



Provision of Recreational Facilities and Employee Performance in Commercial Banks in Kenya

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ABSTRACT

The study sought to analyse how the performance of employees in commercial banks in Kenya is affected by the provision of recreational facilities and programmes, anchored on the hierarchy of needs theories. The study was guided by a positivist philosophy and used descriptive research design targeting 30,903 employees of the 43 commercial banks in Kenya. Proportionate stratified sampling combined with purposive sampling was used to identify 395 respondents for the study. Pilot study was done to check on the reliability and validity of the instrument using Cronbach alpha (α) and expert opinion respectively. Primary data was collected using a structured questionnaire while secondary data was sourced from other studies, libraries, worldwide web and organizational reports. Quantitative data was analysed using descriptive statistics and regression model while qualitative data was analysed using content analysis. A response rate of 79.7% was achieved and employee performance was found to be affected positively by the wellness programs provided by the banks. The provision of recreational facilities for the employees was found to influence their performance at 76.9%. The employees who would be satisfied with utilizing wellness programs would perform better evidenced by the reduced absenteeism levels, enhanced punctuality, enhanced morale, and reduced stress and anxiety among the employees. From the findings, the study recommends that recreational facilities should be provided for the employees because it plays a critical role in enhancing performance among employees at 76.9%. However, the facilities should not only be accessible to most of the employees but also appropriately flexible. Additionally, the study recommends that the commercial banks should undertake to satisfy the employees at their work so that they can enhance output. Employee job satisfaction can be enhanced through job enlargement, enrichment and even rotation which ultimately enhances employee engagement. There is also need for commercial banks to consider the characteristics of the individual employees in its human resource practice. On policy level, commercial banks should consider policy changes on how wellness programs are considered in workplaces, either public or private and that there would be need to incorporate wellness programs and utilization as a measure to manage medical costs through the incorporation of the same in the Employment Law of Kenya.

Keywords: *Recreational Facilities, employee performance, commercial banks and Kenya*

Background to the Study

According to Mathis and Jackson (2009), employee performance is defined by the quality and timeliness of output absence or presence /attendance on the job and work efficiency and effectiveness of work completed. It can also be defined as an accomplishment of an assignment measured against pre-set standards of accuracy, completeness, cost and speed. Employee performance is ordinarily looked at in terms of outcomes but can also be looked at in terms of behaviour (Armstrong, 2009). Ahmad *et al* (2014) state that employees 'performance is measured against the performance standards set by the organization but there are various considerations in measuring employee performance including productivity, efficiency, effectiveness, quality and profitability measures.

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

Shields (2016) define employee performance as the degree to which the duties and responsibilities of an employee has been executed. Richard and Morrison (2009) explain employee performance in the context of organizational situations and perspectives. Ahmad *et al*. (2015) and Nyberg *et al*. (2016) and relate performance of employee to the culture of the organization. Richardson and Beckham (2015) in their studies on employee performance issues in Canadian banking industry noted that organizational performance framework (growth and learning opportunities) plays a significant part in influencing employee performance.

Wellness programs differ from company to company, yet the expected benefits are similar, ranging from decreased health care costs (Capps & Harkey, 2008; Berry, Mirabito & Baun, 2010), reduce absenteeism and turnover (Poll, 2006; Miller, 2010) and to enhance employee productivity (Baicker *et al.*, 2010; Lee *et al.*, 2010). McGuire and McDonnell (2008) opine that employee wellness facilities help enhance employee self-confidence and intellectual level, consequently increasing their output. Resma and Basavraj (2013) state that employee wellness is a comprehensive term including various services, benefits and facilities offered to employees of the organization. Wellness programs are designed to support employees in understanding their health risks and adopting healthy behaviors to decrease these risks. Such programs aim at reducing costly health care utilization including emergency room visits, hospitalizations, surgeries and specialist visits as well as reductions in absenteeism, increases in productivity and better quality of life (Miller, 2012).

