

**WELLNESS PROGRAMS AND EMPLOYEE PERFORMANCE IN
COMMERCIAL BANKS, KENYA**

BY

WELDON K NG'ENO

D86/CTY/PT/27333/2013

**A THESIS SUBMITTED TO THE SCHOOL OF BUSINESS IN FULFILMENT
OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
DOCTOR OF PHILOSOPHY IN HUMAN RESOURCES MANAGEMENT,
KENYATTA UNIVERSITY**

MAY 2020

DECLARATION

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

Signature..... Date.....

Weldon K Ng'eno

D86/CTY/PT/27333/2013

This thesis has been submitted for examination with our approval as the university supervisors.

Signature..... Date.....

Dr. Hannah Bula

Department of Business Administration

Kenyatta University

Signature..... Date.....

Prof. David Minja

Department of Public Policy and Administration

Kenyatta University

DEDICATION

To my wife Winnie, daughters; Tracey, Stacey and Tafira and my son Neville

ACKNOWLEDGEMENTS

My special thanks goes to God for giving me good health and strength throughout this thesis. I can attest that a lot happened in the course of undertaking these studies, and were it not for Him, I would not have made it. I also thank my able supervisors, Dr. Hannah Bula and Prof. David Minja who played a critical and central role in shaping up this work, with prompt responses through emails and personal attention to this thesis. I also thank Dr. Paul Sang, Dr. Ann Muchemi and Geoffrey Kibet for dedicating some time out of their busy schedules to read this work, provide guidance and encourage me to go through the motions of Thesis writing. I wish to acknowledge my family members especially my wife Winnie, children Tracey, Neville, Stacey and Tafira, for their patience and constant reminder to complete my Thesis. I also appreciate my parents and siblings for their moral support and encouragement throughout the entire period. I thank you.

TABLE OF CONTENTS

| | |
|---|-------------|
| DECLARATION..... | II |
| DEDICATION..... | III |
| ACKNOWLEDGEMENTS | IV |
| TABLE OF CONTENTS | V |
| LIST OF TABLES | X |
| LIST OF FIGURES | XII |
| OPERATIONAL DEFINITION OF TERMS..... | XIII |
| ABBREVIATIONS AND ACRONYMS..... | XV |
| ABSTRACT..... | XVI |
| CHAPTER ONE | 1 |
| INTRODUCTION..... | 1 |
| 1.1 BACKGROUND TO THE STUDY | 1 |
| 1.1.1 Employee Performance..... | 2 |
| 1.1.2 Wellness Programs | 5 |
| 1.1.3 Commercial Banks in Kenya..... | 9 |
| 1.2 STATEMENT OF THE PROBLEM..... | 10 |
| 1.3 OBJECTIVES OF THE STUDY | 11 |
| 1.3.1 General Objective | 11 |
| 1.3.2 Specific Objectives | 11 |
| 1.4 RESEARCH HYPOTHESES | 12 |
| 1.5 SIGNIFICANCE OF THE STUDY | 13 |
| 1.6 SCOPE OF THE STUDY | 15 |

| | | |
|-----------------------------------|--|-----------|
| 1.7 | LIMITATIONS OF THE STUDY | 15 |
| 1.8 | ORGANIZATION OF THE STUDY..... | 16 |
| CHAPTER TWO | | 18 |
| LITERATURE REVIEW | | 18 |
| 2.1 | INTRODUCTION..... | 18 |
| 2.2 | THEORETICAL REVIEW | 18 |
| 2.2.1 | Social Comparison Theory | 18 |
| 2.2.2 | Social Exchange Theory | 19 |
| 2.2.3 | Hierarchy of Needs Theory | 20 |
| 2.3 | EMPIRICAL LITERATURE REVIEW..... | 21 |
| 2.3.1 | Employee Counselling and Employee Performance | 21 |
| 2.3.2 | Recreational Facilities and Employee Performance | 23 |
| 2.3.3 | Drug & Substance Abuse Cessation programs and Employee Performance 25 | |
| 2.3.4 | Job Satisfaction and Employee Performance | 27 |
| 2.3.5 | Employee Characteristics and Employee Performance..... | 28 |
| 2.4 | SUMMARY OF EMPIRICAL REVIEW AND RESEARCH GAPS | 30 |
| 2.5 | CONCEPTUAL FRAMEWORK..... | 41 |
| CHAPTER THREE | | 44 |
| RESEARCH METHODOLOGY | | 44 |
| 3.1 | INTRODUCTION..... | 44 |
| 3.2 | RESEARCH PHILOSOPHY | 44 |
| 3.3 | RESEARCH DESIGN..... | 44 |
| 3.4 | EMPIRICAL MODEL | 45 |

| | | |
|---|--|-----------|
| 3.4.1 | Direct Relationship | 45 |
| 3.4.2 | Moderated Relationship..... | 46 |
| 3.4.3 | Mediated Relationship..... | 47 |
| 3.6 | TARGET POPULATION..... | 51 |
| 3.7 | SAMPLING DESIGN | 51 |
| 3.8 | DATA COLLECTION INSTRUMENTS | 52 |
| 3.9 | DATA COLLECTION PROCEDURE | 53 |
| 3.10 | PILOT STUDY..... | 53 |
| 3.11 | VALIDITY AND RELIABILITY OF THE INSTRUMENT | 53 |
| 3.11.1 | Validity | 53 |
| 3.11.2 | Reliability..... | 54 |
| 3.12 | DIAGNOSTIC TESTS | 54 |
| 3.12.1 | Normality | 55 |
| 3.12.2 | Linearity | 55 |
| 3.12.3 | Heteroscedasticity | 55 |
| 3.12.4 | Multicollinearity | 56 |
| 3.13 | DATA ANALYSIS AND PRESENTATION..... | 56 |
| 3.14 | ETHICAL CONSIDERATIONS | 57 |
| CHAPTER FOUR..... | | 58 |
| DATA ANALYSIS AND DISCUSSIONS..... | | 58 |
| 4.1 | INTRODUCTION..... | 58 |
| 4.2 | Response Rate..... | 58 |
| 4.3 | Reliability Test | 59 |
| 4.4 | DEMOGRAPHIC INFORMATION..... | 59 |
| 4.5 | DESCRIPTIVE STATISTICS | 64 |

| | | |
|--|--|------------|
| 4.5.1 | Effect of Wellness Programmes on Employee Performance..... | 64 |
| 4.5.2 | Effect of Employee Counselling on Employee Performance | 72 |
| 4.5.3 | Effect of Drug and Substance abuse Cessation on Employee Performance 77 | |
| 4.5.4 | Recreational Facilities and Employee Performance | 82 |
| 4.5.5 | Mediating Effect of Job Satisfaction | 86 |
| 4.5.6 | Moderation Effect of Employee Characteristics | 96 |
| 4.5.7 | Wellness Programmes and Employee Performance | 100 |
| 4.6 | DIAGNOSTIC TESTS | 109 |
| 4.6.1 | Normality..... | 109 |
| 4.6.2 | Linearity..... | 110 |
| 4.6.3 | Heteroscedasticity..... | 110 |
| 4.6.4 | Multicollinearity | 110 |
| 4.7 | INFERENTIAL STATISTICS | 111 |
| 4.7.1 | Regression Model | 111 |
| 4.7.2 | Test of Mediation..... | 114 |
| 4.7.3 | Test of Moderation | 116 |
| CHAPTER FIVE | | 118 |
| SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS | | 118 |
| 5.1 | INTRODUCTION..... | 118 |
| 5.2 | SUMMARY OF FINDINGS | 118 |
| 5.2.1 | Wellness Programmes and Employee Performance | 118 |
| 5.2.2 | Employee Counselling and Performance | 119 |
| 5.2.3 | Drug and Substance abuse Cessation and Employee Performance | 121 |
| 5.2.4 | Recreational Facilities and Employee Performance | 122 |

| | | |
|-------|--|------------|
| 5.2.5 | Mediating Effect of Job Satisfaction | 124 |
| 5.2.6 | Moderating Effect of Employee Characteristics | 126 |
| 5.3 | CONCLUSION..... | 128 |
| 5.3.1 | Wellness Programmes and Employee Performance | 128 |
| 5.3.2 | Employee Counselling and Performance | 129 |
| 5.3.3 | Drug and Substance abuse Cessation and Employee Performance..... | 130 |
| 5.3.4 | Recreational Facilities and Employee Performance | 131 |
| 5.3.5 | Mediating Effect of Job Satisfaction | 132 |
| 5.3.6 | Moderating Effect of Employee Characteristics | 133 |
| 5.4 | RECOMMENDATIONS | 135 |
| 5.5 | SUGGESTIONS FOR FURTHER RESEARCH..... | 139 |
| | REFERENCES..... | 141 |
| | APPENDICES | 162 |
| | APPENDIX I: LETTER TO RESPONDENTS..... | 162 |
| | APPENDIX II: QUESTIONNAIRE | 163 |
| | APPENDIX III: COMMERCIAL BANKS IN KENYA | 171 |
| | APPENDIX IV: AUTHORIZATION LETTER | 172 |
| | APPENDIX V: NACOSTI RESEARCH PERMIT | 173 |

LIST OF TABLES

| | |
|--|-----|
| Table 2:1: Summary of Gaps | 30 |
| Table 3:1: Mediation Regression Analysis | 47 |
| Table 3:2: Mediation Decision Criteria | 48 |
| Table 3:3: Operationalization of variables..... | 49 |
| Table 4:1: Response Rate..... | 58 |
| Table 4:2: Reliability Test | 59 |
| Table 4:3: Demographic Data | 60 |
| Table 4:4: Respondents' Gender..... | 60 |
| Table 4:5: Age Distribution | 61 |
| Table 4:6: Marital Status..... | 62 |
| Table 4:7: Academic Qualifications | 63 |
| Table 4:8: Length of Experience..... | 64 |
| Table 4:9: Wellness Programs and Employee Performance | 65 |
| Table 4:10: Wellness Programs and Employee Performance | 71 |
| Table 4:11: Counselling and Employee Performance..... | 76 |
| Table 4:12: Drug Abuse Cessation and Employee Performance | 81 |
| Table 4:13: Recreational facilities and Employee Performance | 85 |
| Table 4:14: Job Satisfaction and Employee Performance..... | 94 |
| Table 4:15: Employee Characteristics | 99 |
| Table 4:16: Employee Characteristics and Employee Performance | 100 |
| Table 4:17: Effects of Wellness Programs on Employee Performance | 108 |
| Table 4:18: Collinearity Tests..... | 110 |
| Table 4:19: Model Summary | 111 |
| Table 4:20: ANOVA..... | 112 |
| Table 4:21: Regression Model..... | 113 |
| Table 4:22: Wellness Programs and Job Satisfaction ANOVA..... | 114 |
| Table 4:23: Job satisfaction and Employee Performance ANOVA..... | 115 |

| | |
|---|-----|
| Table 4:24: Moderated Regression Model..... | 117 |
|---|-----|

LIST OF FIGURES

| | |
|---------------------------------------|----|
| Figure 2:1 Conceptual Framework | 42 |
|---------------------------------------|----|

OPERATIONAL DEFINITION OF TERMS

- Drug and substance abuse cessation programs:** Attempts and efforts the employer puts in place to help its workers stop or reduce the consumption and use of drugs and alcohol
- Employee counselling** The process of helping employees to overcome challenges at the workplace, social lives and in every aspect of their lives.
- Employee performance** Optimal employee output as a result of efforts based on measured performance outcomes and expectations including output levels, job satisfaction, punctuality and presentism/absenteeism.
- Employee productivity** Volume, speed and quality of out-put of an employee as a ratio of the cost of the employee. This is revenue per employee.
- Job satisfaction** The extent to which employee are happy with their assignments, duties, positions and how such an employee feels about their jobs
- Recreational facilities** These are programs and facilities provided by employers to enable them regenerate their energies after a day's work which consumes energy, drains calories and may cause occupational distress and discomfort.
- Wellness Programs** any programme instituted by an employer to enhance the wellbeing of its staff including activities as bank-

sponsored exercise, weight-loss competitions, educational seminars, tobacco-cessation programs and health screenings.

Workplace

This is place or location where a worker performs assignments and duties for an employer.

ABBREVIATIONS AND ACRONYMS

| | |
|-------|---|
| AIDS | Acquired ImmunoDeficiency Syndrome |
| AMO | Ability, Motivation and Opportunity |
| AON | Insurance Company |
| CBD | Central Business District |
| EAP | Employee Assistance Programs |
| EDF | Empirical Distribution Function |
| ERISA | Employee Retirement Income Security Act |
| FTE | Full time Equivalent |
| HIV | Human Immunodeficiency Virus |
| KCB | Kenya Commercial Bank |
| K-S | Kolmogorov-Smirnov |
| OHAS | Occupational Health and Safety |
| RAND | Research and Development |
| ROI | Return on Investment |
| USA | United States of America |
| WHO | World Health Organization |

ABSTRACT

The objective of the study was to analyse the effect of wellness programs on the performance of employees in commercial banks in Kenya. Specifically, the study sought to determine the extent to which employee counselling programmes, drug and substance abuse cessation programmes and provision of recreational facilities affected employee performance within the commercial banks in Kenya. The study was guided by 3 theories namely, social comparison, social exchange and hierarchy of needs theories. The study was guided by a positivist philosophy and used descriptive research design targeting 30,903 employees of the 43 commercial banks in Kenya. Proportionate stratified sampling combined with purposive sampling was used to identify 395 respondents for the study. Pilot study was done to check on the reliability and validity of the instrument using Cronbach alpha (α) and expert opinion respectively. Structured questionnaires was used to source for primary data while other studies, libraries, worldwide web and organizational reports provided secondary data. Descriptive statistics and regression model was used to analyse quantitative data while content analysis was utilized to analyse qualitative data. A response rate of 71% was achieved and employee performance was found to be affected positively by the wellness programs provided by the banks. Recreational facilities had the highest effect (76.9%), employee counselling programmes (61.8%) while drug and substance abuse cessation programs (46%). The findings also found that employee performance was mediated by employee job satisfaction while employee characteristics also moderated the relationship between employee performance and wellness programs. The employees who would be satisfied with utilizing wellness programs would perform better evidenced by the reduced absenteeism levels, enhanced punctuality, enhanced morale, and reduced stress and anxiety among the employees. The moderating variable of employee characteristics affected employee punctuality, influence the speed at which the employees performed their assignments, helped in reducing employee stress, enhanced teamwork and ultimately improved the productivity and output levels. The study recommends that the employee counselling programmes should be enhanced, recreational facilities play a critical role in enhancing performance among employees and should be provided for the employees. The facilities should be accessible to most of the employees and appropriately flexible. The study also recommends that the commercial banks should endeavour to make employees be satisfied with their work so that they can enhance output, which can be done through job enlargement, enrichment and even rotation which ultimately enhances employee engagement. There is also need for commercial banks to consider the characteristics of the individual employees in its human resource practice. On policy level, commercial banks should consider policy changes on how wellness programs are considered in workplaces, either public or private and that there would be need to incorporate wellness programs and utilization as a measure to manage medical costs through the incorporation of the same in the Employment Law of Kenya. The study suggest that further studies be conducted on the cost benefit analysis of the wellness programs so as to demystify the “high” costs implication of the wellness programs regardless of the benefits out of it; on the impact of employee attitude on successful implementation of the wellness programs with the organizations and on the impact of employee counselling on employee performance.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Many corporates over time have advanced their investments in the health and well-being of their employees (Ton, 2014). Medical Billing and Coding (2012) in their survey in USA, found that only 10% of companies do not utilize wellness programs including basic tests of blood and screening for cancer, blood pressure and diabetes. The companies also do not have employee programs for exercise, nutrition and diet nor employee health history surveys and also do not have trainings on health improvement and protection. The availability of the wellness programs in 90% of the companies, can be attributed to the ever increasing obesity and diabetes rates among the staff which have had an adverse effect on employee performance, employer-sponsored health insurance and absenteeism (Baicker *et al.* 2010).

Ødegaard and Roos (2014) argues that employees who are healthier are less expensive, less absent and more productive while Stewart *et al.* (2003) found out that employees who work while sick costs organizations over \$150 billion annually which is almost 300% higher than the costs of absenteeism.

The Aon Hewitt survey in Malaysia found that employee turnover rate was 13%, second highest in Asia after Vietnam (Changorn, 2010). The survey concluded that employees tend to look for opportunities outside of the workplace and hence providing employee privileges and opportunities would enhance their retention. Quinn (2011) established that job satisfaction, leisure and psychological health were all positively related significantly. This follows then that employees would gain greater satisfaction

from their job from leisure activities.

It is unanimously agreed by medical practitioners that the increase of diseases which are non-communicable is attributed to lack of physical exercises, unhealthy foods and drinks (Makumi, 2015). Ligami (2012) additionally posits that the diseases associated with lifestyle increases the disability and death rates among the people. Within the corporate sector, the non-communicable diseases ultimately causes increased medical costs, absenteeism, low job satisfaction, high turnover rates, reduced employee efficiency, minimized work output and performance, enhanced accident incidences, reduced morale among the employees, reduced engagement from the employees and the employees become prone to diseases (Mattke, Liu, Caloyeras, Huang, van Busum, Khodyakov, & Shier, 2013; Mattke, Schnyer & Busum, 2012). Employee health and well-being concerns is a great challenge to any organization. Independence Blue Cross (2013), argues that the health care sector of the USA is in crisis since 75% of healthcare budget ends up in treatment and management of chronic and lifestyle ailments even though such ailments are preventable.

1.1.1 Employee Performance

Mathis and Jackson (2009) define employee performance based on the aspects of the output using quality, the timing of output, employee absence or presence as well as work efficiency and effectiveness of work completed. It can also be defined as a completion of an assignment in terms of completeness, speed, accuracy standards and cost. The performance of an employee is ordinarily determined by the outcomes or in terms of behaviour (Armstrong, 2009). Ahmad *et al* (2014) state that employees 'performance is measured against the performance standards set by the organization

but there are various considerations in measuring employee performance including productivity, efficiency, effectiveness, quality and profitability measures.

According to Platt (2010) employee performance is as a result of effort, ability, and perception of chores and that the performance of all the individual employees is imperative for outcomes and success of any firm or organization. Sabir, Iqbal, Rehman, Shah and Yameen (2012) argue that employee performance is influenced by many factors except that the environment within the workplace and related factors is highly pronounced. The workplace environment is the critical factor intended to attain results and has got a fundamental link to the performance targets and plans for the organization (Sabir *et al.* 2012). It is argued that a conducive environment guarantees employee's wellbeing on top of enabling the employees to push self to perform with all effort and energy which effectively realise better output and results (Taiwo, 2010).

Shields (2016) define employee performance as the degree to which the duties and responsibilities of an employee has been executed. Richard and Morrison (2009) explain employee performance in relation to the situations and perspectives of an organization. Ahmad *et al.* (2015) and Nyberg *et al.* (2016) relate performance of employee to the culture of the organization. In a study by Richardson and Beckham (2015) in Canada, found out that the growth and learning opportunities play significant roles in the performance of an employee.

Dowling *et al.*, (2010) posits that the financial wellness of an employee is fundamental in achieving effectiveness of the wellness programs available and in the management of costs related to staff health. Financial wellness including planning for finances,

planning for investment as well as advise on budgeting results in employees being satisfied in their jobs, enhanced labour retention as well as enhanced productivity. Marcolin and Abraham (2012) argued that challenges relating to finances would enhance stress and anxiety which are brought to workplaces by the employee.

Tuwai, Kamau and Kuria (2015) found out that the wellness of the environment affected the performance of the employees. Robert (2012) is of the idea that employers should institute strategies which psyches the staff to engage in healthy behaviours which consequently enables the employer improve general health of the staff as well as the productivity of the labour force. Sufficient ventilation, proper lighting and fire safety programs make employees feel the workplace which in turn motivates them to work harder (Levi, Segal & Kohn, 2011).

Robert (2012) opines that organizations who has the capability to establish and maintain positive co-workers contribution, are able to enhance the social wellness of the employees which positively enhances performance of work teams. Organizational programs including leaves and vacations, team performance and flexi-working structures enhances job satisfaction, staff retention and consequently enhanced productivity. Onger (2013) found out that the flexible work arrangements influences the performance of the employees. For example when employees take their leave days, they are able to relax their mind and reflect on their goals. Ongore (2011) found out team building activities which were regular influenced employee performance and when employees engage in teamwork activities outside the workplace, team performance is enhanced. It has also been found that the allowing employees time-offs to be with their families and friends has a great effect on their performance (Osayameh,

2011).

O'Donnell (2009) found out that physical wellness programs improves the health of the employees and ultimately impacts on their performance at their workplaces. Recreational and fitness facilities and fairs enhances satisfaction in jobs, reduce turnover among employees and ultimately enhance productivity. O'Donnell (2009) opines that the physical health of an employee brings the benefits of looking good which results in enhanced self-esteem, self-control, determination and a sense of direction. Paddock and Catherine (2009) argued that short - term changes in individual behavior and enhanced productivity can occur as a result of awareness and counseling programs. Miller and Harlem (2009) found that the fitness programmes established in workplaces are important for organization as it can minimise the absenteeism and labour turnover, which are the key elements in enhancing performance of the employees.

1.1.2 Wellness Programs

Different organizations provided varied wellness programs but the results are anticipated to be the same, ranging from reduced expenditure on healthcare (Capps & Harkey, 2008; Berry, Mirabito & Baun, 2010), reduce absenteeism and enhanced retention (Poll, 2006; Miller, 2010) and to enhance employee output levels (Baicker *et al.*, 2010; Lee *et al.*, 2010). McGuire and McDonnell (2008) opine that employee wellness facilities help enhance employee self-confidence and intellectual level, consequently increasing their output. Resma and Basavrajju (2013) state that the wellness of an employee includes services, benefits and facilities provided by the employer to its staff. Mattke *et al.* (2013) and Willis (2014) opine that the employers

engage and put money into innovative programs and activities with an aim of reducing healthcare expenses and injury-related costs as well as increasing employee health and resilience. HWPs help workers maintain desired levels of work engagement and productivity as they grow old.

Counselling at the workplace for employees involves a discussion of an issue by employee intended to help such employees manage with the situation in a better way (Ajila & Adetayo, 2013). Gerstmann (2014) opines that the objective of employee counselling is to assist both the employments parties tackle problems at hand through an active problem-solving approach. Further, Gerstmann (2014) states that the specific objectives of employee counselling, include exploring and finding the key sources of difficulty, reviewing the current strategies of the individual employee and styles of managing such difficulties as well as instituting strategies of addressing the issue at hand, consequently alleviating the issue and evaluate the effectiveness of chosen strategies. Increasingly the application of counselling in the workplace has been widened to include performance management (to correct any decline or enhance performance) and designing the most appropriate intervention for such declines. This is beyond the traditional use of counselling in addressing alcohol dependency and marital breakdown.

Pickerell (2011) found out that the employees can be helped by counselors to maintain work that uses their skills, talents, and attributes in order to support career engagement and advancement. Roy (2011) argues counselling are offered to people with a problem and requires professional guidance to enable them overcome such problem and further argues that such a problem could keep the individual disturbed and under tension and

unless resolved, the performance of such a person will continually be inhibited. Historically, counselling was associated with serious personal problems such as alcohol dependency and marital breakdown according to Tony (2005).

Cigarette smoking by employees in the workplace has serious implications on their health and productivity. Waa and McGough (2006) found out that 8.4% of New Zealanders were exposed to serious smoking in the workplace despite the introduction of Smokefree Environments Act in 1990 (New Zealand Government, 2008). With these effects in mind, effective workplace smoking cessation initiatives becomes worthwhile in terms of health, social, and economic gains. Because of these many challenges, rehabilitations program have become apparent as intervention strategy for behaviour modification among employees (Nathaniel-James & Frith, 2002).

According to Higgins, Thompson, Deeks and Altman (2003), rehabilitation of drug abusers is the medical or psychotherapeutic treatment on an individual suffering from dependency on psychoactive substances such as alcohol, prescription drugs, as well as the banned street drugs such as cocaine, heroin or amphetamines. Drug rehabilitation is designed to assist individuals reduce and eventually stop the compulsive drug seeking, use and abuse as well. The objective of treatment is to help employees get back to productive functioning in the family, workplace, and the society at large (Higgins *et al.*, 2003).

Miller and Harlem (2009) opines that worksite fitness programs help in reducing absenteeism among the employees as well as reduce employee turnover. Kamau, Tuwai and Kuria (2015) found a strong relationship between physical wellness and employee

performance. Wellness programs and activities do not only benefit employees but the organization too since healthy and fulfilled workers are productive and have low turnover. Ewles and Simnett (2003) and Taylor (2005) posit that the workplace of an employee is the most ideal setting for exercise promotion. Gym services have increasingly been portrayed to employers as an effective means of combating workplace stress and enhances desires by organisations to do corporate social responsibility (Kivimäki *et al.*, 2003). According to Sunday Times (2006), 48% of “The 100 Best Companies to Work for 2006” offered gym access to employees which emphasises care so as to enhance employee satisfaction and performance at the workplace.

Connolly and Myers (2012) asserts that the satisfaction of employees in a workplace is becoming a crucial determinant in enhancing work environments and that satisfaction of employees creates a more productive workforce in the organization that can reduce absenteeism. According to Fadzilar, Anwar, Maslina and Zaharah (2012), job satisfaction enhances presenteeism and organizational productivity. The nature of the relationship between the effectiveness of wellness programs and employee satisfaction is not completely known and that not all types of organizations have conducted studies on the relationship between wellness programs and employee satisfaction (Sieberhagen, Jaco & Crizelle, 2011).

Jegan (2011) and Panchanatham (2011) agree that the success of business is determined by the level of employee job satisfaction and that a positive relation between satisfaction of employees and their individual productivity. Panchanatham (2011) further found out that when bank employees feel satisfied, turnover is reduced

significantly compared to employees who feel dissatisfied, and that negative behaviors like lack of discipline in job performance and regular absenteeism are outcomes of job dissatisfaction. The quality of service offered by employees is highly dependent on the level of satisfaction of such employees.

Franz and Rene (2012) argue that the cooperation of employees are dependent on age factor. Magoshi & Chang (2009) and Sakuda (2011) posits that the age diversity affects the quality of relationship whereas other arguments are that diversity creates positive effect on the quality of the relationship. Researchers across the globe have great interest on the diversity related issues though many of these studies have been conducted on western societies. However, due to cross cultural issues, research conducted on western society will have challenges of implementation on non-western society. Khoreva (2011) posits that the gender pay gap arise due to discernible differences between individuals including education, skills, length of work experience.

1.1.3 Commercial Banks in Kenya

The Central Bank of Kenya is responsible for the formulation and implementation of the monetary policy as well as fostering the liquidity and industry compliant operations of these commercial banks. According to Ochieng (2014), the industry is very sensitive and important to the economy in terms of stability and growth. Regulations and supervisions have become imperative in the enforcement of rules and regulations and also in the judgment concerning the soundness of bank asset, bank management and capital adequacy.

CBK (2012) reports an increase of total assets for the sector by 15.8% from Ksh 1,873.8

billion in June 2011 to 2,195 billion in June 2012 even though there was a 21% decline from 2010. There are 40 commercial banks; dropping from 42 as Giro Commercial Bank was acquired by I&M Holdings in 2016 and Diamond Trust Bank is currently under the process of purchasing Habib Bank, while Chase Bank and Imperial Bank are under receivership (CBK, 2017). Thirty (30) of them are domestically owned while 13 are foreign which accounts for 35% of all banking assets. In Kenya the commercial banks dominate the financial sector and any failure in the sector has a disastrous effect on the country's economic growth.

1.2 Statement of the Problem

The trend in the commercial banks sector globally, has witnessed rapid and dynamic changes over the last decade. Competition for market share has been tight, forcing banks to not only enhance their effectiveness and competitiveness, but also pushing their performance high implying tighter schedules on the employees, more work and duties, higher performance targets both in quality and quantity (Jha & Hui, 2012).

According to Sindhu (2012), employee wellness measures increase the organizational productivity and promote healthy industrial relations. However, the study do not show whether these programs affects employee performance or not. Conn, Hafdahl, Cooper, Brown and Lusk (2009) argues that workplace wellness programs have focused on the effectiveness of the health intervention activities while other studies have found a linear relationship between safety and health. This study sought to establish the effect of wellness programmes on the performance of employees in commercial banks in Kenya which earlier studies have not addressed. The study was also conducted within Kenya unlike other studies which have been outside Kenya.

Research of programs with many components and randomized trials of behavioral interventions instituted in workplaces, has shown that work-site programmes can trigger changes in physical activity and nutrition (Conn, Hafdahl, Cooper, Brown & Lusk, 2009). Goetzel and Ozminkowski (2008) and Anderson *et al.* (2009) found out that workplace wellness programs enhances employee health, output, reduces absenteeism and enhances higher job satisfaction and is cost-effective for employers in the long-run yet many organizations are reluctant to provide these programs to its workforce in the pretext that they are expensive and the returns of such an investment does not match cost of implementing them. The focus of the current study was on how the wellness programmes provided by commercial banks, influences work performance of employees which these earlier studies did not address.

According to Kamau, Tuwai and Kuria (2015), minimal studies have been conducted on wellness programs as a strategy of enhancing performance of employees in Kenya. This was the main objective of this study, to establish the effects of wellness programmes on the performance of employees in commercial banks in Kenya.

1.3 Objectives of the Study

1.3.1 General Objective

The general objective of the study was to examine the effects of employee wellness programs on the performance of employees of commercial banks in Kenya.

