

**THE INFLUENCE OF EMPLOYEE WELLNESS PROGRAMS ON EMPLOYEE
COMMITMENT AT KCB BANK KENYA**

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DECLARATION

The following research project is my authentic work and has not been presented for award of any Master's degree in any other university.

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This project has been submitted for examination with my approval as the University of Nairobi Supervisor

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DEDICATION

This research project is dedicated to my mother and sister, who have supported me in various ways in order to complete my studies.

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ABSTRACT

In these modern times, organizations are more focused on attaining a competitive advantage and maximizing favorable outcomes for the organization due to the existing dynamic business environment. Employees are fundamental in achieving an organization's objective and goals. Their well-being particularly is of concern as it directly affects a company's effectiveness and efficiency in achieving its goals. This necessitates the existence of a healthy balance between work, life and one's well-being. The prime objective of the study is to ascertain the influence of employee wellness programs on employee commitment at KCB Bank Kenya. This study research used a descriptive cross-sectional design of research and targeted respondents who have been working in the company on contractual or permanent terms and the researcher gave them close ended questionnaires through Google forms, sending the link on WhatsApp. The study used the census approach and target population was all the 154 employees at KCB Bank Moi Avenue branch in Nairobi County. The choice of variables to explain employee wellness programs were Health and Nutrition, Employee Support programs, Mental and Physical Health and Workplace conditions. The analysis found that the first two were not statistically significant to explain the relationship while the last two were statistically significant in explaining the relationship at the 10% significance level. Additionally, the study found that KCB Bank had certain areas they had to improve on should they aim to improve the employee commitment at the organization. One such initiative based on the analysis is that they need to improve their communication regarding healthy living through their various communication channels and also participate more in health initiatives. Furthermore, the analysis showed that the employees did not feel that they had realistic workloads and the stress from work affected their personal relationships with family and friends. These responses reinforced the behavioral decision-making theory where the satisfaction and commitment of the employees is dependent on how well the organization cares for the needs of the employees both physically and psychologically. Based on the findings of the study regarding workplace conditions further established that the implementing wellness programs broadly helps in enhancing workers' job satisfaction and commitment to the organization.

CHAPTER ONE: INTRODUCTION

1.1. Background of the Study

Currently, organizations are more focused on attaining a competitive advantage and maximizing favorable outcomes for the organization due to the existing dynamic business environment. Employees are fundamental in achieving an organization's objective and goals. Their well-being particularly, is of concern as it directly affects a company's effectiveness and efficiency in achieving its goals. This necessitates the existence of a healthy balance between work life and one's well-being (Kelly et al., 2020). One of the fundamental factors that influence the yield and performance of an employee is their health and organizations need to be more focused on the health of its employees for both humanitarian and economic purposes. In the event of an already established workforce Adair et al. (2020) highlights the importance of its availability and preparedness to work through the maintenance of sensible day to day attendance and reduction of absenteeism. Sustainance of an employee's basic health in conjunction with Work Life balance raises the need for organizations to design and maintain an employee wellness program that is functionable thereby motivating individuals to facilitate ways to ensure a content life at work and beyond (Dorociak et al., 2017).

The study will follow the three-component model of commitment, the behavioral decision making theory and the social exchange theory. The three-component model of commitment is divided commitment into three types. That is affective, normative and continuance commitment. Various individuals are devoted to their jobs due to various reasons ranging from loving what they do, a feeling of obligation to the organization or superiors, to the

fear of the unknown as they fear what they might lose if they leave. According to the behavioral decision – making theory, more committed employees have a higher work productivity and participate more in organizational activities. Social exchange theory describes the employment relationship as one comprising of economic or social exchanges (Rupp & Bryne, 2003). Economic exchange relationships comprise of the interchange of an employee's effort for economic benefits, which are dependent on valid contracts that are legally enforceable (Blaue, 1964). An organization may initiate social exchanges, also referred to as voluntary actions, through its treatment of its employees in return expecting the employees to feel compelled to reciprocate the organizations good deeds. As per Krames and Shain (2014) establishing an employee wellness program is equitable to an organization investing in its greatest assets, of which are its employees. Once optimal psychological and physical health are achieved by the employees, they are anticipated to perform their duties incredibly well. Also, an employee is anticipated and more likely to be wooed and stick with an organization that infact values and appreciates them making them feel more invested in the organizations well-being. Despite employees' wellness programs having apparent benefits, a lot of factors lead to either the failure or success of the wellness programs (Dorr, 2013).

Employee wellness programs have existed in KCB Bank for a number of years but in recent years it has been considered in seriousness due to an increase in chronic disease diagnosis globally. KCB has several wellness programs such as an employee cafeteria, a thrice weekly exercise class, several employee sports centers and activities, employee assistance programs, yearly medical checkups for employees and medical insurance. Employee

wellness has been a priority for KCB as a healthy workforce is more productive and committed. This in turn will further increase profits and share value.

The banking industry is plagued by various problems such as constant absenteeism, high healthcare costs, high compensation claims, low employee loyalty and low employee morale (Essays UK, 2018). This could all lead to the failure of a business especially in the banking industry. Tuwei et al (2015) investigated the impact of corporate wellbeing practices on employees' output and efficiency between commercial banks in Kenya and concluded that employee wellness programs helped employees improve productivity, led to job satisfaction and healthy, dedicated and motivated employees. These are all factors that are related to employee commitment. An employee who is satisfied, healthy, dedicated and motivated will be more committed to the organization.

1.1.1. Concept of Perception

Perception can be regarded as the ability to identify, interpret and be aware of something or information through the senses so as to be able to understand the presented information or the environment (Schater, 2011). Basically, it is the individual interpretation of a statement. Perception is important as it enables us to interpret information and respond accordingly. Employee wellness programs are perceived as having a positive effect on employee commitment. The introduction of an employee wellness by the management is aimed at assisting the employee to perform better and earn the organization higher profits. It is with this in mind that organizations hope to link the wellness programs to employee commitment.

Competition among banks in Kenya is high, this in turn leads to poaching of employees amongst banks and banks looking for ways to increase profits. As the competition increases banks are investing in wellness programs to help them retain their employees and increase their profits through employee commitment. Wellness programs focus on the overall wellbeing of an employee thus enabling the employee to perceive that the organization is doing something good for them therefore they will respond likewise by working harder and showing commitment to the organization. Wellness programs enable an employee to build trust and commitment in their organization.

1.1.2. Employee Wellness Programs

These are programs that operate by providing employees with health and wellness services. Employee Wellness can also refer to a continuous and conscious endeavor to stay healthy and reach the maximum level of comprehensive well-being possible.

Employee wellness programs, according to Donnell (2012), are a combination of structured activities and systematic interventions with the key aim of providing health education, identifying health hazards that can be changed or modified, and so as to influence health behavior changes. Wellness programs, according to Hoeger (2013), include physical fitness, nutrition, cardiovascular risk reduction, substance-abuse control, health education, sexuality, cancer prevention, spirituality, stress management, stopping smoking habits, and work life programs, which aid workers in balancing their work duties and other important activities in their lives.

Long (2013), explains that both the employer and the employee gain from instituting an employee wellness program. Employers save money on compensation of staff, caring for

staff health, reduced job absenteeism, and output, whereas the staff gain skills on living healthy lifestyles, enhancing work safety, and living well balanced lives. According to Parker and Wolfe (2014), the success of employee wellness initiatives is determined by both the employer and the individual's effort. Workers or staff are expected to be more than inclined to commit and cooperate with the management or employer, while employers should provide a favorable climate and tools to aid in program acceptance.

Employee wellness programs, according to Krames and Shain (2004), are an investment in a company's most valuable asset. Workers with good health both mentally and physically are more prone to show up for work and perform well. Employees would be more than convinced to, stay with, and value a company that in return cares about them. Worksite wellness programs' have obvious benefits, Dorr (2006) points out that there are numerous elements that can influence the success or failure of these initiatives. A crucial factor is senior management's attitude and support. Success is difficult to achieve if support is insufficient, regardless of how helpful it was to those who participated.

1.1.3. Employee Commitment

The urge to remain focused and attached to one's work is referred to as commitment.