Matke *et al.* (2013) and Willis (2014) opine that the employers engage and put money into innovative programs and activities with an aim of reducing healthcare expenses and injury-related costs as well as increasing employee health and resilience. HWP's help workers maintain desired levels of work engagement and productivity as they grow old. Although the overarching purpose of worksite wellness programs is to provide a positive return on investment by reducing absenteeism and lowering health insurance premiums, the altruistic benefit has been the creation of a healthier workforce, which translates to a performing workforce.

Miller and Harlem (2009) say that worksite fitness programs are important for the organization as it lowers employees' absenteeism and turnovers. Kamau, Tuwai and Kuria (2015) found a strong relationship between physical wellness and employee performance. Wellness programs and activities do not only benefit employees but the organization too since healthy and fulfilled workers are productive and have low turnover. Ewles and Simnett (2003) and Taylor (2005) posit that the workplace of an employee is the most ideal setting for exercise promotion. Gym services has increasingly been portrayed to employers as an effective means of combating workplace stress and enhances desires by organisations to do corporate social responsibility (Kivimäki *et al.*, 2003). According to Sunday Times (2006), 48% of "The 100 Best Companies to Work for 2006" offered gym access to employees which emphasizes care so as to enhance employee satisfaction and performance at the workplace.

Statement of the Problem

The trend in the commercial bank sector globally, has witnessed rapid and dynamic changes over the last decade. Competition for market share has been tight, forcing banks to not only enhance their effectiveness and competitiveness, but also pushing their performance high implying tighter schedules on the employees, more work and duties, higher performance targets both in quality and quantity (Jha & Hui, 2012). This demand for higher performance stretches employee's limits, which if not checked with appropriate exercises, facilities and work conditions, may cause a breakdown and inefficiency in the long run. Kamau, Tuwai and Kuria (2015) opines that minimal studies have been conducted on wellness programs as a strategy of enhancing performance of employees in Kenya.

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

Multicomponent programs and randomized trials of behavioral interventions implemented in workplaces, has shown that work-site programmes can produce changes in physical activity and nutrition (Conn, Hafdahl, Cooper, Brown & Lusk, 2009). Goetzel and Ozminkowski (2008) and Anderson *et al.* (2009) argue that work-site wellness programs provide benefits beyond health, including increased productivity, reduced absenteeism and greater job satisfaction and is cost-effective in the long run yet many organizations are reluctant to provide them in the pretext that they are expensive and the returns of such an investment does not match implementation costs. The focus of the current study was on how the recreational facilities provided by commercial banks, influences work performance of employees which these earlier studies did not address.

Justification and Significance

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

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

targeted these commercial banks within the CBD since they would provide more relevant feedback which resonates well than if the study was conducted in other branches outside the CBD

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

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

The study will also be beneficial to future researchers as it forms a foundation and a basis upon which other researches along this field would be developed. It adds to the body of knowledge. Human resources policies and regulations regarding wellness programs would also gain from this study given that the study found out that the wellness programs provided by employers to its employees enhances and facilitates higher productivity and ultimate performance. Thus, the study enables the academic world gain insight on the various aspects of wellness programs and how they can be utilized to enhance employee performance.

Empirical Review

Upadhyay and Gupta (2012) studied the impact of effectiveness of performance management system on employee satisfaction and commitment in India and found out that communication plays a major role in increasing the satisfaction of an employee. Satisfied employees are reported to have high morale and it is recommended that companies should provide adequate welfare measures but should not burden itself by increasing the cost part of it in greed to earn the competitive edge and declare itself as most desired company. Other factors like good and open communication, providing motivating factors, empowerment among others should be taken into consideration for increasing the employee satisfaction level. The study therefore sought to fill the gaps in the study by focusing on the wellness programmes provided and the performance of the employees within the commercial banks in Kenya.

