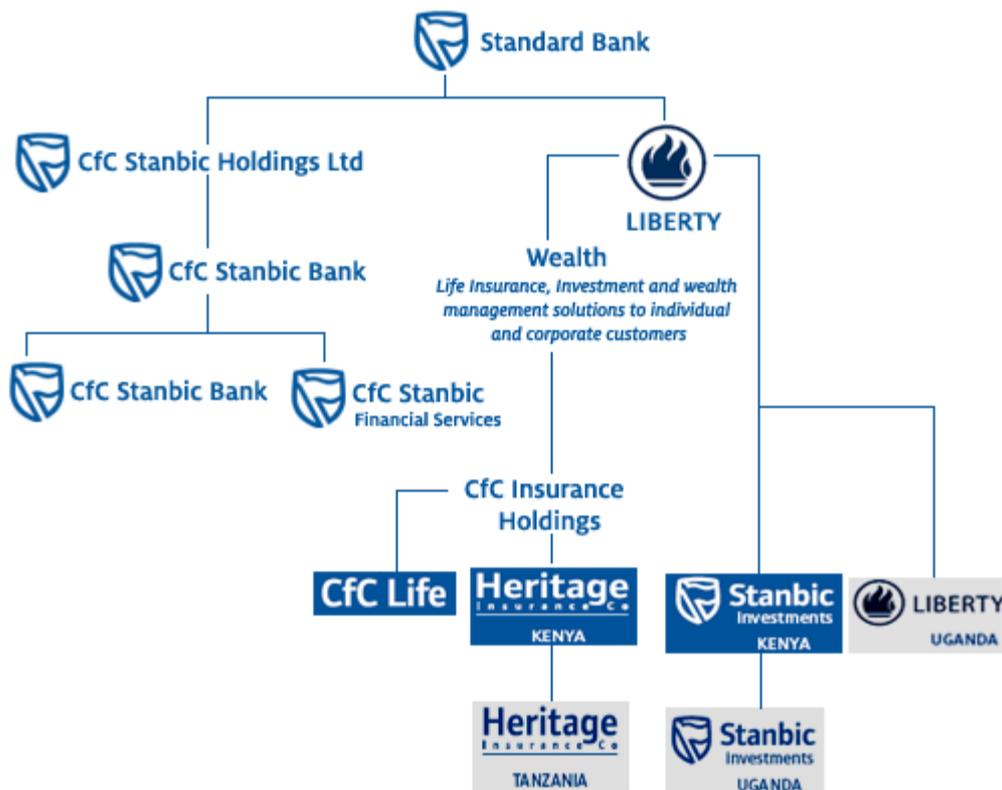


Figure 3.1 - Structure of the Group

Source: (Company Website, 2021)

3.3 Research Design

Research design is the plan, structure and strategy of investigation conceived so as to obtain answers to research questions and control of variance (Coopers and Schindler, 2011). This research will assume an explanatory research design. An explanatory design was used because it focuses on gaining insights and familiarity on issues being undertaken in the study and usually gives a preliminary stage of investigation. Thus, this research involved gathering data that describes events and then analyze, organizes,

tabulates and describes the data collected to be able to make the study conclusion. This study therefore adopted a census study and sampled the entire population.

3.4 Target Population

Study population refers to all the elements that meet the criteria for inclusion in a study (Cox 2010). According to Mugenda and Mugenda, (2003) target population should have some observable characteristics, to which the researcher intends to generalize the results of the study. The study population for this study was ninety (90) employees from Heritage Insurance Company Nairobi, Kenya. All the eleven departments (Claims, Underwriting, Finance, Customer Service, Human Resource, Medical, Reinsurance, Sales & Distribution, Administration, Risk & Compliance and Information Technology) were included in the study

Table 3.1- Target Population

Respondents	Target Population	Sample size	%
Top level management	5	5	100
Middle level management	5	5	100
Executive officers	80	80	100
Total	90	90	

Source: (HR, Heritage Insurance Company limited 2021)

3.5 Data Collection Instruments and Methods

3.5.1 Data collection instruments

Data was collected by use of questionnaires. The questionnaire designed for this study had two sections. The first part was designed to determine the demographic characteristics of the respondent, while the second part had questions focusing on the four variables (goal setting, prioritizing, scheduling and planning behaviors) and guided

by research objectives. The questionnaire was designed by the researcher to suit the data required for the study ensuring it focused on delegation, multitasking, procrastination, performance contracts and the level of autonomy exercised. All this helped fully understand the effect of time management tendencies on employee productivity.

3.5.2 Data Collection Procedure

In order to legitimize the study, permission was sought from the Heritage Insurance company to allow the researcher collect data. A Letter of authorization from the University was given to the researcher and research permit from NACOSTI was obtained. These documents were served as an introduction letter to Heritage Insurance Company to allow the researcher carry out research and engage the respondents during the data collection exercise. The questionnaire was self-administered via drop and pick later method to the respective staffs of Heritage Insurance Company. The respondents were guided on how to fill out the questionnaires and given a time frame of three days to complete filling them before returning them.

3.6 Validity and Reliability of Research Instruments

3.6.1 Validity test

“According to Nachmias (2015) validity is the degree to which a measuring instrument measures what it is supposed to measure. Some questions may be unclear and ambiguous and therefore, questionnaire testing is necessary to identify and eliminate such problems. Validity therefore has to do with how accurately; the data obtained in the study represent the variables of the study. Face validity was established by asking the academic staff, supervisors as well as those who undertook the pilot test if the instrument would measure what was intended and they were in agreement that it would. Validity of the instrument was adhered right from the design stage. Content validity

was also adopted to determine how well an instrument (i.e. questionnaire) measures study constructs. Specifically, valuable contribution from the researcher, supervisors and relevant academic staff was taken into consideration to determine the validity of research instruments. The researcher also modified the items in the questionnaire using the suggestions put forward by two managers from Jubilee Insurance Company.”

3.6.2 Reliability test

According to Nachmias (2015), reliability refers to consistency of a measuring instrument that is the extent to which a measuring instrument contains variable error. In this study, Cronbach’s Alpha was used to test reliability of the instrument. Through piloting, a total of ten (10) questionnaires were issued randomly to employees of Jubilee Insurance and then fed to SPSS package for analysis. The results showed coefficient of above 0.7, hence all variables were regarded reliable as shown in table 4.3 below.

Table 3.2 - Summary of Cronbach’s Alpha Reliability Coefficients

Variable	Cronbach's Alpha	N of Items
Goal setting	0.893	10
Planning behaviors	0.898	10
Prioritizing tasks	0.919	10
Scheduling tasks	0.813	10

Source: (Research Data, 2021)

3.7 Methods of Data Analysis

The data collected was analysed using descriptive statistics thus giving a description/report of the current status of affairs at Heritage. The findings were presented using numerical methods such as frequency distribution and measures of dispersion (range, variance and standard deviation) and presented in tables and charts.

In order to determine the effect of time management on employee productivity, correlation and regression tests were carried out and results presented in the next chapter.

3.8 Regression model

This study was interested in evaluating the effect of time management tendencies on employee productivity. To determine this, a linear regression model was formulated for testing. The independent variables are denoted by: X, which in this case are; goal setting, planning behaviors, prioritizing tasks, and scheduling of tasks, and the dependent variable is Y i.e. employee productivity.

The regression equation was presented in this format:

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

Where;

Y is the dependent variable (employee productivity).

β_0 is the regression constant,

$\beta_1, \beta_2, \beta_3$ and β_4 are the coefficients of independent variables

X_1 is Goal setting,

X_2 is Planning behavior,

X_3 is prioritizing tasks,

X_4 is Scheduling tasks

ε is an error term.

3.8.1 Diagnostic tests

This study used regression technique in order to determine the relationship between time management tendencies and employee productivity. However, before running the regression the researcher did a number of diagnostic tests to check for violation of the

assumptions of the classical linear regression. These tests included Linearity, Normality, Multi-collinearity and heteroscedasticity tests.

3.9 Variable Measurements

Variables are those simplified portions of the complex phenomenon that is intended to study. They must always be measurable. The table below shows how study variables are measured.

Table 3.3 – Measurement of variables

Objectives	Independent Variables	Indicators	Measurement scale	Data Analysis	Tools of analysis
To determine the effects of goal setting on employee productivity at Heritage Insurance Company	Goal setting	SMART goals Goal evaluation	Nominal and Scale	Explanatory	Central tendency, dispersion, Correlation and regression
To investigate the effects of planning behavior on employee productivity at Heritage Insurance Company	Planning behaviour	Interruptions Stress	Nominal and Scale	Explanatory	Central tendency, dispersion, Correlation and regression
To establish the effects of scheduling on employee productivity at Heritage Insurance Company	Scheduling tasks	Delegation Autonomy	Nominal and Scale	Explanatory	Central tendency, dispersion, Correlation and regression
To investigate the effects of prioritization on employee productivity at Heritage Insurance Company	Prioritization of tasks	Procrastination Multi-tasking	Nominal and Scale	Explanatory	Central tendency, dispersion, Correlation and regression

Source; (Author, 2021)

3.10 Ethical Considerations

Ethics refers to a system of principles which can critically change previous considerations about choices and actions. Research ethics involves requirements on daily work, the protection of dignity of subjects and the publication of the information in the research Nachmias (2015). In regards to this research all data gathered was purely for academic purposes. It gave ample time to the respondents to generate their feedback and accord privacy to the responses. Data/information used for this research was gathered following consent from the necessary parties and confidentiality treatment on the data was adhered to. All legal requirements, including; data protection, informed consent, and respect to privacy was adhered to as a requirements for ethics in research.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter dealt with data analysis, presentation and the interpretation of findings. Data presented included demographic information and the study sought to determine whether goal setting, planning behaviors, scheduling and prioritization had any effect on employee productivity.

