EMPLOYEE WELLNESS AND JOB PERFORMANCE IN THE BANKING SECTOR IN KENYA: A CASE OF NATIONAL BANK OF KENYA HEADQUARTERS, NAIROBI KENYA

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An Applied Research Project Submitted in Partial Fulfillment of the Requirements for The Award of a Master of Business Administration Degree in The Business School of Africa Nazarene University

JULY 2024

DECLARATION

I declare that this document and the research that it describes are my original work and that they have not been presented in any other university for academic work.

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This research was conducted under our supervision and is submitted with our approval as university supervisors.

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DEDICATION

This research project is dedicated to my son Shawn Munene, whose unconditional love has been a source of motivation and encouragement, my family, relatives and friends for your continued support throughout this period of my academic pursuit. Above all, glory be to God for giving me sufficient grace, strength and wisdom throughout the journey.

ACKNOWLEDGEMENT

First, I thank God for his provision, guidance, favor and for being my source of strength throughout this journey. To my supervisors, Dr. Kimani Gichuhi and Dr. Lucy Kirima, thank you for your guidance, patience and tireless efforts to see me through this process, and not forgetting the team in the School of Business for your support and guidance whenever I needed help. The National Bank of Kenya team who made this research possible, thank you for your support. Finally, Dr. Mark Mutinda and other colleagues at Africa Nazarene University (ANU) who have rooted for me and kept me on toes, to ensure I complete this journey. I am truly grateful.

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ABSTRACT

The purpose of this study was to assess the effect of employee wellness on job performance: a case study of National Bank of Kenya of Kenya headquarters, Nairobi Kenya. The study was guided by three objectives on employee work-life balance, employee job security, and employee mental health support on job performance. The study was anchored on human relations theory and the expectancy theory of motivation theories. The study employed descriptive research design where simple random and purposive sampling techniques were used to sample the target groups. Out of a target population of 180 employees of National Bank of Kenya, Headquarters, a sample size of 123 employees was used. Questionnaires were used as the main tool for data collection. A pilot test was done at National Bank of Kenya, Ongata Rongai Branch (10% of the target population within the branch) to test the research instrument. The questionnaires were also subjected to face validity with the quantitative data from these questionnaires subjected to internal consistency reliability. Collected quantitative data was cleaned, sorted, and analysis done in SPSS version 26.0. Standard deviation, frequencies, percentages, were for descriptive statistics while multiple linear regression was used for inferential statistics. The response rate was at 91.87% and the correlation analysis showed that employee mental health support (r=0.504), employee job security (r=0.376) and work life balance (r=0.308) had a positive relationship with job performance. Furthermore, the relationship was considered statistically significant at 5% level of significance. In this analysis, mental health ranked highest on its impact on job performance. The study from the regression model revealed that employee mental health support had a positive effect on job performance. Employee job security also had a positive effect on job performance. This reported that a rise in employee job security scores informed higher job performance outcomes. Work life balance had a negative effect on job performance. There is the need to better work-life balance initiatives at National Bank and across other banks in Kenya. In this context, there is need for remote working options, implementation of flexibility in working hours and proper leave policies for the employees. Recommendations from the study are to consider introduction of policies that include the implementation of comprehensive wellness programs that provide regular health exams, stress management courses, and access to mental health treatments including counseling and therapy. The policy will also encourage work-life balance by introducing flexible work hours and remote work choices, enabling employees to better manage their personal and professional duties. Other programs that touch on physical fitness should also be considered to achieve wellness in a wholesomely. Future researchers should also consider conducting comparative studies with other banks within the banking sector in Kenya and even across the borders. In addition, a critical assessment of the long-term impact of remote working on job performance especially post COVID-19 should be considered and how this can be used positively to enhance employee wellness.

DEFINITION OF TERMS

Employee Wellness: This can be described as the overall emotional, physical, economic and mental health of employees.

Job Performance: This is the extent to which an employee fulfills the functions and responsibilities of their role within an organization.

Work-life Balance: This is an aspect of employee well-being related to the employee's ability to comfortably manage both personal and professional responsibilities.

Job Security: This can be described as an employee's subjective anticipation of employment stability and job continuity within an organization in the foreseeable future.

Mental Health: This encompasses our emotional, psychological and social well-being, which means that it affects how we think, feel and act and determines our ability to cope with the pressures of life.

Employee Productivity: This is a measure of how efficiently an employee is able to convert their time and effort (input) into quality work (output).

Performance management: Performance Management is a continuous and systematic approach that ensures the achievement of organizational business goals by streamlining employee performance and efforts to match the set goals efficiently.

ABBREVIATIONS/ACRONYMS

ANU: Africa Nazarene University

NBK: National Bank of Kenya

CBK: Central Bank of Kenya

KCB: Kenya Commercial Bank

KBA: Kenya Bankers Association

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter introduces a discussion on the effect of employee wellness on job performance, a case of National Bank of Kenya, Headquarters, Nairobi Kenya. The chapter is divided as follows: background of the study; job performance, employee wellness and job performance, employee wellness and job performance in banks in Kenya, statement of the problem, purpose of the study, objectives of the study, research questions, significance of the study, scope of the study, delimitation of the study, limitations of the study, assumptions of the study, theoretical framework, and finally, the conceptual framework.

1.2 Background of the Study

Employees form an important asset for an organization. Organizational leaders rely on employees to assist in achieving set objectives by performing effectively and efficiently as well as helping to implement strategies for outperforming individual competition (Richemond, & Needham, 2020). As such, organizations endeavor to enhance an effective performance management system which transcends annual reviews through inclusion of feedback, employee wellness programs, coaching, and management support in order to enhance employee performance. An effective performance management system ensures team and individual goals are aligned with organizational goals so that performance at the organizational, team, and individual level are enhanced through effective implementation of human resource management practices.

Employee wellness forms a critical component of a healthy work environment as well as organization. Organizations that promote wellness make it easier for employees to

manage individual stress levels while at the same time maintaining a productive and positive work environment. Employee wellness can be described as the overall emotional, physical, economic, and mental health of employees (Kleisiaris, Sfakianakis, & Papathanasiou, 2014). Employee wellness is influenced by various factors like workplace safety, pay, job security, relationship with co-workers, resources and tools employees have access to, individual decisions among other factors. In this regard, by creating an environment of emotional and mental support, meaningful connections, and financial health, organizations can provide a foundation employee wellness that allows employees to perform optimally.

Employee wellness therefore relates to activities as well as programs that aim at improving employee well-being and health, which impacts job performance. In this regard, the success of any organization depends on how well its employees perform (Abe et al., 2016). While it may vary from one employee to another, employee wellness should average out to a level that mostly allows for a healthy and productive work environment. Outside factors such as stress around family, financial constraints, health and housing among other factors also contribute to employee wellness, thus play a critical role in performance at the workplace. However, as employers might have no control over the external factors, proper strategies and initiatives should be established to support employee wellness in order to enhance job performance.

Every organization has the duty of providing its workers with the necessary care and support for mental and physical health. Nonetheless, many organizations seem not to have dedicated employee wellness strategies. Wellness is closely linked with productivity and health. Studies show that employees who are in a good state emotionally, mentally, physically, and economically, are more likely to perform at

optimal levels at the workplace compared to the employees who are not (Adams, 2019). Supported employees feel valued and as a result tend to perform better. Consistent and healthy work life balance policies from organizations' management form a good example of increasing employees' joy. Effective employee wellness measures further lead to higher employee morale. Employee morale is one of the biggest benefits for any organization as it positively affects its overall productivity.

In order to achieve greater production levels, many organizations are considering establishing employee wellness strategies that could appropriately motivate and support its employees. Before the implementation of effective performance management systems, employers had limited options in supporting workers which affected their well-being. The ever-changing work dynamics has brought some strain in the workplace due to the continuous need for employees to quickly adapt to these changes. As a result, new performance management practices are being adopted by employers to promote employee wellness (Mathekga, & Sekudu, 2019). Some of the practices promoted by employers include non-standard employment practices which leads to improved performance as well as team member engagement. Other employee wellness measures include setting goals and objectives to help close employee gaps, designing well-being programs, employee engagement, among other practices.

However, today's emphasis on technology, robotics, and artificial intelligence could create new challenges for employee's health and wellness (Ray et al., 2017; Murashov et al., 2016). For instance, the labor market is characterized by the prevalence of freelance work or short-term contracts rather than salaried or part-time employment. This means employees are less likely to have employment benefits and also lack of job insecurity, which might lead to increased stress leading to health issues (Ray, Tat'Yana,

& Pana-Cryan, 2017). Considering the new challenges at the workplace that could affect employee wellness as well as organizations in the implementation of wellness measures, research on the topic of employee wellness is therefore critical.

1.2.1 Job Performance

Job performance is described as the total expected value to the organization of the discrete behavioral episodes that an individual carries out over a given period of time (Motowidlo, & Kell, 2012). From the definition, performance is taken as a property of behavior. Further, another important aspect is that the property of behavior to which performance refers is its expected value to the organization. Performance construct therefore is a variable that distinguishes between a set of behaviors carried out by different employees at different times. Hence, the distinction is always based on how much employees' behaviors are likely to contribute to or deter the effectiveness of an organization.

Job performance is the achieved work result for any job function at a specified time. In this regard, to attain a continuous improvement, the performance of employees needs to be regularly monitored as well as evaluated. Nonetheless, job performance relates to the openness and willingness to try and achieve new aspects of the job, which brings about an increase in the productivity of an individual. Job performance is divided into contextual and task performance. Contextual performance is described as the extra-role behavior, which refers to activities that shows special enthusiasm, in the course of the work, to complete tasks, and actively perform tasks above and beyond the requirements of an organization (Wu, Hu, & Zheng, 2019). Task performance on the other hand, refers to the in-role behavior, meaning an employee achieves the expected goals of an organization by adopting the behaviors prescribed by the organization.

The concept of performance may be learned by implementing and evaluating overall performance management. According to Darmawan, et al., (2020) performance evaluation is the process that entails grouping given results within a stipulated time frame. Performance may not only be judged by its results, but it must also be seen from its behavior (Armstrong, & Brown, 2019). Behavior in performance is shown by an individual's actions to finish work. This means that there is an interconnection between the involvement of behavior and the results obtained. Job performance could be assessed through the provision of an organization's standards (Darmawan, et al., 2020).

Job performance is said to be good if it can show efficiency, effectiveness, and productivity when working, profitability and quality of work produced. In other words, the use of minimal resources to generate results that are in line with the desired expectations demonstrates efficiency while effectiveness is demonstrated as the achievement of desired goals. Productivity is expressed as a comparison between input and output (Putra, Darmawan, & Sinambela, 2017). On the other hand, profitability is shown from the consistency of the profit earned within a predetermined period, while quality describes the characteristics of a service or product that meets the needs at hand. In this regard, job performance measures are based on these five indicators: quantity of work, quality of work, independence, effectiveness, and timeliness (Robbins, Judge, & Vohra, 2019). Thus, the assessment of job performance should be focused on the evaluation of performance and behavior rather than the personality of the employees.

However, there exist some challenges in improving job performance of employees in many organizations. According to Kalu, Okpokwasili, and Ndor, (2018) major challenges employers face in improving job performance of employees includes employees not reporting back to specific leaders who delegated authority, attitude of

employees towards leaders and high expectations from the employees. Other challenges experienced with job performance include complex performance management, unfocused appraisals, the challenge of managing millennials, as well as inadequate tools. These challenges later affect performance management which in turn affects the overall productivity of an organization. Nonetheless, research shows that the solutions to the challenges are employee empowerment, social support, task significance, and use of transformational leadership (López-Cabarcos, Vázquez-Rodríguez, & Quiñoá-Piñeiro, 2022). Investigating why the employees are not meeting expectations and creating a positive workplace culture are also solutions organizations could adopt. Thus, implementing such solutions could help an organization improve employee job performance.

The Banking sector is task-oriented, and its main objective is to achieve seamless and effective customer services. Cheng, Li, and Fox (2007) delineate that task performance relates to final service or project outcomes. Contextual performance is thus conducive to attaining the goals of an organization. In the current study, job performance therefore describes the behavior of the bank employees who work hard to attain the established bank standards and preset bank objectives and goals. Noteworthy, Shin and Konrad (2017) assert that the performance of an organization as well as productivity are tied to employees' performance. On the other hand, Diamantidis and Chatzoglou (2019) delineate that employee wellness, organizational characteristics and job conditions are all identified as key antecedents of employee job performance. In this regard, employee wellness is linked to job performance and therefore an organization must strive to support its employees socially and psychologically as well as establish employee work-life balance for maximum productivity.