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

Sindhu (2012) in the study of role of organizations in welfare measures for employees, found out that the employee welfare measures increase the organizational productivity and promote healthy industrial relations, an ingredient for maintenance of industrial peace and harmony. The study found out that when organizations provided better canteen facilities, clean and safe drinking water, clean restrooms, clean and hygienic wash rooms and bathrooms, regular medical check-ups, health insurances, employee assistance programmes, grievance handling department and better facilities or good work place would give employee a high level of satisfaction. This would then enable the organisation to grow much faster. This study would seek to fill the contextual gaps and content gaps since it studied employee welfare activities while the current study looked at the wellness programs rather than welfare.

Logasakthi and Rajagopal (2013) studied employee health, safety and welfare measures of chemical industry in Sleam Region, India and found out that the employees enjoy not only the satisfaction of their jobs but also various facilities given by the firms. The employees extended their maximum support for the improvement of the company since the employer provided all the health safety and welfares to the employees that would help them achieve better performance in their work and working environment. The study adopted survey methodology while the current study utilizes descriptive design as well as focusing on employee performance in commercial banks.

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

Nanda and Panda (2013) in a study at Rourkela Steel Plant (India) found out that the welfare activities the company had provided, created an effective working environment which consequently enhanced productivity. Rourkela Steel Plant provided a variety of welfare schemes including medical allowance; death relief fund, insurance, housing and transportation facilities recreational club among others are provided by the company to the employees to maintain the industrial relation better. However, the study was conducted in a steel plant providing a contextual gap for the current study to fill.

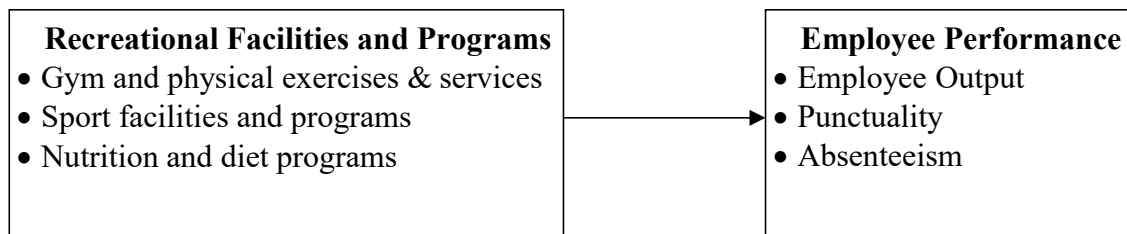
Theoretical Framework

Hierarchy of Needs Theory

The Hierarchy of Needs theory was developed by Abraham Maslow in 1943 suggesting that human needs can be classified into five categories and that these categories can be arranged in a hierarchy of importance. According to Maslow (1943) the psychological needs forms the basic need for survival and which food, warmth, clothing and shelter but when they have them, security needs become apparent. This is expressed in job security and safety of the employee's family. The social needs, places job relations as the focus with employees trying to build, trying to build up a good friendship, love and intimacy. Self-esteem needs presents employee recognition, the need to be accepted and valued by others. The self-actualization needs where employees what to develop into more and more what one is to become (Srivastava, 2005). According to Maslow, the rationale is that employees who are too hungry or too ill to work will hardly manage to make much a contribution to productivity hence difficulties in meeting organisational goals.

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

Conceptual Framework



The study also sought to find out how recreational facilities and programs such as gym and physical exercises and services, sport facilities and programs affects the satisfaction of employees and ultimately the performance of the employees. Stress management trainings, health education, nutrition and diet programs, ergonomics and disability support programs will also be considered as wellness programs provided by employers to recreate the energies and health of their employees. Employee performance would be determined by the output levels of the employees, absenteeism levels and rates as well as their punctuality or lateness.