4.2 Analysis of Response Rate

The researcher issued ninety (90) questionnaires for data gathering, however, out of the total questionnaires issued, only 85 (94%) were returned, while 5(6%) were not returned. Therefore, the data analysis is based on the returned instruments, as shown in Table 4.1 below.

Table 4.1– Response rate

Category/variable	Frequency	Percentages (%)
Responded questionnaire	85	94
Non responded questionnaire	5	6
Total	90	100

Source: Survey study (2020)

4.3 Demographic Data

The information captured in this section was meant to establish the length of interaction of the respondents with their work systems and if indeed they had the required knowledge that would assist them in responding to the issues that were to be addressed. The information sought included gender, age of respondents, level of education and duration of service at Heritage Insurance, Kenya.

4.3.1 Gender

According to the study findings, there are more male workers in the company accounting for about 52.9% of the total whereas the female workers account for 47.1%. This therefore indicates that the findings on the effects of time management tendencies on employee productivity captured for both genders in the organization. However, the findings showed that female employees were more time conscious than male employees; it was indicated that females had good time management skills as opposed to their male counterparts. The figure 4.1 below shows the distribution of company employees by gender.

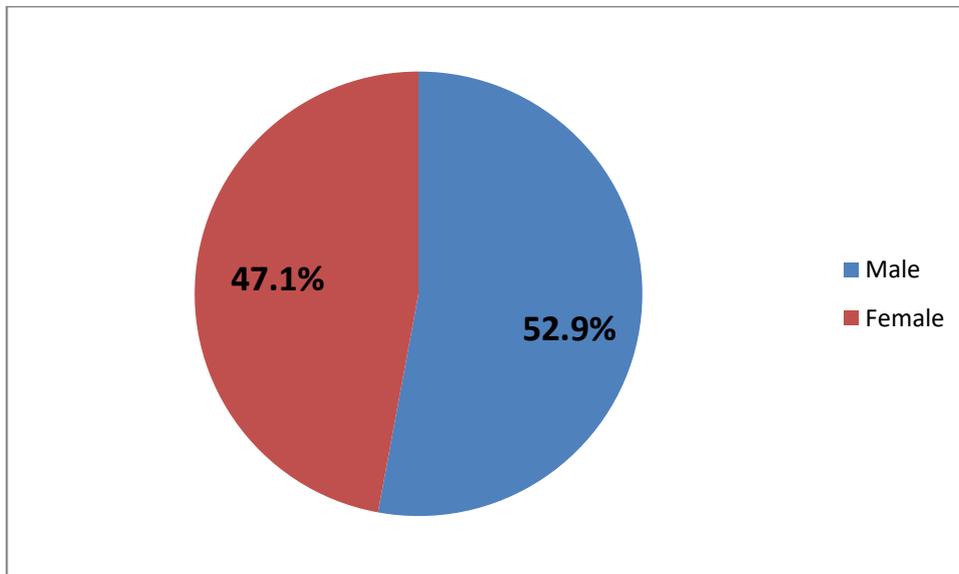


Figure 4.1 – Employees by gender

Source: (Research Data, 2021)

4.3.2 Age

This study sought to determine the age distribution of employees sampled to participate in this study. The findings indicate that a majority of employees, 35(41.2%) are above 40 years, 24(28.2%) of employees are below 30 years whereas those of age ranging between 30-35 years were 12(14.1%) and those of age between 36-40 years were 14(16.5%) as shown in the figure 4.2 below. The findings indicates that majority of the

respondents in this study are mature (over 40 years) and are capable to understand issues relating to time management and its influence on employee productivity. Further research may help in understanding if at all age and subsequent opinions go hand in hand in answering questions in research.

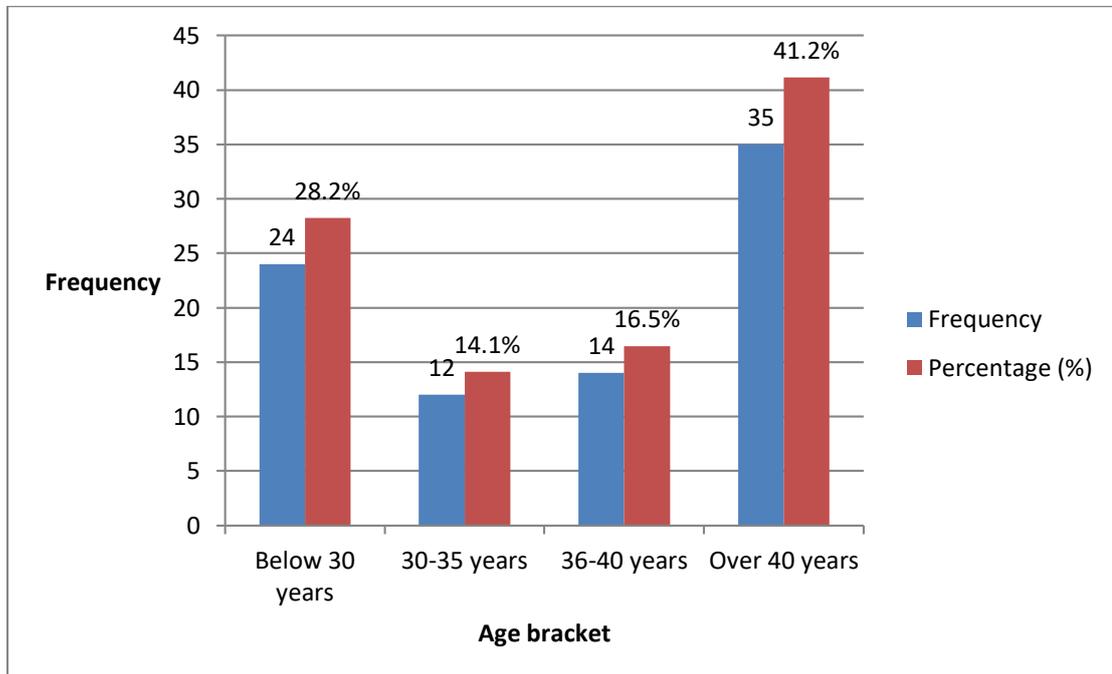


Figure 4.2 - Employees by Age

Source: (Research Data, 2021)

4.3.3 Level of Education

This study sought to establish the highest level of education of respondents involved in this study. The findings showed that most of the employees, about 67.1%, have a bachelor's level education whilst 21.2% of them have a master's level education. A minority of about 11.8% have a college level education. This implied that the employees involved in this study were learned, thus, able to provide vital information for this study. The figure 4.3 below shows the distribution of company employees by their level of education.

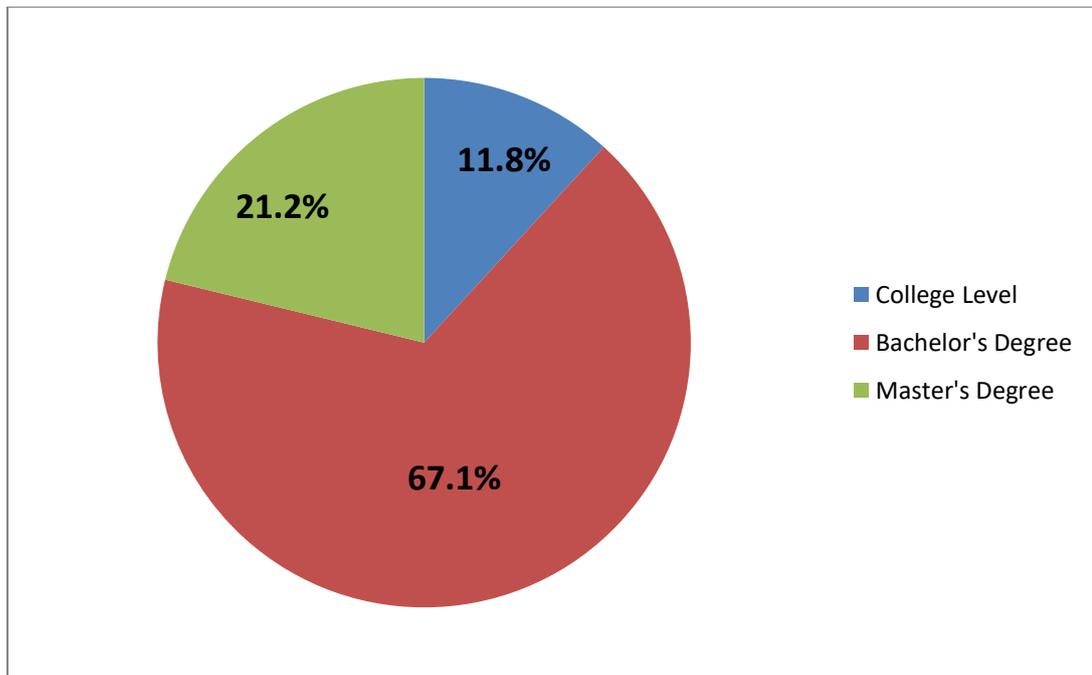


Figure 4.3 - Highest Education Level

Source: (Research Data, 2021)

4.3.4 Duration of service

It was also necessary to establish the number of years that the employees involved in this study have worked for Heritage Insurance Company. The findings represented that a majority of about 30 (35.3%) had worked for a period ranging between 1-10 years, 20(23.5%) had worked for less than a year, while 19(22.4%) had worked for years between 11-15 years. In addition, 13(15.3%) had worked for a period of between 16-20years and 3(3.5%) had worked for over 20 years. With this it would be safe to conclude that a majority of employees (35.3%) had experience of more than 10 years and were therefore capable to answer the questions posed by the researcher as they understood the organization better. The table below shows the distribution of company employees by number of years worked.