1.3.2 Specific Objectives

However, the study specifically sought:

- i. To determine the extent to which the employee counselling programmes affected employee performance in commercial banks in Kenya

- ii. To assess the effect of drug and substance abuse cessation programmes on employee performance in commercial banks in Kenya
- iii. To establish the effect of the provision of recreational facilities on employee performance in commercial banks in Kenya
- iv. To examine the mediating effect of job satisfaction on the relationship between employee wellness programmes and employee performance in commercial banks in Kenya
- v. To determine the moderating effect of employee characteristics on the relationship between wellness programmes and performance of commercial banks in Kenya

1.4 Research Hypotheses

The study was guided by the following hypotheses

- H01: Employee counselling programs do not have a significant effect on employee performance in commercial banks in Kenya
- H02: Drug and Substance abuse cessation programs do not have significant effect on employee performance in commercial banks in Kenya
- H03: Provision of recreational facilities do not have significant effect employee performance in commercial banks in Kenya
- H04: Job satisfaction do not have any mediating effect on the relationship between employee wellness and employee performance in commercial banks in Kenya
- H05: Employee characteristics do not have significant moderating effect on the relationship between wellness programs and employee performance in commercial banks in Kenya

1.5 Significance of the Study

Performance of employees among commercial banks in Kenya is a critical subject considering the significance of banks in the economy. Given the increase and expansion of banks in the last few years, and increased competition for clients, understanding the determinants of the performance of these bank employees is significant for the industry stakeholders. The banks should be able to also establish the areas that needs improvement and those to be used to enhance their competitive advantage.

The study was undertaken at the headquarters of commercial banks within Nairobi City County. The choice of these headquarters was necessitated by the fact that most of the wellness programs are provided at the headquarters where a higher number of staff work from. Employees at the headquarters requires to put in more work and energy characterized by high level commitments, deadlines and unpredictable peaks and troughs within the working time. Many of the major banks have their busiest branches in the Nairobi Central Business District (CBD) requiring the employees to work longer hours, given that their work and assignments are more complex and intensified thus experiencing a lot of work pressure and creating a culture of poor work life balance. These conditions make the job hectic, strenuous and creates enormous stress as a result of work life conflict and hindering the commitment of employees to the firm which may ultimately affects the performance. With these working conditions, the study then targeted these commercial banks within the CBD since they would provide more relevant feedback which resonates well than if the study was conducted in other branches outside the CBD

The study is of value to the practice of employee wellness in that the management of the commercial banks would be able to understand the significance of such programs both to the individual employee and the organization in general. From the research findings, it will be important for organizations to understand whether the provision of the wellness programs is a worthwhile venture or not, comparing the costs associated with the provision vis-à-vis the benefits derived. The study also provides an indication of the value of the wellness programs to the employees in that, the study would indicate the benefits they attach and gain from such programs to their health and performance levels. The management would then be guided by the study findings in developing and implementing suitable policies which would enhance the utilization of the wellness programs within the bank.

The study also identifies areas that the wellness programs would enhance performance of commercial banks as well as ensuring that organizations do not spend more than necessary in medical-related costs. The commercial banks will benefit as they will be able to learn a lot from the study findings as they understand the elements, forms and importance of wellness programs to their employees. The study provides the effects that the wellness programs has on the performance of employees within the workplace, the forms of wellness programs, the costs implications of provision of such programs and facilities as well as the benefits that would accrue from providing these programs and facilities for the employees.

The study will also be beneficial to future researchers as it forms a foundation and a basis upon which other researches along this field would be developed. It adds to the body of knowledge. Human resources policies and regulations regarding wellness

programs would also gain from this study given that the study found out that the wellness programs provided by employers to its employees enhances and facilitates higher productivity and ultimate performance. Thus the study enables the academic world gain insight on the various aspects of wellness programs and how they can be utilized to enhance employee performance.

1.6 Scope of the Study

The study focused on all the employees of the 43 commercial banks. The study specifically targeted the employees based at the headquarters since it is only in the headquarters within Nairobi City County, that the range of wellness are provided while branches may not have them. There are more employees utilising wellness programs at the Headquarters than the employees stationed at the branches. The study focused on the employee counselling programmes, drug and substance abuse cessation and recreational facilities influences the performance of the employees in commercial banks in Kenya. The study also was limited four theories; social exchange, social comparison, Hierarchy of Needs and Resources Based-View and will be conducted using descriptive design.

1.7 Limitations of the Study

The study was conducted albeit the challenges that it faced. Since employee wellness is a rather new phenomenon in practice, the study faced a limitation of insufficient data. Limited research in this field, especially in Kenya has been done which were not sufficient. Related studies have been done but in small organizations and in different industries whose inferences drawn were not adequate, while most other studies have been conducted in other countries across the globe. However, the study supplemented

this with the use of organizational reports, conference proceedings, workshops as well as contacting authorities in human resources management and specifically those involved with employee wellness. The internet was also utilized to support these information. Data from other external jurisdictions enabled the study make comparisons and make conclusion based on the findings of this study.

Some respondents were quite busy and finding time to fill up the questionnaire was difficult. To overcome this, the study allocated additional time respondents to duly fill and return the questionnaires. There was also a chance for respondents' subjectivity caused by the self –reporting that respondents did while filling the questionnaires. To mitigate against this, the study used an impersonal questionnaire, which allowed the respondents to provide objective feedback based on their functions and performance within the commercial banks.

1.8 Organization of the Study

Chapter one of this thesis provides the research background, the statement of the problem, research objectives, significance of the study, scope, justification of the study and the limitations which were encountered in the cause of the study. Chapter two presents the literature review which includes the theoretical review as well as the empirical review while chapter three presents the research methodology that will be employed in the study as well as the target population of the study, the sampling process, the data collection designs and instruments, the test of reliability and validity of the research instruments as well as the procedures that were employed to collect the data. It also provides the data analysis approaches that were used and finally provides the ethical considerations that were taken into account in the course of the study.

Chapter four of the study provides the analysis of the findings. It provides the discussion of the findings while Chapter five provides the summary of the findings, the conclusion based on the objectives of the study as well as the recommendations that the study makes from the study findings. It also provides the suggestions of areas that would need further research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Chapter two provides the theoretical orientation that the study would follow as well as the empirical review of related literature. It also provides the conceptual framework that the researcher hopes to test and utilize to understand employee wellness programs in Kenya. The summary of the empirical literature is also done in this chapter and the gap that the study sought to fill is also identified.

2.2 Theoretical Review

The study was based on four theories explaining the behavior of employees as they are provided (or otherwise) with the employee wellness programs.

2.2.1 Social Comparison Theory

Proposed by Festinger (1954), the theory posits that people are pushed to focus on how their perceptions compare to status of others. They also focus on how their viewpoint will be utilized to minimize and manage uncertainties and approve of their behaviour and character. The theory is founded on cognitive and social (Bandura, 1962; Miller & Dollard, 1941), and is linked to conformity (Asch, 1955), self-affirmation (Steele, 1988) and self-validation (Horcajo, Petty, & Briñol, 2010).

Within this ideology, is the idea of “strength in numbers” (Park & Hinsz, 2006), suggesting that if many employees are involved in the same behaviour to achieve similar objectives, then such behavior is adopted and reinforced through group membership (Park & Hinsz, 2006). The theory was relevant to this study in that when

employees notice that some of their colleagues are utilising the recreational facilities, the counselling services or even the drug and substance abuse cessation programs and that they are seeing changes courtesy of such programs, they would not hesitate to also engage and achieve the same results. When employees notice that their colleagues are able to perform well, produce higher output, rarely absent, they would desire to also partake of these facilities and programs so as to also become more effective in their performance.

2.2.2 Social Exchange Theory

The theory is founded on Structural Anthropology (Levi-Straus), Behavioral Psychology by Skinner (1954) and Bandura (1986), Social Psychology by Thibaut and Kelly (1959) as well as Sociology by Homans and Blau (1961). The theory postulates that the individuals interact for gain or the desire to gain.

The theory is conceptualized as a joint activity of two or more actors in which each actor has something the other values. According to this theory, people weigh the potential benefits and risks of social relationships and if the risks outweigh the rewards, the relationship will be terminated. In the theory, the relationship is viewed as an exchange of outcomes—rewards and punishments which are construed as having emotional effects that vary in form and intensity. Everyday feelings and emotions are exchanged including positive emotions (excitement, pleasure, pride, and gratitude) and negative emotions (sadness, shame, and anger).

The theory suggests relationships worth are determined by excluding costs from benefits; where positive relationships exists when costs are less than benefits while

negative relationships happens when costs outweigh the benefits. It is therefore necessary for the study to find out if the benefits of the wellness programs provided suffice their expectations from their employer as the employer also seeks to achieve higher productivity and performance from the employees as a result of utilisation of the wellness programs provided. This theory was suitable in explaining the relationship between the employee counselling services and the performance of the employees as well as the mediating effect of job satisfaction in the wellness programs on the performance of the commercial banks. It is also beneficial in showing the moderating effect of the firm characteristics on the performance of the employees.

2.2.3 Hierarchy of Needs Theory

Maslow (1943) argues that human needs can be grouped into 5 distinct categories and can be arranged in a hierarchy of importance. The theory posits that psychological needs are the basic needs for survival (food, warmth, clothing and shelter) but when individuals secure them, the need to be safe and secure becomes apparent. This is expressed in job security and safety of the employee's family. The social needs, places job relations as the focus with employees trying to build, trying to build up a good friendship, love and intimacy. Self-esteem needs presents employee recognition, the need to be accepted and valued by others while the top need in the hierarchy, self-actualization, is where the individual employee desires to develop into more of themselves, to what there is to become (Srivastava, 2005). Maslow (1943) opines that a hungry or ill staff who cannot work, cannot make any meaningful contribution to productivity culminating in lower achievement of the organizational objectives and targets.

This theory was applicable in this study as it sought to explain how different employees derive satisfaction and motivation from utilising the various wellness programmes available within the banks. The motivation derived from such services, will then influence the performance of the employees. It is evident that the programmes provided are aimed at enhancing their commitment level, their love for their jobs and more importantly their performance within their workplace. It is argued that the wellness programs can only have a positive impact on the employee's performance if it meets the needs and desires of the employee. It was therefore used to study the objective of the provision of recreational facilities and programmes.

2.3 Empirical Literature Review

2.3.1 Employee Counselling and Employee Performance

Hughes and Kinder (2007) in their study on counselling for effective work performance as a way for service improvement in Calabar, found out that counselling support can have a significant positive impact on employees' job performance. The study sought to find out whether workplace counselling actually produced the intended results and concluded that for enhanced productivity, work place counselling is necessary for employees. The study did not consider other wellness programs and services that the organizations could provide to their employees which the current study sought to address.

Chan (2011) conducted a study on the effectiveness of workplace counselling in improving employee well-being (workplace stress, burnout and depression) and performance in the United Kingdom. The findings showed that workplace counselling improves employee well-being; while the intervention helps employees in alleviating

symptoms of workplace stress, burnout and depression. However, workplace counselling services seems to have neutral effect on employee performance. The study concluded that workplace counselling should be used as a tool to restore and improve employees and organizational performance. This study focused much on the counselling only without looking at the other elements of employee wellness yet the current study seeks to address not only employee counselling but also recreational facilities and drug and substance cessation programmes in enhancing employee performance.

In a study on the significance of workplace counselling in increasing job performance, Izzat (2014) found out a significant effect of workplace counselling on employee job performance. The study was however conducted in over 70 public sector organizations in Malaysia while the current study seeks to study commercial banks in Kenya rather than public sector organizations.

David, John and Richard (2012) evaluated effects of workplace counselling in the United States of America and found counselling in the workplace positively impacted output measured using the scales of the Workplace Outcome Suite. The study focused on employee counselling and Employee Assistance Programs (EAPs) sampling respondents from manufacturing firms. The study did not concern itself to the effects of the counselling on performance nor did it focus on other forms of wellness programs within the organizations. This therefore provided gaps both in content and context, which the current study endeavoured to fill

2.3.2 Recreational Facilities and Employee Performance

Upadhyay and Gupta (2012) in their study in India, found out that communication increases employee satisfaction which consequently enhances their morale. The study recommends that the organization should always provide sufficient welfare measures without increasing the cost part of it in greed. Upadhyay and Gupta (2012) further posits that other factors including open communication and empowerment enhances satisfaction level among employees and should be utilized appropriately. The study therefore sought to fill the gaps in the study by focusing on the wellness programmes provided and the performance of the employees within the commercial banks in Kenya.

In a study on Quality of Work Life among the employees of textile mills in Salem District, Sabarirajan, Meharajan and Arun (2010) found that the welfare measures and programs play important role in employee satisfaction and it enhances quality of work life. The study however did not consider employee performance as affected by welfare programs, thus providing gaps which the current study seek to fill by studying the effect of the wellness programmes on the performance of the employees within the commercial banks.

Sindhu (2012) studied the role of organizations in employee welfare measures and found out that welfare measures promotes health work relations and enhances organizational output levels; key in maintenance of industrial peace and harmony. The study found out that when organizations provided better canteen facilities, clean and safe drinking water, clean restrooms, clean and hygienic wash rooms and bathrooms, regular medical check-ups, health insurances, employee assistance programmes,

grievance handling department and better facilities or good work place would give employee a high level of satisfaction. This would then enable the organisation to grow much faster. This study would seek to fill the contextual gaps and content gaps since it studied employee welfare activities while the current study looked at the wellness programs rather than welfare.

Logasakthi and Rajagopal (2013) studied employee health, safety and welfare measures of chemical industry in Sleam Region, India. The results of the study indicated that the employees were happy with the various services and facilities provided by the employer as well as being satisfied with their portfolios. Consequently, the employees supported company improvement because the employer provided all the health safety and welfares to the employees that would help them achieve better performance in their work and working environment. The study adopted survey methodology while the current study utilizes descriptive design as well as focusing on employee performance in commercial banks.

Srinivas (2013) in a study at Bosch Limited, Bangalore identified welfare facilities and employee's satisfaction level. The study found that the medical, canteens, working environment, safety measures among others were provided by the company and most of the employees were satisfied with these facilities adopted by the company. However, the study was done in a small-sized company which provides a scope and contextual gaps which the current study sought to fill.

Nanda and Panda (2013) in a study at Rourkela Steel Plant (India) found out that the welfare activities the company had provided, created an effective working environment

which consequently enhanced productivity. Rourkela Steel Plant provided a variety of welfare schemes including medical allowance; death relief fund, insurance, housing, transportation and a recreational club to the employees in a quest to sustain a suitable and harmonious industrial relation. However, the study was conducted in a steel plant in India, providing a contextual and scope gaps for the current study to fill since the current study was domiciled in the commercial banks in Kenya.

2.3.3 Drug & Substance Abuse Cessation programs and Employee Performance

Barker *et al* (2018) studied the differences in indirect costs caused by reduced output level between current and former smokers using Work Productivity and Activity Impairment-General Health (WPAI-GH) questionnaire and found out that absenteeism and presenteeism was affected by health conditions of the employees. They found out that overall work productivity loss and activity impairment were greatly affected by the health status of the employees. Ceasing smoking was found to improve work productivity and reduce both direct and indirect costs which results in substantial cost-savings for employers. The study was conducted in the United States and focused on the smoking cessation only. The current study was conducted within Kenya and covered more variables apart from smoking cessation.

A study by Agumba (2011) on alcohol and drug abuse effects on employee performance in selected star-rated hotels at the Kenyan coast, found that the frequency of drug use and abuse by the employees and the absenteeism level were significantly related. The study also found out drug abuse effects on various aspects of workplace conditions are reflected in the level of productivity. Pryce (2008) also found out that the drug abusers are less productive, miss work more often and are much more likely

to file worker's compensation claims than the colleagues who do not abuse drugs. They are also more likely to have health related challenges and problems over their work life which ultimately influence their productivity which in turn lead to personal problems and distract them from performing their assignments and job roles. The study focused on a different context, the hotel industry, while the current study focused on the commercial banks in Kenya

In Kenya, a NACADA survey in 2007, that found out that approximately 40% of Kenyans aged between 15 and 65 years have drunk one type of alcohol or another, and that at least 13% of population currently consumed alcohol except for the former North Eastern province. NACADA also found out that the biggest proportion of drug users are the youth (77% out of school and 28% in school) and that the most abused drugs are alcohol, tobacco and bhang by more than half (50%) of the population aged between 15 and 65 years. The study focused only on drug abuse did not focus on the effects of the drugs on the performance of the said consumers providing a content and contextual gaps since the scope was the entire country yet the current study focused on the Commercial Banks. The NACADA study also focused on the type of drug abused and did not link it with the effects that the abuse had on the work performance of the drug abusers.

Halpern, Shikiar, Rentz and Khan (2008) in their study on smoking cessations programmes developed by organizations and firms, found that, different firms and organizations have developed smoking cessation programmes with the aim of reducing the smoking prevalence within workplaces. Some of these programmes include counselling at group or individual settings, alongside self-help and information

brochures and in some cases competitions and incentives. Economic losses due to smoking-related factors such as increased absenteeism, and low productivity, may be contained if smoking within the workplace can be eliminated or reduced to manageable levels (Halpern *et. al*, 2008). The study however dealt only on smoking cessation while the current study focuses on not only smoking but also on other drugs, recreational facilities as well as counselling and their effects on the performance of the employees in commercial banks in Kenya. This is the contextual gap that the study seeks to fill.

2.3.4 Job Satisfaction and Employee Performance

In a study by Abdullah *et al* (2011), found that wages affected employee satisfaction while factors such as promotion, employee loyalty and recognition of work affected satisfaction also. Ahmed and Ali (2009) found that reward identification has mutated over time hence work motivation and satisfaction also changes. This implies that the greater focus on incentives and acknowledgment, the greater positive impact on the job satisfaction level. In a study by Hunjra (2010), satisfaction of an employee and the behaviour of management were found to be positive and significant. These studies however did not link job satisfaction and performance of the employees in their workplaces and were also conducted in other countries other than Kenya. This provided a contextual gap that this study filled

Latif *et al* (2015) selected 120 senior managers, managers, professionals and support staff from five organizations working on development sector and studied the relationship between job satisfaction and organizational performance. The results showed that performance of organizations is significantly affected by employee satisfaction and senior staff are satisfied more by intrinsic factors while those of lower

positions and cadres are motivated more by extrinsic factors. They also found out that organizations with satisfied employees have good working environment, reputation and are more productive.

Saba *et al.* (2013) found that job satisfaction is substantially affected by intrinsic motivating factors including responsibility, career opportunities, and recognition of employees as well as professional growth. Saba *et al.* (2013) also found out that the relationship between employee satisfaction and hygiene as an external factor is insignificant. Abdulla *et al.*, (2011) in their study found that job satisfaction are positively determined by job stress and communication yet satisfaction is significantly influenced by salary, incentives, and policies of the organization as well as the nature of work. Rai (2012) also found a correlation between various extrinsic factors of work and job satisfaction. Zark (2011) found out that job satisfaction depends on various facets of job however, satisfaction with one dimension does not necessarily mean a satisfaction with another dimension.

2.3.5 Employee Characteristics and Employee Performance

Individual employee characteristics dictates employee behaviors which ultimately affect motivation of employees, initiative and innovativeness, individual performance and subsequently the realization of the career by the same employees. McKenzie and Sootter (2000) opines that the characteristics and features of an employee influences the performance of the employee to a great extent.

McCrae and Costa (1989) in defining personality posits that it is the employee dominant behaviour which is depicted and seen in the distinct features of such an

employee including being offensiveness, diligence, laziness or otherwise, obedience, honesty and the social aspects. Robin (2003), on the other hand opines that personality is a mix of different psychological traits of a person while Hough and Furnham (2003) argue that the personality traits influences and affects employee level of output as well as the direction that their career takes. The achievement of organizational objectives and goals is significantly dependent on the behaviour of the employees they hire (Salzman, 2000; Blackburn, 2006). Colquitt (2009) presents personality as the employee ability to handle people and colleagues who possess different characteristics and behaviours within the same workplace.

2.4 Summary of Empirical Review and Research Gaps

The empirical study was done to identify with the various authorities and researchers who have done various studies as regards the various elements of employee wellness. The review helped the study to identify the variables of their research, the methodologies and approaches utilized by the researchers, the key findings of these studies and consequently helped the current study identify the gaps that needed to be filled. Table 2.1, provides a summary of what these earlier studies found out and the gaps that the study sought to fill.

Table 2:1: Summary of Gaps

| Researchers | Focus of the studies | Findings | Research Gaps | Focus of Current Study |
|-----------------------------|---|--|---|--|
| Hughes and Kinder (2007) | Counselling for effective work performance | Counselling support have a significant positive impact on employees' job performance | Contextual Content and Scope gaps | Focus in Kenya Focus on recreational facilities, drug and substance abuse cessation apart from counselling services |
| Sindhu (2012) | Role of organizations in welfare measures for employees | Employee welfare measures increase | Contextual Content gaps | Focuses on recreational facilities, drug and substance abuse cessation |

| | | | | |
|------------------------------|--|--|---|--|
| | | organizational productivity and promote healthy industrial relations | | and counselling programmes |
| Abdullah <i>et al</i> (2011) | Effect Promotion, employee loyalty and acknowledgment of work on employee satisfaction | - wages as the main factor for job satisfaction Used Survey design | - Contextual gap - Methodological gap | - The study focuses on counselling and drug and substance abuse cessation programmes rather than fitness only - It is being conducted in Kenya - It uses descriptive design |
| Ahmed and Ali (2009) | Reward, Acknowledgement and their effects on job satisfaction | Reward and work motivation influences job satisfaction and therefore, greater | - Scope - Contextual - Content gaps | - The current study focuses on other wellness programs and sees job satisfaction as a mediating variable rather than independent. |

| | | | | |
|---------------------|--|--|--|---|
| | | focus on incentives and acknowledgment should be done | | |
| Hunjra (2010) | Employee Job satisfaction and management behaviour | A positive relationship was found between satisfaction and the behaviour of managers | <ul style="list-style-type: none"> - Methodological, - Content - Contextual and - Scope gaps | <ul style="list-style-type: none"> - Focus on satisfaction as a mediating variable - It is being conducted in Kenya - It uses descriptive design |
| Saba et al., (2013) | Intrinsic Job Factors and Job Satisfaction | Intrinsic factors of motivation have substantial relationship with job satisfaction | <ul style="list-style-type: none"> - Scope and - Contextual gaps | <ul style="list-style-type: none"> - The study focuses on 3 other wellness programs while job satisfaction is studied as a mediating variable |

| | | | | |
|--|--|---|---|--|
| Logasakthi, K., & Rajagopal, K. (2013) | A study on employee health, safety and welfare measures of Chemical Industry in the view of Salem region | Employee health is vital for them to perform well and produce more | <ul style="list-style-type: none"> - Methodology, Scope and content gaps | <ul style="list-style-type: none"> - The study is focused on the performance of employees based on availability of wellness programs and facilities within the workplace - It focuses on the commercial banks in Kenya |
| Abdulla et al., (2011) | Job Stress & Communication and Job Satisfaction | <ul style="list-style-type: none"> - Stress has no significant impact on job satisfaction - Significant correlation between job satisfaction and salary and incentives, | <ul style="list-style-type: none"> - Contextual - Scope and - Content gaps | <ul style="list-style-type: none"> - The study focuses on job satisfaction as a mediating variable rather than an independent - It is being conducted in Kenya |

| | | | | |
|-----------------|---|--|---|---|
| | | organizational policy and strategy and nature of the work were found | | |
| Kithuka (2013) | Effects of firm size and innovativeness financial performance | Financial innovation and size of the firm were related. Large firms have better performance than small firms | <ul style="list-style-type: none"> - Scope - Content and - Contextual gaps | <ul style="list-style-type: none"> - The study focuses on on wellness programs affecting performance of commercial banks - Focus is on commercial banks not firms listed at the NSE |
| Mahfoudh (2012) | Effects of Firm characteristics on financial performance | Board Size, age of the firm and liquidity | <ul style="list-style-type: none"> - Contextual - Scope - Content gaps | <ul style="list-style-type: none"> - Focuses on Commercial Banks not quoted firms |

| | | | | |
|-----------------|--|--|--|---|
| | | | | - Deals with employee wellness not firm characteristics (which is a moderating variable) |
| Sanghani (2014) | Effects of liquidity affected performance | Non-financial firms as listed at NSE Current ratio, operating cash flows and capital structure have strong and positive effect on performance | - Contextual - Scope - Content gaps | - Focus is on commercial banks - Firm characteristics are considered as moderating variable of the study |
| Chan (2011) | Effectiveness of Counselling services in improving employee Well-being | Workplace counselling has neutral effect on | - Methodology, content and contextual gaps | - The study focuses on not only on counselling but recreational facilities and drug abuse cessation |

| | | | | |
|------------------------------|--|---|---|--|
| | | employee performance | | - It is being done in Kenya |
| Izzat (2014) | Workplace Counselling and Job performance | Counselling has a positive effect on job performance | - Scope and contextual gaps | - The study focuses on more wellness elements rather than fitness only - It is being conducted in Kenya |
| David, John & Richard (2012) | Workplace counselling and workplace based on Workplace Outcome Suite | Workplace counselling have a positive impact on workplace | - Scope and content gaps - Contextual Gaps | - The study focuses on more wellness elements rather than fitness only - It is being conducted in Kenya |
| Upadhyay & Gupta (2012). | Impact of effectiveness of performance management system on employee satisfaction and commitment | Satisfaction and commitment of employees is achievable when | - Contextual gaps - Content gaps | - The study focuses on more wellness elements rather than fitness only - It is being conducted in Kenya |

| | | | | |
|--|--|---|---|--|
| | | performance management systems are effective | | |
| Ryan, P. J. & Karen Crampin ,K (2006); | Time cost associated with smoking at work highlighted by baseline survey of employees participating in a workplace smoking cessation programme | Participation in cessation programs is a success factor in stopping smoking | - Contextual gaps and - Scope | - The study focuses on more wellness programmes rather than smoking cessation only - It is being conducted in Kenya in the commercial banks |
| Nanda, N & Panda, J.K., (2013). | Challenges and Effectiveness of Industrial Relation Environment in Indian Industries | Wellness and welfare programmes are vital in enhancing efficiency of the industrial environment | - Contextual gaps – the study did not cover the wellness programs | - The study is on wellness facilities and programmes rather than the environment - It is being conducted among commercial banks in Kenya |

| | | | | |
|----------------------------|---|--|--|---|
| | | | - Scope – based in India | |
| Upadhyay & Gupta (2012) | Morale, welfare measure, job satisfaction: The key mantras for gaining competitive edge | To enhance competitiveness, employee wellness programs are vital which would enhance morale and job satisfaction | - Contextual gaps - Scope and - Methodological gaps | - The study focuses on more wellness elements rather than fitness only - It is being conducted in Kenya |
| Srinivas K.T, (2013); | A study on employee welfare facilities adopted at Bosch Limited | Bosch Limited provided welfare facilities but participation influenced the net | - Contextual gaps - Scope and - Methodological gaps | - The current study is based on the wellness programmes - It is being conducted in the banking industry in Kenya |

| | | | | |
|--|--|--|---|---|
| | | effects of these facilities on employee performance | | |
| Sabarirajan, A., Meharajan, T., & Arun, B. (2010). | A study on the various welfare measures and their impact on QWL provided by the Textile Mills with reference to Salem District | QWL is significantly affected by the utilization of the wellness programs by the employees | <ul style="list-style-type: none"> - Contextual gaps - Scope and - Methodological gaps | <ul style="list-style-type: none"> - The study is concerned with the wellness elements not the welfare measures impacting on the Quality of Work Life - The study is based in the banking industry in Kenya |
| Halpern M. T., Shikiar, R., Rentz, A. M., Khan, Z. M. (2008) | Impact of smoking status on workplace absenteeism and productivity | Smoking enhances absenteeism and brings punctuality issues | <ul style="list-style-type: none"> - Contextual gaps - Scope gaps | <ul style="list-style-type: none"> - The study is conducted to find out how wellness programmes affects the performance of employees within the banking industry |

| | | | | |
|--|--|---|--|---|
| | | It also reduces productivity levels for the employees | | specifically the listed commercial banks in Kenya |
|--|--|---|--|---|

2.5 Conceptual Framework

The study represents the variables in a conceptual framework showing how the independent variables affects the dependent variable. The framework identifies employee counselling services, drug and substance abuse cessation programs and the recreational facilities within the workplace as the three variables that would define employee wellness programs under this study. The study was also interested in finding out how employee job satisfaction mediates the relationship between the wellness programs and the performance of the commercial banks. The characteristics of the individual employees were also considered as a moderating variable in this study since, even if the organization got and provides great wellness programs yet the characteristics of the employee are not supportive, then the success of these programs would not be guaranteed.