Methodology

The study was anchored on the positivist philosophy since it is suitable for studies that require empirical verification of the collected information and findings (Creswell, 2008). The approach is suitable in conducting the cause - effect analysis and allows for hypothesis testing According to Neuman (2006) and Furrer, Thomas and Goussevkaia (2008), the positivist philosophy is based on the fact that knowledge is factual and no abstractions of individuals is valued. Positivist epistemology assumes that only "facts" derived from the scientific method can make legitimate knowledge claim and helps the researcher in verifying the collected data and findings. The study used descriptive design given that some form of wellness programmes exists and helped in providing a description of whether such programs have any effect on performance or not. The design also enabled the study to capture the features of the population and at the same time test the hypothesis (Cooper & Schindler, 2008). It was also suitable because the researcher had no control over the variables and could not be manipulated, an essential element in management and enhancing objectivity. The design utilised cross-sectional approach so as to collect data of the same data of the employees at the same point in time.

The study utilized the empirical model $Y = \beta_0 + \beta_1 X_1 + \epsilon$

Where Y = Performance of employees, X_1 = provision of recreational facilities, β_0 – constant β_1 – regressor and ϵ is the error term

Variable	Indicators	Operationalization	Measurement
Dependent Variable			
Employee Performance	Employee output	Ability of the employee to produce output as per the set targets	Aggregated Index of 1-5 scale
	Employee Punctuality	The ability of the employee to arrive and be on duty within the stipulated timings	Aggregated Index of 1-5 scale
	Employee Absenteeism	The level of presentism of the employees and the number of days	Aggregated Index of

		the employee is absent from duty	1-5 scale
Recreational Facilities and programs	Gym and physical exercises & services Sport facilities and programs Stress Management trainings Health Education Nutrition and diet programs Ergonomics Disability Support programs	The ability of the employees to participate in the gym programs The types and suitability of facilities available Accessibility of the facilities by the employees The reliability of the facilities in meeting employee needs The suitability of the ergonomics programs to enhance employee morale and psyche	Aggregated Index of 1-5 scale

The study targeted all 30,903 (CBK, 2017) employees of all the 43 commercial banks in Kenya. However, a sample of 395 respondents were identified through Yamane (1967) but were sampled using proportionate stratified sampling. A semi-structured questionnaire was used to obtain uniform data from all respondents and within a shorter period of time (Sekeran & Bougie, 2009). Secondary data was obtained from the employee performance records, attendance at the gym as well as in the counselling centre. Organizational reports for the commercial banks including the financial reports and documents were also used to obtain the budgets and expenditures allocated to the wellness programs by the different banks. Test for reliability and validity of the research instrument was done through pilot testing at Kenya Commercial Bank head office. Connelly (2008) opines that a pilot study sample should be at least 10% of the projected sample for the larger study. Therefore, the pilot study identified 10% of the 395 respondents giving a sample of 40 respondents who were eliminated from the main study.

The diagnostic tests of normality, linearity, heteroscedasticity and multicollinearity were tested to ascertain the fitness of the model. Descriptive statistics was done using mean and standard deviation while regression and correlation, Fisher's test and hypothesis testing were used for inferential statistics. Qualitative data was analysed using thematic/content analysis.

Data Analysis and Discussions

Out of the 395 respondents sampled, 279 returned the questionnaire duly filled representing an impressive 79.7% response rate. The rate was considered sufficient to enable analysis since Kothari (2013) and Mugenda and Mugenda (2003) argue that a response rate of at least 65% is successful and sufficient to allow for analysis and reporting of the study findings

Diagnostic Tests

The normality test produced a K-S value of 7% (0.07) which was greater than the level of significance of 0.05 confirming that the data was normal since the K-S value was greater than the p-value of 0.05. Linearity results found a Ramsey Specification value of 0.02 which was greater than the 0.001 implying that the model was linear while heteroscedasticity test was done using Breusch-Pagan statistics and a P value of 0.08 was obtained. Since $0.08 > 0.05$, then, the data confirms absence of heteroscedasticity. Multicollinearity was tested using the tolerance and Variance Inflation Factors (VIF) as suggested by Field (2009) and an average value of 1.032 while the Mean Tolerance factor was 0.969 was obtained which indicated the absence of multicollinearity between the variables of the study.