Table 4.2 - Company Employees by Number of Years Worked

Duration in years	Frequency	Percentage (%)
Less than 1 year	20	23.5
1-10 years	30	35.3
11-15 years	19	22.4
16-20 years	13	15.3
More than 20 years	3	3.5
Total	85	100.0

Source: (Research Data, 2021)

4.4 Descriptive Statistics

4.4.1 Goal Setting

Goal setting is one way of ensuring an employee achieve set goals at work. It involves aligning employee's work with the company's broader short-term and future goals/objectives. The first objective of this study was to determine the effects of goal setting on employee productivity at Heritage Insurance Company. The findings showed that performance contracts provided to employees have a clear time frame (Mean = 1.9, Std. dev =0.4), and the set goals are SMART (Mean = 2.0, Std. dev =0.7) and the goals set are in line with the performance contracts (Mean = 1.9, Std. dev =0.6).

It was further established that there is regular evaluation of goals to ensures they are achieved (Mean = 2.0, Std. dev =0.6), trainings on setting goals would make a difference on performance (Mean = 2.0, Std. dev =0.9). Also there was an agreement that goal setting helps employees to meet deadlines and targets (Mean = 2.0, Std. dev =0.4) and that there is reward for goal accomplishment (Mean = 1.9, Std. dev =0.5), and that through goal setting, employees have been able to improve their quality of life (Mean = 2.1, Std. dev =0.7), and allow employees to get a clear understanding of the organizations objectives (Mean = 2.0, Std. dev =0.5). Goal setting factors had an overall

mean of 2.0; implying that respondents agreed on all the aspects as shown in table 4.4 below.

Table 4.3 – Goal setting

Goal setting factors	Std.				Sample (N)
	Mean	Dev	Min	Max	
Performance contracts have a clear time frame	1.9	.4	1.0	3.0	85
Goals set are SMART	2.0	.7	1.0	3.0	85
Goals that are set are in line with the performance contracts	1.9	.6	1.0	3.0	85
Regular evaluation of Goals set ensures achievement of what was intended	2.0	.6	1.0	3.0	85
Trainings on setting goals would make a difference on performance.	2.0	.9	1.0	4.0	85
There is autonomy while setting goals at Heritage insurance company ltd	2.4	.8	1.0	4.0	85
In goal setting you are able to meet deadlines and targets.	2.0	.4	1.0	4.0	85
Goals set are able to provide a challenge to put effort in ensuring they are attained	2.3	.6	1.0	3.0	85
There is reward for goal accomplishment	1.9	.5	1.0	4.0	85
Through goal setting you have been able to improve your quality of life	2.1	.7	1.0	3.0	85
Through goal setting you get a clear understanding of the organizations objectives	2.0	.5	1.0	3.0	85
Overall mean	2.0				

Source: (Research Data, 2021)

It is therefore important to note that time management skills have become increasingly important determinants of success for employees in today's organizations. This study focused on time management tendencies and its effects on employees' productivity.

The findings showed that goal setting as a time management factor helps employees to meet deadlines and targets and to improve their quality of work and get a clear understanding of the organizations objectives. This concurs with Chapman & Rupured (2018) who found that clear goal setting is important to developing better time management on a daily basis.

Kelly (2012) established that goal setting is a routine evaluation of individual employee plans that allow employees to perform to their expectations. Also, Shirley (2018) in another study found that better time management can only be achieved through goal setting and prioritization of future work based within the organization. Thus, employees can improve their ability to manage time effectively by examining their attitudes toward time, analyzing time-wasting behaviors, and developing better time management skills. Employees can improve their performance and promotion potential with more effective time utilization.

4.4.2 Planning behavior

Planning entails the process of identifying the goals of an individual employee and the best ways to achieve them. Planning behavior allow employees to plan the best approach and procedures in tackling work. The second objective in this study was to investigate the effects of planning behaviors on employee productivity at Heritage Insurance Company. The findings showed that planning for tasks to employees reduces stress (Mean = 2.1, Std. dev =0.6) and that planning daily office activities ensures orderliness (Mean = 1.9, Std. dev =0.4) and that planning and executing tasks in their order of urgency or importance improves productivity (Mean = 2.3, Std. dev =0.9). More so, it was found that planning and allotment saves wastages on working hours (Mean = 2.1, Std. dev =0.7), and that requests by others (duties delegated to you by colleagues, supervisor etc.) affect the effectiveness /success of your planned tasks

(Mean = 1.7, Std. dev =0.7). It was further agreed that planning ensures realization of targets (Mean = 1.9, Std. dev =0.4), and that daily plans are in line with individual targets (Mean = 2.0, Std. dev =0.5) and there is autonomy when planning for daily tasks (Mean = 2.2, Std. dev =0.7). The overall mean for priority behavior factors was 2.1; meaning respondents were in agreement with all aspects that were asked on planning behavior as shown in table 4.5 below.

Table 4.4 - Planning behavior

Planning behavior factors	Std.				Sample (N)
	Mean	Dev	Min	Max	
Planning for tasks ensures a reduction in stress	2.1	.6	1.0	3.0	85
Planning daily office activities of what to be done in the office ensures orderliness	1.9	.4	1.0	3.0	85
Planning of tasks in their order of urgency or importance improves productivity	2.3	.9	1.0	5.0	85
Planning and allotment saves wastages on working hours.	2.1	.7	1.0	4.0	85
Employees are encouraged to make use of planning tools	2.7	.9	1.0	4.0	85
Requests by others (duties delegated to you by colleagues, supervisor etc.) affect the effectiveness /success of your planned tasks.	1.7	.7	1.0	4.0	85
Planning ensures realization of targets	1.9	.4	1.0	3.0	85
Daily plans are in line with individual targets	2.0	.5	1.0	4.0	85
There is autonomy when planning for daily tasks	2.2	.7	1.0	4.0	85
Overall mean	2.1				

Source: (Research Data, 2021)

Similarly, this study established that planning for tasks by employees reduces stress and ensures orderliness which allows employees to execute tasks in their order of urgency or importance. Specifically, planning behavior ensures realization of targets on daily basis; usually plans are set in line with individual targets; this ensures that employees execute their duties in an efficient and effective manner. This finding is supported by Oden (2016) that planning is very important to employees in an organization; it makes a positive impact on employee performance and contributes to the growth and development in an organization.

Mbiu and Nzulwa (2018) asserts that planning behavior ensure that employees are given responsibilities that are well guided and easy to execute. On the same note, Ikechukwu and Duru (2017) found that workforce planning is significantly associated with employee performance and the general organizational performance. This means that effective workforce planning and planning of specific tasks enhances employee productivity that finally yields better organizational performance.

4.4.3 Scheduling of tasks

A well-planned schedule is necessary for the efficient work delivery by employees. Scheduling tasks allow employees to be assigned responsibilities based on their competencies and to ensure equal distribution of tasks to all employees. The third objective of this study was to establish the effects of scheduling on employee productivity at Heritage Insurance Company. From the findings, there was an agreement that scheduling is necessary to ensure employees remain focused in their work (Mean = 2.0, Std. dev =0.3), and that through delegation, employees are able to concentrate on their scheduled tasks (Mean = 2.0, Std. dev =0.5), and provide clear understanding of the goals of the company (Mean = 2.1, Std. dev =0.5). The findings also emphasized that there is need for employees to make their own decisions in regards

to scheduling tasks for them to excel (Mean = 1.6, Std. dev =0.7), and that they schedule tasks in order of urgency and in order of importance (Mean = 1.9, Std. dev =0.6), and that through scheduling employees are able to continually evaluate on tasks to monitor on progress (Mean = 2.0, Std. dev =0.7). Similarly, the overall mean for scheduling tasks factors was 1.9; meaning respondents were in agreement with all aspects that were asked on task scheduling as show in table below.

