RELATIONSHIP BETWEEN SELECTED UNIVERSITY CULTURES AND STUDENT RETENTION IN CHARTERED CHRISTIAN UNIVERSITIES IN KENYA

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A Research Thesis Submitted to the Institute of Postgraduate Studies in Partial Fulfilment of the Requirements for the Award of the Degree of Doctor of Philosophy in Educational Management and Leadership

KABARAK UNIVERSITY

FEBRUARY, 2020

DECLARATION

This research thesis is my original work. It has not be	een presented for the award of any
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DEDICATION

This work is dedicated to my late parents, Kiptanui Arap Chumo and Recho Chebii Chumo, my dear wife Dr. Catherine Kitur, and my children – Ebenezer Tanui, Jabez Tanui, Neema Chepkorir and Emmanuel Cheruiyot for their enduring support, and for being so special to me in many ways.

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ABSTRACT

This study sought to address the problem of low student retention in Chartered Christian Universities in Kenya. University cultures make up the academic and social environment in any university and are therefore key to students' retention. The purpose of this study was to establish the relationship between selected university cultures and student retention in Chartered Christian Universities in Kenya. The following objectives guided the study; to establish relationship between religious cultures, instruction cultures, discipline cultures and study cost management cultures and student retention in Chartered Christian Universities in Kenya. The significant of the study was in policy review and formulation. The study was based on Students' Integration Theory by Tinto (1993) and Cultural Model of Educational Management by Bush (2011). The descriptive survey research design was adopted. The targeted population comprised of 604yearfour students, 12Academic Deans, 5 chaplains, 5 Finance Managers, and 5 Deans of students in Chartered Christian Universities located in Nairobi, Kiambu, Machakos and Kericho counties. Census method was used to sample the respondents. Questionnaire and interviews were used to collect data. The questionnaire was piloted at Tangaza University and tested for reliability using test retest method and was validated by experts. The outcome of the tests showed that the intraclass correlation value was >.9 for both tests and the test was significant (p<.05) hence the tool was reliable for data collection. The qualitative data was cleaned for errors, coded, assigned labels and grouped for related themes. Quantitative data was analysed using descriptive statistics such as means and percentages and reported in tables and figures. Data analysis was done using tools in SPSS version 22. Pearson Product Moment Correlations Co-Efficient, Analysis of Variance and regression analysis were computed to establish relationships between selected university cultures and student retention. The Embedded Design for mixed methods was used to integrate and present the quantitative and qualitative data outcomes. It was found out that religious cultures were related to student retention (r=0.437; p=0.000). On objective two, instruction cultures were related to student retention (r=0.482; p=0.000). Objective three shows that discipline cultures were related to student retention (r=0.591; p=0.000) and objective four; the result showed study cost management cultures were related to student retention (r=0.647; p=0.000). From these findings, all the four null hypotheses were rejected, and the alternate hypotheses adopted, meaning there is statistically significant relationship between university cultures and student retention in chartered Christian universities in Kenya. The Study recommends that chartered Christian universities in Kenya should take advantage of their cultures and should come up with policies to strengthen the existing cultures as they come up with new ones. The study recommends further that the Ministry of Education should develop policies that could facilitate student retention and review the existing policies on student retention in institutions of higher learning in Kenya and beyond. In addition, studies are recommended in other Christian universities which did not start as theological colleges, other private universities and in public universities to establish the relationship between university cultures and student retention.

Key Words: Student retention, chartered Christian Universities, Religious Cultures, Instruction Cultures, Discipline Cultures, Study Cost Management Cultures.

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LIST OF ABBREVIATIONS AND ACRONYMS

AD Academic Deans

AIU Africa International University

ANOVA Analysis of Variance

CCU Chartered Christian university

CUE Commission of University Education

DOS Deans of Students

FM Finance Managers

GS Government Sponsored student

IFL Integration of Faith and Learning

HE Higher Education

HELB Kenya's Higher Education Loans Board

HESLB Tanzanian Higher Education Students' Loans Board

KCSE Kenya Certificate of Secondary Education

KHBC Kenya Highlands Bible College

KHEU Kenya Highlands Evangelical University

KUCCPS Kenya Universities and Colleges Central Placement Service

NACOSTI National Commission for Science, Technology and Innovations

OECD Organization for Economic Organisation & Development

PACC Pan African Christian College

PACU Pan African Christian University

PPMCC Pearson Product Moment Correlation Coefficients

R Respondent

SBC Scott Bible College

SCMC Study Cost Management Cultures

SCU Scott Christian University

SPSS Statistical Package for Social Sciences

SPUBC St. Paul's United Bible College

SPU St. Paul's University

TVE Total Variance Explained

UK United Kingdom

USA United States of America

VIF Variance Inflation Factor

OPERATIONAL DEFINITION OF KEY TERMS

Chartered Christian

Universities

These were taken to mean universities which were founded and sponsored either by a single denomination, group of denominations, parachurch organizations or individuals. Such universities subscribe to Christian ideals and beliefs with some having started as bible colleges before receiving charter awards.

Discipline cultures

In this study, these were the unique and enduring practices, rules, and regulations that govern students' life, and which characterise the universities under study. Such practices include mandatory orientation of new students, strict enforcement of dress code rules for all students, strict enforcement of rules against immorality, enforced counselling procedures for students with discipline problems among other pertinent practices.

Instruction Cultures These were taken to mean the unique and enduring instruction practices norms, values and beliefs which characterise the universities under study. Example of such cultures include students' engagement, class sizes, regular class attendance by lecturers, prompt feedback on assessment among others.

Religious Cultures These shall be taken to mean the unique, established and enduring religious practices, norms, values and beliefs which characterise the universities under study. Such practices include mandatory chapel attendance, bible related courses and other religious practices.

Retention

In this study it was taken to refer to the number of students who persisted from year one to year four of studies.

Study Cost
Management
Cultures

This shall be taken to mean the unique, established practices and values used in the universities under study to manage students' study costs. Such practices include flexible fees payment plan, transparency in financial dealings, availability of financial aid, affordable tuition costs among others.

University Culture In this study, it was taken to mean enduring practices, norms, values, beliefs, and assumptions existing in the universities under study. In this study the researcher selected religious, instruction, discipline and study cost management cultures as guided by gaps in literature and research on university cultures.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter covers background to the study, problem statement, purpose, objectives, research questions, justification, scope, limitations and assumptions of the study.

1.2 Background to the Study

Globally, the role of organizational culture in influencing organizational effectiveness has been echoed and re-echoed at length in many management studies (Mbabazize & Mucunguzi, 2014). According to Kalaiarasi and Sethuram (2017), organizational culture is widely considered to be one of the most significant factors of organization variables. This is because organizational culture significantly influences behavior at work, managerial practices, organizational effectiveness and efficiency. University cultures which are the specific aspects of organizational culture within the context of higher education institutions have also attracted a plethora of scholarly studies because of their perceived influence on institutional activities, processes, and outcomes (Zhang, 2012; Divan, 2012; Tinto, 2012; McPherson, 2016). According to Zhang (2012), a university culture refers to the collective, mutually shaping patterns of practices, norms, values, beliefs, and assumptions that guide the behavior of individuals and groups in an institute of higher education. According to Gajewski and Mather (2015), students' retentions considered the single most important issue facing universities worldwide, but there is limited research in Kenya on the relationship between university cultures and students' retention in Chartered Christian Universities and other institutions of higher learning.

According to Tinto (1993), University cultures are at the centre of the academic and social integration of students. While referring to Tinto (2012) and Kuh (2001), McPherson (2016) presents organizational culture as practices which result in campus cultures. The scholar identified six practices for institutional actions which may positively influence university cultures and may thus contribute to students' integration and retention. The six practices include clarification of institutional values, comprehensive examination of student experience, good practices in teaching and learning, mechanism for social integration, discipline cultures, and the influence of proximal groups.

Since majority of the Chartered Private Universities in Kenya are Christian-based, they have religious cultures as an added component to their core practices (Murage-Macharia & Kanyua, 2016). Other basic practices which fall within the academic and social environment of students as per Tinto's (1993) model includes instruction, discipline, and study cost management cultures. The attrition rate which stands at 37% in private universities in Kenya, points to low students' retention and calls for quick intervention in order to increase the retention rates (Njoroge, Wang'eri, & Gichure, 2016). In the light of the finding in private universities, there was need to establish retention rates in chartered Christian universities in Kenya. Apparently, there are scarce research findings on both the retention and attrition rates in these universities. The choice of chartered Christian universities in Kenya was based on their uniqueness in terms of history, values, practices, teaching philosophy, academic and social environments, and religious orientations.

The religious cultures in chartered Christian universities refer to the religious values and practices which are integrated into the campus life. Such practices include mandatory chapel attendance, bible related courses and other religious practices (Carpenter, 2017). Some scholars among them Harris (2014) and Baldeo (2013) view religious cultures in the perspective of integration of Faith, Learning and Life (IFL). Discipline cultures refer to the ethical conduct of students based on the established norms and values of the institutions (Cole, 2013). The instruction cultures refer to the teaching practices, approaches, and processes where IFL plays a critical role in the instruction practices (Walter et al., 2015). Study cost management culture son the other hand refer to the enduring financial practices used to maintain or reduce cost of education in these universities and which have a bearing on students' learning, living and transition (Inah, Tapang, & Uket, 2014). Due to limited research, there was need to undertake this study in order establish whether these cultures are related to student retention in general and more specifically in Chartered Christian Universities in Kenya. These are universities which have specific characteristics based on faith and learning philosophy.

In the USA, a study on students' activism concluded that student activism in Christian institutions of higher learning reflects what the institution values, emphasizes, and teaches (Cole, 2013). An earlier study by Lowrie (2003) found out that Christian schools were the most disciplined and most parents preferred them because of high completion rates and the rampant indiscipline in public schools. The two studies did not however relate the discipline practices in Christian institutions to student retention.

In China, Shen and Tian (2012) drew a distinction between academic culture and campus culture. The scholars viewed academic culture as the external manifest of the common values, spirits, and behaviour norms of people on campus who are pursuing and developing their study and research. Campus culture on the other hand is described as the combination of various cultures on campus created jointly by all the people in the university and accumulated in the long-term practice of the institution. Although the study pointed to the pervasive nature of university cultures in universities, there was no attempt made to relate university cultures to student retention. In view of this gap, this study sought to establish if such a relationship existed in Chartered Christian Universities in Kenya.

In Nigeria, Inah, Tapang and Uket (2014) study on the influence of university cultures on financial reporting and practices noted the critical role institutional culture plays in institutions of higher learning. The study observed that universities reflect what they believe, value and practice, thus the need to find out the influence of university cultures on students' retention in Chartered Christian Universities in Kenya. At the time of this study, there was scarce research on the relationship between university cultures and students' retention.

In Kenya, few studies have been done on the influence of university cultures. Ongiti and Maina (2015) study in private universities note the strategic role organizational culture plays in organizational performance. They point out the need for organizational culture to inform institutional policies regarding academic and social issues in a university including students' retention. They observe that, although student retention is key to institutional survival, little empirical studies had been carried out to determine the relationship between institutional cultures and student retention. This study aimed at establishing the relationship between university cultures and student retention in chartered Christian universities in Kenya. Retention being critical to institutional, national and personal successes needed to be investigated in the perspective of university cultures to establish if there was any relationship between the two in chartered Christian universities.

Students' retention refers to students' continued study in a university (Mbuva, 2011). While some students may persist in their studies to graduation others may not. According to Noel-Levitz (2008) and Holder et al. (2016), retention refers to enrolment headcount of any cohort compared to its headcount on its initial official census date.

Retention was thus measured by determining the number of students who persisted each semester.

In USA, several studies have been done on students' retention under different institutional contexts and types (Gethers, 2016; Woods, 2016). All the studies point to academic and social integration of students as key to retention, and that students' completion of the first year of study is critical to persistence in the subsequent years. All the studies point to the key role that student retention plays in institutional, national and individual successes. Since there was scarce literature on the relationship between university cultures and student retention, this study aimed to determine if such a relationship existed in Chartered Christian Universities in Kenya.

In South Africa, Schreiber and Yu (2016) posited that factors influencing retention and academic success are complex and require a comprehensive approach which embraces the entire context into which student retention behaviours are embedded. The study did not establish if there was a relationship between student retention and university cultures.

Chartered Christian universities fall under the category of Chartered Private Universities in Kenya (CUE, 2016). The growth of faith-based universities in Kenya has been attested to by several scholars (Karram, 2011; Carpenter, 2017). Chartered Christian universities can further be categorized into those which existed previously as theological colleges and those which started directly as fully-fledged universities with different programmes of study alongside theological programmes (Abagi et al., 2005). Since cultural practices are unique to every university or group of similar universities, this study focused on Chartered Christian Universities which existed previously as theological colleges.

In Kenya, a limited number of studies have been done on students' retention. Njoroge et al. (2016) observed that university environmental factors play a crucial role in student retention or dropping. The study established attrition levels of 37% in private universities in Kenya. The study recommends that students should be encouraged to always take a proactive approach to university life which would help them to seek faculty and peer support in addition to using the university environment in a manner that would benefit them thus reducing low retention rates.

Table 1: Students' Retention Rates in Chartered Christian Universities

University	2015/2016	2016/2017	2017/2018	2018/2019
CCU 1	88%	85%	82%	80%
CCU 2	84%	82%	78%	70%
CCU 3	81%	83%	75%	72%
CCU4	85%	82%	78%	76%
CCU 5	88%	83%	79%	75%
Average	85%	83%	78%	75%

Source: Academic Registrars' Offices (2019)

Table 1 indicates low retention rates of 20%, 30%, 28%, 24% and 25% in the 2018/2019 academic year for the five universities under study. Despite that, there is a declining retention rates in the last four years. The retention rates are based on the average enrolment data per semester for all the study cohorts. Apart from the low retention rates resulting in wastage and stalling of individual students' academic success, at the institutional level it has far reaching implications on overall sustainability. In addition, these rates are relatively high compared to low retention rates in most of the countries in the world which ranges between 6.3 and 17 percent (Adusei-Asante & Doh, 2016).

1.3 Statement of the Problem

This study sought to address the problem of low student retention rates in Chartered Christian Universities in Kenya. Low student retention rates in universities and other institutions of higher learning is detrimental to institutional success and consequently has far reaching implications on institutional sustainability. Table 1 indicates not only low student retention rates but clear pattern of decline in student retention rates in Chartered Christian Universities over the years with the low retention rates rising to 25% on average by the last academic year under focus. Ordinarily, the overriding objective of all institutions of higher learning is to not only to attract students for study but to also keep them enrolled continuously until completion of study. Thus, dropouts for whatever reasons negate this objective and may hinder the realization of the vision and mission of the specific institution of higher learning. As indicated in a study of private universities in Nairobi, low student retention rates can lead to institutional

wastage, may result in stalled or complete cessation of academic progress for the affected students, and conflict with the National Government's Education Policy which requires that all the enrolled students continue with their studies until completion (Njoroge et al., 2016). Successful completion of study which culminates in a graduation ceremony means the education process has gone full cycle and that the graduates are fully equipped and ready to give back to the society.

Globally, low student retention is viewed as a serious problem affecting institutions of higher education throughout the world (Adusei-Asante, & Doh, 2016). This is because students' retention signifies a university's realization of its mission and purpose and thus low retention could indicate that the university is unable to meet the needs of its students. Regardless of the university type, low retention of students affects the stability of universities, their budgets, and the public perception on their competence to provide quality education to students. And for most Chartered Christian Universities, low retention of students has more serious implications on institutional sustainability because these universities have low students' enrolment as well. Due to limited substantive literature in Kenya on the relationship between university cultures and students' retention in Chartered Christian Universities, there was need to carry out this study in order to contribute to existing knowledge.

1.4 Purpose of the Study

The purpose of this study was to establish relationship between selected university cultures and students' retention in Chartered Christian Universities in Kenya.

1.5 Research Objectives

The following were the objectives of this study:

- To establish the relationship between religious cultures and student retention in Chartered Christian Universities in Kenya.
- ii. To determine the relationship between instruction cultures and student retention in Chartered Christian Universities in Kenya.
- To find out the relationship between discipline cultures and student retention in Chartered Christian Universities in Kenya.
- iv. To establish the relationship between study cost management cultures and student retention in Chartered Christian Universities in Kenya.

1.6 Research Hypotheses

The following were the research hypotheses:

Ho₁: Religious cultures have no statistically significant relationship with student retention in Chartered Christian Universities in Kenya.

Ho₂: Instruction cultures have no statistically significant relationship with student retention in Chartered Christian Universities in Kenya.

Ho3: Discipline cultures have no statistically significant relationship with student retention in Chartered Christian Universities in Kenya.

Ho₄: Study cost management cultures have no statistically significant relationship with student retention in Chartered Christian Universities in Kenya.

1.7 Significance of the Study

The study shed light on the relationship between university cultures and student retention in universities and provided insight into the phenomena of student retention in Chartered Christian Universities in Kenya. The findings will help institutions of higher learning to make improvement on policies and practices related to the university environment as well as strategies for students' retention.

The outcome of this study will primarily benefit Chartered Christian Universities in policy development on what needs to be done to improve existing university cultures in order to increase retention rates. Similar institutions of higher learning may benefit from this study in reviewing their policies on students' integration and retention until completion of study. In addition, other beneficiaries within the academic community may include educational policy makers, researchers, practitioners and the Ministry of Education. Others who may benefit from this study are guidance and counselling departments, academic advisors, parents and the students themselves.

For guidance and counselling departments, knowledge on issues which affect student retention will enable them to provide more pertinent guidance and counselling services. This may in turn enhance students' retention since their real needs will have been addressed. Like guidance and counselling departments, academic advisors will find the outcome of this study useful in gaining a better understanding of the issues affecting students' academic and social lives. This may in turn help them in providing more effective and efficient academic advising services.

For parents, the finding will give them insight into issues which relate to their sons and daughters' decision to stay in one university until completion of studies. Also, the finding may equip parents with knowledge on issues which are likely to influence their children's decision to drop or transfer from an institution of higher learning in favour of another one. As for students, the finding will equip them with knowledge on university cultures which relate with their continued stay in one institution until completion of study.

For the Ministry of Education, the findings may give insight into the issues which influence students' retention in institutions of higher learning and role of university cultures. This may in turn lead to policy formulation to address any emerging gap in the existing policies because retaining students and having them persist to graduation is also a matter of national concern (Njoroge et al., 2016).

1.8 Scope of the Study

This study restricted itself to finding out the relationship between selected university cultures and student retention in Chartered Christian Universities in Kenya. The university cultures under study were religious, instruction, discipline and study cost management cultures. Based on Tinto's (1993) students' integration theory, these four elements of university cultures are basic to the academic and social integration of students. The Chartered Christian Universities to be studied were those which existed previously as theological colleges. This was because these universities had a previous identity compared to other Chartered Christian Universities. The study focused on the 604 four-year undergraduate students who were actively enrolled at the time of study because university cultures are lived experiences, thus being in year four implied the student had interacted with the existing university cultures adequately. The focus on undergraduate students was deliberate since some of the universities under study did not have postgraduate programmes and also because Tinto's (1993) students' integration theory focuses on undergraduate students only. In addition, the choice of undergraduate students is because these are students who have transited from a completely different learning environment in high school and have a four-year prescribed stay on campus unlike most of the other programmes of study. The study also included the 12 Academic Deans, 5 Chaplains, 5 Deans of Students and 5 Finance Managers as respondents in the respective universities studied. In addition, the study was done within the prescribed study period and the data collection duration.

1.9 Limitations of the Study

A research is limited by the weakness of research method and the research instrument used in collecting data (Bryman, 2012). One of the weaknesses of descriptive research design is confidentiality. Often respondents are not truthful as they may feel the need to tell the researcher what they think the researcher wants to hear (Kumar, 2011). To mitigate against this weakness, the researcher assured the respondents of anonymity and confidentiality. In addition, generalizations of findings may not apply to all institutions of higher learning especially those with different characteristics from the ones studied. This is because the study focused on chartered Christian universities distinct characteristics only.

1.10 Assumptions of the Study

Assumptions provide the necessary conditions for carrying out a research study. According to Simon and Goes (2013), assumptions are so basic that, without them, the research problem itself could not exist. The assumptions of this study were as follows:

- i. That Chartered Christian Universities which existed previously as theological colleges have distinct, unique, and enduring university cultures and that the distinct identity has a relationship with students' retention.
- ii. Those respondents would provide accurate responses after being assured of confidentiality in handling the collected data.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The purpose of this study was to establish the relationship between selected university cultures and students' retention in Chartered Christian Universities in Kenya. The section reviewed and summarized the existing literature related to the topic of study. To this end therefore, the section comprises of the concept of university cultures, religious cultures, instruction cultures, discipline cultures, study cost management cultures, students' retention in university, theoretical frameworks and conceptual framework.

2.2 The Concept of University Cultures

According to Zhang (2012), university culture is a particular form of organizational culture found in universities and other institutions of higher learning. The distinguishing features of university culture included shared norms, values, practices, beliefs and assumptions which guide the behaviour of individuals and groups in the relevant institution and provide a frame of reference. As another way of looking at organizations, the concept has attracted intense scholarly research because it is viewed to be critical to the success and survival of any organization (Ongiti & Maina, 2015; Belias & Koustelios, 2014). There is need therefore for continued study of the existing institutional cultures including the intangible and underlying values in order to enhance understanding of them. According to Divan (2012), this is an imperative exercise if success is to be obtained. Based on existing literature, there is a clear gap in knowledge on the specific universities' cultures found in Christian universities and how these cultures influence students' retention. This is despite the unprecedented growth of faith-based universities in Africa and specifically in Kenya (Carpenter, 2017; CUE, 2016; Karram, 2011).

Globally, there is an increasing shift in research towards organizational culture and related specific aspects of culture in specific institutions. According to Beytekon et al. (2010), researchers are motivated to study on the organizational concept to provide managerial effectiveness in the universities. The authors observed that the recognition of organizational culture as an important element which influences organizational success has motivated organizational researchers and managers to examine the concept of culture in a variety of settings in order to develop more consistency and productivity in the

workplace. This is because organizational culture encompasses deeply rooted and covert assumptions, beliefs, values, norms, rules, and practices related to the organization and reflects 'how things are around here' (Ovseiko et al., 2019). Thus, due to the underlying, tacit, covert and pervasive nature of organizational culture, its effect and influence on organizational performance may not easily be discerned unless through research. This study sought to establish if the university cultures in chartered Christian universities relate to student retention in the same universities. The need arose because student retention is critical to institutional sustainability and success, thus the establishment of such a relationship could help in finding a solution to the problem of retention.

The concept of university cultures is not new. As observed by Zhang (2012), it is a particular form of organizational cultures found in universities. Jean (2016) views university culture as a special cultural representation as well as a unique form of culture. She describes university culture as a particular spirit atmosphere and cultural environment. According to her, the university culture not only refers to the extracurricular activities of the students or teachers and students' amateur cultural activities, but also should be the material aspects of the campus construction, system level of management regulations, the Spiritual thought of School, morality, traditional ideas, style of study, including the hardware and software of the external culture.

In addition, she states that the University culture refers to the school administrators, teachers and students in education, teaching, management and service activities to create all the material formation, spiritual wealth and process in the area of University. She separated the university culture into three levels, namely the material culture, the spiritual culture and the institutional culture. The material culture refers to particular form of facilities and environment while the spiritual culture refers ideas, beliefs, ideals, values, moral emotion, psychological quality, aesthetic consciousness interpersonal relationship, traditional habits, among others. The institutional on the other hand refers to the special university regulations and rules system, management and restriction mechanism, as well as the concept of Standardization. Furthermore, the university culture includes also educational goals, educational facilities, student organizations, and university motto, vision (standardization, office supplies, classrooms, orientation plaque, reminder plaque and so on), corridor, office, classroom, wall.

With specific reference to Christian universities, Gaeddert (2014) in a study in USA acknowledges the limited research on organizational culture in Christian universities. However, the scholar observes in a general sense that the culture of a

Christian university should have values which are bible-based and should include a vision which is Christ-centred, an interdependent community, service to God and others, and an alignment of stated values, words, and actions. Kaufman (2016) states that culture in a Christian university, like in other institutions of higher learning, is reflected in what is done, how it is done, and who is involved in doing it. It concerns decisions, actions, and communication both on an instrumental and a symbolic level. In Africa and Kenya in particular, there is scarce literature on university cultures within the context of chartered Christian universities and on how these cultures relate to students' retention in the universities for the different programmes of study.

2.3 Religious Cultures and Retention in Chartered Christian Universities

The religious orientation of Christian universities presupposes that they have unique and distinct ways of doing things rooted in their history and religious identity. Being Christian, most of these universities offer faith-based worldview of education which is influenced by their traditions, practices and values. In addition to the pursuit for scholarship as the key academic purpose, these universities have religious purposes to achieve as well. According to Harris (2014), and Baldeo (2013), these purposes are achieved through what is scholarly referred to as integration of faith and learning (IFL). The underlying philosophy in IFL is that holistic learning is rooted in the Bible regardless of the nature of the discipline of study.

Moore (2013) defines integration as the "process of forming relationships among all aspects of truth to create a whole" (Moore, 2013: 1). This definition places interdisciplinary relationship at the core of IFL due to an underlying assumption that truth is one and has one common source. Thus, the grounding of this relationship is in the philosophical belief that "all truth is God's truth wherever it may be found" (Davignon, 2014). The implication of Davignon's (2014) perspective of truth is that truth is one and it does not matter whether that truth is found in science or arts. Chartered Christian Universities in Kenya which existed previously as theological colleges are generally not different from other Christian universities worldwide, thus they exhibit similar characteristics in terms of mission, vision, philosophy, ethos, core values among other distinctive (Velten, 2015). However, there is limited research on the relationship between these core religious practices and student retention in Chartered Christian Universities in general. University mission and vision statements are critical part of the institution's cultural identity because they provide the reason for its existence and why they exist.

According to Ganu (2013), a mission statement can facilitate the communication of the university's direction and purpose, provides a control mechanism over the behaviours of the employees, and assist the university to create a balance between competing interests of various stakeholders as well as help in resource allocation. This means a university mission statement has an overarching influence on everything that happens in an institution of learning and on all the employees of the institution because it is at the very heart of the university's existence. Tevis (2013) views a mission statement as the foundation upon which the vision and the strategic plans of an institution rest. He opines that any entity that shares common objectives can successfully utilize a mission statement. Cortes-Sanchez (2017) observes that mission and vision statements are the most frequently used strategic planning tools and have since become crucial in universities worldwide. None of these studies linked the vision and mission statements to students' retention in universities and thus there is need for continuing research in order to establish their influence on students' retention.

Despite the scarce empirical research on mission and vision statements and their influence in Kenya, there have been numerous studies carried out globally and regionally. Three US scholars, Gaeddert (2014), Tevis (2013), and Frawley (2014) aver that mission statements of Christian universities are Christ-centred with frequently used terms being Christian, integration, and education. These scholars noted that mission statements answer important questions related to purpose, uniqueness, products, values, and vision of the institutions. The studies did not relate the mission statements to students' decision to continue with their studies in specific universities for higher education. Given their primary roles in institutional identity, purpose, history, traditions, values, sense of direction, and practices, the need to investigate their relationship with student retention is pertinent because students are primary stakeholders in any institution of higher learning.

Scholars in Romania view mission and vision statements as part of the institutional culture and influence institutional performance (Camelia, & Marius, 2013). They describe university vision statement as the ability of management to build the desired future which conveys an ideal condition for the organization and captures its future perspectives. Based on the observations of the scholars, mission and vision statements have far reaching implications on institutional performance, management control and future success of the institutions. In an academic institution, success includes the ability to retain enrolled students to successful completion of their studies.

Apparently, success in student retention has implications on other aspects of institutional success. This means, mission and vision statements being part of the institutional culture needs to be studied in order to establish if they relate to student retention in universities and other institutions of higher learning. Currently there is scarce literature showing the existence of such a relationship. This is especially the case in Kenyan institutions of higher learning.

In Ghana, a study on the mission statements of Christian universities looked at how university mission statements influence students and staff behaviours (Ganu, 2013). The study noted a disconnect in the way mission statements are stated on paper and the everyday practices of the institutions studied. The disconnect in the institutions studied in Ghana demonstrates a gap in institutions' ideal and the actual manifests. As the scholar points out, although mission statements should influence students' and staff behaviours, this influence gets negated if due attention is not paid by the university management in rallying stakeholders towards embracing the vision and mission statements.

In Kenya, Jonyo and Ouma's (2018) study on the effect of mission and vision on organizational performance within private universities found out that for every unit change in mission and vision, organizational performance increases by 0.867 hence implying a positive impact of mission and vision on organizational performance. The study concluded that there was significant relationship between mission and vision statement on organizational performance. Based on the finding of the study, it is clear that mission and vision statements have direct effect on institutional performance. Since the focus of the study was on general organizational performance, there was no relationship established on whether vision and mission statements relate to student retention. This study aimed at establishing if such a relationship exists in chartered Christian universities in Kenya. This is because there is limited research in Kenya on the relationship between mission and vision statements and student retention. In most cases such statements are only found in university websites and relevant documents (Daystar, 2017; AIU, 2016).

Closely connected to mission and vision statements are university core values and ethos. According to Camelia and Murius (2013), values are derived from well-articulated mission statements. Thus, values represent a set of principles and beliefs that guide the way in which the institution aims to accomplish its mission. The two scholars observed that strategic objectives, which integrate the institution's growing potential and resources, while seeking to develop a competitive advantage were the outcome of a clear

vision and strong values. In a study in Lund university in Sweden, Brage and Lövkrona (2016) note that values have a threefold significance and function in any institution: a) to create values, b) to signal what values apply, c) to support individuals in everyday life at an institution. They argue further that core values summarise the values that apply to a public authority and academic organisation such as a university. In addition, the scholars emphasize that some values may be considered as non-negotiable and could thus be referred to as absolute values to its employees and students. From the study, universities need to be meticulous in formulating institutional values. Once they are formulated, all the employees, students and other stakeholders of the university should be made to subscribe to them. To ensure continued compliance, a mechanism should be put in place for regular monitoring and evaluation.

In Christian universities, values and ethos reflect the Christian virtues of morality, excellence, integrity and honesty (Jelfs, 2013; White & Afrane, 2017; Davignon & Thomson, 2015). Jelfs (2013) argues that ethos refers to actual reality of life as lived out every day based on particular virtues, values and guidelines. In practical language, ethos or the absence of them are displayed in the day to day realities of the university's primary stakeholders. According to Kureethara and Thomas (2016), Christian universities value the primacy of God above everything. They strive for the establishment of God's kingdom in addition to a just and moral world. Such universities promote all forms of unfettered inquiry necessary for the pursuit of the truth which is epitomised in God Himself. Thus, as observed by the scholars, a Christian university is very articulate in its vision, mission, and core values. Most of the values in a Christian university are drawn from the bible, history and traditions of the church group associated with the institution. Although enforcement of core values in a Christian university is expected to be strict, there is scarce literature on their relationship with students' retention. This study sought to establish if such a relationship exists.