Personal Information

From the results, 57% were male while 43% were female, 36.2% were aged between 26 and 35, 29.4% between 46 and 55, 16.1% aged between 18 and 35, 15.8% aged between 36 and 45 while only 2.5% were aged above 55 years. Majority of the respondents (64.2%) indicated that they were married, 30.5% were single, 3.2% were widowed and the balance of 2.2% were divorced. sixty two percent (62.7%) had acquired a bachelors degree, 31.2% had a masters degree and 5.7% had a Diploma. Only 1 respondent (0.4%) indicated that they had an unnamed qualification. About half of the respondents (47%) had a work experience of between 11 and 15, 26.9% had experience of below 5 years, 22.2% had between 6 and 10 years while 3.2% and 0.4% had experience of between 16 and 20 and over 20 years respectively.

Recreational Facilities and Employee Performance

The study sought find out how the various aspects of recreational facilities and their provision influenced employee performance among the commercial banks in Kenya and the results are as tabulated below

Statement	Strongly Agree	Agree	Don't know	Disagree	Strongly disagree
Gym and physical exercises and programs	148	107	18	6	0
	53%	38.4%	6.5%	2.2%	0%
Sport facilities and programs	177	91	4	7	0
	63.4%	32.6%	1.4%	2.5%	0%
Nutrition programs	120	145	11	3	0
	43%	52%	3.9%	1.1%	0%
Diet Management Programs	85	157	28	8	1
	30.5%	56.3%	10%	2.9%	0.4%

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

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

Table 4:33: Sport facilities and Employee performance

The respondents when asked whether they agreed that Nutrition programs affect the overall performance of an employee or otherwise, the majority of them (52%) indicated that they agreed while another 43% strongly agreed. Only 3 respondents (1.1%) disagreed and another 11 of them (3.9%) indicated that they did not know if it did influence or not. The findings confirm what Miller and Harlem (2009) who found out that worksite fitness programs were important for the organization as it lowers employees' absenteeism and turnovers

One hundred fifty-seven respondents (157) representing 56.3% agreed that diet management programs within the commercial banks influence the performance of the individual employees while another 30.5% of them strongly agreed that the diet management programs influenced employee performance. However, 10% of the respondents indicated that they did not know whether it did influence or not while the remaining 2.9% disagreed. The responses averaged 1.86 indicating that the respondents on average agreed that the diet management programs influenced the performance of the employees within the commercial banks. The standard deviation of 0.732 also implies that the respondents were between strongly agree and neutral (don't know). Studies of multicomponent programs and randomized trials of behavioral interventions implemented in workplaces, has shown that work-site programmes can produce changes in physical activity and nutrition (Conn *et.al.* 2009) which agrees with the findings of this study.

The study also sought to know the effects of specific issues regarding the recreational facilities within the bank, the respondents responded as tabulated below

Statement	Great extent	Some extent	Don't Know	Little extent	No effect
The recreational facilities are not easily accessible to employees	87	87	89	10	6
	31.2%	31.2	31.9	3.6	2.2
The timing of the provision of recreational services and programs are prohibitive	144	115	9	7	4
	51.6	41.2	3.2	2.5	1.4
Employees find the costs associated with the facilities are high	77	171	11	18	2
	27.6	61.3	3.9	6.5	0.7
The types of recreational facilities are insufficient and unattractive	61	119	12	81	6
	21.9	42.7	4.3	29	2.2
The recreational facilities are not sufficient for all the employees	92	151	7	24	5
	33	54.1	2.5	8.6	1.8

The facilities are not suitable for all employees	18	178	66	11	6
	6.5	63.8	23.7	3.9	2.2
People with disability are not considered by the available facilities	158	30	70	15	6
	56.6	10.8	25.1	5.4	2.2

When asked whether the recreational facilities are accessible to the employees, 31.2% of them agreed to a great extent that they were accessible while an equal percentage (31.2%) agreed to some extent that the facilities were actually accessible to the employees. However, a greater proportion (31.9%) indicated that they did not know whether the facilities were accessible or not.