Table 4.5 – Scheduling tasks

Scheduling tasks factors	Std.				Sample (N)
	Mean	Dev	Min	Max	
Scheduling is necessary in order to remain focused on your work.	2.0	.3	1.0	3.0	85
In delegating you are able to concentrate on your scheduled tasks.	2.0	.5	1.0	4.0	85
Employees have a clear understanding of the goals of Heritage Insurance Company Limited.	2.1	.5	1.0	3.0	85
There is need for employees to make their own decisions in regards to scheduling tasks for them to excel.	1.6	.7	1.0	4.0	85
You schedule tasks in order of urgency	1.9	.5	1.0	3.0	85
You schedule tasks in order of importance	1.9	.6	1.0	3.0	85
You make use of scheduling tools to undertake your duties	2.1	.7	1.0	4.0	85
You are able to continually evaluate on tasks to monitor on progress	2.0	.7	1.0	4.0	85
Overall mean	1.9				

Source: (Research Data, 2021)

The findings in this study also found that scheduling task ensures that employees remained focused in their work and that employees are able to concentrate on scheduled tasks, thus, working towards achievement of the laid goals and objectives. Also, it was

established that scheduling allows employees to continually evaluate on tasks to monitor on progress of their work. These findings concurred with Dodd & Sundheim (2015) that we should delegate duties so as to focus on our areas of expertise but warn that a degree of autonomy should be given so that that there is learning and accountability for task accomplishment.

4.4.4 Prioritizing tasks

Task prioritization is the ability to arrange assigned responsibilities in order of importance. It involves a variety of abilities such as; the creation of an initial agenda; initiation and monitoring of tasks; allocating resources in order of priority and interrupting low-priority tasks when urgent tasks arise. The fourth objective of this study was to investigate the effects of prioritization of tasks on employee productivity at Heritage Insurance Company. The findings showed that prioritized tasks are usually aligned to the organizations goals (Mean = 2.0, Std. dev =0.4), and that there is good motivation of staff (Mean = 2.0, Std. dev =0.7), and prioritization of tasks allow staff to have extra time to handle other tasks (Mean = 2.0, Std. dev =0.6), and allow staff to have ability to direct their careers (Mean = 2.2, Std. dev =0.9).

Also, it was established that regular prioritizing of tasks allows staff to meet targets and ensure they meet customer expectations (Mean = 1.9, Std. dev =0.3), and allow regular monitoring of the progress (Mean = 2.0, Std. dev =0.3). However, there was uncertainty on the fact that multi-tasking is an essential technique in ensuring execution of prioritized tasks (Mean = 2.8, Std. dev =0.5), and that requests (duties delegated to by colleagues, supervisor) get employees closer to their priorities (Mean = 3.4, Std. dev =0.7) and if employees procrastinate on prioritized tasks (Mean = 2.8, Std. dev =1.1). The overall mean for prioritization factors was 2.3; meaning respondents were in

agreement with all aspects that were asked on task prioritization as shown in table below.

Table 4.6 - Prioritization

Prioritizing tasks factors	Std.				Sample (N)
	Mean	Dev	Min	Max	
My prioritized tasks are aligned to the organizations goals.	2.0	.4	1.0	3.0	85
Multi-tasking is an essential technique in ensuring execution of prioritized tasks.	2.8	.5	1.0	3.0	85
Heritage Insurance adequately motivates you in your work	2.0	.7	1.0	4.0	85
Requests (duties delegated to you by colleagues, supervisor etc.) get you closer to your priorities.	3.4	.7	2.0	5.0	85
In prioritizing you get extra time to handle other tasks	2.0	.6	1.0	4.0	85
In prioritizing you are in charge of directing your career to where you want to go.	2.2	.9	1.0	4.0	85
Regular prioritizing of tasks allows you to meet targets	1.9	.3	1.0	2.0	85
You prioritize your tasks to ensure you meet customer expectations	1.9	.3	1.0	3.0	85
Regular evaluation of prioritized tasks is ensured to monitor on progress	2.0	.3	1.0	3.0	85
You procrastinate on prioritized tasks(postpone)	2.8	1.1	1.0	5.0	85
Overall mean	2.3				

Source: (Research Data, 2021)

Thoughtful prioritization typically involves creating an agenda, evaluating tasks, and allocating time and work to bring the most value in a short amount of time. By implementing prioritization strategies, employees are able to utilize their time in ensuring better performance is achieved. According to Golden (2013) prioritization

helps to reduce the chronic pressures imposed on workers by time and role conflicts that arise when work and non-work responsibilities overlap in the same block of time.

Covey, (2014) reiterated that work prioritization and schedules are being implemented by organizations in certain sectors as either or both a prized employee benefit to promote employee retention and as a device to curb forms of employee withdrawal, such as absenteeism, tardiness, quits and on-the job leisure. Thus, scheduling has become an ever more important tool for improving individual, organizational and national productivity, including indirectly by attempting to curb various employee misbehaviors.

4.5 Employee productivity

Employee productivity is the amount of work (or output) produced by an employee in a specific period of time. This can be achieved through; quality of work, ability to meet targets/goals and measuring the numbers of tasks that an individual employee accomplishes.

This study sought to determine the state of employee productivity at Heritage Insurance Company. The findings showed that employees have a clear understanding of their individual targets (Mean = 1.8, Std. dev =0.6), and that employee turnover has relatively reduced over time (Mean = 2.2, Std. dev =0.8), also there is an agreement that customer satisfaction has improved over time and employees are able to identify and give priority to urgent tasks (Mean = 2.0, Std. dev =0.6). It was also found that employee quality of work has recently improved overtime and employee are able to deliver within the set deadlines (Mean = 2.2, Std. dev =0.6). Employees are allowed to give suggestions on how to improve service delivery (Mean = 2.0, Std. dev =0.5) and that employees are regularly trained on new emerging technology (Mean = 1.8, Std. dev =0.5). The overall

mean for status of employee productivity was 2.0; meaning respondents were in agreement with all aspects that were asked about employee productivity as elaborated in table 4.8 below.

Table 4.7–Status of employee productivity

Status of employee productivity	Std.				Sample (N)
	Mean	Dev	Min	Max	
Employees have a clear understanding of their individual targets	1.8	.6	1.0	3.0	85
Employee turnover has relatively reduced over time	2.2	.8	1.0	4.0	85
Customer satisfaction has improved over time	2.0	.6	1.0	3.0	85
Employees are able to identify and give priority to urgent tasks	2.0	.5	1.0	3.0	85
Employee quality of work has improved overtime	2.2	.6	1.0	3.0	85
Employee are able to deliver within the set deadlines	2.2	.7	1.0	4.0	85
Employees give suggestions on improving service delivery	2.0	.5	1.0	3.0	85
Employees are regularly trained on new emerging technology	1.8	.5	1.0	3.0	85
Overall mean	2.0				

Source: (Research Data, 2021)

4.6 Relationship between Time management tendencies and Employee Productivity

This was achieved through correlation test. The findings showed that there was strong positive significant relationship between goal setting, planning behavior, scheduling and employee productivity, as is indicated by the following parameters (Pearson's $r=0.698$, $p<0.000$), (Pearson's $r=0.642$, $p<0.000$) and (Pearson's $r=0.595$, $p<0.000$) respectively. More so, it was found that there was moderate positive significant relationship between prioritization and employee productivity (Pearson's $r=0.447$, $p<0.000$). This implied that all time management factors adopted in this study had a positive relationship with employee productivity, meaning that these factors influence employee productivity as presented in table 4.9 below.

Table 4.8 – Correlation matrix

		Goal setting	Planning behavior	Scheduling tasks	Prioritizing tasks	Employee productivity
Goal setting	Pearson	1				
	Correlation					
	Sig. (2-tailed)					
	N	85				
Planning behavior	Pearson	.710	1			
	Correlation					
	Sig. (2-tailed)	.000				
	N	85	85			
Scheduling tasks	Pearson	.447	.444	1		
	Correlation					
	Sig. (2-tailed)	.000	.000			
	N	85	85	85		
Prioritizing tasks	Pearson	.447	.568	.362	1	
	Correlation					
	Sig. (2-tailed)	.000	.000	.001		
	N	85	85	85	85	85
Employee productivity	Pearson	.698	.642	.595	.447	1
	Correlation					
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	85	85	85	85	85

Source: (Research Data, 2021)

4.7 Diagnostic Results

4.7.1 Linearity test

In order to make valid inferences from a regression test, the residuals of the regression should follow a normal distribution. The residuals are simply the error terms, or the differences between the observed value of the dependent variable and the predicted value. Through correlation the strength of the linear relationship was established, as shown below. Residuals are normally distributed because it has shown a diagonal normality line on the plot.

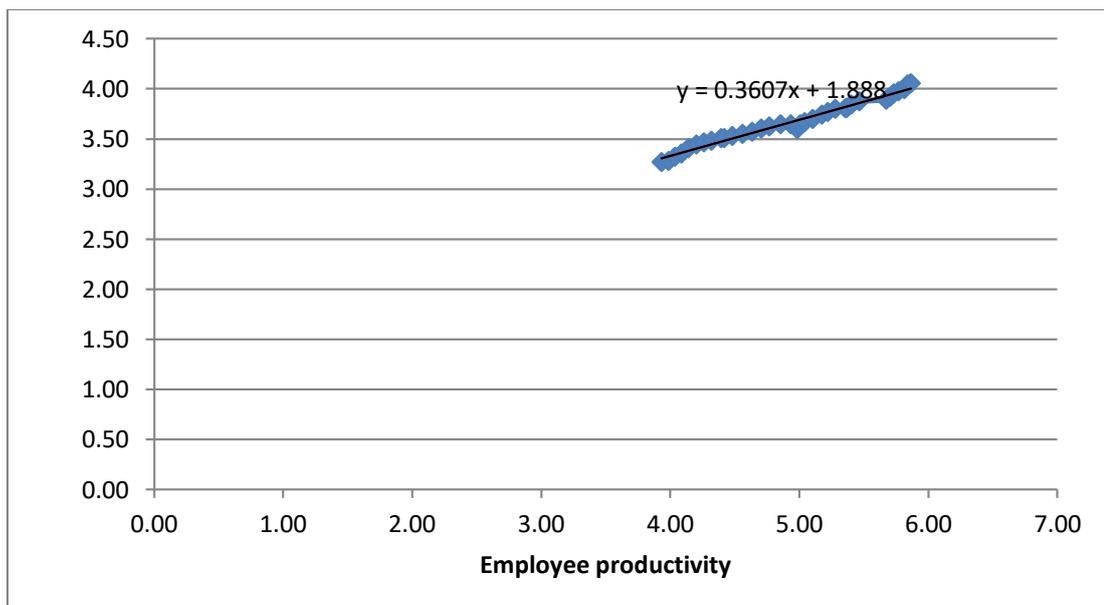


Figure 4.4 – Linearity test

Source: Field data (2021)

4.7.2 Normality test

Normality test was carried out and the results showed the p-values for all the variables were greater than 0.05 indicating that there is no problem of normality as all the p-value >0.05 (5%).