1.2.2 Employee Wellness

The ultimate overall performance of an organization depends on the performance of its employees, which on the other hand depends on other numerous factors. The factors could be related to workplace environment, job security, family, emotional, mental health, or other personal facets. All these factors are connected to employee wellness. In this regard, the attention on employee wellness should be of great importance in every organization by the top management as poor wellness among the employees poses a high risk on the overall performance (Krekel, Ward, & De Neve, 2019). Poor performance among the employees may include fewer quality decisions, and being less productive, all which diminishes the individual overall contributions. Different organizations around the world have established and employed different wellness strategies and programs to enhance employee performance.

PCL a construction company with more than thirty offices across 32 plus cities in Canada, the United States, Australia and the Caribbean have an established healthy workplace culture to support the wellness of its employees (PCL, 2023). According to Chenoweth (2016) the company moves beyond health insurance and vision coverage to make health and wellness part of the everyday work culture. The company's key targets to wellness include social and community well-being, physical well-being, financial well-being, emotional and mental well-being. In this regard, the company covers the costs of gym membership, annual on-site health screenings, and flu vaccines. The company's focus is on the whole persons' wellness. As a result, PCL construction company has achieved its goal of a healthy work environment leading to exceeding performance in employees (Chenoweth, 2016). The wellness strategies and initiatives have worked for PCL as it endeavors to adopt new programs and practices that could

continue to improve on its employees' wellness for improved performance (PCL, 2023).

In Botswana, national workplace wellness program for health workers was initiated to improve as well as impact employees' performance. The Botswana ministry of health devised workplace wellness initiatives such as health promotion activities directed at improving the well-being and health of workers. The wellness programs led to reduced absenteeism as well reduced healthcare costs with employees' productivity. However, the challenges to this program included limited technical ability to deliver psychosocial support and occupation health activities, competing priorities related to delivery of health services to clients, and limited appreciation for personal wellness (Ledikwe et al., 2017). Nonetheless, besides the challenges facing the wellness program the overall employee output was increased.

Employee well-being is linked to performance. From a study by Bryson, Forth, and Stokes (2017) the findings indicated wellbeing to have an impact on the quality of service or product, labor productivity, and an aggregated performance measure combining all other performance outcomes. These findings present strong evidence for an impact of employee wellness on job performance as well as on organization performance. As such, most organizations must invest in wellness strategies and initiatives to impact employees' performance.

1.2.3 Employee Wellness and Job Performance in Banks

Customer service, as well as customer satisfaction being the prime work in the banking sector has evoked changes in different banks, consequently bringing changes to the work setup. Bank employees play a key role in the delivery of quality services, creating

a pool of satisfied customers. Different banks globally have adopted various wellness initiatives to enhance employee productivity to withstand the existing competition. Deutsche Bank, a German multinational investment bank and financial services company whose headquarter is Frankfurt, Germany, has undertaken multiple reinvention endeavors. The bank evolved in regard to employee wellness at work. As changes to employees' personal circumstances could affect individual wellbeing and health, which in turn affects engagement and productivity, the Deutsche Bank got a clearer and thoughtful approach to the concept of engagement, wellness, and productivity. In 2013, the wellness initiatives gained momentum with the empanelment of health screening vendors and the first employee assistance program (Lall, 2018). At the Deutsche Bank, wellness goes beyond mental and physical health and as a financial firm, the concept of wellness is naturally ingrained into the culture. However, the Deutsche Bank being a dynamic and diverse organization, a one-size-fits-all approach to wellness might prove ineffective. In this regard, as some sections of the bank are focusing on mental or financial wellness others are turning more on physical wellness (Lall, 2018). Nonetheless, the wellness initiatives used at the Deutsche Bank are effective tools for driving performance and thus the bank looks at wellness as a necessity for healthier and happy employees, every day.

In the banking sector, job performance is intricately linked with employee well-being, which encompasses physical, mental, and emotional health. The demanding nature of banking jobs, characterized by long hours, high stress levels, and pressure to meet targets, underscores the importance of supporting employee wellness. Banks that prioritize employee well-being through initiatives such as flexible work arrangements, mental health support programs, and stress management training tend to experience higher levels of job satisfaction, engagement, and performance among their staff

(Roberts & Neary, 2017). Research indicates that employees who feel supported in managing their well-being are more likely to be productive, resilient, and motivated in their roles (Wang et al., 2019), leading to improved customer service, reduced absenteeism, and increased profitability for the organization (Greenberg et al., 2015). Therefore, fostering a culture of employee wellness is not only essential for promoting job satisfaction and retention but also for driving organizational success in the competitive banking industry.

Similarly, Adegbite, Gbenga Bawalla, and Adedeji (2020) carried out research on measuring employees well-being among the Nigerian bankers, exploring the employees social-cultural factors. This study focused mainly on physical and psychological well-being. The findings indicated that socio-cultural factors were vital sources of well-being and happiness among the bank workers. In other words, overall life experience of employees was a greater determinant of employees' well-being. Furthermore, at Cooperative Bank of Kenya, wellness strategies and initiatives are in place to enhance employee productivity. The bank is guided by a comprehensive occupational safety and health policy which provides safety, health, and welfare of the employees. A secure and safe working environment is a key priority of the bank and workspaces are designed with it in mind. As part of the broader wellness program for Cooperative Bank, the bank facilitates staff access to professional counsellors and advisors on matters relating to health, work, and social wellbeing. Further, adequate dressing and equipment arrangements are provided for employees whose work necessitates this, hence facilitating high employee performance. As the bank engages in wellness strategies and initiatives, there are reduced costs associated with absenteeism while the strategies contribute to high performance culture (Cooperative Bank, 2017). As such, Cooperative

Bank Kenya believes in enhancing employee productivity as it has a direct impact on business productivity.

1.2.4 Banks in Kenya

The banking industry in Kenya is governed by the Banking Act, the Central Bank of Kenya Act, Companies Act, and the prudential guidelines issued by the Central Bank of Kenya (CBK). In this regard, CBK is responsible for formulating and implementing monitory policy and fostering the solvency, liquidity, and proper functioning of the financial system. Banks in Kenya work together under the umbrella of Kenya Bankers Association (KBA), a body that serves as a lobby for the interests of the banking sector. The association further works to address issues affecting its members (PWC, 2022). In the classification of banks in Kenya, ownership is the primary key used after which the banks are further classified by their nature. On ownership, some banks belong to local companies or individuals while others belong to foreign organizations or individuals. In terms of nature, banks are classified into commercial banks and microfinance banks.

1.2.5 Profile of the National Bank of Kenya

Among other banks in Kenya, National Bank of Kenya is one of them established on 19th June 1968 by the Kenyan Government and it was officially opened on 14th November same year. The bank's first branch was established at the Development House and acted as the head office. As the bank was rapidly growing, the second branch was opened in June 1970 in Mombasa and two more others in January 1973, the Uchumi house branch and Kisumu branch. The main objective of the bank was to help Kenyans control the economy after the independence as well as get access to credit (National Bank of Kenya, 2022). As a key player in the banking sector, National Bank of Kenya is regulated in accordance with the provisions of the Banking Act and the

Regulations and Prudential Guidelines issued by the CBK. Currently, National Bank of Kenya of is a subsidiary of the Kenya Commercial Bank (KCB) Group PLC after a successful acquisition in September 2019.

1.3 Statement of the Problem

Employee wellness at the National Bank of Kenya is confronting enormous problems, with far-reaching ramifications for both employee well-being and corporate success. The banking sector's high-pressure atmosphere, which includes hard workloads and lengthy hours, has resulted in increasing stress and burnout among employees. This issue is aggravated by a lack of effective wellness programs and inadequate mental health care, which forces employees to address their health difficulties on their own (Kagwe & Njuguna, 2020). The resulting drop in staff morale and productivity has a negative impact not only on individual performance but also on the bank's overall efficiency and effectiveness. High absenteeism and turnover rates put additional burden on the institution, raising recruiting and training expenses while interrupting service delivery and its general performance. Addressing these wellness concerns is crucial for creating a supportive work environment that boosts employee happiness, retention, and overall organizational performance. Krekel, Ward, and De Neve (2019) studied employee wellness, productivity, and firm performance in London. The study's findings concluded that there is a significant, strong positive correlation between employees' wellness with work productivity. Ultimately, higher employee wellness at work is positively correlated with the business-unit level profitability. Also, Zakaria, Abdulatiff, and Ali (2014) studied the role of wellness on performance in services sector in Malysia. The study found out that there is a significant relationship between wellness and performance. Nonetheless, as the studies offer additional insights to the

importance and need for employee wellness, the authors recommend future research on the topic of employee wellness. Thus, it is against this background that this study sought to determine the impact of employee wellness on job performance with a focus on National Bank of Kenya, Headquarters, Nairobi Kenya.

1.4 Purpose of the Study

The study sought to determine the effect of employee wellness on job performance with focus on National Bank of Kenya, Headquarters, Nairobi Kenya. The intended output of the study was to provide empirical evidence on the relationship between employee wellness and job performance within the context of the National Bank of Kenya, Headquarters in Nairobi, Kenya. Moreover, it provides actionable insights and recommendations to management at the National Bank of Kenya to enhance employee wellness initiatives and optimize job performance outcomes.

1.5 Objectives of the Study

1.5.1 General objective

To determine the effect of employee wellness on job performance with focus of National Bank of Kenya, Headquarters, Nairobi Kenya

1.5.2 Specific objective

The specific objectives for this research included the following:

i. To assess the effect of employee work-life balance on job performance, in the banking sector in Kenya with a focus of National Bank of Kenya, Headquarters, Nairobi Kenya.
ii. To determine the effect of employee job security on job performance, with a focus of National Bank of Kenya, Headquarters, Nairobi Kenya.
iii. To examine the effect of employee mental health support on job performance, with a focus of National Bank of Kenya, Headquarters, Nairobi Kenya.

1.6 Research Hypothesis

This study was guided by the following research hypotheses:

H_{01}: There is no statistically significant impact of employee work-life balance on job performance

H_{02}: There is no statistically significant impact of employee job security on job performance

H_{03}: There is no statistically significant impact of employee mental support on job performance

1.7 Significance of the Study

The first benefit of this study was to add to the already existing literature or studies on the impact of employee wellness on job performance in the banking sector. In this regard, valuable insights may be drawn from it in comparison to other scholarly works in the field. Secondly, the study will be beneficial in the banking industry, more so in the management of human resources at National Bank of Kenya, Headquarters. The findings help the human resource manager on establishing best ways to improve employee job performance by implementing suitable employee wellness practices. The third benefit is that recommendations from the study may be adopted by the board of management at the Nairobi National Bank of Kenya to better management processes and keen support on programs that will enhance employee wellness. Researched information is key in making informed decisions; thus, this study is vital to the management board.

1.8 Scope of the Study

The study was done at the National Bank of Kenya, Headquarters, Nairobi Kenya. This branch was selected because of the researcher's interest to understand if employee

wellness has had an impact on the recorded overall performance of the bank. The focus was on the main variables under the study.

First, the primary objective of the study was to investigate the relationship between employee wellness and the overall performance of the National Bank of Kenya. This involved assessing how factors related to employee well-being, such as physical health, mental well-being, work-life balance, and job satisfaction, may influence the bank's performance metrics. The study aimed to provide insights into whether enhancing employee wellness initiatives can lead to improved organizational outcomes.

Secondly, the study focused on two main variables: employee wellness and bank performance. Employee wellness encompasses various aspects of well-being, including physical health indicators, psychological factors, and overall job satisfaction. Bank performance was measured using key performance indicators (KPIs) such as financial metrics, customer satisfaction scores, and employee productivity levels.

Finally, the study was conducted exclusively at the National Bank of Kenya's headquarters in Nairobi, Kenya. While this focus allows for in-depth analysis within a specific organizational context, it also limits the generalizability of findings to other banks or industries. Additionally, the study only examined the relationship between employee wellness and bank performance, excluding other potential factors that may influence organizational outcomes.

1.9 Delimitation of the Study

Exploring the effect of employee wellness on job performance is a preliminary delimitation. Among other study topics the researcher chose only to concentrate on it. Another delimitation will be that the study will use descriptive research design including structured questionnaires and statistical analysis of the survey. Finally, the

choice of the National Bank of Kenya's headquarters as the research site offered a centralized location to access relevant data and stakeholders. Nairobi, as the capital city, represents a diverse and dynamic business environment, providing valuable insights into the banking sector's dynamics in Kenya.

1.10 Limitations of the Study

One of the limitations of the study was that the researcher could have biased views because of the respondent's personal views or cultural background. To avoid this problem, the researcher paid attention to proper data gathering as well as to the problem statement. Another limitation is that the researcher only used data or responses given by the informants in the filled questionnaires. This means there was no other process to independently verify, thus the researcher requested the informants to devote a bit of time to filling in the questionnaires to avoid errors and give quality responses. Finally, accessing some key respondents was challenging. Therefore, the researcher booked early appointments in order to meet them.