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

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

Of fundamental concern to the study also was the types of recreational facilities being insufficient and unattractive. Majority of the respondents (119) concurred with this statement to some extent while another 61 respondents agreed to a great extent. Eight one (81) respondents agreed that the facilities were insufficient and unattractive to a little extent while 12 of them indicated that they did not know if they were insufficient or unattractive. Kivimaki *et al.*, (2003) opines that the gym services have increasingly become an effective facility of reducing and managing stress within the workplace as well as enhancing desires by organisations to do corporate social responsibility.

On whether the recreational facilities are not sufficient for all the employees, more than half of the respondents (54.1%) indicated that they agree to some extent while another 33% agreed to a great extent. Another 8.6% of them agreed that the facilities were not sufficient for all the employees to a little extent.

One hundred seventy-eight respondents, representing 63.8% agreed to some extent that the facilities provided by the employer were not suitable for the employees considering some with disabilities and other physical features. A bigger proportion (23.7%) though indicated that they did not know if the facilities were suitable for all the employees while 6.5% and 2. % agreed to this to a great extent and to a little extent respectively.

When the study sought to know of the persons with disabilities were considered in the available recreational facilities, 56.6% of the respondents agreed to a great extent that they are not considered while another 10.8% and 5.4% agreed to some extent and little extent respectively. However, 25.1% of them said that they did not know whether the facilities were considerate of the persons living with disabilities or not.

Recreational Facilities and Employee Performance

The study sought also to establish if the provision facilities had an effect on the performance of employees. The table below presents the results

Aspects of Performance	Great extent	Some extent	Don't Know	Little extent	No effect
Absenteeism is greatly reduced	26	219	23	10	1
	9.3	78.5	8.2	3.6	0.4
Punctuality has been enhanced	216	38	7	15	3
	77.4	13.6	2.5	5.4	1.1
Speed of performance has been enhanced	157	93	19	8	2
	56.3	33.3	6.8	2.9	0.7
Job satisfaction has been boosted	48	214	5	9	4
	17.2	76.3	1.8	3.2	1.4
Morale to perform has also been enhanced	121	23	11	122	2
	43.4	8.2	3.9	43.7	0.7
Stress has been reduced	43	216	7	10	3

	15.4	77.4	2.5	3.6	1.1
Productivity and output levels have been greatly improved	44	216	8	10	1
	15.8	77.4	2.9	3.6	0.4
Teamwork has been enhanced at the workplace	127	141	5	6	0
	45.5	50.5	1.8	2.2	0
Accidents and wastage have been reduced	155	89	20	12	3
	55.6	31.9	7.2	4.3	1.1
I work overtime to complete my tasks.	155	88	19	14	3
	55.6	31.5	6.8	5	1.1
My job is in line with my interests, skills and attitudes.	96	163	2	10	8
	34.4	58.4	0.7	3.6	2.9
Employees report on duty early	210	48	4	11	6
	75.3	17.2	1.4	3.9	2.2
I combine the available resources very well to provide quality services.	113	149	6	10	1
	40.5	53.4	2.2	3.6	0.4
I do my work effectively without complaining.	114	97	62	5	1
	40.9	34.8	22.2	1.8	0.4
I complete my work with in the time allocated.	5	216	52	6	0
	1.8	77.4	18.6	2.2	0

On whether absenteeism had been greatly reduced courtesy of the wellness programs provided by the employer, 78.5% of the respondents agreed to some extent while 9.3% agreed to that absenteeism had been reduced to a great extent. Only 8.3% of the respondents indicated that they did not know, 3.6% agreed but to a small extent and only 1 respondent (0.4%) indicated that there was no influence.

When asked whether punctuality had been enhanced because of wellness programs as provided by the employer, the majority (77.4%) of the respondents indicated that the effect has been to a great extent while another 13.6% indicated that the effect has been to some extent. Only 5.4% of them indicated that the effect has been to a little extent while another 2.5% of the respondents indicated that they did not know if there has been an effect on punctuality. Only 3 respondents (1.1%) indicated that there has been any influence of the wellness programs on the punctuality of the employees.