Affective, continuance, and normative commitment are the three measures used to assess organizational commitment (Grube & Castaneda, 2014). Employee understanding of the expenses associated with leaving the organization is defined by Lee (2010) as continuance commitment. Affective commitment is defined as an employee's emotional attachment to a company (Price, 2011). It is the degree to which individuals value their status as members of a company. Affectively devoted employees, according to Rhoades

(2001), have a sense of identity and belonging, which encourages them to improve their performance. Affective commitment also leads to employees' willingness to fulfill a company's goals as well as a desire to stay with the organization.

Organizational members with an emotional level of commitment, according to Beck and Wilson (2012), have a strong desire to stay in the organization because their values and aims are aligned with the organization's. Affective commitment, according to Coetzee (2015), is linked to favorable views about their organization and work attitude.

Employees' work attitudes are linked to how they see the organization, and this is what binds them to it. Affective commitment is linked to employee personal attributes, organizational aspects, work experiences, and job characteristics, according to Lee (2010). When employees are able to attain these characteristics, they feel emotionally tied to the company. This is due to the fact that they contribute to the creation of an environment that is organically fulfilling for the employees (Muncherji & Dhar, 2011).

The antecedents of affective commitment in many organizations are divided into four categories: personal traits, structural features, job-related characteristics, and work experience (Mowday, 2012). Employees with strong emotional commitment will continue to work for the organization because they want to. Individuals who showed strong affective commitment, according to Meyer and Allen (2013), would be motivated to high levels of performance and make more significant contributions than employees who expressed continuity and normative commitment. This occurs because the employee identifies and associates with every component of the organization.

1.1.4. KCB BANK KENYA

With around Ksh. 370 billion in assets, KCB is a major player in Kenya's banking and financial sector. The Kenya Commercial Bank (KCB) began operations in Mombasa in 1896, at this time its precursor, the National Bank of India, launched a branch. The organization expanded to Nairobi, the headquarters of the developing railway to the neighbouring Uganda, eight years later, in 1904. The Bank's second big transformation occurred in 1958. The National and Grindlays Bank was formed when Grindlays Bank and the National Bank of India amalgamated (KCB, 2012). Following independence, the Kenyan government purchased a 60% stake in National & Grindlays Bank in order to take banking much closer to the people of Kenya.

The State bought all the shares in Kenya's main commercial bank in 1970, giving them complete control. Kenya Commercial Bank took over the National and Grindlays Bank name (KCB, 2008). Savings & Loan (K) Ltd was purchased in 1972 with the intention of specializing in mortgage lending. Kenya Commercial Bank was renamed the KCB Bank Group (KCB, 2012) in 2010. The KCB Bank Group includes, KCB Burundi Limited, KCB Tanzania Limited, KCB Sudan Limited, KCB Rwanda Limited and KCB Uganda Limited (KCB, 2012).

Today, the KCB Group has the largest branch network in the area, with 20 in Southern Sudan, 173 outlets in Kenya, 1 in Burundi, 9 in Rwanda, 14 in Uganda and 11 in Tanzania, as well as accessibility to more than 940 Automated Teller Machines (ATMs) and 4,627 group bank agents (KCB, 2012). Increased revenues, tight cost control, and enhanced efficiencies drove The Group's consistent performance in 2012, with client deposits

increasing by 9% from Ksh. 259.3 billion to Ksh. 288.0 billion, and total assets increasing by 11% from Ksh. 330.7 billion to Ksh. 367.4 billion. Net loans and advances increased slightly from Ksh. 198.7 billion in 2011 to Ksh. 211.7 billion in 2012. (KCB, 2012).

1.2. Research Problem

In today's environment, human resource practices have evolved into a source of competitive advantage. (Collins, 2021). Employers seek to employ more skilled workers thus enabling them to create a quality rich workforce characterized by staff that is devoted, motivated and more importantly healthy, in exchange for these investments in human resource that provide employees with participation in making of decisions, various opportunities at development of workers and rewarding performance significantly. Wellness programs for employees that improve the health of an employee and additionally foster work-life balance will aid businesses in protecting and optimizing their human capital investments. The purpose of a wellness program, according to Amrutha and Geetha (2020), is to help people adopt positive behaviors in order to live healthier day to day lives and combine emotional, social, mental and physical fitness.

Employee programs aimed at wellness are seen to have a favorable impact on employee commitment. Employee wellness programs have a good impact on an employee's health, raising their energy levels, morale, and giving them a positive attitude on their jobs, allowing them to be more committed to their jobs (Carnevale and Hatak , 2020). This isn't true for all wellness programs, either. Some employers penalize and discriminate against employees who refuse to engage in wellness initiatives. Employers may also be concerned that they have too much influence over their employees or that their personal information

will be made public, particularly in the case of counseling programs (Amrutha and Geetha , 2020)

The KCB Bank is critical to the country's socioeconomic development. The company's success has been fueled by the dedication and hard work of its employees, among other factors. Employees that are in various competitive industries are supposed to improve on their goals, hence results in long working periods or hours therefore neglecting their social lives, a massive load of work, and pressure experienced from superiors, all of which result to cases of stress and negatively impact productivity, affecting employee commitment (Armstrong, 2020). As a result, the Bank has placed a greater emphasis on implementing employee wellness initiatives in order to get the best results from its employees.

Employee wellbeing and commitment have been studied in a number of ways. Kariuki (2012) conducted a survey on the perspective of employee welfare programs at large industrial enterprises in Nairobi and discovered that these firms have a variety of wellness programs in place. The wellness initiatives, on the other hand, have not evolved in response to the changing corporate climate. Mberia (2013) conducted research on the banking industry's occupational health and safety programs in Kenya. She landed on the discovery that most financial institutions followed the Ministry of Labor's recommendations regarding workplace health and safety, with only a few going out of their way to implement additional occupational health programs. Based on the aforementioned studies, it is clear that there have been few investigations on the impact of staff wellness programs on employee commitment at KCB Bank, resulting in a knowledge gap. This study project aims to reduce and even close the aforementioned gaps through addressing the question: What impact do staff wellness initiatives have on staff commitment at KCB Bank Kenya?

1.3. Research Objectives

The study's objective is to figure out how employee wellness programs affect employee commitment at the Kenya Commercial Bank Limited.

1.4 Value of the Study

The management of KCB Bank as well as the banking industry in general stand to benefit greatly from this study research. It will aid them in developing, managing, and enhancing job wellness programs, as well as allowing them to understand the elements that drive program adoption. It will emphasize the importance of the employee wellness programs to the banking industry.

The government will be interested in the study's findings. It will be beneficial in informing the various Human Resource departments of government agencies and institutions mostly on the relevance of employee wellness programs and their advantages. As a result, the research will aid in the creation of government wellness program policies.

The study will serve as a resource for future academics interested in the same topic. It will also benefit other academics who are studying the same subject. It will also draw attention to other relevant linkages which will require further investigation, allowing for more viable solutions to the challenges of employee wellness programs that this study will not address.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

The impact of employee wellness programs on employee commitment at KCB Bank is reviewed in this chapter. This therefore goes over the various perspectives on how employee wellness programs affect employee commitment.

2.2. Theoretical Framework

The three-component model of organizational commitment, social exchange theory, and behavioral decision-making theory were used to guide this study. The following are some of them:

2.2.1. Three component model of organizational commitment

Organizational commitment is defined by Porter et al (1974) as an attachment to the organization characterized by a desire to stay in it. The bond between an individual and the organization is referred to as organizational commitment. Meyer and Allen (1991) claimed that commitment consists of three elements: a desire, a need, and an obligation to remain employed by a company. Affective commitment is a desire, continuance commitment is a need, and normative commitment is an obligation.

Affective commitment occurs when employees feel emotionally attached to an organization and the work or responsibilities they execute. An identification with the organizations values and a genuine want to be there. Continuance commitment occurs when the employee weighs the positive and negative side of the job and feels a need to stay as the benefits are more when one stays than when one leaves. When an employee feels

obligated to stay with the company, this is known as normative commitment. This may be due to the time and money the organization has invested in you.