1.11 Assumptions of the Study

The researcher assumed that the participants answered honestly. To achieve this status, the researcher explained to the respondents how confidentiality and anonymity was preserved. The researcher also assumed that the informants were able to clearly discuss the topic under the study to help draw precise conclusions that address the main objective of the study. Also, the researcher assumed that the questionnaires from the field contained reliable responses that were analyzed for valid conclusions.

1.12 Theoretical Framework

This division elaborates on the theories that form the premise on which a thought on the interrelationship between employee wellness and job performance is developed. The theories complement by digging into each other's weakness at the same time building on the shared strengths. Thus, the theories guiding the study included human relations theory and the expectancy theory of motivation.

1.12.1 Human Relations Theory

The proponents of Human Relations Theory of Management are Elton Mayo and his associates like Follett, Dixon, and Roethlisberger developed from an empirical study which was done at the Hawthorne Plant in the United States between 1920-1930s (Barnard, 1938; Ajayi & Ayodele, 2011). The study was founded on the interests of the researchers to finding suitable approaches to management which were not explained by inhumane holistic approach of classical approaches. As such, the failures of classical theories led to the development of human relations approach (Hartzell, 2017). It is believed that classical theorists did not recognize the importance of humanism and socio-psychological elements of an individual's behavior as an elixir to individual as well organizational performance.

The Human Relations theory holds that employee wellness which encompasses attitudes, interpersonal skills, relationships, feeling of belonging, work-life balance among other aspects plays a vital role in individual performance besides the effectiveness of an organization. The theory further explains that both the psychological and social factors at the workplace determine the morale and output of an employee similarly to now-economic rewards which significantly affects employees' behavior (Manoj, 2016). Other scholars made significant contributions to this theory by studying the influence of human relations on performance. However, there are assumptions of

the theory that were born out of the results of the Hawthorne researchers who identified the significance of human factor in an organization.

One of the assumptions of the Human Relation Theory of Management is that needs such as recognition, inclusiveness, belongingness, job security determines the morale of workers than the physical conditions of work environments. Further, workers are highly motivated by psychological and social needs alongside the economic incentives (Omodan, Tsotetsi, & Dube, 2020). In other words, according to this theory, employee wellness is associated with higher morale and motivation which results in higher productivity.

The relevance of Human Relation Theory of Management to the current study is basically on the emphasis in the treatment of workers in human way which affects performance. The theory views humans as people with differing social and psychological motivations and dynamic behavior affecting performances (Omodan, Tsotetsi, & Dube, 2020). The well-being of employees in the organization is thus crucial, which influences individual as well as organization's productivity. In this regard, promoting employee wellness through utilizing psychological motivation as well as caring for employees through benefits like employee mental support, job security, and enhancing work-life balance would affect employees' job performance.

1.12.2 The Expectancy Theory of Motivation

The proponent of the Expectancy Theory of Motivation was Victor Vroom in the 1960s. The theory states that an individual act mainly with a clear intention of expecting positive results from the actions. As such, an individual chooses actions based on the

expected outcome of the particular action (George, & Humphrey, 2021). In other words, when there is no hope for better rewards then an individual is less likely to exert the highest level of effort. The desired outcomes which come from an individual means performance.

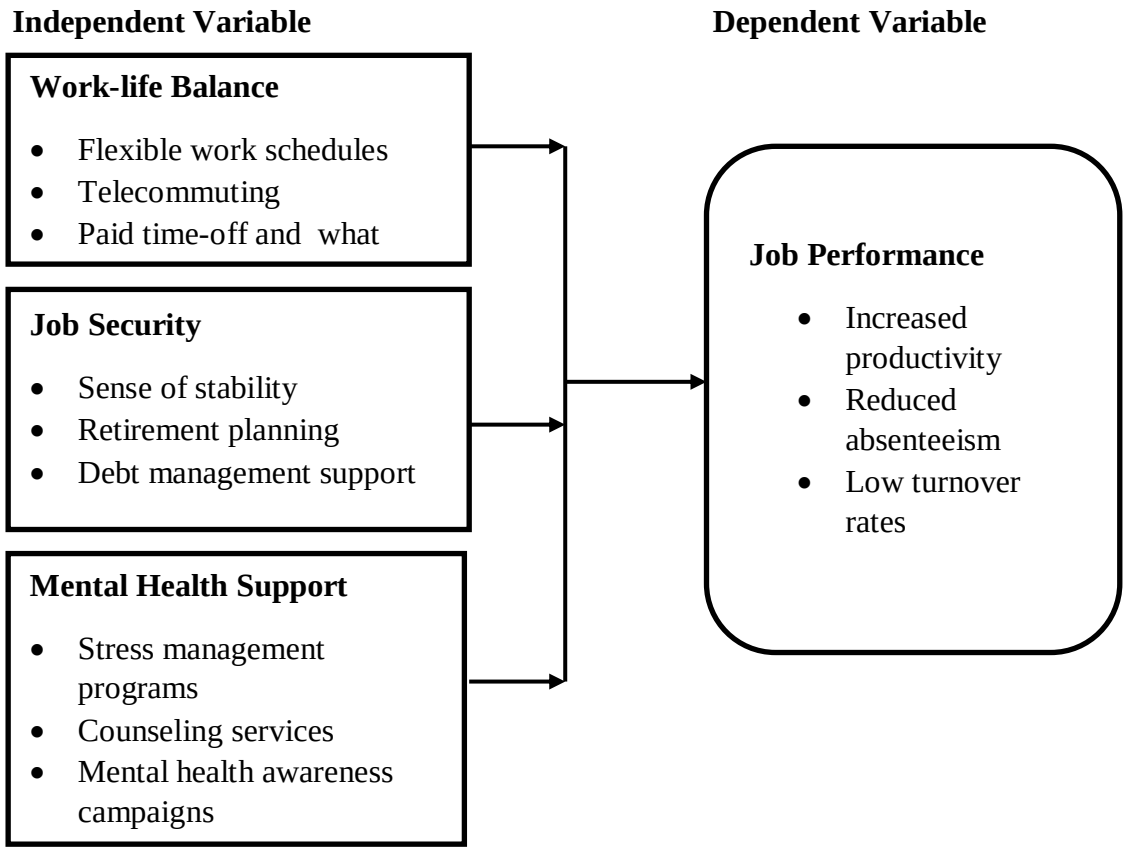
This theory is anchored on three elements, expectancy, instrumentality, and valence. Expectancy defines an individuals' expectation to be motivated to perform, instrumentality measures the degree of performance which relates to the reward to be received, and finally valence defines the value of the reward which comes from the performance (George, & Humphrey, 2021). These elements are referred to as motivational forces which directs specific behavior alternatives in employees. Thus, this theory offers a general framework for interpreting, assessing, and evaluating employee behavior as well as performance in organizations.

Employee motivation in an organization comes from various factors including wellness among other factors. This context therefore offers the relevance of the expectancy theory of motivation to the current study. The theory offers a framework on some of the general moderators like employee wellness of the motivational effects on employee performance. From the theory, some of the assumptions are employees who feel supported mentally, have a balanced work-life, and the assurance of the employer on the future of the job, may feel motivated to perform better. As such, the assumptions form the perceived expectations of the employees. Employers thus must start thinking on implementing robust wellness programs as well as policies to improve employee motivation for higher productivity. In this regard, Mansaray (2019) delineates that highly motivated employees who are productive lead to the success of an organization through achievement of the desired results.

1.13 Conceptual Framework

According to Kothari (2014), a conceptual framework explains in a graphic or descriptive form the important issues, concepts or variables studied and the presumed interactions between them. The following Figure 1.1 is a conceptual framework for the study.

Figure 1.1 1: Conceptual Framework for the Study



Source: Researcher, (2024)

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presented a review from early studies which are related to the study. The researcher examined and highlighted findings from different literatures by different scholars across, from the global, regional, to the local level. The chapter is thus divided into theoretical review, empirical review, and knowledge gap sections.

2.2 Review of Empirical Studies

This section presented a review of conceptual studies in line with the current research work. The division of the segment was mainly guided by research questions established from the study's dependent and the independent variables.

2.2.1 Employee Work-Life Balance on Job Performance

According to Clarke et al., (2004), work-life balance is described as the equilibrium point between the effort and amount of time spend by an individual at work and personal life. In this context, work-life balance denotes first, balancing of time which in this regard means the quantity of time set to complete work besides other activities, and secondly participation balance which means combination of commitment and psychological to work and other activities. According to Breiteneeker and Shah (2018) work-life is a critical concern to the people who wish to have good quality of life. Life in this context entails a collection of activities which are not related to work, for instance childcare and household chores. As such, Semlali and Hassi (2016) assert that balance is only achieved when there exists harmony between work and life which enhances employee wellness. As most employees are becoming increasingly concerned about balancing work and family life, they highly value organizations that helps them attain this balance. Work-life balance thus has a positive relationship to the performance of an employee as well as that of the organization (Harrinton & Ladge, 2009). In specific, work-life balance has shown positive outcomes like job satisfaction, improvement of

performance, and low turnover intention (Cegarra-Leiva et al., 2012). As such, the experience of psychological well-being and harmony in life helps employees focus on work which results in better task performance. the concept of work-life balance encompasses not only the effective management of time allocation but also the psychological engagement and harmony between work and personal life. Organizations that prioritize work-life balance are viewed favorably by employees, as achieving this equilibrium enhances overall employee well-being and satisfaction. Moreover, research consistently indicates the positive impact of work-life balance on individual and organizational performance, as evidenced by increased job satisfaction, improved task performance, and lower turnover intentions. Thus, fostering a supportive work environment that promotes work-life balance is essential for both individual and organizational success.

Employee work-life balance plays a pivotal role in shaping job performance, with significant implications for both individuals and organizations. When employees can effectively manage their work responsibilities alongside personal commitments, they experience reduced stress levels, heightened job satisfaction, and increased engagement, as noted by research (e.g., Allen et al., 2013). This balance enables individuals to maintain physical and mental well-being, fostering resilience and adaptability in the face of workplace challenges (Kossek et al., 2011). Moreover, a supportive work-life balance cultivates a positive organizational culture, where employees feel valued and motivated, leading to enhanced productivity and performance (Greenhaus & Allen, 2011). Thus, by prioritizing work-life balance initiatives, organizations can facilitate an environment conducive to employee flourishing, ultimately contributing to sustained job performance and organizational success. Furthermore, a robust work-life balance not only benefits individual

employees but also yields positive outcomes for organizations as a whole. Research indicates that organizations that prioritize work-life balance initiatives experience lower turnover rates, reduced absenteeism, and higher levels of employee retention. By offering flexible work arrangements, supportive policies, and resources for managing work and personal life demands, employers can attract top talent, enhance employee morale, and create a culture of well-being and productivity (Kim, et al., 2020). Therefore, investing in work-life balance not only improves job performance but also fosters a positive organizational climate, driving long-term success and sustainability. According to Jones (2018), by offering flexible work arrangements, supportive policies, and resources for managing work and personal life demands, employers can attract top talent, enhance employee morale, and create a culture of well-being and productivity. Therefore, investing in work-life balance not only improves job performance but also fosters a positive organizational climate, driving long-term success and sustainability.

Different studies have presented different findings as well as conclusions with the focal point being the influence of employee work-life balance on performance. In one of the studies, Perera and Wijewardene (2021) sort to examine the impact of work life balance on job performance in selected banks in Sri Lanka. The findings from this study showed that work life balance had a significant influence on job performance. In this regard, the study concluded that the success on performance of the banks' executives depended on work life balance. Similarly, Krishnan et al., (2018) carried out a study on the effects of job satisfaction and work-life balance on employee task performance in selected public higher learning institutions in Malaysia. The study's findings revealed a positive correlation between work-life balance and job satisfaction on employees' task performance.

Furthermore, Dousin et al., (2019) carried out research on work-life balance, employee job performance and satisfaction among doctors and nurse in Malaysia. The findings from this study indicated that supportive supervision as well as flexible working hours had a significant and positive effect on job performance. In addition, Preena and Preena (2021) studied the impact of work-life balance on performance of employees in a shipping company in Sri Lanka. Based on the correlational analysis done in this study, the findings revealed a strong and positive association between work-life balance and the performance on an employee. On the other hand, Munyiva and Wainaina (2018) studied on work life balance and employee performance at the Kenya Ports Authority in Mombasa County, Kenya. The study results revealed a significant association between employee welfare, leave program, and flexible working programs and employee performance. In other words, employee work life balance impacts job performance.