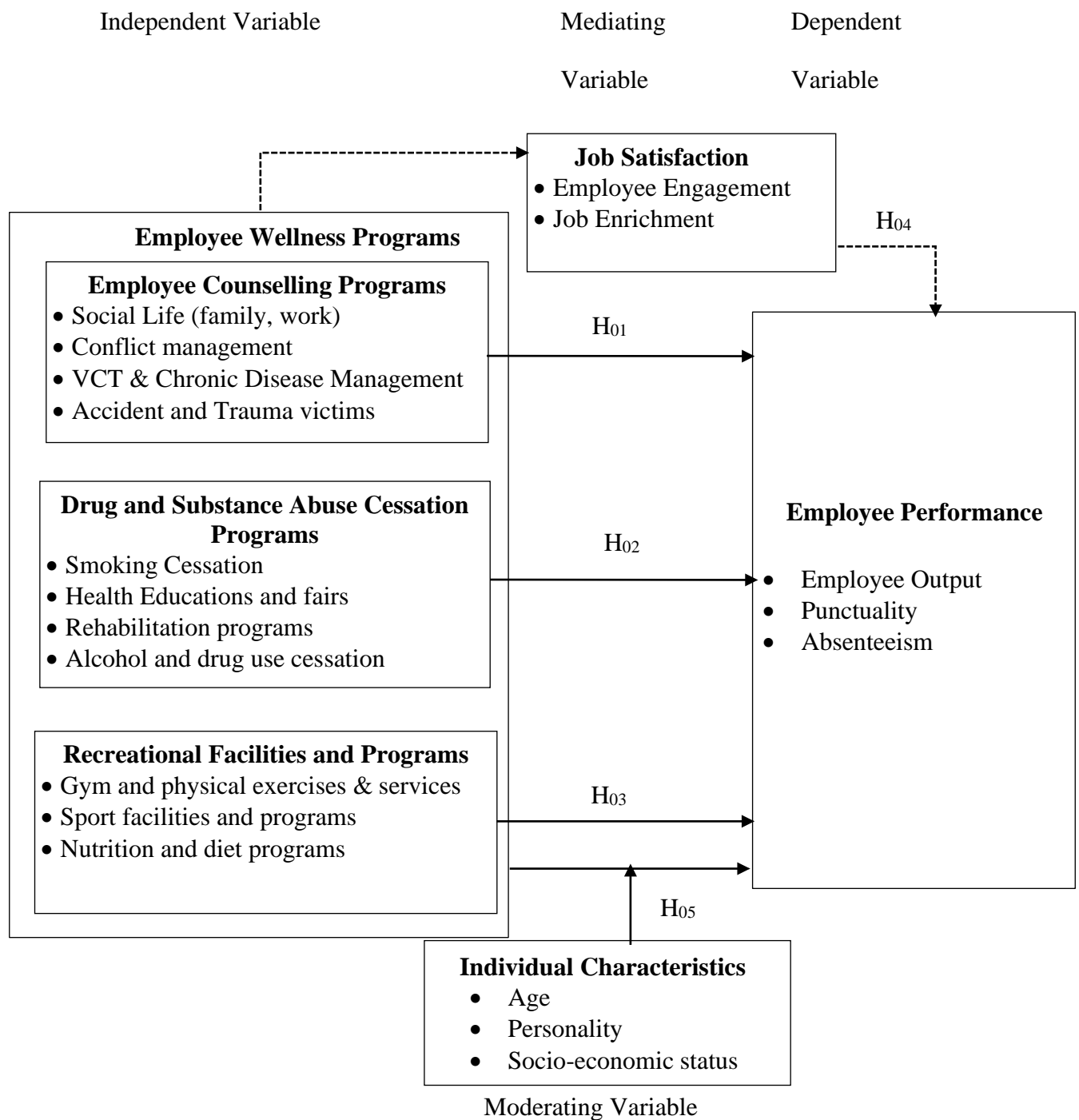


Figure 2:1 Conceptual Framework

Source: Researcher (2017)

The counselling services considered in this study ranged from the counselling provided to the employees regarding their social life both at home and at work, the management of anxiety, depression as well as the management of conflicts within their work

environment. The commercial banks provided educational fairs and awareness programs in order to provide counselling to their employees and also provided the Voluntary Counselling and Testing (VCT) programs and chronic disease management, financial counselling and counselling of accident and trauma victims. On drug and substance abuse cessation programs, the study sought to establish the effects of smoking cessation programs, the health and education fairs, alcohol and drug abuse cessation as well as the drug and substance rehabilitation programs and the reintegration of drug addicts to work and family after rehabilitation and to manage any form of relapsing that might occur. This ensured that the rehabilitation program was complete and effective.

The study also sought to determine how recreational facilities and programs such as gym and physical exercises and services, sport facilities and programs affected the satisfaction of employees and ultimately the performance of the employees. Stress management trainings, health education, nutrition and diet programs, ergonomics and disability support programs were also considered as wellness programs provided by employers to recreate the energies and health of their employees. Employee performance would be determined by the output levels of the employees, absenteeism levels and rates as well as their punctuality or lateness. It also sought to measure the performance of the employee based on their level of satisfaction within the job since it is argued that the more an employee is satisfied, the higher the performance of such an employee.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter cover the research design proposed for the study, the target population from which data will be obtained to answer the research questions, sampling and sampling procedures that were employed in the study, data sources and instruments, data collection procedures, data analysis and presentation and lastly the ethical standards that were adhered to.

3.2 Research Philosophy

Positivist is suitable for studies that require empirical verification of the collected information and findings (Creswell, 2008). The approach is suitable in conducting the cause - effect analysis and allows for hypothesis testing. According to Neuman (2006) and Furrer, Thomas and Goussevkaia (2008), the positivist philosophy is based on the fact that knowledge is factual and no abstractions of individuals is valued. Positivist epistemology assumes that only “facts” derived from the scientific method can make legitimate knowledge claim and helps the researcher in verifying the collected data and findings. Through this philosophy, the study became independent of the researcher, objectivity enhanced and biases minimised. It also helped in minimising human interests in the study by limiting the interactions between the researcher and the respondents.

3.3 Research Design

The study used descriptive research design given that some form of wellness programmes add research after this exists and helped in providing a description of

whether such programs have any effect on performance or not. The design also enabled the study to capture the features of the population and at the same time test the hypothesis (Cooper & Schindler, 2008). It was also suitable because the researcher had no control over the variables and could not be manipulated, an essential element in management and enhancing objectivity. The design utilised cross-sectional approach so as to collect data of the same data of the employees at the same point in time.

3.4 Empirical Model

3.4.1 Direct Relationship

Multiple regression model was used in this study because the dependent variable (employee performance) is continuous (Muthen & Muthen, 2007). The model helped in doing a step by step regression to study the relationship between the different variables of the study and to help in understanding how strong each predictor variable is. It also helped in to obtain the most suitable variable (s) to regress against dependent variable (Field, 2009).

The multiple regression model is estimated as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

Where

β_0 – Constant

β_1 , β_2 , and β_3 , - Coefficients

Y – Employee performance of Commercial Banks

X₁ – Employee Counselling Services

X₂ – Recreational facilities and Programs

X₃- Drug and Substance Abuse Cessation programs

ϵ - Error Term

3.4.2 Moderated Relationship

The study utilised the standard moderation relationship between the independent and dependent variables as suggested by Baron and Kenny (2015) is represented below.

$$Y = \beta_0 + \beta_1 X + \beta_2 M + \beta_3 XM$$

Where

Y – Employee Performance

X – Employee Wellness Programs

M – Individual Characteristics

β_0 – Constant

$\beta_1, \beta_2, \beta_3$ - Coefficients/regressors

The study then sought to find out if the moderator variable had effects specifically on each of the independent variables and generally on the dependent variable using the model below:

Employee Performance = $\beta_0 + \beta_1$ (Employee Counselling Services) + β_2 (Recreational facilities and programs) + β_3 (drug & substance abuse Cessation) + β_4 (Individual Characteristics) + β_5 (Individual Characteristics \times Employee Counselling Services) + β_6 (Individual Characteristics \times (Recreational Facilities and Programs)) + β_7 (Individual Characteristics \times (Drug & Substance Abuse Cessation)) + ϵ

Where

β_0 – Constant

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$ and β_7 - Coefficients

The study aimed at testing the hypothesis that employee characteristics had no moderating effect on the relationship between wellness on the performance of

employees in commercial banks at 95% confidence level. When the direct relationship model and the moderated relationship model were both tested, then if both models were significant, then moderation is occurring. But if both the predictor and moderator are not significant in the moderated model, then complete moderation has occurred. However, if the predictor and moderator are significant in the moderated model, then moderation has occurred but the main effects are also significant.

3.4.3 Mediated Relationship

The study undertook a test for mediation using the Baron and Kenny (1986) four-step approach where different regression analyses were done and in each stage of test, the significance of the coefficients were tested.

Table 3:1: Mediation Regression Analysis

| Step | Analysis |
|------|--|
| 1 | A simple regression analysis $\text{Employee Performance} = \beta_0 + \beta_1 (\text{Employee Counselling Services}) + \beta_2 (\text{Recreational facilities and programs}) + \beta_3 (\text{drug \& substance abuse Cessation}) + \epsilon \dots\dots\dots 3.1$ |
| 2 | A regression analysis with Independent variables predicting Mediating variable $\text{Job Satisfaction} = \beta_0 + \beta_1 (\text{Employee Counselling Services}) + \beta_2 (\text{Recreational facilities and programs}) + \beta_3 (\text{drug \& substance abuse Cessation}) + \epsilon \dots\dots\dots 3.2$ |

| | |
|---|--|
| 3 | <p>A regression analysis with mediator variable predicting Dependent Variable (to estimate level of mediation – partial or complete)</p> <p>Employee Performance = $\beta_0 + \beta_1$ (Employee Counselling Services) + β_2 (Recreational facilities and programs) + β_3 (drug & substance abuse Cessation) + β_4 (Job Satisfaction) + ϵ3.3</p> |
|---|--|

Source: Baron and Kenny (1986)

The study tested the hypothesis that job satisfaction do not have any mediating effect between wellness programs and performance of employee in commercial banks at a significance level of 5%. According to Baron and Kenny (1986), the mediation decision criteria is as tabulated below

Table 3:2: Mediation Decision Criteria

| Serial | Outcome | Type of Analysis | Decision |
|--------|---|-----------------------|--------------------|
| 1 | If $\beta_1 - \beta_3$ in 3.1 are significant If $\beta_1 - \beta_3$ in 3.2 are significant. If $\beta_1 - \beta_3$ is not significant and β_4 is significant in 3.3 | Bivariate correlation | Complete Mediation |
| 2 | $\beta_1 - \beta_3$ in 3.1 are significant but more than $\beta_1 - \beta_3$ in 3.3 and β_4 is significant in model 3.3 | Partial correlation | Partial Mediation |
| 3 | If $\beta_1 - \beta_3$ in 3.1 are not significant If $\beta_1 - \beta_3$ in 3.2 are not significant $\beta_1 - \beta_3$ in 3.1 are significant and equal to $\beta_1 - \beta_3$ in 3.3 and β_4 is not significant in model 3.3 | Correlation analysis | No Mediation |

Source: Baron and Kenny (1986)

3.5 Operationalization and Measurement of Variables

The study variables (both independent and dependent) were operationalized as provided for in table 3.3. This made it easier for the study to collect and analyse the data from the respondents since the questions were based on the operable parameters of each of the variables.

Table 3:3: Operationalization of variables

| Variable | Indicators | Operationalization | Measurement |
|---|---|--|-------------------------------|
| Dependent Variable | | | |
| Employee Performance | Employee output | Ability of the employee to produce output as per the set targets | Aggregated Index of 1-5 scale |
| | Employee Punctuality | The ability of the employee to arrive and be on duty within the stipulated timings | Aggregated Index of 1-5 scale |
| | Employee Absenteeism | The level of presentism of the employees and the number of days the employee is absent from duty | Aggregated Index of 1-5 scale |
| Independent Variables – Employee Wellness Programs | | | |
| Employee Counselling programs | Social Life (family, work) Anxiety and Depression Conflict management | The availability, accessibility, effectiveness and | Aggregated Index of 1-5 scale |

| | | | |
|--|---|---|--------------------------------------|
| | <p>Education and Awareness</p> <p>VCT & Chronic Disease Management</p> <p>Financial Counselling</p> <p>Accident and Trauma victims</p> | <p>efficiency of the counselling services provided to the employees</p> <p>The confidentiality of the counselling</p> | |
| <p>Drug and substance abuse Cessation programs</p> | <p>Smoking Cessation</p> <p>Health Educations and fairs</p> <p>Drug & substance Rehabilitation programs</p> <p>Alcohol and drug use cessation</p> <p>Reintegration to work and family</p> | <p>The suitability of the cessation programs</p> <p>The accessibility of the programs</p> <p>The diversity of the programs available</p> <p>Teamwork and mentoring programs for support</p> | <p>Aggregated Index of 1-5 scale</p> |
| <p>Recreational Facilities and programs</p> | <p>Gym and physical exercises & services</p> <p>Sport facilities and programs</p> <p>Stress Management trainings</p> <p>Health Education</p> <p>Nutrition and diet programs</p> <p>Ergonomics</p> | <p>The ability of the employees to participate in the gym programs</p> <p>The types and suitability of facilities available</p> <p>Accessibility of the facilities by the employees</p> <p>The reliability of the facilities in meeting</p> | <p>Aggregated Index of 1-5 scale</p> |

| | | | |
|--|-----------------------------|--|--|
| | Disability Support programs | employee needs | |
| | | The suitability of the ergonomics programs to enhance employee morale and psyche | |

Source: Researcher (2017)

3.6 Target Population

The study targeted all employees of all commercial banks in Kenya based at their head offices in Nairobi. The unit of analysis was the individual employees of the commercial banks in Kenya. According to the Central Bank of Kenya (2017), there are a total of 30,903 employees in all the 43 commercial banks in Kenya though the numbers continue to decline considering the automation of various banks services, mergers and acquisitions, changing business environment rendering some employees jobless through retrenchment and reorganizations. The wellness programs coordinators were also sampled as they are also vital for the study since they are responsible for the day to day running of the programs and would know how the programs are being utilized by the employees.

3.7 Sampling Design

Since the population was diverse, dispersed and of different cadres, proportionate stratified random sampling was employed. The stratification was done using the banks, then the cadres at the commercial banks. Creswell (2015), Saunders, Lewis and Thornhill (2009) and Sekaran and Bougie (2009), recommends the use of the Yamane (1967) formulae to identify a representative sample. Thus, the study employed the

model as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where n= the required sample size

N= Total population

e = accuracy level required.

Standard error = 5%

From a population of 30,903 employees, the sample was:

$$n = 30903 \left(\frac{30903}{1+30903 (0.05^2)} \right)$$

n = 394.89 giving an approximate sample size of 395

The sampling was done in all the 43 commercial banks proportionate to their population with the questionnaires being distributed to the banks using the wellness office (r). The wellness office (r) was then to identify 10 employees who utilize the available programs and facilities and those who help run/manage these programs. The questionnaires were collected after 2 weeks.

3.8 Data Collection Instruments

Both primary and secondary data sources were used for this study. The study utilised a structured questionnaire on the employees sampled since the questionnaire could obtain uniform data from all respondents within a shorter period of time (Sekeran & Bougie, 2009). Secondary data was obtained from the employee performance records, attendance at the gym as well as in the counselling centre. Organizational reports for the commercial banks including the financial reports and documents were also used to obtain the budgets and expenditures allocated to the wellness programs by the different banks.

3.9 Data Collection Procedure

The collection of data begins with the acquisition of an approval and introduction letter from Kenyatta University once the proposal was approved and registered at the Graduate School. The letter was then used to obtain a research permit from the National Commission for Science, Technology and Innovation (NACOSTI). The research permit and the introduction letter, was then used to obtain consent to collect data from the management of the commercial banks before the questionnaires were distributed. The questionnaires were distributed and respondents given 14 days to duly fill them up before they were collected. A reminder email and visits to the banks were used to realise a higher response rate.

3.10 Pilot Study

Test for reliability and validity of the research instrument was done through pilot testing at Kenya Commercial Bank head office. Connelly (2008) opines that a pilot study sample should be at least 10% of the projected sample for the larger study. Therefore the pilot study identified 10% of the 395 respondents giving a sample of 40 respondents who were eliminated from the main study. Once their feedback was analysed, any question considered to have been misunderstood or not clear, was reworded and modified so as to remove any form of ambiguity that might have existed.

3.11 Validity and Reliability of the Instrument

3.11.1 Validity

Content validity was done to ensure that the items of the questionnaire tested the objectives of the study. It ensured that the study ultimately obtained responses to the

questions of the study and tested what the study was intended to measure. Construct validity was also tested using factor analysis so as to ascertain that the wordings, and the composition of the questions and measurements, was realised and related to the study objectives. It aimed at testing the constructs that the study claimed to be testing. A review of the relevant literature was conducted to enable the study develop initial list of constructs. As a result of the pilot test, changes in word selection and composition as well as structure of sentences were made to the research instrument. Expert opinion from the supervisors and appropriate statisticians also helped in enhancing the validity of the instrument.

3.11.2 Reliability

Internal consistency determines how items of the instrument relate to each other and to the entire instrument. Internal consistency of the questionnaire was tested using Cronbach alpha (α). According to Sekaran and Bougie (2009) a Cronbach's alpha value of 0.7 for a research instrument is sufficiently reliable. The researcher tested the reliability of the instrument and achieved a 0.778 value which confirmed that the questionnaire was indeed reliable.

3.12 Diagnostic Tests

Before the data was analysed, there was need to conduct diagnostic tests. These included the test for homoskedasticity, the relationship between the independent variables (autocorrelation) and the presence or otherwise of the multicollinearity in the model. According to Greene (2002), the premises of normality, linearity, heteroscedasticity and multicollinearity must be satisfied by the relations between the variables of a study.

3.12.1 Normality

Test of normality helps in determining whether the population from which a sample has been obtained was normally distributed considering some level of tolerance. Kolmogorov-Smirnov (K-S) test was used for this study and tested whether the sample data was significantly different from the normal population. Normality test is recommended when the population parameters are estimated from the data without necessarily considering the sample size (Steinskog, 2007). The test produced a K-S value of 7% (0.07) which was greater than the level of significance of 0.05. This allowed the data to be considered normal.

3.12.2 Linearity

Linearity test in testing the relations between the study variables, assumes that the expected value of dependent variable is a straight-line function of each independent variable, while other variables are held constant. Ramsey specification test was used to test for the linearity, which tested the null hypothesis and states that the P value should be greater than 0.001 for the model to be linear otherwise it is non-linear hence misspecified. Thus linearity would seem to exist if P-value > 0.001 but if P-value < 0.001 , the relationship between the variables would be considered non-existent. The study tested for linearity using Ramsey Specification and obtained a P value of 0.02 which was greater than the 0.001 implying that the model was linear.

3.12.3 Heteroscedasticity

Using White Test, heteroscedasticity was done to ascertain the existence of a difference in variance of the residuals (errors) within the relationship of the variables. Hayes and

Cai (2007) posits that if heteroscedasticity is detected, the estimates become inefficient since the statistical power of the regression coefficient in testing hypotheses will have been reduced. The impact is either over or underestimated standard error which subsequently produce too wide or narrow confidence intervals (Hayes & Cai, 2007). Homogeneity of variance was tested using the Breusch-Pagan statistics and a P value of 0.08 was obtained confirming the absence of heteroscedasticity in the data.

3.12.4 Multicollinearity

Multicollinearity is defined by the correlation level (linear dependency) among the predictor variables of the study. If the predictor variables are dependent on each other, the hypothesis testing for regressors would be invalidated which consequently affects the ability of the model to predict (Mansfield & Helms, 1982). Tolerance and Variance Inflation Factors (VIF) were used to test multicollinearity as suggested by Field (2009). With VIF being 1.032 and the Mean Tolerance factor of 0.969, the results indicated the absence of multicollinearity between the variables of the study.

3.13 Data Analysis and Presentation

The obtained data were checked and edited for completeness and consistency and coding done. Descriptive statistics of mean, frequencies, percentages, and standard deviation are used while inferential statistics are used to test the hypotheses, analyse open ended questions and to draw conclusion for the population. Multiple linear regression and a predictive analysis are used to explain the relationship between performance of employees in commercial banks and the independent variables of the study. Hypothesis testing was done at 5% significance level and H_0 is considered significantly different when $p < 0.05$. Statistical Package for the Social Sciences (SPSS)

was used to aid in generating quantitative reports through tabulations and percentages. The analysed data are presented in frequency tables, percentages and summaries from where conclusion were drawn and recommendations put forward.

3.14 Ethical Considerations

The study endeavoured to observe the ethical standards in research including informed consent, honesty, and integrity in reporting, anonymity and confidentiality as well as objectivity. To enhance higher response rate and honest responses, the researcher assured the respondents about the confidentiality of the data they gave. The questionnaires did not require the name of the respondents or any form of identification which ensured anonymity. The consent from the respondents was received after they had be explained to the objectives of the study. This was before any questions were posed to them which ensured an informed consent was obtained. Respect for colleagues in the research field was also enhanced by acknowledging and citing their works.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSIONS

4.1 Introduction

The chapter provides the analysis of the data that were collected from the respondents as well as presentation of the same using various forms including frequency tables, percentages and regression model. The chapter provides the analysis based on the study objectives and the personal information of the study respondents.

4.2 Response Rate

The study had targeted all the employees of the commercial banks in Kenya but sampled 395 out of which 279 returned the questionnaire duly filled. This represented 71% response rate which was considered sufficient to enable analysis since Kothari (2013) and Mugenda and Mugenda (2003) argue that a response rate of at least 65% is successful and sufficient to allow for analysis and reporting of the study findings. Twenty nine percent (29%) of the respondents did not return the questionnaires for varied reasons including their busy schedule and could not fill the questionnaires, some went on leave or out of station and had not returned by the time of collecting the questionnaires.

Table 4:1: Response Rate

| | Returned | Not Returned | Total |
|------------|----------|--------------|-------|
| Frequency | 279 | 116 | 395 |
| Percentage | 71% | 29% | 100% |

Source: Research Data (2019)

4.3 Reliability Test

Before the instrument was used to collect the primary data, the reliability of the instrument was conducted to determine the internal consistency. The results of the test was based on Cronbach alpha (α) which must be above 0.7 for the instrument to be considered reliable. For the three individual elements of the study, the reliability level was as tabulated below.

Table 4:2: Reliability Test

| Variable | Cronbach's Alpha |
|--------------------------------|-------------------------|
| Employee Counselling | 0.889 |
| Drugs abuse cessation programs | 0.757 |
| Recreational Facilities | 0.689 |
| Average | 0.778 |

Source: Research Data (2019)

4.4 Demographic Information

The study sought to know the various aspects of the respondents' personal information including their gender, their ages, marital status and the highest academic qualification for each of the respondents. The results are presented in table 4.3.

Table 4:3: Demographic Data

| Aspect | N | Mean | Std. Deviation |
|------------------------|----------|-------------|-----------------------|
| Sex | 279 | 1.43 | 0.496 |
| Age | 279 | 2.26 | 1.118 |
| Marital Status | 279 | 1.44 | 0.697 |
| Academic Qualification | 279 | 1.75 | 0.569 |

Source: Research Data (2019)

The frequency distribution of the respondents in terms of their sexes is presented in table 4.4 below

Table 4:4: Respondents' Gender

| | Frequency | Percent | Cumulative Percent |
|--------|------------------|----------------|---------------------------|
| Male | 159 | 57 | 57 |
| Female | 120 | 43 | 100 |
| Total | 279 | 100 | |

Source: Research Data (2019)

Majority of the respondents (57%) were male while the remaining 43% responded as being female. The mean of response of sex was 1.43 indicating that the majority were male with a standard deviation of 0.496. On the age of the respondents, the mean was 2.26 (26 – 35 years) while the standard deviation was 1.118. This indicates that most of the respondents were aged between 18 and 45 years. From the frequency distribution, the majority of them (36.2%) indicated that they were aged between 26 and 35 years while another 29.4% indicated that they were aged between 46 and 55 years. Forty five

(45) respondents, representing 16.1%, indicated that they were aged between 18 and 25 years while another 44 (15.8%) of them were aged between 36 and 45 years. Only 7 respondents (2.5%) indicated that they were above 55 years. The results indicates that more than half of the employees of the commercial banks (52.3%) were relatively younger between age 18 and 35 years while a few of the employees (2.5%) were about to retire at the retirement age of 60 years. The findings agrees to the findings of Franz and Rene (2012) who argued that employee cooperation and teamwork is dependent on their ages. Magoshi and Chang (2009) and Sakuda (2011) also argue that the diversity of employee ages affects the quality of relationship whereas other arguments are that diversity creates positive effect on the quality of the relationship.

Table 4:5: Age Distribution

| Age (Years) | Frequency | Percent |
|--------------------|------------------|----------------|
| 46 – 55 | 82 | 29.4 |
| 26 – 35 | 101 | 36.2 |
| 18 – 25 | 45 | 16.1 |
| 36 – 45 | 44 | 15.8 |
| Over 55 | 7 | 2.5 |
| Total | 279 | 100 |

Source: Research Data (2019)

On the marital status, majority of the employees (64.2%) indicated that they were married while another 30.5% indicated that they were single. A paltry combined percentage of 5.4% indicated that they were either divorced or widowed. The mean response was 1.44 (married) with a standard deviation of 0.697 to imply that the status ranged between single and married. This conforms to the responses about their age

where the majority (65.6%) were below 35 years.

Table 4:6: Marital Status

| Marital Status | Frequency | Percent |
|-----------------------|------------------|----------------|
| Married | 179 | 64.2 |
| Single | 85 | 30.5 |
| Divorced | 6 | 2.2 |
| Widowed | 9 | 3.2 |
| Total | 279 | 100 |

Source: Research Data (2019)

When the respondents were asked about their highest academic qualification, the majority of them (62.7%) indicated that they had Bachelor degree while 31.2% indicated that they had a Master degree. Sixteen (16) respondents, representing 5.7% of the sample, indicated that they had Diploma certificates. Only 1 respondent indicated that they had other qualification other than the ones listed but did not specify what the qualification was. The mean response on the academic qualification was 1.75 while the standard deviation was 0.569, indicating that the majority of the respondents had first degree (bachelor) and ranged between the diploma and the master degrees.

Table 4:7: Academic Qualifications

| Level | Frequency | Percent |
|--------------|------------------|----------------|
| Masters | 87 | 31.2 |
| Bachelors | 175 | 62.7 |
| Diploma | 16 | 5.7 |
| Other(s) | 1 | 0.4 |
| Total | 279 | 100 |

Source: Research Data (2019)

The study was also interested in finding out the length of stay that the employees have been in the bank to which they responded as tabulated in table 4.5 below. The majority of them (47%) indicated that they had been in the bank for between 11 and 15 years while another 26.9% indicated that they had worked for less than 5 years. Another 22.2% of the respondents indicated that they worked form between 6 and 10 years while only 3.2% of them had worked for between 16 and 20 years. Only 1 employee indicated that they worked for the bank for over 20 years while another 1 respondent did not indicate their response for this question.

Table 4:8: Length of Experience

| Length (years) | Frequency | Percent |
|-----------------------|------------------|----------------|
| Below 5 | 75 | 26.9 |
| 6 - 10 | 62 | 22.2 |
| 11 - 15 | 131 | 47 |
| 16 - 20 | 9 | 3.2 |
| Over 20 | 1 | 0.4 |
| Total | 278 | 99.6 |

Source: Research Data (2019)

4.5 Descriptive Statistics

4.5.1 Effect of Wellness Programmes on Employee Performance

When the study sought to know the extent to which the wellness programs provided by the employer affected their overall performance as employees, majority of the respondents (70.9%) indicated that indeed the programs affected their performance to a great extent. Another 26.5% indicated that the effect was to some extent while the remaining cumulative 2.5% indicated that the effect was either little, or they did not know if it indeed it influenced or did not influence the performance of the employees. The findings agree with the works of various authors and researchers who opine that wellness programs brought various benefits to the organization including reduced healthcare costs (Capps & Harkey, 2008; Berry, Mirabito & Baun, 2010), reduce absenteeism and turnover (Poll, 2006; Miller, 2010), enhance employee productivity (Baicker *et al.*, 2010; Lee *et al.*, 2010) and help enhance employee self-confidence and intellectual level, consequently increasing their performance (McGuire & McDonnell, 2008).

Table 4:9: Wellness Programs and Employee Performance

| Extent | Frequency | Percent |
|---------------|------------------|----------------|
| Great Extent | 197 | 70.6 |
| Some Extent | 74 | 26.5 |
| Don't Know | 2 | 0.7 |
| Little Extent | 3 | 1.1 |
| No Effect | 2 | 0.7 |
| Total | 278 | 99.6 |

Source: Research Data (2019)

The study sought to know the effect of individual parameters of the wellness programmes on the performance of employees among commercial banks in Kenya. The study sought to know from the respondents the extent to which they agreed or otherwise that counselling on social life matters (family and work related issues) influenced their overall performance in the banks. The majority of the respondents (181 or 64.9%) strongly agreed on this while another 32.2% (90 respondents) agreed that the counselling indeed influenced their overall performance at work. Only 8 respondents differed with this indicating that they disagreed (3), did not know (4) and strongly disagreed (1). Gerstmanm (2014) opines that the objective of employee counselling is to assist both parties in employment tackle problems at hand through an active problem-solving approach a finding which concurs with the results from the current study showing that counselling is critical for the employees that are interested in enhancing their individual performance within their banks.

On whether they agreed or disagreed that the management of conflicts within

workplace influenced the overall performance of an employee, more than half of the respondents (52.7%) strongly agreed while another 46.3% of them agreed, that it did influence employee performance. Only 1.1% (3) of the respondents indicated that they did not know whether it did influence or not. The results gave a mean of 1.41 (strongly agree) and a standard deviation of 0.649, an indication that the respondents were more uniform and strongly agreed that conflict management within the workplace had an effect on the overall performance of the employee. This agreed with the findings of Hughes and Kinder (2007) who found out that counselling had a positive and significant effect on the employee performance.