2.2.2. Social Exchange Theory

According to social exchange theory, an organization treats its employees in a certain way in the hopes that the employees will indeed be required to reciprocate the firm's good actions (Fathaniy, 2011). According to the exchange perspective, the job relationship is made up of economic or social transactions (Rupp & Bryne, 2003). An economic exchange partnership entails the exchange of financial rewards in exchange for employees' efforts, and they are frequently based on legally binding contracts (Blaue, 1964). Social exchanges, on the other hand, are considered as "voluntary activities" that might be triggered by an institution's handling of its employees in the assumption that the employees will be required to return the organization's good deeds (Davies, 2005). The employees therefore anchor themselves to their organizations in exchange for particular benefits or incentives, according to the exchange approach to organizational commitment.

Organizations have been analyzed through the utilization of the social exchange theory in order to truly comprehend the reciprocal interaction which emerges involving both the workers and the company (Baran, 2012). The above simply means that if a company treats its employees without bias, honors their contributions, and creates a pleasant working environment, this makes employees feel more motivated to enable an organization to successfully accomplish its goals (Restubog, 2013). Higher commitment at the organizational level and loyalty result in lower levels of desire to leave the organization as a result of the employee's act of support (Allen et al., 2003). Additionally, according to

Allen, Shore, and Griffeth (2003), workers who do not receive any assistance from their company are more likely to quit for a company that they feel will treat them better.

2.2.3 Behavioral Decision-Making Theory

According to Kahneman et al. (1982), the perception of uncertainty by the employees will have a significant effect on their judgment. This was further explained by Schweizer et al. (2012) who opined that when an employee is making the decision to stay at a company, the decision will be hinged on insecurity levels they believe to be linked to their prospects at the organization. Since the commitment of an employee to an organization is vital, the employee should not encounter any obstacles in the course of conducting their duties and should actually be encouraged by the organization by being provided a conducive workplace. (Yee et al., 2008). This therefore means that when an employee is operating in a good working condition, they tend to be contented and thus increasingly dedicated to their role and responsibilities in the organization.

Additionally, when an organization does not do a good job at supporting its employees by addressing any concerns that may have in addition to clearly explaining their duty and role in the larger vision of a company, workers will view this as uncertainty and their commitment and involvement in the workplace will end up going down (Schweizer et al., 2012). Organizations thus need to be able to create a good organizational structure and workplace condition that will minimize any likelihood of perception of uncertainty by the employees and this will be what will encourage the commitment of their employees and maximize their output (McMullen and Shephard, 2006).

2.3. Employee Wellness Programs

Employee wellness is becoming more popular, owing to a transition in the established global financial system or global economy from manufacturing to service-based economies, which has resulted in a shift in the categories of health hazards which the workers experience (Cox and Jackson, 2010). Employee wellbeing is considered to be fundamentally distinct from job happiness or participation. Employee engagement, as per Robertson and Cooper (2012), is exemplary employee behavior which is of particular significance to the business or institution due to the general operational benefits it is likely to offer. Employee wellness, on the other hand, is a much larger term that is likely to be more essential to the employees themselves. The purpose of wellness program, as seen by Archer (2013), is to help individuals embrace desirable attributes so as to sustain healthy living and combine emotional, social, spiritual, mental and physical fitness and endurance hence ensuring wellness

Lifestyle exams and physical fitness exams, education on matters of health, practices which promote change in one's behavior, and mechanisms that track a worker's success and improvements are all examples of such programs. Majority of today's significant health issues, according to Brewer et al. (2010), are lifestyle-related, and many disorders can be avoided or mitigated by practicing healthy lifestyles. People are educated about lifestyle choices which have a very beneficial influence on their well-being via health education. Physical exercise, hygiene, dietary changes, stress reduction, quitting smoking and checkups, as well as management of chronic conditions such as patients with high blood pressure or diabetes, are among the choices available.

Employee wellness initiatives, according to Armstrong (2014), aids in bolstering the firm's reputation as an amazing workplace and therefore positively facilitate in talent acquisition and enrollment: doing so will raise devotion hence aiding with retaining employees. Physical activities and fitness initiatives boost employee motivation and output while also lowering medical expenses. Programs that promote and boost health according to Gottlieb (2014), significantly lower medical costs, diminishes absenteeism, improve efficiency and productivity, improve community connections and boosts an employee's motivation and drive. Absenteeism, poor job efficacy, violent conduct, drunkenness, accidents, and degeneration of oneself are all reduced by mental health programs. A key advantage from these initiatives is improved firm productivity. Opting to launch the program seems to be in line with claims that higher human capital investment is necessary for enhancing competition (Parler and Wolfe, 2014). Wellness programs are gradually beginning to be an essential component in management techniques of human resource management, whose purpose is to recruit, keep and inspire high-quality workers as a result of encouraging study results in wellness related programs, and may give an organization an edge over others that they can take full advantage of.

Mearns et al. (2010) investigated the link amongst employee loyalty and health investment strategies. Findings revealed that tactics and practices in the investment of health are linked to engaged labor force and environments that emphasize safety, health and wellbeing.

2.3.1 Health and Nutrition

Sitati (2013) investigated the employee satisfaction and commitment of nutritionists at KNH where her study investigated the commitment of 37 nutritionists at Kenyatta National

Hospital compared to the other employees who were not nutritionists. Her finding showed that the Nutritionists were more motivated by their work and had a better work commitment however, their satisfaction on the job was not higher than those that weren't nutritionists.

Moreover, Shahid and Azhar (2013) in their study in the US found that companies that were more health conscious demonstrated a higher ability to retain its employees more than companies that did not explicitly practice this. Their findings showed that organizations in their study that shared healthy living messages and participated in initiatives supporting healthy living ended up having more committed employees who worked longer in the organization.

2.3.2 Employee Support programs

Muthomi (2014) investigated the effectiveness of employee counseling programs in the Kenya Police Service, as well as how they aided staff performance and commitment. The research found that there was a favorable association between the two, with police officers who had completed the training doing better and staying longer on the job. Grant et al. (2008) also came to the same conclusion where they found that effective organizational commitment through offering support programs to the employees was a way of enabling the employees to give their best at the workplace and in turn increase their employee commitment.

Additionally, Lam et al. (2015) looked at how the relationship between the supervisor and subordinate and their ability to implement self-improvement initiatives for the subordinates contribute to their commitment. Furthermore, they also investigated the impact of professional and career development by the organization on the commitment of the

employees. Their findings showed that initiatives such as inspiration appeals by supervisors, collaboration between employees, rational persuasion among others were very important support initiatives that aided the employee commitment in an organization.

2.3.3 Mental and Physical Health

Jain et al. (2013) opine that the commitment of employees to an organization is dependent on how committed the organization also is to their wellbeing and one such way of being committed is in their efforts towards helping them mediate the impact of the stressors on the physical and mental well-being of the employees. Their study was focused on the call center industry and their findings showed that a company that improves the standards of the mental and physical well-being of their employees will have more committed employees within the organization.

In another study by Stokes et al. (2013), they measured the mental and physical health of the employees by looking at measures such as work life balance, work relationships, the amount of workload of the employees, the amount of control the employee has on his duties, recognition of the efforts, benefits such as gym memberships among other factors. Their findings showed that the absence of such key aspects for an employee did have a negative impact on the commitment the employee had in their organization.

2.3.4 Workplace Conditions

Workplace condition is a broad phrase, however it will be used in the context of this study where Hills and Joyce (2013) define it as both the cultural and physical context that defines the psychosocial work environment in which employees do their jobs in accordance with their expected roles.. The study by Howell and Annansingh (2013) in their findings opined

that the lack of adequate information and good communication will have a restraining effect on the employees when it comes to the execution of their duties.

Based on the behavior decision making theory and also the research by Schweizer et al. (2012), when companies support and care for their employees through initiatives such as communicating with the employees, making them part of the meetings determining the path of the company, listening to the ideas offered by employees and assuring their job security, employees are highly prone to be content and therefore making them more devoted and committed to the company or institutions goals. As such, once the working conditions of the workplace are in line with the Kenyan legislation, the study expects that the employees will be much more committed in the workplace.

2.4. Measures of Employee Commitment

Employee commitment refers to a worker's psychological attachment to their firm of interest. The intensity and strength is determined by the level of employee participation, commitment, and confidence in company's principles. Flexible working and work-life balance policies, empowerment, development and training, teamwork and employee involvement or participation are some of the strategies that have been used to increase workers loyalty (Walton, 2015). Employees' commitment to the company they work for is mostly determined by their belief in the company's principles and goals, as well as their personal involvement in the task of making the company successful.