Nonetheless, banks, like all other organizations, are expected to perform and remain productive in the market space. To maintain established bank space, individual banks must continuously work on the set goals, work within and out of the working hours, and equip employees in order to remain productive. The employees must therefore perform within the established units. As such, the banking employees have an obligatory duty to juggle two activities in different places, that is, at the office and at home on daily basis. In other words, the employee is a part of the service organization which is the bank and receives income while on the other hand, the same employee is part of a given family as one of the other responsibilities (Chatra, & Fahmy, 2018). As such, work activities could spill over to influence life including family matters and vice versa is true which results to a work-life conflict. Al-Alawi et al., (2021) argues that the conflict between work and life presents the actual complex that assumes unfavorable

spillover from the work domain to that of life. Such events lead to an imbalance between work and life which translates to unfavorable results like low employee productivity. Striking a balance between work and life of the employees is therefore significant in banks to enhance performance. Thus, this arouses the interest of the researcher to establish the influence of employee work-life balance on job performance, a case of National Bank of Kenya, Headquarters, Nairobi Kenya.

2.2.2 Employee Job security on Job Performance

Job security enhances employee wellness. According to James (2012), job security is described as the assurance of job continuity in an employee due to the general economic situation in an organization or country. It entails the probability or possibility of an individual keeping a job. In other words, it is the assurance from the organization that it will keep its employees and offer them an opportunity to work for them for a reasonable period without being wrongly dismissed. However, there are many factors such as collective bargaining agreement, personal factors like work experience and education, employment contract, among other factors that plays a critical role in determining the need of an employees' services and thus impacts an individual's job security (Lucky, Minai, & Rahman, 2013). Nonetheless, employees in an organization expects to continue working with certainty without unexpected sudden job loss. In other words, job safety in any work environment makes workers enthusiastic in doing individual work duties which results in more employee performance. Thus, job security makes employees committed to the institution which in turn makes them perform more.

Different studies on the impact of employee job security on job performance have been done early and different findings and conclusions made. For instance, Ahmed et al., (2017) studied employee job security and performance relationship in developing

economy through employee engagement in RMG industry in Bangladesh. The findings from this study showed that job security had an influence on employee engagement as well as performance. In a different study, Kumia and Widigdo (2021) studied effect of work-life balance, job demand, job security on employee performance at PT Jaya Lautan global with employee well-being as a mediation variable in Indonesia. The study results revealed that job insecurity had a negative effect on the performance of employees. Elsewhere, Ogunbanjo (2021) studied the effect of job security and job satisfaction on the commitment of library personnel in academic libraries in Ogun state Nigeria. The study's findings showed that job security as well as job satisfaction had a statistically significant influence on the commitment of library personnel ($F=9.87$, $P<0.05$). In other words, both job security and job satisfaction contributed to the commitment of academic libraries workers.

Similarly, Adesubomi (2018) studied impact of employees' job insecurity and employee turnover on organizational performance in private and public sector organizations in Nigeria. The findings from this study indicated that job insecurity negatively affects performance of an organization inducing employee turnover. Mwangangi and Nahashon (2019) studied the effects of job security on organizational performance in manufacturing companies in Kenya. The study's results showed that there was a statistically significant relationship between job security and company performance. In this regard, most of the respondents claimed to have job security as the biggest worry as most were employed on short-term contract terms.

Noteworthy, the concept of job security has thus been gaining popularity as a result of the economic pressures on institutions. The unpredictable economic situation, downsizing, acquisitions, mergers, outsourcing, automation and artificial intelligence,

use of robots, among other types of structural changes threatens employee job security giving rise to uncertain employment conditions (Karatepe, Rezapouraghdam, & Hassannia, 2020). As such, job security has become indispensable both in organizations and employee preference lists, specifically because of economic reasons. In other words, most employees prefer to keep individual jobs in comparison to any other factors written on preference lists. This means job security is as key as the employees' healthcare and salary and therefore a desire for each employee to keep the job at hand as long as a wish. Nonetheless, the hardest part facing many organizations is not only to employ and retain employees but to ensure every employee is assured of individual jobs.

The banking sector, just like other business operating organizations, is affected by the economic pressures in the country. On the other hand, to enhance growth and compete in an increasingly competitive market space, the banking sector has also undergone a lot of transformation in a move to increase service delivery efficiencies. In this regard, many banks have opted for electronic banking to improve banking efficiency in providing services to customers. By utilizing the technological advancements opportunities, the banks are responding to the needs of customers in real time. Nonetheless, the banks seem more concerned about providing the best services to customers as well as generating more profits than thinking of the adverse impact of the use of e-banking on the employees (Al-Zahrani, & Almazari, 2015). E-banking reduces the reliance on manual procedures which leads to job insecurity. Both the economic pressures and continued reliance of banks on technology affect the job security of many employees which in turn affects job performance. Thus, the need for the current study to assess the impact of employee job security on job performance, a case of National Bank of Kenya, Headquarters, Nairobi Kenya.

2.2.3 Employee Mental Health Support on Job Performance

Mental health delineates an individuals' state of emotional, psychological, and social well-being, which is an integral part of the individuals' wellness. Researchers have linked physical and mental health which work together, influencing how individuals think, feel and work outcomes (Bayhan Karapinar et al., 2020). Moreover, mental health conditions like depression play a significant role in increasing an individuals' risk of physical illness. As such, mental health touches every facet of an individuals' life more so workplace performance (Ismail, Karkoulian, & Kertechian, 2019). Employees with mental health issues have a higher likelihood of experiencing reduced social engagements, creativity, as well as productivity. In this regard, supporting, meaning prioritizing mental health in any organization can help the employees flourish and perform better which in turn would increase the organizations' performance. Employees experience mental health from the respective work environment and sometime from home. Excessive frustration and stress due to inexperienced leadership, unclear communication, as well as toxic relationships could build up over time. Furthermore, inflexible, or long work schedules, lack of support for employees, lack of clear roles and expectations, unrealistic demands, could make an employee feel exhausted, depressed, and unsatisfied. In the recent past, the outbreak of COVID-19, the fears and uncertainties associated with virus, which came up with long survival crisis of enterprises, resulted to increases in mental disorders in employees (Liu, Xu, & Ma, 2021; Yu, Park, & Hyun, 2021).

Employee mental health support plays a critical role in influencing job performance by addressing the psychological well-being of employees. When organizations prioritize mental health support through initiatives such as counseling services, employee

assistance programs, and mental health awareness campaigns, they create an environment where employees feel valued, supported, and empowered to seek help when needed (Harvey et al., 2016; Wang et al., 2019). This proactive approach to mental health not only reduces stigma surrounding mental illness but also promotes early intervention and treatment, thereby mitigating the negative impact of mental health issues on job performance (Greenberg et al., 2015; Hilton et al., 2010). Employees who receive adequate mental health support are better equipped to cope with stress, manage work-related challenges, and maintain focus and productivity in their roles (Harvey et al., 2016; Joyce et al., 2016). By fostering a mentally healthy workplace, organizations can create a positive cycle where employees' well-being is prioritized, leading to improved job performance, increased job satisfaction, and enhanced organizational outcomes.

Moreover, employee mental health support not only benefits individual job performance but also contributes to broader organizational success. Research has shown that organizations that invest in mental health support initiatives experience lower healthcare costs, reduced absenteeism, and higher levels of employee engagement and retention (Greenberg et al., 2015; Hilton et al., 2010). By promoting mental health awareness and providing resources for mental health management, organizations can create a supportive culture where employees feel safe and comfortable addressing their mental health needs (Wang et al., 2019). This, in turn, fosters a positive work environment characterized by trust, collaboration, and resilience, which are essential for achieving organizational goals and maintaining competitive advantage (Harvey et al., 2016; Joyce et al., 2016). Therefore, by investing in employee mental health support, organizations not only enhance individual job

performance but also create a healthier, more productive workforce that drives organizational success in the long term.

In research by Xiong et al., (2020) the findings indicated that people in Spain, China, and Italy among other countries had higher levels of symptoms of depression, anxiety, and other mental health problems during the COVID-19 pandemic. In another study, the findings indicated that in COVID-19 pandemic period, employees within the restaurant sector experienced higher levels of psychological distress (Bufquin et al., 2021). Further, Lu, Yu, and Shan, (2022) studied the relationship between employee mental health and job performance in Chinese firms in China. The study found that mental health of an employee had a positive impact on job performance and the relationship between the variables was mediated by work engagements and innovative behaviors. Similarly, Hennekam, Richard, and Grima, (2020) studied on coping with mental health conditions at work and its impact on self-perceived job performance with participants from different areas in the world. The findings indicated that mental health conditions could negatively impact job performance, leading to lower quality of an individual's work, more mistakes, and slower space. In addition, Montano et al., (2017) studied leadership, followers' mental health and job performance in organizations in Germany. The findings revealed that high quality of relations oriented, transformational leadership, task-oriented leadership behavior was positively associated with employee mental health. In this regard, as mental health of employees affects individual work outcomes, mental health support is key from the employer. Thus, the current study seeks to investigate the impact of employee mental health support on job performance, a case of National Bank of Kenya Headquarters, Nairobi Kenya.

2.3 Summary and Research Gap of the Study

Related studies to employee work-life balance and job performance have been presented under literature review and different findings drawn. Based on the literature review, employee work-life balance is considered essential for effective employee job performance and commitment as an employee with greater well-being seems more committed to work as well as to the organization and therefore tends to perform better (Jain, & Sullivan, 2019). In this regard the performance of an organization and productivity are all together tied to the employee's performance (Shin, & Konrad, 2017). Evidence has shown the value of employee well-ness on job performance which led to many scholars seeking to understand the drives of employee job performance. In this context, findings from prior studies showed that employee work-life balance significantly impacts job performance (Perera, & Wijewardene, 2021; Krishnan et al., 2018; Dousin et al., 2019; Preena, & Preena 2021; Munyiva, & Wainaina, 2018).

Nonetheless, a salient gap remains in the present job performance research namely the effect of employee work-life balance on job performance. Despite the findings from the studies (Perera, & Wijewardene, 2021; Krishnan et al., 2018; Dousin et al., 2019; Preena, & Preena 2021; Munyiva, & Wainaina, 2018) indicating a significant influence of work life balance on job performance, they cannot be used to portray the scenario at the National Bank of Kenya. Perera and Wijewardene (2021) only focused on the banks' executives from the selected banks in Sri Lanka, giving limited knowledge on how work life balance impacts the performance of other staff at the banks which creates a gap. In addition, a study by Krishnan et al., (2018) was done in a higher learning institution in Malaysia where the learning institutions have different work structures and dynamics compared to banks thus a research gap. A study by Dousin et al., (2019) involved doctors and nurses in the East of Malaysia focusing on two measures of WLB, supportive supervision and flexible working hours. The current study only focuses on

flexible working hours thus Dousin et al., (2019) study findings cannot be adopted. Munyiva and Wainaina (2018) studied on work life balance and employee performance at the Kenya Ports Authority in Mombasa County, Kenya. The findings from this study by Munyiva and Wainaina (2018) provide little knowledge on the impact of employee work life balance on job performance in the banking industry. Thus, the need for the current study to fill the knowledge gap.

Similarly, related studies to employee job security and job performance have been presented under literature review and different findings drawn. From the literature review, the performance of an employee is viewed as one of the most fundamental challenges for organizations as a result of the increasingly competitive levels in the market which is related to the survival of the organization. Job security is viewed as a greater motivator that enables employees to move on in life as well as bring a sense of job fulfillment and satisfaction when it is known to them that the respective job is secured. Job conditions as well as the characteristics of an organization and personal traits have been identified as key antecedents of an employee's job performance. From prior studies in the literature review, the findings indicate that there exists a direct association between employee job security and performance (Ahmed et al., 2017; Kumia, & Widigdo, 2021; Ogunbanjo, 2021; Adesubomi, 2018; Mwangangi, & Nahashon, 2019).

Nonetheless, a narrow spectrum of employee job security related antecedents on job performance has been done in different sectors and findings presented (Ahmed et al., 2017; Kumia, & Widigdo, 2021; Ogunbanjo, 2021; Adesubomi, 2018; Mwangangi, & Nahashon, 2019) creating a research gap. The study by Ahmed et al., 2017 focused on the influence of job security on employee engagements giving little knowledge on the

overall performance. Also, Kumia, & Widigdo, 2021 study used employee well-being as the mediation variable while the current study focuses on organization policies as intervening variables, the findings can thus not be applied to the present study. Accordingly, Ogunbanjo (2021) study was in academic libraries or institutions which have different work pressures and needs from banks the findings thus cannot be generalized to the banking sector. Adesubomi, 2018 study focused on job insecurity and employee turnover on organizational performance in private and public sector organizations in Nigeria. The study thus presents little knowledge on job performance hence a research gap to be filled by the current study. On the other hand, Mwangangi and Nahashon (2019) studied the effects of job security on organizational performance in manufacturing companies in Kenya. This study focused on organizational performance offering little knowledge on the impact of job security on employee job performance. Hence, the need for current research to fill the research gaps.