The study also sought to know the extent which the respondents agreed that the VCT and Chronic Diseases Management influence the overall employee performance. The majority of them (162) agreed that the management of VCT and chronic diseases influenced the performance of the employee while another 58 respondents strongly agreed. However, 53 respondents, representing 19% indicated that they did not know whether it influenced the performance of the employees or not. However, on average, the respondents agreed (2.03) that VCT and the management of chronic diseases affected the overall performance of employees with a standard deviation of 0.696, showing that the responses were not varied as such. Hughes and Kinder (2007) found out that the workplace counselling helped organizations produce the intended results through productivity enhancement and was a necessity for the employees which agrees with the findings of this study that counselling on VCT and Chronic Diseases Management influences the overall performance of the employee.

One hundred and forty (140) respondents strongly agreed that the counselling on

accident and trauma for victims influenced the performance of the employees while another 100 (35.8%) agreed. Only 3 respondents disagreed while 1 strongly disagreed. However, 12.5% of them (35) indicated that they did not know whether the counselling on trauma and accident influenced performance. The mean response was 1.66 (agree) and a standard deviation of 0.792, an indication that the respondent agreed somehow uniformly so that the counselling on accident and trauma for victims consequently influenced their performance. These findings concur with the findings of Chan (2011) who found out that employee counselling in the workplace improves employee well-being; while the intervention helps employees in alleviating symptoms of workplace stress, burnout and depression.

On whether smoking cessation interventions influenced overall performance of an employee, 43.4% of the respondents strongly agreed while another 40.1% agreed that it did influence. Only 37 respondents (13.3%) indicated that they did not know while 6 (2.2%) disagreed and another 3 (1.1%) strongly disagreed. The respondents on average agreed (1.77) that the smoking cessation interventions influenced the overall performance of the employees and with a standard deviation of 0.837, they were not so distinct but more uniform in their responses. The study findings concurs with the works of Nathaniel-James and Frith (2002) who posited that rehabilitations program for employees have become apparent as intervention strategy for behaviour modification courtesy of the many challenges faced by such staff within their workplaces. It also agrees with the findings of Pryce (2008) who found out that employees who abused drugs were less productive, are absent more often and are more likely to claim compensation than the colleagues who do not abuse drugs.

Majority of the respondents (61.6%) strongly agreed that the health and education fairs

influenced the overall performance of an employee while an additional 99 respondents (35.5%) agreed to this statement. Only 2 respondents (0.7%) disagreed that this influenced their overall performance. The respondents were also quite uniform in their feedback (0.575) and on average, they strongly agreed (1.42) that health and education fairs did influence the performance of employees at the commercial banks in Kenya.

On the extent to which rehabilitation programs instituted by the commercial banks on the overall performance, 48.7% of the respondents strongly agreed while 39.4% agreed. This is indicative of the fact that the employees appreciate the role that the rehabilitation of drugs addicts, alcoholics or even smokers have on their overall performance as employees of these commercial banks. Only 9.3% of the respondents indicated that they did not know whether the programs did influence performance or not while 2.2% disagreed. The mean of the responses was 1.66 (agree), indicating that the respondents agreed that the rehabilitation programs that the commercial banks had instituted affected the performance of the employees and there was need to enhance the same services throughout the bank. The standard deviation of 0.765 also shows the uniformity of the responses from the respondents. These findings are in tandem with the findings of Halpern *et. al.* (2008) that economic losses due to smoking-related factors can be eliminated or reduced to manageable levels if rehabilitation of the drug and smoke abusers can be done by the employer intentionally.

The study also sought to know the extent to which alcohol and drug use (abuse) cessation programs influenced the overall performance of the employees within the commercial banks to which more than half of the respondents (50.5%) strongly agreed that it did influence while another 41.2% of the respondents agreed. Only 3.2% of the

respondents disagreed with this while the remaining 5% responded that they did not know if it did influence performance or not. The respondents on average agreed that alcohol and drug use (abuse) cessation programs that the banks provided for its staff, did actually affect employee performance. The deviation of 0.731 also is indicative of the uniformity of the responses across the commercial banks. This also agrees with the findings of Agumba (2011), who argued that performance of employees have a significant relationship with the frequency of drug use and abuse by the employees. Thus there is need to enhance the rehabilitation programs for staff who smoke and abuse drugs.

On the influence of gym and physical exercises and programs on the performance of employees within the commercial banks, 53% of the respondents strongly agreed while 38.4% agreed that they did influence the overall performance of the employees. Only 18 (6.5%) of the respondents indicated that they did not know while the remaining 2.2% indicated that they disagreed with the statement. With a mean response of 1.58 and a standard deviation of 0.710, the respondents agreed uniformly that gym and physical exercises and programs actually affected the performance of employees in the commercial banks in Kenya. These findings concur with the findings of Kamau, Tuwai and Kuria (2015) who found a strong relationship between employee physical wellness and their performance.

In terms of the sport facilities and programs influencing the overall performance of an employee at the commercial banks, the majority of the respondents (63.4%) strongly agreed that it did influence while another 32.6% agreed. Only 7 respondents (2.5%) disagreed and the remaining 1.4% indicated that they did not know. The respondents

strongly agreed on average that the sport facilities and programs affected the overall performance of an employee at the commercial banks (1.43) and they did so also in unison (0.653).

The respondents when asked whether they agreed that nutrition programs influences overall performance of an employee or otherwise, the majority of them (52%) indicated that they agreed while another 43% strongly agreed. Only 3 respondents (1.1%) disagreed and another 11 of them (3.9%) indicated that they did not know if it did influence or not. The mean response of 1.63 is indicative of the agreement that the respondents had on whether the nutrition programs provided by the commercial banks affected the overall performance of an employee. The respondents were also uniform in this response shown by the minima standard deviation of 0.614. The findings confirm what Miller and Harlem (2009) who found out that worksite fitness programs were important for the organization as it lowers employees' absenteeism and turnovers

One hundred fifty seven respondents (157) representing 56.3% agreed that diet management programs within the commercial banks influence the performance of the individual employees while another 30.5% of them strongly agreed that the diet management programs influenced employee performance. However, 10% of the respondents indicated that they did not know whether it did influence or not while the remaining 2.9% disagreed. The responses averaged 1.86 indicating that the respondents on average agreed that the diet management programs influenced the performance of the employees within the commercial banks. The standard deviation of 0.732 also implies that the respondents were between strongly agree and neutral (don't know). Studies of multicomponent programs and randomized trials of behavioral

interventions implemented in workplaces, has shown that work-site programmes can produce changes in physical activity and nutrition (Conn *et.al.* 2009) which agrees with the findings of this study. On average, employee wellness influences employee performance at the commercial banks with an average response of 1.63 (agree) and a standard deviation of 0.69, an indicator that the respondents were closely uniform and in agreement with the response.

Table 4:10: Wellness Programs and Employee Performance

| Program | Strongly Agree | Agree | Don't Know | Disagree | Strongly Disagree | Mean | Std. Dev |
|--|----------------|-------|------------|----------|-------------------|------|----------|
| Counselling on social life matters (family and Work) | 64.9 | 32.3 | 1.4 | 1.1 | 0.4 | 1.41 | 0.649 |
| Management of conflicts within workplace | 52.7 | 46.2 | 1.1 | 0 | 0 | 1.48 | 0.522 |
| VCT and Chronic Diseases Management | 20.8 | 58.1 | 19 | 2.2 | 0 | 2.03 | 0.696 |
| Counselling on Accident and Trauma victims | 50.2 | 35.8 | 12.5 | 1.1 | 0.4 | 1.66 | 0.792 |
| Smoking Cessation interventions | 43.4 | 40.1 | 13.3 | 2.2 | 1.1 | 1.77 | 0.837 |
| Health and Education fairs | 61.6 | 35.5 | 2.2 | 0.7 | 0 | 1.42 | 0.575 |
| Rehabilitation programs for staff | 48.7 | 39.4 | 9.3 | 2.2 | 0.4 | 1.66 | 0.765 |

| | | | | | | | |
|---|------|------|-----|-----|-----|-------------|-------------|
| Alcohol and drug use (abuse) cessation programs | 50.5 | 41.2 | 5 | 3.2 | 0 | 1.61 | 0.731 |
| Gym and physical exercises and programs | 53 | 38.4 | 6.5 | 2.2 | 0 | 1.58 | 0.71 |
| Sport facilities and programs | 63.4 | 32.6 | 1.4 | 2.5 | 0 | 1.43 | 0.653 |
| Nutrition programs | 43 | 52 | 3.9 | 1.1 | 0 | 1.63 | 0.614 |
| Diet Management Programs | 30.5 | 56.3 | 10 | 2.9 | 0.4 | 1.86 | 0.732 |
| Average | | | | | | 1.63 | 0.69 |

Source: Research Data (2019)

4.5.2 Effect of Employee Counselling on Employee Performance

When the respondents were asked whether the counselling on social life relating to family and work enhanced their individual performance in the bank, the majority of the respondents (52.7%) indicated that it did but to some extent while another 42.7% of them indicated that it did enhance their output to a great extent. Only 2.9% indicated that they did not know whether it enhanced employee performance, 1.4% agreed that it did enhance but to a little extent while only 1 respondent (0.4%) thought that the counselling did not have an effect on their individual performance within the bank. The mean response was 1.64 (agree) and a deviation of 0.646 which implied that the respondents also agreed that the counseling on social matters influenced their individual performance. Izzat (2014) also found out there exists a significant effect of employee counselling within the workplace on their work output, productivity and ultimate performance which is in concurrence with the findings of this study.

On the effect of counselling on anxiety and depression helping the individual employee

to manage and improve their output, 49.5% of the respondents agreed that it did influence to a great extent while 24.7% of them agreed that it did influence but to some extent. Another 24.7% of the respondents indicated that they did not know if the counselling on anxiety and depression helped the individual employee to management and improve their output. Only 0.7% of the respondents indicated that the effect was to a little extent while only 1 respondent (0.4%) indicated that the counselling did not have any effect on their output. The respondents in their responses averagely agreed to some extent (1.78) that counselling on anxiety and depression assisted employees in the management and improvement of their output. The standard deviation of 0.870 also indicates that the respondents did not deviate much from each other in terms of their feedback. These findings agrees with the findings of Chan (2011) who found out that workplace counselling improves the well-being of the employee in terms of workplace stress, burnout and depression as well as enhancing the overall employee performance.

On whether the training and counselling on management of conflicts enhances their individual level of output, majority of the respondents (49.1%) indicated that the effect was there and to a great extent while 33.7% indicated that the effect was to some extent. Only 14.3% indicated that the effect was there though to a little extent and only 2.9% of the respondents indicated that they did not know whether the training and counselling enhanced their level of output. All the respondents agreed that the training and counselling on management of conflicts enhanced their individual level of output to some extent with a mean of 1.82 and a standard deviation of 1.033. In a study by Chan (2011) in the United Kingdom, findings indicated that counselling enhances the employee's ability to manage workplace stress, burnout and depression which ultimately enhances the employee output. These findings therefore agree with the findings of Chan (2011).

When the respondents were asked whether the education and awareness counselling programs helps the individual employee to produce more, 57.3% of the respondents concurred to a great extent while 39.1% of the respondents agreed to some extent. Only 2 respondents agreed that it does but to a little extent and the remaining 2.9% indicated that they did not know whether the counselling helped improve productivity or not. The respondents to a great extent agreed on average that education and awareness counselling programs helped the employees to produce more (1.47) and a standard deviation of 0.592 indicating that the responses were near uniform. David, John and Richard (2012) in their study found that the training and counselling of employees on conflict management played a critical role in enhancing performance which agrees with the findings of the current study. It also agrees with the works of Pickerell (2011) who found argued that counselors help employees find and maintain work that utilizes their skills, talents, and attributes in order to support their career engagement and advancement.

On whether the counseling on VCT and Chronic Disease Management helped the employees perform better, the majority of them (47.7%) agreed that it did to some extent while another 41.6% of the respondents agreed to a great extent. Only 6.1% indicated that they did not know, while 4.3% agreed that it did but to a little extent. With an average response of 1.72 (great extent) and a mean of 0.785, the respondents agreed that the VCT and Chronic Disease Management helped them perform better in their commercial banks. This agrees with the findings of Roy (2011) who found out that counselling services are usually offered to provide assistances to employees and enable them overcome challenges which could keep individual employees disturbed and drop in performance unless resolved.

On financial counselling and its effects in enhancing output levels for the employees, 76% of them indicated that financial counselling enhanced their output levels to a great extent while another 20.8% agreed that the counselling enhanced the output levels to some extent. The respondents on average agreed to a great extent (1.29) that the financial counselling helped them and enhanced their output levels. The standard deviation was 0.592, an indication that the responses were minimally varied. These findings concurs with the findings by Ajila and Adetayo (2013) who found out employee counselling enable them resolve problems and issues and enable them manage such challenges including financial matters in a better way. The findings also concurs with the works of Marcolin and Abraham (2012) who opined that financial wellness programs enhances job satisfaction, low employee turnover and enhanced productivity and at the same time arguing that challenges on finances can increase stress levels and anxiety that are often carried with them to the workplace.

One hundred eighty two (182) respondents representing 65.2% agreed to a great extent that counselling accident and trauma victims helps them regain their performance levels and even more, while 28% agreed to some extent. Only 2.9% agreed to a little extent while 3.6% indicated that they did not know if they actually helped them regain their output levels. The respondents on average agreed to some extent that the counselling accident and trauma victims would help them regain their level of performance or more. The standard deviation of the responses was 0.732 indicating that the respondents were not hugely varied rather uniform. The study findings is in tandem with the findings of Chan (2011). The respondents on average agreed that the employee counselling affected the performance of the employees at the commercial banks in Kenya with an average response of 1.60 and a standard deviation of 0.75 which implies that the respondents were also more uniform in their response to the question.

Table 4:11: Counselling and Employee Performance

| Statement | Great Extent | Some Extent | Don't Know | Little Extent | No Effect | Mean | Std. Dev |
|--|--------------|-------------|------------|---------------|-----------|------|----------|
| Counselling on social life (family, work) enhances my output in the workplace | 42.7 | 52.7 | 2.9 | 1.4 | 0.4 | 1.64 | 0.646 |
| Counselling on anxiety and depression helps me to manage and improve my output | 49.5 | 24.7 | 24.7 | 0.7 | 0.4 | 1.78 | 0.87 |
| Conflict management trainings and counselling enhances my level of output | 49.1 | 33.7 | 2.9 | 14.3 | 0 | 1.82 | 1.033 |
| Education and awareness counselling programs helps employees produce more | 57.3 | 39.1 | 2.9 | 0.7 | 0 | 1.47 | 0.592 |
| Counselling on VCT & Chronic Disease Management helps employees perform better | 41.6 | 47.7 | 6.1 | 4.3 | 4 | 1.74 | 0.785 |
| Financial Counselling is vital in enhancing output levels | 76 | 20.8 | 1.8 | 1.1 | 0.4 | 1.29 | 0.592 |

| | | | | | | | |
|--|------|----|-----|-----|-----|-------------|-------------|
| Counselling accident and trauma victims helps them regain their performance levels and even more | 65.2 | 28 | 3.6 | 2.9 | 0.4 | 1.45 | 0.732 |
| Average | | | | | | 1.60 | 0.75 |

Source: Research Data (2019)

4.5.3 Effect of Drug and Substance abuse Cessation on Employee Performance

On whether smoking cessations initiated by the employer influencing the performance of the employees, 31.9% of the respondents agreed to a great extent while 30.8% agreed to some extent. Quite a number of the respondents (76) indicated that they did not know if the smoking cessation initiated by the employer. Another 7.2% said that the cessation programs were started by the employer. The respondents on average indicated that they did not know (2.64) if the smoking cessations initiated by the employer had any effect on the performance of the employees though the variances between the responses is high (1.253). These findings concur with the findings of Resma and Basavraju (2013) who argued that rehabilitation programs provided by the employer aims at helping the employee regain their abilities and that they can deploy their capacities to performance and produce as expected within the workplace.

The study also sought to know if the health education and fairs on cessation of drug abuse was critical and if at all it enhanced employee output to which the majority of the respondents (60.6%) agreed to some extent and another 31.2% agreed to a great extent. Only 4.3% of them indicated that the extent was little while only 1 respondent indicated that there was no effect. On average, the respondents agreed to some extent

(1.53) the health education and fairs on cessation of drug abuse was critical. The results also indicated that the standard deviation of 0.790 shows that the response was uniform.

The study also sought to know if the rehabilitation programs for drug and substance abuse cessation help employees regain their skills and abilities, majority of the respondents (66.7%) agreed that it did but to some extent while another 22.9% agreed to a great extent. Only 6.1% indicated that they did not know whether it did help or not. With a mean response rate of 1.49, the respondents agreed to a great extent that the rehabilitation for drug and substance abuse cessation helped employees regain their skills and abilities. The standard deviation of 0.835 indicates that the responses were also somewhat uniform and in agreement. The findings also agreed with the works of Halpern *et.al.* (2008) who found out that the rehabilitation and smoking cessation programs helped the employee regain their skills and abilities as they get back to their workplaces.

Asked as to whether the drug and substance abuse cessation programs helped in reintegration of employees to work and family so as to enhance their output levels, 108 respondents agreed to this to some extent while another 86 of them agreed to a great extent. Seventy eight (78) of them said that they did not know if it did help to reintegrate or not. The respondents on average agreed that the drug and substance abuse cessation programs helped employees to reintegrate to work and family to some extent (2.13), which consequently enhanced their output levels with a standard deviation of 0.884, an indicator that the respondents were uniform. Halpern *et.al.* (2008) too found out that the rehabilitation programs as well as smoking cessations helped the affected employee to reintegrate to work as well as to their social and families, thus there is need to enhance these programs for the sake of the employees who suffer from drug and

smoking challenges. It also agrees Higgins *et al.*, (2003) who posited that the main objective of the rehabilitation programs and treatment is to help employees get back to productive functioning in the family, workplace, and the society at large.

Majority of the respondents, 42.7% agreed to a great extent that there are increased cases of absenteeism associated with smoking while another 31.5% agreed to a little extent. Eleven percent (11.1%) agreed to some extent that smoking increased level of absenteeism while another 9.3% indicated that they did not know if indeed it increased absenteeism or not. Only a paltry 5% indicated that smoking had no effect on absenteeism. The responses on average however, indicated that they did not know if smoking actually increased absenteeism (3.18) and a standard deviation of 1.761 indicating that the respondents were not in consensus with regards to this. The findings concurs with the findings of Barker *et al* (2018) who found out that absenteeism and presenteeism were largely dependent on the health conditions of the employees.

Asked whether the programs on smoking cessation were sufficient or otherwise, the majority of them (57.7%) agreed to a great extent that they were sufficient while another 15.1% agreed to some extent. Only 38 respondents (13.6%) indicated that they agreed but to a little extent while the remaining 9.3% said that they did not know whether the programs were sufficient or not. The respondents on average also indicated that the effect was too little extent (3.80) and a standard deviation of 1.553 indicating the responses were varied.

When the study sought to know whether the smoking cessation programs have helped employees in performance, the majority of the respondents (57.7%) agreed to a great extent while another 25.1% of them agreed to some extent. 12.9% of the respondents however indicated that they did not know if the programs had helped the employees in

performance. The respondents agreed that the smoking cessation programs have helped employees in performance to some extent (2.44) while the standard deviation is 0.976. These responses from the respondents agrees with the findings of Pryce (2008) who posited that the drug abusers are less productive and are more often absent from work than not.

One hundred and twenty respondents (43.7%) agreed to a great extent that the accessibility of the programs was prohibitive while another 15.8% agreed to some extent. Eighty seven (87) respondents representing 31.2% indicated that they did not know if it were prohibitive or not. The average response of 2.73 (don't know) indicates that the respondents also did not know if accessibility of the cessation programs was prohibitive or not though their responses were also varied with a deviation of 1.629.

The majority of the respondents (45.5%) indicated that they did not trust the management to some extent to be confidential in employees' matters while another 41.9% said that they did not trust them to a great extent. Only 4.7% of them indicated that they did not trust them to a little extent while 5% of them said that they did not know. The respondents also indicated on average that they did not know whether to trust the management to be confidential in employee matters or not (3.01) with a higher standard deviation of 1.093. This implies that their responses were not uniform.

When the respondents were asked whether the costs associated with wellness programs were friendly or otherwise, the majority (45.2%) indicated that the costs were not friendly to a little extent while another 34.1% said that the costs were not friendly to a great extent. Only 12.5% indicated that the costs were not friendly to some extent while

5.7% said that they did not know whether the costs were friendly or not. The respondents on average agreed that the costs associated with wellness programs were friendly to a little extent (4.03) while the deviation from this was 0.961 indicating that they were some sort of in agreement with each other on this response. The respondents indicated, on average, that they did not know (2.70) if drug and substance abuse cessation programs affected the performance of the employees while the standard deviation of 1.17 implies that the response were not as uniform as such.

Table 4:12: Drug Abuse Cessation and Employee Performance

| Statement | Great Extent | Some Extent | Don't Know | Little Extent | No Effect | Mean | Std. Dev |
|--|--------------|-------------|------------|---------------|-----------|------|----------|
| Smoking cessation programs are initiated by the employer | 31.9 | 30.8 | 27.2 | 7.2 | 2.9 | 2.64 | 1.253 |
| Health Educations and fairs on cessation of drugs abuse is critical and enhances employee output | 31.2 | 60.6 | 3.6 | 4.3 | 0.4 | 1.53 | 0.79 |
| Rehabilitation programs for drug & substance abuse cessation helps employees regain their skills and abilities | 22.9 | 66.7 | 6.1 | 3.2 | 1.1 | 1.49 | 0.835 |
| Reintegration to work and family is vital for employees since it will enhance their output levels | 30.8 | 38.7 | 28 | 2.5 | 0 | 2.13 | 0.884 |

| | | | | | | | |
|---|------|------|------|------|-----|-------------|-------------|
| There are increased absenteeism associated with smoking | 42.7 | 11.1 | 9.3 | 31.5 | 5 | 3.18 | 1.761 |
| The programs on smoking cessation are sufficient | 57.7 | 15.1 | 9.3 | 13.6 | 4.3 | 3.8 | 1.553 |
| The smoking cessation programs have helped many staff in performance | 57.7 | 25.1 | 12.9 | 2.9 | 1.4 | 2.44 | 0.976 |
| Accessibility of the programs is prohibitive | 43.7 | 15.8 | 31.2 | 6.8 | 2.5 | 2.73 | 1.629 |
| I don't trust the management to be confidential in employee's matters | 41.9 | 45.5 | 5 | 4.7 | 2.9 | 3.01 | 1.093 |
| The costs associated with the programs are not friendly | 34.1 | 12.5 | 5.7 | 45.2 | 2.5 | 4.03 | 0.961 |
| Average | | | | | | 2.70 | 1.17 |

Source: Research Data (2019)

4.5.4 Recreational Facilities and Employee Performance

When asked whether the recreational facilities are accessible to the employees, 31.2% of them agreed to a great extent that they were accessible while an equal percentage (31.2%) agreed to some extent that the facilities were actually accessible to the employees. However, a greater proportion (31.9%) indicated that they did not know whether the facilities were accessible or not. The mean response rate of 3.03 indicates that the respondents on average said that they did not know if the recreational facilities were accessible to the employees while the uniformity of the responses is not achieved depicted by the standard deviation of 1.609.

The study also sought to know if the timing for which the recreational services and programs were prohibitive or not to which the majority of the respondents (51.6%) indicated that timing was prohibitive to a great extent while another 41.2% said that the timing was prohibitive to some extent. Cumulatively, a total of 92.8% of them agreed that the timing was prohibitive. The respondents agreed to some extent (1.72) that the timing of the recreational facilities and programs were prohibitive to the employees while the standard deviation of 0.787 also shows that the respondents were uniform in their responses.

Since cost associated to recreational facilities access is a fundamental concern for any program to succeed, the study asked the respondents if they found the costs that were associated to these facilities were high. The majority of the respondents (61.3%) indicated that the costs were high to some extent while another 27.6% agreed to a great extent. Some 6.5% of the respondents indicated that the costs were high but to a little extent while 3.9% of them indicated that they did not know if the costs were high or not. On average, the respondents indicated that they did not know (3.15) if the cost associated to recreational facilities access was a key success factor for the program while the standard deviation of 0.712 also indicated that the respondents were in agreement.

The fundamental concern to the study also was the types of recreational facilities being insufficient and unattractive. Majority of the respondents (119) concurred with this statement to some extent while another 61 respondents agreed to a great extent. Eight one (81) respondents agreed that the facilities were insufficient and unattractive to a little extent while 12 of them indicated that they did not know if they were insufficient

or unattractive. With a mean response of 2.82 and a standard deviation of 0.973, the respondents indicated that they did not know if the recreational facilities were insufficient and unattractive to the employee. Kivimaki *et al.*, (2003) opines that the gym services has increasingly become an effective facility of reducing and managing stress within the workplace as well as enhancing desires by organisations to do corporate social responsibility.

On whether the recreational facilities are not sufficient for all the employees, more than half of the respondents (54.1%) indicated that they agree to some extent while another 33% agreed to a great extent. Another 8.6% of them agreed that the facilities were not sufficient for all the employees to a little extent. The respondents however agreed that the recreational facilities were not sufficient for all the employees (2.32) though the standard deviation shows that the response was not uniform among the respondents.

One hundred seventy eight respondents, representing 63.8% agreed to some extent that the facilities provided by the employer were not suitable for the employees considering some with disabilities and other physical features. A bigger proportion (23.7%) though indicated that they did not know if the facilities were suitable for all the employees while 6.5% and 2.% agreed to this to a great extent and to a little extent respectively. The respondents though agreed to some extent that the facilities provided by the employer were not suitable for the employees who lived with disabilities and other physical features (1.96) even though the standard deviation (1.359) depicts that the respondents were not in unison in their feedback.

When the study sought to know of the persons with disabilities were considered in the

available recreational facilities, 56.6% of the respondents agreed to a great extent that they are not considered while another 10.8% and 5.4% agreed to some extent and little extent respectively. However, 25.1% of them said that they did not know whether the facilities were considerate of the persons living with disabilities or not. The respondents agreed to some extent that PWDs were not considered appropriately by the available recreational facilities within the commercial banks. The standard deviation (0.996) also did not support to a good extent the uniformity of the responses. The respondents on average responded that they did not know (2.50) if recreational facilities and programs had an effect on the performance of the employees at the commercial banks. The standard deviation of 1.06 shows that the respondents were however not very uniform in their response.

Table 4:13: Recreational facilities and Employee Performance

| Statement | Great Extent | Some Extent | Don't Know | Little Extent | No Effect | Mean | Std. Dev |
|---|--------------|-------------|------------|---------------|-----------|------|----------|
| The recreational facilities are not easily accessible to employees | 31.2 | 31.2 | 31.9 | 3.6 | 2.2 | 3.03 | 1.609 |
| The timing of the provision of recreational services and programs are prohibitive | 51.6 | 41.2 | 3.2 | 2.5 | 1.4 | 1.72 | 0.787 |

| | | | | | | | |
|--|------|------|------|-----|-----|-------------|-------------|
| Employees find the costs associated with the facilities are high | 27.6 | 61.3 | 3.9 | 6.5 | 0.7 | 3.15 | 0.712 |
| The types of recreational facilities are insufficient and unattractive | 21.9 | 42.7 | 4.3 | 29 | 2.2 | 2.82 | 0.973 |
| The recreational facilities are not sufficient for all the employees | 33 | 54.1 | 2.5 | 8.6 | 1.8 | 2.32 | 1.018 |
| The facilities are not suitable for all employees | 6.5 | 63.8 | 23.7 | 3.9 | 2.2 | 1.96 | 1.359 |
| People with disability are not considered by the available facilities | 56.6 | 10.8 | 25.1 | 5.4 | 2.2 | 2.49 | 0.996 |
| Average | | | | | | 2.50 | 1.06 |

Source: Research Data (2019)

4.5.5 Mediating Effect of Job Satisfaction

The study sought to find out how job satisfaction mediated between wellness programmes and employee performance within the commercial banks. Various elements of the satisfaction were used to source for responses from the respondents. On the extent to which absenteeism has been reduced since the introduction of the wellness programs, the majority of the respondents (73.8%) agreed to some extent that absenteeism has been greatly reduced at the introduction of the wellness programs within the commercial banks. Another 15.1% agreed to a great extent, 4.7% to a little

extent while 2.2% thought that there was no effect. Only 4.3% of the respondents indicated that they did not know if the wellness programs had reduced absenteeism or not. The respondents on average, agreed to some extent (1.46) that absenteeism has been reduced since the introduction of the wellness programs and is supported by the standard deviation of 0.936. The findings concurs with the arguments by Fadzilar, Anwar, Maslina and Zaharah (2012) who found out that job satisfaction enhances presenteeism and productivity and that wellness programs could increase the satisfaction level of employees and in turn enhance the level of productivity. The findings agrees with Miller (2012) who argued that wellness programs enables a reduction in absenteeism among the employees.

On whether the introduction of the wellness programs had enhanced punctuality among the commercial banks employees, slightly above half of the respondents (50.9%) agreed to some extent while another 38.4% agreed to a great extent that there has been an enhanced punctuality within the banks. Only 17 respondents (6.1%) indicated that they did not know if the punctuality had been enhanced or not. The respondents also agreed that the introduction of the wellness programs had enhanced punctuality among the commercial banks employees to some extent (1.68) with a standard deviation of 0.904 indicating that the respondents were also somewhat uniform in this response.