4.7.3 Multicollinearity test

One of the assumptions of the classic linear regression is the assumption of multicollinearity. Multicollinearity means the existence of a perfect or exact linear relationship among some or all predictor variables of a regression model. Multicollinearity leads to coefficients that cannot be estimated with great precision or accuracy. The multicollinearity results in this study showed that all VIF values were less than 10, signifying that there is no multicollinearity between the variables as shown in figure 4.10 below.

Table 4.9 - Multicollinearity test

Variable	VIF
Goal setting	6.02
Planning behavior	8.12
Scheduling	4.32
Prioritization	7.45

Source: Field data (2021)

4.7.4 Heteroscedasticity test

One of the key assumptions of linear regression is that the residuals are distributed with equal variance at each level of the predictor variable. This assumption is known as homoscedasticity. When this assumption is violated, it indicates that heteroscedasticity is present in the residuals. When this occurs, the results of the

regression become unreliable. Based on the scatter-plot output below, it appears that the spots are diffused and do not form a clear specific pattern. So it can be concluded that the regression model does not occur heteroscedasticity problem.

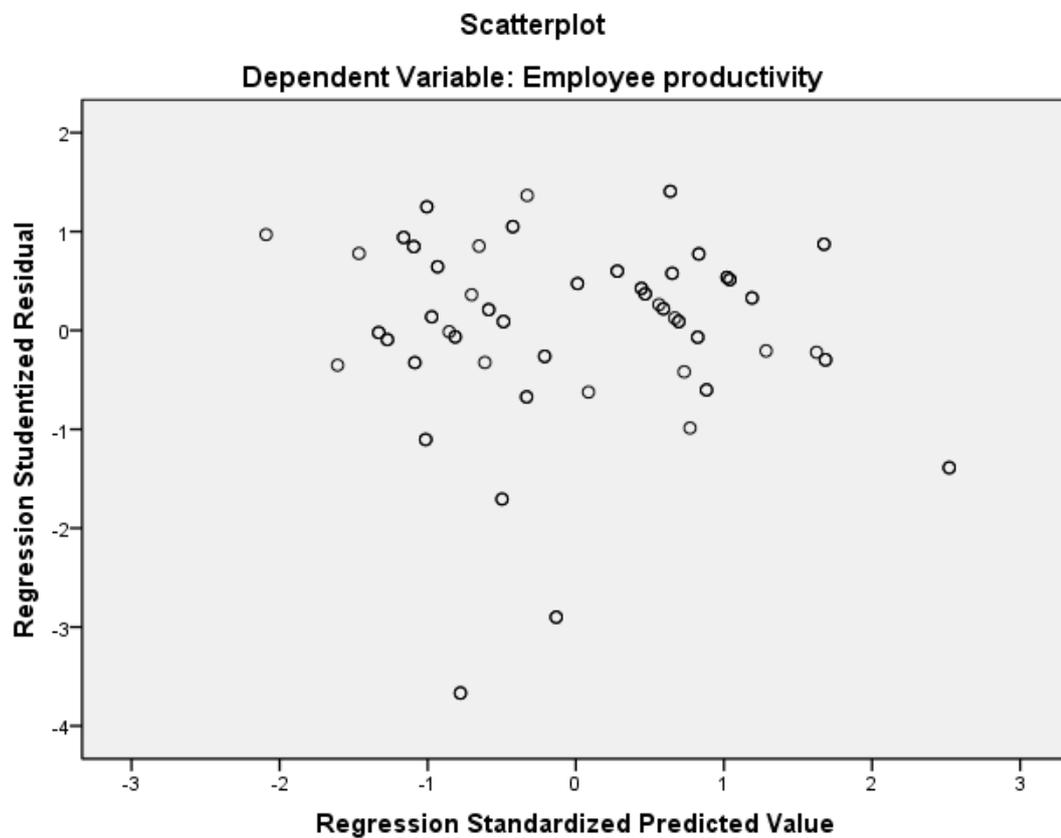


Figure 4.5 – Heteroscedasticity test

Source: Field data (2021)

4.8 Regression analysis and Hypothesis testing

4.8.1 Regression test

To assess the effect of time management on employee productivity, regression test was carried out. The regression results showed $R^2 = 0.610$, which means that the predictor variables; goal setting, planning behavior, scheduling tasks and prioritization explains 61.0% of the variability of the dependent variable, employee productivity. (See table 4.11 below).

Table 4.10 – Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781	.610	.591	.12599

a. Predictors: (Constant), Prioritizing tasks, Scheduling tasks, Goal setting, Planning behavior

Additionally, the regression model is statistically significant, $F = 31.318$, $p = .0000$.

This indicates that the model applied can statistically significantly predict the dependent variable, employee productivity as shown in table 4.12 below.

Table 4.11 –ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.988	4	.497	31.318	.000 ^a
	Residual	1.270	80	.016		
	Total	3.258	84			

a. Predictors: (Constant), Prioritizing tasks, Scheduling tasks, Goal setting, Planning behavior

b. Dependent Variable: Employee productivity

Again, standardized coefficients indicated how much the dependent variable varies with an independent variable, when all other independent variables are held constant. From the results below, the change in goal setting results in 0.401 units increase in employee productivity, more so a significance of $0.000 < 0.05$ was observed indicating that Goal setting predicted for employee productivity ; a unit change in planning behavior results in 0.192 unit increase in employee productivity, with a significance of $0.082 > 0.05$ was observed indicating that planning did not predict for employee productivity, further a unit change in scheduling results in 0.314 unit increase in employee productivity and a significance of $0.000 < 0.05$, indicating that scheduling predicted for employee productivity and finally a unit change in prioritization results in 0.044 unit increase in employee productivity and a significance of $0.606 > 0.05$ was observed indicating that prioritizing did not predict for employee productivity(interpretation is based on

standardized coefficients and Significance). This indicates that there is a positive relationship between time management tendencies and employee productivity, more so, it was noted that goal setting and scheduling tasks were statistically significant to the prediction, p values <0.05 . On the other hand, planning behavior and prioritization were not statistically significant to the prediction (p values >0.05).

Table 4.12 - Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.995	.473		-2.104	.039
	Goal setting	.485	.123	.401	3.956	.000
	Planning behavior	.236	.134	.192	1.762	.082
	Scheduling tasks	.463	.118	.314	3.909	.000
	Prioritizing tasks	.091	.177	.044	.517	.606

a. Dependent Variable: Employee productivity

To substitute, the equation is as follows;

$$Y = -995 + 0.401X_1 + 0.192X_2 + 0.314X_3 + 0.044X_4 + \varepsilon$$

4.9 Hypotheses Testing

As stated earlier, H_1 stated that goal setting has no significant effect on employee productivity; the findings showed $\beta = 0.401$, $p = 0.000 < 0.05$, thus concluded that goal setting predicts for employee productivity and therefore led to rejecting the null hypothesis. Similarly, H_2 stated that planning behavior has no significant effect on employee productivity; the findings showed $\beta = 0.192$, $p = 0.082 > 0.05$ and therefore concluded that planning behavior does not predict for employee productivity, which led to accepting the null hypothesis. H_3 stated that scheduling has no significant effect on employee productivity; the findings showed $\beta = 0.314$, $p = 0.000 < 0.05$, and thus proved that scheduling predicts for employee productivity and therefore led to rejecting the

null hypothesis. Lastly, H_4 stated that prioritization has no significant effect on employee productivity; the findings showed $\beta=0.044$, $p=0.606>0.05$ and implies that prioritizing does not predict for employee productivity, which led to accepting the null hypothesis.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter presents the summary of findings, conclusions and recommendations. It is distributed into five sections; the first segment presents the summary of findings, the second section presents conclusions of the study, the third section presents recommendations of the study, the fourth section highlights the limitations of the study while the fifth section suggests areas for further research.

5.2 Summary of Findings

This section focused on the summary of the findings generated from the data analysis. The summary was undertaken in line with the objectives of the study. This was done in comparison to what scholars have noted in the Literature review as well as borrowing from some of the theories in this study.