The three-component model theory of organizational commitment is used to develop commitment indicators. The first is affective commitment, which is determined by how much a person appreciates or loves their profession. A sense of affective commitment will

be enhanced by increased job satisfaction. The level of commitment of an employee can be determined by measuring absenteeism, organizational citizenship behaviors, perceived organizational support, and stress levels (Mercurio, 2015). Affective commitment, according to Meyer et al. (2002), minimizes burnout and emotional tiredness.

Continuance commitment is measured by the need to stay at an organization therefore the period one has stayed in an organization is used to measure this. According to Khan et al (2016), a worker may assess the investments, expenses, and alternative opportunities associated with leaving the firm, such as time, effort, and pension, while making a continuing commitment. It has a beneficial relationship with work performance and quality.

Normative commitment is measured by a worker's moral obligation to stick with an organization regardless of the seemingly better outside opportunities (Sow et al, 2016). Can be measured by employee retention and employee attitudes.

2.5. Empirical Review and Knowledge Gaps

A lot of research on the impact of employee wellness programs on employees' commitment have been conducted. While some are quite comparable, others are simply connected yet significant to our research.

Abdullah et al., (2012) investigated the impact of wellness programs on workers satisfaction and contentment, absenteeism and stress levels in Malaysia's telecommunications industry. The analysis found that executing wellness programs can improve job satisfaction contentment of workers and loyalty to the firm. Employee wellness initiatives' impact on a worker's loyalty was not considered, resulting in a

significant gap in knowledge. The present research aims bridge the gap by looking into the impact of employee wellness programs on employee retention at KCB Bank.

Chang, Chin, and Ye (2014) investigated organizational work-family culture and the affective commitment of working mothers. Employees from Samsung affiliates throughout the world were polled for the study. Working mothers' affective commitment was compared to that of their counterparts. Career expectations modulated the impact of supportive organizational culture on affective commitment, according to the findings. Working mothers were by a mile more dedicated and had lower professional goals than their colleagues. The aspect of employee wellness programs on employee commitment was not addressed creating a knowledge gap and the study only targeted mothers. This study will target all types of employees regardless of their familial status.

At a South African partly government owned company, Garg and Ramjee (2013) explored the correlation of employee commitment with styles of leadership. Their findings showed how transformational leadership's beneficial effects on employee commitment, whereas laissez-faire leadership had a negative impact. Employee wellness programs were never the focus of the study.

Mberia (2013) conducted research on the banking industry's occupational safety and health standards in Kenya. The information was acquired using the survey approach. The data was examined using descriptive statistics to examine data related to the study's aims. According to the findings, majority of the banks had already implemented identical workplace safety and health standards just as advised by the Ministry of Labor, only a select few ensured the establishment of additional occupational health initiatives. Because

the study was focused on the entire banking sector in general, the findings therefore could not be applied to KCB Bank, resulting in an information and knowledge gap. The purpose of this research is to look into the impact of employee wellness programs on employee commitment at KCB Bank thus reducing the knowledge gap.

Mungania et al. (2016) investigated the impact of wellness programs on organizational performance in Kenya's banking sector.

The study employed a descriptive research design and the top managers at several banks were the target of the study. The data was analyzed using descriptive statistics. The study found that in addition to reducing healthcare costs, the application of wellness programs also clearly showed an increase in the expected return on investment on their profitability by many staff members accompanied with intangible beneficial outcomes such as positive organizational results. Employees engaged in wellness programs can considerably enhance their healthcare and health-related habits, according to the study. Previously, the research focused on results with respect to wellness programs, but this research focuses on commitment of employees.

2.6. Summary of Knowledge Gaps

In a prominent Malaysian telecommunications business, Abdullah and Lee (2012) investigated the effects of wellness programs on job satisfaction, stress, and absenteeism. From this they found that wellness programs lead to high employee job satisfaction, reduction of absenteeism and lowers stress levels. The study however did not focus on employee commitment.

Chang et al. (2014) looked at how every company's work-family culture influence working mother's sentiment and affective commitment. Working mothers were discovered to be more dedicated in comparison to their peers and also have lower professional ambitions. This study concentrated on working mothers only but not all employees and only studied affected commitment not all three types of commitment.

At a government - owned company in South Africa, Garg and Ramjee (2013) explored the correlation in both leadership styles and employee commitment, finding that transformational leadership influenced dedication favorably while laissez faire leadership influenced commitment unfavorably, thus leaving an open question about how other factors, such as wellness programs, affect employee commitment.

Mberia (2013) investigated the banking industry's occupational health and safety programs in Kenya. Physical and mechanical dangers that impact personnel have been discovered to be a top priority for banks. Physiological and emotional risks, on the other hand, have received little attention, necessitating further research into wellness programs.

Mungania et al (2015) studied the impact of wellness programs on the output or performance of an organization in the banking sector, finding that wellness programs reduced healthcare costs and led to positive work outcomes in terms of organizational performance. This may not necessarily mean that the employees' commitment is high thus a need to study further.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

The research approaches that will be employed in the study are described in this chapter.

It includes information about the research design, target interviews and tools and procedures of collecting data. This chapter provides an overview of the data analysis methodologies and tools that will be used throughout the research.

3.2 Research Design

This section explains the design that guided the planning and collecting data from the employees at KCB Bank Kenya in order to look into the strategies used in the industry. Research design can be defined as the arrangement of the necessary conditions for data collection and analysis that purposes to provide relevance to the purpose of the research (Kothari, 1990). A descriptive cross-sectional research design was used in this research. which is an in-depth study of a phenomenon that is observed at a certain point in time (Burns and Gove, 2009). The goal of a cross-sectional study is to depict the situation as it exists at a certain point in time. Employees who had been working at the company on a contractual or permanent basis were targeted for the study, and the researcher distributed closed-ended questions via Google Forms, with the link sent via WhatsApp.

3.3. Population of The Study

All persons or items (units of analysis) possessing the qualities that one intends to analyze are referred to as the population. An individual, community, organization, state, object, about which you want to make scientific judgments is the unit of analysis (Bhattacharjee, 2012).

The study used the census approach. The target population was all the 154 employees at KCB Bank Moi Avenue branch in Nairobi County as shown in Table 3.3.1

Table 3.3.1: Population of the Study

Job level	Job Group	Population
Entry level	Group C	83
Mid - level	Group B	56
Senior level	Group A	15

3.4 Data Collection

Data collection, according to Kothari (2004), is the process of gathering information from all relevant sources enabling a researcher to develop solutions and answers required by the study research, test hypothesis, and assess results. According to Cresswell (2004) data collection refers to the acquisition of the information required for the study. The major data collection tool for the study will be a structured questionnaire. The survey will be broken down into categories or sections. Section A will address general background while section B will concentrate on employee wellness programs and C will address the three types of employee commitment. The close ended questions in section B and C will follow the Likert five-point scale with predetermined responses. In order to enhance the response rate, the respondents will be assured of confidentiality. Due to the Covid 19 pandemic the questionnaire was entered into a google form and distributed via a link on WhatsApp and email

3.5 Data Analysis

Data analysis is considered to be the transformational processing of the collected data or information with the aim of coming with valuable deductions that will aid in the process

of making valid decisions. (Hair et al., 2008). The study applied quantitative techniques and as such, quantitative statistics was used to answer the research questions in an aim to achieve the objectives of the study. The descriptive statistics used allowed the researcher to categorize the data in a way that facilitated a deeper understanding of the collected data. The data was checked and edited accordingly to ensure consistency with the data collection tools and to ensure that there were no errors or omissions in the data. The data was keyed into statistical software, SPSS, for examination. In addition to descriptive statistics, the research also did a correlation analysis in order to examine how the independent variables related with each other and to check if there were any heterogeneity issues with the variables of concern. This was then followed by a regression analysis that explained the relationship between the study variables. Furthermore, Analysis of Variance, known in short as ANOVA was also conducted to examine the regression models fitness. Independent variables of the study were Health and Nutrition (HN), Employee Support Programs (ES), Mental and Physical Health (MP) and Workplace Conditions (WC) while outcome variable was Employee Commitment (EC). The following regression model was used:

CHAPTER FOUR: DATA ANALYSIS RESULTS AND DISCUSSION

4.1 Introduction

This chapter delves into the data analysis and seeks to explore the findings from the study in line with the objectives of the study. The data collection was done over a one-week period from 26th October to 1st November 2020. The chapter specifically looks at the response rate, descriptive statistics, correlation analysis and a regression analysis.