But on whether the work performance had been enhanced or not, courtesy of the wellness programs, just below half of the respondents (49.8%) agreed to this to some extent while another 40.1% agreed to a great extent giving a combined proportion of 89.9% of them having agreed that the employees had enhanced their performance. A paltry 6.5% of the respondents indicated that they did not know if the performance had been enhanced or not while 5 respondents (1.8%) indicated that the effect was to a little

extent and another equal number (5) (1.8%) said that there was no effect at all. The respondents also agreed to some extent (1.66) that the work performance had been enhanced because of the wellness programs with a standard deviation of 0.824 indicating that the responses were uniform. The findings of Panchanatham (2011) that when bank employees feel satisfied, turnover is significantly reduced compared to employees who feel dissatisfied, and that negative social behaviors like lack of discipline in job performance and regular absenteeism are outcomes of job dissatisfaction.

In terms of whether the wellness programs had helped boost the morale to perform among the employees, 55.6% agreed to a great extent while another 34.1% agreed to some extent. Only 3.6% of them said that the effect has been to a little extent, 2.5% said it had no effect while the remaining 4.3% indicated that they did not know if the morale to perform had been enhanced or not. With a mean response of 1.88, the respondents agreed to some extent that the wellness programs had helped boost the employee morale to perform their duties and responsibilities. These findings agrees with the works of Saba *et al.*, (2013) who found out that although intrinsic factors of motivation, including, career opportunities, recognition, work, responsibility, professional growth, good feeling about the organization have substantial relationship with job satisfaction. Thus the need to enhance the employee satisfaction levels so as to enhance output.

Asked whether wellness programs had helped in the reduction of stress among the employees of the commercial banks, half of the respondents (50.2%) agreed to a great extent while another 21.5% agreed to some extent. However, 23.3% of the respondents indicated that they did not know if stress has been reduced or not. The mean response

rate of 1.85 and standard deviation of 0.993, shows that the respondents agreed that the wellness programs had helped in the reduction of stress among the employees at the commercial banks to some extent. The study are in tandem with the works of Abdulla *et al.*, (2011) who identified job stress and communications as important determinants of job satisfaction found a significant correlation between job satisfaction and factors such as salary and incentives, organizational policy and strategy and nature of the work. Thus a stress free job and workplace, enhances work output and performance by the individual employees.

Majority of the respondents (44.1%) indicated that the presence of the wellness programs did little to enhance peaceful coexistence among the employees. Eighty three respondents (83) representing 29.7% agreed to a great extent and another 21.9% agreed to some extent that the wellness programs enhanced peaceful coexistence among the employees within the commercial banks. Only 10 respondents (3.6%) indicated that they did not know the wellness programs indeed enhanced peaceful coexistence or not. The respondent on average indicated that they did not know (3.08) whether the presence of the wellness programs did little to enhance peaceful coexistence among the employees of the banks. The response though was not uniform with a standard deviation of 1.785 which shows that the respondents had varied responses.

On whether the wellness programs had enhanced teamwork within the commercial banks, the majority of the respondents (63.1%) indicated that they did not know or were neutral in this concern while 18.3% agreed to a great extent and 15.4% agreed to some extent that the wellness programs had enhanced teamwork within the workplaces. Only 2 respondents indicated that there was no effect while 7 of them said the effect was to a little extent. However the mean response of 2.52 indicates that the respondents,

generally indicated that they did not know whether the wellness programs enhanced teamwork or not with a standard deviation of 0.843. The results however differ with the findings of Rai (2012) who found out that there existed a positive correlation between job satisfaction and job security, good supervision, promotional opportunities, pay and relationship with co-worker. The majority of the respondent though indicated that they did not know if teamwork would be enhanced within the workplace if the employees participated in the wellness programs.

On whether the wellness programs had helped in reducing accidents and wastages within the workplaces, majority of the respondents (55.6%) agreed to some extent that it had actually helped to reduce, 26.5% agreed to a great extent while another 3.6% agreed to a little extent. Thirty five respondents (35) representing 12.5% indicated that they did not know if the wellness programs indeed helped in the reduction of accidents and wastage within the workplaces. The respondents on average, agreed that the wellness programs helped in reducing accidents and wastages within the workplaces to some extent (2.08) and with a deviation of 0.981, means that the responses were uniform in their feedback.

The study also sought to know if the employees were able to work over time so as to complete tasks and assignments to which the majority 44.8% agreed to a great extent while another 20.4% indicated that they agreed to some extent. Another 25.8% agreed to a little extent that the programs had helped the employees work overtime so as to accomplish assignments and tasks within the banks. Only 2.5% said that there was no effect while the remaining 6.5% indicated that they did not know if the programs had helped employees work overtime to complete tasks. The respondents on average indicated they did not know (2.73) if employees were able to work over time so as to

complete tasks and assignments after they utilize the wellness programs provided by the employer.

The respondents were also asked whether the presence of the wellness programs had helped reduce complaints from employees. More than half of the respondents (52.3%) agreed to a great extent that indeed the programs had helped reduce employee complaints. Another 34.1% agreed to some extent while 6.1% agreed to some little extent. Only 5.7% of the respondents responded that they did not know if the complaints from the employees had reduced or no due to the presence of the wellness programs. The average response was 1.89, which implies that the respondents did not know if the presence of the wellness programs had helped in the reduction of employee complaints in the commercial banks. The deviation from the mean was 0.885 which is also indicates that the respondents were more uniform in their feedback on this.

Whether the assignments and tasks were completed on time, 47.3% agreed to a great extent while another 41.6% agreed to some extent that the indeed the assignments and tasks are completed on time. Ten (10) of the respondents indicated that the effect was to a little extent while only 2 of them said there wasn't any effect. Nineteen (19) respondents indicated that they did not know if there was an effect or not. With a mean response of 2.44, the respondents agreed that the wellness programs had helped in ensuring that the assignments and tasks were completed on time by the employees within the commercial banks. With a standard deviation of 0.707 indicates that the responses were not varied as much but uniform.

On whether the presence of the wellness programs helped in reducing frequency of illness and occurrences, the majority of the respondents (61.6%) agreed to some extent

while another 28.7% agreed to a great extent. 4.7% of the respondents agreed but to a little extent while another 4.3% said that they did not know whether there has been an effect or not. The respondents also agreed on average (1.54) that the presence of the wellness programs had helped in the reduction of illness frequency and occurrences among the employees within the commercial banks. The standard deviation of 0.838 also shows that the respondents were not as varied in their responses as much.

Asked whether the wellness programs had enhanced the accuracy of the work output, the majority of the respondents (63.8%) indicated that they agreed to some extent while another 26.9% indicated that they agreed to a great extent. Nine (9) respondents representing 3.2% indicated that they agreed but to a little extent while only 5.4% of the respondents said that they did not know if there was an effect or not. The respondents agreed to some extent (1.54) that wellness programs had enhanced the accuracy of the work output of the employees within the commercial banks while the standard deviation of 0.800 also helps to show the uniformity of the responses from the study.

The study also sought to know whether the wellness programs have enhanced employee engagement in the workplace. 55.6% of the respondents agreed to a great extent that engagement had been enhanced while another 15.4% agreed to some extent. However, 24.4% of the respondents indicated that they did not know if the wellness programs had enhanced employee engagement or not. The respondents on average agreed to some extent (1.79) that the wellness programs had enhanced employee engagement in the workplace while the standard deviation (0.990) shows that the responses were also uniform. The results are in tandem with the works of Latif *et al* (2015) who found out that there was significant impact of job satisfaction on organizational performance in

development organizations, indicative of the fact that the performance can only be enhanced if the employees are actually engaged with the organizational assignments and responsibilities.

On job enrichment courtesy of wellness programs, 54.5% agreed to some extent that wellness programs had helped to enhance job enrichment while 32.6% of the respondents agreed to a great extent that jobs had been enriched. The remaining 5.4% of them indicated that they agreed to a little extent while 1.1% indicated that there was no effect. However, 6.5% of the respondents indicated that they did not know if the jobs had been enriched by the wellness programs. The respondents also indicated that they agreed to some extent (1.66) that the wellness programs have been able to help commercial banks enrich the jobs better. The standard deviation of 0.899 also shows that the responses from the study were uniform in this.

On whether the job assignments were satisfying or not, 47.3% of the respondents indicated that they agreed to a great extent while another 41.6% of the respondents agreed to some extent. Only 3.9% of the respondents indicated that they agreed but to a little extent. Only 6.5% said that they did not know if the wellness programs had made job assignments satisfying or not. The respondents on average indicated that they agreed to some extent that the job assignments were satisfying (2.48) and were more uniform in this response since the standard deviation was 0.795.

The research also asked the extent to which they think intentions to quit from commercial banks had been reduced because of the presence of the wellness programs to which the majority of them (46.6%) indicated that they agreed to a great extent while 32.3% agreed to some extent that the intentions to quit employment had reduced. Some

37 respondents indicated that they did not know if the intentions had reduced or not but 6.1% of them agreed to a little extent.

The study was also interested in knowing whether the labour turnover had reduced or at least minimized to which the majority of them (45.2%) indicated that they agreed to a little extent while only 25.1% agreed to a great extent while another 20.1% agreed to some extent. Only 22 respondents (7.9%) said that they did not know if the turnover had been minimised or not. With a mean response of 2.80, the respondents indicated that they did not know if the wellness programs provided by the commercial banks had helped in reducing or minimizing the labour turnover though the response was not very uniform since the standard deviation was high at 1.076. In summary, the respondents indicated that they agreed on average (2.05) that job satisfaction of an employee mediated the relationship between the wellness programs and the performance of the individual employee within the bank. The standard deviation of 0.953 also indicates that the uniformity of the response was nearly achieved.

Table 4:14: Job Satisfaction and Employee Performance

| Aspects of Job satisfaction | Great Extent | Some Extent | Don't Know | Little Extent | No Effect | Mean | Std. Dev |
|------------------------------------|--------------|-------------|------------|---------------|-----------|------|----------|
| Absenteeism is greatly reduced | 15.1 | 73.8 | 4.3 | 4.7 | 2.2 | 1.46 | 0.936 |
| Punctuality has been enhanced | 38.4 | 50.9 | 6.1 | 3.2 | 1.4 | 1.68 | 0.904 |
| Work performance has been enhanced | 40.1 | 49.8 | 6.5 | 1.8 | 1.8 | 1.66 | 0.824 |

| | | | | | | | |
|---|------|------|------|------|-----|------|-------|
| Morale to perform has also been enhanced | 55.6 | 34.1 | 4.3 | 3.6 | 2.5 | 1.88 | 0.921 |
| Stress has been reduced | 50.2 | 21.5 | 23.3 | 3.6 | 1.4 | 1.85 | 0.993 |
| Peaceful coexistence among the employees | 29.7 | 21.9 | 3.6 | 44.1 | 0.7 | 3.08 | 1.785 |
| Teamwork has been enhanced at the workplace | 18.3 | 15.4 | 63.1 | 2.5 | 0.7 | 2.52 | 0.843 |
| Accidents and wastage has been reduced | 26.5 | 55.6 | 12.5 | 3.6 | 1.8 | 2.08 | 0.981 |
| Employees work overtime to complete tasks | 44.8 | 20.4 | 6.5 | 25.8 | 2.5 | 2.73 | 0.998 |
| Reduced complaints from employees | 52.3 | 34.1 | 5.7 | 6.1 | 1.8 | 1.89 | 0.885 |
| Assignments and tasks are completed on time | 47.3 | 41.6 | 6.8 | 3.6 | 0.7 | 2.44 | 0.707 |
| Reduced illness frequency and occurrences | 28.7 | 61.6 | 4.3 | 4.7 | 0.7 | 1.54 | 0.838 |
| Work output are accurate | 26.9 | 63.8 | 5.4 | 3.2 | 0.7 | 1.5 | 0.8 |
| Employees are engaged in the workplace | 55.6 | 15.4 | 24.4 | 3.9 | 0.7 | 1.79 | 0.99 |
| Jobs are enriched | 32.6 | 54.5 | 6.5 | 5.4 | 1.1 | 1.66 | 0.899 |
| Job assignments are satisfying | 47.3 | 41.6 | 6.5 | 3.9 | 0.7 | 2.48 | 0.795 |
| Intentions to quit have been reduced | 46.6 | 32.3 | 13.3 | 6.1 | 1.4 | 1.83 | 0.975 |

| | | | | | | | |
|---------------------------------------|------|------|-----|------|-----|-------------|--------------|
| Labour turnover has been minimised | 25.1 | 20.1 | 7.9 | 45.2 | 1.4 | 2.8 | 1.076 |
| Average | | | | | | 2.05 | 0.953 |

Source: Research Data (2019)

4.5.6 Moderation Effect of Employee Characteristics

The research sought to find out the moderating effect of the employee characteristics on their performance using various parameters such as age, designation or position held, health status of the employee and the socio-economic status influenced or affected the performance of the employee within the commercial banks, the mean response for the age, all respondents on average agreed to a great extent (1.34) that it did affect with a standard deviation of 0.596. On the effect of designation, they agreed, on average, to some extent (2.32) with a standard deviation of 0.889 while for the health status and the effects on the employee performance, the mean response was agreed to great extent (1.09) and a smaller deviation of 0.379. On whether the socio- economic status of the individual employee influenced their performance at the banks, the respondents on average indicated that they agreed to a little extent (3.62) while the standard deviation was 1.267, the largest indicating that the variations in the responses from the respondents were a little bit more than for the other questions. The findings agrees with what McKenzie in Sootter (2000) states that the individual characteristics have a significant effect on the performance of the individual employee and that the behaviour of the employees will help organizations realise their objectives or otherwise (Hough & Furnham, 2003).

The study also sought to know the opinion of the respondents on whether the

characteristics of the employee influenced their performance within the workplace to which almost all the respondents (93.9%) agreed to a great extent that it did influence. Another 5.4% of the respondents agreed that employee characteristic influenced their performance to some extent. Only 1 respondent (0.4%) responded as not knowing whether it did influence or not. These results agrees wholly with Colquitt (2009) statement that personality of an individual is about what people are like and the ability what people can do. This implies that the personality and the characteristics of an employee generally determines the work ethics and ability to produce within the workplace.

On the age of the employee and whether it influences their performance at the bank to which 70.6% of them strongly agreed that indeed age influenced while another 26.2% of them agreed. This implied that the majority of these respondents indeed agreed that age of the employee plays a critical role in influencing their productivity and performance in general. The respondents, on average, strongly agreed (1.34) that the age of the employee played a critical role in the performance of the employee in the bank. The standard deviation of 0.596 indicates that the respondents were more uniform in the response regarding this.

Only 44.1% of the respondents agreed that the designation of the employee affected their overall performance with another 16.5% of them agreed strongly. However, 34.4% of them indicated that they did not know if designation of the employee indeed influenced their output or not. The average response rate of 2.32 and a standard deviation of 0.899 implies that the respondents agreed that the designation of the employee affected their overall performance at the commercial bank. Thus banks should expect different performance standards from different employees in different

designations.

On the effect of the health status of the employee on their performance, nearly all the respondents (93.9%) strongly agreed that their performance was affected by the status of their health while another 4.3% of the respondents agreed that the health status of the respondents indeed influenced and affected their individual performance. The respondents on average stringy agreed (1.09) that the health status of the employee had an effect on their performance at the commercial bank while the standard deviation of 0.379 also confirms the uniformity of their responses.

On the effects of the socio-economic status of the employee affecting their performance, majority of the respondents (43%) disagreed that the status affected their performance with another 26.5% strongly disagreeing. Only 20.1% of them agreed and another 7.2% stringy agreed that the socio-economic status of the employee indeed affected their output and performance at the commercial banks in Kenya. The respondents were however not in agreement that the socio-economic status of the employee affected their performance in the commercial bank with an average response of 3.62 (disagree) and a higher standard deviation of 1.267 implying that the respondents were however not in unison in their responses. The respondents, on average, agreed that the characteristics of individual employees (2.093) and a deviation of 0.785 implying near uniformity in their responses. This is indicative that the characteristics of an individual employee are fundamental and have a critical place in the performance of the employee within the bank.

Table 4:15: Employee Characteristics

| Characteristic | Great Extent | Some Extent | Don't Know | Little Extent | No Effect | Mean | Std. Dev |
|-----------------------|--------------|-------------|------------|---------------|-----------|--------------|--------------|
| Age | 70.6 | 26.2 | 2.2 | 0.7 | 0.4 | 1.34 | 0.596 |
| Designation | 16.5 | 44.1 | 34.4 | 1.1 | 3.9 | 2.32 | 0.899 |
| Health Status | 93.9 | 4.3 | 1.1 | 0.7 | 0 | 1.09 | 0.379 |
| Socio-economic status | 7.2 | 20.1 | 3.2 | 43 | 26.5 | 3.62 | 1.267 |
| Average | | | | | | 2.093 | 0.785 |

Source: Research Data (2019)

The study was also interested in knowing how the characteristics of the individual employee affected their general performance at the bank. Majority of the respondents (262) representing 93.9% agreed that the characteristics of the individual employee had an effect on their performance to a great extent while the other 15 respondents (5.4%) agreed that the effect was to some extent. Only 1 respondents indicated that they did not know if the employee characteristics had an effect or not on their performance in the bank. Generally, the study found out the respondents agreed that the characteristics of an individual employee affected their performance at the commercial bank to a great extent (1.06) and were all in agreement with this feedback with a standard deviation of 0.255.

Table 4:16: Employee Characteristics and Employee Performance

| | Frequency | Percent | Mean | SD |
|--------------|------------------|----------------|-------------|-----------|
| Great Extent | 262 | 93.9 | 1.06 | 0.255 |
| Some Extent | 15 | 5.4 | | |
| Don't Know | 1 | 0.4 | | |
| Total | 278 | 99.6 | | |

Source: Research Data (2019)

4.5.7 Wellness Programmes and Employee Performance

When the respondents were asked whether absenteeism had been greatly reduced courtesy of the wellness programs provided by the employer, 78.5% of the respondents agreed to some extent while 9.3% agreed to that absenteeism had been reduced to a great extent. Only 8.3% of the respondents indicated that they did not know, 3.6% agreed but to a small extent and only 1 respondent (0.4%) indicated that there was no influence. On average, the respondents agreed to some extent (2.07) that the wellness programs had helped the commercial banks reduce absenteeism among its employees. The standard deviation of 0.589 also indicates that the respondents were more uniform in their responses.

When asked whether punctuality had been enhanced because of wellness programs as provided by the employer, the majority (77.4%) of the respondents indicated that the effect has been to a great extent while another 13.6% indicated that the effect has been to some extent. Only 5.4% of them indicated that the effect has been to a little extent while another 2.5% of the respondents indicated that they did not know if there has

been an effect on punctuality. Only 3 respondents (1.1%) indicated that there has been any influence of the wellness programs on the punctuality of the employees. The respondents agreed that punctuality had been enhanced because of the wellness programs to a great extent (1.39) and a standard deviation of 0.862 indicating that their response was also uniform.

In terms of the influence of the wellness programs on the speed at which employees performed their assignments, more than half of the respondents (56.3%) agreed to a great extent that there has been an enhancement of the speed while another 33.3% of them responded that there has been an enhancement to some extent. However, 19 of the respondents (6.8%) indicated that they did not know if there has been an enhancement while 2.9% said that the enhancement of the speed has been to a little extent. Only 2 respondents responded that there hasn't been any improvement of the speed of performance by the employees. The respondents on average agreed to some extent (1.58) that the wellness programs provided by the commercial banks had influenced the speed at which employees performed their assignments. The standard deviation of 0.800 also indicates that the respondents were also uniform in their feedback. The study findings agrees with the works of Goetzl and Ozminkowski (2008) and Anderson *et al.*, (2009) who found out that the wellness programs provide benefits beyond health, including increased productivity, reduced absenteeism, and greater job satisfaction and is cost-effective for employers in the long-run.

When asked whether the wellness programs had boosted job satisfaction among the employees, 76.3% of the respondents agreed that it had been boosted but to some extent while 17.2% agreed that there has been some boosting to a great extent. Another 3.2% agreed that job satisfaction had been boosted to a little extent, 1.4% said that there was

not any influence while the remaining 1.8% said that they did not know if there was an influence or not. On average, the respondents agreed to some extent (.195) that the wellness had boosted job satisfaction among the employees with a standard deviation of 0.669 showing that they were also in unison in their feedback. The respondents on average Anderson *et al.*, (2009) agrees with these findings since the study found out that the wellness programs boosts job satisfaction and increases morale among the employees.

The respondents were also asked whether the morale to perform their assignments had been enhanced when the wellness programs had been introduced to which the majority (43.7%) indicated that the effect has been to a little extent while another 43.4% indicated that the effect has been to a great extent. Only 8.2% of them indicated that the effect was to some extent and the other 3.9% of them said that they did not know whether there has been an effect or not. The respondents on average agreed that employee morale to perform assignments had been enhanced after the wellness programs had been introduced to a great extent (1.35) while the standard deviation of 0.795 also shows that the response was uniform. The findings are in agreement with the works of Anderson *et al.*, in 2009 who argued that the wellness programs within the workplaces enhances morale for the employees and ultimately boost satisfaction and consequently the output per employee.

The study asked the respondents whether the provision of wellness programs in their workplaces had helped reduce stress to which the majority of them (77.4%) said the effect has been to some extent while another 15.4% indicated that the effect has been to a great extent. Only 3.6% of them responded that the effect has been to a little extent while 3.6% indicated that they did not know if the effect was there or otherwise. The

remaining 3 respondents (1.1%) said that there were no effect wellness programs on the stress levels of the employees. The respondents agreed to some extent (1.85) that the wellness programs introduced by the commercial banks had helped the employees reduce stress. The standard deviation of 0.681 also shows that the responses were uniform among the employees of the commercial banks.

Asked whether the productivity and output levels have been greatly improved courtesy of the provision of the wellness programs, 77.4% agreed to some extent, 15.8% to a great extent while 3.6% said to a little extent. Only 2.9% of the respondents indicated that they did not know if the productivity and output levels had been improved greatly as a result of the provision of the wellness programs. The respondents on average indicated that they agreed with to some extent (1.95) that the productivity and the output levels of the employees had been greatly improved courtesy of the provision of the wellness programs at the workplaces. The deviation (0.601) also indicates that the respondents were in unison in their feedback.

The study also sought to know from the respondents if the provision of the wellness programs had been enhanced. Half of them (50.5%) responded that the teamwork had been enhanced to some extent while another 45.5% indicated that teamwork had been enhanced to a great extent. Cumulatively, 96.1% of the respondents did concur that the wellness programs availability and utilization had enhanced teamwork. Only 6 respondents indicated that teamwork had been enhanced to a little extent while the remaining 5 respondents (1.8%) said that they did not know if it has been affected or not. the respondents also agreed on average that the wellness programs had been enhanced in their workplaces to some extent (1.61) with a standard deviation of 0.637, indicating their uniformity in response. The findings also agrees with Sindhu (2012)

who opines that employee wellness programs not only increase the organizational productivity but also enhance teamwork and generally promote healthy industrial relations within the workplace.

On whether the wellness programs provision had helped in reducing accidents and wastage, over half of the respondents (55.6%) agreed to a great extent while another 31.9% agreed to some extent that the accidents and wastage had been reduced. The remaining respondents had varied opinion with 7.2% indicating that they did not know, 4.3% agreed that the effect was to a little extent, and only 1.1% of them indicated that there wasn't any effect. They also agreed on average that the wellness programs provision had helped in reducing accidents and wastage (1.63). Conn *et.al.*, (2009) argued that workplace wellness programs focuses on the effectiveness of the health intervention activities in managing wastes and accidents and found a linear relationship between the two parameters thus confirming the findings of the current study that the wellness programs has helped in reducing accidents and wastage within the workplaces.

The respondents were also asked if they, at individual level, worked overtime to complete tasks and assignments within the office to which 55.6% indicated that they agreed to a great extent, 31.5% to some extent, 5% to a little extent and 6.8% said that they did not know. Only the remaining 3 respondents indicated that there was no influence on their ability to work overtime and complete tasks. On average, the respondents also agreed to some extent (1.65) that the employees worked overtime to complete tasks and assignments within the office. These findings are consistent with the works of Fadzilar *et.al.* (2012) who indicated that work environment plays a fundamental role in enhancing job satisfaction, presenteeism, punctuality as well as

completion of tasks regardless of time.

The study was also interested in knowing whether the individual job assignments and portfolios for the respondents were in line with their interests, skills and attitudes. On this, more than half of them (58.4%) agreed to some extent that their jobs were indeed in line with their interests, skills and attitude while 3.6% of them agreed to a little extent. Only 8 respondents (2.9%) felt that the wellness programs had no effect at all. The respondents agreed that their individual job assignments and portfolios for the respondents were in line with their interests, skills and attitudes to some extent (1.82) while the standard deviation of 0.850 also shows the uniformity in their responses. The results agrees with Connolly and Myers (2012) who identified that job satisfaction of employees can only be realised when the assignments, responsibilities, roles and duties they undertake are in line with their skills and attitudes. Taylor (2005) also found out that the workplace of an employee is the most ideal setting for promotion of exercises and other health promotion activities.

In terms of reporting time for the employees, the study sought to know if there has been effect by the wellness programs. More than three quarter of the employees (75.3%) agreed to a great extent that the employees report to work early courtesy of the provided wellness programs while another 17.2% agreed to some extent. 3.9% respondents indicated that they agreed to a little extent that employees reported to work early while the 2.2% of them indicated that they did not think the wellness programs had any influence on the reporting time while the remaining 1.4% indicated that they did not know if there was an effect or not. the respondents agreed to a great extent (1.41) that the wellness programs had enhanced the reporting time for the employees while the deviation of 0.876 also shows that the respondents were in agreement in their responses.

These findings are in tandem with the findings of Fadzilar *et.al.* (2012) who found out that the only way the employees can achieve satisfaction in their jobs is to ensure conducive and encouraging work environment including provision of necessary wellness programs and facilities which will keep the employee within their workplace and that they can easily be punctual for their assignments.

More than half the respondents (53.4%) agreed to some extent that the wellness programs had helped employees combine and utilize available resources well to provide quality services to the commercial bank customers. Another 40.5% agreed to a great extent while another 3.6% agreed to a little extent. Only 2.2% of the respondents indicated that they did not know and the remaining 0.4% felt that the wellness programs did not have any effect on how they combined and utilized the available resources within the workplace. With an average response of 1.70, the respondents agreed that the wellness programs had helped employees combine and utilize available resources well to provide quality services to the commercial bank customers with a standard deviation of 0.716 indicating that the responses were uniform. These findings are consistent with the works of Jegan (2011) and Panchanathan (2011) who posited that the success of any business is determined by employee satisfaction levels and that individual productivity levels have a direct relationship with the satisfaction of an employee. Wellness programs has enabled employees enhance their satisfaction and that their productivity and performance in general can only be enhanced when employees are happy and satisfied within their workplace.

When asked whether the wellness programs had helped them (employees) to work effectively and without complains, the majority of them (40.9%) agreed to a great

extent while another 34.8% agreed to some extent. However, 22.2% of the respondents indicated that they did not know if they work effectively and without complaining courtesy of the wellness programs while 1.8% of them indicated that they agreed with the statement albeit to a little extent. Only 1 respondent (0.4%) responded that wellness programs did not effect on how they worked. The respondents also agreed on average that the wellness programs had helped the employees to work effectively and without complains to some extent (1.86). The study findings concur with the findings of Ajila and Adetayo (2013) who argued that the counselling helps employees overcome their problems, issues and complains and help them to manage the same in a better way. It also agrees with the works of Gerstmanm (2014) who opines that employee counselling assists both employment parties (employer and employee) tackle problems and issues through active problem-solving approaches. Gerstmanm (2014) further argues that counselling is a proactive strategy and includes but not limited to identifying sources of difficulties, reviewing current strategies to handle such difficulties and instituting new approaches to handle and alleviate the problems and difficulties identified.

The study also sought to know if the wellness programs had helped employees complete their tasks and assignments within the allocated time to which the majority of them agreed to some extent (77.4%), 18.6% said that they did not know, 2.2% to some extent while 1.8% agreed to a great extent. The mean response from the respondents (2.21) implies that the respondents agreed to some extent that the wellness programs had helped employees complete their tasks and assignments within the allocated time. These results tallies with the findings of Miller (2012) who found out that wellness programs helped in reducing hospitalizations, surgeries, reductions in absenteeism and increased productivity as well as the quality of work life for

employees. This implies that the level of production is enhanced courtesy of working overtime and accomplishing assignments within stipulated timings. The works of Panchanathan (2011) also suffice in this case in that employee satisfaction levels enhanced individual productivity arising from accomplishing tasks on time, punctuality, increased presenteeism and minimized interruptions from medical or any other reasons. Ultimately, the study asked the respondents about their view about the employee wellness programs influencing the performance of the employees within the commercial banks to which they responded that they agreed on average (1.735) that the wellness programs indeed affected performance of employees. The standard deviation of 0.746 further supports that they were in unison in this.