Studies on university core values and ethos and their influence on students are generally limited. In England, a study on the religious character of the Anglican founded schools showed that faith-based schools reflect the ethos and values of the founding denomination (Jelfs, 2013). Some of the practices which are in-built into the day to day practices in these schools include worship, prayer and celebration of liturgy. In addition, other values and ethos in these schools include the presence of a moral framework, responsibility, honesty, forgiveness, and courteous behaviour. The study assumed that

students' retention in the referred schools was related to their religious affiliation. However, no study had been done to establish if the assumption was viable.

In Ghana, White and Afrane's (2017) study on *Maintaining Christian Virtues and ethos in Christian Universities* (emphasis mine) observed that Christian universities should impact upon the lives of their enrolled students and society through Christ-centred values and virtues. For this to happen, values and ethos in a Christian university should exemplify godly excellence, godly goodness or godly righteousness. Such values and ethos encompass integrity, honesty, modesty and purity. Locally, there exist no empirical study on the influence of university core values and ethos on students. Although Chartered Christian Universities websites, student handbooks, marketing materials and other relevant documents are awash with university core values, ethos and other applicable virtues, no study has been done to determine their influence on students' retention in Chartered Christian Universities (Daystar, 2017; AIU, 2016).

As part of the process of integration of faith and learning, and in line with the mission of Christian universities, bible courses constitute mandatory university core courses (Jang, 2012; Ellis, 2014; Baldeo, 2013; Jelfs, 2013; Onsongo, 2007). These courses are intended to ground students on biblical truth according to Baldeo (2013) and Gaeddert (2014), moral development as stated by Schipull (2009); and biblical worldview (Ellis, 2014). According to Gaeddert (2014), integration encompasses four approaches; relational, motivational, intellectual or foundational and applied/ethical aspect of integration. The inclusion of bible courses in the curriculum falls under the foundational and relational approaches. Gaeddert (2014) adds that a Christian worldview is one where life is viewed holistically and where life, intellectual pursuits, and culture are seen in relation to God. This makes the inclusion of bible courses a critical foundational component to the entire integration process.

Most studies on integration of faith and learning are critical of the mere inclusion of bible courses in the curriculum without due diligence and vigilance being put in the other aspects of integration. Davignon (2014) observes that most of the universities in US like Harvard and Yale, which were founded on Christian principles, have since drifted from the faith into secularism because they lost the original purpose of a Christian university. Other US scholars have echoed the same and added that the inclusion of bible courses in the curriculum should be backed up by a clear and broader philosophy of learning (Jang, 2012; Ellis, 2014; Schuurman, 2016).

Dube (2013) of South Africa advocates for the teaching of bible courses in South African public universities, not only in Christian universities. He noted that, despite the disagreement on bible interpretation, the bible is foundational to knowledge and thus the approach should be both interdisciplinary and multidisciplinary. In Kenya, limited research has been done on the influence of mandatory bible courses on students' retention in Christian universities. The low students' retention rates in these universities necessitated a study to establish whether mandatory bible courses influence students' retention in universities.

Spiritual formation and character development are the intended outcomes of integration of faith and learning, and the primary goals of a Christian university (Glanzer et al., 2004; Baldeo, 2013; Jang 2012; Davignon, 2014; Velten, 2015). According to White and Afrane (2017), Christian universities are established to integrate Christian principles and values into the academic life of enrolled students. The ultimate purpose of this integration is that, through holistic Christo-centric education, students will fully be prepared to offer honest services and contribute positively to transform society. Based on research in institutions of higher learning, Lindholm, Millora, Schwartz and Spinosa (2011), argue that spirituality in Higher Education refers to inner, subjective life, as contrasted to the objective domain of observable behaviour and material objects. Thus, spirituality involves the affective experiences of the students, staff and other primary stakeholders. Such practices are reflected in the values, ideals and beliefs one espouses. The path towards spirituality entails a process that includes a commitment to certain core spiritual practices including bible study, attending chapel services, being part of a mentorship group, engaging in prayers and other pertinent spiritual exercises.

According to Lindemann (2016), educating for Christian worldview formation is primarily concerned with teaching the basic tenets of Christianity that differentiate it from other worldviews. He notes that such training tends to be heavily propositional and cognitive, often giving less attention to the experiential and practical. In addition, other approaches emphasize the quantity of theological learning as the determining factor in shaping worldview. This is often demonstrated through compulsory bible courses for non-theology students. He views the underlying assumption in this perspective was the presumption that there was a linear model whereby if a critical mass of conceptual change occurs in the student, the sheer force of theological weight will shift his or her worldview to a biblical or Christian orientation. Furthermore, he points out that many educational philosophers dismiss the notion of value-free education, acknowledging that

all subjects are taught from a particular worldview. He argues that for spiritual formation to be achieved, four steps need to be undertaken: First, setting clarity on what aspect of worldview formation the teacher aims to affect. Second, designing relevant holistic objectives that bring coherence between the world the student experiences and the Christian values that apply to it. Third, using teaching methods that move along a continuum of deconstruction and reconstruction strategies along with active learning exercises, which helps set a trajectory for student' son-going worldview development. Finally, it constitutes compiling assessment data from tools that focus on specific areas of worldview development and measure small gains in keeping with an appropriate pace of formation.

Some of the ways through which spiritual formation and character development are achieved in a Christian university include bible-related mandatory courses, chapel attendance, spiritual mentorship, community fellowships, discipleship, Sunday service attendance, and competent faculty. Chapel attendance, Sunday services, and prayers are basic rituals in a Christian university (Jang, 2012; Ellis, 2014; Baldeo, 2013; Jelfs, 2013; Onsongo, 2007). The role of lecturers in spiritual formation and character development of students is crucial. He or she serves as a role model and a mentor to students in the integration process. According to Kaul, Hardin, and Beaujean (2017), integration cannot happen without the commitment of the faculty. Faculty members in a Christian university are expected to model and foster the development of virtue and integrity in their students. Other aspects of mentorship and discipleship are obtained through Christian fellowships, mission outreaches and chaplaincy department (White & Afrane, 2017). The reviewed have however not related spiritual formation and character development to students' retention in the universities.

Studies on spiritual formation and character development are numerous (Bafinamene, 2016; Freeks, 2015; Nmah, 2013; Plake, 2013; LeBlanc & Slaughter, 2012; Wilhelm, 2005). Several of these studies have been done in USA (Longjohn Jr, 2013; Wilhelm, 2005; LeBlanc & Slaughter, 2012; Dernlan, 2013). The Dernlan (2013) study revealed that most modern Christian schools in USA had abdicated the spiritual vitality which was prevalent in classical Christian schools. Thus, most modern Christian schools are no longer giving the ideal alternative they were meant to give.

In South Africa, Freeks (2015) observes that the present world is in a moral crisis and that educational institutions are experiencing the same crises. He referred to statistics which show drastic decline in morals, values, standards, ethics, character and behaviour

in colleges and universities which have led to a never-ending cycle of crises. Most of these studies advocate for the re-emphasis of spirituality in schools for purposes of spiritual renewal on one hand and stemming the tide of moral decay witnessed in most schools on the other hand. Although these studies associate spirituality to proper conduct of students, none of them link students' retention to spiritual formation in universities. This study sought to find out if a relationship exists between spiritual formation and students' retention in chartered Christian universities in Kenya.

In Kenya, Nyabwari (2016) recommends that the government, church, and schools should work together to ensure that character development and formation in students is achieved. The integration of faith and learning practiced in Christian universities is intended to achieve character development in the learners. According to Osabwa (2016), Kenya had in recent past been witnessing persistent increase in cases of individuals displaying negative social dispositions, indicating a nation on the moral decline. He observes that majority of the citizens continue to act contrary to such basic values like respect, honesty, responsibility and diligence, a situation that threatens harmonious coexistence and consequently national progress. Despite the government efforts to inculcate good character among children through schools, the reality on the ground showed deviant behaviours on the part of the learners. Apparently, there has been scarce literature on the influence of character formation on students' retention in Kenyan university. This study sought to establish the influence of spiritual formation and character formation practices on students' retention in chartered Christian universities in Kenya.

Mentorship of students in institutions of higher is a very critical component which is embedded in the learning process. This is because students are increasingly being faced with various social and academic challenges. The academic challenges may relate to cost of study and academic performance. The social challenges on the other hand may relate to family, relationships, peer pressure and social media. Kahle-Piasecki and Doles (2015) view mentoring as an effective tool for developing relationships and transferring knowledge from a more experienced individual to a less experienced individual. This, in the context of student mentorship in higher education institutions, refers primarily to the lecturer-student relationship where the lecturer mentors the student who becomes the mentee. On her part, Ndunge (2015) sees a mentor as a wise and trusted advisor who is endowed with immense experience and/or training and who is willing to share some of their accumulated experiences with less experienced people.

Given the critical role that mentorship plays in universities, this study sought to establish whether bible-centered mentorship programmes in chartered Christian universities relate to student retention. The study was necessary because there is scarce literature and studies in the area.

According to Lunsford, Dolan and Wuetherick (2017), mentoring builds relationships with students, locates spaces where they get disconnected, and helps them reconnect when needed. They observe that relationships may take a variety of forms and can be distinguished by their duration, function, and source(s) of mentoring. In addition, they aver that most research in universities focus on formal mentoring programs. Mentoring however may be informal and may develop spontaneously and naturally. The amount of contact provided to students and the duration of informal and formal relationships also varies with some relationships being limited to one meeting and others lasting over a decade. This study aimed at determining whether bible-centered mentorship relationships in chartered Christian universities in Kenya relate to student retention.

Knippelmeyer and Torraco (2007), associate a mentor, from which the concept of mentorship as a process is derived, with the concepts of advisor, friend, teacher and counsellor. They therefore define mentoring as an intentional relationship focused on developing self of relatively unseasoned protégé through dialogue and reflection; an implicit focus on development of the next generation in context of interpersonal relationships. They note that the function of a mentorship relationship is to develop the protégé's learning capacity by transmitting knowledge, organizational culture, wisdom, and experiences. In addition, the authors argue that, if effectively done, mentorship relationship may result in such benefits as improved self-confidence, an increased availability of advice and relevant information, an opportunity for encouraged reflection on practice, additional personal support, improved effectiveness, an awareness of culture, politics, and philosophy of the organization, and access to a confident for concerns or ideas. Due to the inbuilt benefits of mentorship relationships, this sought to establish if such mentorship practices relate to student retention in chartered Christian universities in Kenya. There is currently little research done in the area.

In Turkey, a study by Ozcan and Balyer (2012) revealed that mentorship was an important source of teacher development and professional development in general. The study identified factors that affect mentorship process negatively as differences based on lifestyle habits and lack of sharing professional knowledge among teachers. Teachers

pointed out in the study that knowledge sharing was limited by time while the administrators stated that lack of knowledge sharing culture, low communication, competition, and sincerity as the factors that influences mentorship process negatively. Based on the study in Turkey, it emerged that mentorship programmes can encounter unforeseen challenges occasioned by contextual issues which unless addressed may have negative impact on the counseling process. This study was carried out to establish whether bible-centred counseling programmes in chartered Christian universities in Kenya relate to student retention. Currently there is limited literature on whether there is negative or positive relationship, yet student retention is key to institutional success.

In Nigeria, Undiyaundeye and Basake (2017) in their study noted that there was urgent need for mentoring in the Nigerian education system but observed the context was not conducive for effective mentorship relationships. Among other factors, some of the issues which hindered the effectiveness of mentoring relationship processes were unfavorable government policy and ignorance of the role of mentors. The outcome of their study showed that there existed a mentoring relationship among the academic staff in the universities studied and that the female faces more challenges in course mentoring than the male. The study brought to the fore the fact that for mentorship programmes to succeed there is need for favorable government policy. The study also showed that mentorship can have a gender perspective. Although the study was not done in a Christian university, the outcome showed the place of counseling in academic institutions. The aim of this study was to find out the relationship between bible-centred mentorship programmes and student retention in chartered Christian universities in Kenya.

In Kenya, mentoring and academic advising are interventions used in Education Institutions to improve the quality of students' academic life and learning outcomes (Githinji, 2013). The concept has been associated with the process of developing school leaders and the employability of the youth (Margaret, 2016). Muchiri (2013), in her study observes that mentors, parents, mentees and institutions undertaking mentoring programs all agreed that the impact of mentoring on youth is all positive. Graduate who have been exposed to mentorship increased their competitiveness in the job market, hence making mentoring an important link between formal education and the job market.

She notes however that mentoring programs in Kenya are weak and underdeveloped. In addition, she avers that the government of Kenya does not have a policy framework on youth mentoring. Further to lack of government policy, the

available apprenticeship programs for young graduates are not widespread. Although mentoring is mentioned in various youth development policy documents, there is a disconnect between what is mentioned on paper and the actual implementation. Although the different scholars revealed that mentorship relationship can lead to positive learning outcomes, there was no attempt made to establish the relationship between the mentorship programmes and student retention in chartered Christian universities in Kenya. This was the purpose of this study.

2.4 Instruction Cultures and Retention in Chartered Christian Universities

Instruction is at the heart of any institution of higher learning. It is common knowledge that after matriculation, the next most important thing for a university student is to begin the process of learning through formal lecture attendance as well as the informal social interactions. Associated with formal learning is student assessment whose ultimate end is graduation. Graduation marks the formal completion of a programme of study. For effective learning experiences to take place, it is necessary that student satisfaction is attained. According to Long, Ibrahim and Kowang (2014), student satisfaction is one of the most critical objectives in all institutions of higher learning because it relates to student retention and continued study until completion. Thus, institutions that fail to do so will definitely their reputation and students' intake in future affected. In addition, dissatisfied students may not perform well academically and may therefore dropout. From the study, competencies such as knowledge on subject, clarity of presentation, interaction with students, teaching creativity, clarifying learning outcome, class activity and lecture notes significantly relates to student satisfaction positively. The findings also show that lecturer's knowledge of subject contributes most to students' satisfaction and retention.

Khalil and Elkhider (2016) posit that learning theories provide the foundation for the selection of instruction strategies and allow for reliable prediction of their effectiveness. To achieve effective learning outcomes, lecturers use the science of instruction and instruction design models to guide the development of instruction design strategies that elicit appropriate cognitive processes. Teachers play a critical role in the entire instruction process. This explains why there is a plethora of research studies on the effectiveness of teachers (Koc & Celik, 2015). Effectiveness of teachers is however affected by many other factors which in turn affect the instruction processes. Despite the fact that many studies which have been carried out in the area instruction practices and

the role of the teacher in the teaching/learning process, few of these studies have established the relationship between instruction cultures and student retention. This is especially the case in chartered Christian universities whose philosophy of education is rooted in the biblical perspective.

Globally, one major difference between public and private universities is class sizes or lecturer-student ratio (Koc & Celik, 2015). Several research studies carried out in different countries have linked class size to learning outcomes, class control, student engagement, student assessment and students' attitude to learning among others (Yusuf, Onifade, & Bello, 2016; Monks & Schmidt, 2010; Mulryan-Kyne, 2010; Court, 2012; Ajani & Akinyele, 2014). Although there is no clear agreement on the appropriate or ideal class sizes in terms of actual student numbers, it is apparent from these studies that class sizes are crucial to effective and efficient teaching/learning processes. Since class size is an important concept and issue among education scholars, there is need establish whether it has any influence on students' desire to continue with their studies until completion in one university. This study was carried out with this aim in mind in the context of chartered Christian universities in Kenya.

In USA, scholars find convergence of opinion on the influence of class size in general but differ in detail (Monks & Schmidt, 2011; Mulryan-Kyne, 2010). While Monks and Schmidt (2011) argue that class sizes affect students' assessments, Mulryan-Kyne (2010) admits that there are indeed problems associated with large class sizes but suggests that lecture method is part of the problem and should be discouraged in favour of learner-centred approaches. Schwartz, Schmitt, and Lose (2012) links small class size to effective teaching of students with special needs in USA. In UK, Court (2012) posit that *student-staff ratio* (emphasis added) is being used as a key measure in the provision of higher education and is considered key to accreditation of institutions of higher learning due to inherent implications on quality education. As noted earlier, these studies did not link small class sizes to students' retention in universities. For this reason, this study aimed at establishing if such a relationship existed in chartered Christian universities in Kenya.

Koc and Celik (2015) state that the number of students per teacher is generally associated with class size and it is mainly believed that smaller classes provide a better teaching and learning. They note that the belief is shared by many countries like the USA, European countries, China, Japan, and many other countries. Accordingly, the average class size has been decreased in many countries. In Nigeria, large class sizes

have been linked to poor academic performance and negative attitude of learners (Yusuf, Onifade, & Bello, 2016). The huge numbers per class increase learner anonymity and make some learners not to take their work seriously. Based on these studies, it is apparent that most countries have taken measures to address the problem of class sizes with the primary objective being to improve the quality of the learning process and experiences to both the teachers and the learners. For some countries like Nigeria, the challenge of managing large class sizes is yet to be controlled. In the light of differing realities in different countries, the influence of class sizes can be either positive or negative. Due to scarce substantive literature in place, this study was carried out in Kenya for the purpose of establishing the influence of class sizes on students' retention in chartered Christian universities.

In Kenya, Mukhanji, Ndiku, & Obaki (2016), the high enrolment in public universities has resulted in high student-lecturer ratios which in turn hinder instructional effectiveness and outcome. This situation has led to stakeholders raising questions on the instruction processes and quality of education provided in Kenyan public universities. While private universities in Kenya have low student, enrolment compared to Chartered Public Universities, the enrolment levels in some of the private universities is insignificantly too low (CUE, 2016). From the CUE report, it is apparent that Chartered Christian Universities in particular have the lowest students' enrolment among private universities and have, on average, the smallest class sizes per unit of study. However, except when such low students' enrolment does not make economic sense, the engagement levels in such universities is expected to be highest. At the moment, there is scarce literature in Kenya on the influence of small class sizes on students' retention in chartered Christian universities.

Research points to a relationship between class sizes and quality learning, students' satisfaction, and stakeholders' satisfaction (Mukhanji, et al., 2016; Court, 2012). The concept of quality learning is broad and includes many aspects of the learning processes. One such aspect is student assessment and feedback. Globally, feedback of learning assessment is recognised as an important part of the learning cycle (Spiller, 2014; Hernández, 2012). The feedback process is of interest to both the learners and the lecturers.

Rawlusyk (2018) argues that ongoing academic concerns have been raised on whether assessment practices in higher education support student learning. He observes that, due to the overemphasis on examinations as the main focus of students' assessment,

learning has adversely been affected. This is because, ordinarily, effective assessment for learning should result in active engagement of students. It becomes an irony then when the outcome of an assessment process culminates in poor students' engagement. The author argues further that, based on an empirical study; there is limited involvement of learners in assessment strategies, which in turn has impact learning. The study recommends therefore the need for teachers to utilize their professional development in order to understand how to optimize the active participation of students in various authentic assessment methods and feedback. It is clear from the finding that, while students' assessment should go hand and in hand with feedback, there is need for effective strategies to help ensure that students are actively engaged throughout the process.

According to Evans (2013), a focus on assessment feedback from a higher education (HE) perspective is pertinent given the overarching need to enhance student access, retention, completion, and satisfaction within college and university contexts. Students' satisfaction is the outcome of students' experiences in the social and academic environments. Students' academic assessment feedback is an integral part of instruction processes which fall within the larger domain of the academic environment. As averred by the author, students' academic assessment feedback influence among other things students' retention which is a key area of concern to any institution of higher learning. She views assessment feedback as including all feedback exchanges generated within assessment design, occurring within and beyond the immediate learning context, being overt or covert (actively and/or passively sought and/or received), and importantly, drawing from a range of sources. From the foregoing, it is apparent that assessment feedback occupies an integral part in the assessment process. While assessment may be viewed as a measurement tool, assessment feedback provides the outcome of the measurement. Based on the existing literature, there is limited information on whether student assessment and feedback influence students' retention in institutions of higher learning. This study was carried out with this aim in mind.

Owen (2016) in reference to an empirical study on formative assessment argues that a teacher can draw principles of formative assessment from existing academic literature and introduce a number of increasingly complex low-stakes assignments for students to complete prior to submitting their final project. In the study, concrete, constructive feedback from either the instructor or peers or both was offered at each stage of the project so that students could have the opportunity to review their work and

improve particular aspects prior to moving on to the next assignment. He adds that student performance on each subsequent submission was assessed through the use of a scoring rubric. From Owen's study it is apparent that formative assessment of students is a detail process which put into consideration student's needs like learning style as well one that looks into best practice through benchmarking and literature review. Although student assessment is a critical process in the learning, there is limited literature on whether it has any relationship with student retention. This study aimed at establishing if such a relationship exists in chartered Christian universities in Kenya.

In Hong Kong, students prefer receiving feedback at an early stage of their learning process so that they may identify their own problems and improve in their learning (Chan & Lam, 2010). The challenge of large class sizes however gives challenges to teachers because they are unable to give detail, constructive and individualized feedback to learners. In Ghana, the problem of large size classes is viewed as appalling and as a headache to lecturers because they are not able to give quality assessment and feedback to students (Yelkpieri et al., 2012). Although these studies have shown the importance of assessment feedback in the learning process, they have not established if this practice influence students' retention in universities.

In Kenya, the public universities have been described as producing half-baked graduates because the learning process has been compromised by huge numbers at the expense of effective learning processes (Mukhanji, et al., 2016). The huge numbers tilted the student-lecturer ratio and created an inbuilt weakness in the academic assessment process and feedback loops. Thus, without adequate assessment there can be no effective learning. Although Chartered Christian Universities in Kenya have low student enrolment arising from low student choice, there is limited literature in place which shows the relationship between assessment feedback and students' retention in universities (CUE, 2016; Omingo, 2016). Due to this apparent gap in knowledge, this study sought to fill this gap in the context of chartered Christian universities.

Closely connected to students' assessment feedback is student engagement in the learning process. Research show that student engagement is valuable to effective learning (Blatchford, Bassett, & Brown, 2011; Van de Grift et al., 2017). Student engagement is used here to refer to the degree of attention, curiosity, interest, optimism, and passion that students show when they are learning or being taught, which extends to the level of motivation they ought to have to be able to progress in their education (Great Schools Partnership, 2014).

According to Xhomara (2018), students' engagement is meant to be the most important variable that influences the active learning of students at the university. At the same time student engagement is meant to be important variable that impact the academic achievements of students. Based on this understanding, student engagement is a critical component of the learning process. Ashwin and McVitty (2015) consider student engagement as the formation of understanding and should therefore focus on ways in which students transform the knowledge that they engage in as part of their courses and on how they are transformed by this knowledge. According to them, the focus should be on the partnership between academics and students as they work together in teaching and learning interactions in order to construct knowledge. Part of this process includes having students engaged in authentic research projects in order to produce academic work. They argue that the focus should be on the way in which knowledge transforms students as they engage with it, and the ways students also transform knowledge as they make sense of it. This in a nutshell means instead of seeing students engaging with a fixed object of knowledge, the focus should instead be on how students and knowledge are transformed by this engagement. Successful students' engagement process should lead to increased satisfaction on the part of students which may in turn influence the decision to continue with their studies in the same university. Important as this may be, there is scarce literature in place showing the influence of effective engagement of students on students' retention. This was the primary focus of this study.

According to Olson and Reece (2015), student engagement is necessary for students to gain knowledge and skills to succeed in post-secondary programmes and future careers. They emphasize that teachers' role in student engagement is very crucial. Thus, apart from the teaching and learning styles teachers employ, teachers can also create opportunities for active rather than passive learning, create relevance in assignments, create authentic assessments, offer timely feedback, and develop a culture of inquiry within the classroom. Even though student engagement is an important concept in the learning process, there was scarce literature linking its influence to students' retention in university. Thus, there was a gap in knowledge on the relationship between university cultures and students' retention in Chartered Christian Universities in Kenya.

Several studies on student engagement do acknowledge its role on quality instructional practices in higher education institutions. A study in New Zealand by Exeter et al. (2010), points to an increasing recognition of the value of student

engagement in developing knowledge in higher education institutions. This recognition has resulted in the need for active learning approaches in order to increase the potential for student engagement. The study however notes that effective student engagement becomes more challenging as the number of students increases in a class.

A comparative study of students' engagement in South Korea and Netherlands found out that a combination of teaching strategies and methods can enhance student engagement and in turn promote quality learning (Grift et al., 2017). In Kenya, Butucha (2016) emphasizes the need to prioritize student engagement in higher education because the learning environment has changed courtesy of technological advancements. He noted that face booking, tweeting, short messaging, and chatting have become alternative competitors for students' attention, thus student engagement in universities should be deliberate and intentional. In general, there was limited research on the influence of students' engagement on students' retention in a university, thus the significance of this study which focused on students' retention in Chartered Christian Universities in Kenya. The teachers' role in fostering quality and effective learning has been accounted for by many scholars (Suryahadi & Sambodho, 2013; Asiyai, 2014). Tied to teachers' effectiveness are well-equipped libraries, student support services and other relevant facilities and resources (Akareem & Hossain, 2016). Teachers' role is thus critical and inevitable in any context of learning. For the teacher to carry out this role, he/she needs to manage time well, mentor the learners, be a role model for the learners to emulate, employ effective teaching approaches, engage the learners, provide timely feedback and discourage any form of academic malpractices.

Nagoba and Mantri (2015) view quality learning as the education that best fits the present and future needs of the learners. It is thus the education that provides students with the tools to deal with and find solutions to challenges confronting mankind. In a rapidly changing world in the area of technology and other pertinent areas, the likelihood of what was considered quality education in the past may not be understood as quality education in the years to come. Quality education should not be seen as a process of consumption but as a process of interaction between teachers and students. Thus, quality education can never be a neutral process because it will always be value based. The primary aim of quality education should be to give students opportunities for personal development as well as confidence to adapt to new situations when they find that necessary. This then makes the role of the teacher both critical and crucial in the teaching and learning processes. For this reason, the two scholars emphasize that the success of

any education system depends on the quality of teachers, which, in turn, depends on the effective teaching / learning process. Based on this view, teachers then play the most crucial role in the development of the education system as a whole and also in imparting and maintaining the standards of higher education. With this in mind, there is need therefore to establish whether the teachers' role in an institution of higher learning influence students' decision to study to completion in the same institution. This was the primary focus of this study in chartered Christian universities in Kenya.

According to Sahito et al. (2016), time management for a teacher means the maximum use of time for productivity and achievement. This is because time is a resource and an asset to any organization and considered the difference between successful and non-successful institutions of higher learning. Time is also considered as part of effective classroom management. Indicators of effective time management includes punctuality in class, regular class attendance, well planned lessons, syllabus coverage, and timely feedback on assessment and timely completion of studies. Although the studies on the above indicators have been carried out in different countries, none of the studies has linked time management to students' retention in a university.

Concerning punctuality and regular class attendance, scholars in Pakistan (Khalid & Mehmood, 2017) opine that regular class attendance fulfils several important goals of higher education. It encourages the students to organize their thinking by comparing new ideas. It plays an important role in enhancing student performance because it helps the student to submit assignment on time, enhance collaboration among students, improve the student overall performance, and improve coordination with teachers and peers among other benefits. Absenteeism on the contrary negates every potential gain.

According to Butakor and Boatey (2018), teachers' attendance to classes has been identified as a factor that plays a major role in students' attendance in school. They argue that for teachers to be punctual in class attendance there is need for effective supervision. Therefore, the major supervision roles performed by the principals include monitoring of teachers' attendance during lessons, checking and ensuring adequate preparation of lesson notes, checking and ensuring adequacy of scheme of work, record of work, provision of instructional materials and teachers' reference books, monitoring of curriculum delivery and regular feedback and review of students' academic performance with stakeholders. Among other supervisory ways, spending some time in a classroom to observe teachers will reveal areas of weakness and the steady usage of instructional materials. This may lead to good teaching skills because the use of eternal examiners

may make teachers to behave in a manner likely to convince the supervisors that they were doing well yet after they disappear, they revert to the old ways of doing things. Internal supervision under the leadership of the principal on the other hand may lead to consistency time management which may in turn lead to effective service delivery on the part of the teachers. However, in the absence of supervisory roles, absenteeism and lateness to class may thrive and result in what the two scholars consider as symptoms of weak teacher management structures (Butakor & Boatey, 2018).

Mampane (2013) in a study in South Africa identified some of the factors causing teachers to be absent as stress due to financial challenges, family problems and curriculum changes. The study noted that teacher absenteeism affects school effectiveness, results in loss of school days, diminish student academic achievement, damage school's reputation, and creates and sustains student absenteeism. The two studies did not establish if teachers' time management influence students' retention in a university. This study intended to establish if such influence existed for students' retention in chartered Christian universities.

In Kenya, some of the factors causing teachers absenteeism include the lack of supervision, frequent teachers' strikes, and heavy workloads among others (Musyoki, 2015). It is common knowledge that Chartered Christian Universities in Kenya hardly experience teachers' strikes. They also have few students and implicitly have stronger control of teachers, and thus fewer cases of teacher absenteeism compared to Chartered Public Universities (CUE, 2016). However, limited numbers of studies have been done to establish if lecturers' time management in general influence students' retention in Chartered Christian Universities.

Timely completion of studies on the other hand indicates adherence to course and programme schedules, completion of course content, assessment, and feedback to students. It is Common knowledge that completion of studies within the stipulated time is the goal of every student. A study of large universities in USA by Veenstra and Herrin (2006), found out that private universities had higher completion rates than public universities. In Nigeria, Albar and Onye (2016), observe that completion rates in public universities were very low because of frequent lecturer strikes. In contrast, completion rate in private universities is higher because lecturers are committed to teaching with little disruption of studies. The high completion rate in private universities has not been studied to establish if it influences students' retention in the universities.

According to European Commission (2015), one of the goals of the Europe 2020 strategy was to have at least 40% of students to complete higher education. The study observes that reducing dropout and increasing completion rates in higher education was one of the key strategies for achieving this goal, which is regarded as crucial for creating the high-level skills that Europe's knowledge-intensive economic sectors need as well as for Europe's capacity to innovate and foster productivity and social justice. An Australian Government report (2017) on *Improving Retention, Completion and Success in Higher Education* noted fluctuation in student retention rates in Australia and which it attributed to variations in institutions of higher learning. Among other observations and recommendations, the report advocated for a student-centric institutional culture and well-targeted and well-communicated support services which will in turn have a positive impact on student retention, completion and success.

A study in Ghana by Osei et al. (2017) identifies factors such as household issues, financial constraints, thesis and examination related issues as key to students' inability to complete studies on time. The study recommended for strategies that will ensure increase student enrolment, retention and completion of study. The study notes the widespread nature of students' inability to complete their studies in sub Saharan Africa and observe that, as an attempt to remedy the situation; many tertiary institutions in Ghana have adopted distance education as a viable complement to the conventional on-campus teaching. For example, the Kwame Nkrumah University of Science and Technology (KNUST) located in Kumasi established the Faculty of Distance Learning in 2005. The faculty has since changed its name to Institute of Distance Learning (IDL) with the primary purpose still being to facilitate the running of distance learning programmes. The main objective of all these efforts has been not only to increase access to education and retention but also completion of studies for the enrolled students. From the finding, it is apparent that student completion process is impeded by a number of factors. However, where completion rates are high, there is increase increased enrolment and retention as well.