4.2 Response Rate

This study targeted 154 respondents who formed the entirety of the study population of the KCB head office branch and since the population size was small, there was no need to use a sample and the study utilized the whole population. The questionnaires were created and after passing the reliability test, uploaded online via Google forms where the respondents took time to fill in their responses anonymously. Of the 154 participants who were the population, 108 responded which was at a rate of about 81%. The rate of the responses was sufficient to be utilised in analysis to provide findings that were representative of the population.

4.3 Socio-Demographic Features of the Respondents

4.3.1 Age

As shown in Figure 4.1, majority of the respondents fell in the 25-35 age group while the respondents who were below the age of 25 were the least among the respondents. Previous studies like that of Caperchione et al. (2016) have shown that employees between the ages of 18-35 are likely to be more active in wellness programs at the work place. Given that a

major number of employees fall under this category, it is more likely that they will value the wellness programs.

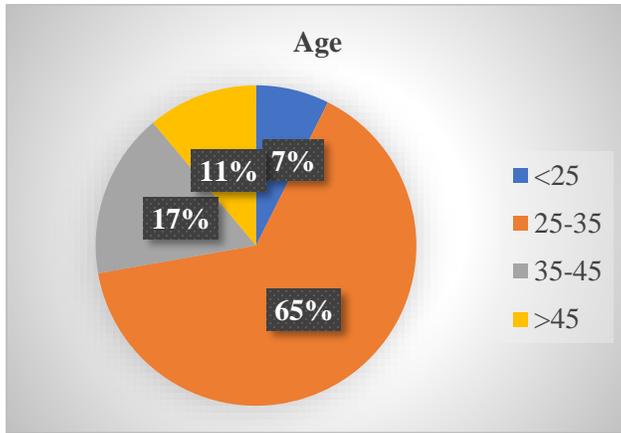


Figure 4.1: Age of the respondents

4.3.2 Marital Status

The distribution by marital status shows that 56% of the employees are married as summarized by Figure 4.2. The study by Robards et al. (2012) opined that unmarried people lived an unhealthier lifestyle when compared to people that were married and later on, our study shows whether this is indeed the case.

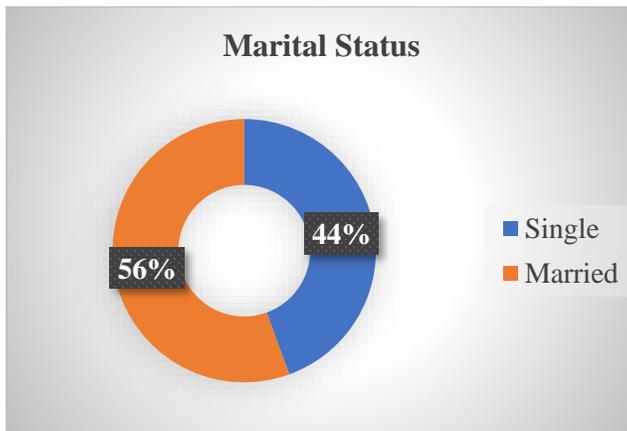


Figure 4.2: Marital status of the respondents

4.3.3 Number of Dependents

Majority of the respondents had dependents with the percentage at 74%, this being almost three times the number of respondents without dependents. Given majority of the respondents were married, this result seems in agreement with the statistics earlier seen.

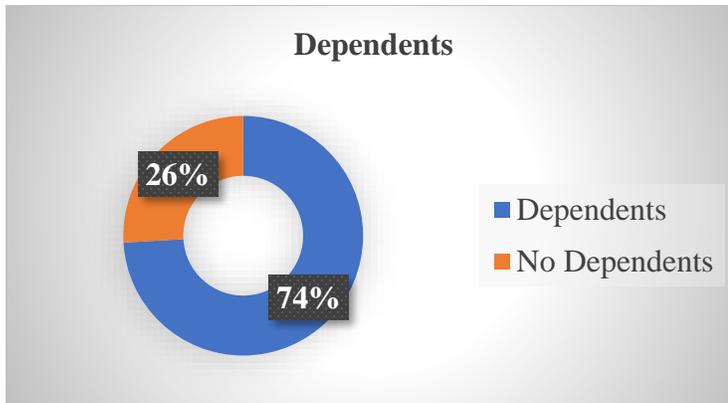


Figure 4.3: Summary of whether respondents have dependents

4.3.4 Academic Qualifications

Majority of the respondents had degrees with the percentage standing at 72% while those with masters were 22% and the ones with a diploma were 6%, which is significantly lower. These findings indicate that the bank favors employees that have degrees.

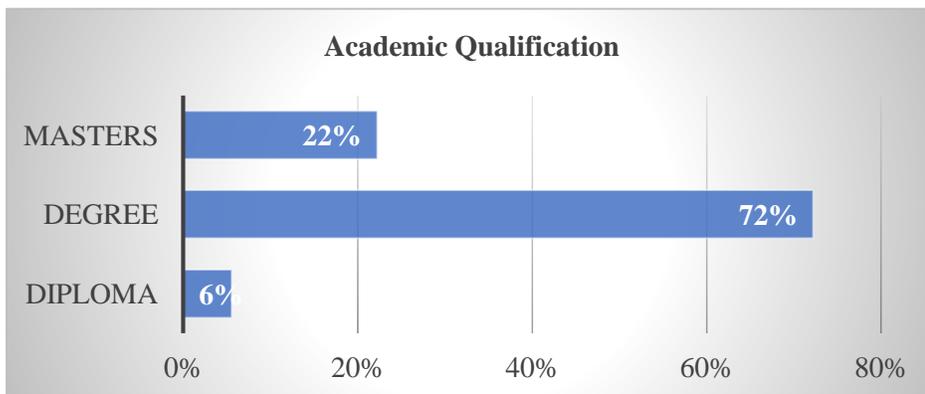


Figure 4.4: Academic qualifications of the respondents

4.3.5 Number of years in the company

Majority of the targeted respondents have been employed by the company for between 6-10 years and the second most group of employees have worked for the company for 3-5 years. Respondents that had less than a year of employment than represented 2% and 22% of them had worked for more than 10 years. Figure 4.5 below gives a summary:

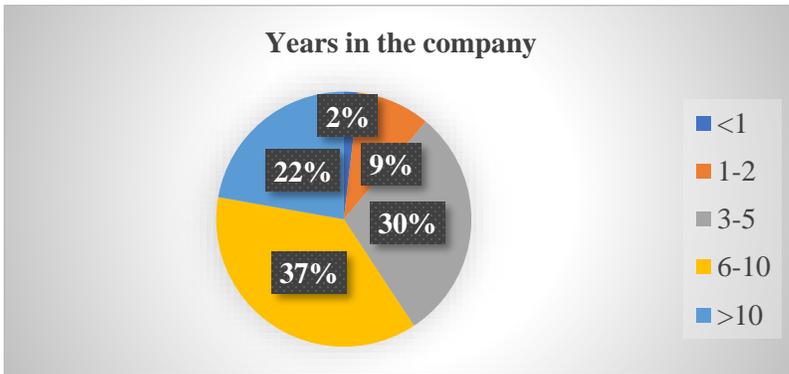


Figure 4.5: Number of years working at the company

4.3.6 Job Level

A majority of the employees were in the entry level job description with the percentage roughly close to 60%. Only a small percentage of the employees were actually in the senior level standing at just 4%. Figure 4.6 below provides a summary of the distribution:

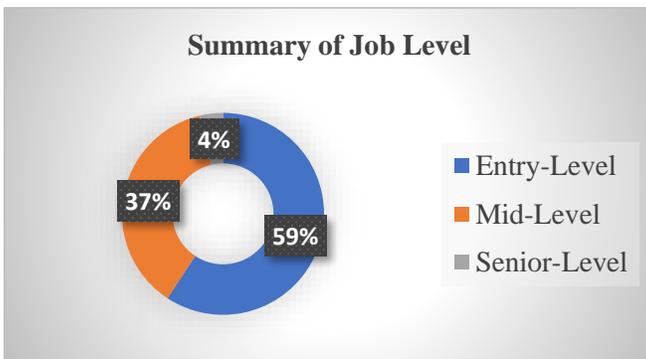


Figure 4.6: Summary of Job level

4.4 Descriptive Statistics

4.4.1 Health and Nutrition

This study had an aim of understanding how employees viewed the efforts of the organization towards health and nutrition with the aim of later using this to investigate the relationship between this and the employee commitment at the organization. The summary of the responses is presented in Table 4.4.5:

Table 4.4.1: Summary response on Health and Nutrition.