Table 4:17: Effects of Wellness Programs on Employee Performance

| Aspects of Performance | Great Extent | Some Extent | Don't Know | Little Extent | No Effect | Mean | Std. Dev |
|--|---------------------|--------------------|-------------------|----------------------|------------------|-------------|-----------------|
| Absenteeism is greatly reduced | 9.3 | 78.5 | 8.2 | 3.6 | 0.4 | 2.07 | 0.589 |
| Punctuality has been enhanced | 77.4 | 13.6 | 2.5 | 5.4 | 1.1 | 1.39 | 0.862 |
| Speed of performance has been enhanced | 56.3 | 33.3 | 6.8 | 2.9 | 0.7 | 1.58 | 0.8 |
| Job satisfaction has been boosted | 17.2 | 76.3 | 1.8 | 3.2 | 1.4 | 1.95 | 0.669 |
| Morale to perform has also been enhanced | 43.4 | 8.2 | 3.9 | 43.7 | 0.7 | 1.35 | 0.795 |
| Stress has been reduced | 15.4 | 77.4 | 2.5 | 3.6 | 1.1 | 1.85 | 0.681 |

| | | | | | | | |
|--|------|------|------|-----|-----|--------------|--------------|
| Productivity and output levels have been greatly improved | 15.8 | 77.4 | 2.9 | 3.6 | 0.4 | 1.95 | 0.601 |
| Teamwork has been enhanced at the workplace | 45.5 | 50.5 | 1.8 | 2.2 | 0 | 1.61 | 0.637 |
| Accidents and wastage has been reduced | 55.6 | 31.9 | 7.2 | 4.3 | 1.1 | 1.63 | 0.875 |
| I work overtime to complete my tasks. | 55.6 | 31.5 | 6.8 | 5 | 1.1 | 1.65 | 0.893 |
| My job is in line with my interests, skills and attitudes. | 34.4 | 58.4 | 0.7 | 3.6 | 2.9 | 1.82 | 0.85 |
| Employees report on duty early | 75.3 | 17.2 | 1.4 | 3.9 | 2.2 | 1.41 | 0.876 |
| I combine the available resources very well to provide quality services. | 40.5 | 53.4 | 2.2 | 3.6 | 0.4 | 1.7 | 0.716 |
| I do my work effectively without complaining. | 40.9 | 34.8 | 22.2 | 1.8 | 0.4 | 1.86 | 0.847 |
| I complete my work with in the time allocated. | 1.8 | 77.4 | 18.6 | 2.2 | 0 | 2.21 | 0.496 |
| Average | | | | | | 1.735 | 0.746 |

4.6 Diagnostic Tests

4.6.1 Normality

Normality of the data was tested using Kolmogorov-Smirnov (K-S) to know if the sample was significantly different from the population. The test produced a K-S value of 7% (0.07) which was greater than the level of significance of 0.05 confirming that

the data was normal since the K-S value was greater than the p-value of 0.05.

4.6.2 Linearity

Linearity test the relationship between the variables of the study on assumption that their relationship is linear otherwise it would be mis-specified. Ramsey specification test was used to test testing the null hypothesis and states that the P value should be greater than 0.001 for the model to be linear. Linearity results found a Ramsey Specification value of 0.02 which was greater than the 0.001 implying that the model was linear.

4.6.3 Heteroscedasticity

This was tested using White Test seeking to find out if there was a difference in error terms across the values of the independent variable of the study. The test was done using Breusch-Pagan statistics and a P value of 0.08 was obtained. Since $0.08 > 0.05$, then, the data confirms absence of heteroscedasticity.

4.6.4 Multicollinearity

Multicollinearity was tested using the tolerance and Variance Inflation Factors (VIF) as suggested by Field (2009) and an average value of 1.032 while the Mean Tolerance factor was 0.969 was obtained which indicated the absence of multicollinearity between the variables of the study.

Table 4:18: Collinearity Tests

| Model | Tolerance | VIF |
|----------------------|------------------|------------|
| Employee Counselling | 0.96 | 1.042 |

| | | |
|-------------------------|-------|-------|
| Drug abuse cessation | 0.954 | 1.048 |
| Recreational facilities | 0.993 | 1.007 |
| Mean | 0.969 | 1.032 |

a. Dependent Variable: Employee Performance

Source: Research Data (2019)

4.7 Inferential Statistics

The study conducted analysis of the model using linear regression as it sought to check whether the independent variables had an effect on the dependent variable (employee performance) and to what extent that effect, if it existed, indeed affected the performance. Diagnostic tests were conducted initially to check on the normality, linearity, heteroscedasticity and multicollinearity. The results of the diagnostics indicated that the data was normal, linear, there was no multicollinearity and that there was no homoscedasticity.

4.7.1 Regression Model

The study conducted regression to establish the relationship between the wellness programs and the employee performance and the results are summarized by the model presented in the table below.

Table 4:19: Model Summary

| Model | R | R ² | Adjusted R ² | Std. Error of the Estimate |
|-------|-------------------|----------------|-------------------------|----------------------------|
| 1 | .784 ^a | 0.615 | 0.611 | 1.25188 |

a. Predictors: (Constant), recreational facilities, Employee Counselling, Drug abuse cessation

b. Dependent Variable: Employee performance

Source: Research Data (2019)

The model indicates that employee performance and wellness programs are related at positive 78.4% level indicating that when the predictors cumulatively change by 100%, the performance of the employee would change by 78.4%. It also indicates that the employee performance have a positive relationship with the predictor variables, implying that as the commercial banks continue to increase the provision and subsequent utilization of the wellness programs, the performance of the employees would also be increasing. However, using R^2 , it implies that, of the changes in employee performance, 61.5% of the changes can be explained by the changes in the predictor variables of employee counselling, drug and substance abuse cessation as well as the recreational facilities within the commercial banks.

The analysis of variance for the model indicates that the relationship between the variables is significant given that the p value = 0.000 which is less than the p value at 95% confidence level.

Table 4:20: ANOVA

| Model | Sum of Squares | df | Mean Square | F | p-value |
|--------------|-----------------------|-----------|--------------------|----------|-------------------|
| Regression | 34.888 | 3 | 11.629 | 7.42 | .000 ^b |
| Residual | 430.983 | 275 | 1.567 | | |
| Total | 465.871 | 278 | | | |

a. Dependent Variable: Employee performance

b. Predictors: (Constant), recreational facilities, Employee Counselling, Drug abuse cessation

Source: Research Data (2019)

The analysis was also done using a regression model to establish the relationship between the independent variables of the study and employee performance and the model was obtained as tabulated below.

Table 4:21: Regression Model

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | p-value |
|-------------------------|-----------------------------|------------|---------------------------|-------|---------|
| | <i>B</i> | Std. Error | Beta | | |
| (Constant) | 1.435 | .319 | | 4.504 | .000 |
| Employee Counselling | .618 | .056 | .122 | 2.1 | .037 |
| Drug Abuse Cessation | .46 | .061 | .057 | 1.975 | .033 |
| Recreational Facilities | .769 | .054 | .236 | 4.025 | .000 |

a. Dependent Variable: Employee performance

Source: Research Data (2019)

The results provides the model as thus:

Employee Performance = 1.435 + 0.618 (Employee Counselling) + 0.460 (Drug and Substance Abuse Cessation) + 0.769 (Recreational Facilities) + ϵ and can be interpreted that there exists a regression between employee performance and the identified independent variables. It is found that the performance of the individual employee is influenced by employee counselling at a change rate of 0.618 (61.8%) for every unit of change in employee counselling while a unit change in the drug abuse and smoking cessation programs would cause a 0.460 change in the performance of the employee.

For the recreational facilities, employee performance is changed at a rate of 0.769 for every unit change in the recreational facilities that the employers provide to their staff. It is also critical to note that the relationship between the independent variables and the dependent variable (employee performance) is positive for all of them. It can also be noticed that there exists a constant value of 1.435, implying that employee performance still would change (due to other parameters) outside the changes or otherwise of the identified independent variables.

4.7.2 Test of Mediation

The study also sought to examine the mediating effect of job satisfaction on the relationship between wellness programs and performance of employees in commercial banks with a hypothesis that the job satisfaction do not have any significant mediating effect on the relationship between the two variables. The mediation regression was based on Baron and Kenny (1986) model.

Table 4:22: Wellness Programs and Job Satisfaction ANOVA

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------------------------|-----------------------------|------------|---------------------------|--------|-------|
| | B | Std. Error | Beta | | |
| (Constant) | 3.165 | 0.328 | | 9.662 | 0.000 |
| Employee Counselling | 0.107 | 0.074 | 0.089 | 1.451 | 0.015 |
| Drug Abuse Cessation | -0.053 | 0.069 | -0.047 | -0.762 | 0.045 |
| Recreational Facilities | -0.004 | 0.111 | -0.002 | -0.040 | 0.168 |

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), recreational facilities, Employee Counselling, Drug abuse

cessation

Source: Research Data (2019)

The study sought to determine the effect of the predictor variables on the mediator variable, job satisfaction. The results in the table above indicate that the relationship is significant at 5% for employee counselling (0.015) and drug abuse cessation (0.045) but is not significant for recreational facilities (0.168). The results also indicates that job satisfaction is positively influenced by employee counselling (0.107) but negatively influenced by drug abuse cessation programs (-0.053) and recreational facilities (-0.004).

Table 4:23: Job satisfaction and Employee Performance ANOVA

| ANOVA ^a | | | | | |
|--------------------|----------------|-----|-------------|-------|-------------------|
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| Regression | 0.090 | 1 | 0.090 | 0.080 | .047 ^b |
| Residual | 311.207 | 277 | 1.123 | | |
| Total | 311.297 | 278 | | | |

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Job Satisfaction

Source: Research Data (2019)

When the relationship between the job satisfaction and employee performance was tested, the overall model was significant at 0.047 which is greater than the significance level as shown in table 4.88. This implies that job satisfaction significantly mediates the relationship between the predictor variables and employee performance at the commercial banks in Kenya.

This can therefore be concluded that there exists a partial mediation of job satisfaction between wellness programs and performance of employees in the commercial banks since the independent variables influences the employee performance directly and significantly so and also influences the employee performance significantly when mediated by job satisfaction. Therefore, the hypothesis that job satisfaction do not have any significant mediating effect on the relationship between the two variables is rejected and that it mediate the relationship between wellness programs and employee performance significantly at 5% level of significance

4.7.3 Test of Moderation

The study also endeavored to determine the moderating effect of employee characteristic son the relationship between wellness programs and the employee performance. The moderation effect was tested using the Baron and Kenny (2015) model.

$$\text{Employee Performance} = \beta_0 + \beta_1 (\text{Employee Counselling Services}) + \beta_2 (\text{Recreational facilities and programs}) + \beta_3 (\text{Drug \& substance abuse Cessation}) + \beta_4 (\text{Employee Characteristics}) + \beta_5 (\text{Employee Characteristics} \times \text{Employee Counselling Services}) + \beta_6 (\text{Employee Characteristics} \times (\text{Recreational Facilities and Programs})) + \beta_7 (\text{Employee Characteristics} \times (\text{Drug \& Substance Abuse Cessation})) + \epsilon$$

The process required that the scores from the direct relationship be standardized that the moderator value be obtained as a product of the standardized scores. When the model was tested using regression, the moderated function produced was as tabulated

in table 4.24..

Table 4:24: Moderated Regression Model

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | p-value |
|-------------------------|-----------------------------|------------|---------------------------|-------|---------|
| | B | Std. Error | Beta | | |
| (Constant) | 1.939 | .251 | | 7.720 | .000 |
| Employee Counselling | .081 | .056 | .089 | 1.450 | .048 |
| Drug Abuse Cessation | .011 | .053 | .013 | 1.215 | .830 |
| Recreational Facilities | .093 | .085 | .067 | 1.097 | .027 |
| Moderator | -.031 | .070 | -.027 | -.442 | .049 |

a. Dependent Variable: Employee performance

Source: Research Data (2019)

The results indicates that the model is significant with both the predictor variables and the moderator being significant at $p = 0.049$. This means that moderation between wellness programs and employee performance is actually moderated by the characteristics of the individual employees of the commercial banks. However the moderation has a negative effect on at -0.031 , indicating that the employee characteristics and employee performance are inversely related and the increase in employee characteristics would lead to a positive deviation on the performance of the employee. Thus the hypothesis that employee characteristics do not have significant moderating effect on the relationship between wellness programs and employee performance is rejected since the model has provided that there exists significant moderation between the wellness programs and performance of employees in commercial banks.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The chapter provides the summary of the findings of the study as well as the conclusions that can be made of the same findings. The chapter too provides the recommendations that can be made out of the conclusions which includes the policy recommendations, management and practical recommendations as well as the theoretical recommendations. The chapter provides the areas of further research as suggestions.

5.2 Summary of Findings

5.2.1 Wellness Programmes and Employee Performance

The results of the study indicates that the respondents had different views regarding different perspectives that the study sought to study. Of the respondents, 57% were male and 43% female indicating that the banks in Kenya have more male staffers than female. As regards the ages, slightly more than half the employees (52.3%) of the commercial banks were relatively young aged between 18 and 35 years yet the majority of them (64.2%) also indicated that they were married while 30.5% were single. In terms of their academic levels, 62.7% had first degrees (bachelors) while 31.2% had a Masters degree. Many of the respondents (47%) indicated that they had worked for the bank between 11 and 15 years and 26.9% of them had worked had worked for less than 5 years. The respondents (70.9%) said that the wellness programs provided by their employers affected their performance to a great extent while 26.5% said that the effect was to some extent. The regression model results indicates that the wellness programs in general influences employee performance at 61.5% which is substantial effect. The

remaining 38.1% of the changes on employee performance could not be explained in the changes in the wellness programs but by other parameters outside the study variables.

5.2.2 Employee Counselling and Performance

The study found out that the counselling of employees for various issues and perspectives is a welcome activity among the employees since most of them agreed. On the effect of employee counselling on the performance of the employees, 64.9% strongly agreed while 32.2% agreed that the counselling indeed influenced their overall performance at the workplace. More than half of the respondents (52.7%) strongly agreed that the management of conflicts within workplace influenced the overall performance of an employee, as another 46.3% agreed bringing a total of 99% of them agreeing that the management of conflicts influences the performance of the employees within the commercial banks. Majority of respondents (162) agreed that the management of VCT and chronic diseases influenced the performance of the employee while another 58 respondents strongly agreed which can be concluded that indeed the employers needed to help in the management of the chronic diseases so as to influence positively the performance of their employees. One hundred and forty (140) respondents strongly agreed that the counselling on accident and trauma for victims influenced the performance of the employees while another 100 (35.8%) agreed giving a cumulative of 240 respondents agreeing that counselling is fundamental.

On whether counselling on social life relating to family and work enhanced the output of the employees, 52.7% agreed that indeed it did affect but to some extent while another 42.7% of them indicated that it did enhance their output to a great extent. On

whether counselling on anxiety and depression helping the individual employee to manage and improve their output, 49.5% agreed that it did influence to a great extent while another 24.7% of them agreed that it did influence to some extent implying that the employees agree that the counselling on anxiety and depression was key in helping the manage such anxieties and depressive tendencies within the workplace. The study also inquired whether counselling on management of conflicts enhanced individual level of output, to which many of them (49.1%) agreed that the effect was there and to a great extent while 33.7% indicated that the effect was to some extent making a total of 82.8% agreeing that the counselling indeed enhanced their individual level of output.

More than half of the respondents (57.3%) agreed to a great extent that education and awareness counselling programs helps the individual employee to produce more while 39.1% of the respondents agreed to some extent. They also agreed that counselling on VCT and Chronic Disease Management helped the employees perform better with 47.7% agreeing that it did to some extent and 41.6% of them agreeing to a great extent. On financial counselling, 76% of the respondents responded that financial counselling enhanced their output levels to a great extent while another 20.8% agreed that the counselling enhanced the output levels to some extent as 65.2% agreed to a great extent that counselling accident and trauma victims helped them regain their performance levels and even more, while 28% agreed to some extent. In terms of the effects of the employee counselling on employee performance, the study found out that the 61.8% of the changes in the performance of employees can be associated to the changes in counselling of the said employee.

5.2.3 Drug and Substance abuse Cessation and Employee Performance

The study wanted to know how various aspects of drug and substance abuse cessation programs influenced the performance of the individual employees within the commercial banks. 43.4% agreed strongly that smoking cessation interventions influenced overall performance of an employee, while another 40.1% agreed that it did influence. Majority (61.6%) of them strongly agreed that the health and education fairs influenced the overall performance of an employee while an additional 35.5% agreed. 48.7% of the respondents strongly agreed that the rehabilitation programs instituted by the commercial banks on the influenced the overall performance while 39.4% agreed. Asked whether alcohol and drug use (abuse) cessation programs influenced the overall employee performance more than half of the respondents (50.5%) strongly agreed that it did influence while another 41.2% of the respondents agreed.

The study also sought to know if smoking cessations initiated by the employer influenced employee performance, 31.9% of the respondents agreed to a great extent while 30.8% agreed to some extent and on whether health educations and fairs on cessation of drug abuse was critical and if at all it enhanced employee output, majority (60.6%) agreed that is did to some extent while another 31.2% agreed to a great extent. Majority of the respondents (66.7%) also agreed to some extent that the rehabilitation programs for drug and substance abuse cessation helped employees regain their skills and abilities, 22.9% agreed to a great extent.

The study sought to know if drug and substance abuse cessation programs helped in reintegration of employees to work and family so as to enhance their output levels. Many of the respondents (108) agreed to this to some extent while another 86 of them

agreed to a great extent. The respondents agreed that there are increased cases of absenteeism associated with smoking with 42.7% agreeing to a great extent while 31.5% agreed to a little extent. The majority of the respondents (57.7%) agreed to a great extent that cessation programs provided were sufficient for all the employees while 15.1% of the respondents agreed to some extent. The study also sought to know if the smoking cessation programs had helped them to enhance performance and the 57.7% agreed to a great extent while another 25.1% of them agreed to some extent that indeed the programs had helped them. Just under half of the respondents (43.7%) agreed to a great extent that the accessibility of the programs was prohibitive while another 15.8% agreed to some extent making it difficult to fully utilize these services and programs while 45.5% indicated that they did not trust the management to some extent to be confidential in employees' matters. Another 41.9% said that they did not trust the management with their confidential matters to a great extent. The regression statistics shows that that for every 100% change in the drug abuse and smoking cessation programs causes a 46% change in the performance of the employee at the commercial bank in Kenya. The change though not more than 50% is substantial given that not all the employees abuse drugs and that they would need cessation programs in order to perform at their workplaces.

5.2.4 Recreational Facilities and Employee Performance

The study also sought to know, whether the costs associated with wellness programs were friendly for the respondents to which 45.2% indicated that the costs were not friendly to a little extent while another 34.1% said that the costs were not friendly to a great extent. The respondents were also asked whether the gym and physical exercises and programs had any influence on employee performance at the commercial banks to

which 53% of the respondents strongly agreed while 38.4% agreed. Majority of the respondents (63.4%) strongly agreed that sport facilities and programs influenced the overall employee performance at the commercial banks while 32.6% of them agreed.

More than half of the respondents (52%) agreed that the nutrition programs influenced overall performance of an employee while another 43% strongly agreed. 56.3% of the respondents agreed that diet management programs within the banks affected the performance of the individual employees while 30.5% of them strongly agreed that the diet management programs influenced employee performance at the commercial banks.

The study found out that the recreational facilities are accessible to the employees with 31.2% of them agreeing while another equal proportion of the respondents (31.2%) agreed to some extent that the facilities were actually accessible. However, a greater proportion (31.9%) indicated that they did not know whether the facilities were accessible or not. When asked as to whether the timing for which the recreational services and programs are available were appropriate or not, majority of the respondents (51.6%) indicated that timing was prohibitive (not appropriate) to a great extent while another 41.2% said that the timing was prohibitive to some extent.

The majority of the respondents (61.3%) indicated that the costs of accessing and utilizing the recreational facilities and services were high to some extent while another 27.6% indicated that there costs were high to a great extent. But on the sufficiency of the recreational facilities for all the employees, 54.1% of the respondents agreed to some extent while another 33% agreed to a great extent. The study also queried about the suitability of the facilities in consideration of the employees with physical disabilities, 63.8% agreed to some extent that the facilities provided by the employer

were not suitable for the employees with physical disabilities and other physical features. The regression model indicates that the recreational facilities have an effect on the performance of the employees at the commercial banks in Kenya. 76.9% of the changes on employee performance can directly be associated to the changes in the recreational facilities at the workplace. This is actually the variable in the study which would cause the biggest change in employee performance.

5.2.5 Mediating Effect of Job Satisfaction

The study was also intended to find out the mediating effect of job satisfaction on employee performance within the commercial banks. The study sought to know the extent to which absenteeism had been reduced since the introduction of the wellness programs where 73.8% agreed to some extent that absenteeism had been greatly reduced while more than half of the respondents (50.9%) agreed to some extent and 38.4% agreed to a great extent that the introduction of the wellness programs had enhanced punctuality among the commercial banks employees.

The research also asked the respondents whether work performance had been enhanced or not, courtesy of the wellness programs where 49.8% agreed to some extent while 40.1% agreed to a great extent that the employees had enhanced their performance and whether the wellness programs had helped boost the morale to perform among the employees, 55.6% agreed to a great extent while another 34.1% agreed to some extent. Half of the respondents (50.2%) agreed to a great extent that job satisfaction helped in stress reduction among the employees while another 21.5% agreed to it to some extent. Majority of the respondents (44.1%) indicated that the presence of the wellness programs did little to enhance peaceful coexistence among the employees yet another

63.1% were neutral as to whether the wellness programs had enhanced teamwork within the commercial banks, while 18.3% agreed to a great extent and 15.4% agreed to some extent that the wellness programs had enhanced teamwork within the bank.

According to the 55.6% of the respondents, wellness programs had helped in reducing accidents and wastages within the workplaces to some extent while another 26.5% agreed that it had helped reduce wastage and accidents to a great extent. When asked whether the employees were able to work over time so as to complete tasks and assignments, 44.8% agreed to a great extent and 20.4% agreed to some extent. The study found out that more than half of the respondents (52.3%) agreed to a great extent that indeed the programs had helped reduce employee complaints while another 34.1% agreed to some extent wellness programs had helped reduce complaints from employees. Majority of the respondents (47.3%) agreed to a great extent and 41.6% of them agreed to some extent that the indeed the assignments and tasks are completed on time while 61.6% of them agreed to some extent that wellness programs had helped in reduce the frequency of illness and occurrences while 28.7% agreed to a great extent. Asked whether the wellness programs had enhanced the accuracy of the work output, 63.8% agreed to some extent while 26.9% of them agreed to a great extent.

Just more than half of the respondents (55.6%) agreed to a great extent that wellness programs had enhanced employee engagement within the commercial while another 15.4% of them agreed to some extent. On job enrichment being enhanced courtesy of wellness programs, 54.5% agreed to some extent that wellness programs had helped to enhance job enrichment while 32.6% agreed to a great extent that jobs had been enriched. Just below half of the respondents (47.3%) agreed to a great extent that job

assignments were satisfying and another 41.6% of the respondents agreed to some extent.

The research also asked the extent to which they think intentions to quit from commercial banks had been reduced because of the presence of the wellness programs to which the majority of them (46.6%) indicated that they agreed to a great extent while 32.3% agreed to some extent that the intentions to quit employment had reduced. When asked whether labour turnover had reduced or at least minimized after the introduction of the wellness programs at the bank, majority of the respondents (45.2%) indicated that they agreed to a little extent while only 25.1% agreed to a great extent while another 20.1% agreed to some extent.

5.2.6 Moderating Effect of Employee Characteristics

On the moderating effect of employee characteristics on their performance within the workplace, nearly all the respondents (93.9%) agreed to a great extent that it did influence while another 78.5% agreed to some extent that absenteeism had been greatly reduced courtesy of the wellness programs provided by the employer. 77.4% of the respondents agreed that wellness programs had enhanced punctuality to a great extent while another 13.6% indicated that the effect has been to some extent. Asked about wellness programs influencing the speed at which employees performed their assignments, 56.3% agreed to a great extent that there has been an enhancement of the speed while 33.3% said that there has been an enhancement to some extent.

The study also asked whether the wellness programs had boosted job satisfaction among the employees, to which 76.3% of the respondents agreed to some extent while

17.2% agreed that there has been some boosting to a great extent. On the level of morale to perform their assignments having been enhanced after the introduction of the wellness programs, 43.7% indicated that the effect has been to a little extent while another 43.4% indicated that the effect has been to a great extent. 77.4% of the respondents agreed that the provision of wellness programs in their workplaces had helped reduce stress to some extent while another 15.4% indicated that the effect has been to a great extent. On whether the productivity and output levels have been greatly improved courtesy of the provision of the wellness programs, 77.4% agreed to some extent, 15.8% to a great extent while 3.6% said to a little extent.

Half of the respondents (50.5%) indicated that teamwork had been enhanced to some extent as a result of the wellness programs while 45.5% indicated that teamwork had been enhanced to a great extent. The study also found out that the provision of the wellness programs had helped in reducing accidents and wastage with 55.6% agreeing to a great extent while 31.9% agreed to some extent. Asked if the employees worked overtime to complete tasks and assignments within the office, 55.6% indicated that they agreed to a great extent while 31.5% agreed to some extent giving a cumulative response of 87.1% agreeing that indeed the staff worked extra hours so as to accomplish assignments of the day.

More than half of the respondents (58.4%) agreed to some extent that their jobs were in line with their interests, skills and attitude while 75.3% of the respondents agreed to a great extent that the employees report to work early courtesy of the provided wellness programs while another 17.2% agreed to some extent. More than half of the respondents (53.4%) agreed to some extent that the wellness programs had helped

employees combine and utilize available resources well to provide quality services to the bank customers while another 40.5% agreed to a great extent. Asked if the wellness programs had helped the employees to work effectively and without complains, 40.9% agreed to a great extent while 34.8% agreed to some extent. Majority of the respondents (77.4%) agreed to some extent that the wellness programs had helped employees complete their tasks and assignments within the allocated time while 18.6% indicated that they did not know if indeed the wellness programs had helped them accomplish the assignments within the specified period of time.

5.3 Conclusion

5.3.1 Wellness Programmes and Employee Performance

From the findings of the study, majority of the employees within the commercial banks (57%) are male with 43% being female while 52.3% were aged between 18 and 35 years. Majority of the staff (64.2%) are married while 30.5% are single while 62.7% of the employees in the banks have first degrees with another 31.2% have second degrees. Most of the employees had good experience with 47% having at least 11 years of experience. The findings also helps to conclude that the (70.9%) wellness programs provided by their employers affected their performance to a great extent (70.9%).

From the regression model and results thereof;

$$\text{Employee Performance} = 1.435 + 0.618(\text{Employee Counselling}) + 0.460 (\text{Drug Abuse Cessation}) + 0.769 (\text{Recreational Facilities}) + \varepsilon$$

It is safe to conclude that recreational facilities has a higher correlation with the performance of the employee with at least 76.9% of the change in employee performance being accounted by a unit change in the recreational facilities. Employee

counselling also has a relatively higher coefficient of determination (61.8%) while drug abuse cessation programs had a lower influence on the employee performance at 46%. This implies that the employers should be able to enhance the recreational facilities and employee counselling so as to enhance employee performance.

5.3.2 Employee Counselling and Performance

The study findings can help conclude that employee counselling on various matters and perspectives is a welcome activity among them. Majority of the employees strongly agree (64.9%) that employee counselling affect their performance with another 32.2% agreeing. With the findings that 52.7% of the employees strongly agreed and 46.3% agreed that the conflict management within workplace influenced the overall performance of an employee within the commercial banks. They also agreed that the management of VCT and chronic diseases influenced the performance of the employee and can be concluded that indeed the employers needed to help in the management of the chronic diseases so as to influence positively the performance of their employees. With majority of the respondents strongly agreeing that counselling on accident and trauma for victims influenced the performance of the employees, the study can conclude that the counselling on trauma is fundamental and employers should implement such counselling so as to enhance performance.

The commercial banks also need to implement counselling on social life relating to family and work enhanced the output of the employees given that 95.4% agreed that indeed it did affect performance and enhance their output to a great extent. About counselling on anxiety and depression helping the individual employee to manage and improve their output, 74.2% agreed that performance was influenced by the counselling

as it was key in helping the management of such anxieties and depressive tendencies within the workplace. The employees also agreed that counselling on management of conflicts enhanced individual level of output.

More than half of the employees also agreed that education and awareness counselling programs helps the individual employee to produce more while many other employees also agreed that counselling on VCT and Chronic Disease Management helped the employees perform better. On financial counselling, majority of the respondents (76%) agreed that financial counselling enhanced their output levels to a great extent implying that the counselling needs to be enhanced so as to achieve more output as was the issue on counselling accident and trauma victims helped them regain their performance levels and even more.

5.3.3 Drug and Substance abuse Cessation and Employee Performance

The study, in finding out the effect of the drugs and substance cessation on the performance of the employees within the commercial banks can also conclude that smoking cessation interventions influenced overall performance of an employee, while health and education fairs influenced the overall performance of an employee to great extent. The respondents also agreed that the rehabilitation programs provided by the banks influenced the overall employee performance. They also agreed strongly that alcohol and drug use (abuse) cessation programs influenced the overall employee performance more than half of the respondents responding so. This implies that the cessation programs got an influence on employee performance within the commercial banks.

The study also sought to know if smoking cessations initiated by the employer influenced employee performance, 31.9% of the respondents agreed to a great extent while 30.8% agreed to some extent and on whether health educations and fairs on cessation of drug abuse was critical and if at all it enhanced employee output, majority (60.6%) agreed that it did to some extent while another 31.2% agreed to a great extent. Majority of the respondents (66.7%) also agreed to some extent that the rehabilitation programs for drug and substance abuse cessation helped employees regain their skills and abilities, 22.9% agreed to a great extent.

The findings of the study also enables the conclusion that the drug and substance abuse cessation programs helped in reintegration of employees to work and family which in turn helps in the enhancement of their output levels. It can also be concluded that smoking enhanced absenteeism within the workplace. The respondents did agree that the cessation programs provided were sufficient for all the employees and that the smoking cessation programs had helped them to enhance performance to a great extent. On accessibility of the cessation programs, the study can conclude that it is currently prohibitive which limits the utilization of the same by the employees. The study also concludes that the management cannot be trusted by the employees with confidential matters.