5.2.1 Goal Setting and Employee Productivity

The first objective of this study was to determine the effects of goal setting on employee productivity at Heritage Insurance Company. From the hypothesis testing, it was established that goal setting predicts for employee productivity and that by using performance contracts employees are given a clear time frame to deliver their work. Similarly that set goals are SMART and are in line with the performance contracts. The findings further established that there is regular evaluation of set goals to ensure they are achieved within the stipulated time. More so, employee trainings on setting goals would make a difference on performance and that goal setting helps employees to meet deadlines and targets; and that employees are rewarded for goal accomplishment. Again, it was found that goal setting allows employees to improve their quality of life and get a clear understanding of the organizations objectives.

5.2.2 Planning Behaviors and Employee Productivity

The second objective in this study was to investigate the effects of planning behaviors on employee productivity at Heritage Insurance Company. From hypothesis testing, it was concluded that planning behavior did not predict for employee productivity. The findings showed that planning for tasks by employees reduces stress and that planning daily office activities ensures orderliness and allow employees execute tasks in their order of urgency or importance. More so, it was found that planning and allotment saves wastage on working hours and that requests by others (duties delegated to you by colleagues, supervisor etc.) affect the effectiveness /success of the planned tasks of individual employees. It was further agreed that planning ensures realization of targets and that daily plans are set in line with individual targets.

5.2.3 Scheduling and Employee Productivity

The third objective of this study was to establish the effects of scheduling on employee productivity at Heritage Insurance Company. From hypothesis testing, the results proved that scheduling predicts for employee productivity. The findings indicated that there was an agreement that scheduling is necessary to ensure employees remained focused on their work and that through delegation; employees are able to concentrate on their scheduled tasks and have a clear understanding of the goals of the company. The findings also emphasized that there is need for employees to make their own decisions in regards to scheduling tasks for them to excel and they are able to schedule tasks in order of urgency and importance. Through scheduling employees are able to continually evaluate on tasks to monitor progress of their work.

5.2.4 Prioritization and Employee Productivity

The fourth objective of this study was to investigate the effects of prioritization of tasks on employee productivity at Heritage Insurance Company. From the hypothesis testing,

results showed that prioritizing did not predict for employee productivity. Findings showed that prioritized tasks are usually aligned to the organizations goals and are a good motivation to staff. Prioritization of tasks allows staff to have extra time to handle other tasks and consequently allows staff to have the ability to direct their careers. Also, it was established that regular prioritizing of tasks allows staff to meet targets and ensured they met customer expectations. Consequently they regularly evaluate and monitor the progress of prioritized tasks. However, there was uncertainty on whether multi-tasking was an essential technique in ensuring execution of prioritized tasks and if requests (duties delegated to by colleagues, supervisor) get employees closer to their priorities.

5.2.5 Effect of time management tendencies on Employee productivity

This was achieved through correlation and regression test. The findings showed that there was strong positive significant relationship between time management indicators (i.e. goal setting, planning behavior, scheduling, and prioritization of tasks) and employee productivity. Regression test showed $R^2 = 0.610$, which means that the predictor variables; goal setting, planning behavior, scheduling tasks and prioritization explains 61.0% of the variability of the dependent variable; employee productivity. Additionally, the regression model was found to be statistically significant, $F = 31.318$, $p = .0000$. This implies that the model applied can statistically predict the dependent variable, which is employee productivity; and therefore, time management is found to be a valid factor that determines employee productivity. These findings have similar view with those of Ezine (2018) that time management helps identify needs and wants in terms of their importance and matches them with time and other resources. Ezine also emphasized that time management brings about orderliness and enables one to be more productive and fulfilled. In a different study Claessens *et al.*, (2017)

reiterated that time management is a method for managers to increase work performance effectiveness.

5.3 Conclusions

Based on the findings it was concluded that: Goal setting had a significant effect on employee productivity, with this in mind there was need for management to emphasize on setting SMART goals and ensure training sessions reiterated this. It was further concluded that employees be given a degree of autonomy which in essence is self-management to frequently evaluate on goals to ensure continued success on the same. Another conclusion made was in making sure the performance contracts were in line with the company objectives and regularly communicating this to ensure it was part of the company's culture in emphasizing this.

From the findings it was concluded that there was a positive effect of Scheduling on employee productivity. It was concluded that since delegation was a helpful tool that helped concentrate on scheduled tasks it needed to be carried out effectively. This meant that in delegating one was to observe from a distance while giving feedback. It was further concluded that with the freedom to schedule there was need for employees to understand on what to prioritize based on the performance contracts and with the necessary knowledge on what constituted important or urgent tasks.

On effects of prioritizing on employee productivity it was concluded that employees were in agreement that multi-tasking was an essential technique in ensuring execution of tasks. Based on Scholarly reviews it was highly discouraged and only advised to multi-task on less important tasks if it at all. It was further concluded that employees lacked information on how requests by others affected their productivity. According to

Steven Covey's time management grid, he advises on learning to say no and in focusing on the grids that added most value and ignoring those that did not.

On procrastination employees were in agreement to procrastinating on tasks, based on scholarly work it was concluded that it should be avoided all together as it was not productive at all. Brian Tracy for example on 'eating that frog' advised that procrastination was a time waster and advised to start with the hardest task first.

Conclusions on effects of planning on employee productivity were that planning behaviors positively affected stress reduction which implied there was a need for employees and management to understand and identify the causes of stress. Further efforts should be made in addressing those stressors through counseling and other platforms. It was further concluded that it was necessary to address the issue of requests by others as it affected on the success of planned tasks.

5.4 Recommendations

In order to improve employee productivity the study recommends the following:

5.4.1 Practice and Management

Employees need to use scheduling and goal setting in the execution of their duties; moreover employees need to be given autonomy to set goals and schedule tasks towards the achievement of their goals. Trainings should emphasize on setting goals that are specific and challenging while meeting the SMART aspect. To fully actualize goal setting and scheduling, management needs to ensure there is clarity of goals and regularly emphasize on the company's mission, vision and core values. To do this management should lead from the front by fostering a culture where this is frequently communicated through mentorship and coaching sessions. Similarly, there is need to

create a time-conscious organization that is more time efficient and effective in service delivery.

To effectively schedule and set goals, management should maintain clear lines of communication ensuring feedback and support to employees to effectively evaluate on set goals successfully. Employees should also be trained on scheduling and goal setting habits and in holding themselves accountable in execution of tasks, understanding the difference between urgency and importance would help realize this. Delegation needs to be utilized as an effective tool to getting things done it should be done based on the employee's ability and competency. Moreover for effective delegation scholarly work advises that a degree of autonomy be allowed while observing from a distance to check on progress and offer feedback.

5.4.2 Policy implication

Insurance Regulatory Authority (IRA) should improve on policies and operating framework to ensure insurance companies implement policies that ensure their employee improve on time management tendencies and employee productivity. To exercise autonomy while scheduling and setting goals by employees, insurance companies should formulate and implement HR policies that reinforce on employee self-management, time consciousness and accountability to work. Job descriptions should also be tailored to incorporate this aspect as with the ability to work independently with minimal supervision emphasizing on these time management aspects.

5.4.3 Implication to theory

This study adds on the existing empirical studies on the extent to which time management tendencies influence on employee productivity. This study contributes to academic knowledge in several ways by providing evidence pointing towards

significance of time management tendencies, and its theoretical implications on employee productivity. This study confirmed various theoretical contributions and advances support for the relationships hypothesized. The results strengthen literature by confirming the postulations of the theories adopted in this study.

5.5 Limitation of the Study

The researcher encountered some limitations while conducting the research. To begin with some respondents were busy with tight schedules thus, making it difficult for the researcher to get the questionnaires filled on time and as a result few questionnaires were not returned. However, the researcher made several visits and communicated through e-mail to contact persons to get a report on progress.

Secondly, the respondents were reluctant in sharing information touching their work performance which they viewed as confidential. The researcher however reassured the respondents that information obtained from them was only for the purposes of the study. The researcher also obtained a letter from the university and NACOSTI as evidence that the data collected was purely for academic purposes.

5.6 Suggestions for Further Research

This study focused on the assessment of the effect of time management tendencies on employee productivity in insurance companies in Kenya, focusing on Heritage Insurance Company. A comparative study is recommended in future to ascertain the findings from the current study to establish if planning and prioritizing might generate different findings. Similarly, the researcher suggests that the same study be carried out in public institutions to determine the effect of time management tendencies on employee productivity in public sector organizations.