Health and Nutrition	Mean	SD
My organization provides health and fitness assessments and/or health screening	3.9	0.866
My organization facilitates talks, presentations and workshops on healthy eating by health professionals, dietitians or nutritionists	3.8	0.645
My organization organizes events to promote healthier eating throughout the year such running food related campaigns.	2.6	1.153
There are adequate on-site facilities, eg, food preparation and storage areas for employees use	3.9	0.453
There is adequate access to weekly healthy eating messages via email and/or bulletin boards	2.4	1.439
My organization does a good job at providing access to drinking water for all employees	4.7	0.185

A majority of the employees strongly agreed that the organization provides health and fitness assessments and/or health screening with 44.4% of the respondents giving this response and this had the second highest mean response value with a value of 3.9 out of the possible 5. The organization does a good job at providing drinking water to the employees and this had the most positive response under this variable with a mean response of 4.7. Where the employees felt the organization wasn't doing a good job was on organizing events to promote healthier eating throughout the year such running food related campaigns and also on giving access to weekly healthy eating messages. These had the least mean score of 2.6 and 2.4 respectively with the majority of the respondents strongly disagreeing in both cases.

4.4.2 Employee Support Programs

When it came to employee support programs, a majority of the respondents felt they received support from the people they work closely with about the work they do. This had the highest mean response and was indicative of a good peer to peer support system within the organization and this also translated to a good support environment from the supervisors. This is indicated by the mean response to the question on whether the interactions with immediate supervisors and managers were positive and supportive and a majority of the respondents agreed and strongly agreed with the mean coming to 4.1. The respondents also felt that generally the HR did do a good job at running assistance programs that enhanced the capacity to perform effectively at work. However, where the respondents felt the company could improve was on regularly monitoring the progress of the wellness programs where a majority felt that the company was not doing well in this area with the mean response coming to around 2.9. Additionally, the respondents felt that the company

could improve its strategy towards career and professional development of the employees.

A complete summary of the responses is shown below in Table 4.4.2:

Table 4.4.2: Summary Responses on Employee Support Programs

Employee Support Programs	Mean	SD
The HR office runs employee assistance programs are easily available to me	3.5	0.823
Do you feel that the organization provides an ongoing supportive network to enhance your capacity to perform effectively at work	3.6	0.682
I receive support from the people I work closely with about the work I do	4.3	0.234
Does the organization regularly monitor and track employee progress on wellness programs	2.9	1.426
There are strategies in place to support workers career and professional development	3.1	0.997
Interactions with immediate supervisors and managers are positive and supportive	4.1	0.342

4.4.3 Mental and Physical Health

The responses on mental and physical health did not have a mean response that was equal or greater than 4. The summary responses can be seen in Table 4.4.3.

Table 4.4.3: Summary Responses on Mental and Physical Health

Mental and Physical Health	Mean	SD
Do you feel the organization provides positive social interaction for employees such as recognition of work, praise, encouragement and respect	3.8	0.537
Do you feel your organization provides social and emotional support (e.g., socializing, helping to alleviate stressful situations, addressing negative feelings, sharing feelings / emotions)	3.2	0.896
There are developed social support skills at my workplace (e.g., resolving disputes, giving constructive feedback, and seeking help)	3.4	0.489
The organization supports staff efforts to respond to alcohol and other drug (AOD) related issues.	3.5	0.672
My company has realistic expectations about my workload	3.0	1.443
The stress from my job affects my relationships with family and friends	3.2	1.008
The organization provides incentives for improving my physical health such as gym memberships or convenient fitness classes at work	3.4	0.984

Where the respondents felt the organization was doing well on was on providing positive social interaction for employees such as recognition of work, praise, encouragement and respect. However the majority of the respondents did not strongly agree to this but rather just agreed with the mean response coming to 3.8. The rest of the responses were quite split across the various options showing that there was disharmony between the respondents on

most of the issues here. For instance, most respondents felt that the company did not have realistic expectations of their workload with the mean response coming to 3.0, the least among all responses. Furthermore, the respondents felt that the stress from the job affected their relationships with friends and family. In addition to all this, the respondents felt that the organization could do a better job at providing support group to handle conflict or also for seeking help on issues such as AOD related issues.

4.4.4 Workplace Conditions

The comfort of employees within the workplace is quite important and as such the respondents were asked questions to evaluate how well the workplace conditions were in the organization. Table 4.4.4 below gives a summary of the responses:

Table 4.4.4: Summary of The Responses of Workplace Conditions

Work Place Conditions	Mean	SD
Employees at my company or organization are encouraged to take their scheduled breaks and leave days.	4.3	0.332
In my workplace, I have my own designated area.	3.1	0.779
My work stability is satisfactory to me.	2.5	1.545
The organization is receptive to ideas and suggestions from staff	3.0	1.129
As an employee, I have the opportunity to take part in the organization's internal governance (e.g. working committees and policy committees)	2.6	0.976
My workplace has flexible working hours	3.5	0.882
Do you feel that you are fairly compensated for your work?	3.4	0.554

The respondents felt the organization did a good job at encouraging the employees to take leave days and allocated breaks at work with the mean response coming to 4.3. However, this is the only area the respondents felt confident in the workplace. A big majority of the respondents did not feel satisfied with the level of their job security in addition to not feeling that they were allowed to participate in the internal governance of the organization. This has an effect of making the employees feel unappreciated at the workplace making their workplace working conditions one of fear and this can have an impact on their commitment to the workplace. Additionally, the respondents did not feel like the organization was receptive to their ideas and also, they did not feel well compensated for the amount of work they were doing for the organization. This, just like with mental and physical health, has demonstrated that the organization has another area that needs to be improved on based on the responses.

4.4.5 Employee Commitment

Rather than having one question to assess the employee commitment at the organization, a series of questions were asked which would be aggregated to represent a measure of how committed the employees were to the organization. The summary of the responses is represented in Table 4.4.5. A good majority of the employees felt that the organization was a positive place to work with a mean response of 3.7 and they felt themselves to be a part of the organization though, not a majority of the employees strongly agreed to that point. When asked whether they would recommend a close friend to the company, a majority of the respondents were neutral about this with the mean response to this coming to 3.4

showing that they slightly leaned towards recommending a friend than not. However, a large number of the employees leaned towards not wanting to spend the rest of their career at the organization with the majority responses again being neutral in response to this question.

Table 4.4.5: Summary of Responses on Employee Commitment

Employee Commitment	Mean	SD
Do you feel this is a positive place to work?	3.7	0.666
I feel myself to be part of the organization	3.5	0.766
I spend time thinking about or actively looking for another job	3.1	1.118
I would recommend a close friend to join our staff	3.4	0.786
I would be very happy to spend the rest of my career in this organization	2.9	1.243
Too much of my life would be disrupted if I leave my organization	3.0	0.943

4.5 Correlation Analysis

It is of importance to investigate the correlations between the variables of the study to examine whether there are any multicollinearity issues with the variable that may prevent any type of regression unless the variables are combined. Correlation analysis is a measure of association or linear relationship between two variables. A perfect positive linear relationship, $r=1$. A positive connection is defined as one in which the value of one variable rises in tandem with the value of the other variable. The findings of the correlation analysis were conducted and the results are summarized in Table 4.5.1.