In Kenya as in Nigeria, a completion rate in public universities is low because of frequent lecturer strikes and absentee lecturers (CUE, 2016). Although some private universities in Kenya have somewhat high dropout rates due to various reasons, graduation rates are still higher compared to Chartered Public Universities (Njoroge et al., 2016). As per CUE (2016) report, Chartered Christian Universities in Kenya have relatively high completion rates. Despite this reality, there was limited literature on

whether the high completion rates in Chartered Christian Universities influence students' retention in the universities. This study sought to achieve this purpose.

The significant roles teachers play in university education is affirmed by the numerous studies on the topic (Kudryashova et al., 2015; Pushkar, 2015). A plethora of other empirical studies have looked specifically at the role of teacher as role models and mentors (Wainaina, Mwisukha, & Rintaugu, 2015; Barlow et al., 2014; Monteiro, Almeida, & Vasconcelos, 2012). According to Nagoba and Mantri (2015) institutions of higher learning are dependent on qualified and competent teachers for quality and effective learning. Teachers enhance quality education through commitment, dedication, and motivation of learners, imparting value-based education, use of resources and development of education among other ways.

In a study in Slovenia, Steh, Kalin and Mazgon (2014) noted that among other roles, teachers engage and motivate students to acquire knowledge, enable them to demonstrate their knowledge and understanding through performance and action, help students to engage in critical thinking, help them to develop abilities to navigate the constraints and complexities of the world, help the students to foster lifelong commitment to critical examination and self-development, and in a nutshell, encourage students to engage in cognitive, affective and social developments. The role of a teacher in this perspective is not only to transmit knowledge but to incorporate students as partners in the educational process. Even then, the study did not show if any relationship exists between teachers' instructional roles and students' retention in university.

In South Africa, Bernstein (2015) notes the critical role teachers' play in effective instruction process and states that for quality teaching and learning to take place in a university, teachers must be qualified and competent. The paper whose topic was on the *Role of Teachers in Effective Instruction* calls on the government of South Africa to invest more on teacher education programmes because quality teachers produce quality students.

In Kenya, a study of academic staff of public universities by Wainaina, Mwisukha and Rintaugu (2015), observed that one of the key roles and responsibilities of academic staff in a university is to develop the intellectual capacity of their learners by imparting knowledge and skills. Teachers also play a fundamental role in molding the behavior and character of their learners. Chartered Christian Universities in Kenya advocates for integration of faith and learning with the faculty at the center of the integration process (Kaul et al., 2017). In this context the role of the teacher is more

critical and more influential. However, there were limited studies done to examine the scope of this influence and whether it influences students' retention in a university.

Examination malpractices or cheating have been associated with instruction practices in universities. Examination malpractice may be referred to as a misconduct or improper practice, before, during or after any examination by examinees or others with a view to obtaining good results by fraudulent means (Khan, Khan, & Khan, 2012; Akaranga & Ongong, 2013). Available literature shows the worst hit countries are Russia (Denisova-Schmidt, 2017), Nigeria (Dusu et al., 2016; Amadi & Opuiyo, 2018) and Pakistan (Khan, Khan, & Khan, 2012).

Globally, academic dishonesty is an issue of great concern. According to Oyieko (2017), students engage in cheating and in other forms of examination malpractices because of perceived benefits. She posits that the vice which has since become a culture in many schools due to overemphasis on passing exams as a criterion for academic success. She identified different ways of examination irregularities as including sneaking in unauthorized materials, writing on clothes and body parts, copying from each other during examinations, replacement of answer sheets, and fraudulent modification of examination marks. She added other forms of irregularities such as sitting for examination on behalf of someone else, prior knowledge of examination questions by students, and colluding with examination officials such as supervisors and invigilators. All these irregular and unethical practices are a violation of institutional rules and regulations which, if allowed, will lead to devaluation of certificates obtained, dented image for the institutions affected and undue advantage to the students involved in the vice. This may in turn lead to poor students' retention due to dropouts for one reason or the other. Given the limited literature on the influence of examination practices on students' retention, this study aimed at determining of such a relationship exists.

In Russia, Denisova-Schmidt (2017) observes that the inherent malpractices in examinations have been termed as 'corruption' because they are widespread and have taken political dimensions. Thus, more than 85% of examination malpractice cases in Russia take place in public universities with some involving bribery, preferential treatments, and non-monetary favours in exchange to good grades. In order to combat the high prevalence of examinations irregularities, the scholar suggests that the faculty should present their assignments and expectations more clearly to the students and stipulating their educational and cultural backgrounds. She notes that, in some cultures, students might have a different concept of plagiarism which might make it appear as

though it was acceptable. She observes that some material might be widely considered to be common knowledge and therefore require to be cited. She thus recommends that Russian students need to be taught such basic concepts as a precise definition of plagiarism in their academic writing courses. Other intervention measures may include additional courses on academic integrity in order to increase the levels of awareness significantly. In addition, faculty members should serve as role models. The study however did not establish if Examination malpractices influence students' retention in universities and other institutions of higher learning. This study aims at establishing if such relationship exists in chartered Christian universities in Kenya.

In Nigeria, Dusu et al. (2016), observe that examination malpractices have had devastating effects in the countries education system. They note that due to the high prevalence, the countries educational system has gradually degenerated to a level where the country's certificate has come into questioning locally and internationally because the sanctity of education process has been affected by the malpractices. For example, according to Onyibe, Uma and Ibina (2015), students in Nigeria have devised innovative ways through which they perpetrate examination malpractices in every examination. They observe that the instances of examination malpractices may range from impersonation, leakage of questions, tampering with results, and computer fraud. Specifically, they identified some of the common forms of examination irregularities in Nigeria as follows.

The first one is the collusion among candidates themselves and between them and examination officials. In the first, the candidates copy from each other while in the second, the examination officials may leak the examination materials to the intended examinees, parents or school managers prior to the examination time. Collusion may lead to mass cheating in examination. Second, impersonation; this is where another candidate or a hired person sits for examination on behalf of the genuine candidate. Third, giraffing; this is a process in which an examinee stretches out his or her neck as long as possible in order to view and copy what a fellow candidate has written down for a given question. Fourth, Inscription: Students have now advanced to the level of inscribing materials or information on anything like parts of their body for example palms, thighs, baby pampers; handkerchiefs, rulers, purses, chairs, tables, walls of examination halls and so on. Fifth, Irregular activities inside and outside the examination halls: Students, who have made up their minds to cheat exhibit unwholesome behaviours during examination. For instance, smuggling out question papers out of the examination

hall, sending and receiving information from other candidates or from agents and touts outside the hall, tearing part of the question paper or answer booklet during the examination to perpetrate malpractice. And, Sixth, Bribery. According to the scholars, this form of malpractice may be used to enhance teacher-student collusion to cheat. It brings in the economic perspectives in examination malpractices. A student may pay an examination official some money not necessarily to buy the question paper, but to be allowed carry some reference materials to the examination room.

In Kenya, cases of examination malpractices cuts across all levels of learning (Akaranga & Ongong, 2013; Njue, Muthaa, & Muriungi, 2014). The malpractices are more prevalent in Chartered Public Universities, with Kenyatta, Nairobi and Moi universities bearing the heaviest brunt. Recent CUE (2017) report on audit of universities disclosed that in some universities, there were missing marks, delayed completion rates, and unaccountability for students at all levels. The scholars as well as the CUE report did not show if cases of examination malpractices in the Kenyan universities influenced students' retention.

Furthermore, the issue of examination malpractices has since become a perennial problem in Kenya. According to Andafu, K'Odhiambo and Gunga (2019), the use of examinations as the yardstick for success and academic progress has propelled teachers, students and schools to engage in a stiff competition in order to excel. Such competition culminates into the use of unfair means by some teachers to attain undue advantage so that their students excel in the national examinations. The perennial nature of the problem has prompted the national examinations body, Kenya National Examinations Council (KNEC), to institute a series of measures to combat it. The scholars referred to examination malpractice as any irregular behavior exhibited by a person in relation to the conduct of examination before, during or after examination. Candidates engage in examination malpractices for the purpose of attaining good results. They point to examination malpractice as a deliberate attempt to offer a candidate(s) unfair advantage in examination. When this occurs, the validity of examination and the authenticity of the results become suspect. Akaranga and Ongong, (2013) view examination malpractices as unethical acts which encourage mediocrity in that the students who benefit out of it are unfairly equated to those who struggle on their own to excel. Although examination malpractices are disruptive to ethical learning in Kenya, there is scarce literature on their influence on students' retention in institutions of learning. This was the focus of this study.

Course scheduling is another instructional and administrative practice that has a relationship with student retention and overall institutional success. According to Schultz and Sharp (2008), scheduling of courses is a factor affecting the allocation of university resources such as classroom space and personnel while maintaining quality instructional delivery, student retention, and research opportunities for faculty members. The authors relate the challenge of course scheduling to student enrolments. They postulate that increased enrolment in universities lead increasingly difficult to schedule classes due to limited facilities. This is because of emerging mismatch between enrolment and expansion of facilities. Specifically, difficulties in space utilization and scheduling has become an issue because enrolment levels in universities continue to increase while classroom space continues to decline as the majority of new space is dedicated to uses other than instruction. Due to limited research in the area of course scheduling and how it relates to student retention, there was need to carry out a study in the context of chartered Christian universities in Kenya to establish of such a relationship existed.

According to Hanover Research (2018), course scheduling is an integral part of institutional administration, yet little research exists that examines scheduling as a key factor in broader governance and strategic planning. They study observes that course schedules can impact a wide range of institutional outcomes, including student satisfaction, graduation rates and time to graduation, and university expenditures. In addition, the notes that managing the schedule with students needs in mind is critical for retention. Thus, given the importance that scheduling can have on how students, faculty, and administrators make decisions, it becomes essential that course catalogues reflect student and institutional needs. The key findings of the Hanover study include the following.

First, course scheduling plays an important role in broader institutional effectiveness. Effective scheduling, for example, can boost student retention rates and reduce time to graduation. Similarly, institutions can reduce costs by limiting the number of under enrolled courses. Thus, course scheduling needs to consider both student preferences and institutional capacity. Second, it is no longer sufficient to simply carry over the same (or similar) schedules from term to term. Institutions that ignore changes in student demographics or evolving student preferences—and instead rely on "just-in-time" scheduling—threaten student and institutional success. Universities that do not regularly re-examine their course catalogues are 'operating blind'. Third, institutions need to collect, manage, and analyse data relating to course scheduling. If this is not

done, it may lead to a disconnect between students' course needs and actual offerings. Fourth, dedicated schedule refinement teams can ensure that course scheduling, classroom scheduling, and other scheduling considerations are coordinated sufficiently. Finally, most students today are predominately interested in flexible scheduling options. Because many students rely on degree audits or other scheduling platforms to remain on track, they seek (and can support) more flexibility. The rise and convenience of online courses further contributes to the desire for flexible scheduling options. The aim of this study was to find out if clear course scheduling relates to student retention in chartered Christian universities in Kenya. This was because there was scarce research done in the same area.

2.5 Discipline Cultures and Retention in Chartered Christian Universities

Discipline in universities and other institutions of higher learning is neither a new nor an innovative phenomenon. What may be new is the context where discipline is practised, and the approach employed (Sawyer, 2005). Discipline enforcement from one university to the other differ depending on the identity of the university, population size, management control, existing codes of conduct and the learning environment in general. Universities worldwide are generally classified as either secular or faith-based (Watson, 2014; Onsongo, 2007). Faith-based universities are normally privately founded and managed though accredited and on-going regulations by the host government or government approved accrediting agencies.

The issue of student discipline in higher education institutions is critical because it is key to both the institutional success and the individual student's academic progress. Mutua and Thinguri (2014) in a study of higher institutions of learning in Kenya observe the high prevalence of indiscipline cases in colleges and universities and the urgent need to find ways of managing them. Among the methods proposed for managing conflicts from indiscipline were guidance and counseling, expulsion, suspension, fines, rewards, students' commitment themselves in writing to maintain good conduct, assigning responsibilities to errand students, involving parents/guardians, supplementary exams. The study states the main goal of discipline should be to produce young people who will be responsible when they become adults. Such people should be able to make their own decisions and accept the consequences of these decisions like adults. As a way forward, the study recommended that university and college administrators should embrace a collective approach in managing student discipline.

While across the world indiscipline among students has multiplied and become more rampant, thus causing great concern among education administrators, teachers and stakeholders as posited by Omote, Thinguri, and Moenga (2015). Research shows that Christian universities have higher students' discipline than public universities (Cole, 2013). The difference is attributed to the influence of the Christian cultures in Christian universities which require students to comply with the university norms, rules and regulations without the option of violating them (Wolfe, 2016; Cole, 2013). Over time students get used to the Christian environment and thus align their behaviours to the university expectations. In Kenya, public universities are worst hit by students' indiscipline spearheaded mainly by the undergraduate students (Koki, 2015). Chartered Christian Universities, though generally peaceful, have not been investigated to determine whether this reality influence students' retention in the universities.

According to Ngwokabuenui (2015), indiscipline cases are more prevalent and destructive in developing countries and have been a major and continuous administrative problem in institutions of learning. He identified indiscipline problems such as stealing, truancy, sexual offence, vandalism and cheating as destructive practices and common in most schools. Among other consequences, increase indiscipline cases may result in increased percentage of students who drop out of school. This may in turn lead to the failure of the affected students to develop their full potentials. In addition, indiscipline has led to wastage of human and material resources because students who drop out of schooling ends up rendering everything invested in then into waste. This makes indiscipline not only something undesirable but also one that needs to be curbed by all possible means. It is clear in the case of Christian schools that there is a relationship between enforcement of established rules and regulations and students' behavior (Cole, 2013; Wolfe, 2016). Given the critical role that rules and regulations play in curbing indiscipline cases and in successful management of schools, there is need to be established if they influence students' retention in chartered Christian universities in Kenya.

For effective enforcement of university rules and regulations, students need to be oriented at the start of their academic journey (Davis, 2013). Orientation will help them to understand the general rules, specific rules, their implications, process of appeal, and consequences of contravening any of them. Research shows that students' orientation helps them to comply with university rules and regulations (Shupp, 2014; Lamar & Ingamells, 2010), increase their motivation (Kember, Hong, & Ho, 2008) and give them

clear sense of direction (Davis, 2013; Vlamis, Bell, & Gass, 2011). For orientation to achieve the intended outcome there must be an on-going reminder to the students through available avenues on the need to adhere to the established rules and regulations. The goal is to keep the students informed, updated and properly guided.

Davis (2013) study in USA observed that student engagement through holistic orientation is recognized by researchers and practitioners to be critically important in improving student success. Universities should create a more inclusive and engaging campus environment to enhance student participation and active involvement in the learning process. In Estonia and Finland, Koris and Nokelainen (2015) did a study using the metaphor of *student as customer* (emphasis added) and concluded that students have needs to be met and universities should therefore help students through planned orientations at the beginning of their studies to understand how their needs shall be met. The study also revealed that students would like to see set rules enforced. Enforcement of rules demonstrates that the university is serious about its established regulations and rules and thus has no room for compromise. This will in turn motivate students to comply with the established rules and regulations while those who violate them are punished as per the laid down penalties.

In Ghana, Georgina, Millan, Cynthia and Jeff (2014) note the immense importance of orientation in transitioning students to university environment. The orientation should be all-inclusive so that the learners may have a clear sense of direction. The study noted that students who go through orientation are more compliant to university rules and have higher academic performance compared to those who do not go through orientation. A similar study in Kenya by Wangeri, Kimani and Mutweleli (2012), revealed that orientation is very important for first year students, not only because it helps them to overcome transition challenges, but also because it will familiarize them with the expected code of conduct. Orientation helps students make necessary adjustments as they settle down. As seen in their student handbooks, Chartered Christian Universities in Kenya have all-inclusive weeklong orientation for new students (AIU, 2015; Daystar, 2017). Integral to these orientations are rules and regulations for both academic and social life. Currently, there is limited research on the influence of orientation on students' retention in Chartered Christian Universities in Kenya. This study sought to bridge this gap in knowledge.

Dress Code is one university code which has attracted intense debates and discussions due to varied perspectives held by scholars and practitioners. Given the diverse cultural and upbringing backgrounds, coming up with dress codes which meet the different worldviews become a challenge. Zembazemba (2017), view dress code as written or unwritten rules with regards to clothing which reflect circumstances, occasions and certain jobs. This perspective associates dress code to specific occasions as oppose to a general rule guiding everyday behaviour in an institution. This implies freedom in dressing except on special occasions and certain jobs. Mantyi-Ncube and Langwenya (2014), see a dress code as a set of rules that describe acceptable or required clothing. In this perspective, dress code refers to established rules which provide a common standard of dressing for all the primary stakeholders and on the basis of which one can be described to be conforming or non-conforming. Zembazemba (2017) posits further that many organizations seek to maintain minimum standards of modesty by prohibiting any piece of clothing that is likely to expose larger parts of the body or any sensitive parts of the body such as thighs, breasts or stomach. The effectiveness of these rules depends on how enforcement is carried out and the consequences of their violation. This will in turn determine the level of influence of the rules on behaviour.

According to Asaju (2013), dress codes in an educational institution could allow an individual's preference; but such preference must be moderated within the constraints of reasonable rules and appropriate standards consistent with the maintenance and promotion of a positive, safe and healthy environment for learning. Dress code in Christian universities must reflect the Christian faith and must not be worldly (White & Afrane, 2017). This means enforcement of dress code rules in these universities is influenced by faith and thus their realization reflects conformity to Christian faith. Thus, faith based universities are stricter when it comes to enforcement of dress code than secular universities. This is evident in their students' handbooks (Daystar University, 2017; AIU, 2016). Apparently, there was scarce research in Kenya on whether strict enforcement of dress codes influences students' retention in the universities.

Research studies on dress code are numerous. In a study in India, Sequeira et al. (2014) cited several reasons based on research which necessitated the need for dress code in universities. First, to reduce gang related violence and to improve academic achievement in a context where gangs were dressing in an identifiable manner. Thus, mandatory dress code was introduced for security purposes. Secondly, to prohibit offensive clothing, clothing with advertisements, offensive messages and other

impertinent messages. Finally, to prevent indecent and immodest ways of dressing. They noted that women have been affected the most by these rules. The study concluded that majority of the students and teachers in the universities studied were positive with the dress codes on grounds of security, health, and mutually beneficial coexistence. The study did not however show whether dress code rules influence students' retention in a university.

In Ghana, White and Afrane (2017) study of Christian universities on Christian virtues and ethos revealed that dress codes in these universities are meant to reflect the Christian faith and identity. The study concluded that both students and staff were generally positive with the dress codes. In Kenya, there is scanty literature on dress code. In Strathmore university (a Christian university), the dress code is strictly enforced because the university wants to safeguard the Christian values as well as put all students at par regardless of their socio-economic backgrounds (Strathmore, 2018).

In addition, drug abuse, smoking and alcoholism are three distinct, but similar practices outlawed in most Christian universities (Schipull, 2009; AIU, 2017; Daystar, 2017). The three are interrelated but they are also distinct from each other because one may engage in one without the other, thus may be treated separately. It is common knowledge that though alcohol and cigarette smoking are legalized in most countries including Kenya, they are classified as illicit for youth under 18 years and is considered harmful to health. An excerpt on drugs abuse, alcohol and smoking from Africa International university student handbook reads, "Promotion, possession, sale, purchase, use and/or distribution of all illegal drugs, on or off campus...Any student involved directly or indirectly in alcohol or trafficking of drugs will be handed over to the law enforcement agencies for legal action and expelled from the university" (AIU, 2015: 52). Since there was limited research in place it was not clear if enforcement of such rules attracted or dispelled students from continuing in their studies in chartered Christian universities to completion.

Research on alcoholism, smoking and drug abuse often overlap because they are viewed as illicit, harmful to health, and having similar consequences on students. Alcoholism which is the most prevalent and widespread among university students has been well studied (Perkins, 2002; Onyebuchukwu, Sholarin & Emerenwa, 2015; Castaño-Perez & Calderon-Vallejo, 2014; Al-Ameri, Al-Badri, & Lafta, 2016; Thompson, 2017; Hassan, 2010; Ndegwa, Munene & Oladipo, 2017), and together with drugs and smoking (Tulu & Keskis, 2015; Zaman et al., 2015; Tuwei, 2014). In Iraq, a

study in three universities found out that consumption of alcohol was relatively prevalent among university students in Baghdad, in spite of religious and social barriers. The study proposed, as an intervention, the involvement of the family and the university staff to monitor and help the youths out of the habit. The main cause for alcoholic consumption in Bagdad's universities was attributed to peer influence and media.

In USA, Thompson (2017) noted that the misuse of alcohol and drugs among university students is a significant public health concern. She opined that excessive drinking among university students had been linked to numerous negative consequences, including rape, impaired academic performance, absenteeism from school, and damaged social relations. The study found out that religious involvement was a predictor for reduced frequency of alcohol use among the youths. These studies however did not link the banned substances to students' retention in university. In Ethiopia, Tulu and Keskis (2015) study on the causes, prevalence and consequences of alcohol, smoking and drug abuse revealed that the major consequences of alcohol and drug abuse are behavioural, academic, physical, economic, health, psychological and social. The study recommended appropriate prevention, intervention and treatment/psychotherapy mechanisms be formulated to at least reduce the prevalence.

In Kenya, Ndegwa, Munene and Oladipo (2017), study in the context of Chartered Christian University found out that there was a moderate risk for alcohol use problems in the university. Gender, age, year of study and place of residence, parental and peer use, media, and accessibility to drugs were found to be influential factors. The study noted that first year students had the lowest prevalence rate due to the influence of the Christian environment but that the prevalence rate increased with the years of study as the students get used to the environment. On the other hand, Tuwei (2014) study on alcohol and drug abuse in public universities noted that the prevalence rate was very high and that many students were exposed to drugs. All the studies above have not indicated the influence of alcohol, drug abuse and smoking on students' retention in university but have only focused on the social and academic lives of the students. Prior to this study there was scarce research on the influence of strict enforcement of rules on alcohol, smoking and drug abuse on students' retention in Chartered Christian Universities.

Sexual immorality which is the opposite of sexual chastity has recently attracted scholarly studies. According to Stephen and Stephen (2016), there have been worldwide reports on sexual activities among university students. Several studies in sub-Saharan Africa have also documented high and increasing premarital sexual activities among

university students. Pre-marital sex is sexual activity practiced by persons who are not married. Like alcohol, smoke and drug abuse, sexual immorality is prohibited in Christian universities. Handbooks from these universities directly prohibit acts of sexual immorality in every form and emphasize chastity or sexual abstinence among the unmarried students and faithfulness among the married students (Daystar, 2017). Due to scarce literature on the influence of moral rules in Christian universities on students' retention, there was needed to carry out this study in order to contribute to the limited knowledge.

Studies on sexual immorality among university students are numerous (Stephen & Stephen, 2016; Mehra, 2013; Abdullahi & Umar, 2013; Penhollow, Young, & Denny, 2005; Omonijo et al., 2013). Religious institutions, environments and activities have been associated with reduction in sexual prevalence (Penhollow, Young, & Denny, 2005; Burdette et al., 2009). Peer influence, drugs and alcoholism on the other hand have been linked with proliferation of sexual activities among university students (Stephen & Stephen, 2016). A study in Canada by Bergeron et al. (2016), noted that sexual harassment had increased in public universities. The harassment originated from both male students and faculty. The study advocates for solving the problem through creation of awareness and clear institutional policies.

Two studies in Nigeria by Stephen and Stephen (2016), and Omonijo et al. (2013), studied sex prevalence in public universities but another by Abdullahi and Umar (2013), studied three faith-based universities. While the former revealed alarming prevalence among public universities' students, the latter manifested moderate prevalence in the Christian universities. Similar studies have been done in Kenya's public universities with similar findings as the Nigerian context (Tuwei, 2014). Although there existed an assumption that there was less sexual prevalence in chartered Christian universities, there is scarce literature or studies done to relate this reality with students' retention in the universities.

2.6 Study Cost Management Cultures and Retention in Chartered Christian Universities

While the opportunity to enter university marks a major transition in the life of a student, the financial cost of study and how it is managed may present an obstacle in this pursuit. This is because the requirement to meet the cost of learning is imperative to every enrolled student. Ordinarily, the overall cost of study includes tuition and non-

tuition charges. According to Tharshan et al. (2019), the university expenses can be divided into three types: tuition and administrative charges, housing and meals and miscellaneous costs. Of the three types, miscellaneous costs are the most difficult to control because they are the most challenging to approximate and include a wide array of items. In most universities, students can choose to reside on campus or off campus. Tuition costs may vary per university and per field of study (Hemelt et al., 2018). Thus, fields of study such as engineering have higher tuition costs than fields study such as humanities and social sciences. The chartered Christian universities studied have similar programmes of study which in general are classified as theology, business and education, arts and social sciences. The study sought to establish if study cost management practices in these universities relate to student retention.

Apparently, the overall cost of study in general and associated practices are realities that confront a student in any institution of higher learning. The subject of cost has attracted considerable interest to researchers (Mbawuni & Nimako, 2015; Kusumawati, 2013; Chatfield, Lee, & Chatfield, 2012; Foskett & Roberts, 2006). Baliyan (2016) observed that flexibility of fee payment, availability of financial aid, and reasonable accommodation costs are influential to students' continuity in any university. Marcus (2016) noted that tuition cost of programmes is also an important factor that influences students' retention in an institution. Tuition fees should however be justified and aligned to the programme of study.

The importance of study cost on student's retention in a university has drawn the attention of many researchers. In USA, Chatfield, Lee and Chatfield (2012) in a case study of university of Nevada Las Vegas on factors affecting students' persistence noted that tuition fees and other financial factors ranked first and second respectively in students' considerations. Other financial factors in this study included accommodation costs and distance of university from student's home. Two similar studies in Pakistan by Sabir et al. (2013) and in Indonesia by Kusumawati (2013), had similar findings. In both studies, cost of study came first in student's ability to re-enrol in a university. Although the studies alluded to the influence of study cost on students' retention, the studies did not establish if cost management practices within the university directly influence students' retention or dropout in the universities.

In Ghana, Mbawuni and Nimako (2015), study revealed that the cost factor was the topmost priority of students in their continuity in a university. The cost factor includes other costs associated with the programme of study such as charges for practical work and scientific experiment, cost of books and study materials, feeding, accommodation, among others. The study proposed that institutions of higher learning and policy makers should review the overall total cost of study and the specific cost of the programme of study if they are to enable more students to continue with their studies. Although the study found out that study cost was key to students' retention in university, it did not establish if the same influence could apply to students' retention in chartered Christian universities.

In Kenya, Mulonzi (2014), and Ngari and Wanjama (2013), studies found out varying results. In Ngari and Wanjama's study (2013), the cost factor ranked high but in Mulonzi's study (2014), flexibility of payment had lesser influence on students' retention in the universities. The disparity could have been influenced by the nature of students studied. Mulonzi study targeted government sponsored students while Ngari and Wanjama targeted self-sponsored students. Both studies were conducted in public universities. Most of the studies on students' retention in private universities have looked at marketing factors influencing students' choice and retention (Nyaga, 2017). Mwebi and Simatwa (2013) puts completion rate at 96.8% and the dropout rate at 1.7% in private universities without taking into consideration students who defer some semesters but end up completing. Njoroge et al. (2016) puts the attrition rate at 37% in private universities because it factored in issues of deferred exams or semesters. Although these studies were done in private universities, the studies apparently did not aim at establishing the influence of cost management cultures on students' retention. Cost factors such as tuition fees, accommodation cost, cost for food, and other charges had not been linked to students' retention in the universities.

Availability of financial aid is viewed as one of the key factors influencing students' retention in a university. Financial aid is used in this context to include scholarships, loans, opportunity to work, bursaries and any other financially related support. The concept of financial aid has drawn the interests of many scholars. According to Ganem and Manasse (2011), financial aid for higher education consists of both need and merit-based aid, in such forms as grants, loans, tuition remission, and private or institutional scholarships. But, other USA scholars like Soria, Weiner, and Lu (2014), and Scott-Clayton (2015), argued that financial aid does not have the same effect

on all students. Giving examples of several studies to corroborate their own, they noted that students' retention and graduation rates in some universities have dropped despite the availability financial aid. Scott-Clayton (2015) for example wondered why retention had gone down despite the increase in financial aid. This raises questions on whether financial aid in its varied types influence students' retention in Chartered Christian Universities in Kenya. This study's aim was to establish if such a relationship existed.

In Tanzania, Nyahende (2013) study on the success of students' loans in financing higher education in Tanzania observed that students' loans led to increase retention of students in higher institutions of learning. The study also revealed that Tanzanian Higher Education Students' Loans Board (HESLB) is employing enough efforts to recover loans granted to loans beneficiaries. In addition, the study found the guidelines and criteria for granting loans satisfactory. Another study in Tanzania by Mukalilo (2014) agrees with Nyahende (2013) position above on the success of students' loans.

In Kenya, Gudo's (2014) study noted the immense influence HELB loans and bursaries have on students' retention in universities in Kenya. He argued that availability of Loans and bursaries influence not only the decision-making process but affect students' campus life. He added that most students preferred public universities over private universities because by then students in private universities did not access HELB loans. Studies in Kenya and Tanzania have focused mainly on public universities and on government support. Students in chartered Christian universities in Kenya have access to government loans in addition to other types of financial aids which include internally sourced funds for needy students, work study scholarship, academic merit awards and connection with possible funders (AIU, 2015; Daystar, 2017). At the time of this study there was no evidence that availability of financial aid influence students' retention in Chartered Christian Universities in Kenya.

The perspective of students as the main customers of an institution of higher learning has been associated with the critical need for support services (Farahmandian, 2013). As such, providing quality services and satisfying students' needs as well as expectations are vital for universities to succeed and develop a competitive niche. The support represents the institution's ability to provide institutional and human resource support to help students solve their problems timely, conveniently and effectively. According to Mbawuni and Nimako (2015), student support is recognised as an indispensable aspect of effective management of educational institutions which is taken

into consideration in students' search and information processing in their choice of college and programme of study. However, there was scarce literature on the relationship between students' support services and students' retention in Chartered Christian Universities in Kenya.

Students' support can take several forms including administrative, communication, academic, financial, medical, counselling, sports and entertainment, housing and accommodation and providing for the physically challenge (Anderson & Simpson, 2014; bin Khairani & Razak, 2013). Under cost management, such support may include prompt responses to financial inquiries, timely release of fee statements, financial aids, mentorship and clarification of charges among others. According to Bekhet, AL-Alak and El-Refae (2013) these services should be put at the disposal of university students with nominal or no charges and fees. Most of the studies on student support services are too general and not specific on financial services like timely release of fee statements, responses to financial inquiries, timely processing exams clearance among other services. Their influence on students' retention in universities of study had not been established.