Further, related studies to employee mental health and job performance have been presented under literature review and different findings drawn. Employee mental health is a topic that has attracted the interest of many scholars because of its increasing prominence within the workplace which has led to significant costs including work-family conflicts, burnout, and absenteeism. In this regard, findings from early studies have shown significant association between employee mental health and job performance (Xiong et al., 2020; Bufquin et al., 2021; Lu, Yu, and Shan, 2022; Hennekam, Richard, and Grima, 2020; Montano et al., 2017). Noteworthy, knowledge gap remains in the present employee mental health and job performance research. Although early studies (Xiong et al., 2020; Bufquin et al., 2021; Lu, Yu, and Shan, 2022; Hennekam, Richard, and Grima, 2020; Montano et al., 2017) were around employee mental health and job performance, the literature review disclosed few

studies on impact of employee mental health on job performance. For instance, Hennekam, Richard, and Grima (2020) focused more on how the employees with mental conditions coped with these conditions at work with little focus on the impact on job performance. On the other hand, Montano et al., (2017) focused on leadership constructs on employee mental health and job performance. As such, little knowledge is presented on the influence of employee mental health on job performance. Similarly, the findings from these studies thus cannot be generalized to represent the current case study; one because of the different organizational employee structures and dynamics and secondly the difference in geographies. Thus, a research gap that the current study intends to fill.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter of the study outlined the research methodology used which was divided into, research design, research site, target population, study sample, data collection, data analysis, and legal and ethical considerations.

3.2 Research Design

The study used correlational research design to assess the impact of employee wellness on job performance. According to Aggarwal and Ranganathan (2019) a correlational study is designed to describe the relationship between study variables with considerations to either casual associations or hypothesis. This research design is always easy to conduct as well as does not face serious ethics probe except when the information to be gathered is of confidential nature. Thus, the correlational research design involved collection of data on study variables; work-life balance, job study, and mental health support using structured questionnaires. This aided in examining the relationship between the variables of interest from the sampled individuals.

3.3 Research Site

The study data was collected from the National Bank of Kenya, Headquarters. National head office is located at Harambee Avenue, Nairobi, Kenya. The rationale of selecting the National Bank of Kenya, Headquarters is based on value of data, centrality and cost effectiveness.

3.4 Target Population

Population refers to a unit of analysis or a group of people, which is the main focus of a particular research (Tipton, 2022). Target populations are the hypothetical objects, events, or a group of people which the researcher intends to derive the outcomes of the study, defining the units for which the study findings aim to generalize. In research, target population is supposed to be defined showing its geographic as well as temporal attributes (Dahabreh, 2022). The population for this study included 180 staff distributed as managers, supervisors, and operational staff at the National Bank of Kenya, Headquarters. Different departments headed by managers include human resource, investment, central operations, customer service, legal, credit, financial, information security, and the information technology department. Supervisors include payment, service delivery, value chain, customer service, and banking supervisors. On the other hand, the supporting staff includes customer service agents, tellers, loan officers, accounting clerks, and bookkeepers. All these groups form the employees of National Bank of Kenya, Headquarters are important because they understand issue of wellness in the organization.

3.5 Study Sample

Berndt (2020) describes a sample as a small group picked from a defined study population (whole) which is made up of elements or units to be examined. Thus, examining a study sample offered insights which the researcher could apply to a whole population. National Bank employees comprised of the sample to be included in the study.

3.5.1 Study Sample Size

Study sample size defines the number of units or individuals included in a study in order to represent a particular population. In other words, it references the total number of informants included in a research study.

The researcher used the Krejcie and Morgan table (Appendix III) to determine the study sample size. According to the Krejcie and Morgan table, a population of 180 gave a sample size of 123 (Krejcie and Morgan, 1970). Krejcie and Morgan developed the table for effective determination of sample sizes using sample size formula for finite population. Thus, the researcher used a study sample size of 123 people.

The Krejcie and Morgan table was preferred since it provides a straightforward and easily accessible method for researchers to determine sample sizes based on the desired level of precision and confidence. It eliminates the need for complex statistical calculations, making it suitable for researchers with varying levels of statistical expertise (Uakarn e.al, 2021). Moreover, the table is specifically designed for determining sample sizes when working with finite populations, where the total population size is known or can be estimated. This makes it particularly relevant for researchers conducting surveys or studies within specific populations, such as students in a school or employees in an organization. Lastly, the table allows researchers to specify the desired confidence level (typically expressed as a percentage) and margin of error (typically expressed as a proportion or percentage). Based on these inputs and the population size, the table provides the corresponding recommended sample size needed to achieve the desired level of precision.

3.5.2 Sampling Procedure

Sampling refers to a method employed to pick or select a group from the larger population (Sanaullah, et al., 2022). Sampling is often done from a sampling frame where every unit in the working population is listed and in which a sample is to be selected. In this regard, the process of selecting part of the population to be used in testing the study hypothesis about whole population is known as sampling procedure (Dasa, 2015).

Table 3.1 1: Sample Distribution for Managers Supervisors, and Subordinate Staff

Category	**Population**	**Sample Size**	**Sample Size %**	**Sampling Technique**
Senior Managers	8	5		Stratified sampling
Supervisors	32	22		Stratified Sampling
Operational Staff	140	96		Stratified Sampling
Total	**180**	**123**	**68.3**	

Source: Researcher, (2024)

Sample sizes for the three study categories were calculated based on the study sample size percentage 68.3%. The study further used a stratified sampling approach to select different informants from three categories of informants. Stratified sampling is a sampling technique used in research to ensure that the sample represents various subgroups or strata within the population. In this method, the population is divided into homogeneous groups, called strata, based on certain characteristics that are relevant to the research objective (Sanaullah, et al., 2022). Samples were then independently drawn from each stratum using random sampling techniques. The first strata were managers from different units in the bank while the other strata captured supervisors and operational staff.

3.6 Data Collection

According to Taherdoost (2021) data collection is a process of gathering data aimed at getting insights on the study topic. By decreasing all possible errors that could occur in the research, quality results will be achieved. In this regard, alongside quality time spent in the collection of data and good design used to gain appropriate results, inaccurate and inadequate data prevents assuring the accuracy of a study's findings (Kabir, 2016). The study collected quantitative data types.

3.6.1 Data Collection Instruments

The main data collection instrument used in this research study was a questionnaire. Kabir (2016) delineates that a questionnaire is designed to measure separate variables. The questionnaires are highly structured, easily administered sometime without the researchers' presence, and offer wide data often numerical but can also gather qualitative data (Taherdoost, 2021). The questionnaire used in this study contained both the open-ended and closed-ended questions. Furthermore, the questionnaire was divided into sections containing demographic data of the informants as well as the main variables under the study. The questionnaires were administered to all the selected target group population.

3.6.2 Pilot Testing of Research Instruments

Pilot testing is a mini version of the full-scale research, was done in a different branch of National Bank of Kenya. The researcher used National Bank of Kenya, Ongata Rongai branch to test the research instruments since it has similar attributes as the study population. For the pilot test, 12 respondents, which is 10% of the study sample size

was involved. According to Teare et. Al. (2014) 10% of the study sample size is adequate for a pilot test. Noteworthy, the respondents involved in the pilot study did not take part in the main study. Pilot testing of the research instruments is significant as it helped check clarity of the instruments, eliminate ambiguity, obtain feedback on validity of items on the research instruments, as well as helped in coding (Hassem, 2022). Therefore, it increased the practicability and reliability of the instruments to be used in the study.

3.6.3 Instrument Reliability

Instrument reliability means that the study instrument consistently reflects the constructs that it is measuring by a way of giving similar results if used across multiple administrations or over time (Al Jaghsi, et al., 2021). In this study, the researcher subjected the quantitative data from the questionnaire to internal consistency reliability which is a type of reliability. In this type of reliability, the most used case is the Cronbach Alpha Co-efficient, an alpha reliability coefficient test. In this regard, the test values range from 0 -1 whereas the values approach it stated as higher internal consistency, while measures above 0.7 termed as acceptable and reliable (Sürücü, & MASLAKÇI, 2020). On qualitative data, reliability was determined in terms of the credibility and dependability of data. According to Table 3.2, all the items had a reliability of 0.929, making them reliable. Moreover, work life balance (α=0.748), employee job security (α=0.888), Employee mental health support (α=0.914) and job performance (α=0.932) proved the existence of reliability on the different constructs used for the study. This validated them to be used to assess job performance among the individuals engaged in the study.

3.2 1: Reliability Analysis

Variable	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Work life balance	.748	.753	9
Employee job security	.888	.892	9
Employee mental health support	.914	.918	9
Job performance	.932	.946	9
All items	.926	.938	36

Source: Researcher, (2024)

3.6.4 Instrument Validity

Validity describes the extent to which a research instrument measures what it is supposed to measure (Al Jaghsi, et al., 2021). The researcher further subjected the study questionnaire to face validity, a type of validity. Face validity, a form of content played a key role in constructing as well as testing the study questionnaire. In this regard, the questionnaire was tested through an assessment of experts.

3.6.5 Data Collection Procedure

The first step in data collection was to obtain an introduction letter from the university; Africa Nazarene University. The letter was used to introduce the researcher as a bonafide student from the university and authorized to do the research. The researcher also obtained an authorization letter from NACOSTI and another permit from the human resource manager at National Bank of Kenya, Headquarters, Nairobi allowing the researcher to collect data from its employees. Further, to reach the managers at the

bank, the researcher made early bookings for appointments. Questionnaires were administered to all the respondents through a drop and pick method and also use of online form.

3.7 Data Analysis

Data analysis is described as processing of the collected data to provide answers to the research questions. Data analysis brings structure and order to the volume of information collected from the field. The quantitative data obtained from the questionnaires was cleaned, organized, and sorted in line with the study's questions using a computer installed with Statistical Package for Social Sciences (SPSS) version 26. Frequency, means, percentages, means of weighted means, and standard deviation was used to summaries data. Pearson Product Moment Correlation Coefficient was used besides regression in testing the study hypotheses. Multiple linear regression model was used to establish the influence between the determinants of employee wellness on job performance.

This model was used in modelling the relationship between a dependent variable and two or more independent variables by fitting a linear equation to observed data. The model for multiple linear regression is thus defined as:

$$Y = b_0 + b_1 x_1 + b_2 x_2 + ... + b_n x_n + \varepsilon$$

From this equation it is described how Y changes with the independent variables x_n.

Where; Y is the dependent variable job performance.

b is the coefficient's

X the independent variables.

n number of observations

ε error term which is the model deviation.

3.8 Legal and Ethical Considerations

For every research, ethical consideration is vital. According to Resnik (2020) ethical considerations promote values that are key and necessary to collaborative work. In this research, the researcher had to get clearance from the school of business department and an introduction letter from the university to the informants at the National Bank of Kenya of Kenya Nairobi headquarters. The researcher also acquired NACOSTI permit authorizing the researcher to collect data by the government. Also, the informants were not coerced to offer any information to the researcher and the confidentiality of the data given was ensured. Clear instructions were given to the informants as well as ensuring clarity in the consent form to avoid any weak consent agreement which could compromise the quality of data because of mistrust from the respondents. The researcher finally referenced all the external materials used in the project writing not to falsify information and avoid any kind of plagiarism.

CHAPTER FOUR

FINDINGS AND RESULTS

4.1 Introduction

This chapter entailed study results obtained from data analysis conducted. In this context, response rate, demographic information, descriptive statistics for work life balance, employee job security, employee mental health support and job performance, correlation analysis and regression models were developed.

4.2 Response rate

The study had a response rate of 91.87%, 113 respondents out of the 123 sample size. This indicated that only 10 of the sampled respondents failed to answer the questionnaires assigned to them. The high response rate was supported by Uakarn et.al (2021), in a bid to reduce non-sampling errors.

4.3 Demographic information

Table 4.1 1: Gender of the respondents

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	69	64.2	64.2	64.2
	Male	44	35.8	35.8	100.0
	Total	113	100.0	100.0	

Source: Researcher (2024)

In terms of gender, the findings showed that females dominated the study at 64.2% (n=79) as compared to males at 35.8% (n=44).

Table 4.2 1: Respondent Level of Management

Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Operational	86	76.1	76.1	76.1
	Senior Management	5	4.4	4.4	80.5
	Supervisory	22	19.5	19.5	100.0
	Total	113	100.0	100.0	

Source: Researcher, (2024)

On the management level, the results showed that operational staff were more dominant at 76.1% (n=86). This was followed by supervisory at 19.5% (n=22) as the least being senior management at 4.4% (n=5).