5.3.4 Recreational Facilities and Employee Performance

In finding out if costs associated with wellness programs were friendly for the employees, the study found out that the costs were not friendly with a total of 79.3% of the respondents responding so. However, the study found out that the gym and physical exercises influenced employee performance (91.4%) while 63.4% strongly agreed that sport facilities and programs influenced the overall employee

performance, implying that the banks should be able to invest in the gym and physical facilities as well as the sport facilities in general. The study can also conclude that nutrition programs influences overall performance of an employee, while diet management programs within the banks also affected the individual employee performance. The study also concludes that the recreational facilities are accessible to the employees but that the timing for which the recreational services and programs are available was prohibitive (not appropriate). It can also be concluded that the costs of accessing and utilizing the recreational facilities and services were high with over 90% of the respondents indicating so. The recreational facilities for all the employees are also sufficient with majority of the respondents (87.1%) indicating so and 63.8% also agreeing that the facilities in consideration of the employees with physical disabilities were not suitable.

5.3.5 Mediating Effect of Job Satisfaction

The study sought to establish if job satisfaction had any mediating effect between the wellness programs and employee performance within the commercial banks. The findings indicated that absenteeism had been reduced to a great extent (73.8%) since the introduction of the wellness programs and the programs had enhanced punctuality to some extent (50.9%) and to a great extent (38.4%) among the employees. Work performance has also been enhanced to some extent (49.8%) and to a great extent (40.1%) after the introduction of the wellness programs to the employees as well as boosting the morale to perform among the employees to a great extent (55.6%). Since more than half of the respondents (50.2%) agreed to a great extent that job satisfaction helped in stress reduction among the employees and 21.5% agreed to some extent, the study concludes that job satisfaction is fundamental in enhancing performance.

However, the study can conclude that the wellness programs cannot be determined as a factor influencing peaceful co-existence among the employees since 63.1% indicated that they did not know if it did influence or not.

Wellness programs can be concluded had helped in reducing accidents and wastages within the workplaces to some extent (55.6%) and to a great extent (26.5%). It can be concluded also that employees are able to work over time so as to complete tasks and assignments to a great extent (44.8%) and to some extent (20.4%). It can also be concluded that the programs had helped reduce employee complaints to a great extent (52.3%) and had also agreed to great extent (47.3%). The findings also allows a conclusion that wellness programs had helped the completion of assignments and tasks on time to some extent (61.6%) and that the wellness programs had helped in reducing the frequency of illness and occurrences. The findings also provides a conclusion that the wellness programs had enhanced the accuracy of the work output to some extent (63.8%).

With more than half of the respondents (55.6%) agreeing to a great extent that wellness programs had enhanced employee engagement within the commercial, job enrichment has been enhanced courtesy of wellness programs to some extent (54.5%) and to a great extent (32.6%) while job assignments were satisfying to a great extent (47.3%). With the wellness programs in place, intentions to quit by employees had reduced to great extent (46.6%).

5.3.6 Moderating Effect of Employee Characteristics

The study in seeking to find out the moderating effect of the employee characteristics,

it can be concluded that the characteristics of the employee indeed moderated the relationship between the wellness programs and the performance of the individual employee. The results confirms so with respondents agreed to either great extent or some extent that employee characteristics influenced their performance within the workplace (93.9%), their characteristics helped to reduce greatly the absenteeism levels (78.5%). It can also be concluded that the wellness programs enhanced punctuality to a great extent (77.4%), wellness programs affected the speed at which employees performed their assignments to a great extent (56.3%).

The wellness programs had boosted job satisfaction among the employees to some extent (76.3%) while the wellness programs had enhanced the level of morale to perform tasks and assignments to a great extent (43.4%). The provision of wellness programs in their workplaces had helped reduce stress to some extent (77.4%). Productivity and output levels have been improved because of the provision of the wellness programs to some extent (77.4%) and to a great extent (15.8%). The respondents agreed that the teamwork had been enhanced to some extent (50.5%) and to a great extent (45.5%) as a result of the provision of the wellness programs within the workplace. The provision of the wellness programs has also helped in reducing accidents and wastage to a great extent (55.6%) and has made employees work overtime to complete tasks and assignments within the office to a great extent (55.6%).

Many respondents (58.4%) agreed to some extent that their jobs were in line with their interests, skills and attitude as a result of the wellness programs while the wellness programs had also enhanced to a great extent the reporting time by the employees (75.3%). It can also be concluded that the wellness programs helps employees combine

and utilize available resources well to provide quality services to the bank customers to a great extent (53.4%). The programs also has assisted the employees to work effectively and without complains to a great extent (40.9%) and has also helped employees complete their tasks and assignments within the allocated time to a great extent (77.4%).

5.4 Recommendations

From the findings of the study, various recommendations can be made based on the various aspects of the study. The study found out the wellness programs are vital in enhancing employee performance and therefore commercial banks need to enhance the provision and subsequent utilization of wellness programs as a strategy to enhance employee performance. It also recommends that the employee counselling on various elements need to be enhanced so as to guarantee employee stability and performance including counselling on management of conflicts within the workplace, management of chronic diseases including provision of VCT services need to be used to support employee wellness. Counselling on accident and trauma for staff also need to be facilitated more, counselling on social life and family matters also should be increased so as to enable the employer achieve employee stability and engagement since if not handled, it drains the employee's energy and concentration. Counselling on anxiety and depression is also fundamental for employers since it helps the employee concentrate within the workplace and enhance performance once the anxiety or any form of depression is dealt with. The study also found out that some employees are not aware of the wellness programs specifically the counselling services; implying that the commercial banks should be able to enhance education and awareness about counselling services available

On drugs and substance abuse cessation programs, the study recommends that the employers should enhance these programs since the employees agree that they help in influencing employee performance. Health and education fairs need to be enhanced and be more frequent as they influence the performance of the individual employee while the rehabilitation programs also need to be enhanced for deserving members of staff. The study recommends that the smoking cessations and health education and fairs initiated by the employer should be enhanced since they are critical for enhancing employee output. It also helps in enhancing punctuality and reducing absenteeism. The employees agreed that the cessation programs helped the affected employees in the reintegration to work and family which ultimately enhances their output. It also helps the employees regain their skills and abilities. This implies that the commercial banks should be able to facilitate more of these cessation programs.

The study also recommends that the employers should find an avenue of enhancing accessibility of these cessation programs since the findings of the study indicated that the employees felt that the accessibility of such services were prohibitive and made maximum utilization of such programs could not be realized. The management should also endeavour to win confidence of the employees who indicated that they did not trust the management with their matters. This is a fundamental aspect of counselling without which, the counselling would progress as much.

On recreational facilities and programs, the study recommends that the employer should reconsider the cost of such services for the employees since they indicated that the costs were not friendly locking out other potential users of the services. The commercial banks should also increase the availability of the gym services and physical

exercises, sport facilities and programs as they positively influenced the performance of the employees within the banks. The study also recommends that the timing for which the recreational facilities for the employees should be restructured so that as many employees as possible can be able to utilise them. The respondents also indicated that the costs of accessing and utilizing the recreational facilities are high and therefore there is need for the management to evaluate the pricing of the facilities and consider employee views. This may call for a reduction of these costs. On the suitability of the facilities for all the staff, the study recommends that the management should consider accommodating all types and cadres of staff including women and people with disabilities. The commercial banks should also strengthen nutrition and diet programs since they also influenced employee performance. The banks should also increase accessibility of the recreational facilities to all the staff both at the head office and at the branches. This will enhance employee engagement and productivity since they would appreciate the use of the facilities to enhance their wellbeing.

On the mediating effect of job satisfaction, the study recommends that the commercial banks should ensure that the employees are satisfied within their workplaces so as to enhance their individual performance. The findings indicated that the employees needed to be satisfied within the workplace so as to enhance their productivity. The findings indicate that the wellness programs had helped in reducing the rate of absenteeism greatly and punctuality enhanced. They also agreed that the performance of the employees had been enhanced and boosted the morale of the employees as well. This implies that the wellness programs enhances satisfaction among the employees which ultimately pushes them to increase work output. The study therefore recommends that the wellness programs should not only be enhanced in the

headquarters, but expand the same to branches and even work out a plan to ensure that as many employees as possible get to utilise the services and reap the benefits of these wellness programs. The study also recommends that employee satisfaction needed to be enhanced since it helps in reducing stress, increase teamwork and reduce accidents and wastages within the workplace. Once the employee satisfaction is achieved, the study also found out that it helped in reducing employee complaints, and helps them complete tasks and assignments promptly on top of enhancing accuracy and reducing the frequency of illness. The study also recommends that the wellness programs needs to be provided so as to enhance employee engagement within the workplace through job enrichment and enlargement and also help the employee enjoy and be satisfied with the assignments.

On the moderating effect of the employee characteristics, the recommends that the employers should seriously consider the characteristics of the employee when recruiting or even implementing the wellness programs. The study found out that the characteristics impacted work performance greatly, influenced absenteeism, enhanced punctuality or lateness, and also influenced the speed at which employees performed their assignments. The individual characteristics of the employees also play a critical role on output, satisfaction within the workplace, accidents occurrences, and wastage as well as how they provide service to the customers. The study therefore recommends that the commercial banks should be effectively consider employee characteristics including personalities, age, attitude and even perception in their day to day management of the human resources. The utilization of the provided wellness programs is dependent on how the employee consider such services and their desire to use them or not.

The study also recommends that there should be policy changes on how wellness programs are considered in workplaces, either public or private. This will ensure that the programs are part and parcel of the provisions by employers since it is expected that it would reduce the costs associated with medical cases which is currently a nightmare to employers both in the private and public sectors. The current medical expenditure in Kenya has been enormous and therefore there is need to relook at prevention rather than curative measures. Thus the recommendation that organizations should consider wellness programs as a serious strategy in managing the skyrocketing costs of employee health. The government should therefore consider instituting this under the Employment Law (2007) and under the Occupational Health and Safety regulations.

5.5 Suggestions for further Research

The study, despite the desire to address the study completely and conclusively, still found out that there are other areas that further research needs to be conducted in the future. These include:

Cost Benefit analysis of the wellness programs so as to demystify the “high” cost implication/requirement for these programs regardless of the benefits out of it.

The impact of employee attitude on successful implementation of the Wellness Programs within organizations. The study was able to find that many employees do not utilize the available wellness programs even when provided at their convenience and costs. This implies there is need to find out the effect of the individual employee attitude on the success or failure of the wellness programs in workplaces.

The results of the study showed that the 61.1% of the variations in the dependent variable are explained by the changes in the independent variables. This leaves 38.9% of the variations that cannot be explained by the study variables. Therefore, future studies should seek to find out the other parameters of wellness programs that influence employee performance.

REFERENCES

- Adams P. F. Kirzinger W. K. Martinez M. E. (2014). QuickStats: Percentage of adults aged 18–69 years with a limitation in their ability to work because of health problems, by age group — National Health Interview Survey, United States, 2012. *Morbidity and Mortality Weekly Report*, 63(23), 519. Retrieved from http://www.cdc.gov/mmwr/preview/mmwrhtml/mm6323a6.htm?s_cid=mm6323a6_e
- Agumba, J. N., (2011), Identifying Tools and Techniques for Managing Construction Project Delivery in Small and Medium Enterprises in South African Construction Industry, *Journal of Social and Development Sciences*, 2, (4), 204-213
- Ahmad, N. et al. (2014). Impact of Organizational Commitment and Employee Performance on the Employee Satisfaction. *International Journal of Learning, Teaching and Educational Research*. Vol. 1, No. 1, pp. 84-92
- Ahmed, I., Nawaz, M., & Iqbal, M. (2010). Effects of Motivational Factors on Employees Job Satisfaction a case study of University of the Punjab, Pakistan. *International Journal of Business and Management*, 5, 237-245.
- Ahmed, M., & Ali, R. (2009). The Impact of Rewards and Recognition Programs on Employees motivation And Satisfaction: An Empirical Study. *International Review of Business Research Papers*, 5, 270-279.
- Aldana, S. G., R. M. Merrill, et al. (2005). "Financial impact of a comprehensive multisite workplace health promotion program." *Preventive Medicine* 40(2): 131–137.
- Allender, S., Colquhoun, D., & Kelley, P. (2011). Competing Discourses of Workplace Health. *Journal for the Social Study of Health, Illness and Medicine*, 10(1), 75-93

- Altchiler, L., & Motta, R. (1994). Effects of aerobic and nonaerobic exercise on anxiety absenteeism, and job satisfaction. *Journal of Clinical Psychology*, 50, 829–840.
- Anderson, L., Quinn, T., Glanz, K., Ramirez, G., Kahwati, L., Johnson, D., Katz, D. (2009). The effectiveness of worksite nutrition and physical activity interventions for controlling employee overweight and obesity: A systematic review. *American Journal of Preventive Medicine*, 37, 340-357
- Anderson, L., Quinn, T., Glanz, K., Ramirez, G., Kahwati, L., Johnson, D., Katz, D. (2009). The effectiveness of worksite nutrition and physical activity interventions for controlling employee overweight and obesity: A systematic review. *American Journal of Preventive Medicine*, 37, 340-357
- Armstrong, M. (2009). *Human Resource Management Practice*. London: Kogan. Page
- Athanasoglou, P.P., Sophocles, N.B., & Matthaios, D.D. (2005) Bank-specific, industry-specific and macroeconomic determinants of bank profitability.
- Babu K.V. S.N Jawahar, Valli S. Kalesha Masthan and Bhupathi C. (2012): *Recent trends in factories welfare measures, Academia: An International Multidisciplinary Research Journal*, 2(12), 252-261.
- Baicker, K., Cutler, D., & Song, Z. (2010). Workplace wellness programs can generate savings. *Health Affairs*, 29(2), 1–8, 304-311.
- Baker, Christine, L., JD, MPH; Bruno, Marianna, PharmD, MPH; Emir, Birol, PhD; Li, Vicky, W., MPH; Goren, Amir, PhD *Journal of Occupational and Environmental Medicine*: June 2018 - Volume 60 - Issue 6 - p 490–495 doi: 10.1097/JOM.0000000000001302
- Barbeito, C.L., (2004). *Human Resource Policies and Procedures for Non-Profit Organizations*, John Wiley & Sons Inc., New Jersey
- Benz J. Sedensky M. Tompson T. Agiesta J. (2013). Working longer: Older Americans'

attitudes on work and retirement. Chicago: The Associated Press- NORC Center for Public Affairs Research. Retrieved from <http://www.apnorc.org/projects/Pages/working-longer-older-americans-attitudes-on-work-and-retirement.aspx>

Berry, L.L., Mirabito, A.M., & Baun, W.B. (2010). What's the hard return on employee wellness programs? *Harvard Business Review*. p. 1 -9.

Black, C. (2008), *Working for a Healthier Tomorrow*, The Stationery Office, London.

Bloom, S. (2008). Employee wellness programs: How UPS improved productivity and reduced injuries. *Professional Safety Journal of the American Society of Safety Engineers*, 20(2), 15-19.

Bonvissuto, K. (2010). Health Management: Wellness programs face several legal obstacles, but balance is possible. *Managed Healthcare Executive*, 20(10), 27.

Boorman. S. (2009). NHS Health and Well-being. Final Report

Boxall, P. and Purcell, J. (2011) *Strategy and Human Resource Management, 3rd edition*. Basingstoke: Palgrave Macmillan

Bright, D. R., Terrell, S. L., Rush, M. J., Kroustos, K. R., Stockert, A. L., Swanson, S. C., & Di Pietro, N. A. (2012). Employee attitudes toward participation in a work site-based health and wellness clinic. *Journal of Pharmacy Practice*, 25(5), 530-536. <http://dx.doi.org/10.1177/0897190012442719>

Buck. (2014). *Working well: A global survey of health promotion, workplace wellness, and productivity strategies*. Atlanta GA: Xerox and Buck Consultants.

Capps, K. & Harkey, J.B. (2008). *Employee health and productivity management programs: The use of incentives*. National Association of Manufacturers.

Retrieved

from:http://www.healthcarevisions.net/f/2008_Use_of_Incentives_Survey-

Results-2008.pdf

CBK. (2015). Performance and developments in the Kenyan banking sector for the quarter ended 30th June 2015. Retrieved from: <https://www.centralbank.go.ke/images/docs/Bank%20Supervision%20Reports/Quarterly%20Performance%20Reports/Quarter2of2015.pdf>

Central Bank of Kenya (2011) Bank Supervision Annual Report, Kenya

Chan, Y.K (2011): How Effective is Workplace Counselling in Improving Employee Well-Being and Performance? Masters' Dissertations, School of Psychology. Leicester Research Archive, College of Medicine, Biological Sciences and Psychology. Retrieved December, 2014 from <http://hdl.handle.net/2381/10904>.

Changson, P. (2010, October 10). Higher salaries and bonuses forecast. The Nation. Retrieved from <http://www.nationmultimedia.com/home/2010/10/08/business>
Chartered Institute of Personnel and Development.

Chen, S. H., Yang, C. C., Shiau, J. Y., & Wang, H. H. (2006). The Development of an Employee Satisfaction Model for Higher Education. *The TQM Magazine*, 18(5), 484-500

Chinoda, T. (2014). The Determinants of Commercial Banks Profitability in Zimbabwe (2009-2014). *IOSR Journal of Economics and Finance*, 5(6), 69-80

Choi, J., & Levy, R. (2011). Recent development in Markov chain Monte Carlo estimation methods for structural equation modelling: A comparison of subject-level data and moment-level data approaches. Manuscript under review.

Cohen, J., Cohen, P., West, S. G., & Aiken, L. S. (2013). *Applied multiple regression/correlation analysis for the behavioral sciences*. Routledge.

Connolly, K.M., & Myers, E.J. (2012). Wellness and muttering: The role of holistic factors in job satisfaction. *Journal of Employment Counselling*, 40, 152-160.

doi:10.1002/j.2161-1920.2003.tb00866.

- Conway, E. and Monks, K. (2009) 'Unravelling the complexities of high commitment: an employee-level analysis', *Human Resource Management Journal*, Vol.19, No.2: 140–58
- Cooper, D., & Schindler, S. (2014). *Business Research Methods*. New York: McGraw-Hill Irwin.
- Cowling, A., & Mailer, C. (1998). *Managing Human resources*. London: Butterworth-Heinemann.
- Cresswell, J. W. & Plano Clark, V. L. (2011). *Designing and conducting mixed method research* (2nd Ed.). Thousand Oaks, CA: Sage.
- Creswell, John W. (2015). *Educational research: Planning, conducting, and evaluating quantitative and qualitative research* (5th Ed.). Boston, MA: Pearson.
- Cropanzano, R., & Mitchell, M.S. (2005). Social exchange theory: An interdisciplinary review. *Journal of Management*, 31, 874–900.
- Cytonn Investments. (2015). *Kenya Listed Commercial Banks. Cytonn Q1 Banking Sector Report –Abridged Version 29th June, 2015*. Cytonn Investments.
- Dang, Uyen. (2011). *The CAMEL Rating System in Banking Supervision: a Case Study of Arcada University of Applied Sciences, International Business*.
- David A. S., John P. & Richard L. (2012). Evaluating the Workplace Effects of EA P Counselling. *JHP*, 6 (2).
- Eaton, D. K., Marx, E., & Bowie, S. E. (2007). Faculty and Staff Health Promotion: Results from the School Health Policies and Programs Study 2006. *Journal of School Health*, 77(8), 557-566.
- Emerson, Richard M. 1972a. "Exchange Theory, Part 1: A Psychological Basis for Social Exchange." Pp. 38–57 in *Sociological Theories in Progress*, vol. 2. Edited

- by J. Berger, M. Zelditch, Jr., and B. Anderson. Boston: Houghton- Mifflin.
- Fadzilar, A., Anwar, Z.F., Maslina, M., & Zaharah, G. (2012). Recreational program and its association with job satisfaction. *Journal of Asian Social Science*, 8, 172-180. doi:10.5539/ass.v8n13p172
- Festinger, L. (1954). A theory of social comparison processes. *Human Relations*, 7, 117–140.
- Field, A. P. (2009). *Discovering statistics using SPSS, 2nd edition*. London: Sage.
- Fritz, M. S., Taylor, A. B., & MacKinnon, D. P. (2012). Explanation of two anomalous results in statistical mediation analysis. *Multivariate Behavioral Research*, 47(1), 61-87.
- Furrer, O., Thomas, H. and Goussevskaia, A. (2008) The Structure and Evolution of The Strategic Management Field: A Content Analysis of 26 Years of Strategic Management Research. *International Journal of Management Reviews*, 10, 1-23.
- Goetzel, R. Z., & Ozminkowski, R. J. (2008). The health and cost benefits of work site health promotion programs. *Annual Review of Public Health*, 29, 303-323.
- Goetzel, R. Z., D. Shechter, et al. (2007). "Promising practices in employer health and productivity management efforts: findings from a benchmarking study." *Journal of Occupational and Environmental Medicine/American College of Occupational and Environmental Medicine* 49(2): 111–130
- Greene, W.H. (2002). *Econometric analysis*, 5th edition, New York University.
- Guest, D. E. (2011). Human resource management and performance: still searching for some answers. *Human resource management journal*, 21(1), 3-13.
- Gupta, A., & Upadhyay, D. (2012). Impact of effectiveness of performance management system on employee satisfaction and commitment. *International Journal of Management, IT and Engineering*, 2(7).

- Halpern M. T., Shikiar, R., Rentz, A. M., Khan, Z. M. (2008) Impact of smoking status on workplace absenteeism and productivity. *Tob Control*; 10(3):233-8. CrossRef PubMed (3) Economic Effect of Smoke-Free Ordinances on 11 Missouri Cities. Available from: https://www.researchgate.net/publication/225085684_Economic_Effect_of_Smoke-Free_Ordinances_on_11_Missouri_Cities [accessed May 22 2018].
- Hassan, E. Austin, C. Celia, C. Disley, E., Hunt, P., Marjanovic, S. Shehabi, A., Villalba-Van-Dijk & Van Stolk, C. (2009). *Health and Wellbeing at Work* in the United Kingdom. DH. The Work Foundation, 21 Palmer Street, London
- Hatch, M. J., & Cunliffe, A. L. (2006). *Organization theory: Modern, symbolic, and postmodern perspectives (2nd Ed.)*. New York, NY: Oxford University Press.
- Henke, R. M., R. Z. Goetzel, et al. (2011). Recent experience in health promotion at Johnson & Johnson: lower health spending, strong return on investment. *Health Affairs* **30**(3): 490–499.
- Heydari, G., Masjedi, M., Ahmady, A. E., Leischow, S. J., Lando, H. A., Shadmehr, M. B., & Fadaizadeh, L. (2014). A comparative study on tobacco cessation methods: a quantitative systematic review. *International journal of preventive medicine*, 5(6), 673-8.
- Higgins J.P, Thompson S.G, Deeks J.J, Altman, D.G. (2003) Measuring inconsistency in meta-analyses. *BMJ* 327: 557-560.
- HM Government (2005), *Health, Work and Well-being: Caring for our Future. A Strategy for the Health and Well-being of Working Age People*, Department of Health, Department for Work and Pensions, Health and Safety Executive, London.
- Homans, George L. 1961. *Social Behavior: Its Elementary Forms*. New York: Harcourt

Brace Jovanovich.

- Horcajo, J., Petty, R. E., & Briñol, P. (2010). The effects of majority versus minority source status on persuasion: A self-validation analysis. *Journal of Personality and Social Psychology*, 99(3), 498–512.
- Hunjra, A. (2010). Factors effecting job satisfaction of employees in Pakistani banking sector. *African Journal of Business Management*, 4, 2157-2163.
- Ilhomovich, S.E. (2009) Factors affecting the performance of foreign banks in Malaysia. . Malaysia: A thesis submitted to the fulfillment of the requirements for the degree Master of Science (Banking) College of Business (Finance and Banking.)
- Independence Blue Cross. (2013). Employee wellness as a strategic business imperative. Retrieved from https://www.ibx.com/pdfs/employers/employer_resources/wellness_whitepapers/wellness_whitepaper_112013.pdf
- Ismi, A. (2004) Impoverishing a Continent: The World Bank and the IMF in Africa. 2004. www.asadismi.ws
- Izzat, F. (2014). Significance of workplace counselling on increasing job performance in an organization in Malaysia. Retrieved December, 2014 from https://www.academia.edu/2788038/Significance_of_Workplace_Counselling_Increasing_Job_Performance
- Jha, S., & Hui, X. (2012). A comparison of financial performance of commercial banks: A case study of Nepal.
- Joseph B., Joseph I., & Varghese R. (2009): Labour Welfare in India, *Journal of Workplace Behavioural Health*, Vol. 24 (1&2) pp: 221-242.
- Kamau, S., Tuwai, B., & Kuria, S. (2015). Effect of corporate wellbeing practices of employee's performance among commercial banks in Kenya. *International*

Journal of Scientific & Research Publications, 5, (5).

- Katou, A. A., & Budhwar, P. S. (2007). The effect of human resource management policies on organizational performance in Greek manufacturing firms. *Thunderbird International Business Review*, 49(1), 1-35.
- Khan, R. A. G., Khan, F. A., & Khan, M. A. (2011). Impact of training and development on organizational performance. *Global Journal of Management and Business Research*, 11(7).
- Khrawish, H.A. (2011) Determinants of Commercial Banks Performance: Evidence from Jordan. *International Research Journal of Finance and Economics*. Zarqa University, 5(5), 19-45.
- Kithuka, K. M. (2013). The Relationship between Firm Size and Financial Innovation of Firms Listed at The Nairobi Securities Exchange. Unpublished Master of Business Administration Research Project, University of Nairobi, Kenya
- Kombo D. K and Tromp D. L. A. (2006) "Proposal and thesis writing: An Introduction". Paulines Publications, Nairobi
- Korir, M.C. William, S; Adam, S. (2015). Financial innovation and performance of commercial banks in Kenya. *International Journal of Economics, Commerce and Management*, 3 (5), 1242-1264.
- Kwenin, D. O., Muathe, S., & Nzulwa, R. (2013). The influence of employee rewards, human resource policies and job satisfaction on the retention of employees in Vodafone Ghana Limited. *European Journal of Business and Management*, 5(12), 13-20.
- Latif, M. S., Ahmad, M., Qasim, M., Mushtaq, M., Ferdoos, A., & Naeem, H. (2015). Impact of employee's job satisfaction on organizational performance. *European Journal of Business and Management*, 7, 166–171.

- Ligami, C. (2012, May 28th- June 3rd). More men dying from Lifestyle Diseases. East African, Science, p.31. Retrieved from <http://www.internewskenya.org/summaries/internews4fc4a5eff405e.pdf>
- Lind K. D. Noel-Miller C. (2011). Chronic condition prevalence in the 50+ US population. (Fact Sheet No. 245). Washington, DC: AARP. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/health/chronic-condition-prevalence-50-plus-fact-sheet-AARP-ppi-health.pdf
- Linman, L., Bowling, M., Childress, J., Lindsay, G., Blakey, C., Pronk, S., Royall, P. (2008). Results of the 2004 national worksite health promotion survey. *American Journal of Public Health*, 98(8), 1503-1509. <http://dx.doi.org/10.2105/AJPH.2006.100313>
- Liu, H., K. M. Harris, et al. (2012). "Effect of an Employer-Sponsored Health and Wellness Program on Medical Cost and Utilization." *Popul Health Manag*
- Locke, E.A., & Latham, G.P. (1990). *A Theory of Goal-Setting and Task Performance*, Prentice-Hall, Englewood Cliffs, NJ.
- Logasakthi K. and Rajagopal K. (2013). A study on employee health, safety and welfare measures of chemical industry in the view of Sleam region, Tamil Nadu (India). *International Jour. of Research in Business Management*, Vol. 1 (1) pp 1 -10.
- Mahfoudh, I. O. (2012). Effect of Selected Firm Characteristics on Financial Performance of Firms Listed in the Agricultural Sector at the Nairobi
- Makumi, D. (2015, November 2). Fighting Cancer. Eating Your Way to Disease and Early Grave. *Daily Nation, Opinion*, p.13
- Mathis, R. L. & Jackson, J. H. (2009). *Human Resource Management*. Mason, OH, USA: South-Western Cengage Learning
- Mattke S. Liu H. Caloyeras J. P. Huang C. Y. Van Busum K. R. Khodyakov D. Shier

- V. (2013). Workplace wellness programs study: final report. Santa Monica, CA: Rand Corporation. Retrieved from http://aspe.hhs.gov/hsp/13/WorkplaceWellness/rpt_wellness.pdf
- Matke, S., Schnyer, C., & Busum, K. (2012). A Review of the U.S. Workplace Wellness Market. Occasional Paper, 1-48. Retrieved from <http://www.dol.gov/ebsa/pdf/workplacewellnessmarketreview2012.pdf> on 10.8.15
- McCarthy, G., Almeida, S., & Ahrens, J. (2011). Understanding employee wellbeing practices in Australian organisations. *International Journal of Health, Wellness and Society*, 1(1), 181-197.
- McGuire, L., Strine, T., Okoro, C., Ahluwalia, I., & Ford, E. (2007). Healthy lifestyle behaviors among older U.S. adults with and without disabilities, Behavioral Risk Factor Surveillance System, 2003. *Prev Chron Dis* 4, A09.
- McLeod, J. (2001). Counselling in the Workplace: The Facts. A Systematic Study of the Research Evidence. British Association for Counselling and Psychotherapy: Rugby
- Medical Billing and Coding (2012) Available at: <http://www.medicalbillingandcoding.org/blog/12-companies-with-seriously-impressive-corporate-wellness-programs/>
- Memon, S.B., Panhwar, A.I. & Rohra, L.C. (2010). Investigating the Mediating Role of Human Resource Policies in Employee Retention, *Australian Journal of Basic and Applied Sciences*, Vol. 4, No. 8, pp. 4046-4057.
- Middlestadt S. E., Sheats J.L, Geshnizjani, A., Sullivan M.R., and Arvin C. S (2011); Factors Associated With Participation in Work-Site Wellness Programs: Implications for Increasing Willingness among Rural Service Employees; Health

Education & Behaviour 38(5) 502–509, DOI: 10.1177/1090198110384469

Milani, R. V., and C. J. Lavie (2009). "Impact of worksite wellness intervention on cardiac risk factors and one-year health care costs." *The American Journal of Cardiology* 104 (10): 1389–1392

Mohan Reenu and Panwar J.S. (2013): Current trends in employee welfare schemes in Udaipur Retail Sector. *International Jour. of Scientific Research Review* 2 (2) PP. 45-54.