Several scholars have investigated students support services in universities (Ciobanu, 2013; Diedericks, 2012; Owino, Kibera, Munyoki, & Wainaina, 2014; Onditi & Wechuli, 2017; Rachuonyo, 2017). In Romania, Ciobanua (2013), noted that student support and services contribute to the quality of their learning experience and their academic success. She observed that quality of teaching/learning and student support services are the most important factors in education quality assurance. Therefore, the importance of support activities for the students is obvious but also presents the management of services with difficulties due to the increasing number of students and their needs. Student support services will help to decrease the university dropout rate and increase the diversity of students' experience. Notably, studies on student support services were general in nature and not specific on financial services, thus this study attempted to address in a more specific way the influence of financial services on students' retention.

In Ghana, Mbawuni and Nimako (2015) study revealed that student support service was rated second after study cost in students' priority list of university of choice. The support is not limited to academic but also financial matters and other areas of student needs. In Kenya, several studies have been done on students' support services as an indication of quality assurance and student satisfaction (Owino et al., 2014; Onditi &

Wechuli, 2017). Ogendi (2017) study of quality services of students at private universities in Nairobi noted that students were generally dissatisfied with the services.

The study focused on students' perception of service quality at assurance, reliability, tangibility and empathy dimensions. She observed that the increased competition among universities should motivate each private university to develop a competitive edge in service delivery to attract, retain and foster stronger relationships with students. Although there were a number of studies on student support services, no study had established if financial support services influence students' retention.

2.7 Students' Retention in University

Students' retentions considered the single most important issue facing education professionals at the post-secondary level regardless of the type of institution (Gajewski & Mather, 2015). For this reason, Noel-Levitz (2008) views students 'retention to completion of their educational goals not only as a key gauge of student success but also institutional success. He opined that, while high retention and graduation rates signify a university's realization of its mission, low graduation rates and high attrition rates not only expose institutional problems in meeting the needs and expectations of its students, but also represent symbolic failure in accomplishing institutional purpose.

Blount (2018) gave a Christian perspective to the concept of student retention. He defines student retention as the desire and action of a student to stay within the system of higher education from the beginning of study to completion. While referring to US National Center for Education Statistics he notes that the undergraduate students' retention rate for 2014 was 60% for students who began their efforts to secure a bachelor's degree at four-year colleges or universities. He observes that, although Tinto (1975; 1993) tied student departure to their failure to integrate into institutions' academic and social systems, there had not been any attempt to add spiritual dimension of student integration to the concepts of academic and social integration. To him, spiritual integration is an added dimension to student integration. He however noted that the spiritual integration perspective had received little attention in extant literature regarding student retention. In tracing the history of higher education in North America, he observed that by then Christians with a zeal for Bible-centered curriculum were on the forefront of higher education in North America beginning with the founding of Harvard, the first college in the British Colonies, as well as many other high profile institutions such as Yale and Dartmouth. The retention rate for bible-based colleges by then was

higher compared to the rates in universities currently. This could be attributed to the spiritual integration perspective. Given the Christian orientation of the universities studied, there was need to establish if the spiritual dimensions of these universities relate to student retention.

According to Raju and Schumacker (2015), most freshmen students entering college are not prepared to make a successful shift from high school to college and also may be underprepared to face several challenges in college transition, which can be very stressful. Universities with high student dropout rates go through loss of fees, tuition, and potential alumni contributors. All national governments across the world have realized the importance of higher education in achieving a better economy and have been offering several programs for all kinds of students to improve graduation. In addition, they observe that universities have developed several intervention programs to reduce student dropout rates. They note that regardless of these intensive efforts to improve student graduation, dropout rates are still high across the United States and the world over. The finding shows that there is need to find out the underlying reasons making students to drop. Finding such reasons will help in formulating strategies which may help to improve on retention rates.

In USA, several studies have been carried out on students' retention and dropouts (Mbavu, 2015; McPherson, 2016; Holder et al., 2016; Gethers, 2016). Mbavu (2015) looked at different factors influencing the retention of students from different communities represented in the US higher education. The specific communities studied included the African American students, Hispanic/Latino students and the Native American students. In all the studies, the university environment emerged as a key determinant of retention or drop-outs affecting all students regardless of the communities they came from. However, there were peculiar factors affecting students from each of the specific communities. For the African American students, the study noted that involvement on campus life, acclimatization to the academic culture of the institution and social connections to various components of the university community positively influenced retention. For the Hispanic/Latino students, the study observed that students' involvement and socio-cultural factors were key to retention. Some of the involvement factors included student-faculty interaction, the role of mentorship, participation in student organizations and the role of religion among others. For the Native Americans, the study noted that there was very high rate of dropouts and low academic achievements due to their inability to adjust to the learning environment. Although the study showed the influence of the learning environment to students' retention, the context of the study was different from the context of chartered Christian universities in Kenya.

A similar study in Australia by Maher and Macallister (2013) on students' retention and attrition identified so many influential factors. Some of these factors include individual admissions' interviews, well supported Pastoral Care, continued support from course coordinators, easy access to academic staff, timely support, extended professional experience, senior staff lecturing undergraduates, congruence between co-curricular supports and the educational framework, and comprehensive mentoring of new students were found to influence students' retention. The link to the learning environment in both studies points to the influence of university's academic and social cultures though no direct reference is made to specific aspects of university cultures. This study sought to establish if there was significant causal relationship between university cultures and students' retention in chartered Christian universities in Kenya.

In South Africa, Schreiber and Yu (2016) opined that students' retention behaviors are influenced by student engagement practices within and beyond the classroom. The study suggests that engagement practices at the university under study differed across race and gender. The study observed further that influences on retention and academic success are complex and require a comprehensive approach which embraces the entire context into which student persistence behaviors are embedded. In conclusion, the study noted that student engagement patterns are reliable predictors of academic performance and that the trends across race and gender suggested that engagement and academic performance remain differentiated along race and gender in South Africa. Even though the study emphatically views students' engagement practices as key to students' persistence, the context of South Africa is different from the Kenyan context and thus there was need for a similar study to be conducted in the context of chartered Christian universities.

In Kenya, a few studies have been conducted on students' retention and attrition. Mwebi and Simatwa (2013) study on growth and completion rates in private universities found out that 1.70% of students dropped out before the completion of the University cycle for the 2007/2008 academic year cohort, 3.2% educational wastage occurred and the completion rate for the said period was 96.8%. Although the completion rate was found to be high at 96.8%, all the stakeholders involved in the study agreed that the quality of physical facilities, teaching and learning materials and administrative services

were in some cases low. The study observed further that institutional fitness coupled with academic and social practices contributed largely to students' persistence or dropouts. Some of the practices cited included cost of study, lecturers' absenteeism from class or coming to class late, examination malpractices, indiscipline cases, poor administrative services and unqualified lecturers among others.

Another study in Kenya by Njoroge et al. (2016), observed that university environmental factors play a role in student persistence, retention or dropping out. The study established attrition levels of 37% in private universities. Based on the findings of the study and the conclusions made, the study recommended improvements in learning environments in order to ease or eliminate student attrition. The study recommends that university amenities such as lecture halls, libraries, hostels and dining points should improve their service delivery and should adhere to laid down rules. In addition, mechanisms for early detection of attrition should be put in place and supported by technology to ensure students pursue their studies to completion. Such structure should include counselling, mentorship, personality enhancement programmes, spiritual support and where possible financial support. The study recommends further that students should be encouraged to always take a proactive approach to university life which would help them seek faculty and peer support in addition to using the university environment in a manner that would benefit them thus reducing attrition.

2.8 Summary of Literature Review

The plethora of substantive literature on the relationship between university cultures and student retention emphatically demonstrate the increasing interest scholars have on the concept of university cultures as a significant variable in the institutions of higher learning. The studies have shown the emerging gaps in the existing research on the influence of university cultures on students' retention and the need for more pertinent studies to address the gaps. These studies have been carried out in different countries and under different institutional contexts. Apparently, there existed limited literature in Africa and more specifically in Kenya on the influence of university cultures on students' retention and due to this reality, thus this study attempted to fill some of the gaps in the existing research. In addition, it was clear that there was limited research on students' retention in Kenya compared to other countries. In the light of this therefore, there was an urgent need for a study on factors influencing students' retention in Kenya in chartered Christian universities.

2.9 Theoretical Framework

The study adapted Tinto's (1993) Student Integration Theory and the Cultural Model of Educational Management by Bush (2011).

2.9.1 Student Integration Theory by Tinto (1993)

Tinto's (1993) integration theory requires students to move beyond their past traditions and affiliations in order to accept the associations and traditions of the higher education environment. Students who manage to affiliate with the higher education environment eventually complete their studies and graduate from university. However, not all students are able to affiliate. Those who do not reach an adequate level of affiliation tend to drop out of university and so integration with the institution is the key. In this context, initial goal and institutional commitments influence student integration within the academic and social system of their university.

Academic integration includes normative and structural dimensions. Normative integration involves an individual's identification with an academic system's attitudes and values structures (e.g. interacting with faculty members outside of the classroom). Structural integration relates to meeting the university's specific standards. Social integration indicates the extent of compatibility between a university's social system and an individual student. Tinto also notes that interactions with faculty and administrators, extra-curricular activities and informal group associations are classed as social integration mechanisms. During the final analysis, it is the interaction between the student's commitment to both university completion and the university itself that define whether the student chooses to leave.

Tinto's (1993), student integration theory fits well with the current study which focused on students' retention as the outcome of the learning environment. The strength of Tinto's theory is in students' retention. Although the theory places university cultures in the academic and social environments of students, the primary emphasis of the theory is on students' retention. Palmisano (2012) on his part views university cultures as the underlying factors responsible for the academic and social integration of students in universities.

Several studies done using Tinto's theory in USA and other countries have validated the theory as the best and most relevant theory for studies on students' retention and dropouts (Palmisano, 2012; McCracken, 2015; Schreiber & Yu, 2016). Chrysikos, Ahmed and Ward (2017) use of Tinto's integration theory in UK noted that

the theory is very useful in analyzing students' retention. Through this approach, important relationships among students' initial and later academic goals and commitments were identified. Likewise, Falcone (2011), in a study in USA found out the efficacy of Tinto's integration theory in students' retention and persistence but noted that the theory was not effective in accurately describing the experiences of low-income, low-socioeconomic status, first-generation and working-class students. He therefore advocated for a more effective model.

2.9.2 Cultural Model of Educational Management by Bush (2011)

While Tinto's (1993) theory is very relevant in students 'retention, it is inadequate in addressing some matters directly related to organizational culture which is the focus of this study as well. For this reason, Bush (2011) Cultural Model of Educational Management was adapted for this study. In Bush (2011) model, concepts such as ideas, beliefs, norms, values, attitudes, symbols, rituals, traditions and ideologies are considered as central to organizations and the members behave and assess the behaviour of other members based on them. Moreover, it focuses on how understanding and viewpoints of members are integrated into common organizational meanings.

This model was relevant to the study because the study focused on selected university cultures in chartered Christian universities. Christian universities by their nature are value-based and faith-driven institutions. Values and matters of faith in general are expressions of institutional milieu. Thus, the most relevant leadership style aligned with cultural models of educational management is moral leadership which stresses and enforces the values, beliefs and ethics of the organization.

Studies conducted in institutions of higher learning have shown that the Cultural Model of educational management is the most prevalent in colleges and universities. Skyes' (2015) study of Models of Educational Management in the context of a language teaching institute found out that the Cultural Model and the Formal Model were the most dominant at the institutional level. A similar study by Halton (1998) in an institution of higher learning affirmed that the Cultural Models of educational management tended to dominate across all university's hierarchical levels. Thus, this model was applicable to this study.

2.10 Conceptual Framework

The figure 1 shows the relationship between selected university cultures as independent variables and student retention as dependent variable. The specific university cultures are religious cultures, instruction cultures, discipline cultures and study cost management cultures. Parental/guardian support and government policies are presented as the intervening variables because they also play a role in influencing student decision to continue with studies in an institution of learning until completion. Thus, student continued study may not be based on personal decision but on the decision of the parents and any pertinent government policy related to student retention. To minimize the effect of the intervening variables in the outcome of this study, the research instrument was tailor-made to attract specific responses from the respondents relevant to the independent variables of study and how they related to the dependent variables.

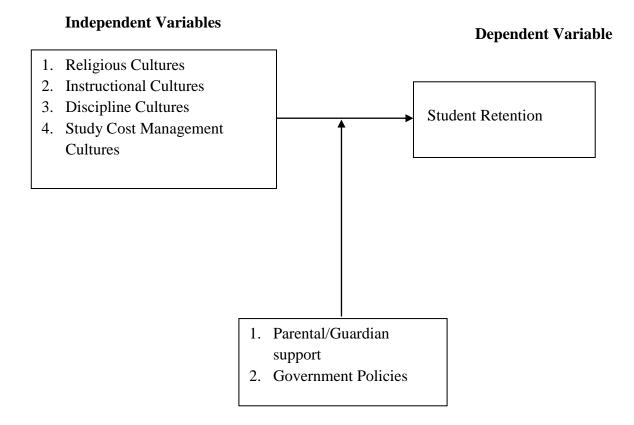


Figure 1: Conceptual Framework

Source: Researcher (2019)

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

This research study sought to find out the relationship between selected university cultures and student retention in Chartered Christian Universities in Kenya. In this section the researcher described the research design, study location, target population, sample and sampling procedures, research instruments, validity, reliability and piloting of the instruments, data collection procedures, data analysis techniques and data presentation.

3.2 Research Design

The study employed the descriptive research design. Descriptive research design is the systematic, empirical inquiry into which the researcher has no direct control of the independent variables as its manifestation has already occurred (Vincze 2013; Mugenda & Mugenda, 2012). Descriptive research is concerned with how, what is, or what exists is related to some preceding event that will influence or affect the present condition or event (Marcus, 2016). This was in line with the purpose of the study which sought to investigate the relationship between selected university cultures and student retention in Chartered Christian Universities in Kenya.

The researcher adapted the descriptive research design because the variables under study had already occurred and were thus beyond control. The descriptive survey design enabled the researcher to gather original information concerning the influence of university cultures on students' retention in Chartered Christian Universities. Descriptive survey is compatible with questionnaires well as interviews and gathers data on a one-shot basis and thus it is economical and efficient (Marcus, 2016).

3.3 Research Philosophy

A research philosophy refers to a system of beliefs and assumptions about the development of knowledge. This study adopted both logical positivism and constructivism philosophical paradigms. This is because the study utilized both quantitative and qualitative data. It is a belief about the way in which data about a phenomenon should be gathered, analysed and used. Positivism is often linked to quantitative research and mainly utilizes quantitative data. The study is based upon the theoretical and methodological foundations of logical positivism. According to

Velástegui (2016), a logical positivist researcher deduces and formulates variables and hypotheses and operationalizes definitions based on existing theory. The researcher believes that reality is stable and can be observed and described from an objective viewpoint. Hypothesis testing is made possible through analysis of quantitative data collected through questionnaires.

Constructivism is a philosophy of learning founded on the understanding that people construct their own understanding and knowledge of the world through experiencing things and reflecting on those experiences. It is based on the analogy or basis that people form or construct much of what they learn through experience (Adom, Yeboah, & Ankrah, 2016). The constructivism philosophical paradigm is mainly associated with the qualitative research approach. The instrumentation usually administered in constructivism philosophical paradigm is through interview, observation, document review and visual data analysis. The researcher asks open-ended questions and encourages informants to explain their unique perspectives. Constructivism is about generation of knowledge by asking peoples' opinions. The constructivism philosophical paradigm is an efficient tool that can yield many benefits when implemented in the carrying out of research in diverse fields of study. This study adopted constructivism in the analysis of qualitative data collected through interview schedules.

3.4 Location of the Study

This study focused on Chartered Christian Universities which are located in four counties in Kenya, namely, Nairobi, Kiambu, Machakos and Kericho. These are Chartered Christian Universities which existed previously as theological colleges prior to charter awards. A brief description of each university is as follows

3.3.1 CCU 1

CCU 1 is located in X County at a longitude of 36.6675°. In 2007 the college obtained a charter from the government of Kenya and the name changed from SPUBC to CCU 1. The University was picked for study because it operated initially as a theological college before it received the charter award.

3.3.2 CCU 2

CCU 2 is located in Y County at a longitude of 36.6868°. The university was founded in 1983 with the goal of providing training for pastors beyond the basic certificate and diploma levels. The college received a charter on March 2011 and

subsequently the name changed to CCU 2. The university was picked for study because it operated initially as a theological college before it received the charter award.

3.3.3 CCU 3

CCU 3 is located in Z County at a longitude of 36.8815°. In 2006 the university obtained a charter from the government of Kenya and changed to CCU 3. The university was picked for study because it operated initially as a theological college before it received the charter award.

3.3.4 CCU 4

CCU 4 is located in K County at a longitude of 35.2675°. In 2011 the college obtained a charter from the government of Kenya and the name changed to CCU 4. The university was picked for study because it operated initially as a theological college before it received the charter award.

3.3.5 CCU 5

CCU 5 is located in M county at a longitude of 37.2694°. The university received a charter as a fully-fledged university in 1997. After the charter award the name changed to CCU 5. The university was picked for study because it operated initially as a theological college before it received the charter award.

3.4 Target Population

A research population means all those who fall into the category of concern, or objects or events that conform to specific criteria and to which one intends to generalize the results of the research (Baliyan, 2016; Nassiuma, 2017). This study targeted year four undergraduate students (bachelors) who were actively enrolled at the time of study in five Chartered Christian Universities which existed previously as theological colleges. The total targeted population was 604 students, 12 Academic Deans (AD), 5 Deans of students (DOS), 5 Finance Managers (FM) and 5 Chaplains.

Table 2: Target Population

University	Students	AD	DOS	FM	Chaplains	TOTAL
CCU 1	248	3	1	1	1	254
CCU 2	156	3	1	1	1	162
CCU 3	103	2	1	1	1	108
CCU 4	45	1	1	1	1	49
CCU 5	52	3	1	1	1	58
Total	604	12	5	5	5	631

Source: Academic Registrars' Offices (2019)

3.5 Sampling Procedure and Sample Size

In this section, the researcher discussed the sample size and sampling procedures used.

3.5.1 Sampling Procedure

Sampling is the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected (Mugenda & Mugenda, 2012). This study employed census sampling procedure to select students as shown in Table 3. Census sampling is allowed when the entire study population is very small and therefore cost and time effective to include everyone in the population in the study.

3.5.2 Sample Size

According to Bryman (2012), a sample size is a segment of the population that is selected for investigation. It is a subset of the population. The sample size was distributed as follows: 5Chartered Christian Universities which existed previously as theological colleges, 604 students, 12Academic Deans (AD), 5 Deans of students (DOS), 5 Finance Managers (FM) and 5 Chaplains. Census sampling method was used to select all the respondents.

Table 3: Population Size

University	Students	AD	DOS	FM	Chaplains	Total
CCU 1	248	3	1	1	1	254
CCU 2	156	3	1	1	1	162
CCU 3	103	2	1	1	1	108
CCU 4	45	1	1	1	1	49
CCU 5	52	3	1	1	1	58
Total	604	12	5	5	5	631

Source: Registrars' Offices (2019)

The study employed the census sampling method to select the study population. According to Vincze (2013), a census sampling is a special type of survey where data is collected from all the units in the population of interest. This occurs when the entire study population is very small, or when it is reasonable to include the entire population.

3.6 Instrumentation

In this section the researcher discussed the research instruments to be employed, validity of instruments, piloting and reliability of the instruments.

3.6.1 Students' Questionnaire

The research instrument employed in this study was a closed-ended questionnaire which was administered to all currently year four students. According to Gorard (2014), a closed-ended questionnaire facilitates easier analysis. Likert scale will help to minimize subjectivity and ease the use of quantitative analysis of data collected. Advantages of a questionnaire include the freedom the respondents will have in expressing their views as posited by Kumar (2011), anonymity of respondents will help to produce more candid answers not possible in an interview, and the low cost of collecting data among others (Marcus, 2016).

The questionnaire had three sections. Section A comprised of background information of the respondents. The items under section A included respondents' gender, age, school/faculty of study and religious affiliation. Section B comprised of four subsections on the relationship between university cultures and student retention based on the study objectives. Each sub-section had ten items of study which were presented in statement format. The last section comprised of student re-enrolment and student

completion. By re-enrolment is meant student registering for units and attending lectures every semester until completion of studies. By completion is meant the student completing all the academic requirements with graduation as the ultimate end.

3.6.2 Interview Schedules for University Administrators and Academic Leaders

In this study, interviews were carried out with Academic Deans, Deans of students, Finance Managers, and Chaplains in the respective universities studied. Nassiuma (2017), postulates that interviews represent a communication between people for the purpose of obtaining or exchanging information on some subject. Alshenqueti (2014), adds that interviewing as a data collection tool is more naturalistic and less structured and may thus yield more information because interviewers can press for complete, clear answers, and can probe into any emerging topics. The content of the interview schedules reflected the content covered in the students' questionnaire but was stated in an interview schedule format. All the relevant university administrators and academic administrators were asked questions related to their specific dockets as per the study objectives.

The interview schedules for the university administrators and academic administrators had four parts which were based on the study objectives with each part having ten interview questions derived from the students' questionnaire. The researcher personally carried out the interviews with the help of an assistant researcher. The role of the assistant was to take notes and record the proceedings. Except for two academic deans who did not want to be voice recorded, the rest consented. The interview time was 15 minutes except few instances where the respondent was excited with the proceedings and wanted to say more. Consent for 15 minutes' interview was sought before the interview proceeding commenced.

3.6.3 Validity of the Instruments

Validity refers to whether an instrument measures what it is supposed to measure given the context in which it is applied (Gorard, 2014). In other words, validity is the extent to which an instrument measures what it claims to measure. According to Njue, Muthaa and Muriungi (2014), validity is the accuracy and meaningfulness of inferences based on research results. To ensure validity of the research instruments in this study, the following factors were considered: thorough monitoring and evaluation was done by the supervisors and other experts. Experts from the department of education were used to

check the content validity, item by item. Suggestions and comments offered by the experts were incorporated into the final version of the instrument. Thereafter, the researcher analysed and explained the instrument in relations to the intended objectives. According to Bryman (2012), validity in qualitative approach where interview schedules fall is based on credibility which is the equivalent of validity in qualitative studies. The establishment of credibility of findings entails both ensuring that the research is carried out according to the principles of best practice and submitting research findings to the people interviewed for confirmation that the investigator correctly understood what was submitted.

Golafshani (2003) relates validity in qualitative research to trustworthiness and lies at the heart of research work since it is very crucial. He avers that if the validity or trustworthiness can be maximized or tested then more credible and defensible result may be found. This may in turn result in generalizability of the work. Therefore, according to the scholar, the quality of any research is related to generalizability of the result and thereby to the testing and increasing the validity or trustworthiness of the research.

3.6.4 Piloting of the Instruments

The researcher subjected the student questionnaire which was the only quantitative research instrument into piloting. This was done through a pilot study which entailed administering the instrument to participants who had similar characteristics with the study population but who were not to take part in the final study. The pilot study was done at Tangaza University because it had similar characteristics with the universities studied and was not part of the final study.

The process of obtaining permission to conduct the pilot test at the university involved making a formal request to the university's research office, a meeting by the university's management board to approve the request, and a formal letter with permission to conduct the study within a specified period of time. After permission was granted, the researcher was guided on who was to assist him in accessing the students to participate in the pilot test. Sixty 4th year students participated in the study with hundred percent return rate of the distributed questionnaires since the drop and wait was used. Since test-retest methodology was employed, the researcher went back to the university to administer the same questionnaires to the same group of students after one week. Theintra class correlation value was >.9 for both and the test was significant (p<.05) hence the tool was reliable for data collection. In general, the outcome of the pilot study

did not warrant any significant alterations in the research instrument. The only alterations made were to reorder the items of study in the questionnaire to begin with the most familiar and to re-word some items in order to enhance clarity.

Concerning the piloting of the interview schedule, the researcher administered the interview questions to two university administrators and two academic leaders at Tangaza University. The two administrators were the dean of students and finance manager while the academic leaders were the deans for the schools of education and business studies. All the respondents cooperated with the researcher and provided useful information regarding items of study. According to Dikko (2016), where an interview is used as the research instrument, a pilot study helps to do the following: 1. Highlight ambiguities and difficult and unnecessary questions and discard or modify same, 2. Record the time taken to complete the interview to determine whether it is reasonable, 3. Determine whether each question elicits an adequate response, 4. Establish whether replies can be properly interpreted in relation to the information required, 5. Determine whether the researcher has incorporated all the questions necessary to measure all and, 6. Allow the researcher to practice and perfect interviewing techniques.

The outcome of the pilot interviews showed that, in general, the interview questions were clearly understood by the respondents. All the respondents expressed interest in the ensuing discussion with most of them noting that the research area was timely and could contribute to significant knowledge on student retention. Corrections arising from the interview pilot included reviewing the time taken which was more than the anticipated 15 minutes and the need to use the first question in the interview schedule to trigger subsequent questions through probing. The solution on managing time was for the researcher to be direct in questioning and to manage the process by ensuring the discussion does not digress to non-relevant issues.

3.6.5 Reliability of the Instruments

Reliability is the extent to which a measure yields consistent results and/or the extent to which scores are free of random error (Daymon & Holloway, 2011; Gorard, 2014). According to Bryman (2012), reliability is fundamentally concerned with issues of consistency and stability of measures. This shows that the respondents' scores on any one indicator tend to be related to their scores on the other indicators. In this study, test-retest reliability method was employed to assess the reliability of the research instrument in one university which was not part of the actual research.

According to Bryman (2012), test-retest reliability is a process of administering the research instrument twice to test if the same results will be obtained. The outcome of pre-testing exercise assisted the researcher to fine-tune and verify the accuracy of the instrumentation items (Njue et al., 2014). According to Gorard (2014), a correlation coefficient (r), for the two tests (x and y) was calculated using Pearson correlation coefficient to check reliability as shown below:

$$r = \frac{N\Sigma XY - (\Sigma X)(\Sigma Y)}{\sqrt{[N\Sigma X^2 - (\Sigma X)^2][N\Sigma Y^2 - (\Sigma Y)^2]}}$$

Coefficient values in Pearson correlation can range from +1 to -1, where +1 indicates a perfect positive relationship, -1 indicates a perfect negative relationship, and a 0 indicates no relationship exists. The outcome of the test showed that the intraclass correlation value was >.9 for both and the test was significant (p<.05) hence the tool was reliable for data collection. The questionnaires were administered for test-retest after an interval of one week to the same respondents. These were fourth year students who were taking a common core unit which was offered every week on Wednesday. The facilitation was done by the unit lecturer.

For interviews, Kuzmanić (2009) argues that through the interview the researcher seeks to understand the meaning of a phenomenon from the interviewee's perspective. The decisive point is not the meaning of the phenomena as such but rather the perspective of the interviewee with regard to at least two things: firstly, regarding the thing being asked and, secondly, the perspective of the interviewee in the sense of the kind of meaning he or she is investing in it. He adds that a qualitative interview is understood as a joint venture of the interviewer and the interviewee, a dialogue or discourse between two participants which raises questions on the reliability of the outcome.

Regarding reliability, Bryman (2012) argues that the equivalent of reliability in qualitative study is dependability. Dependability entails auditing and ensures that complete records are kept of all phases of the research process. To ensure reliability therefore, peers or panel of experts would act as auditors with their main responsibility being to assess the degree of dependability of the interview data (Dikko, 2016).

3.7 Data Collection Procedures

The researcher obtained Kabarak University introduction letters which enabled him to seek permission and authority from the National Commission for Science, Technology and Innovations (NACOSTI) to carry out research in all the Counties where the universities were located. Consent of acceptance was also sought from the leadership of the universities studied. The researcher picked and trained two research assistants on how to administer the research instrument. Permission was also sought from the HODs, Deans and other relevant gatekeepers of the universities studied in order to access the students and/or obtain their contacts. The principle of drop and wait was used in the administration of the questionnaires.

The data collection procedures differed per university of study. In two universities (CCU1 and CCU 2) the permission to collect data was granted by the Deputy Vice Chancellors for Academic Affairs. In one university (CCU 3) there was confusion on who to give the authorization to collect data between the Academic Affairs Office and the Dean of Students' Office. Permission was finally granted by the Dean of Students' Office. In another university (CCU 4) permission was granted by the Vice Chancellor's Office while in the other university permission was granted by Deputy Vice Chancellor's Office after approval by senate.

In addition, the method of collecting data in the universities differed per each university of study. In CCU 1 the Dean of Students' office facilitated the process of accessing year four students through students' leadership after approval by Deputy Vice Chancellor for Academic Affairs. Through student leaders who were mostly year four students, the researcher was able to access lecture rooms, common meeting places and interact with students in the open. The research assistants played a key role in reaching as many students as possible and ensuring the distributed questionnaires were duly filled.

In the other universities (CCU 2, CCU 3, CCU 4 and CCU 5), there was no specific process followed though the Deans of students played key roles in accessing students. In CCU 2, the researcher was granted permission and left to find his own way of accessing the students. One of the primary methods the researcher employed was to visit classes personally with the research assistants and request the lecturers concern for permission to distribute the questionnaires. In most cases the lecturers permitted the researcher to distribute the questionnaires either at the beginning of class or at the end. In CCU 3 the Dean of Students connected the researcher with the lecturers who were teaching common core units. Through this arrangement the researcher was invited to

class to administer the questionnaires and wait for them to be filled. Owing to the low enrolment in the last two universities, access to students was easier through the chaplains' offices. The chaplain in each of the universities arranged for the distribution of the questionnaires towards the end of the chapel services and requested the respondents to fill them before exiting the chapel.

Regarding interview of university administrators and academic leaders, there were varied responses in terms of procedure. After consent was obtained from each of the respondents, some respondents had no problem recording the voices while others were adamantly against the idea of recording their voices. In particular, two academic leaders (one from CCU 1 and the other from CCU 2) strongly said no to recording their voices. The researcher complied with their request and gave them the latitude to have the interviews proceed in the manner they were comfortable with.

3.8 Data Analysis and Presentation

Data analysis is a process of inspecting, cleansing, transforming and modeling data with the goal of discovering useful information, informing conclusion and supporting decision-making (Xia & Gong, 2015). In this study, quantitative data was organized through meticulous scrutiny of the completed questionnaires to ensure that the collected data was accurate and consistent. The tallying of scores was uniformly entered and well arranged to facilitate coding and tabulating in preparation for computer analysis. The research findings were analyzed using quantitative statistics to calculate frequencies, means, standard deviation and percentages for the items in the questionnaires. The analysis was performed with the aid of a tool in computer program known as the Statistical Package for Social Sciences (SPSS) version 22. For each research hypothesis, the following inferential statistics were used to explain the findings and deduce meaning respectively; Analysis of Variance (ANOVA), Pearson correlation and regression analysis.