Table 4.3 1: Age distribution of the respondents

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 - 30 years	32	28.3	28.3	28.3
	31 - 40 years	33	29.2	29.2	57.5
	41 - 50 years	36	31.9	31.9	89.4
	Above 20 years	13	11.5	11.5	99.4
	Above 50 years	1	0.6	0.6	100.0
	Total	113	100.0	100.0	

Source: Researcher, (2024)

On age distribution, the findings showed that most of these respondents were aged 41 – 50 years at 31.9% (n=36) followed by those aged 31 – 40 years at 29.2% (n=33). This was followed by those aged 21 – 30 years at 28.3% (n=32) followed by 11.5% (n=13) being above 20 years as only 0.6% (n=1) being above 50 years.

Table 4.4 1: Education Level of the Respondents

Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma/Certificate	26	23.0	23.0	23.0
	Postgraduate degree and above	24	21.2	21.2	44.2
	Secondary School	4	3.5	3.5	47.7
	Undergraduate degree	59	52.3	52.3	100.0
	Total	113	100.0	100.0	

Source: Researcher, (2024)

On the educational levels, most of the employees had Undergraduate degree at 52.3% (n=59). This was followed by Diploma/Certificate at 23.0% (n=26), Postgraduate degree and above at 21.2% (n=24) as the least being secondary school at 3.5% (n=4).

Table 4.5 1: Monthly income of the respondents

Monthly Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20,001 - 40,000	20	17.7	17.7	17.7
	40,001 - 60,000	13	11.5	11.5	29.2
	60,001 - 80,000	29	25.7	25.7	54.9
	80,001 - 100,000	12	10.6	10.6	65.5
	Below 20,000	20	17.7	17.7	83.2
	More than 100,000	19	16.8	16.8	100.0
	Total	113	100.0	100.0	

Source: Researcher, (2024)

The income distribution reported that most of the respondents earned 60,001 – 80,000 at 25.7% (n=29) followed by those earning 20,001 - 40,000 and below 20,000 at 17.7% (n=20). This was followed by those earning more than 100,000 at 16.8% (n=19), 40,001 - 60,000 at 11.5% (n=13) as the least being those earning 80,001 - 100,000 at 10.6%

(n=12). The distribution demonstrates a diverse range of incomes among the respondents, reflecting varying economic statuses. The presence of a significant proportion in both low and high-income brackets suggest a diverse socioeconomic makeup within the sample. The combined percentage of respondents earning between 60,001 and more than 100,000 is substantial, indicating a strong middle to upper-income presence. This could imply that the sample includes many professionals, skilled workers, or individuals in well-paying sectors. The notable percentage of respondents earning below 20,000 highlights potential economic disparities. Addressing the needs and challenges of this lower-income group could be important for policymakers or organizations looking to support economic equality. The lower representation in the 40,001 – 60,000 and 80,001 – 100,000 brackets might suggest income polarization, where individuals are more likely to fall into either lower or higher income categories, with fewer in the moderate middle-income range.

Overall, these findings provide valuable insights into the income distribution among the respondents, indicating a varied economic landscape with significant proportions of both lower and higher-income individuals.

4.4 Descriptive Statistics for Work life balance on Job Performance

Table 4.6 1 : Work Life Balance

Statements	***SD f(%)***	**D f(%)**	**N f(%)**	**A f(%)**	**SA f(%)**	**Mean**	**Std. Deviation**

I feel that my workload allows me to maintain a healthy balance between work and personal life.	6(4.9)	13(10.6)	9(7.3)	67(54.5)	28(22.8)	3.8	1.063
My organization supports flexible work arrangements, such as telecommuting or flexible hours.	7(5.7)	21(17.1)	14(11.4)	46(37.4)	35(28.5)	3.66	1.22
I have enough time to spend with my family and pursue personal interests outside of work.	8 (6.5)	11 (8.95)	23 (18.7)	49(39.8)	32(26.0)	3.7	1.145
My supervisor respects boundaries between work and personal life.	11 (8.9)	12 (9.8)	6 (4.9)	49(39.8)	45(36.6)	3.85	1.265
I feel stressed about my workload interfering with my personal life.	20(16.3)	24 (19.5)	16 (13.0)	19(15.4)	44 (35.8)	3.35	1.526

My organization provides resources or programs to help manage work-life balance.	8 (6.5)	18 (14.6)	49 (39.8)	38(30.9)	10 (8.1)	3.2	1.005
I am able to disconnect from work during non-work hours (e.g., evenings, weekends).	4 (3.3)	15 (12.2)	24(19.5)	46(37.4)	34 (27.6)	3.74	1.093
I feel supported by my colleagues in maintaining a healthy work-life balance.	5 (4.1)	3 (2.4)	34(27.6)	57(46.3)	24 (19.5)	3.75	0.937
My organization promotes a culture that values work-life balance.	8(6.5)	39 (31.7)	65 (52.8)	11(8.9)	11 (8.9)	3.58	0.905
Composite Mean and Standard Deviation						**3.63**	**1.13**

Source: Researcher, (2024)

On the work life balance, the average for all the scores were higher than 2.5, illustrating that the organization had some work life balance realized. My supervisor respects boundaries between work and personal life (M=3.85, SD=1.27) and I feel that my workload allows me to maintain a healthy balance between work and personal life (M=3.80, SD=1.06) had the highest ratings on work-life balance. The data on work-life

balance indicated that the organization generally supported a healthy work-life balance, as evidenced by all average scores being higher than 2.5. Among the factors measured, the highest ratings were for "My supervisor respected boundaries between work and personal life" (M=3.85, SD=1.27) and "I felt that my workload allowed me to maintain a healthy balance between work and personal life" (M=3.80, SD=1.06). These high ratings suggested that supervisors played a crucial role in facilitating work-life balance by respecting personal boundaries and that the workload distribution was perceived as manageable, allowing employees to maintain a healthy balance between their professional and personal lives.

4.5 Descriptive Statistics for Employee Job Security on Job Performance

Table 4.7 1: Employee Job Security

Statements	***SD f(%)***	***D f(%)***	***N f(%)***	***A f(%)***	***SA f(%)***	**Mean**	**Std. Deviation**
I feel confident about the stability of my job in the long term.	6 (4.9)	13 (10.6)	9 (7.3)	67 (54.5)	28 (22.8)	3.04	1.27
I believe my organization provides clear communication about potential changes that may affect job security.	12(9.8)	21 (17.1)	34 (27.6)	47 (38.2)	9 (7.3)	3.16	1.104
I feel secure in my role and responsibilities within the organization.	6 (4.9)	21(17.1)	32 (26.0)	39 (31.7)	25 (20.3)	3.46	1.14

I perceive my organization as financially stable, which contributes to my sense of job security.	21 (17.1)	13 (10.6)	45(36.6)	16(13.0)	28(22.8)	3.14	1.351
I have access to opportunities for skill development and advancement, enhancing my job security.	20(16.3)	8(6.5)	42(34.1)	38(30.9)	15(12.2)	3.16	1.224
I am confident in the support provided by my supervisors and colleagues during times of organizational change or uncertainty.	14(11.4)	10(8.1)	30(24.4)	48(39.0)	21(17.1)	3.42	1.201
I feel that my contributions to the organization are valued, which increases my sense of job security.	21 (17.1)	23 (18.7)	24 (19.5)	20 (16.3)	35 (28.5)	3.51	0.953
I perceive my organization as having a low turnover rate, which contributes to my job security.	19 (15.4)	15 (12.2)	21 (17.1)	43 (35.0)	25 (20.3)	3.2	1.465
I have a clear understanding of the criteria used for performance evaluations and how they impact job security.	12(9.8)	21 (17.1)	34 (27.6)	47 (38.2)	9 (7.3)	3.33	1.346

Composite Mean and Standard Deviation	**3.27**	**1.23**

Source: Researcher, (2024)

On employee job security, all the responses had an average above 2.5, showing that the employees were confident of their job security. I feel secure in my role and responsibilities within the organization (M=3.46, SD=1.14), I feel that my contributions to the organization are valued, which increases my sense of job security (M=3.51, SD=0.95) and I am confident in the support provided by my supervisors and colleagues during times of organizational change or uncertainty (M=3.42, SD=1.20) had higher ratings on employee job security. The findings on employee job security have significant implications for the organization. The overall confidence in job security, with all average scores above 2.5, suggests a stable and secure workforce, leading to higher morale and reduced turnover rates. High ratings in feeling secure in roles (M=3.46), feeling valued (M=3.51), and confidence in supervisory support during organizational changes (M=3.42 indicate strong trust in the organization and its leadership. This trust fosters a positive work environment, enhancing employee engagement, productivity, loyalty, and commitment, which are crucial for retaining top talent. Additionally, confidence in support during times of change helps mitigate stress and anxiety, ensuring employees remain focused and effective, underscoring the importance of effective leadership, recognition of contributions, and robust support systems.

4.6 Descriptive Statistics for Employee Mental Health Support on Job Performance

Table 4.8 1 : Employee Mental Health Support

Statements	***SD f(%)***	***D f(%)***	***N f(%)***	***A f(%)***	***SA f(%)***	**Mean**	**Std. Deviation**
My organization offers resources (e.g., counseling services, mental health workshops) to support employee mental well-being.	8(6.5)	16(13.0)	15(12.2)	57(46.3)	27(22.2)	3.64	1.153
I feel comfortable discussing mental health concerns with my supervisor or HR department.	15(12.2)	28(22.8)	28(22.8)	40(32.5)	12(9.8)	3.05	1.2
My organization promotes a culture of openness and understanding regarding mental health issues.	10(8.1)	22(17.9)	36 (29.3)	40(32.5)	15(12.2)	3.23	1.129
I am aware of the mental health support services available to me through my employee benefits package.	10(8.1)	13(10.6)	20(16.3)	48(39.0)	32(26.0)	3.64	1.209

My organization provides adequate training to managers and supervisors on how to support employees' mental health needs.	8(6.5)	26(21.1)	37(30.1)	31(25.2)	21(17.1)	3.25	1.164
I feel that my workload is manageable, which positively impacts my mental health.	5(4.1)	27(22.0)	20(16.3)	54(43.9)	17(13.8)	3.41	1.101
My organization encourages taking mental health days or time off when needed without stigma or negative consequences.	14(11.4)	26(21.1)	36(29.3)	32(26.0)	15(12.2)	3.07	1.192
I have access to mental health resources and support outside of working hours (e.g., employee assistance programs).	14(11.4)	19(15.4)	22(17.9)	32(26.0)	36(29.3)	3.46	1.357

I feel that my organization values the mental health and well-being of its employees as much as their productivity.	6(4.9)	25(20.3)	27(22.0)	39(21.1)	26(21.1)	3.44	1.174
Composite Mean and Standard deviation						**3.35**	**1.19**

Source: Researcher, (2024)

On employee mental health support, the average scores were above 2.5, implying that the organizations catered for the mental health needs of the individuals. I have access to mental health resources and support outside of working hours (e.g., employee assistance programs) (M=3.64, SD=1.36), I feel that my organization values the mental health and well-being of its employees as much as their productivity (M=3.44, SD=1.17) and I am aware of the mental health support services available to me through my employee benefits package (M=3.64, SD=1.21) had higher scores on mental health support. The findings on employee mental health support had significant implications for the organization. The average scores being above 2.5 indicated that the organization effectively catered to the mental health needs of its employees. Higher scores were observed for statements such as "I had access to mental health resources and support outside of working hours (e.g., employee assistance programs)" (M=3.64, SD=1.33), "I felt that my organization valued the mental health and well-being of its employees as much as their productivity" (M=3.65, SD=1.15), and "I was aware of the mental health support services available to me through my employee benefits package" (M=3.64, SD=1.36). These results suggested that employees not only had access to mental health

resources but also felt that the organization prioritized their mental well-being alongside productivity. This awareness and access to support services likely led to a healthier, more engaged, and more productive workforce, demonstrating the importance of maintaining and promoting mental health initiatives within the organization.