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

When asked whether the wellness programs had boosted job satisfaction among the employees, 76.3% of the respondents agreed that it had been boosted but to some extent while 17.2% agreed that there has been some boosting to a great extent. Another 3.2% agreed that job satisfaction had been boosted to a little extent, 1.4% said that there was not any influence while the remaining 1.8% said that they did not know if there was an influence or not. Anderson *et al.*, (2009) agrees with these findings since the study found out that the wellness programs boost job satisfaction and increases morale among the employees.

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

The study asked the respondents whether the provision of wellness programs in their workplaces had helped reduce stress to which the majority of them (77.4%) said the effect has been to some extent while another 15.4% indicated that the effect has been to a great extent. Only 3.6% of them responded that the effect has been to a little extent while 3.6% indicated that they did not know if the effect was there or otherwise. The remaining 3 respondents (1.1%) said that there was no effect wellness programs on the stress levels of the employees.

Asked whether the productivity and output levels have been greatly improved courtesy of the provision of the wellness programs, 77.4% agreed to some extent, 15.8% to a great extent while 3.6% said to a little extent. Only 2.9% of the respondents indicated that they did not know if the productivity and output levels had been improved greatly as a result of the provision of the wellness programs.

The study also sought to know from the respondents if the provision of the wellness programs had been enhanced. Half of them (50.5%) responded that the teamwork had been enhanced to some extent while another 45.5% indicated that teamwork had been enhanced to a great extent. Cumulatively, 96.1% of the respondents did concur that the wellness programs availability and utilization had enhanced teamwork. Only 6 respondents indicated that teamwork had been enhanced to a little extent while the remaining 5 respondents (1.8%) said that they did not know if it has been affected or not. The findings also agree with Sindhu (2012) who opines that employee wellness programs not only increase the organizational productivity but also enhance teamwork and generally promote healthy industrial relations within the workplace.

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

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

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

In terms of reporting time for the employees, the study sought to know if there has been effect by the wellness programs. More than three quarter of the employees (75.3%) agreed to a great extent that the employees report to work early courtesy of the provided wellness programs while another 17.2% agreed to some extent. 3.9% respondents indicated that they agreed to a little extent that employees reported to work early while the 2.2% of them indicated that they did not think the wellness programs had any influence on the reporting time while the remaining 1.4% indicated that they did not know if there was an effect or not. These findings are in tandem with the findings of Fadzilar *et.al.* (2012) who found out that the only way the employees can achieve satisfaction in their jobs is to ensure conducive and encouraging work environment including provision of necessary wellness programs and facilities which will keep the employee within their workplace and that they can easily be punctual for their assignments.

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

When asked whether the wellness programs had helped them (employees) to work effectively and without complains, the majority of them (40.9%) agreed to a great extent while another 34.8% agreed to some extent. However, 22.2% of the respondents indicated that they did not know if they work effectively and without complaining courtesy of the wellness programs while 1.8% of them indicated that they agreed with the statement albeit to a little extent. Only 1 respondent (0.4%) responded that wellness programs did not effect on how they worked. The study findings concur with the findings of Ajila and Adetayo (2013) who argued that the counselling helps employees overcome their problems, issues and complains and help them to manage the same in a better way. It also agrees with the works of Gerstmanm (2014) who opines that employee counselling assists both employment parties (employer and employee) tackle problems and issues through active problem-solving approaches. Gerstmanm (2014) further argues that counselling is a proactive strategy and includes but not limited to identifying sources of difficulties, reviewing current strategies to handle such difficulties and instituting new approaches to handle and alleviate the problems and difficulties identified.