Table 4.5.1 Correlation Analysis

		Health	Employee Support	Mental Health	Workplace Condition
Health and Nutrition	Pearson Correlation Sig. (2-tailed) N	1 108	.769** 108	.637** 108	.459** 108
Employee Support Program	Pearson Correlation Sig. (2-tailed) N	.769** 108	1 108	.792** 108	.653** 108
Mental and Physical Health	Pearson Correlation Sig. (2-tailed) N	.637** 108	.792** 108	1 108	.678** 108
Workplace Condition	Pearson Correlation Sig. (2-tailed) N	.459** 108	.653** 108	.678** 108	1 108

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

Multicollinearity is said to exist when the correlation coefficient between two variables is greater than 0.8 according to the study by Woolridge (2010). From Table 4.5.1 above, there does not exist a correlation between the variables that exceeds 0.8 and hence there are no multicollinearity issues with the independent variables of the study. The strongest correlation is between mental and physical health and employee support programs and this is expected as how good the organization is at maintaining mental and physical health is related with the support programs that are available in the organization. The least correlated variables were the workplace condition and health and nutrition with the coefficient coming to 0.459. There were no negative correlations between the independent variables and they were all significant at the 0.01 level. This therefore means that we can conduct a regression analysis with the dependent variable to investigate the relationship present in line with the objectives of the study.

4.6 Regression Analysis

4.6.1 Regression Coefficients

Multiple regression analyses were done between a dependent variable, employee commitment and the independent variables, health and nutrition, employee support programs, mental and physical health and workplace conditions.

The regression equation took the form:

$$\begin{aligned}
 & \textit{Employee commitment} \\
 & = \alpha + \beta_1 \textit{Health and Nutrition} + \beta_2 \textit{Employee Support Program} \\
 & + \beta_3 \textit{Mental and Physical Health} + \beta_4 \textit{Workplace conditions} + \varepsilon
 \end{aligned}$$

The summary of the regression coefficients is given in Table 4.6.1.

Table 4.6.1: Summary of Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.086	.249		4.367	.000
	Health and Nutrition	.034	.095	.037	.352	.726
	Employee Support Programs	-.180	.122	-.205	-1.475	.143
	Mental and Physical Health	.224	.105	.251	2.127	.036
	Workplace Condition	.605	.087	.662	6.936	.000

As shown in Table 4.6.1, it can be observed that Health and Nutrition did have a positive effect on employee commitment with ($\beta = 0.034$, $t = 0.352$, $p > 0.05$) but this effect was not statistically significant at the 5% significance level to be included in the regression model as having an effect on the employee commitment. On the other hand, employee support programs had a negative effect on employee commitment with ($\beta = -0.18$, $t = -1.475$, $p > 0.05$) and this this effect was also not statistically significant at the 5% significance level to be included in the regression model as having an effect on the employee commitment. However, mental and physical health did have a statistically significant positive effect on employee commitment with ($\beta = 0.224$, $t = 2.127$, $p < 0.05$) and as such, could be included in the regression equation to explain the relationship with employee commitment.

Similarly, workplace conditions also did have a statistically significant effect on employee commitment with ($\beta = 0.605$, $t = 6.936$, $p < 0.05$) and it could in the regression equation also be included

As a result, after accounting for the statistical significance of the coefficients, the final representation of the regression equation will be:

Employee commitment

$$= 1.086 + 0.224 * \text{Mental and Physical Health} + 0.605 * \text{Workplace condition}$$

4.6.2 Model Summary

The model summary indicates that a significant variance in employee commitment attributed to by the independent variables was 0.534 and the detailed summary is provided in Table 4.6.2:

Table 4.6.2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731 ^a	.534	.516	.52704

a. Predictors: (Constant), Workplace Condition, Health and Nutrition, Mental and Physical health, Employee Support Programs

4.6.3 Analysis of Variance (ANOVA)

ANOVA is a more appropriate measure of the variability of our regression and the results show that the regression was significant as shown in Table 4.6.3 below:

Table 4.6.3: ANOVA Summary

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	32.802	4	8.200	29.522	.000 ^b
Residual	28.611	103	.278		
Total	61.413	107			

a. Dependent Variable: Employee commitment

b. Predictors: (Constant), Workplace Condition, Health and Nutrition, Mental and Physical health, Employee Support Programs

4.7 Discussion of Findings

Organizational members with an emotional level of commitment, according to Beck and Wilson (2012), have a strong desire to stay with the company, given that their principles and aims are aligned with the institution's. Affective commitment, according to Coetzee (2015), is linked to favorable views in regards to their organization and work mindset. Employees' work attitudes are linked to how they see the organization, and this is what binds them to the organization. This study aimed at investigating how employee wellness programs influenced the employee commitment of the workers at KCB Bank.

The study identified 4 key aspects that well captured the employee wellness programs and the analysis was conducted in line with this. Based of the demographic information, a majority of the employees fell between the ages of 25-35 and according to Caperchione et al. (2016), employees between the ages of 18-35 are likely to be more active in wellness programs at the work place. Additionally, around 56% of the respondents were married and the study by Robards et al. (2012) opined that unmarried people lived an unhealthier lifestyle when compared to people that were married. From this kind of information, it can be observed that a majority of the employees at KCB should be employees that value wellness programs and as such, formed a good population to study in regard to this.

The study findings showed that when it came to health and nutrition, the organization was doing a good job at encouraging better health and nutrition and even provided water to the employees adequately. The respondents however felt that the organization could further improve on relaying information regarding healthy living through the various communication channels in addition to participating in initiatives geared towards this goal. Based on these responses and the studies such as Sitati (2013), the expectation was that there would be a positive relationship between employee commitment and Health and Nutrition initiatives. This positive relationship was found when running the regression but it was however, not statistically significant in explaining the employee commitment to the organization. From this finding, it can be suggested that in as much as the employees found Health and Nutrition important, based on our study, we cannot conclude such a relationship exists at the 5% significance level or even the 10% level.

Employee support programs are quite important to employees as it shows that the company is committed to ensuring that the employees are well appreciated and this can lead to better

performance and satisfaction which will translate to the commitment as opined by the behavioral decision-making theory (Kahneman et al., 1982). The findings of the study however, showed a negative relationship between the two but this relationship did not turn out statistically significant and as such, at the 5% significance level, our study is not confident enough to suggest that there does exist any relationship between the two. This is not to mean that the relationship does not exist or is indeed negative, it just means we are not statistically confident to ascertain the nature of the relationship based on the data collected within the study period.

However, the findings based on mental and physical health did turn out to be statistically significant in explaining the relationship between the two. The coefficient of regression was 0.224 which indicated a slight positive relationship between mental and physical health wellness programs and the employee commitment. The respondents also showed that they did value this based on their responses as reflected in Table 4.4.3 and one of their main concerns was that the company did not have realistic expectations about their workload in addition to the fact that they felt the stress from the workplace had a negative effect on their relationship with family and friends. This could be a possible reason to explain why the coefficient of the regression, despite being positive, is not that strong as the organization still has a number of issues to address. This concept is well captured in the study by Stokes et al. (2013), where they measured the mental and physical health of the employees by looking at measures such as work life balance, work relationships or the amount of workload of the employees and their findings showed that the absence of such key aspects for an employee did have a negative impact on the commitment the employee had in their organization.

Finally, in regards to the workplace conditions, the study did find it to have a positive statistically significant effect on workplace commitment with the coefficient of the regression coming to 0.605. This is more than twice as big as the coefficient of mental and physical health which indicates that it does have a stronger influence on the commitment of the employees. Based on the behavior decision making theory and also the research by Schweizer et al. (2012), when companies support and care for their employees through initiatives such as communicating with the employees, making them part of the meetings determining the path of the company, listening to the ideas offered by employees and assuring their job security, employees are more likely to be satisfied and as such will be more committed to the organization. The responses reflected in Table 4.4.4 goes to show this phenomenon as the employees mentioned their appreciation of the fact that the organization does allow them to take their leave days. However, these responses also indicate big room for improvement for the organization as the majority of the employees did not feel that they were secure with their jobs and also felt that the company could do better in involving them in the decision making.

The summary of the model based on ANOVA did indicate the model that was used was significant enough to show and expound correlation existing between the wellness programs and the employee commitment. The regression analysis indicated that the inly statistically significant factors to explain the commitment of the employees was workplace condition and mental and physical health.