4.7 Descriptive Statistics for Job performance

Table 4.9 1: Job Performance

Statements	**SD** ***f(%)***	**D f(%)**	**N f(%)**	**A f(%)**	**SA f(%)**	**Mean**	**Std. Deviation**
I am satisfied with my overall job performance.	1 (0.8)	0(0.0)	9(7.3)	81(65.9)	32(26.0)	4.16	0.619
I believe that my job performance meets or exceeds the expectations of my supervisor.	0(0.0)	1(0.8)	20(16.3)	58(47.2)	44(35.8)	4.18	0.725
I consistently meet deadlines and deliverables in my role.	1(0.8)	2(1.6)	12(9.8)	70(56.9)	38(30.9)	4.15	0.725
I effectively communicate with colleagues and stakeholders to accomplish tasks and projects.	1(0.8)	0(0.0)	9(7.3)	71(57.7)	42(34.1)	4.24	0.657
I actively seek feedback to improve my job performance.	1(0.8)	7(5.7)	24(19.5)	56(45.5)	35(28.5)	3.95	0.886

I adapt well to changes and challenges in the workplace, maintaining high job performance.	1(0.8)	5(4.1)	17(13.8)	57(46.3)	43(35.0)	4.11	0.847
I efficiently utilize resources and tools available to me to enhance my job performance.	0(0.0)	0(0.0)	19(15.4)	69(56.1)	35(28.5)	4.13	0.652
I take initiative to identify and implement improvements in my work processes or tasks	0(0.0)	0(0.0)	19(15.4)	65(52.8)	39(31.7)	4.16	0.67
I collaborate effectively with my team members to achieve common goals and objectives.	0(0.0)	3 (2.4)	13(10.6)	52(42.3)	55(44.7)	4.29	0.755
Composite Mean and Standard Deviation						**4.15**	**0.73**

Source: Researcher, (2024)

On job performance, most of the respondents agreed to the different claims, with their averages being further away from 2.5. I collaborate effectively with my team members to achieve common goals and objectives (M=4.29, SD=0.75), I effectively communicate with colleagues and stakeholders to accomplish tasks and projects (M=4.24, SD=0.66), I am satisfied with my overall job performance (M=4.16,

SD=0.62), I take initiative to identify and implement improvements in my work processes or tasks (M=4.16, SD=0.67) and I adapt well to changes and challenges in the workplace, maintaining high job performance (M=4.11, SD=0.85) had some of the highest scores reported. The findings on job performance painted a positive picture of the workplace environment, indicating that employees were highly engaged and effective in their roles. Consistently high average scores, well above 2.5, suggested a strong consensus among respondents regarding various aspects of their job performance. Factors such as effective collaboration with team members (M=4.29) and efficient communication with colleagues and stakeholders (M=4.24) underscored the importance of teamwork and communication in achieving organizational goals. Additionally, satisfaction with overall job performance (M=4.16) reflected a sense of fulfillment and accomplishment among employees, indicating their competence and effectiveness in their roles. High scores for taking initiative to identify and implement improvements (M=3.95) and adapting well to changes and challenges (M=4.11) highlighted the proactive and flexible nature of employees within the organization. This adaptability and willingness to innovate were essential qualities in the dynamic work environment, contributing to increased motivation, productivity, and job satisfaction, ultimately fostering a positive workplace culture.

4.8 Correlation

Table 4.10 1: Correlation Analysis

Correlations

		Job performance	Employees' mental health	Employees' job security	Work life balance
Job performance	Pearson Correlation	1	.504**	.376**	.308**

	Sig. (2-tailed)		<.001	<.001	<.001
	N	113	113	113	113
Employees' mental health	Pearson Correlation	.504**	1	.701**	.592**
	Sig. (2-tailed)	<.001		<.001	<.001
	N	113	113	113	113
Employees' job security	Pearson Correlation	.376**	.701**	1	.453**
	Sig. (2-tailed)	<.001	<.001		<.001
	N	113	113	113	113
Work life balance	Pearson Correlation	.308**	.592**	.453**	1
	Sig. (2-tailed)	<.001	<.001	<.001	
	N	123	123	123	123

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

The analysis showed that employee mental health support (r=0.504), employee job security (r=0.376) and Work life balance (r=0.308) had a positive relationship with job performance. Furthermore, the relationship was considered statistically significant at 5% level of significance (p<.05). The analysis revealed significant positive relationships between job performance (r=0.376), employee mental health (r=0.701), work-life balance (r=0.453), and employees' mental health. These correlations indicate that as levels of mental health support, job security, and work-life balance increase, job performance also tends to improve. The strength of the relationship was highest for employee mental health support, followed by employee job security and work-life balance. Additionally, the relationships were considered statistically significant at the 5% level of significance (p<.05), meaning that the observed associations were unlikely to have occurred by chance. These findings underscore the importance of prioritizing employee well-being, job security, and work-life balance as critical factors that positively influence job performance within the organization.

4.9 Multiple Regression Model

Table 4.11 1: Regression Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.505[a]	.255	.236	.50042	1.562

a. Predictors: (Constant), Work life balance, Employee job security, Employee mental health

b. Dependent Variable: Job performance

On the model summary, it was reported that the R-squared value was 0.255, showing that 25.5% of the regression of Work life balance, Employee job security and Employee mental health support on job performance was explained by the model. This reported a lower predictive power in making predictions on job performance in the future. The model summary revealed that the R-squared value was 0.255, indicating that 25.5% of the variance in job performance could be explained by the regression of work-life balance, employee job security, and employee mental health support. This suggests that the model has a moderate level of explanatory power, explaining just over one-fifth of the variability in job performance. However, it also implies that a considerable portion of the variance in job performance remains unaccounted for by the included predictors. Consequently, while the model provides valuable insights into the relationships between work-life balance, job security, mental health support, and job performance, it may have limited predictive ability in forecasting job performance in future scenarios. Further research and consideration of additional factors may be necessary to improve the model's predictive accuracy and usefulness in making predictions about job performance.

Table 4.12 1 : Regression model ANOVA

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	10.212	3	3.404	13.593	<.001[b]
	Residual	29.800	109	.250		
	Total	40.013	112			

a. Dependent Variable: Job performance

b. Predictors: (Constant), Work life balance, Employee job security, Employee mental health

On the model ANOVA, the findings reported that the model was considered statistically adequate at 5% level of significance ($F(3,109)=13.594$, $p<.05$). This showed that all the parameters in the model were significantly different from zero. The findings from the model ANOVA indicated that the model was statistically adequate at the 5% level of significance, with an F-value of 13.594 and a p-value of less than 0.05 ($F(3,109) =13.594$, $p<.05$). This suggests that the model as a whole provided a significant improvement over a null model, indicating that the included predictors—work-life balance, employee job security, and employee mental health support— collectively had a significant effect on job performance. Additionally, the p-value being less than 0.05 indicates that all parameters in the model were significantly different from zero, implying that each predictor made a unique and statistically significant contribution to explaining the variability in job performance. Overall, these findings support the validity and reliability of the model in assessing the relationships between the predictors and job performance.

Table 4.13 1: Regression Model Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	2.948	.280		10.537	<.001		
	Employee mental health	.308	.081	.466	3.793	<.001	.414	2.415
	Employee job security	.030	.075	.044	.392	.696	.507	1.974
	Work life balance	-.011	.092	.012	.124	.902	.646	1.547

a. Dependent Variable: Job performance

The resultant equation can be explained as;

Y=2.948+0.308* Employee mental health support+0.030* Employee job security-0.011* Work life balance

This indicated that Employee mental health support had a positive effect on job performance (β=0.308). This informed that a rise in Employee mental health support scores led to higher job performance. The parameter proved statistically significant at 5% level of significance (t=3.793, p<.05). Moreover, employee job security also had a positive effect on job performance (β=0.030). This reported that a rise in employee job security scores informed higher job performance outcomes. The parameter, however, was not statistically significant at 5% level of significance (t=0.392, p<.05). Work life balance had a negative effect on job performance (β=-0.048). This reported that a rise in work life balance outcomes translated to a decline in job performance. The parameter was considered statistically insignificant at 5% level of significance (t=-0.605, p>.05). The analysis revealed that employee mental health support had a significant positive

effect on job performance (β=0.308), indicating that an increase in employee mental health support scores corresponded to higher levels of job performance. This parameter was found to be statistically significant at the 5% level of significance, with a t-value of 3.793 and p-value less than 0.05. Similarly, employee job security was found to have a positive effect on job performance (β=0.030), suggesting that higher levels of employee job security were associated with better job performance outcomes. However, this parameter was not statistically significant at the 5% level of significance, with a t-value of 0.392 and p-value greater than 0.05. Surprisingly, work-life balance was found to have a negative effect on job performance (β=-0.011), indicating that an increase in work-life balance scores corresponded to a decrease in job performance. However, this parameter was considered statistically insignificant at the 5% level of significance, with a t-value of 0.124 and p-value greater than 0.05. These findings highlight the importance of employee mental health support in enhancing job performance, while suggesting that the relationship between employee job security, work-life balance, and job performance may be less straightforward and require further investigation.

On tests for multicollinearity, since the VIF values were less than 10, it was true that that there was no evidence of multicollinearity reported.

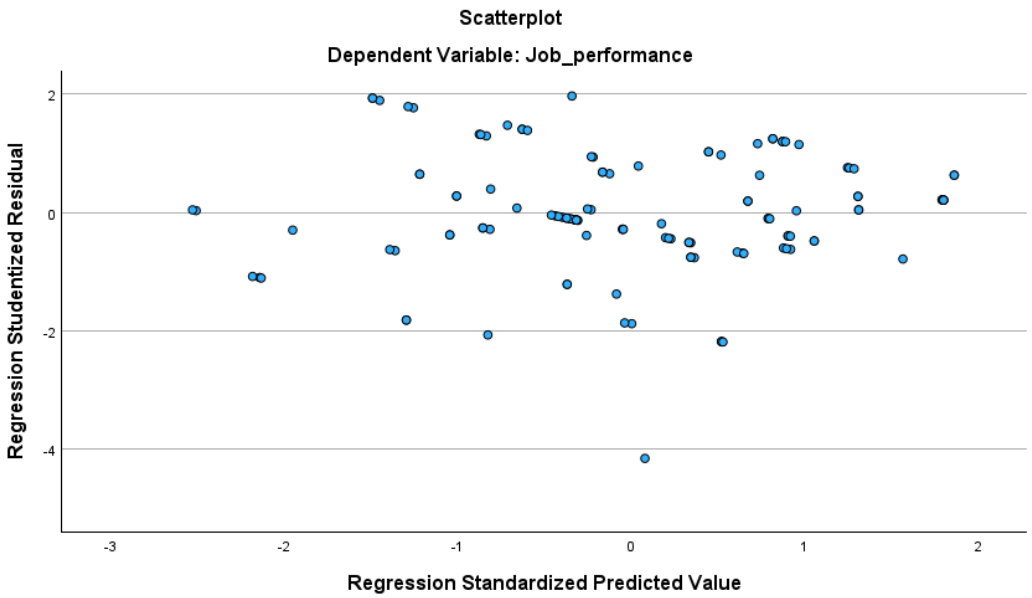


Figure 4. 1: Test for heteroscedasticity

The Figure 4.1 reported that the regression errors were heteroskedastic. This indicated that the assumption of constant variance was not met.

Table 4.14 1: Test for Normality on Residuals

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
Unstandardized Residual	.097	123	.007	.956	123	<.001

a. Lilliefors Significance Correction

The analysis reported that the residuals were not normally distributed ($p<.05$). This informed that the assumption of normality of residuals were not met.

CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section entails discussions of the findings from the study on the effect of employee work-life balance, employee job security and employee mental health support on job performance, with a focus of National Bank of Kenya, Headquarters, Nairobi Kenya. The chapter also encompasses conclusions and recommendations.

5.2 Discussions

5.2.1 Employee Work-Life Balance on Job Performance

On the first objective, the analysis reported that employee work-life balance had a negative effect on job performance, in the banking sector in Kenya at National Bank of Kenya, Headquarters, Nairobi-Kenya. This indicated that a rise in work-life balance provisions by the bank led to a possible decline in job performance of the employees. The findings were similar to Al-Zahrani, A. A., & Almazari, A. A. (2015), in which increased work-life balance provision led to a decline in job performance. However, Chatra, A., & Fahmy, R. (2018) reported that work-life balance had a positive effect on job performance. This poised for a double-edged effect of work-life balance on job performance from different studies, with a negative effect as pointed from the current study.

5.2.2 Employee Job Security on Job Performance

On the second objective, it was noted that employee job security on job performance, at National Bank of Kenya, Headquarters, Nairobi Kenya. This showed that a rise in employee job security sureties led to a rise in job performance. The findings were

similar to Al-Zahrani, A. A., & Almazari, A. A. (2015) and Diamantidis, A. D., & Chatzoglou, P. (2019) in which employee job security on job performance had a positive effect on job performance. Nonetheless, the variable proved statistically significant, different from the findings from the current study that was insignificant. Additionally, Lucky & Rahman, H. A. (2013) differed from the current study by noting that employee job security had a negative effect on job performance. This was from the manufacturing sector, unlike the current study that was purely based on the banking sector.

5.2.3 Employee Mental Health Support on Job Performance

On the third objective, it was revealed that employee mental health support had a positive effect on job performance, at National Bank of Kenya, Headquarters, Nairobi Kenya. This showed that an improvement in employee mental health support informed better job performance among the employees. The results were similar to Adams (2019) and Al-Alawi et.al (2021), in which employee mental health support increased the job performance of the different employees. Nonetheless, Bryson et.al (2017) reported that employee mental health support had a negative effect on job performance. This was based on improper employee mental health support which may translate to a decline in job performance from the different sectors investigated.