Following the interview data collection, the qualitative data was screened for errors and cleaned before conducting analysis. Thereafter data was coded, assigned labels, and grouped for related themes. The grouping of data for related themes was predetermined because it was based on the research instrument for quantitative data collection. The primary role of the qualitative data was to enhance the quantitative data outcome.

The Embedded Design was employed in the integration and presentation of quantitative and qualitative data outcomes (Vincze, 2013). The Embedded Design is a mixed method design in which one data set provides a supportive, secondary role in a study based primarily on the other data type. The secondary data type helps to confirm the outcome of the primary data. In this study, the primary data was the quantitative data findings while the role of the qualitative data was to enhance, support or confirm the quantitative results (see Appendix IV).

Almeidai (2018) argues that the embedded design establishes that there is a main methodology approach which can either be qualitative or quantitative that guides the study. He adds that the decision on which methodology should be primary should be taken by the researcher in the initial phase of the methodological choice. The author observes further that mixed methods research is an approach that combines both quantitative and qualitative methods into a single study in order to provide a broader and more complete vision of a problem. According to him, mixed methodologies are employed when both comparative analysis and the development of aspects of the study need to be undertaken comprehensively and in depth. He observes that the use of mixed methods has made it possible for researches to overcome the limitations of quantitative and qualitative methodologies, thus allowing the researcher to get rich information that could not be obtained using each method alone. However, as he notes, the number of published scientific studies addressing the use of mixed methods is limited, and most of them focus on describing a single implementation approach without giving a global and comparative overview of the various approaches.

In addition, according to Almaki (2016), the embedded design sees one method of enquiry being used in a supportive secondary role which enables researchers and readers to make sense of the study in its entirety. He identifies two benefits of the embedded design as, first, it requires less resources and, second, produces less data which makes it an easier prospect for researchers to tackle. This method is mainly used in quantitative experimental designs where only a limited quantity of qualitative data is necessary.

Table 4: Table of Statistical Analyses of Variables

Objective	Independent Variable	Dependent Variable	Statistics
Objective 1	Religious cultures	Students' Retention	PPMCC
			ANOVA
			Regression
Objective 2	Instruction cultures	Students' Retention	PPMCC
			ANOVA
			Regression
Objective 3	Discipline cultures	Students' Retention	PPMCC
			ANOVA
			Regression
Objective 4	Study Cost Management	Students' Retention	PPMCC
J	cultures		ANOVA
			Regression
Test of			
Hypotheses	Religious cultures	Students' Retention	Regression
Ho_1	Instruction cultures		
Ho_2	Discipline cultures	Students' Retention	Regression
Ho_3	Study Cost Management		
	cultures	Students' Retention	Regression
Ho_4			
		Students' Retention	Regression
Decision for	The general form of the		
Testing	regression model used		
Hypotheses	was:		
	$Y = \beta_0 + \beta_i x_i + \varepsilon$		
	Reject Ho if p is <0.05,		
	otherwise fail to reject		
	the Ho		

3.9 Ethical Considerations

Ethical Considerations are considered very important in research. In this study, the researcher adhered to professional research ethics. The respondents were assured of confidentiality, anonymity and their consent was sought before they were fully engaged on the exercise. Although the issues under study were public, the researcher accorded respect to every individual respondent. Permission was sought from the designated gatekeepers of each university. The collected information from the respondents was handled with a lot of confidentiality. No physical or psychological harm was meted against the respondents.

Specifically, before data collection was commenced for both the quantitative and qualitative approaches, consent from the respondents was sought verbally. This was after explaining to the respondents the purpose of the research and why their opinion was important. In most cases the respondents consented without any objection. It was only in two cases in the interview schedules where the respondents consented to being interviewed but were against tape recording the proceedings. Following the respondents' consent, data was collected through the questionnaires and the interview schedules and thereafter kept under key and lock in the researcher's office. The interview data was kept both in print and electronically except in two cases where tape recording was not allowed. After data examination, organization, analysis and reporting was done, the raw data was kept in hard (duly processed research instrument, notebooks and recording machine) and in soft form waiting archiving and disposal at a later stage.

In order forestall any occurrence of plagiarism, the researcher ensured that there was proper acknowledgement of sources through citation and referencing. For qualitative data, pseudonym citation and referencing were made with direct quotations being presented in italics. Pseudonym use was meant to conceal the identity of the respondents in line with the consent obtained and the promised confidentiality.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter presents data analysis results and discussion according to the research objectives. The general purpose of this study was to investigate the relationship between university cultures and student retention in Chartered Christian Universities in Kenya. The study sought to establish the relationship between religious cultures, instruction cultures, discipline cultures and study cost management cultures and student retention in Chartered Christian Universities in Kenya.

In this study, a closed-ended student questionnaire and an interview schedule were used to collect data. The collected quantitative data was analysed using tools in the statistical package for social science (SPSS). The target population were year four undergraduate students who were actively enrolled at the time of study, five chaplains, five deans of students, five finance managers and twelve academic deans, thus making a census sample of 631 respondents. Year four students were picked for study because cultural experiences are lived experiences, thus the more students have stayed in an institution the more they have interacted with the institutional cultures. The numbers represent the total number of respondents for each category of the population under study, and thus the census sampling method applied to each category of the population and to the overall total population.

4.2 Response Rate

Table 5 shows the return rate of questionnaires per each university studied. A total of 550 out of possible 604 questionnaires were distributed. Of the 550 questionnaires distributed, 535 questionnaires were returned and analysed representing 97% response rate. The distribution of 550 questionnaires only instead of 604 which was the total population of students 'respondent was based on the availability of students in the studied universities on the day and time the researcher visited the respective universities for data collection. According to Kothari and Garg (2014), the acceptable return rate is 70% and above.

Table 5: Questionnaire Return Rates per University

University	Distributed	Frequency	Per cent
CCU 1	225	220	41.1%
CCU 2	145	140	26.5%
CCU 3	92	90	16.8%
CCU 4	40	40	7.5%
CCU 5	48	45	8.4%
Total	550	535	100.0

4.3 Background Information

This section presents the demographic information of the respondents. The questions asked were gender, age, school of study and religious affiliations. The responses were as presented below:

4.3.1 Gender of Respondents

The distribution and classification of the respondents based on gender is as indicated in figure 2. The classification reflects male and female distribution of the respondents.

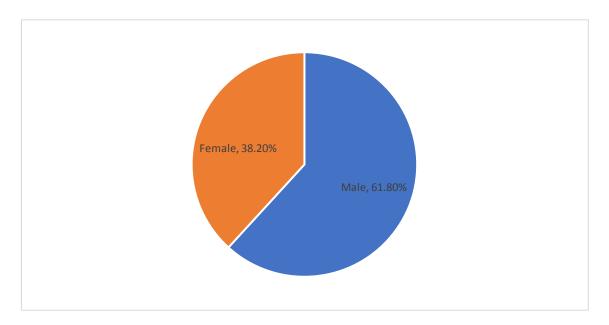


Figure 2: Gender of Respondents

The finding in figure 2 shows that the male respondents were many at 61.8% compared to female respondents who were 38.2%. The finding shows that the male populations generally higher than the female population in these universities.

From the finding, it is apparent chartered Christian universities attract and retain more male students than female students. The outcome agrees with a similar study conducted earlier in private universities in Kenya which indicated that male students outnumber female students in these universities (Njoroge et al, 2016). In addition, another similar study by the Commission of University Education (CUE) puts the gender ratio at 3:2 in favour of male students (CUE, 2017).

4.3.2 Age of Respondents

The age representation of the respondents who took part in the study is as indicated in figure 3. As indicated in figure 3, the age of the respondents was divided into four age brackets, namely 21-23, 24-25, 26-30 and over 30. The lowest age bracket of 21-23 reflects the modal age for youngest year four undergraduate student.

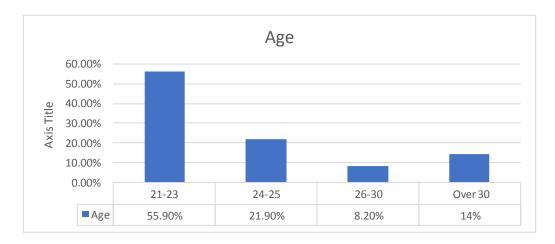


Figure 3: Age of Respondents

From figure 3, the age of the respondents who took part in the study is presented. Those aged 21-23 years were the highest at 55.9%, followed by those aged 24-25 years at 21.9%. Those aged over 30 years were 14% and the least aged 26-30 years at 8.20%. This shows decrease in number with the increase in age category and more than half of the respondents were aged 21-22 years which is the modal age for the undergraduates in these universities.

From the finding, there is higher enrolment and retention of students aged 21-23 years compared to other ages in these universities. This means students of this age find the academic and social environments in these universities conducive for their university study. Similar finding was found in OECD countries (Organisation for Economic Cooperation and Development) where the modal age of university students has shifted from

25 to 22 years (OECD, 2014). Similarly, findings from a study of universities in UK show that majority of the students in these universities are between 21-23 years, thus making this a global trend (Universities UK, 2015).

4.3.3 Schools of Respondents

The distribution of the respondents based on their schools or faculties of study is presented in figure 4. It was noted that some universities such as CCU 1 have faculties of study instead of schools of study.

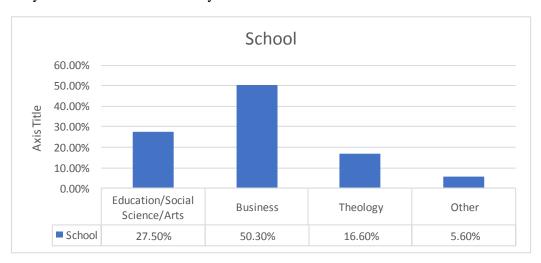


Figure 4: School of Study

Figure 4 shows the distribution of the respondents' schools of study. Business School had the highest number of respondents at 50.3% followed by the Education/Social Science/Arts at 27.5%, Theology at 16.6% and other schools were represented by 5.6%. This shows business related programmes are the most attractive programmes of study in these Christian universities.

As indicated in Figure 4, despite having religious roots and characteristics, these universities attract fewer theology students compared to business and Education/Social Science/Arts students respectfully. Based on the finding, it is apparent that non-theology students are agreeable to the academic and social settings of a Christian university, thus they continue with their studies to completion by re-enrolling every semester. Similar findings in chartered former theological colleges universities in USA found out that majority of students in these universities preferred programmes such as business and law with the least preference for bible-related programmes (Davignon, 2014). Based on the finding, the scholar observes a trend in US where such universities were shifting away from emphasis on faith related perspective in the philosophy of education to a more

secular perspective due to changing enrolment patterns. Examples of universities cited include Harvard and Yale universities.

4.3.4 Religious Affiliation

The distribution of the respondents based on their religious affiliation is indicated in figure 5. The distribution was based on two options only – Christian or other. This is because these universities are predominantly Christian.

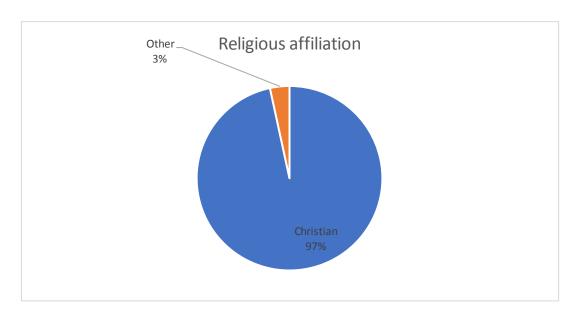


Figure 5: Religious Affiliation of the respondents

Figure 5 shows the religious affiliation of the respondents. Apparently, 97% of the respondents were Christians. The remaining 3% were from other religious affiliations. Given the Christian identities of these universities, the dominance of the Christian religion among students was expected. Based on the findings, majority of students choose and continue with their studies in these universities based on their Christian faith and the Christian learning environment. The finding also indicates that, although fewer in number at 3%, non-Christian students found academic and social fitness in these universities despite belonging to different religious affiliation. Karram (2011), in her study on the emergence and mushrooming of faith-based institutions of higher learning in Sub-Saharan Africa found out that students join these institutions mainly based on their faith. She adds however that a small proportion of students from other religious groupings join these institutions for their post-secondary education.

4.4 Relationship between Religious Cultures and Student Retention in Chartered Christian Universities in Kenya

The first objective was to determine the relationship between religious cultures and student retention in chartered Christian universities. To answer this objective, the following analysis was performed on the religious cultures as independent variable: diagnostic tests, descriptive statistics, and inferential statistics such as Pearson Product Moment correlation and regression analysis were also performed to determine the relationship between religious cultures as independent variable and student retention as dependent variable. All the questions were measured in a four-degree Likert scale; 1= Strongly Disagree (SD), 2= Disagree (D), 3= Agree (A) and 4= Strongly Agree (SA).

4.4.1 Descriptive Statistics for Religious Cultures (Percentages)

The percentage rating by respondents on the influence of religious cultures on students' retention in chartered Christian universities in Kenya is presented in Table 6. The per item percentage rating ranking was based on a four-degree Likert scale comprising of Strongly Disagree, Disagree, Agree and Strongly Agree.

Table 6: Percentage Rating of Religious Cultures

Item	SD	D	A	SA	Total
Praise and worship services	6.4%	11.2%	40.4%	42.1%	100.0%
The opportunity to share the Christian faith with fellow students	4.1%	8.6%	38.9%	48.4%	100.0%
On-campus Sunday services	11.8%	18.5%	35.5%	34.2%	100.0%
Mid-week chapel services	10.8%	23.7%	32.5%	32.9%	100.0%
Compulsory bible courses regardless of programme of study.	15.9%	27.3%	30.8%	26.0%	100.0%
Christ-centred core values	3.6%	4.7%	37.6%	54.2%	100.0%
Christ-centred mission	4.7%	6.7%	32.7%	55.9%	100.0%
Christ-centred vision	3.9%	7.3%	32.7%	56.1%	100.0%
Bible-centred mentorship	5.6%	9.9%	31.0%	53.5%	100.0%
programmes Teaching which is in biblical perspective	7.9%	10.8%	30.1%	51.2%	100.0%

Table 6 shows that majority of the respondents agree that religious cultures relate to student retention in chartered Christian universities. Generally, 34.22% and 45.55% of students agreed and strongly disagreed that religious cultures relate to student retention while 7.47% and 12.87% disagreed and strongly disagreed respectively that religious cultures relate to student retention. The finding strongly indicates that these universities should invest more on these cultures in order to retain the students they have as they engage in recruiting others. The religious cultures that apparently relate to student more include Christ-centred vision (56.1%), Christ-centred mission (55.9%), Christ-centred core values (54.2%), Bible-centred mentorship programmes (53.5%) and teaching which is in biblical perspective (51.2%). Given the strong relationship these religious cultures have with student retention, there is need for chartered Christian universities to strategically invest more on these cultures through enhanced publicity and policy formulation while maintaining other retention enhancing practices. This agrees with White and Afrane (2017), who observe that Christian universities exert influence in the lives of their enrolled students and society through Christ-centered values, missions and core values.

Other religious cultures which relate with student retention based on the finding include praise and worship services (42.1% and 40.4% strongly agree and agree respectively) and the opportunity to share the Christian faith with fellow students (48.4% and 38.9% strongly agree and agree respectively). In general, the students positively rated these two items as having a relationship with student retention in the respective universities of study but not at the same ranking with the items ranked strongly agree. As found out by Gaeddert (2014), universities should be intentional in what they need to transmit to their students and staff. Such intentions should be backed up by clear communication of values and practices.

The items of study which received almost equal rating across the different ranking levels include compulsory bible courses regardless of programme of study (15.9%, 27.3%, 30.8% and 26.0% strongly disagree, disagree, agree and strongly agree respectively), mid-week chapel services (10.8%, 23.7%, 32.5% and 32.9% strongly disagree, disagree, agree and strongly agree respectively) and on campus Sunday services (11.8%, 18.5%, 35.5& and 34.2% strongly disagree, disagree, agree and strongly agree respectively). Generally, these cultures were ranked in favor of agree meaning they equally influence student retention despite the respondents having more diverse opinions. From the finding, these universities need to put more effort in attracting

students to embrace these practices for the purpose of enhancing student retention. As observed by a number of scholars, Jang (2012), Ellis (2014), and Schuurman (2016), the inclusion of bible courses in the curriculum needs to be approached with caution and with a clear strategy in mind. This is because most of these students are non-theological in their areas of study and can definitely struggle to understand why they take such courses without clear orientation on their relative value. This means universities need to devise strategies which can help make these courses more attractive to students.

From the finding, it is very apparent that there is a strong relationship between religious cultures and student retention in chartered Christian universities in Kenya. With higher number of students who agree (79.77%) that religious cultures influence their decision to continue with their studies until completion in the universities enrolled in, this means these universities should consider such religious cultures as strategic variables in student retention. The finding affirms White and Afrane (2017) position that Christian universities exert influence in the lives of their enrolled students and society through Christ-centered values, missions and core values.

4.4.2 Descriptive Statistics for Religious Cultures (Means)

The mean and standard deviation were used to test the distribution of the responses regarding the independent variable. The mean value of =>3.5 represented SA (Strongly Agree), the mean value of 2.5 to 3.4 represented A (Agree), mean value of 1.5 to 2.4 represented D (Disagree) and lastly, the mean value of =<1.4 represented SD (Strongly Disagree). When asked to indicate why students continue in their studies to completion in these universities with regards to religious cultures, the responses indicated all the items were ranked as strongly agreed and agreed. Apparently, there was no item that respondents strongly disagreed or disagreed as presented in Table 7.

Table 7: Mean and Standard Deviation of Religious Cultures

		N	Mean	Std. Deviation
Q1_A	Teaching which is in biblical perspective	535	3.52	1.148
Q2_A	Bible-centred mentorship programmes	535	3.59	1.074
Q3_A	Christ-centred vision	535	3.79	1.034
Q4_A	Christ-centred mission	535	3.79	1.061
Q5_A	Christ-centred core values	535	3.86	.990
	Compulsory bible courses regardless of	535	3.07	1.352
Q6_A	programme of study.			
Q7_A	Mid-week chapel services	535	3.34	1.274
Q8_A	On-campus Sunday services	535	3.20	1.263
	The opportunity to share the Christian faith	535	3.67	1.045
Q9_A	with fellow students			
Q10_A	Praise and worship services	535	3.53	1.151

As seen in Table 7, the religious cultures which relate to student retention most in chartered Christian universities in Kenya by virtue of being ranked strongly agreed were: Christ-centred core values (M=3.86, SD=.990), Christ-centred vision (M=3.79, SD=1.034), Christ-centred mission (M=3.79, SD=1.061), the opportunity to share the Christian faith with fellow students (M=3.67, SD=1.045), Bible-centred mentorship programmes (M=3.59, SD=1.074), praise and worship services (M=3.53, SD=1.151) and teaching which is in biblical perspective (M=3.52, SD=1.148).

The finding further show that the religious cultures which relate to student retention on a slightly lower scale by virtue of being ranked agreed were: Mid-week chapel services (M=3.34, SD=1.274), on-campus Sunday services (M=3.20, SD=1.263), and compulsory bible courses regardless of programme of study (M=3.07, SD=1.352). The standard deviation values were >1 indicating diverse level of agreement on the responses.

From the finding, it is apparent that religious cultures in Chartered Christian Universities play a key role in student retention. This means the respective universities have succeeded in impacting the lives of their enrolled students in the religious perspective among other areas of influence. This agrees with numerous previous scholarly studies. For example, a study conducted in Ghana by White and Afrane (2017),

observe that Christian universities exert influence in the lives of their enrolled students and society through Christ-centered values and virtues. Other scholars such as Ganu (2013); Tevis (2013); Gaeddert (2014), and Frawley (2014), argue that vision and mission statements facilitate the communication of the university's direction and purpose, provides a control mechanism, and assist the university to create a balance between competing interests of various stakeholders as well as help in resource allocation. Camelia and Marius (2013), points out that for vision and mission statements to yield the desired results and capture the desired future, the role of university management is key. Based on the finding, there is clear indication that the management of the chartered Christian universities under study have created the necessary awareness and condition for their students and employees to buy in and subscribe to the religious cultures of their respective universities.

Though ranked agreed (M=3.07, SD= 1.352) and thus significantly relating to student retention, compulsory bible courses regardless of programme of study appear to have more divided opinions among the respondents. The finding reflects the existing perspectives on compulsory bible courses among scholars. According to Jang (2012), Ellis (2014), and Schuurman (2016), the inclusion of bible courses in the curriculum should not merely be for the sake of it but should be backed up by a clear and broader philosophy of learning. The outcome points to the need for these universities to engage students more on the relevance of these courses and why they are required to take them. Without a clear institutional strategy on how to make these courses more appealing, students may develop negative attitude towards them. Such attitude will in the long run hurt the vision, mission and philosophical orientations of the respective universities. Davignon (2014) study of US universities which started as theological colleges but ended up becoming secular bring to the fore the need for chartered Christian universities in Kenya to avoid taking the same direction through continuous institutional and programme re-appraisals.

4.4.3 Test of Significant Relationship between Religious Cultures and Student Retention

The test of significant relationship between religious cultures and student retention was done using, Pearson correlation was at 0.05 Alpha Level. The correlation coefficient r tells of the strength and direction of the linear relationship. The finding is presented in Table 8.

Table 8: Relationship between Religious Cultures and Students' Retention in Chartered Christian Universities in Kenya

						Religious Cultures
Students'	Retention	in	Chartered	Christian	Pearson Correlation	.437**
	es in Kenya	111	Chartered	Cinistian	Sig. (2-tailed)	.000
O III V CI SI LIV	os in itenya				N	535

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

It was noted that there exists a statistically significant relationship between Religious Cultures and Students' Retention in Chartered Christian Universities in Kenya (r=0.437; p=0.000). Coefficient values in Pearson correlation can range from +1 to -1, where +1 indicates a perfect positive relationship, -1 indicates a perfect negative relationship, and a 0 indicates no relationship exists. The p-value approach to hypothesis testing on the other hand uses the calculated probability to determine whether there is evidence to reject the null hypothesis (Beers, 2019). A p-value of less than 0.05 rejects the null hypothesis. The positive correlation in this studyimplies that as Religious Cultures are upheld, retention in Chartered Christian Universities in Kenya also increases. This includes religious aspects such as bible-centered mentorship programmes, Christ-centered vision, compulsory Bible courses regardless of programme of study and the opportunity to share the Christian faith with fellow students which significantly influence students' retention in Chartered Christian Universities in Kenya. In a similar study, Burgess (2014) found significant relationship (r=0.060, p = .05) between empowerment and resistance to change. There was thus a significant association measured between empowerment and resistance to change (r = -.132, p = .05). The study noted that as empowerment increased, resistance to change diminished.

4.4.4 Test of Significant Differences in Religious Cultures among Universities

One-way ANOVA was computed in order to test whether Religious Cultures among the five Universities was significantly different at 0.05 Alpha Level.

Table 9: ANOVA on Religious Cultures

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.687	4	.672	2.033	.088
Within Groups	175.077	530	.330		
Total	177.763	534			

The findings show that Religious Cultures were not significantly different at 0.05, F (4,530) =2.033; p>0.05. This implies that Religious Cultures were perceived to be a shared practice amongst the five universities. Further, the outcome being not significantly different means the outcome of the study can be generalized across chartered Christian universities in Kenya. Carter (2017), in a similar study using ANOVA for significant differences of five independent variables and dependent variable, noted that the outcome was statistically significant (p<.001) pairwise association between each of the five independent variables and the dependent variable. The five independent variables thus had a positive statistically significant effect on education quality.

4.4.5 Predictive Capacity of Religious Cultures on Students' Retention

Regression analysis was done to determine how each of the religious cultures' items predicts on students' retention in chartered Christian universities in Kenya. The results are presented in Table 10.

Table 10: Religious Cultures Coefficients^a

Model		Unstandardized Coefficients		Sig.
	В	Std. Error		
(Constant)	1.704	.138	12.331	.000
Teaching which is in biblical perspective	007	.034	213	.831
Bible-centred mentorship programmes	.085	.038	2.243	.025
Christ-centred vision	.108	.049	2.227	.026
Christ-centred mission	.025	.044	.564	.573
Christ-centred core values	004	.042	094	.925
Compulsory bible courses regardless of programme of study.	.111	.026	4.281	.000
Mid-week chapel services	.014	.029	.470	.638
On-campus Sunday services	.006	.029	.214	.831
The opportunity to share the Christian faith with fellow students	.128	.038	3.364	.001
Praise and worship services	004	.035	116	.907

a. Dependent Variable: Students' Retention in Chartered Christian Universities in Kenya

The regression analysis revealed that Bible-centred mentorship programmes $(\beta=0.085, t=2.243, p<.05)$, Christ-centred vision $(\beta=0.108, t=2.227, p<.05)$, Compulsory bible courses regardless of programme of study $(\beta=0.111, t=4.281, p<.05)$, and the opportunity to share the Christian faith with fellow students $(\beta=0.128, t=3.364, p<.05)$ significantly relate to student retention in Chartered Christian Universities in Kenya. It implies that the opportunity to share the Christian faith with fellow students relate to student retention most in chartered Christian universities in Kenya by 12.8% while the influence of Christ-centred vision, Compulsory bible courses regardless of programme of study and Bible-centred mentorship programmes influence on student retention in chartered Christian universities in Kenya is 10.8%, 11.1% and 8.5% respectively. The outcome concurs with similar finding by White and Afrane (2017), who observe that Christian universities exert influence in the lives of their enrolled students and society through Christ-centered values, virtues and practices.

As Table 10 indicates, the religious cultures which relate to student retention in chartered Christian universities in Kenya non-significantly include Teaching which is in biblical perspective, Christ-centred mission, Christ-centred core values, Mid-week chapel services, on-campus Sunday services and Praise and worship services (p>0.05).

4.4.6 Qualitative Data Outcome on the Relationship between Religious Cultures and Student Retention

The interview schedules on the influence of religious cultures on students' retention in chartered Christian universities in Kenya targeted four chaplains hereby referred to as R1, R2, R3 and R4. The guiding questions for the interview sessions were drawn from the students' questionnaire which had ten items, meaning the interview theme was predetermined by the research objective and the items in the students' questionnaire. The analysis of the interview data was based on the respondents' answers to the questions posed to them as per the ten items in the students' questionnaire. The findings from the analysis of the interview data are as follows.

On the first research item which was on teaching in biblical perspective and the second item which was on bible-centred mentorship programmes, all the respondents agreed that the two items influence student retention because they influence the lecturer's attitude towards students, the teaching profession and the ethical conduct of the teacher. R1, for example, said on teaching in biblical perspective that "it influences retention because there is concern for the well-being of students and sincerity", a

position which was summed up by R2 who said, "It influences retention because teachers are ethical in their teaching profession and perceive it as a calling". Concerning bible-centred programmes, R4 said among other things, a bible-centred mentorship programme "helps students to form close relationship with lecturers, staff and faculty "which ultimately enhances the teaching-learning process. The finding on bible-centred mentorship programmes agrees with the finding in the regression analysis which shows that bible-centred mentorship programmes significantly affect student retention in chartered Christian university. However, concerning teaching in biblical in biblical perspective the quantitative finding shows that it has no significant effect on student retention in chartered Christian universities in Kenya.

Although all the respondents considered items three (Christ-centred vision), four Christ-centred mission) and five (Christ-centred core values) influential, they observed that students may not be aware of them or may not be Christ-oriented, and thus their influence may be negated by these factors. One respondent for example, said, "yes, but mostly if the students are aware of the mission and vision of the university because when students own the vision it will enhance their retention" (R2). Another respondent observed that "It does, but the challenge is that majority of the students are not aware of the university mission" (R4). The outcome agrees with the descriptive finding which strongly shows that Christ-centred vision, Christ-mission and Christ-centred values have a relationship with student retention in chartered Christian universities in Kenya. The inferential findings however show that Christ-centred mission and Christ-centred values do not exert significant effect on student retention in chartered Christian universities in Kenya.

On item six which was compulsory bible courses regardless of programme of study, there was divergent of opinion among the respondents. R2 argued that it had no influence on students' retention because "majority of them struggle to understand the relationship between these bible courses and their programmes". R1, R3 and R4 on the other hand said the influence is dependent on the Christian-mindedness of the students. R1 for example said "Yes, particularly for Christian minded students who feel at home at the university". The divergent opinion on compulsory bible courses regardless of programme of study was reflected in the descriptive analysis where the item was rated relatively low in terms of percentage ranking and mean ranking.

Like item six, all the respondents were in agreement that item seven (mid-week chapel services), item eight (On-campus Sunday services), item nine (The opportunity to share the Christian faith with fellow students) and item ten (Praise and worship services) have significant influence on students' retention but is dependent on the Christian-mindedness of the students. Concerning the on-campus chapel services, R1 said, "yes, for religious minded students will want to continue" implying that non-religious minded students may not have this as the reason for their continued stay in the institution. On the other hand, R2 said "It influences retention because so many students attend these mid-chapel services and they feel more encouraged" thus indicating there was inherent influence on those who subscribed to the practice. Except for the opportunity to share the Christian faith, the rest of the items, the rest of the cultures under this section do not show significant effect on student retention and thus lack the predictive capacity.

4.5 Relationship between instruction Cultures and Students' Retention in Chartered Christian Universities in Kenya

The second objective was to determine the relationship between instruction cultures and student retention in chartered Christian universities. To answer this objective, the following analysis were performed on the instruction cultures as independent variable; diagnostic tests, descriptive statistics, and inferential statistics such as Pearson Product Moment correlation and regression analysis was also performed to determine the influence of the instruction cultures as independent variable and on students' retention as dependent variable. All the questions were measured in Four Likert scale; 1= Strongly Disagree (SD), 2= Disagree (D), 3= Agree (A) and 4= Strongly agree (SA).

4.5.1 Descriptive Statistics for Instruction Cultures (Percentages)

The percentage rating by respondents on the relationship between instruction cultures and student retention in chartered Christian universities in Kenya is presented in Table 11. The per item percentage rating ranking was based on a four-degree Likert scale comprising of strongly disagree, disagree, agree and strongly agree.

Table 11: Percentage Rating of Instruction Cultures

Item	SD	D	A	SA	Total
High programmes completion rates	3.7%	8.0%	31.8%	56.4%	100.0%
Clear academic schedules per programme of study.	4.7%	9.2%	29.5%	56.6%	100.0%
Timely students' support services by the administrative staff.	7.7%	13.1%	35.1%	44.1%	100.0%
Adequate academic facilities and resources.	7.5%	12.9%	30.8%	48.8%	100.0%
Students are given opportunities to evaluate their lecturers.	3.6%	7.7%	33.8%	55.0%	100.0%
Prompt feedback on learning assessment	2.4%	11.8%	30.8%	55.0%	100.0%
Lecturers use variety of teaching styles to engage students	3.9%	11.4%	30.8%	53.8%	100.0%
Lecturers are punctual in class	6.2%	11.4%	30.5%	52.0%	100.0%
Lecturers attend class regularly	2.1%	7.1%	28.8%	62.1%	100.0%
Small class sizes	13.6%	23.4%	26.9%	36.1%	100.0%

Table 11 shows that majority of the respondents agree that instruction cultures relate to student retention in chartered Christian universities in Kenya. Generally, 30.88% and 51.99% of students agree and strongly agree respectfully that instruction cultures influence students' retention and only 17.14% disagree that instruction cultures influence students' retention. The finding strongly indicates the need for these universities to put more emphasis on instruction cultures in order to enhance retention of the matriculated students until graduation.