REFERENCES

- Abbas, Q. and Yaqoob, S. (2019) Effect of leadership development on employee performance in Pakistan. *Pakistan Economic and Social Review*, 47(1), 269-292.
- Adebisi, J.F (2012) Time Management Practices and its Effect on Business Performance. *Canadian Social Sciences*, 7(2), 19-32.
- Adejojo A. (2012) Effective time management for high performance in an organization. *Journal of education*. 1(2), 312-321.
- Ajzen, I. (2013). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50, 179-211.
- Alay, S., and Koçak, S. (2012). Validity and reliability of time management questionnaire. *Hacettepe Üniversitesi EĞİTİM Fakültesi*, 22, 9–13.
- Aniwura, D. (2011). *Time management strategy for improving performance*. Unpublished Master's Thesis, Ladoke Akintola University, Ogbomoso, Oyo State.
- Armstrong, M. (2011), *A handbook of human resource Management practice*, (13thEd.). Noida: Gopsons Papers Ltd.
- Ayegh, K. (2015). *Procrastination, deadlines, and performance: Self-control by recommitment*. *Psychological Science*, 13(3), 219-224.
- Barling, J., Kelloway, E. K., & Cheung, D. (2016). Time management and achievement, *Bulletin*, 127(3), 376–407.
- Bernardin, H. J. (2017). *Human Resource Management. An Experiential Approach*. Tata McGraw Hill.
- Britton, B. K. and Glynn, S.M. (2016), Effects of time-management practices on college grades. *Journal of Educational Psychology*, 83, 405-410.
- Chanie M. G., Amsalu E. T. and Ewunetie G. E. (2020) Assessment of time management practice and associated factors among primary hospitals employees in north Gondar, northwest Ethiopia. *PLoS ONE* 15(1): e0227989. <https://doi.org/10.1371/journal.pone.0227989>
- Chapman, S. and Rupured, M. (2018). *Time Management: 10 Strategies for Better Time Management*. London: Sage Publications.
- Chen N., Rau P. and Suriyalaksh P. (2017) How Thai and Chinese Young Adults Manage Time?, *Journal of Psychology*. 8(05):717-723.
- Claessens, B. J. C. (2014). Perceived control of time: time management and personal effectiveness at work Eindhoven: Technische Universiteit Eindhoven DOI: 10.6100/IR582438
- Claessens, B. J. C., Eerde, W. van, Rutte, C. G., & Roe, R. A. (2017). A review of the time management literature. *Personnel Review*, 36(2), 255–276.

- Cook, M. (2019). *Streetwise Time Management*. Avon, MA: Adams Media Corporation.
- Cooper, D.R., & Schindler, P.S. (2013). *Business research methods* (11th Ed.). New York: McGraw-Hill/Irwin.
- Covey, S. R., Merrill, A. R., and Merrill, R. R. (2014). *First Things First: To Live, to Love, to Learn, to Leave a Legacy*. New York: Simon & Schuster.
- Cox, B. G. (2010). *Research Methods. Encyclopedia of Survey Research Methods*. New York: Simon & Schuster.
- Cross O. D. and Jiya N. S. (2020) Effective Time management on Employee performance of Northern Nigeria, Noodle Company Ltd. *International Journal of Research, Science and Management*, 7(1), 72-82.
- Crutsinger, C. (2014). *Thinking smarter: Skills for academic success*. Carrollton, TX: Brainworks, Inc.
- Dean, C. (2012). *Stress and Work Performance: HR Future*. London: Sage Publications.
- Dodd, P. and Sundheim, D. (2015). *The 25 Best Time Management Tools and Techniques: How to Get More Done Without Driving Yourself Crazy*. Ann Arbor, MI: Peak Performance Press, Inc.
- Donaldson F. (2011) Preventing stress in organizations. *Journal of Applied Psychology*, 5, 67-79.
- Eilam, B. and Aharon, I. (2013). Students' planning in the process of self-regulated learning. *Contemporary Educational Psychology*, 28, 304-334.
- Forsyth, P. (2010) *Successful Time Management*, Kogan Page. United Kingdom.
- Gardner, D. G., Van Dyne, L., and Pierce, J. L. (2014) The effects of pay level on organization based self-esteem and performance: A field study. *Journal of Occupational and Organizational Psychology*, 77: 307-322.
- Green, P., & Skinner, D. (2015). Does time management training work? An evaluation. *International Journal of Training and Development*, 9, 124-139.
- Hankin A. (2014) Time management training: Effective on Time behaviors, Attitudes & Job performance, *The Journal of Psychology*, 130(3), 229-236.
- Hasun, F. M. and Makhbul Z.M. (2015). An overview of workplace environment and selected demographic factors towards individual's health and performance enhancement. *Synergizing OSH for Business Competitive*, 45-53.
- Heller, R., and Hindle, T. (2018). *Essential manager's manual*, (1st ed.). London: Dorling Kindersley.
- Hill, C., Jones, G., and Schilling, M. (2014). *Strategic management: theory: an integrated approach*. Cengage Learning.

- Huang, X. and Zhan, Z. (2011).The compiling of adolescence time management disposition inventory. *Act a Psychological Sinic*, 33(4), 338-343.
- Janicik, G. A., and Bartel, C. A. (2013).Talking about time: Effects of temporal planning and time awareness norms on group coordination and performance. *Group Dynamics: Theory, Research, and Practice*, 7(2): 122.
- Judge, T.A., Thoresen, C.J., Bono J.E., and Patton, G.K. (2011), The Job Satisfaction–job
- Kaufman L. (2011) Time congruity in the organization: a proposed quality of life framework, *Journal of business & psychology*, 6 (79) 106-121.
- Kelly, W. E. (2012). No time to worry: the relationship between worry, time structure, and time management. *Personality and Individual Differences*, 35, 1119-1126.
- Kenya National Bureau of Statistics (2019). *Economic Survey*. Government printers: Nairobi, Kenya.
- Khaled E. A. (2016) The management’s Effect of Efficiency of Employees Performance: A Case of National Oil Corporation, *International Journal of Engineering, Business and Enterprise Applications*, 14(1), 07-11.
- Kohn, L.M (2010) Time Management Tips. *American Bar Association*.22 (3), 30-31
- Kothari, C. R. (2013). *Research Methodology: Methods and Techniques*. (5th ed.), New Delhi: New Age International Ltd.
- Lake, S. (2010). Low Cost Strategies for Employee Retention: Compensation and Benefits Review. 32(4), 65-72.
- Lakein, A. (2012). *How to Get Control of Your Time and Your Life*. New York: Signet.
- Locke, E. A., & Latham, G. P. (2013). New developments in goal setting and task performance. New York, NY: Routledge.
- Locke, E. A., & Latham, G. P. (2016).*A theory of goal setting and task performance*. Englewood Cliffs, NJ: Prentice Hall.
- Macan, T. H. (2014). Time management: Test of a process model. *Journal of Applied Psychology*, 7(9), 381-391.
- Macan, T. H. (2016). Time-management training: Effects on time behaviors, attitudes, and job performance. *The Journal of Psychology*, 130, 229-236.
- MacKenzie, A. (2016). *The Time Trap*, (3rd ed.), New York: American Management Association.
- Maganga, T. (2014) Time management: Test of a process model, *Journal of Applied Psychology*, 7(9), 381-391
- Malhotra, A. and Dash, S. (2013). *Marketing Research-an applied orientation*, (6thed.). Dorling Kindersley (India) Ltd., Licensees of Pierson Education in South Asia.

- Mathis, R.L. and Jackson, J.H. (2014). *Human Resource Management*. Ohio: South Western Collage Publishing.
- Molloy, J. T. (2017). *How to work the competition into the ground & have fun doing it*. New York, NY: Warner Books, Inc.
- Morgenstern J. (2014) *Organizing from the inside out: the foolproof system for organizing your home, your office, and your life*, (2nd ed.), New York: Henry Holt.
- Motowildo, S., Borman, W., and Schmit, M. (2017). A theory of individual differences in task and contextual performance. *Human performance*, 10(2), 71–83.
- Mugenda, O., and Mugenda, A. (2013). *Research methods: Quantitative and qualitative approaches*. (3rd ed.), Nairobi: Act press.
- Nachmias, D. (2015) *Research Methods in the Social Sciences*. (8th ed.), Arnold, London.
- Nerrisa H. and Pfano P. (2020) Effective time management for High performance in Organizations, *Journal of Nigerian Institute of Management*, 44(3), 21-26.
- Neuman, W. L. (2014). *Social Research Methods: Qualitative and Quantitative Approaches*. Boston: Allyn and Bacon Publishers.
- Njagi, L., and Malel, J. (2012) Time management and job performance in selected parastatals in Kenya. *Australian Journal of Business and Management Research*, 2(5), 19-29.
- Nzuve, N.M. (2011). *Elements of organizational behavior*. Nairobi University Press. Nairobi, Kenya.
- Odemba, J. (2013). Factors affecting uptake of life insurance in Kenya. Unpublished MBA project. University of Nairobi, Nairobi, Kenya.
- Odumeru J. A. (2013) Effective time management. *Singaporean Journal of business economics, and management studies*. 2(1), 111-119.
- Ojokuku, R. M. and Obasan, K. A. (2011). Time management and organizational performance: A causal analysis. *Pakistan Journal of Business and Economic Review*, 2(1), 59-76.
- Ouma T. A. (2017) *The Role of Time management strategies on Organizational Performance: Case study of Kenya Red Cross, Kisii County*, Unpublished Thesis, Kisii University, Kenya.
- Peeters, M.A. and Rutte, C.G. (2015), Time Management Behavior as a Moderator for the Job Demand-Control Interaction, *Journal of Occupational Health Psychology*, 10 (1), 64–75.
- Poscente, V. (2018). *The age of speed*. Austin, TX: Bard Press Publications.
- Qteat M. M, and Sayej D. S. (2014) Factors affecting time management and nurses' performance. *Journal of Education and Practice*. 5(3), 212-220.