The study also sought to know if the wellness programs had helped employees complete their tasks and assignments within the allocated time to which the majority of them agreed to some extent (77.4%), 18.6% said that they did not know, 2.2% to some extent while 1.8% agreed to a great extent. These results tallies with the findings of Miller (2012) who found out that wellness programs helped in reducing hospitalizations, surgeries, reductions in absenteeism and increased productivity as well as the quality of work life for employees. This implies that the level of production is enhanced courtesy of working overtime and accomplishing assignments within stipulated timings. The works of Panchanathan (2011) also suffice in this case in that employee satisfaction levels enhanced individual productivity arising from accomplishing tasks on time, punctuality, increased presenteeism and minimized interruptions from medical or any other reasons.

Inferential Statistics

The model indicates that employee performance and recreational facilities are strongly and positively related at 78.4%. It indicates that the employee performance has a positive relationship with the provision of recreational facilities, implying that as the commercial banks continue to increase the provision and subsequent utilization of the facilities, the performance of the employees would also be increasing. However, using R², it implies that of the changes in employee performance, 61.5% of these changes can be explained by the changes in provision of recreational facilities within the commercial banks.

R	R ²	Adjusted R ²	Std. Error of the Estimate
.784 ^a	0.615	0.611	1.25188

a. Predictors: (Constant), provision of recreational facilities

b. Dependent Variable: Employee performance

The analysis of variance for the model indicates that the relationship between the provision of recreational facilities and the performance of employees is significant given that the p value = 0.000 which is less than the p value at 5% level of significance.

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

a. Dependent Variable: Employee performance

b. Predictors: (Constant), provision of recreational facilities

Model	Unstandardized Coefficients		Standardized Coefficients	t	p-value
	<i>B</i>	Std. Error	Beta		
(Constant)	1.435	0.319		4.504	0
Recreational Facilities	0.769	0.054	0.236	4.025	0

a. Dependent Variable: Employee performance

The results provide the model as thus:

Employee Performance = 1.435 + 0.769 (Recreational Facilities) and can be interpreted that there exists a regression between employee performance and the provision of recreational facilities to the employees. It is found that the performance of the individual employee is affected by recreational facilities with employee performance changing at a rate of 0.769 for every unit change in the provision of recreational facilities. It is also critical to note that the relationship between the independent variables and the dependent variable (employee performance) is positive for all of them. It can also be noticed that there exists a constant value of 1.435, implying that employee performance still would change (due to other parameters) outside the changes or otherwise of the recreational facilities.

Conclusion

In finding out if costs associated with wellness programs were friendly for the employees, the study found out that the costs were not friendly with a total of 79.3% of the respondents responding so. However, the study found out that the gym and physical exercises and influenced employee performance (91.4%) while 63.4% strongly agreed that sport facilities and programs influenced the overall employee performance, implying that the banks should be able to invest in the gym and physical facilities as well as the sport facilities in general. The study also concludes that the recreational

facilities are accessible to the employees but that the timing for which the recreational services and programs are available was prohibitive (not appropriate). It can also be concluded that the costs of accessing and utilizing the recreational facilities and services were high with over 90% of the respondents indicating so. The recreational facilities for all the employees are also sufficient with majority of the respondents (87.1%) indicating so and 63.8% also agreeing that the facilities in consideration of the employees with physical disabilities were not suitable.

Recommendations

On recreational facilities and programs, the study recommends that the employer should reconsider the cost of such services for the employees since they indicated that the costs were not friendly locking out other potential users of the services. The commercial banks should also increase the availability of the gym services and physical exercises, sport facilities and programs as they positively influenced the performance of the employees within the banks. The study also recommends that the timing for which the recreational facilities for the employees should be restructured so that as many employees as possible can utilise them. The respondents also indicated that the costs of accessing and utilizing the recreational facilities are high and therefore there is need for the management to evaluate the pricing of the facilities and consider employee views. This may call for a reduction of these costs. On the suitability of the facilities for all the staff, the study recommends that the management should consider accommodating all types and cadres of staff including women and people with disabilities. The banks should also increase accessibility of the recreational facilities to all the staff both at the head office and at the branches. This will enhance employee engagement and productivity since they would appreciate the use of the facilities to enhance their wellbeing.

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