From the finding, the instruction cultures which influence students' retention more in chartered Christian universities include Lecturers attend class regularly (62.1%), Clear academic schedules per programme of study (56.6%), High programmes completion rates (56.4%), Students are given opportunities to evaluate their lecturers (55%, Prompt feedback on learning assessment (55%), Lecturers use variety of teaching styles to engage students (53.8) and Lecturers are punctual in class (52%). These specific instruction cultures appear to influence students' retention more and should therefore be cultivated more to reduce the occurrence of students dropping out of studies or transferring to other universities. The finding concurred with Albar and Onye (2016)

finding which show that there was increased satisfaction in private universities because lecturer commitment is high in these universities, thus there is prompt feedback on continuous assessment tests in addition to effective lecturer/student engagement.

Other instruction cultures which relate to student retention in chartered Christian universities in Kenya include Timely students' support services by the administrative staff (44.1%) and adequate academic facilities and resources (48.8%). Although these cultures influence students' retention equally, their degree of influence is lower than the instruction cultures with more 50% rating. Universities may need to invest more on these cultures in order to enhance their influence.

Also, small class sizes (36.1%) are related to student retention in chartered Christian universities in Kenya. Apparently, 63% of the respondents (26.9% agree and 36.1% strongly disagree) saw small class sizes to be related to student retention in these universities. The finding was contrary to numerous studies which link small class to effective students' engagement and learning. For example, Koc and Celik (2015) in their finding show that majority of studies in several countries have linked class size to learning outcomes, class control, student engagement, student assessment and students' attitude to learning among others.

4.5.2 Descriptive Statistics for Instruction Cultures (Means)

On the independent variable, the mean and standard deviation was used to test the distribution of the response. The mean value of =>3.5 represented SA (Strongly Agree), the mean value of 2.5 to 3.4 represented A (Agree), the mean value of 1.5 to 2.4 represented D (Disagree) and lastly, the mean value of =<1.4 represented 1.4 represented SD (Strongly Disagree). When asked to indicate why students continue in their studies to completion in this university regarding instruction cultures, the response indicated all the items were ranked as strongly agreed and agreed. Apparently, there was no item that respondents strongly disagreed or disagreed as presented on Table 12.

Table 12: Mean and Standard Deviation of Instruction Cultures

		N	Mean	SD
Q1_B	Small class sizes	535	3.15	1.272
Q2_B	Lecturers attend class regularly	535	3.98	.967
Q3_B	Lecturers are punctual in class	535	3.79	.990
	Lecturers use variety of teaching styles to	535	3.92	.978
Q4_B	engage students			
Q5_B	Prompt feedback on learning assessment	535	3.77	.987
06 B	Students are given opportunities to evaluate their lecturers.	535	3.92	1.065
Q6_B	Adequate academic facilities and	535	3.58	1.209
Q7_B	resources. Timely students' support services by the	535	3.37	1.134
Q8_B	administrative staff. Clear academic schedules per programme	535	3.71	1.064
Q9_B	of study.			
Q10_B	High programmes completion rates	535	3.74	1.024

As shown in Table 12, instruction cultures which relate to students retention most in chartered Christian universities are: Lecturers attend class regularly (M=3.98, SD=.967), Lecturers use variety of teaching styles to engage students (M=3.92, SD=.978), Students are given opportunities to evaluate their lecturers (M=3.92, SD=1.065), lecturers are punctual in class (M=3.79, SD=.990), prompt feedback on learning assessment (M=3.77, SD=.987), high programmes completion rates (M=3.74, SD=1.024), clear academic schedules per programme of study (M=3.71, SD=1.064), and adequate academic facilities and resources (M=3.58, SD=1.209).

The findings further show that timely students' support services by the administrative staff (M= 3.37, SD=1.134), and small class sizes (M=3.15, SD=1.272) relate to student retention at a slightly lower scale by virtue of being ranked agreed. However, by being ranked agreed it shows they equally relate to student retention in these universities but not at the same level as the items ranked strongly agreed by the respondents.

It is apparent from the finding that instruction cultures play a crucial role in students' retention in chartered Christian universities in Kenya. The finding corroborates well with earlier research findings. A study by Olson and Reece (2015) on student

engagement noted its necessity in helping students to gain knowledge and skills to succeed in post-secondary programmes and future careers. They looked at student engagement as holistic because it goes beyond teaching styles and approaches only. As the finding shows, effective students' engagement therefore contributes to students' decision to continue with their studies until completion. In addition, as the findings show, the teachers' role with respect to regular attendance to class, punctuality in class, prompt feedback on students' assessment among others are crucial in the overall student engagement and students' retention process.

Concerning students' assessment feedback which is among the items ranked strongly agreed by the respondents, Evans (2013) associate it with students' satisfaction and places it at the heart of the instruction processes and therefore an integral part of a conducive and effective academic environment. Referring to numerous other studies, she posits that students' assessment feedback as key to students' retention and overall completion of study. In addition, on completion of studies which respondents considered key to retention, Albar and Onye (2016) observe that, in contrast to public universities, completion rates in private universities was higher because lecturers are committed to teaching and there is little disruption of studies. This therefore implies that due to relative stability compared to public universities there is a not only higher completion rate in private universities but higher retention as well.

This study also shows that class sizes do play a key role in students' retention. This is supported by the numerous studies which positively link small class sizes to students' retention. A study by Koc and Celik (2015) show that a plethora of studies in several countries have linked class size to learning outcomes, class control, student engagement, student assessment and students' attitude to learning among others. Other studies have also strongly pointed to the role of class sizes on students' retention. For example, Schwartz, Schmitt, and Lose (2012) relate small class size to effective teaching of students with special needs. In UK, Court (2012) argue that student-staff ratio was being used as a key measure in the provision of higher education and was thus considered key to accreditation of institutions of higher learning due to inherent implications on quality education. By being ranked the lowest at the level of agreed, respondents acknowledged the influence of class sizes on students' retention but viewed it the least in influence compared to the other items.

4.5.3 Test of Significant Relationship between Instruction Cultures and Student Retention

In testing the significance of the relationship between Instruction Cultures and Students' Retention in Chartered Christian Universities in Kenya, Pearson correlation was tested at 0.05 Alpha Level. The finding is presented in Table 13.

Table 13: Relationship between Instruction Cultures and Students' Retention in Chartered Christian Universities in Kenya

		Instruction Cultures
Students' Detention in Chartened	Pearson Correlation	.482**
Students' Retention in Chartered Christian Universities in Kenya	Sig. (2-tailed)	.000
	N	535

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

It was noted that there exists a statistically significant relationship between Instruction Cultures and Students' Retention in Chartered Christian Universities in Kenya (r=0.482; p=0.000). Coefficient values in Pearson correlation can range from +1 to -1, where +1 indicates a perfect positive relationship, -1 indicates a perfect negative relationship, and a 0 indicates no relationship exists. The p-value approach to hypothesis testing on the other hand uses the calculated probability to determine whether there is evidence to reject the null hypothesis (Beers, 2019). A p-value of less than 0.05 rejects the null hypothesis. The positive correlation in this study implies that as Instruction Cultures is upheld, Retention in Chartered Christian Universities in Kenya also increases. This includes prompt feedback on learning assessment, adequate academic facilities and resources, timely students' support services by the administrative staff and High programmes completion rates which significantly influence students' retention in Chartered Christian Universities in Kenya. In a similar study, Burgess (2014) found significant relationship (r=0.060, p=.05) between empowerment and resistance to change. There was thus a significant association measured between empowerment and Resistance to change (r=-.132, p=.05). The study noted that as empowerment increased, resistance to change diminished.

4.5.4 Test of Significant Differences in Instruction Cultures among Universities

One-way ANOVA was computed in order to test whether Instruction Cultures among the five Universities was significantly different at 0.05 Alpha Level.

Table 14: ANOVA on Instruction Cultures

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.192	4	.298	1.307	.266
Within Groups	120.864	530	.228		
Total	122.056	534			

The findings showed that Instruction Cultures were not significantly different at 0.05, F (4,530) =1.307; p>0.05. This implies that Instruction Cultures were perceived to be a shared practice amongst the five universities. Further, the outcome being not significantly different means the outcome of the study can be generalized across chartered Christian universities in Kenya. Carter (2017) in a similar study using ANOVA for significant differences of five independent variables and dependent variable, noted that the outcome was statistically significant (p<0.001) pairwise association between each of the five independent variables and the dependent variable. The five independent variables thus had a positive statistically significant effect on education quality.

4.5.5. Predictive Capacity of Instruction Cultures on Student Retention

Regression analysis was done to determine how each of the instruction cultures predicts student retention in chartered Christian universities in Kenya. The results are presented in Table 15.

Table 15: Instruction Cultures Coefficients^a

Model	Unstandardized Coefficients		t	Sig.
	В	Std. Error		
(Constant)	1.263	.164	7.693	.000
Small class sizes	.033	.022	1.498	.135
Lecturers attend class regularly	032	.038	821	.412
Lecturers are punctual in class	.050	.030	1.641	.101
Lecturers use variety of teaching styles to engage students	.031	.031	1.001	.317
Prompt feedback on learning assessment	.127	.033	3.902	.000
Students are given opportunities to evaluate their lecturers.	.030	.032	.924	.356
Adequate academic facilities and resources.	.067	.029	2.306	.022
Timely students' support services by the administrative staff.	.123	.030	4.141	.000
Clear academic schedules per programme of study.	.046	.033	1.365	.173
High programmes completion rates	.107	.035	3.058	.002

a. Dependent Variable: Students' Retention in Chartered Christian Universities in Kenya

The regression analysis revealed that prompt feedback on learning assessment (β =0.127, t=3.902, p<0.05), adequate academic facilities and resources (β =0.067, t=2.306, p<0.05), timely students' support services by the administrative staff (β =0.123, t=4.14, p<0.05) and High programmes completion rates (β =0.107, t=3.058,p<0.05) significantly influence students' retention in Chartered Christian Universities in Kenya. Timely students' support services by the administrative staff have the highest influence on students' retention in Chartered Christian Universities in Kenya by12.3%. Adequate academic facilities and resources influences on students' retention in Chartered Christian Universities in Kenya have the least significant influence by 6.7%. The finding concurred with Albar and Onye (2016) finding which show that there was increased satisfaction in private universities because lecturer commitment is high in these universities, thus resulting in prompt feedback on assessment.

On the other hand, Instruction Cultures variables that influence students' retention in Chartered Christian Universities in Kenya non-significantly) include Small class sizes, Lecturers attend class regularly, Lecturers are punctual in class, Lecturers use variety of teaching styles to engage students, Students are given opportunities to evaluate

their lecturers and Clear academic schedules per programme of study (p>0.05). The regression results based on the p-value show the influence of these cultures to be non-significant.

4.5.6 Qualitative Data Outcome on the Relationship between Instruction Cultures and Students' Retention

The interview schedules on the influence of instruction cultures on students' retention in chartered Christian universities in Kenya targeted eight academic deans (deans of schools/faculty) hereby referred to as R5, R6, R7, R8, R9, R10, R11, and R12. The guiding questions for the interview sessions were drawn from the students' questionnaire which had ten items, meaning the interview theme was predetermined by the research objective and the items in the students' questionnaire. The analysis of the interview data was based on the respondents' answers to the questions posed to them as per the ten items in the students' questionnaire. The findings from the analysis of the interview data are as follows.

The first item, small class sizes, received varying responses from the respondents. While some respondents (R5, R7, R9, R11 and R12) agreed that small class sizes influence students' retention, others (R6 and R8) did not agree. One respondent, R10, took a neutral position with the argument that it "may or may not influence retention because if the classes are too small it can discourage students". Those who agreed noted that small class sizes help teachers to relate with students at a personal level, enhances higher student engagement, and increases students' performance. R5, for example, captured the perspectives of the respondents who agreed when she said, "yes, small class sizes help us to relate with students at a personal level. It encourages interaction in class and increases performance". For the two respondents who disagreed, their perspective was that the effectiveness of small class sizes was dependent on quality engagement, otherwise students might get discouraged. For example, R8 said, "No, smaller than normal size classes can discourage students". The interview finding on small class sizes agrees with both the descriptive and inferential statistics' findings which show that small class have relatively low relationship with student retention and have no significant effect on student retention in chartered Christian universities in Kenya.

For items two (Lecturers attend class regularly), three (Lecturers are punctual in class), four (Lecturers use variety of teaching styles to engage students), and five (Prompt feedbacks on learning assessment) which are all teacher-based instruction

cultures, all the respondents were in agreement that they are key to students' retention. For example, on lecturers attend class regularly, R1 said, "Yes, it is key to students" retention because students will feel their time of study is not wasted" and on class punctuality, R3 observed that "Yes, because time is money. If you come late you will not give quality information to students because you will be rushing to finish what you had planned to teach". On the use variety of teaching styles to engage students by lecturers, R6 said, "Yes, because there is evidence that students are happy with teachers who use variety of teaching styles". Finally, on Prompt feedbacks on learning assessment, R8 noted, "Yes, because students get to know their weakness and strength which in the end will improve their performance". In summary, respondents attached the role of the teacher with regards to the four items (Lecturers attend class regularly, Lecturers are punctual in class, Lecturers use variety of teaching styles to engage students and Prompt feedback on learning assessment) to quality learning, accountability, enhanced teaching/learning process and increased academic performance. Quantitative findings on the four items show that they all strongly relate to student retention under descriptive statistics but only prompt feedbacks on learning assessment significantly affect student retention in chartered Christian universities in Kenya under inferential statistics.

Regarding the question on whether opportunities given to students to evaluate their lecturers influence their retention, all the respondents were in agreement but added that there was a challenge associated with giving feedback to students based on their evaluation. For example, R1 observed, "Yes, students' evaluation of lecturers makes them confident of their role in the learning process if they receive feedback on their evaluation" which was echoed by R5 who said, "Yes, when action is taken on what students have evaluated, makes students happy and retained". From the foregoing, it is apparent that the opportunity accorded to students to evaluate their lecturers may influence students' retention if they receive feedback on the issues they raise in the evaluation. The interview finding on the opportunity given to students to evaluate lecturers agrees with the descriptive findings of the student though inferential statistics it has no predictive capacity on student retention in chartered Christian universities in Kenya.

Concerning adequate academic facilities and resources, timely students' support services by the administrative staff and clear academic schedules per programme of study, all the respondents agreed that they play a critical role in students' retention. First, on academic facilities most of the respondents argued that they play key role in attracting

and retaining students. Respondent 1 said "yes, because academic facilities and resources represent the image of the university in comparison with other universities" while respondent 4 said, "Yes, if students get what they want, they will be retained". Respondent 8 added "Yes, because it motivates students to learn". Second, on timely students' support services by the administrative staff, all the respondents observed that it gives students a sense of belonging, appreciation and acceptance which in turn influence their retention. For example, Respondent 5 said "Yes, immediate respond to students' enquiries makes them feel wanted hence resulting to satisfaction". Finally, on clear academic schedules per programme of study, the respondents argued that it helps students have a clear roadmap until completion. Respondent 7, for example, said "Yes, it gives them a clear roadmap and can plan for them because they know what will happen next". The quantitative finding on the three items show that they relate to student retention under descriptive statistics but only adequate academic facilities and resources and timely students' support services by the administrative staff have predictive capacity under inferential statistics.

With respect to high programmes completion rates, all the respondents agreed that they influence students' retention. Some of the reasons they gave are that high completion rates motivates continuing students to stay, enhances institutional loyalty and commitment, and encourages prospective students to join the institution. Respondent 1, for example, said, "Yes, it increases students' institutional loyalty and commitment" while Respondent 5 added, "Yes, because it motivates others who are behind to stay" meaning high completion rates is key to students' retention in chartered Christian universities in Kenya. The quantitative finding on high programmes completion rates show that it positively relates to student retention and has significantly affect student retention in chartered Christian universities in Kenya.

4.6 Relationship between Discipline Cultures and Student Retention in Chartered Christian Universities in Kenya

The third objective of the study was to find out the relationship between discipline cultures and student retention in chartered Christian universities. This objective was answered with the following analyses being performed on the discipline cultures as independent variable; diagnostic tests, descriptive statistics, and inferential statistics such as Pearson Product Moment correlation and regression analysis was also performed to determine the influence of the discipline cultures as independent variable

and on students' retention as dependent variable. All the questions were measured in four Likert scale; 1= strongly disagree (SD), 2= Disagree (D), 3= 3= Agree (A) and 4= strongly agree (SA).

4.6.1 Descriptive Statistics for Discipline Cultures (Percentages)

The study respondent's percentage rating on the relationship between discipline cultures and student retention in chartered Christian universities in Kenya is presented in Table 16. The rating was based on each item of study and was based on a four-degree Likert scale comprising of strongly disagrees, disagree, agree and strongly agree.

Table 16: Percentage Rating of Discipline Cultures

Item	SD	D	A	SA	Total
Enforced non-interference in students'	12.3%	10.5%	33.6%	43.6%	100.0%
elections	12.570	10.570	33.070	43.070	100.070
Students' participation in decision making	20.9%	13.6%	27.9%	37.6%	100.0%
processes	20.570	12.070	27.570	27.070	100.070
Strict adherence to academic and non-	4.5%	15.9%	33.6%	46.0%	100.0%
academic support services					
Enforced counselling procedures for students	5.8%	12.3%	34.0%	47.9%	100.0%
with discipline problems.					
Strict adherence to established procedures for	8.6%	19.3%	32.7%	39.4%	100.0%
redress of students' grievances.					
Strict enforcement of rules against use of illicit	7.7%	18.3%	24.3%	49.7%	100.0%
drugs					
Strict enforcement of rules against alcoholism	9.5%	13.5%	29.3%	47.7%	100.0%
Strict enforcement of rules against sexual	9.2%	16.3%	28.2%	46.4%	100.0%
immorality					
Strict enforcement of dress code rules for all	26.2%	36.8%	18.9%	18.1%	100.0%
students					
Mandatory orientation of new students on	9.3%	14.6%	27.7%	48.4%	100.0%
university rules					

Table 16 shows that majority of the respondents agree that discipline cultures are related to student retention in chartered Christian universities in Kenya. Generally, 29.02% and 42.48% of students agree and strongly disagree respectfully that discipline cultures influence students' retention and only a total 28.51% disagreed that discipline cultures influence students' retention. The finding strongly indicates the need for these universities to put more emphasis on discipline cultures in order to enhance retention of the enrolled students to completion of study.

The specific discipline cultures which exert strong relationship with student retention in chartered Christian universities in Kenya include Strict enforcement of rules against use of illicit drugs (49.7%), mandatory orientation of new students on university rules (48.4%), enforced counselling procedures for students with discipline problems (47.9%), strict enforcement of rules against alcoholism (47.7%), Strict enforcement of rules against sexual immorality (46.4%) and Strict adherence to academic and non-academic support services (46.0). Given the influence these specific discipline cultures have on students' retention, there is need for these universities to put more emphases on these cultures so as to enhance students' retention until completion of study. The outcome agrees with similar finding by Davis (2013), who observes that effective orientation of students on institutional rules and subsequent enforcement of such rules and regulations is key to students' buy in and continuity in study until completion.

Other discipline cultures related to student retention in chartered Christian universities include enforced non-interference in students' elections (43.6), established procedures for redress of students' grievances (39.4) and Students' participation in decision making processes (37.6). The respondents acknowledged the influence of these discipline cultures on students' retention but not at the same level as the initial six cultures which had higher strongly agreed percentage rating.

Similarly, the discipline culture related to student retention is strict enforcement of dress code rules for all students. A total of 37% of students agreed that there is a relationship between strict enforcement of dress code rules for all students while 26.2% and 36.8% strongly disagreed and disagreed respectfully. The finding agrees with Asaju (2013), who found out the dress code rules can be controversial if not moderated within the constraints of reasonable rules and appropriate standards consistent with the maintenance and promotion of a positive, safe and healthy environment for learning.

4.6.2 Descriptive Statistics for Discipline Cultures (Means and Standard Deviation)

On the independent variable, the mean and standard deviation was used to test the distribution of the response. The mean value of =>3.5 represented SA (Strongly Agree), the mean value of 2.5 to 3.4 represented A (Agreed), the mean value of 1.5 to 2.4 represented D (Disagree) and lastly, the mean value of =<1.4 represented SD (Strongly Disagree). When asked to indicate why students continue in their studies to completion in this university regarding discipline cultures, the response indicated all the items were

ranked as agreed and neutral. As indicated in Table 17, there was no item that respondents strongly agreed, disagreed or strongly disagreed.

Table 17: Mean and Standard Deviation of Discipline Cultures

		N	Mean	Std
		11	Mean	Dev
Q1_C	Mandatory orientation of new students on university rules	535	3.49	1.269
Q2_C	Strict enforcement of dress code rules for all students	535	2.78	1.343
Q3_C	Strict enforcement of rules against sexual immorality	535	3.42	1.253
Q4_C	Strict enforcement of rules against alcoholism	535	3.51	1.266
Q5_C	Strict enforcement of rules against use of illicit drugs	535	3.69	1.226
Q6_C	Strict adherence to established procedures for redress of students' grievances.	535	3.36	1.185
Q7_C	Enforced counselling procedures for students with discipline problems.	535	3.52	1.115
Q8_C	Strict adherence to academic and non-academic support services	535	3.51	1.058
Q9_C	Students' participation in decision making processes	535	3.19	1.323
Q10_C	Enforced non-interference in students' elections	535	3.44	1.298

As seen in Table 17, the discipline cultures which strongly relate with student retention in chartered Christian universities in Kenya are; Strict enforcement of rules against use of illicit drugs (M=3.69, SD=1.226), enforced counselling procedures for students with discipline problems (M=3.52, SD=1.115), strict enforcement of rules against alcoholism (M=3.51, SD=1.266), strict adherence to academic and non-academic support services (M=3.51, SD=1.058) and mandatory orientation of new students on university rules (M=3.49, SD=1.269). The five items are arranged sequentially based on their influence as per the ranking levels.

The findings further show that other discipline cultures which influence students' retention by virtue of being ranked agreed (Mean=3) were: enforced non-interference in students' elections (M=3.44, SD=1.298), strict enforcement of rules against sexual immorality (M=3.42, SD=1.253), strict adherence to established procedures for redress of students' grievances (M=3.36, SD=1.185), students' participation in decision making

processes (M=3.19, SD=1.323) and strict enforcement of dress code rules for all students (M=2.78, SD=1.343). Though the respondents did not strongly agree on these items they nonetheless agreed that they influence students' retention and continued study to completion.

Based on these findings, it is apparent that the influence of discipline cultures on students' retention in chartered Christian universities in Kenya is immense. Each of the items of study was ranked as either strongly agreed or agreed meaning they each influence students' retention. This means these universities have succeeded in inculcating institutional values, norms and practices in the lives of their enrolled students. According to Cole (2013), Christian universities are known to have higher students' discipline than public universities. This is attributed to the influence of the Christian based cultures in Christian universities and the strict enforcement of rules and regulations in these universities (Wolfe, 2016). Effective enforcement of such rules and regulations is done through organized orientation of new students as they begin their academic journey and through subsequent follow up after commencement of study (Davis, 2013).

The study also revealed that not all the discipline cultures in chartered Christian universities had the same degree of influence or acceptance. For example, the rules on dress code not only had the least ranking (M=2.78, SD=1.343) at the level of agreement but appear to be subject to debate and divided opinions among scholars. For example, according to Asaju (2013), dress code rules should be moderated within the constraints of reasonable rules and appropriate standards consistent with the maintenance and promotion of a positive, safe and healthy environment for learning. Such rules should therefore consider the diverse cultures represented in the institution and ever-changing social dynamics in human societies. White and Afrane (2017) on the other hand approached the issue of dress code from the religious perspective and emphasize that dress code rules in Christian universities should reflect the Christian faith and should thus not be worldly. While the outcome of this study shows the respondents agreed that dress code rules influence students' retention, the relative low ranking compared to the other items of study shows that its acceptance is at the borderline.

4.6.3 Test of Significant Relationship between Discipline Cultures and Student Retention

In testing the significance of the relationship between Discipline Cultures and Student Retention in Chartered Christian Universities in Kenya, Pearson correlation was tested at 0.05 Alpha Level. The test was done to determine if the linear relationship in the collected data was strong. The finding is presented in Table 18.

Table 18: Relationship between discipline Cultures and Students' Retention in Chartered Christian Universities in Kenya

		•			
		Students'	Retention	in Discipline	
		Chartered	Christ	tian Cultures	
		Universities	in Kenya		
Ctondanta? Datantian in	Pearson		1	.591**	
Students' Retention in	Correlation	1		.591	
Chartered Christian					
Universities in Kenya	Sig. (2-tailed)			.000	
	N	4	535	535	
	11	•	333	333	

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

The finding showed that there was a statistically significant relationship between Discipline Cultures and Students' Retention in Chartered Christian Universities in Kenya (r=0.591; p=0.000). This meant that as Discipline Cultures is upheld, Retention in Chartered Christian Universities in Kenya also increases. This includes aspects such as Students' participation in decision making processes, Enforced counselling procedures for students with discipline problems, Strict adherence to academic and non-academic support services, Enforced non-interference in students' elections, Strict adherence to established procedures for redress of students' grievances, Mandatory orientation of new students on university rules, Strict enforcement of rules against sexual immorality, and Strict enforcement of rules against use of illicit drugs which significantly influence students retention in chartered Christian universities in Kenya. In a similar study on the Influence of Efficacy Expectation on Academic Achievement, Atetwe, Aloka, and Gudo (2018), found out that there was statistically significant, though weak, positive correlation (r=.142, n=396, p=.005) between self-efficacy of expectation and academic achievement.

4.6.4 Test of Significant Differences in Discipline Cultures among Universities

One-way ANOVA was computed in order to test whether Discipline Cultures among the five Universities was significantly different at 0.05 Alpha Level.

Table 19: ANOVA on Discipline Cultures

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.656	4	.664	1.617	.169
Within Groups	217.624	530	.411		
Total	220.279	534			

The findings showed that Discipline Cultures were not significantly different at 0.05, F (4,530) =1.617; p>0.05. This implies that discipline Cultures were perceived to be a shared practice amongst the five universities. Further, the outcome being not significantly different means the outcome of the study can be generalized across chartered Christian universities in Kenya. Carter (2017) in a similar study using ANOVA for significant differences of five independent variables and dependent variable noted that the outcome was statistically significant (p < .001) pairwise association between each of the five independent variables and the dependent variable. The five independent variables thus had a positive statistically significant effect on education quality.

4.6.5 Predictive Relationship between Discipline Cultures and Students Retention

Regression analysis was done to determine the influence of each of the discipline cultures' items on students' retention in chartered Christian universities in Kenya. The results are presented in Table 20.

Table 20: Discipline Cultures Coefficients^a

Model	Unstandardized Coefficients		t	Sig.
	В	Std.		
	1 405	Error	10.450	000
(Constant)	1.405	.104	13.458	.000
Mandatory orientation of new students on university rules	.066	.024	2.779	.006
Strict enforcement of dress code rules for all students	008	.022	348	.728
Strict enforcement of rules against sexual immorality	.065	.030	2.217	.027
Strict enforcement of rules against alcoholism	037	.036	-1.031	.303
Strict enforcement of rules against use of illicit drugs	.064	.031	2.034	.042
Strict adherence to established procedures for redress of students' grievances.	.071	.028	2.522	.012
Enforced counselling procedures for students with discipline problems.	.094	.031	3.087	.002
Strict adherence to academic and non-academic support services	.080	.032	2.528	.012
Students' participation in decision making processes	.098	.022	4.570	.000
Enforced non-interference in students' elections	.073	.024	3.033	.003

a. Dependent Variable: Students' Retention in Chartered Christian Universities in Kenya

The regression analysis revealed that students' participation in decision making processes (β =0.098, t=4.570), enforced counselling procedures for students with discipline problems (β =0.094, t=3.087), strict adherence to academic and non-academic support services (β =0.080, t=2.528), enforced non-interference in students' elections (β =0.073, t=3.033), strict adherence to established procedures for redress of students' grievances (β =0.071, t=3.087), mandatory orientation of new students on university rules (β =0.066, t=2.779), strict enforcement of rules against sexual immorality (β =0.065, t=2.034), and strict enforcement of rules against use of illicit drugs (β =0.064, t=2.034) significantly influence students retention in chartered Christian universities in Kenya. Students' participation in decision making processes has the highest influence on students' retention by 9.8%, followed by Enforced counselling procedures for students with discipline problems at 9.4%. Strict enforcement of rules against use of illicit drugs has the least significant influence at 6.4%. The outcome agrees with similar finding by Davis (2013), who observes that effective orientation of new students on

institutional rules and subsequent enforcement of such rules and regulations is key to students' buy in and continuity in study until completion.

Only two items, Strict enforcement of dress code rules for all students (B=-0.008, t=-0.348) and Strict enforcement of rules against alcoholism (B=-0.037, t=-1.031) have non-significant influence on students' retention in chartered Christian universities in Kenya (p>0.05).

4.6.6 Qualitative Data on the Relationship between Discipline Cultures and Students' Retention

The interviews carried out on the relationship between discipline cultures and student retention in chartered Christian universities in Kenya targeted five deans of students who are referred here as R13, R14, R15 and R16. The questions which form the basis for the interview sessions were drawn from the student questionnaire which had ten items, meaning the interview theme was predetermined by the research objective and the items in the students' questionnaire. The analysis of the interview data was based on the respondents' answers to the questions posed to them as per the ten items in the students' questionnaire. The findings from the analysis of the interview data are as follows.

The first question on whether mandatory orientation of new students on university rules influence retention, all the respondents answered in the affirmative and gave such reasons as 'it reduces confusion' (R15), 'makes students aware of what is expected of them' (R14) and 'helps students know the university rules and what is expected of them" (R16). Respondent 13 summed up all the responses when she said, "yes, it influences retention because it reduces confusion and help students understand university rules and what is expected of them". The qualitative finding affirmed the quantitative finding on mandatory orientation of new students on university rules which show that it has positive relationship with student retention in chartered Christian universities in Kenya. The finding further shows that mandatory orientation of students significantly influences student retention.