5.3 Summary of Main Findings

On the first objective, work life balance, the average for all the scores were higher than 2.5, illustrating that the organization generally supported a healthy work-life balance. Among the factors measured, the highest ratings were based on the fact that supervisors respected boundaries between work and personal life (M=3.85, SD=1.27) and that the workload allowed employees to maintain a healthy balance between work and personal

life (M=3.80, SD=1.06). These high ratings suggested that supervisors played a crucial role in facilitating work-life balance by respecting personal boundaries and that the workload distribution was perceived as manageable, allowing employees to maintain a healthy balance between their professional and personal lives.

Findings from the second objective, employee job security, all the responses had an average above 2.5, showing that the employees were confident of their job security. The data indicated that employee job security has a significant implication on job performance. The overall confidence in job security suggests a stable and secure workforce, leading to higher morale and reduced turnover rates. High ratings in feeling secure in roles (M=3.46), feeling valued (M=3.51), and confidence in supervisory support during organizational changes (M=3.42 indicate strong trust in the organization and its leadership. This trust fosters a positive work environment, enhancing employee engagement, productivity, loyalty, and commitment, which are crucial for retaining top talent and underscores the importance of effective leadership.

On the third objective, employee mental health support, the average scores were above 2.5, implying that the organization catered for the mental health needs of the individuals, which had a significant implication on job performance. Higher scores were observed for matters that touched on access to mental health resources and support outside of working hours (M=3.64, SD=1.33), feeling valued by the organization (M=3.65, SD=1.15) and awareness of the benefits package touching on mental health support (M=3.64, SD=1.36). These results suggested that employees not only had access to mental health resources but also felt that the organization prioritized their mental well-being alongside productivity. This awareness and access to support services likely led to a healthier, more engaged, and more productive workforce,

demonstrating the importance of maintaining and promoting mental health initiatives within the organization.

Lastly, the correlation analysis established that employee mental health support (r=0.504), employee job security (r=0.376) and Work life balance (r=0.308) had a positive relationship with job performance. Furthermore, the relationship was considered statistically significant at 5% level of significance (p<.05). The analysis revealed significant positive relationships between job performance (r=0.376), employee mental health (r=0.701), work-life balance (r=0.453), and employees' mental health. These correlations indicate that as levels of mental health support, job security, and work-life balance increase, job performance also tends to improve. The strength of the relationship was highest for employee mental health support, followed by employee job security and work-life balance. This is indicative of how mental health of employees plays a key role in their overall performance.

5.4 Conclusions

The study revealed that employee mental health support had a positive effect on job performance. This informed that a rise in Employee mental health support scores led to higher job performance over time. Furthermore, the parameter proved statistically significant hence desired for predicting job performance. Employee job security also had a positive effect on job performance. This reported that a rise in employee job security scores informed higher job performance outcomes. The parameter, however, was not statistically significant hence less desired for predicting job performance. Work life balance had a negative effect on job performance. This reported that a rise in work life balance outcomes translated to a decline in job performance. The parameter was

considered statistically insignificant, implying that it was less desirable for predicting job performance.

5.5 Recommendations

A focused staff wellbeing and Performance Enhancement Policy is suggested to improve staff wellbeing and work performance at the National Bank of Kenya's Nairobi headquarters. This strategy seeks to build a better, more productive work environment by using a multidimensional approach that addresses both physical and emotional health. The policy's key aspects should include the implementation of comprehensive wellness programs that provide regular health exams, stress management courses, and access to mental health treatments including counseling and therapy. The policy will also encourage work-life balance by introducing flexible work hours and remote work choices, enabling employees to better manage their personal and professional duties. The policy will also include efforts like exercise programs, healthy eating alternatives in the workplace, and ergonomic examinations to enhance the physical work environment. Prioritizing these components of staff wellbeing allows the National Bank of Kenya to minimize burnout, increase job satisfaction, and eventually improve overall job performance, all of which contribute to the bank's long-term success and sustainability.

To improve staff wellbeing and work performance at the National Bank of Kenya's Nairobi headquarters, a strong staff wellbeing Program (EWP) is recommended. This practice will include a variety of efforts aimed at improving the physical, mental, and emotional well-being of employees. The program will include regular fitness courses, such as yoga and aerobics, to improve physical health and reduce stress. Employees will also have access to on-site mental health support programs, such as expert

counseling and stress management training. Nutritional lectures and healthy food alternatives in the company canteen will promote good eating habits. Furthermore, the bank will implement flexible working hours and remote work opportunities to enable workers to achieve a better work-life balance. Regular health checks and wellness evaluations will be undertaken to assess the success of these activities and make any required changes. The National Bank of Kenya's complete approach to employee wellness strives to build a healthier, more engaged, and productive staff, thereby improving overall job performance.

5.6 Areas for Further Studies

The study proposes the need to assess the long-term impact of remote working on job performance post-COVID and employee well-being in the banking sector over the years, with the intention of improving job performance by addressing employee wellness into the future. Furthermore, the study also proposes comparative studies across other banks in Kenya on work-life balance, job security, and mental health support. This will be key in comparing the outcomes from individual banks, to make bank-specific recommendations for the future. Additionally, future researchers should consider using different variables on the same study to determine other factors that may affect job performance, without forgetting further review on the impact of mental health on job performance as it stood out in this study.

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APPENDICES

Appendix I: Questionnaire

Part A: Demographic information

Gender

[ ] Male

[ ] Female

Level

[ ] Management

[ ] Supervisory

[ ] Operational

Age

[ ] >20 years

[ ] 21-30 years

[ ] 31-40 years

[ ] 41-50 years

[ ] Above 50 years

Educational level

[ ] Primary school and below

[ ] Secondary school

[ ] Diploma/Certificate

[ ] Undergraduate degree

[ ] Postgraduate and above

Monthly income

[ ] Below 20000

[ ] 20001 - 40000

[ ] 40001 - 60000

[ ] 60001 - 80000

[ ] 80001 – 100000

[ ] More than 100000

Part B: Work Life Balance

How do you agree to the following questions on a 5-point Likert scale regarding work-life balance at your workplace? (1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly agree)

	1	2	3	4	5
I feel that my workload allows me to maintain a healthy balance between work and personal life.					
My organization supports flexible work arrangements, such as telecommuting or flexible hours.					
I have enough time to spend with my family and pursue personal interests outside of work.					
My supervisor respects boundaries between work and personal life.					
I feel stressed about my workload interfering with my personal life.					
My organization provides resources or programs to help manage work-life balance.					
I am able to disconnect from work during non-work hours (e.g., evenings, weekends).					
I feel supported by my colleagues in maintaining a healthy work-life balance.					
My organization promotes a culture that values work-life balance.					

Part C: Employee job security

How do you agree to the following questions on a 5-point Likert scale regarding employee job security at your workplace? (1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly agree)

	1	2	3	4	5
I feel confident about the stability of my job in the long term.					
I believe my organization provides clear communication about potential changes that may affect job security.					
I feel secure in my role and responsibilities within the organization.					
I perceive my organization as financially stable, which contributes to my sense of job security.					
I have access to opportunities for skill development and advancement, enhancing my job security.					
I am confident in the support provided by my supervisors and colleagues during times of organizational change or uncertainty.					
I feel that my contributions to the organization are valued, which increases my sense of job security.					

I perceive my organization as having a low turnover rate, which contributes to my job security.					
I have a clear understanding of the criteria used for performance evaluations and how they impact job security.					

Part D: Employee mental health support

What is your rating on the following factors on employee mental health support at your place of work? (1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly agree)

	1	2	3	4	5
My organization offers resources (e.g., counseling services, mental health workshops) to support employee mental well-being.					
I feel comfortable discussing mental health concerns with my supervisor or HR department.					
My organization promotes a culture of openness and understanding regarding mental health issues.					

I am aware of the mental health support services available to me through my employee benefits package.					
My organization provides adequate training to managers and supervisors on how to support employees' mental health needs.					
I feel that my workload is manageable, which positively impacts my mental health.					
My organization encourages taking mental health days or time off when needed without stigma or negative consequences.					
I have access to mental health resources and support outside of working hours (e.g., employee assistance programs).					
I feel that my organization values the mental health and well-being of its employees as much as their productivity.					

Part E: Job performance

What is your rating on the following areas on job performance at your place of work? (1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly agree)

	1	2	3	4	5

I am satisfied with my overall job performance.					
I believe that my job performance meets or exceeds the expectations of my supervisor.					
I consistently meet deadlines and deliverables in my role.					
I effectively communicate with colleagues and stakeholders to accomplish tasks and projects.					
I actively seek feedback to improve my job performance.					
I adapt well to changes and challenges in the workplace, maintaining high job performance.					
I efficiently utilize resources and tools available to me to enhance my job performance.					
I take initiative to identify and implement improvements in my work processes or tasks.					
I collaborate effectively with my team members to achieve common goals and objectives.					

Thank you

Appendix II: Krejcie and Morgan Table

Table for Determining Sample Size from a Given Population

N	*S*	*N*	*S*	*N*	*S*
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size.
S is sample size.

APPENDIX II: Research Permit

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: **923736**

Date of Issue: **29/May/2024**

RESEARCH LICENSE



This is to Certify that Ms.. Betty Kananu Mwirigi of Africa Nazarene University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: EFFECT OF EMPLOYEE WELLNESS ON JOB PERFORMANCE IN THE BANKING SECTOR IN KENYA: A CASE OF NATIONAL BANK OF KENYA HEADQUARTERS, NAIROBI KENYA for the period ending : 29/May/2025.

License No: **NACOSTI/P/24/36043**

923736

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THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013 (Rev. 2014)

Legal Notice No. 108: The Science, Technology and Innovation (Research Licensing) Regulations, 2014

The National Commission for Science, Technology and Innovation, hereafter referred to as the Commission, was the established under the Science, Technology and Innovation Act 2013 (Revised 2014) herein after referred to as the Act. The objective of the Commission shall be to regulate and assure quality in the science, technology and innovation sector and advise the Government in matters related thereto.

CONDITIONS OF THE RESEARCH LICENSE

1. The License is granted subject to provisions of the Constitution of Kenya, the Science, Technology and Innovation Act, and other relevant laws, policies and regulations. Accordingly, the licensee shall adhere to such procedures, standards, code of ethics and guidelines as may be prescribed by regulations made under the Act, or prescribed by provisions of International treaties of which Kenya is a signatory to
2. The research and its related activities as well as outcomes shall be beneficial to the country and shall not in any way;
    i. Endanger national security
    ii. Adversely affect the lives of Kenyans
    iii. Be in contravention of Kenya's international obligations including Biological Weapons Convention (BWC), Comprehensive Nuclear-Test-Ban Treaty Organization (CTBTO), Chemical, Biological, Radiological and Nuclear (CBRN).
    iv. Result in exploitation of intellectual property rights of communities in Kenya
    v. Adversely affect the environment
    vi. Adversely affect the rights of communities
    vii. Endanger public safety and national cohesion
    viii. Plagiarize someone else's work
3. The License is valid for the proposed research, location and specified period.
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5. The Commission reserves the right to cancel the research at any time during the research period if in the opinion of the Commission the research is not implemented in conformity with the provisions of the Act or any other written law.
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11. The Commission reserves the right to modify the conditions of the License including cancellation without prior notice.
12. Research, findings and information regarding research systems shall be stored or disseminated, utilized or applied in such a manner as may be prescribed by the Commission from time to time.
13. The Licensee shall disclose to the Commission, the relevant Institutional Scientific and Ethical Review Committee, and the relevant national agencies any inventions and discoveries that are of National strategic importance.
14. The Commission shall have powers to acquire from any person the right in, or to, any scientific innovation, invention or patent of strategic importance to the country.
15. Relevant Institutional Scientific and Ethical Review Committee shall monitor and evaluate the research periodically, and make a report of its findings to the Commission for necessary action.

National Commission for Science, Technology and
Innovation(NACOSTI),
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E-mail: dg@nacosti.go.ke
Website: www.nacosti.go.ke

Appendix IV: Research Approvals



14th, May 2024

E-mail: researchwriting.mba.mme@anu.ac.ke

Tel. 0202711213

*Our Ref:***17J03DMBA026**

The Director.
National Commission for Science,
Technology and Innovation (NACOSTI),
P. O. Box 30623, 00100
Nairobi. Kenya

Dear Sir/Madam:

RE: RESEARCH AUTHORIZATION FOR: BETTY K. MWIRIGI

Miss. Betty is a postgraduate student at Africa Nazarene University in the Master of Business Administration (MBA) program.

In order to complete her program, Miss. Betty is conducting research entitled: "**Effect of employee wellness on job performance in the banking sector in Kenya: A case of National Bank of Kenya, Headquarters, Nairobi Kenya"**

Any assistance offered to her will be highly appreciated.

Yours Faithfully,

DR. Kimani Gichuhi,

MBA, Coordinator,

School of Business,

Africa Nazarene University.

Appendix V: Map of Study Area