CHAPTER FIVE:

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

In the following chapter we delve deeper into the study's findings in relation to the objectives set forth earlier in the chapter. It aims to discuss the relationship between employee wellness programs and their effect on employee commitment. Additionally, the chapter concludes the study and provides the recommendations for future studies taking into account the limitations of the study.

5.2 Summary

The study sought to investigate the relationship between employee wellness programs and their effect on employee commitment. The study findings showed that when it came to health and nutrition, the organization was doing a good job at encouraging better health and nutrition. In as much as the employees found Health and Nutrition important, based on our study, we could not conclude such a relationship exists at the 5% significance level. Furthermore, employee support programs are quite important to employees based on theoretical studies however, our study did not find a statistically significant relationship between this two for the organization used for the study.

The findings however, did find that mental and physical health did exhibit a positive statistically significance with employee commitment. The respondents did show that they valued this based on their responses but one of their main concerns was that the company did not have realistic expectations about their workload. Additionally, they felt the stress from the workplace had a negative effect on their relationship with family and friends and

this could be a possible reason to explain why the coefficient of the regression, despite being positive, was not that strong as the organization still has a number of issues to address.

The study did also find a statistically significant positive relationship between workplace conditions and employee commitment. Based on the behavior decision making theory when companies support and care for their employees through initiatives such as communicating with the employees, making them part of the meetings determining the path of the company among other initiatives, they are more likely to be satisfied and will be more committed to the organization.

5.3 Conclusion

The research's aim was investigating how the employee wellness programs affected the commitment of the staff or workers of KCB Bank employees. The choice of variables to explain employee wellness programs were Health and Nutrition, Employee Support programs, Mental and Physical Health and Workplace conditions. The analysis found that the first two were not statistically significant to explain the relationship while the last two were statistically significant in explaining the relationship.

Additionally, the study found that KCB Bank had certain areas they had to improve on should they aim to improve the employee commitment at the organization. One such initiative based on the analysis is that they need to improve their communication regarding healthy living through their various communication channels and also participate more in health initiatives. Additionally, the analysis showed that the employees did not feel that they had realistic workloads and the stress from work affected their personal relationships

with family and friends. These responses reinforced the behavioral decision-making theory where the satisfaction and commitment of the employees is dependent on how well the organization takes care of the needs of the employees both physically and psychologically. Based on the findings of the study regarding workplace conditions further found that the establishment of wellness programs could boost the enhancement of employees' job satisfaction and commitment to the organization. For instance, this can be seen based on the responses that indicated that transformational leadership positively affected employee commitment whereas laissez faire leadership negatively affected employee commitment.

5.4 Limitations

A fundamental limitation is the size of the study population which was too small given the constraints of approvals necessary to conduct a much larger survey. A study of more branches across the country would have produced a much better result. Additionally, the study conducted a linear regression to investigate the objective of the study but there does exist much more statistically rigorous methodologies that could have done a better job at investigating the relationship but they were beyond the knowledge scope of the researcher. Finally, the study could have been more insightful beyond just looking at employee commitment and further aspects such as absenteeism, satisfaction, performance or turnover rate could have been conducted but the researcher was limited in time.

5.5 Recommendation

As per the findings of this research, it's evident how employee wellness programs do have an effect on the employee commitment and based on these findings, the several recommendations were made.

The organization should provide incentives for improving physical health such as gym memberships or convenient fitness classes at work in addition to facilitating talks, presentations and workshops on healthy eating by health professionals, dietitians or nutritionists.

There is a need by the organization to provide social and emotional support that will aid in alleviating stressful situations, addressing negative feelings, sharing feelings/emotions and this could be done by having a number of counsellors within the premise.

The organization should implement a program that aims to incentivize employees to pursue further career and professional development

There is a need for the managers and supervisors to have institute a discussion forum or program where employees will be allowed to participate in the decision-making process for the company in light of the vision of the bank. This will result in employees feeling more included and involved in the organization, therefore improving their commitment.

5.6 Suggestions for Future Research

From the constraints of this research, further research can be conducted to add to the knowledge base on the topic such as:

1. A longitudinal study to investigate further aspects beyond commitment such as absenteeism, satisfaction, performance or turnover rate
2. A much larger population could be looked at for instance, all the KCB branches in Nairobi and if possible, the entire country.

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APPENDIX I: QUESTIONNAIRE

11/25/2020

Section A

Section A

Please select the most appropriate answer

* Required

1. What is your age? *

Mark only one oval.

- 25 and below
 25-35
 35-45
 45 and above

2. Gender *

Mark only one oval.

- Female
 Male

3. Marital Status *

Mark only one oval.

- Married
 Single
 Divorced
 Widowed

4. Do you have dependents *

Mark only one oval.

- Yes
 No

5. What is your highest level of education *

Mark only one oval.

- Diploma
 Degree
 Masters
 PhD

6. How would you describe your job level *

Mark only one oval.

- Entry-level
 Mid-level
 Senior-level

7. How long have you worked with the organization *

Mark only one oval.

- Less than 1 year
 1-2 years
 3-5 years
 6-10 years
 More than 10 years

SECTION B: Health and Nutrition

8. My organization provides health and fitness assessments and/or health screening *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

9. My organization facilitates talks, presentations and workshops on healthy eating by health professionals, dietitians or nutritionists *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

10. My organization organizes events to promote healthier eating throughout the year such running food related campaigns. *

Mark only one oval.

	1	2	3	4	5	
	<input type="radio"/>					

11. There are adequate on-site facilities, eg, food preparation and storage areas for employees' use *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

12. There is adequate access to weekly healthy eating messages via email and/or bulletin boards *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

13. My organization does a good job at providing access to drinking water for all employees *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

Employee Support Programs

14. The HR office runs employee assistance programs are easily available to me *

Mark only one oval.

1 2 3 4 5

Strongly disagree Strongly agree

15. Do you feel that the organization provides an ongoing supportive network to enhance your capacity to perform effectively at work *

Mark only one oval.

1 2 3 4 5

Strongly disagree Strongly agree

16. I receive support from the people I work closely with about the work I do *

Mark only one oval.

1 2 3 4 5

Strongly disagree Strongly agree

17. Does the organization regularly monitor and track employee progress on wellness programs *

Mark only one oval.

1 2 3 4 5

Strongly disagree Strongly agree

18. There are strategies in place to support workers' career and professional development *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

19. Interactions with immediate supervisors and managers are positive and supportive *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

Mental and Physical Health

20. Do you feel the organization provides positive social interaction for employees such as recognition of work, praise, encouragement and respect *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

21. Do you feel your organization provides social and emotional support (e.g., socializing, helping to alleviate stressful situations, addressing negative feelings, sharing feelings / emotions) *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

22. There are developed social support skills at my workplace (e.g., resolving disputes, giving constructive feedback, and seeking help) *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

23. The organization supports staff efforts to respond to alcohol and other drug (AOD) related issues. *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

24. My company has realistic expectations about my workload *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

25. The stress from my job affects my relationships with family and friends *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

26. The organization provides incentives for improving my physical health such as gym memberships or convenient fitness classes at work *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

Workplace Conditions

27. In my workplace staff are encouraged to take their allocated breaks and leave days *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

28. I have my own allocated "space" in my work environment. *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

29. I am satisfied with my level of job security *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

30. The organization is receptive to ideas and suggestions from staff *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

31. As a staff member I can participate in the internal governance of the organization (e.g., practice and policy committees, working committees) *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

32. My workplace has flexible working hours *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

33. Do you feel that you are fairly compensated for your work? *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

Employee Commitment

34. Do you feel this is a positive place to work? *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

35. I feel myself to be part of the organization *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

36. I spend time thinking about or actively looking for another job *

Mark only one oval.

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

37. I would recommend a close friend to join our staff *

Mark only one oval.

1 2 3 4 5

Strongly disagree Strongly agree

38. I would be very happy to spend the rest of my career in this organization *

Mark only one oval.

1 2 3 4 5

Strongly disagree Strongly agree

39. Too much of my life would be disrupted if I leave my organization *

Mark only one oval.

1 2 3 4 5

Strongly disagree Strongly agree

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