Regarding item 2 (Strict enforcement of dress code rules for all students), 3 (Strict enforcement of rules against sexual immorality), 4 (Strict enforcement of rules against alcoholism) and 5 (Strict enforcement of rules against use of illicit drugs), all the respondents took neutral position with the use of 'may or may not...' or 'yes and no' answers. However, on item 2 (Strict enforcement of dress code rules for all students) all the respondents acknowledged that there was no strict enforcement of dress code rules in

their universities. Respondent 13 said on dress code rules "So far, enforcement of dress code rules has not been strict and thus may have insignificant influence on retention". On items 3, 4 and 5, all the respondents took midpoint positions with answers such as "this may or may not influence retention of students because those who are affected may decide to transfer or drop out" (Respondent 14), "Yes and no, because some students reside off campus and it is difficult to determine if they engaged in alcoholism" (Respondent 15) and "May or may not because no research has been done to determine the effect of discipline on illicit drugs influence students' retention "(Respondent 16). Except for Strict enforcement of dress code rules for all students and Strict enforcement of rules against alcoholism which has relatively low ranking in the descriptive analysis and do not significantly influence student retention in chartered Christian university in Kenya inferentially, the other two items have positive relationship with student retention in chartered Christian universities in Kenya.

Concerning items six (Strict adherence to established procedures for redress of students' grievances), seven (Strict adherence to academic and non-academic support services), and eight (Strict adherence to academic and non-academic support services), the respondents were all in agreement that they influence students' retention. In summary, the respondents posited that adherence to the said procedures and processes will increase student's sense of belonging and satisfaction. This will in turn influence students' retention. for example, Respondent 14 said, "Yes, because students feel their cases have been given a fair hearing and may decide to continue with their studies" concerning item six while Respondent 15 said "Yes, because the process is very friendly to the students and will thus feel cared for" concerning item seven. On item eight, Respondent 16 said, "Yes, when students get those services, they develop a sense of belonging and they feel their needs are given attention". The qualitative finding on the three items enhanced the quantitative finding which shows that the items have positive relationship with student retention in chartered Christian universities in Kenya.

The respondents' opinions on items nine (Students' participation in decision making processes) and ten (Enforced non-interference in students' elections) were in the positive. They all agreed that they influence students' retention because they increase students' satisfaction, freedom to make their own choices and make them feel recognized. Particularly, some of the reasons given by the respondents regarding students' participation in decision making include "yes, because students are represented by their leaders at all levels of decision making" (Respondent 13), "yes,

because students' participation in decision making through their leaders makes feel recognized" (Respondent 14) and "Yes, because they developed a sense of belonging and feel their presence is recognized" (Respondent 15). As to enforced non-interference in students' elections, respondents' had the following views, "yes, because there is more satisfaction when they know the choice was theirs" (Respondent 13), "yes, because non-interference makes students get satisfied because they are free to choose the leaders of their choice" (Respondent 14) and "Yes, because students feel there is true democracy and fairness" (Respondent 16). The interview findings on item nine and ten agree with the quantitative findings on the same items which show that they influence student retention in chartered Christian universities in Kenya.

4.7 Relationship between Study Cost Management Cultures and Student Retention in Chartered Christian Universities in Kenya

The fourth objective was to determine the relationship between study cost management cultures and student retention in chartered Christian universities. To answer this objective, the following analyses were performed on the study cost management cultures as independent variable; diagnostic tests, descriptive statistics, and inferential statistics such as Pearson Product Moment correlation and regression analysis was also performed to determine the influence of the study cost management cultures as independent variable and on students' retention as dependent variable. All the questions were measured in four Likert scale; 1= Strongly disagree (SD), 2= Disagree (D), 4= Agree (A) and 5= Strongly agree (SA).

4.7.1 Descriptive Statistics for Study Cost Management Cultures (Percentages)

The percentage rating by respondents on the relationship between study cost management cultures and retention student in chartered Christian universities in Kenya is presented in Table 21. The per item percentage rating ranking was based on a four-degree Likert scale comprising of strongly disagree, disagree, agree and strongly agree.

Table 21: Percentage Rating of Study Cost Management Cultures

Item	SD	D	A	SA	Total
Timely financial clearance for exams	14.6%	13.3%	30.1%	42.1%	100.0%
Prompt feedback on students' financial inquiries	13.1%	12.7%	30.1%	44.1%	100.0%
Reasonable penalties for late registration of units	35.1%	23.2%	19.4%	22.2%	100.0%
Availability of financial aid	15.7%	13.3%	30.1%	40.9%	100.0%
Affordable accommodation charges.	31.0%	22.4%	24.5%	22.1%	100.0%
Reasonable non-tuition administrative charges.	20.6%	18.9%	27.7%	32.9%	100.0%
Affordable tuition costs	15.0%	22.6%	29.3%	33.1%	100.0%
Timely feedback on fees' statements	8.4%	10.5%	29.0%	52.1%	100.0%
Transparency in financial dealings	13.5%	16.4%	24.5%	45.6%	100.0%
Flexible fees payment plan	15.9%	12.7%	28.2%	43.2%	100.0%

Table 21 show that majority of the respondents agree that study cost management cultures influence students' retention in chartered Christian universities in Kenya. Generally, 27.29% and 37.83% of students agree and strongly agree respectfully that study cost management cultures relate to students' retention while 18.29% and 16.60% of students strongly disagree and agree respectively that that study cost management cultures relate to students' retention. The finding strongly indicates the need for these universities to put more emphasis on these cultures in order to enhance retention of the enrolled students to completion of study.

The finding indicates that the university cultures which strongly relate to student retention in chartered Christian universities include timely feedback on fees' statements (52.1%), transparency in financial dealings (45.6%), prompt feedback on students' financial inquiries (44.1), flexible fees payment plan (43.2%), timely financial clearance for exams (42.1%), and availability of financial aid (40.9%). Given their influence on students' retention, universities need to invest more on these specific study cost management cultures in order to enhance students' retention until completion of study. Implicitly, this might minimize the occurrence of students dropping out of study in the universities or transferring to other universities if they are not satisfied with the learning environment. As found out by Mbawuni and Nimako (2015), the cost factor is the top

most priority of university students and should be prioritized. This means when students are satisfied with certain financial services, those services should be strengthened for strategic purposes of increasing students' retention rates.

Besides, other study cost management cultures that are related to student retention in chartered Christian universities include reasonable non-tuition administrative charges (32.9%) and affordable tuition costs (33.1%). In total, 60.6% of students agree that reasonable non-tuition administrative charges relate to student retention while 61.1% consider affordable tuition costs to be related to student retention in chartered Christian universities in Kenya. This means these universities should seek for ways of enhancing students' satisfaction regarding these cultures.

Similarly, the study cost management cultures which also relate to student retention in chartered Christian universities include Affordable accommodation charges (22.1%) and Reasonable penalties for late registration of units (22.2%). From their rating, affordable accommodation charges and reasonable penalties for late registration of units show weaker relationship with student retention compared to the other items. This means the universities need to relook at these cultures and make a strategic decision on their way forward. A similar study by Ogendi (2017) found out that students at private universities in Nairobi were generally dissatisfied with financial support services.

4.7.2 Descriptive Statistics for Study Cost Management Cultures (Means)

On the independent variable, the mean and standard deviation was used to test the distribution of the responses. The mean value of =>3.5 represented SA (Strongly Agree), the mean value of 2.5 to 3.4 represented A (Agree), the mean value of 1.5 to 2.4 represented D (Disagree) and lastly, the mean value of =<1.4 represented SD (Strongly Disagree). When asked to indicate why students continue in their studies to completion in these universities regarding study cost management cultures, the responses indicated only one item was ranked as strongly agreed while the rest were ranked as agreed. There was no item that respondents strongly disagreed or disagreed as presented on Table 22

.

Table 22: Mean and Standard Deviation of Study Cost Management Cultures

		N	Mean	Std.
				Deviation
Q1_D	Flexible fees payment plan	535	3.27	1.335
Q2_D	Transparency in financial dealings	535	3.25	1.292
Q3_D	Timely feedback on fees' statements	535	3.56	1.187
Q4_D	Affordable tuition costs	535	2.98	1.262
	Reasonable non-tuition administrative	535	2.97	1.302
Q5_D	charges.			
Q6_D	Affordable accommodation charges.	535	2.81	1.340
Q7_D	Availability of financial aid	535	3.17	1.295
	Reasonable penalties for late	535	2.56	1.331
Q8_D	registration of units			
	Prompt feedback on students' financial	535	3.24	1.231
Q9_D	inquiries			
Q10_D	Timely financial clearance for exams	535	3.20	1.269

As indicated in Table 22, only one item, Timely feedback on fees' statements (M=3.56, SD=1.187), was ranked strongly agreed showing level of relationship with student retention compared to the others. The rest of the items were ranked as agree (mean=3) meaning they also relate to student retention. Items ranked agreed in the order of their ranking include flexible fees payment plan (M=3.27, SD=1.335), Transparency in financial dealings (M=3.25, SD=1.292), Prompt feedback on students' financial inquiries (M=3.24, SD=1.231), Timely financial clearance for exams (M=3.20, SD=1.269), Availability of financial aid (M=3.17, SD=1.295), Affordable tuition costs (M=2.98, SD=1.262), Reasonable non-tuition administrative charges (M=2.97, SD=1.302), Affordable accommodation charges (M=2.81, SD=1.340) and lastly, reasonable penalties for late registration of units (M=2.56, SD=1.331).

From the findings of this study based on respondents ranking of the items of study, it is evident that respondents are generally satisfied with the study cost management cultures in chartered Christian universities and agree that they relate with student retention. Compared to the other preceding university cultures in this study, study cost management cultures have lower ranking among respondents meaning there might be having reservations on some aspects of the study cost management cultures like reasonable penalties for late registration of units (M=2.56, SD=1.331) which is ranked least in terms of relationship with student retention followed by Affordable

accommodation charges (M=2.81, SD=1.340). As noted by Mbawuni and Nimako (2015), the cost factor is the top most priority of university students and is thus associated with high expectations and high disappointments.

Although research by Baliyan (2016), show that flexibility of fee payment, availability of financial aid, and reasonable accommodation costs are influential to students' continuity in any university, the outcome of this study show that these practices are generally weak when it comes to students' retention in chartered Christian universities. This means universities and policy makers need to review the overall total cost of study and the specific cost of the programmes of study if they are to enable more students to continue with their studies as noted by Mbawuni and Nimako (2015).

Further, apart from timely feedback on fees' statements which was ranked strongly agreed (M=3.56, SD=1.187), other study cost management cultures such as Prompt feedback on students' financial inquiries (M=3.24, SD=1.231), and timely financial clearance for exams (M=3.20, SD=1.269) were ranked agreed. A similar study by Ogendi (2017) found out that students at private universities in Nairobi were generally dissatisfied with support services. From the finding of this study, students in chartered Christian universities are generally satisfied with the financial support services rendered but appear not to be enthusiastically satisfied with services such as Affordable tuition costs (M=2.98, SD=1.262), Reasonable non-tuition administrative charges (M=2.97, SD=1.302), Affordable accommodation charges (M=2.81, SD=1.340) and, reasonable penalties for late registration of units (M=2.56, SD=1.331) by virtue of their ranking and in comparison with the items ranked higher.

4.7.3 Test of Significant Relationship between Study Cost Management Cultures and Student Retention

In testing the significance of the relationship between Study Cost Management Cultures and Students' Retention in Chartered Christian Universities in Kenya, Pearson correlation was tested at 0.05 Alpha Level. The finding is presented in Table 23.

Table 23: Relationship between Study Cost Management Cultures and Students' Retention in Chartered Christian Universities in Kenya

	<u> </u>
	Study Cost
	Management
	Cultures
Pearson Correlation	.647**
Sig. (2-tailed)	.000
N	535
	Sig. (2-tailed)

It was noted that there exists a statistically significant relationship between Study Cost Management Cultures and Students' Retention in Chartered Christian Universities in Kenya (r=0.647; p=0.000). Coefficient values in Pearson correlation can range from +1 to -1, where +1 indicates a perfect positive relationship, -1 indicates a perfect negative relationship, and 0 indicates no relationship exists. The positive correlation in this study implies that as Study Cost Management Cultures is upheld, retention in Chartered Christian Universities in Kenya also increases. This includes aspects such as reasonable non-tuition administrative charges, timely financial clearance for exams, transparency in financial dealings, reasonable penalties for late registration of units and prompts feedback on students' financial inquiries which significantly influence students' retention in chartered Christian universities in Kenya. In a similar study, Burgess (2014) found significant relationship (r=0.060, p=.05) between empowerment and resistance to change. There was thus a significant association measured between empowerment and Resistance to change (r = -.132, p = .05). The study noted that as empowerment increased, resistance to change diminished.

4.7.4 Test of Significant Differences in Study Cost Management Cultures among Universities

One-way ANOVA was computed in order to test whether Study Cost Management Cultures among the five Universities was significantly different at 0.05 Alpha Level.

Table 24: ANOVA on Study Cost Management Cultures

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.959	4	1.990	3.611	.006
Within Groups Total	292.013 299.972	530 534	.551		

The findings showed that Study Cost Management Cultures was significantly different at 0.05, F (4,530) = 3.611; p<0.05. This implies that Study Cost Management Cultures were perceived to be practiced differently among the five universities. In other words, Study Cost Management Cultures differed from one university to another. Carter (2017) in a similar study using ANOVA for significant differences of five independent variables and dependent variable noted that the outcome was statistically significant (p < .001) pairwise association between each of the five independent variables and the dependent variable. The five independent variables thus had a positive statistically significant effect on education quality.

4.7.5 Post Hoc Test on Cost Management Cultures

There was no significant difference on Post Hoc tests on objective one, two and three. Only objective four showed significant difference as presented in Table 25.

Table 25: Post Hoc Tests on Cost Management Cultures

(I) Univ	(J) Univ	Mean	Std. Error	Sig.
		Difference (I-J))	
	CCU 3	.18452	.10029	.352
CCC 2	CCC 1	02896	.08025	.996
CCC 2	CCU 5	25881	.12720	.251
	CCU 4	21714	.13308	.478
	CCC 2	18452	.10029	.352
CCI 1	CCU 1	21348	.09288	.147
CCU 1	CCU 5	44333 [*]	.13552	.010
	CCU 4	40167*	.14105	.037

^{*.} The mean difference is significant at the 0.05 level.

The findings showed the difference in Study Cost Management Cultures was significant between CCU 3 and CCU 5 in favour of CCU 5 (MD= -0.44333*; p<0.05) as well as between CCU 3 and CCU 4 in favour of CCU 4 (MD= -0.40167; p<0.05). There were no significant differences between other remaining pairs of Universities as regards

to Study Cost Management Cultures. In a similar study in Macedonia, Azizi, Elezi and Malishevë (2013) found out that most private universities have similar financial practices arising mainly due to competition.

4.7.6 Predictive Capacity of Study Cost Management Cultures on Student Retention

Regression analysis was done to determine the influence of each of the study cost management cultures' items on students' retention in chartered Christian universities in Kenya. The results are presented in Table 26.

Table 26: Study Cost Management Cultures Coefficients^a

Model	Unstandardized		t	Sig.
	Coe	efficients		
	В	Std. Error		
(Constant)	1.687	.082	20.490	.000
Flexible fees payment plan	.046	.025	1.861	.063
Transparency in financial dealings	.065	.026	2.440	.015
Timely feedback on fees' statements	.056	.029	1.937	.053
Affordable tuition costs	018	.026	686	.493
Reasonable non-tuition administrative charges.	.101	.023	4.359	.000
Affordable accommodation charges.	.039	.021	1.869	.062
Availability of financial aid	.012	.023	.527	.599
Reasonable penalties for late registration of units	.063	.021	2.999	.003
Prompt feedback on students' financial inquiries	.060	.027	2.215	.027
Timely financial clearance for exams	.094	.025	3.748	.000

a. Dependent Variable: Students' Retention in Chartered Christian Universities in Kenya

As indicated by Table 26, the regression analysis revealed that reasonable non-tuition administrative charges (β =0.101, t=4.359, p>0.05), Timely financial clearance for exams (β =0.094, t=3.748 p>0.05,), Transparency in financial dealings (β =0.065, t=2.440, p>0.05), reasonable penalties for late registration of units (β =0.063, t=2.999, p>0.05) and Prompt feedback on students' financial inquiries (β =0.060, t=2.215, p>0.0. Carter (2017) in a similar study using ANOVA for significant differences of five independent variables and dependent variable, noted that the outcome was statistically significant (p<.001) pairwise association between each of the five independent variables

and the dependent variable. The five independent variables thus had a positive statistically significant effect on education quality.

From the finding, reasonable non-tuition administrative charges have the highest relationship with student retention in chartered Christian universities at 10.1% followed by timely financial clearance for exams at 9.4%. Prompt feedback on students' financial inquiries has the least significant influence at 6%. As found out by Mbawuni and Nimako (2015), the cost factor is the top most priority of university students and should be prioritized.

On the other hand, flexible fees payment plan, timely feedback on fees' statements, affordable tuition costs, affordable accommodation charges, availability of financial aid have no significant influence on students' retention in chartered Christian universities in Kenya (p>0.05).

4.7.6 Qualitative Data Outcome on the Relationship between Study Cost Management Cultures and Student Retention

Regarding the relationship between study cost management cultures and student retention in chartered Christian universities in Kenya, the interview schedules targeted five finance managers hereby referred to as R17, R18, R19, R20 and R21. The guiding questions for the interview sessions were drawn from the students' questionnaire which had ten items, meaning the interview theme was predetermined by the research objective and the items in the students' questionnaire. The analysis of the interview data was based on the respondents' answers to the questions posed to them as per the ten items in the students' questionnaire. The findings from the analysis of the interview data are as follows.

The first question posed to the respondents was on whether flexible fee payment plan accorded to students relate to their retention. All the respondents agreed arguing that it gives students ample time, accommodates all students regardless of their socioeconomic backgrounds and assist students to pay fees at their own pace. Respondent 17, for example, said, "Yes, it influences students' retention because flexible fees payment plan accommodates all students". The finding agrees with the descriptive statistics findings which show that flexible fee payment plan relate to student retention in chartered Christian universities in Kenya.

Regarding items 2 (Transparency in financial dealings), 3 (Timely feedback on fees' statements), 9 (Prompt feedback on students' financial inquiries), and 10 (Timely financial clearance for exams), the respondents agreed that they influence students' retention. Although their responses reflected various perspectives on the issues, they agreed that these practices and services rendered to students were key to students' retention. First, on transparency in financial dealings and timely feedback on fees statements, they observed that students get satisfied when there is clarity on how their money is used and accounted for. Respondent 17 in particular said, "yes, transparency in financial dealings influence students' retention because it helps students understand how their money is being used". Respondent 18 on his part said "yes, because students get satisfied when they know their balances or arrears". Lastly, concerning prompt feedback on financial inquiries and timely financial clearance for exams, the respondents agreed on the role these services play in encouraging, motivating and creating a conducive environment for learning. Respondent 20 in particular concerning prompt feedback on inquiries, "Yes, because students feel they are attended to and their presence is recognized" while Respondent 17 observation on timely financial clearance for exams was, "yes, it influences students' retention because it reduces exams clearance tension for students who have cleared fees". The findings of all the above items strongly support the quantitative findings which show that the above items relate to student retention under descriptive analysis.

Questions on items four (Affordable tuition costs), five (Reasonable non-tuition administrative charges.), six (Affordable accommodation charges) and eight (Reasonable penalties for late registration of units) which relate to direct charges to students, the respondents were not in agreement on whether they influence students' retention. The item that was specifically considered controversial was item eight on penalties for late registration. On this issue, Respondent 17 said, "The penalties have in the past discouraged students' retention because students perceived them as high and unreasonable". This was echoed by Respondent 21 who said, "No, because students find issues with these penalties, but we are trying as much as possible to respond to their issues". On tuition costs and other charges, the respondents were largely neutral arguing that it all depended on whether the charges were reasonable and competitive compared to similar institutions and as perceived by students. Respondent 19, for example, said, "Yes/no, generally for a private university, the charges are a bit higher compared to a public university. Some students are not happy with the money we charge but we are

trying to make it same as other private universities". The descriptive quantitative findings on the affordable tuition costs, reasonable non-tuition administrative charges, affordable accommodation charges and eight reasonable penalties for late registration of units agree with the interview findings (qualitative) and affirm the relationship of these cultures to student retention in chartered Christian universities in Kenya.

Finally, on item 7 (Availability of financial aid), all the respondents were in agreement that they influence students' retention because it gives a chance to needy students and those who are outstanding co-curricular activities. Respondents 17 noted that the influence is mainly confined to direct beneficiaries of financial aids and not all students. This was echoed by Respondent 19 who said, "yes, it helps retain students who benefits from this financial aid". Respondent 18 on his part said, "Yes, it helps retain students especially those who are doing well in co-curriculum activities". Respondent 20 added, "Yes, because it has assisted many students like orphans and poor, it gives them a chance to study here". Although the descriptive finding shows that availability of financial aid strongly relates to student retention, the inferential statistics indicates that it does not have predictive capacity.

4.7.7 Multiple Regression of all Variables

Having attained the assumptions of the regression analysis tests performed under the diagnostic tests; presence of linearity, absence of multi-colleniarity and significant correlation, regression model was selected to answer the study objectives. The first output of the regression model was the model summary presented in Table 27.

Table 27: Model Summary

Model	R	R	Adjusted	Std. Error of the
		Square	R Square	Estimate
	.735 ^a	.540	.536	.41183

a. Predictors: (Constant), Study Cost Management Cultures, Religious Cultures, Instruction Cultures, Discipline Cultures

The model summary indicates that 54% of Students' Retention in Chartered Christian Universities in Kenya is as a result of Religious, Instruction, Discipline and Study Cost Management Cultures with a standard error of 0.41183. The remaining 46% was noted to be unexplained variation which was not part of the study variables. In a similar study, Raju and Schumacker (2015), observe that the factors which influence student retentions in universities are varied and can be detected early. They thus argue

that the characteristics of student retention leading to graduation can be predicted as early as end of first semester instead of waiting until the end of the first year of school. They posit further that out of 22,099 students who were full-time in the university studied, first time freshmen from 1995-2005, 7,293 did not graduate (33%). Out of the 7,293 who did not graduate, 2,845 students (39%) had first semester GPA < 2.25 with less than 12 earned credit hours.

4.7.8 Significance of the Regression Model

Analysis of variance (ANOVA) was used to determine the suitability of the regression model in predicting students' retention in chartered Christian universities in Kenya. The results of the test are presented in Table 28.

Table 28: ANOVA^a

Model		Sum of	df	Mean	F	Sig.
		Squares		Square		
	Regression	105.425	4	26.356	155.397	.000 ^b
1	Residual	89.891	530	.170		
	Total	195.317	534			

a. Dependent Variable: Students' Retention in Chartered Christian Universities in Kenya

The model is statistically significant at 0.05Alpha Level in predicting Students' Retention in Chartered Christian Universities in Kenya, F (4,530) = 155.397; p<0.05. This implies that the model robustness is highly significant to predict the dependent variable. This meant the regression model was adequate for the study and could be used to predict the influence of religious cultures on students' retention in chartered Christian universities. According Pandis (2016), ANOVA and linear regression are equivalent when the two models test against the same hypotheses and use an identical encoding. In this study, the ANOVA tests results confirmed the influence of religious cultures on students' retention in chartered Christian universities in Kenya.

4.7.9 Predictive Capacity of Independent Variables on Dependent Variable

The combined regression analysis of the influence of university cultures on students' retention is presented in Table 29.

b. Predictors: (Constant), Study Cost Management Cultures, Religious Cultures, Instruction Cultures, Discipline Cultures

Table 29: Regression Coefficients^a

Model	Unstandardized Coefficients		t	Sig.	Collinearity Statistics	
	В	Std. Error			Tolerance	VIF
(Constant)	.610	.136	4.490	.000		
Religious Cultures	.148	.035	4.181	.000	.762	1.312
Instruction Cultures	.092	.047	1.966	.050	.631	1.586
Discipline Cultures	.262	.036	7.218	.000	.584	1.712
Study Cost Management	.347	.028	12.214	.000	.699	1.431
Cultures						

a. Dependent Variable: Students' Retention in Chartered Christian Universities in Kenya

The finding shows that Religious Cultures influence significantly Students' Retention in Chartered Christian Universities in Kenya by 14.8% while Instruction Cultures influence 9.2% of Students' Retention. Furthermore, it was noted that Discipline and Study Cost Management Cultures influence 26.2% and 34.7% respectively student Retention in Chartered Christian Universities in Kenya respectively. From the results in Table 28, it appears that Study Cost Management Cultures has higher influence on student retention at 34.7% followed by the discipline cultures at 26.2%. Despite being faith-based universities, the finding indicates that the influence of the religious cultures is the second lowest at 14.8% after the instruction cultures which apparently had the least influence at 9.2%.

4.7.10. Hypothesis Testing

The first main hypothesis of study was:

Ho₁: Religious cultures have no statistically significant relationship with student retention in Chartered Christian Universities in Kenya.

As indicated on Table 8, the correlation coefficient on the relationship between religious cultures and students' retention in chartered Christian universities was statistically significant (r=0.437; p=0.000). From the findings, this rejects the null hypothesis of study: **Ho1**: Religious cultures have no statistically significant relationship with student retention in Chartered Christian Universities in Kenya and adopt the alternate hypothesis of study:**H1**: Religious cultures have statistically significant relationship with student retention in Chartered Christian Universities in Kenya.

In the light of the findings on the coefficients of Religious Cultures on Students Retention, it is apparent that religious cultures in chartered Christian universities are related to students' decisions to continue with their studies to completion in the universities they are enrolled in. This means, among other factors, religious cultures play a key role in student retention. The outcome validated White and Afrane (2017) observation that Christian universities exert impact in the lives of their enrolled students and society through Christ-centered values and virtues.

The second hypothesis was:

Ho₂: Instruction cultures have no statistically significant relationship with student retention in Chartered Christian Universities in Kenya.

As indicated on Table 13, the correlation coefficient on the relationship between instruction cultures and student retention in chartered Christian universities was statistically significant (r=0.482; p=0.000). From the findings, this rejects the null hypothesis of study: **Ho₂**: Instruction cultures have no statistically significant relationship with students' retention in Chartered Christian Universities in Kenya and adopt the alternate hypothesis of study:**H₂**: Instruction cultures have statistically significant relationship with students' retention in Chartered Christian Universities in Kenya.

In the light of the findings on the coefficients of instruction Cultures on Students Retention, it emerged that instruction cultures in chartered Christian universities are related to students' decisions to continue with their studies to completion in the universities they are enrolled in. This means, among other factors, instruction cultures play a key role in students' retention. The outcome agrees with an earlier study by Khalil and Elkhider (2016), who postulated that learning theories and practices provide the foundation for the selection of instruction strategies and allow for reliable prediction of their effectiveness. They argued that teachers play a critical role in the learning process.

Ho3: Discipline cultures have no statistically significant relationship with student retention in Chartered Christian Universities in Kenya.

As indicated on Table 18, the correlation coefficient on the relationship between discipline cultures and student retention in chartered Christian universities was statistically significant (r=0.591; p=0.000). From the findings, this rejects the null hypothesis of study: **Ho₃**: Discipline cultures have no statistically significant relationship

with students' retention in Chartered Christian Universities in Kenya and adopt the alternate hypothesis of study: **H**₃: Discipline cultures have statistically significant relationship with students' retention in Chartered Christian Universities in Kenya.

In the light of the findings on the coefficients of discipline Cultures on Students Retention, it is apparent that discipline cultures in chartered Christian universities are related to students' decisions to continue with their studies to completion in the universities they are enrolled in. This means, among other factors, discipline cultures play a key role in student retention. The outcome agrees with Cole's (2013) study who found out that Christian universities have higher students' discipline than public universities, thus many parents prefer them.

Ho₄: Study cost management cultures have no statistically significant relationship with student retention in Chartered Christian Universities in Kenya.

As indicated on Table 23, the correlation coefficient on the relationship between Study cost management cultures and student retention in chartered Christian universities was statistically significant (r=0.647; p=0.000). From the findings, this rejects the null hypothesis of study: **Ho3:** Study cost management cultures have no statistically significant relationship with students' retention in Chartered Christian Universities in Kenya and adopt the alternate hypothesis of study: **H4:** Study cost management cultures have statistically significant relationship with students' retention in Chartered Christian Universities in Kenya.

In the light of the findings on the coefficients of study cost management Cultures on Students Retention, it became apparent that study cost management cultures in chartered Christian universities are related to students' decisions to continue with studies to completion in the universities they are enrolled in. This means, among other factors, study cost management cultures play a key role in student retention. As found out by Mbawuni and Nimako (2015), the cost factor is of utmost interest to university students and is thus very influential.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of research findings, conclusion and recommendations.

5.2 Summary of the Study

The general objective of this study was to investigate the relationship between university cultures and student retention in chartered Christian universities in Kenya. The specific objectives were: To establish the relationship between religious cultures and student retention in Chartered Christian Universities in Kenya, to determine the relationship between instruction cultures and student retention in Chartered Christian Universities in Kenya, to investigate the relationship between discipline cultures and student retention in Chartered Christian Universities in Kenya, to examine the relationship between study cost management cultures and students retention in Chartered Christian Universities in Kenya and to determine the relationship between university cultures on students' retention in Chartered Christian Universities in Kenya.

This study used descriptive research design. This approach was appropriate for this study because the variables under study had already occurred and they were beyond control. The population of study comprised of 604 students and 27 university administrators. This study utilized census sampling technique. The total sample was 631 and the response rate was 88%. Questionnaire and interviews were used to collect the data while the analysis was both descriptive and inferential statistics.

On objective one, the coefficient output showed that Religious Cultures affects students' retention (β =0.148; p<.05). The finding further shows that Religious Cultures significantly influence Students' Retention in Chartered Christian Universities in Kenya by 14.8%. Descriptively, the study established that religious cultures influence students' retention. Majority of the respondents ranked the items as strongly agreed while others ranked them as agreed. There was no item that respondents strongly disagreed or disagreed. In detail, the religious cultures which influence students' retention most in chartered Christian universities in Kenya by virtue of being ranked strongly agreed were: Christ-centred core values (M=3.86, SD=.990), Christ-centred vision (M=3.79, SD=1.034), Christ-centred mission (M=3.79, SD=1.061), the opportunity to share the

Christian faith with fellow students (M=3.67, SD=1.045), Bible-centred mentorship programmes (M=3.59, SD=1.074), praise and worship services (M=3.53, SD=1.151) and teaching which is in biblical perspective (M=3.52, SD=1.148). Those agreed were Midweek chapel services (M=3.34, SD=1.274), on-campus Sunday services (M=3.20, SD=1.263), and compulsory bible courses regardless of programme of study (M=3.07, SD=1.352). The standard deviation values were >1 indicating diverse level of agreement on the responses.