Moher D, Schulz KF, Altman DG, Lepage L. (2005); The CONSORT statement: revised recommendations for improving the quality of reports of parallel group randomized trials. *BMC Med Res Methodology*; 1:1-7.

Mugenda A. & Mugenda O. (2003) *Research Methods: Quantitative and Qualitative approaches*. Nairobi, Kenya.

Muhammadi, S.N & Qaisar., A. (2009). Impact of work life conflict on job satisfaction of employees in Pakistan. *International Journal of Business Management*, 4 (5), 13-21

Mutua, S. M., Karanja, K., & Namusonge, G. S. (2012). Role of human resource management practices on performance of financial cooperatives based in Nairobi County, Kenya. *International journal of Humanities and social science*, 2(22), 289-297.

Mwangi, W. (2014). The effect of capital expenditure on financial performance of firms listed at the Nairobi securities exchange. Unpublished Master of Business Administration Project, University of Nairobi, Kenya

Mwiti, J. K. (2007). *The Role of Welfare Services in Motivation of Staff in Kenyan Parastatals: A case Study of Teachers Service Commission, Kenya*. Jomo Kenyatta University of Agriculture and Technology

- Nanda, N., & Panda, J. K. (2013). Challenges and effectiveness of industrial relation environment in Indian Industries study on Rourkela Steel Plant. Raurkela Odisha. India. *International Jour. of Financial Services and management Research*, 2(6), 163-174.
- Nathaniel-James DA, Frith CD (2002) The role of the dorsolateral prefrontal cortex: evidence from the effects of contextual constraint in a sentence completion task. *Neuroimage* 16:1094 –1102. CrossRef Medline
- National Institute for Clinical Excellence. (2008). Workplace health promotion: how to encourage employees to be physically active. London: National Institute for Clinical Excellence.
- Naydeck, B. L., Pearson, J. A., Ozminkowski, R. J., Day, B. T., & Goetzel, R. Z. (2008). The impact of the high mark employee wellness programs on 4-year healthcare costs. *Journal of Occupational and environmental Medicine*, 50(2), 146-156.
- Neuman, W.L. (2006). *Social Research Methods: Qualitative and Quantitative Approaches*. Toronto: Pearson.
- Njagi, L. W. (2009). Effectiveness of know your customer (KYC) policies adopted by commercial banks in Kenya in reducing money laundering and fraud incidences. Unpublished MBA Research Project. University of Nairobi.
- Njeule, M. A. (2013). The effects of Central Bank of Kenya Prudential Regulations on financial performance of Commercial Banks in Kenya (Doctoral dissertation, University of Nairobi)
- Njuguna, M. W. (2016). Effects of Central Bank of Kenya prudential regulations on financial performance of Commercial Banks in Kenya.
- Ochieng, J. O. (2014). The effect of central bank of Kenya prudential guidelines and regulations on the financial performance of commercial banks in Kenya (Doctoral

- dissertation, University of Nairobi)
- Ødegaard F, Roos P (2014) Measuring the Contribution of Workers' Health and Psychosocial Work Environment on Production Efficiency. *Production and Operations Management* 23(12): 2191-2208.
- Oloo, O. (2011) Banking Survey Report, The best banks this decade 2001-2010, Think Business Limited, Kenya, www.bankingsurvey.co.ke
- Olweny, T., & Shipho, T.M. (2011) Effects of Banking Sectoral Factors on the Profitability of Commercial Banks in Kenya. *Economics and Finance Review*, 1(5), 1-30.
- Ongore, V. O. & Kusa, G. B. (2013). Determinants of Financial Performance of Commercial Banks in Kenya. *International Journal of Economics and Financial Issues*, 3(1), 237-252
- Ongore, V.O. (2011). The relationship between ownership structure and firm performance: An empirical analysis of listed companies in Kenya. *African Journal of Business Management*, 5(6), 2120-2128.
- Osilla, K. C., K. Van Busum. (2012). Systematic review of the impact of worksite wellness programs. *The American Journal of Managed Care* 18(2): e68–81.
- Owens, D. (2006). EAPs for a diverse world: employers that provide culturally competent employee assistance programs show employees they care. *HR Magazine*, 51(10), 91-96.
- Oztuna D, Elhan AH & Tuccar E. Investigation of four different normality tests in terms of type 1 error rate and power under different distributions. *Turkish Journal of Medical Sciences*. 2006; 36(3):171–6
- Pahor, M., Guralnik, J. M., Ambrosius, W. T., Blair, S., Bonds, D. E., Church, T. S. ... & King, A. C. (2014). Effect of structured physical activity on prevention of

- major mobility disability in older adults: the LIFE study randomized clinical trial. *Jama*, 311(23), 2387-2396.
- Park, E. S., & Hinsz, V. B. (2006). "Strength and safety in numbers": A theoretical perspective on group influences on approach and avoidance motivation. *Motivation and Emotion*, 30(2), 135–142. <https://doi.org/10.1007/s11031-006-9024-y>
- Parks, K.M. & Steelman, L.A. (2008). Organizational wellness programs: A meta-analysis. *Journal of Occupational Health Psychology*, 13(1), 58-68.
- Peat J, Barton B. (2005) *Medical Statistics: A guide to data analysis and critical appraisal*. Blackwell Publishing;
- Person, A. L., Colby, S. E., Bulova, J. A., & Eubanks, J. W. (2010). Barriers to participation in a worksite wellness program. *Nutrition Research and Practice*, 4(2), 149-154. <http://dx.doi.org/10.4162/nrp.2010.4.2.149>
- Platt & Sobotka (2010). *Psychological Management of Individual Performance*. Wales. John Wiley & Sons.
- Preacher, K. J., Rucker, D. D., & Hayes, A. F. (2007). Addressing moderated mediation hypotheses: Theory, methods, and prescriptions. *Multivariate Behavioral Research*, 42, 185–227.
- Price Waterhouse Coopers (2010). *The Price of Excess: Identifying Waste in Healthcare Spending*. Health Research Institute. <http://www.pwc.com/us/en/healthcare/publications/the-price-of-excess.jhtml>
- Prochaska, J. M., Prochaska, J. O., & Levesque, D. A. (2001). A Trans theoretical approach to changing organizations. *Administration and Policy in Mental Health and Mental Health Services Research*, 28(4), 247-261. <http://dx.doi.org/10.1023/A:1011155212811>
- Purcell, J. (2003). Understanding the people and performance link: Unlocking the black

box. CIPD Publishing.

- Purcell, J., & Hutchinson, S. (2007). Front-line managers as agents in the HRM-performance causal chain: theory, analysis and evidence. *Human Resource Management Journal*, 17, 3-20.
- Purcell, J., & Kinnie, N. (2007). Human resource management and business performance. In P. Boxall, J. Purcell, & P. Wright (eds). *The Oxford Handbook of Human Resource Management*. Oxford: Oxford University Press
- Purcell, J., Kinnie, N., Hutchinson, S., Rayton, B. and Swart, J. (2003) *Understanding the People and Performance Link: Unlocking the black box*. London:
- Quinn M. P. (2011) Role Overload, Job Satisfaction, Leisure Satisfaction, and Psychological Health Among Employed Women, *Journal of Counseling & Development*, 86, 1, (57-63)
- Rao T.V. (1991): *Reading in Human Resource Development*. Oxford & IBH Publication New Delhi
- Rathi, N., & Barath, M. (2013). Work-family conflict and job and family satisfaction: Moderating effect of social support among police Personnel. *Equality, Diversity and Inclusion: An International Journal*, 32(4), 438-454.
- Renato, S. (2010). The relationship between working capital management and profitability: evidence from an emerging market. *International Journal of Applied Economics and Finance*, 2, 44-50.
- Reshma, S., & Basavaraj, M. J. (2013). Employee welfare measures in mining industry— A study with reference to statutory welfare measures in NMDC, Donimalai Iron Ore Mine, and Bellary district. *EXCEL International Journal of Multidisciplinary Management Studies*, 3(7), 157-164.
- Rongen, A., Robroek, S. J., van Ginkel, W., Lindeboom, D., Pet, M., & Burdorf, A.

- (2014). How needs and preferences of employees influence participation in health promotion programs: a six-month follow-up study. *BMC Public Health*, 14(1), 1277.
- Rula, E., & Sacks, R. (2009). Incentives for health and wellness programs: Strategies, evidence and best practice. *Outcome and Insights in Health Management*, 1(3), 1-7.
- Ryan, P. J. & Karen Crampin ,K (2006); Time cost associated with smoking at work highlighted by baseline survey of employees participating in a workplace smoking cessation programme, *Occupational Medicine*, Volume 56, Issue 7, 1 October 2006, Pages 510, <https://doi.org/10.1093/occmed/kql077>
- Sabarirajan, A., Meharajan, T., & Arun, B. (2010). A study on the various welfare measures and their impact on QWL provided by the Textile Mills with reference to Salem District, Tamil Nadu, India. *Asian Journal of Management Research*, 1(1), 15-24.
- Sabir, M. S., Iqbal, J. J., Rehman, K., Shah, K. A. Yameen, M. (2012). Impact of corporate ethical values on ethical leadership and employee Performance, *International Journal of Business and Social Science*, Vol. 3, pp. 163-171
- Sacks S, Banks S, Mc Kendrick K, Sacks JY (2008) Modified therapeutic community for co-occurring disorders: A summary of four studies *Journal of Substance Abuse Treatment* 34: 112-122.
- Sangmi, M., & Tabassum, N. (2010). Analysing Financial Performance of Commercial Banks in India: Application of CAMEL Model. *Pakistan Journal Commercial Social Sciences*.
- Satyanarayan M.R. and Redhi R.J. (2012): Labour welfare measure in cement industries in India. *IJPSS Jour. Vol. 2 (7) PP. 257-254.*

- Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business students*, 5th edition, Great Britain, Prentice Hall.
- Sboros, M. (2009). *Workplace wellness: It pays to keep your workforce healthy*. Retrieved June 15, 2012 from: <http://www.businessday.co.za/articles/Content.aspx?id=81650>
- Sekaran, U., & Bougie, R. (2009). *Research methods for business*, 5th edition, Wiley Publication.
- Sereta B.N, Amimo F.A, Ouma P, & Ondimu TO (2016) An Assessment of Effectiveness of Drug Rehabilitation Programs in Kisii County-Kenya. *J Health Edu Res Dev* 4: 165.
- Shrinivas K.T. (2013): A study on employees' welfare facilities adopted at Bosch Limited, Bangalore. *Res. Jour. of Management Sciences* Vol. 2 (12) pp. 7-11.
- Sieberhagen, C., Jaco, P., & Crizelle, E. (2011). Management of employee wellness in South Africa: Employer, service provider and union perspectives. *Journal of Human Resource Management*, 9(1), 1-14. Doi: 877882926? Accounted=35812
- Sindhu Sailesh (2012): Role of organization in Welfare facilities adopted at Bosch Limited, Bangalore. *Res. Jour, of Management (IJRIM)* Vol. 2 (9)
- Siringi, S. (2003). Kenya: Alarm Over Drugs: NACADA Study Cites Rampant Drug Abuse. *Daily Nation (Kenya)* Monday, 27th October.
- Steinskog DJ. A cautionary note on the use of the Kolmogorov-Smirnov test for normality. *American Meteor Soc.* 2007; 135:1151-7.
- Stewart WF, Ricci JA, Chee E, Morganstein D (2003) Lost productive work time costs from health conditions in the United States: Results from the American productivity audit. *Journal of Occupational and Environmental Medicine*, 45(12): 1234-1246.

- Stoner, J. A. F. (1996). *Management*. 6th Ed. Pearson Education
- Taiwo, A. S. (2010). The influence of work environment on workers productivity: A case of selected oil and gas industry in Lagos, Nigeria. *African Journal of Business Management*, 4(3), 299.
- Tan, T. F., & Netessine, S. (2014). When does the devil make work? An empirical study of the impact of work load on worker productivity. *Management Science*, 60(6), 1574-1593.
- Tariq, W., Muhammad, U., Haseeb, Z., Inam, A. & Imran A. (2014). Determinants of Commercial Banks Profitability: Empirical Evidence from Pakistan. *International Journal of Accounting and Financial Reporting*, 4 (2), 1- 22
- Terera, S. R., & Ngirande, H. (2014). The impact of rewards on job satisfaction and employee retention. *Mediterranean Journal of Social Sciences*, 5(1), 481.
- Thibaut, John W., and Harold H. Kelley. 1959. *The Social Psychology of Groups*. New York: Wiley
- Tiwari, P. (2011). Impact of selected HRM practices on perceived employee performance: An empirical study. *Global Management Journal*, 3(1/2), 37-43.
- Tiwari, U. & Tiwari R. (2013): Impact of organisation culture on employee retention at Jaypee Cement Plant Rewa (M.P.). *Indian Journal of Management and Indian Business Studies*. Vol. 1 (1) Jan- March PP. 1-12.
- Ton Z. (2014). *The good jobs strategy: How the smartest companies invest in employees to lower costs and boost profits*. Houghton Mifflin Harcourt.
- Torjman, S. (2004). *Culture and recreation: Links to well-being*. Ottawa: Caledon Institute of Social Policy.
- Tsuma, M. W. & Gichinga, L. (2016). Factors influencing Financial Performance of Commercial Banks in Kenya- A Case Study of National Bank of Kenya Coast

- Region. *The International Journal of Business & Management*, 4(4), 62- 79
- Tuwai, B. B., Kamau, C., & Kuria, S. (2015). Effect of Corporate Wellbeing Practices On Employees' Performance among Commercial Banks in Kenya. *International Journal of Scientific and Research Publications*, 1, 1-16.
- Umur, E. (2010). A Study on Motivation and Job Satisfaction of Language Teachers at the European University of Lefke English Preparatory School. Unpublished master's thesis, Near East University Graduate School, Nicosia, Greek.
- Upadhyay, D. & Gupta, A; (2012): Morale, welfare measure, job satisfaction: The key mantras for gaining competitive edge. *International Jour. of Physical and Social Sciences*. Vol. 2 (7) PP. 80-94.
- Venugopal P., Bhaskar T. and Usha P., (2011): Employee welfare activities with respective measures in industrial sector - A study on industrial cluster at Chittoor district. *International Journal of Research in Commerce, IT and Management*, 1(6), 78-84
- Waa, A., and McGough, S. (2006). Reducing exposure to second-hand smoke: Changes associated with the implementation of the amended New Zealand Smokefree Environments Act 1990: 2003-2006. Wellington: HSC Research and Evaluation Unit
- Warner, R. M. (2008). *Applied Statistics: From Bivariate through Multivariate Techniques*. Thousand Oaks, CA: Sage.
- Warr, P. 1999. 'Wellbeing and the Workplace,' in D. Kahneman, E. Diener, and N. Schwarz (eds.), *Wellbeing: Foundations of Hedonic Psychology*, New York: Russell Sage Foundation
- Wellness Proposal. (2006). Companies Make Great Gains with Employee Wellness Programs. Available at

http://www.wellnessproposals.com/wellness_articles/companies_make_great_gains_with_employee_wellness_programs.htm

Willis. (2014). The Willis health and productivity survey report: 2014. New York: Willis North America. Retrieved from http://www.willis.com/documents/publications/Services/Employee_Benefits/FOCUS_2014/20140402_50074_HCP_Health_Prod_FINAL_V2.pdf

Working paper, Bank of Greece. 1(1), 3-4.

World Drug Report (2007) UNODC

World Health Organization. (1997). Manual of the International Classification of Disease, Injuries and Causes of Death: Geneva: WHO.

World Health Organization. (2001). International Classification of Functioning, Disability, and Health: ICF. Geneva: WHO

Yin, R. K. (1984) Case study research: Design and methods. Newbury Park, CA: Sage.

APPENDICES

Appendix I: Letter to Respondents

Weldon K Ng'eno

Kenyatta University

Dear Respondent,

RE: DATA COLLECTION

I am a PhD (Business) student at Kenyatta University and currently undertaking my thesis as a requirement for the award of the degree. The thesis topic is “**WELLNESS PROGRAMS ON EMPLOYEE PERFORMANCE OF COMMERCIAL BANKS IN KENYA**” From the sampling process, you were identified as a respondent and that is why you are receiving the questionnaire. I kindly request for your time in filling up the questionnaire to the best of your knowledge. There is wrong or right answer and I assure you of confidentiality and anonymity of the same. I also request that you sign on the space provided as a sign of consent to participate in this study. Your cooperation is hereby acknowledged.

Incase of any queries, kindly call or email me through the contacts indicated below.

Thank you

Weldon Ng'eno

+254722586962 (ngenokwa@gmail.com)

CONSENT FORM

I agree to participate in this study in my own capacity and with my full knowledge.

Signature..... Date.....

Appendix II: Questionnaire

SECTION A: PERSONAL INFORMATION

1. What is your sex? Male Female

2. What is your age bracket?

| Age (Years) | 18 – 25 | 26 – 35 | 36 – 45 | 46 – 55 | Over 55 |
|-------------|---------|---------|---------|---------|---------|
| Response | | | | | |

3. What is your marital status?

| Status | Single | Married | Widowed | Divorced | Others |
|----------|--------|---------|---------|----------|--------|
| Response | | | | | |

4. What is your highest academic qualification?

| Qualification | PhD | Masters | Bachelors | Diploma | Other |
|---------------|-----|---------|-----------|---------|-------|
| Response | | | | | |

5. What is your current designation?.....

6. Which bank do you work with?

7. For how long have you worked at your current bank?

| Length (Years) | Below 5 | 5 – 10 | 11 – 15 | 16 – 20 | Over 20 |
|----------------|---------|--------|---------|---------|---------|
| Response | | | | | |

SECTION B: WELLNESS PROGRAMS

8. To what extent does the wellness programs provided by your employer affect your performance as an employee?

Where: 5 – Great Extent, 4 – Some Extent, 3 – Don’t Know, 2- Little Extent, 1 – No Effect

| | | | | | |
|----------|---|---|---|---|---|
| Extent | 5 | 4 | 3 | 2 | 1 |
| Response | | | | | |

9. The following elements of wellness programs are provided at the bank for its employees. To what extent do you agree that the programs influence the overall performance of the employee?

Where: 5 – Strongly Agree, 4 – Agree, 3 – Don’t Know, 2- Disagree, 1 – Strongly Disagree

| Program | 5 | 4 | 3 | 2 | 1 |
|--|----------|----------|----------|----------|----------|
| Employee Counselling Services | | | | | |
| Counselling on social life matters (family and Work) | | | | | |
| Management of conflicts within workplace | | | | | |
| VCT and Chronic Diseases Management | | | | | |
| Counselling on Accident and Trauma victims | | | | | |
| Drug and Substance Abuse Cessation programs | | | | | |
| Smoking Cessation interventions | | | | | |
| Health and Education fairs | | | | | |
| Rehabilitation programs for staff | | | | | |
| Alcohol and drug use (abuse) cessation programs | | | | | |
| Recreational Facilities and Programs | | | | | |
| Gym and physical exercises and programs | | | | | |
| Sport facilities and programs | | | | | |

| | | | | | |
|--------------------------|--|--|--|--|--|
| Nutrition programs | | | | | |
| Diet Management Programs | | | | | |

SECTION C: COUNSELLING AND EMPLOYEE PERFORMANCE

10. To what extent do you agree that the following statements are true as regards employee counselling programs at your current bank?

Where: 5 – Strongly Agree, 4 – Agree, 3 – Don’t Know, 2- Disagree, 1 – Strongly Disagree

| Statement | 5 | 4 | 3 | 2 | 1 |
|--|----------|----------|----------|----------|----------|
| Counselling on social life (family, work) enhances my output in the workplace | | | | | |
| Counselling on anxiety and depression helps me to manage and improve my output | | | | | |
| Conflict management trainings and counselling enhances my level of output | | | | | |
| Education and awareness counselling programs helps employees produce more | | | | | |
| Counselling on VCT & Chronic Disease Management helps employees perform better | | | | | |
| Financial Counselling is vital in enhancing output levels | | | | | |
| Counselling accident and trauma victims helps them regain their performance levels and even more | | | | | |

SECTION D: DRUG & SUBSTANCE ABUSE CESSATION AND EMPLOYEE PERFORMANCE

11. To what extent are the statements below true regarding drug and substance abuse cessation programs within the bank?

Where: 5 – Strongly Agree, 4 – Agree, 3 – Don’t Know, 2- Disagree, 1 – Strongly Disagree

| Statement | 5 | 4 | 3 | 2 | 1 |
|--|----------|----------|----------|----------|----------|
| Smoking cessation programs are initiated by the employer | | | | | |
| Health Educations and fairs on cessation of drugs abuse is critical and enhances employee output | | | | | |
| Rehabilitation programs for drug & substance abuse cessation helps employees regain their skills and abilities | | | | | |
| Reintegration to work and family is vital for employees since it will enhance their output levels | | | | | |
| There are increased absenteeism associated with smoking | | | | | |
| The programs on smoking cessation are sufficient | | | | | |
| The smoking cessation programs have helped many staff in performance | | | | | |
| Accessibility of the programs is prohibitive | | | | | |
| I don’t trust the management to be confidential in employee’s matters | | | | | |
| The costs associated with the programs are not friendly | | | | | |

SECTION E: RECREATIOAL FACILITIES AND EMPLOYEE PERFORMANCE

12. To what extent are the following statements true regarding the recreational facilities that the Banks has provided to the employees?

Where: 5 – Strongly Agree, 4 – Agree, 3 – Don’t Know, 2- Disagree, 1 – Strongly Disagree

| Statement | 5 | 4 | 3 | 2 | 1 |
|---|----------|----------|----------|----------|----------|
| The recreational facilities are not easily accessible to employees | | | | | |
| The timing of the provision of recreational services and programs are prohibitive | | | | | |
| Employees find the costs associated with the facilities are high | | | | | |
| The types of recreational facilities are insufficient and unattractive | | | | | |
| The recreational facilities are not sufficient for all the employees | | | | | |
| The facilities are not suitable for all employees | | | | | |
| People with disability are not considered by the available facilities | | | | | |

SECTION F: JOB SATISFACTION AND EMPLOYEE PERFORMANCE

13. To what extent does the wellness programs enhance job satisfaction among the employees in the following aspects?

Where: 5 – Great Extent, 4 – Some Extent, 3 – Don’t Know, 2- Little Extent, 1 –

No Effect

| Aspects of Job satisfaction | 5 | 4 | 3 | 2 | 1 |
|---|----------|----------|----------|----------|----------|
| Absenteeism is greatly reduced | | | | | |
| Punctuality has been enhanced | | | | | |
| Work performance has been enhanced | | | | | |
| Morale to perform has also been enhanced | | | | | |
| Stress has been reduced | | | | | |
| Peaceful coexistence among the employees | | | | | |
| Teamwork has been enhanced at the workplace | | | | | |
| Accidents and wastage has been reduced | | | | | |
| Employees work overtime to complete tasks | | | | | |
| Reduced complaints from employees | | | | | |
| Assignments and tasks are completed on time | | | | | |
| Reduced illness frequency and occurrences | | | | | |
| Work output are accurate | | | | | |
| Employees are engaged in the workplace | | | | | |
| Jobs are enriched | | | | | |
| Job assignments are satisfying | | | | | |
| Intentions to quit have been reduced | | | | | |
| Labour turnover has been minimised | | | | | |

SECTION G: EMPLOYEE CHARACTERISTICS AND EMPLOYEE PERFORMANCE

14. To what extent do you agree that the following characteristics of the employee influence the employee performance?

Where: 5 – Strongly Agree, 4 – Agree, 3 – Don’t Know, 2- Disagree, 1 – Strongly Disagree

| Characteristic | 5 | 4 | 3 | 2 | 1 |
|-----------------------|----------|----------|----------|----------|----------|
| Age | | | | | |
| Designation | | | | | |
| Health Status | | | | | |
| Socio-economic status | | | | | |

15. In your opinion, do you think employee characteristic influences their performance in the banks? Yes No

16. To what extent does the wellness programs provided by the employer enhance your work performance in the following aspects?

Where: 5 – Great Extent, 4 – Some Extent, 3 – Not Sure, 2- Little Extent, 1 – No Effect

| Aspects of Performance | 5 | 4 | 3 | 2 | 1 |
|---|----------|----------|----------|----------|----------|
| Absenteeism is greatly reduced | | | | | |
| Punctuality has been enhanced | | | | | |
| Speed of performance has been enhanced | | | | | |
| Job satisfaction has been boosted | | | | | |
| Morale to perform has also been enhanced | | | | | |
| Stress has been reduced | | | | | |
| Productivity and output levels have been greatly improved | | | | | |
| Teamwork has been enhanced at the workplace | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Accidents and wastage has been reduced | | | | | |
| I work overtime to complete my tasks. | | | | | |
| My job is in line with my interests, skills and attitudes. | | | | | |
| I record down a number of activities in my to do list before starting on the day's work | | | | | |
| Employees report on duty early | | | | | |
| I combine the available resources very well to provide quality services. | | | | | |
| I do my work effectively without complaining. | | | | | |
| I complete my work with in the time allocated. | | | | | |
| I take time to listen to my clients to ensure I attend to them effectively | | | | | |
| I attend to my work with speed and accuracy. | | | | | |
| My performance is measured against the output. | | | | | |

THANK YOU FOR YOUR TIME AND RESPONSES

Appendix III: Commercial Banks in Kenya

1. African Banking Corporation Ltd.
2. Bank of Africa Kenya Ltd
3. Bank of Baroda (K) Ltd
4. Bank of India
5. Barclays Bank of Kenya Ltd
6. CFC Stanbic Bank Ltd
7. Chase Bank (K) Ltd
8. Charter House bank Ltd (Under Statutory Management)
9. Citibank N.A Kenya
10. Commercial Bank of Africa Ltd
11. Consolidated Bank of Kenya Ltd
12. Co-operative Bank of Kenya Ltd
13. Credit Bank Ltd
14. Development Bank of Kenya Ltd
15. Diamond Trust Bank Kenya Ltd
16. Dubai Bank Kenya Ltd
17. Ecobank Kenya Ltd
18. Equatorial Commercial Bank Ltd
19. Equity Bank Ltd
20. Family Bank Limited
21. Fidelity Commercial Bank Ltd
22. Fina Bank Ltd
23. First community Bank Limited
24. Giro Commercial Bank Ltd
25. Guardian Bank Ltd
26. Gulf African Bank Limited
27. Habib Bank A.G Zurich
28. Habib Bank Ltd
29. Imperial Bank Ltd
30. I & M Bank Ltd
31. Jamii Bora Bank Limited
32. Kenya Commercial Bank Ltd
33. K-Rep Bank Ltd
34. Middle East Bank (K) Ltd
35. National Bank of Kenya Ltd
36. NIC Bank Ltd
37. Oriental Commercial Bank Ltd
38. Paramount Universal Bank Ltd
39. Prime Bank Ltd
40. Standard Chartered Bank Kenya Ltd
41. Trans-National Bank Ltd
42. UBA Kenya Bank Limited
43. Victoria Commercial Bank Ltd

Source: CBK (2018)

Appendix IV: Authorization Letter



KENYATTA UNIVERSITY
GRADUATE SCHOOL

E-mail: dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 020-8704150

Our Ref: D86/CTY/PT/27333/13

DATE: 28th March, 2019

Director General,
National Commission for Science, Technology
& Innovation
P.O. Box 30623-00100,
NAIROBI

Dear Sir/Madam,

RE: RESEARCH AUTHORIZATION FOR WELDON NG'ENO-- REG. NO. D86/CTY/PT/27333/13

I write to introduce Mr. Weldon Ng'eno who is a Postgraduate Student of this University. He is registered for Ph.D Degree programme in the **Department of Business Administration**.

Mr. Ng'eno intends to conduct research for Ph.D. Proposal entitled, **"Employee Wellness Programs and Employee Performance of Commercial Banks in Kenya"**.

Any assistance given will be highly appreciated.

Yours faithfully,


PROF. ELISHIBA KIMANI
FOR: DEAN, GRADUATE SCHOOL

02/2019


Appendix V: NACOSTI Research Permit


THIS IS TO CERTIFY THAT:
MR. WELDON KIBET NGENO
of KENYATTA UNIVERSITY, 26688-100
NAIROBI, has been permitted to conduct
research in *Nairobi County*


Permit No : NACOSTI/P/19/74289/29387
Date Of Issue : 9th April, 2019
Fee Received :Ksh 2000

on the topic: **EMPLOYEE WELLNESS
PROGRAMS AND EMPLOYEE
PERFORMANCE OF COMMERCIAL BANKS
IN KENYA**

for the period ending:
9th April, 2020




.....
Applicant's
Signature


.....
Director General
National Commission for Science,
Technology & Innovation