- Rau T., Goh A., Terry J. and Garhammer, M. (2011). Pace of Life and Enjoyment of life. *Journal of Happiness Studies*, 3, 217–256.
- Sharma, M. S., & Sharma, M. V. (2014). Employee Engagement to Enhance Productivity in Current Scenario. *International Journal of Commerce, Business and Management*, 3(4), 595-604.
- Theresa J.O. (2016) Effective Time management for High performance in Organizations, *Journal of Nigerian Institute of Management*, 44(3), 21-26.
- Van Scotter, J., Motowidlo, S., and Cross, T. (2010). Effects of task performance and contextual performance on systemic rewards. *Psychology, Journal of Applied*, 85(4), 526–535.
- Viswesvaran, C., Ones, D., and Schmidt, F. (2016). Comparative analysis of the reliability of job performance ratings. *Journal of Applied Psychology*, 81(5), 557–574.
- Wright, A. (2014). *Reward management in context*. CIPD Publishing.
- Zimbardo, P., and Boyd, J. (2018). *The time paradox: The new psychology of time that will change your life*. New York: Free Press.

APPENDICES

Appendix I: Questionnaire

This questionnaire is to collect data for purely academic purposes. The study seeks to find out the **‘EFFECT OF TIME MANAGEMENT TENDENCIES ON EMPLOYEE PRODUCTIVITY AT THE HERITAGE INSURANCE COMPANY LIMITED, KENYA’**. All information will be treated with strict confidence. Do not put any name or identification on this questionnaire.

Answer all questions as indicated by either filling in the blank or ticking the option that applies.

SECTION A: Background of respondents

1. What is your gender?

Male Female

2. What is your age?

Below 30 years 30-35 years

36-40 years Over 40 years

3. What is your highest level of education?

Secondary level College level University level

Bachelor’s Degree Master’s Degree

4. How many years have you worked at Heritage Insurance?

Less than a year 1-10 years 11-15 years 16-20 years

More than 20 years

5. What type of contract are you serving?

Short-term/Part time

Renewable contract

Permanent terms

SECTION B: The extent to which goal setting impacts on employee productivity

6. State your level of agreement to the following statements in regards to Goal setting;
(Please indicate by using 1-Strongly agree, 2-Agree, 3- Not Sure, 4- Disagree, 5- Strongly disagree)

Aspects	Scores				
	1	2	3	4	5
Performance contracts have a clear time frame					
Goals set are SMART					
Goals that are set are in line with the performance contracts					
Regular evaluation of Goals set ensures achievement of what was intended					
Trainings on setting goals would make a difference on performance.					
There is autonomy while setting goals at Heritage insurance company ltd					
In goal setting you are able to meet deadlines and targets.					
Goals set are able to provide a challenge to put effort in ensuring they are attained					
There is reward for goal accomplishment					
Through goal setting you have been able to improve your quality of life					
Through goal setting you get a clear understanding of the organizations objectives					

SECTION C: How planning behaviors are linked to employee productivity

7. Indicate the extent to which you agree with the following statements in regards to your planning behaviors: - 1. Strongly agree, 2. Agree, 3. Not sure, 4. Disagree, 5 Strongly disagree

Planning Behaviors	Scores				
	1	2	3	4	5
Planning for tasks ensures a reduction in stress					
Planning daily office activities of what to be done in the office ensures orderliness.					
Planning of tasks in their order of urgency or importance improves productivity.					
Planning and allotment saves wastages on working hours.					
Employees are encouraged to make use of planning tools.					
Requests by others (duties delegated to you by colleagues, supervisor etc.) affect the effectiveness /success of your planned tasks.					
Planning ensures realization of targets					
Daily plans are in line with individual targets (K.P.Is)					
There is autonomy when planning for daily tasks					

8. State whether you agree with the following statements as regards Planning behaviors; (Please indicate by using 1-Strongly agree, 2-Agree, 3- Not sure, 4- Disagree, 5- Strongly disagree)

Planning Behaviors	Scores				
	1	2	3	4	5
Planning reduces workload and gives a feeling of control over one's time					

Planning improves customer satisfaction and boosts morale.					
Planning for interruptions (calls, meetings) in your day today activity log ensures organization.					
Delegation ensures that my planned tasks are timely executed					
Regular evaluation of planned tasks ensures improvement on the same.					
Planning eliminates clutter and disorganization at work					

SECTION D: The effects scheduling on employee productivity

9. State your level of agreement to the following statements on Scheduling tasks at Heritage Insurance? Strongly agree [1] Agree [2] Not sure [3] Disagree [4] Strongly disagree [5]

Statement	Scores				
	1	2	3	4	5
Scheduling is necessary in order to remain focused on your work.					
In delegating you are able to concentrate on your scheduled tasks.					
Employees have a clear understanding of the goals of Heritage Insurance Company Limited.					
There is need for employees to make their own decisions in regards to scheduling tasks for them to excel.					
You schedule tasks in order of urgency					
You schedule tasks in order of importance					
You make use of scheduling tools to undertake your duties.					
You are able to continually evaluate on tasks to monitor on progress					

SECTION E: The relationship between prioritization and employee productivity

10. Indicate your level of agreement to the following statements in regards to prioritization: - (Please indicate by using 1-Strongly agree, 2-Agree, 3- Neutral, 4- Disagree, and 5- Strongly disagree)

Aspect	Scores				
	1	2	3	4	5
My prioritized tasks are aligned to the organizations goals.					
Multi-tasking is an essential technique in ensuring execution of prioritized tasks.					
Heritage Insurance adequately motivates you in your work					
Requests (duties delegated to you by colleagues, supervisor etc.) get you closer to your priorities.					
In prioritizing you get extra time to handle other tasks					
In prioritizing you are in charge of directing your career to where you want to go.					
Regular prioritizing of tasks allows you to meet targets					
You prioritize your tasks to ensure you meet customer expectations					
Regular evaluation of prioritized tasks is ensured to monitor on progress					
You procrastinate on prioritized tasks(postpone)					

Section F: Employee Productivity

11. Indicate your level of agreement to the following statements in regards to Employee productivity: - (Please indicate by using 1-Strongly agree, 2-Agree, 3- Neutral, 4- Disagree, and 5- Strongly disagree)

Aspect	Scores				
	1	2	3	4	5
Employees have a clear understanding of their individual targets					
Employee turnover has relatively reduced over time					
Customer satisfaction has improved over time					
Employees are able to identify and give priority to urgent tasks					
Employee quality of work has improved overtime					
Employee are able to deliver within the set deadlines					
Employees give suggestions on improving service delivery					
Employees are regularly trained on new emerging technology					

THANK YOU VERY MUCH FOR YOUR TIME AND COOPERATION

Appendix II: Consent Letter



MOI UNIVERSITY
ISO 9001:2008 CERTIFIED
SCHOOL OF BUSINESS AND ECONOMICS

Tel: (053) 43153

P.O Box 63056-00200

Fax: (053) 43153

NAIROBI
KENYA

MU/NRB/MBA/SA/01

11th March 2021

National Commission for Science, Technology and Innovation
 Upper Kabete
 P.O. Box 30623 00100
NAIROBI

Dear Sir/Madam,

RE: REQUEST FOR RESEARCH PERMIT
NJERU CATHERINE MUTHONI – SHRD/PGH/030/16

This is to confirm that the above named is a Postgraduate student of Moi University, School of Business and Economics, Department of Management Science. Ms. Muthoni is pursuing a Master of Science in Human Resource Management course offered at Nairobi campus.

The student successfully defended her proposal and is due to proceed for her research data collection.

The research Title is – **“Time Management Tendencies and its Effects on Employee Productivity at the Heritage Insurance Company Limited, Head Office, Kenya.”**

The student is in the process of obtaining a research permit to enable her visit the identified research centers. The University shall highly appreciate any assistance accorded to her.

Yours faithfully,

DR. ROBERT ODUNGA
COORDINATOR, POSGRADUATE STUDIES
SBE, NAIROBI CAMPUS



Appendix III: Permit

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 497460	Date of Issue: 30/March/2021
RESEARCH LICENSE	
	
<p>This is to Certify that Miss. Catherine Muthoni Njeru of Moi University, has been licensed to conduct research in Nairobi on the topic: TIME MANAGEMENT TENDENCIES AND ITS EFFECTS ON EMPLOYEE PRODUCTIVITY AT THE HERITAGE INSURANCE COMPANY LIMITED, HEAD OFFICE, KENYA. for the period ending : 30/March/2022.</p>	
License No: NACOSTI/P/21/9745	
497460	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Applicant Identification Number Verification QR Code 	
<p>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</p>	

THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013

The Grant of Research Licenses is Guided by the Science, Technology and Innovation (Research Licensing) Regulations, 2014

CONDITIONS

1. The License is valid for the proposed research, location and specified period
2. The License any rights thereunder are non-transferable
3. The Licensee shall inform the relevant County Director of Education, County Commissioner and County Governor before commencement of the research
4. Excavation, filming and collection of specimens are subject to further necessary clearance from relevant Government Agencies
5. The License does not give authority to transfer research materials
6. NACOSTI may monitor and evaluate the licensed research project
7. The Licensee shall submit one hard copy and upload a soft copy of their final report (thesis) within one year of completion of the research
8. NACOSTI reserves the right to modify the conditions of the License including cancellation without prior notice

National Commission for Science, Technology and Innovation
off Waiyaki Way, Upper Kabete,
P. O. Box 30623, 00100 Nairobi, KENYA
Land line: 020 4007000, 020 2241349, 020 3310571, 020 8001077
Mobile: 0713 788 787 / 0735 404 245
E-mail: dg@nacosti.go.ke / registry@nacosti.go.ke
Website: www.nacosti.go.ke