For objective two, the inferential output showed Instruction Cultures affects students' retention (β =0.092; p<.05). In addition, the inferential outcomes indicate that instruction cultures in general influence students' retention in chartered Christian universities by 9.2%. The descriptive findings also indicated that instruction cultures influence student retention in chartered Christian universities. Majority of the respondents ranked the items as strongly agreed while others ranked them as agreed. There was no item that respondents strongly disagreed or disagreed. In detail, Lecturers attend class regularly (M=3.98, SD=.967), Lecturers use variety of teaching styles to engage students (M=3.92, SD=.978), Students are given opportunities to evaluate their lecturers (M=3.92, SD=1.065), lecturers are punctual in class (M=3.79, SD=.990), prompt feedback on learning assessment (M=3.77, SD=.987), high programmes completion rates (M=3.74, SD=1.024), clear academic schedules per programme of study (M=3.71, SD=1.064), and adequate academic facilities and resources (M=3.58, SD=1.209). The findings further showed that timely students' support services by the administrative staff (M= 3.37, SD=1.134), and small class sizes (M=3.15, SD=1.272) influence students' retention in chartered Christian universities in Kenya. The standard deviation values were >.9 indicating diverse level of agreement on the responses. In general, the respondents agreed that instruction cultures influence students' retention in chartered Christian universities in Kenya.

On objective three, the inferential the output showed Discipline Cultures relates to student retention (β =0.262, p<.05). The inferential statistics further shows that the discipline influences students' retention in chartered Christian universities by 26.2%. The descriptive findings on the other hand showed that discipline cultures play a key role in students' retention. Apparently, half of the respondents ranked the items as strongly agreed while the other half ranked them as agreed. There was no item that respondents strongly disagreed or disagreed. In detail, Strict enforcement of rules against use of illicit drugs (M=3.69, SD=1.226), enforced counselling procedures for students with discipline

problems (M=3.52, SD=1.115), strict enforcement of rules against alcoholism (M=3.51, SD=1.266), strict adherence to academic and non-academic support services (M=3.51, SD=1.058) and mandatory orientation of new students on university rules (M=3.49, SD=1.269). The findings further showed that enforced non-interference in students' elections (M=3.44, SD=1.298), strict enforcement of rules against sexual immorality (M=3.42, SD=1.253), strict adherence to established procedures for redress of students' grievances (M=3.36, SD=1.185), students' participation in decision making processes (M=3.19, SD=1.323) and strict enforcement of dress code rules for all students (M=2.78, SD=1.343) influence students' retention in chartered Christian universities. The standard deviation values were >1 indicating diverse level of agreement on the responses. In general, the findings indicated that discipline cultures influence students' retention in chartered Christian universities in Kenya.

In the last objective, the inferential results showed Study Cost Management relates to student retention (β =0.347, p<.05). The findings further showed that the study cost management cultures have a predictive capacity on students' retention in chartered Christian universities in Kenya with 34.7% influence. The descriptive findings further showed that study cost management cultures relate to student retention. There was no item that respondents strongly disagreed or disagreed. In details, only one item, Timely feedback on fees' statements (M=3.56, SD=1.187), was ranked strongly agreed. The rest of the items were ranked as neutral (mean=3) as follows; Flexible fees payment plan (M=3.27, SD=1.335), Transparency in financial dealings (M=3.25, SD=1.292), Prompt feedback on students' financial inquiries (M=3.24, SD=1.231), Timely financial clearance for exams (M=3.20, SD=1.269), Availability of financial aid (M=3.17, SD=1.295), Affordable tuition costs (M=2.98, SD=1.262), Reasonable non-tuition administrative charges (M=2.97, SD=1.302), Affordable accommodation charges (M=2.81, SD=1.340) and lastly, reasonable penalties for late registration of units (M=2.56, SD=1.331). The standard deviation values were >1 indicating diverse level of agreement on the responses. In summary, the respondents expressed reservation on the influence of study cost management cultures on students' retention in chartered Christian universities in Kenya.

5.3 Conclusion

Based on the findings of this study, the research has shown that university cultures in general relate to student retention and have significant influence on students' retention in chartered Christian universities in Kenya. As observed by Kaufman (2016), a university culture in a Christian university is similar to what is depicted in other institutions of higher learning and is reflected in what is done, how it is done, and who is involved in doing it. It thus concerns decisions, actions, and communication both on an instrumental and a symbolic level. The specific relationship and influence of each of the university cultures studied varied based on the perceptions of the respondents. The overall outcome implies that universities should consider university cultures as key strategic variables in enhancing and managing student retention. This means universities should deliberately identify and promote the university cultures which have strong relationship with students' retention as well as those which have significant influence on their continued study until completion. In addition, there is need for universities to identify the specific university cultures with little or no significant influence on student retention with a view to either discarding them altogether or devising ways of making them more appealing to students. Apparently, there is need for universities to find supplementary ways of increasing student retention rates.

On the first objective which was on religious cultures, the finding showed that, in general, there is a relationship between religious cultures and student retention. The specific religious cultures which the study showed to have strong relationship with student retention include Christ-centred core values, bible-centred mentorship programmes, and the opportunity to share the Christian faith among fellow students, Christ-centred vision, and Christ-mission among others. Based on this finding, universities should strengthen the influence of these specific religious cultures through orientation programmes, continuous awareness mechanism and through modelling. Some of the basic religious cultures such as compulsory bible courses regardless of programmes of study need be relooked into so that the objectives of the practices may be bought by the students as well as the university staff. This will help students to understand more why they are required to buy into such practices.

Concerning the second objective, the finding show that instruction cultures play a critical role in student retention in chartered Christian universities in Kenya. The role of the teacher particularly with respect to regular attendance of class, punctuality in class, students' engagement strategies and methods, and prompt feedback on assignment

appeared key to students' satisfaction and subsequent desire to continue with studies until completion. This implies that universities should pay closer attention to these core practices in order to improve on students' satisfaction and retention. This is especially based on the findings; instruction cultures in chartered Christian universities which require attention based on ranking by respondents include small class sizes and students' support by the university administrative staff. While opinions differ among scholars on the role of class sizes on students' retention, the finding indicated that less than normal small class sizes can discourage students. On students' support services by the university administrative staff, universities need to pay keen attention to this practice because it is key to the overall learning process.

Regarding the third objective, the finding showed that discipline cultures significantly contribute to students' retention in chartered Christian universities. The finding is very important noting that most public universities are frequently embroiled students' strikes. Such strikes not only disrupt learning but may result in discontinuation of studies for some students, thus having a bearing on students' retention in the affected universities. The finding therefore corroborated with similar finding in US by Cole (2013), which showed students' activism in Christian institutions of higher learning reflects what the institution values, emphasizes, and teaches. The research particularly showed that discipline practices such as enforced counselling procedures on students with discipline problems increase students' sense of acceptance, belonging, and institutional loyalty in general. However, based on the finding, rules on dress code need to be reviewed, clarified and communicated well to the students so that they may embrace them. Universities need to pay attention to all discipline practices with a view to increasing students' satisfaction so that retention might be enhanced.

On the last objective, the finding showed that in general, study cost management cultures significantly contribute to students' retention in chartered Christian universities in Kenya. The issue of cost and related issues is significant to students because it is inevitable in any learning institution. This makes cost management practices very crucial to student retention and ultimate completion of studies. Based on this study and, unlike the study items in the other objectives majority of which were ranked strongly agreed, only one item was ranked strongly agreed with the remaining nine items being ranked agreed. This may imply that students are not very satisfied with the financial services in these universities. This is despite the fact that the predictive capacity of the cost management cultures in chartered Christian universities in general is slightly higher than

the influence of the other studied university cultures at 34.7 percent. The apparent lack of high-level enthusiasm on the study cost management cultures may be indicative of the need for the universities to increase students' satisfaction through deliberate orientation forums and clear communication on why such practices are place. This outcome of the finding further underscores the need for universities to look for strategic ways for enhancing students' satisfaction with cost management cultures in these universities in order to engender increased retention rates.

5.4 Recommendations

The descriptive, inferential and interview findings of this study have revealed important areas of knowledge with far reaching implications on policy formulation, practice and problem solving. The recommendations of this study are therefore as follows:

- i. The study has shown that university cultures have a relationship with student retention in chartered Christian universities. This therefore means universities in Kenya and beyond should take advantage of their cultures by coming up with policies which will strengthen the existing cultures as they venture into new ones. The policy formulation should also focus on areas which need improvement in the existing cultures. University cultures such as bible-centered mentorship programmes, High programmes completion rates, mandatory orientation of new students on university rules, and transparency in financial dealings apparently influence student retention and should therefore be enhanced.
- ii. Generally, the finding has shown that the religious cultures in chartered Christian universities have minimal influence on student retention. The means the administrators of these universities need to review the existing religious cultures in their respective universities, find out why their impact was low, and thereafter come up with a strategic mechanism to engage the stakeholders on the importance of these practices.
- iii. In addition, the finding has revealed that some cultural practices in chartered Christian universities need to be relooked at with a deliberate intention to improve on them or discard them altogether if they do not promote or enhance student retention. Such university cultures are as follows:
 - a. Compulsory bible courses regardless of programme of study: Although this is a core practice in faith-based universities, the study has shown that more needs to

be done to make students understand why they are required to take these units yet their programmes of study have no direct relationship with them. From the finding, it is apparent that the student respondents as well as the university administrators find consensus in the fact something needs to be done in order for this practice to be more relevant to the consumers. This can be done by reviewing the current practice and then coming up with effective strategies that will help make the courses more attractive to the students. This will in the end help the universities to achieve the objective and purpose of offering such courses.

- b. Small classes: Although a plethora of literature show that small class sizes enhances student engagement and can increase the learning experience, the finding show that, in general, small class sizes do not influence student retention. In addition, less than normal class sizes can discourage and/or demotivate students, thus the need for universities to come up with a clear definition of small class sizes or could be defined as minimum class size for effective learning and for cost effectiveness.
- c. Rules on dress code: The finding in general revealed that dress code rules are not popular to both the students and the university administrators who were interviewed. This is especially the case in the absence of a clear criterion on what constitute an acceptable dress code in a multicultural context. Although Christian universities operate on the basis of the biblical rules of behavior, there should be a clear orientation of such rules to all the primary stakeholders given that not all the enrolled students are Christian or subscribe to the Christian faith. The goal should be to create a conducive and friendly environment to all the stakeholders to minimize on dropouts and transfers to other institutions.
- d. Financial practices: The study has shown that students as well the university administrators and academic leaders either do not understand the financial processes in their respective universities, do not agree with some processes or prefer that such services be improved. Given the critical role that financial practices play in institutions of higher learning, there is need for universities to come up with a clear orientation plan to educate and update the stakeholders where certain practices are in place and what they mean. The analogy of seeing students are customers need to be embraced. Where possible, this will mean stakeholders involvement in certain decision making regarding financial dealings need to be roped in.

- iv. Guidance and counseling services: The finding has shown that a number of factors influence student continued stay in one university until completion of studies. The finding implies that for a student to make informed decision on whether to continue or drop from an institution there is need for universities to have in place guidance and counseling services to help in the continued orientation students on academic and social issues. The guidance services may be provided through academic advising offices while the counseling services may be provided through established counseling offices in the university. Such services will serve as some of the retention mechanisms and strategies of the universities.
- v. Parental involvement: Since it is in the interest of the universities and parents to avoid a situation where students can drop out of studies, there is need for parents to be involved in certain decision-making forums which touches on the academic and social lives of the learners. In addition, this study recommends for regular meetings bringing together parents and university leadership to discuss on issues related to student life on campus and the role of each stakeholder.
- vi. For the Ministry of Education, these findings will give insight into the issues which influence students' retention and role of university cultures. The insights obtained will help in policy formulation related to students' retention and any other emerging gap in the existing policies on students' retention in institutions of higher learning in Kenya and beyond. This is because it is in the interest of government to have students continue in one institution of learning per each programme of learning until completion of studies. Apart from avoiding wastage arising from drop outs, this will also ensure academic stability for the learners, achievements of their personal development, stability in the institutions of learning, development of competent human resource and generally achievement of the national goals of education.

5.5 Suggestions for Further Research

Based on the study population and institutions, further research needs to be done in other Christian universities which did not start as theological colleges. Further studies should also be done in private universities and public universities to establish the influence of university cultures on students' retention.

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APPENDICES

Appendix I: Letter of Request

The County Government of	 ,
P. O. Box,	
Date	
The DVCAA,	

_____University,

Dear Prof/Dr.

REF: PROJECT RESEARCH

This research is being conducted in pursuit of a Doctor of Philosophy degree in Educational Management and Leadership at Kabarak University. The title of the study is 'Relationship between Selected University Cultures and Student Retention in

Chartered Christian Universities in Kenya'.

I have selected your University as one of the centres to provide respondents for data collection. My target population are currently enrolled year four undergraduate (Bachelors) students. I do assure you that any information gathered will be treated with

confidentiality.

May I kindly request you to respond appropriately to accord success to this research process. Its findings will also be of great benefit to higher education institutions in the Republic of Kenya in general.

Thanks in advance for your kind offer.

Yours Faithfully,

John K. Kitur

Contact: 0722 665603

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Appendix II: Data Collection Instrument for Students

Dear respondent,

The purpose of this study is to investigate the relationship between selected university cultures and students' retention in Chartered Christian Universities in Kenya. This questionnaire is meant to collect the relevant data for the study and consists of three parts: Part A, Part B and Part C. In the first part you are asked to kindly provide some general information about yourself. In the second part, the focus is on the influence of selected university cultures while the last part focuses on students' retention. There is no right or wrong answer; therefore, please express your opinion freely and honestly. I highly appreciate and respect your opinion, and all the information you provide will only be used for scientific research and will be kept confidential. Thanks for your cooperation and God bless you.

PART A: Background information of respondent

Please read each statement and express your opinion by **putting a tick mark** ($\sqrt{}$) on the category that reflects your opinion best.

1.	Gender:	() Male	() Female			
2.	Age:	() 21-23	() 24-25	() 26-30	() Over 30	
3.	School/F	Caculty: () Edu	cation/Social S	cience/Arts	() Business	() Theology
	() Other	:				
4.	Religious	s affiliation: ()	Christian (() other		

PART B: Influence of selected university cultures

This part of the questionnaire has items concerning university cultures which influence students' retention in the university you are undertaking your programme of study. For each of the statements, please use the scale given below to indicate your level of agreement by ticking only one of the given choices:

- 1. Strongly disagree
- 2. Disagree
- 3. Agree
- 4. Strongly agree

SECTION 1: Religious Cultures

This section seeks to establish the relationship between Religious Cultures and student retention in Chartered Christian Universities. Kindly mark the scale that best represent your answer for each statement below. In your opinion, students continue in their studies to completion in this university because of...

Statement on Religious Cultures	Strongly Disagree	Disagree	Agree	Strongly Agree
Teaching which is in biblical perspective				
Bible-centred mentorship programmes				
Christ-centred vision				
Christ-centred mission				
Christ-centred core values				
Compulsory bible courses regardless of				
programme of study.				
Mid-week chapel services				
On-campus Sunday services				
The opportunity to share the Christian				
faith with fellow students				
Praise and worship services				

SECTION 2: Instruction Cultures

This section seeks to establish the relationship between Instruction Cultures and student retention in Chartered Christian Universities. Kindly mark the scale that best represent your answer for each statement below. In your opinion, students continue in their studies to completion in this university because of

Statements on Instruction Cultures	Strongly	Disagree	Agree	Strongly
	Disagree			Agree
Small class sizes				
Lecturers attend class regularly				
Lecturers are punctual in class				
Lecturers use variety of teaching styles to				
engage students				
Prompt feedback on learning assessment				
Students are given opportunities to				
evaluate their lecturers.				
Adequate academic facilities and				
resources.				
Timely students' support services by the				
administrative staff.				
Clear academic schedules per programme				
of study.				
. High programmes' completion rates				

SECTION 3: Discipline Cultures

This section seeks to establish the relationship between Discipline Cultures and students' retention in Chartered Christian Universities. Kindly mark the scale that best represent your answer for each statement below. In your opinion, students continue in their studies to completion in this university because of...

Statements on Discipline Cultures	Strongly	Disagree	Agree	Strongly
	disagree			agree
Mandatory orientation of new students on				
university rules				
Strict enforcement of dress code rules for				
all students				
Strict enforcement of rules against sexual				
immorality				
Strict enforcement of rules against				
alcoholism				
Strict enforcement of rules against use of				
illicit drugs				
Strict adherence to established procedures				
for redress of students' grievances.				
Enforced counselling procedures for				
students with discipline problems.				
Strict adherence to academic and non-				
academic support services				
Students' participation in decision making				
processes				
Enforced non-interference in students'				
elections				

Section 4: Study Cost Management Cultures

This section seeks to establish the relationship between Study Cost Management Cultures and students' retention in Chartered Christian Universities. Kindly mark the scale that best represent your answer for each statement below. In your opinion, students continue in their studies to completion in this university because of...

Statements on Cost Management	Strongly	Disagree	Agree	Strongly
Cultures	Disagree			agree
Flexible fees payment plan				
Transparency in financial dealings				
Timely feedback on fees' statements				
Affordable tuition costs				
Reasonable non-tuition administrative				
charges.				
Affordable accommodation charges.				
Availability of financial aid				
Reasonable penalties for late registration of				
units				
Prompt feedback on students' financial				
inquiries				
. Timely financial clearance for exams				

Part C: Students' Retention

Section 1: Re-Enrolment for Classes each Semester

In this section kindly mark the scale that best represent your answer for each statement below.

Re-Enrolment Statements	Strongly	Disagree	Agree	Strongly
	Disagree			agree
Teaching in biblical perspective motivates				
me to re-enrol for classes every semester in				
this university.				
Bible-centred mentorship programmes in				
this university encourage me to re-enrol for				
classes every semester.				
Lecturers' commitment to their work				
motivates me to re-enrol for classes every				
semester in this university.				
Clear academic schedules per programme of				
study inspire me to re-enrol for classes every				
semester in this university.				
Clear communication of rules and				
regulations during orientation of new				
students in this university encourages me to				
re-enrol for classes every semester.				
Students participation in decision making				
process motivates me to re-enrol for classes				
every semester in this university.				
Flexible fees payment plan enables me to re-				
enrol for classes every semester in this				
university.				
Transparency in financial dealings in this				
university motivates me to re-enrol for				
classes every semester.				

Section 2: Completion of Study

In this section kindly mark the scale that best represent your answer for each statement below.

Completion of Study Statements	Strongly Disagree	Disagree	Agree	Strongly agree
I intend to complete my studies in this				g
university because of teaching which is in				
biblical perspective.				
I intend to complete my studies in this				
university because of the bible-centred				
mentorship programmes				
I intend to complete my studies in this				
university because lecturers are committed				
to their work.				
I intend to complete my studies in this				
university because there are clear academic				
schedules per programme of study.				
I intend to complete my studies in this				
university because there is clear				
communication of rules and regulations				
during orientation of new students				
I intend to complete my studies in this				
university because I am allowed to				
participate in decision making process.				
I intend to complete my studies in this				
university because there is a flexible fees				
payment plan.				
I intend to complete my studies in this				
university because there is transparency in				
financial dealings				

Thanks for your participation!

Appendix II: Interview Schedule for University Administrators

Instructions: This interview schedule is aimed at investigating relationship between selected university cultures and student retention in Chartered Christian Universities in Kenya. You are requested to answer all questions with a lot of honesty. The researcher guarantees confidentiality for all the responses to the questions.

Section A: Chaplains

1.	Do you think the philosophy of teaching in biblical perspective relate to student retention in this university?
2.	What influence does Bible-centred mentorship programmes on students' retention in this university?
3.	Do you think the Christ-centred vision of this university influence students' retention?
 4.	Do you think the Christ-centred mission of this university influence students' retention?
<u></u> 5.	Do you think the Christ-centred core values of this university influence students' retention?
6.	Do you think compulsory bible courses offered in this university influence students' retention regardless of programmes of study?
7. —	What influence does mid-week chapel services on students' retention? in this university

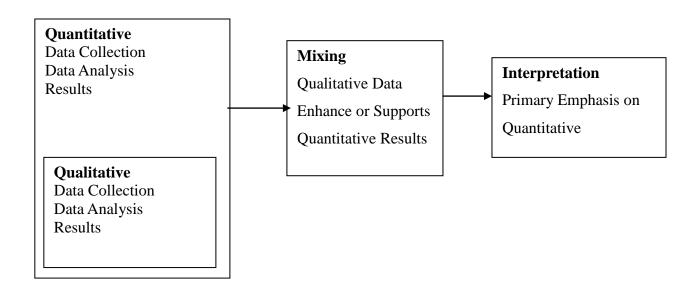
8.	What influence does on-campus Sunday services on students' retention in this university?
9.	Do you think the opportunity to share the Christian faith with fellow students' influence students' retention in this university?
10.	What influence does praise and worship services on students' retention in this university?
Sec	etion B: Academic Deans
1.	Do you think the small class sizes in this university influence students' retention?
2.	Does regular class attendance by lecturers influence students' retention in this university?
3.	Does class punctuality by lecturers influence students' retention in this university?
4.	Do think the use variety of teaching styles to engage students by lecturers influence students' retention in this university?
5.	Do you think prompt feedback on learning assessment influence students' retention in this university?
6.	Do you think the opportunity given to students to evaluate their lecturers influence students' retention this university?

7.	What influence does academic facilities and resources on students' retention in this university?
8.	What influence does timely students' support services by the administrative staff of the university on students' retention?
9.	Do you think the academic schedules per programme of study influence students' retention in this university?
10.	What influence does high programmes' completion rates in this university on students' retention?
1. u	Do you think mandatory orientation of new students on the general and specific niversity rules, regulations, and codes of conduct before commencement of studies afluence students' retention in this university?
2.	What influence does strict enforcement of dress code rules for all students on tudents' retention in this university?
3. st	What influence does strict enforcement of rules against sexual immorality on tudents' retention in this university?

4. Do you think strict enforcement of rules against alcoholism influence students retention in this university?
5. Do you think strict enforcement of rules against use of illicit drugs influence students' retention in this university?
6. What influence does strict adherence to established procedures for redress of students' grievances on students' retention in this university?
7. What influence does enforced counselling procedures for students with discipling problems on students' retention in this university?
8. Do you think strict adherence to academic and non-academic support service influence students' retention in this university?
9. What influence does students' participation in decision making processes of students' retention in this university?
10. Do you think non-interference in students' elections influence students' retention this university?
Section D: Finance Managers 1. Do you think flexible fees payment plan in this university influence student retention?

2.	What influence does transparency in financial dealings on students' retention in this university? Do you think timely feedback on fees' statements influence students' retention in this university?						
3.							
4.	What influence does affordable tuition costs on students' retention in this university?						
5.	Do you think reasonable non-tuition administrative charges influence students' retention in this university?						
6.	Do you think affordable accommodation charges influence students' retention in this university?						
7.	Do you think availability of financial aid influence students' in this university?						
8.	What influence does reasonable penalties for late registration of units on students' retention in this university?						
9.	Do you think prompt feedback on students' financial inquiries influence students' in this university?						
10.	What influence does timely financial clearance for exams on students' retention in this university						

Appendix III: Embedded Design of Mixed Methods



Appendix IV: Test-Retest Results

Using the single measure and average measure, the intraclass correlation value is >.9 for both and the test is significant (p<.05) hence the tool is reliable for data collection.

		Intraclass	95% Confidence		F Test with True Value 0			
		Correlation ^b	Interval					
			Lower	Upper	Value	df1	df2	Sig
			Bound	Bound				
Religious	Single	.999 ^a	.999	1.000	3417.961	40	40	.000
culture	Measures							
	Average	1.000°	.999	1.000	3417.961	40	40	.000
	Measures							
Instructional	Single	.996 ^a	.992	.998	452.075	40	40	.000
Cultures	Measures							
	Average	.998 ^c	.996	.999	452.075	40	40	.000
	Measures							
Discipline	Single	.997 ^a	.995	.999	751.702	40	40	.000
Cultures	Measures							
	Average	.999°	.998	.999	751.702	40	40	.000
	Measures							
Study Cost	Single	.998 ^a	.997	.999	1099.101	40	40	.000
Management	Measures							
Cultures	Average	.999 ^c	.998	1.000	1099.101	40	40	.000
	Measures							
Re-	Single	.998 ^a	.997	.999	1096.190	40	40	.000
Enrolment	Measures							
for Classes	Average	.999 ^c	.998	1.000	1096.190	40	40	.000
	Measures							
Completion	Single	.999 ^a	.997	.999	1755.489	40	40	.000
of Study	Measures							
	Average	.999 ^c	.999	1.000	1755.489	40	40	.000
	Measures							

Two-way mixed effects model where people effects are random and measures effects are fixed.

a. The estimator is the same, whether the interaction effect is present or not.

b. Type A intraclass correlation coefficients using an absolute agreement definition.

C. This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.

Appendix V: University Authorization Letter

KABARAK

Private Bag - 20157 KABARAK, KENYA http://kabarak.ac.ke/institute-postgraduate-studies/



UNIVERSITY

Tel: 0773 265 999 E-mail: directorpostgraduate@kabarak.ac.ke

BOARD OF POSTGRADUATE STUDIES

1st April, 2019

The Director General
National Commission for Science, Technology & Innovation (NACOSTI)
P.O. Box 30623 – 00100
NAIROBI

Dear Sir/Madam,

RE: JOHN KIPTANUI KITUR- REG. NO. GDE/M/1165/09/12

The above named is a Doctor of Philosophy student at Kabarak University in the School of Education. He is carrying out research entitled "Influence of Selected University Cultures on Student's Retention in Chartered Christian Universities in Kenya". He has defended his proposal and has been authorized to proceed with field research.

The information obtained in the course of this research will be used for academic purposes only and will be treated with utmost confidentiality.

Please provide him with a research permit to enable him to undertake his research.

Thank you.

Yours faithfully,

Dr. Betty Tikoko

DIRECTOR - (POST-GRADUATE STUDIES)

Kabarak University Moral Code

As members of Kabarak University family, we purpose at all times and in all places, to set apart in one's heart, Jesus as Lord. (1 Peter 3:15)



Appendix VI: NACOSTI Authorization Letter



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone:+254-20-2213471, 2241349,3310571,2219420 Fax:+254-20-318245,318249 Email: dg@nacosti.go.ke Website : www.nacosti.go.ke When replying please quote NACOSTI, Upper Kabete Off Waiyaki Way P.O. Box 30623-00100 NAIROBI-KENYA

Ref: No. NACOSTI/P/19/31739/29809

Date: 16th May, 2019

John Kiptanui Kitur Kabarak University Private Bag - 20157 KABARAK.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "Influence of selected university cultures on students retention in Chartered Christian Universities in Kenya" I am pleased to inform you that you have been authorized to undertake research in selected Counties for the period ending 16th May, 2020.

You are advised to report to the Vice Chancellors of selected Universities, the County Commissioners and the County Directors of Education of the selected Counties before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

DR. MOSES RUGHTT, PHD, OGV DIRECTOR GENERAL/CEO

Copy to:

The Vice Chancellors Selected Universities.

The County Commissioners Selected Counties.

Appendix VII: NACOSTI Research Permit

THIS IS TO CERTIFY THAT:

MR. JOHN KIPTANUI KITUR

of KABARAK UNIVERSITY, 24686-502

Nairobi,has been permitted to conduct
research in Kericho , Kiambu ,

Machakos , Nairobi Counties

on the topic: INFLUENCE OF SELECTED UNIVERSITY CULTURES ON STUDENTS RETENTION IN CHARTERED CHRISTIAN UNIVERSITIES IN KENYA

for the period ending: 16th May,2020

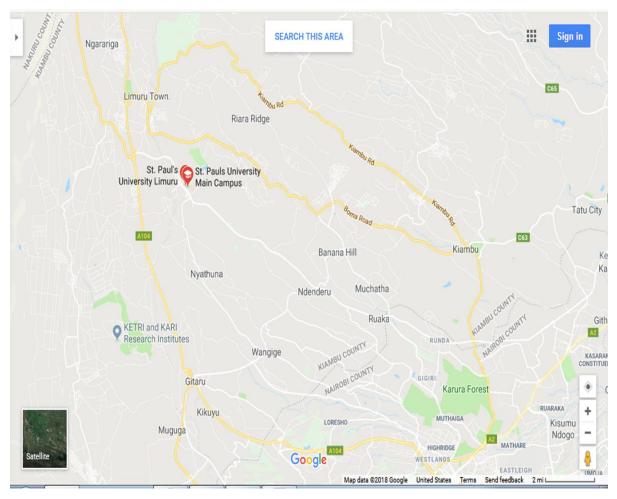
onal Commission for Science

Applicant's Signature Permit No: NACOSTI/P/19/31739/29809 Date Of Issue: 16th May,2019 Fee Recieved: Ksh 2000

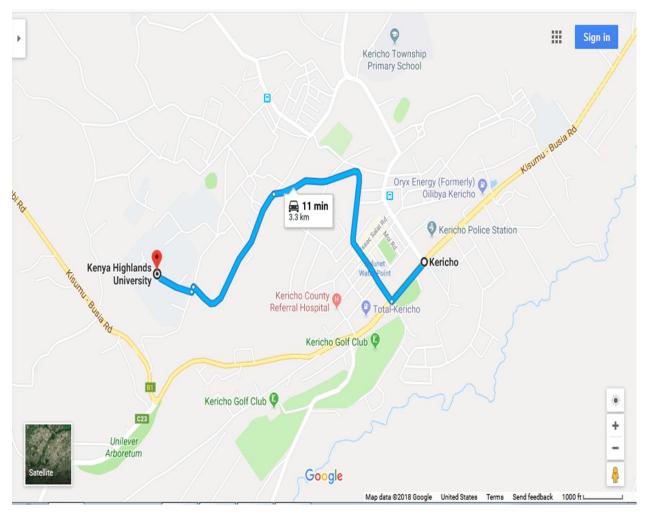


Director General National Commission for Science, Technology & Innovation

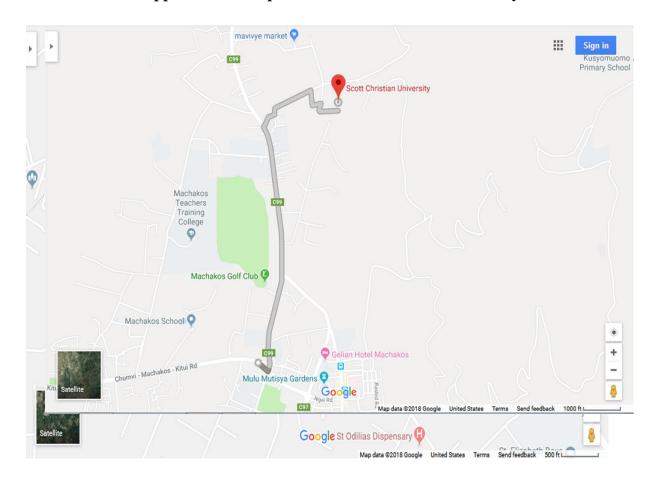
Appendix IX Map of St. Paul's University



Appendix X: Map of Kenya Highlands Evangelical University



Appendix XI: Map of Africa International University



Appendix XII: Map of Pan Africa Christian University

