

**THE INFLUENCE OF WORK PLACE ENVIRONMENT ON
PRODUCTIVITY OF BANK WORKERS IN KITUI CENTRAL SUB-
COUNTY, KENYA**

BY

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**A research project report submitted in partial fulfilment of the
requirement for the award of a Degree of Masters of Art in Project
Planning and Management of the University of Nairobi.**

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DECLARATIONS

This project report is my original work and has not been presented or submitted for the award of any masters or degree in any other university.

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DEDICATION

This research project is dedicated to all my family members and especially my father Rev. Job Mailu Kitana, my mum Agnes Mailu and my wife Florah Muoki as well as my friends for their inspirational support, encouragement and understanding through the research period.

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ABBREVIATIONS AND ACRONYMS

CBK	Central bank of Kenya
FOR	Frame of reference training.
GOK	Government of Kenya
GPRA	Government performance and results act
Ho	Null hypothesis.
H1	Alternative hypothesis.
IMF	International Monetary Fund.
KCB	Kenya commercial bank
LM	Local image
NBK	National bank
NPM	New public management.
PAS	Performance appraisal system
PCA	Performance contract appraisal.
P PC	Principle of personal casework

QWL	Quality work life
S H W D	Staff Health and Welfare Division
SPSS	Statistical package for social sciences
TR	Total Reward
TRS	Total Reward Strategy
WCP	We Care' Program

ABSTRACT

The purpose of this study was to investigate the influence of work place environment on the productivity of bank workers in Kitui Central District. The study was guided by four objectives which were; to determine the influence of bank worker's welfare on productivity of bank workers, to establish the extent to which staff recognition influence productivity of bank workers, to assess the extent to which worker's appraisal influence bank worker's productivity, and to determine the extent to which management communication influences the productivity of bank workers in Kitui Central District. The researcher used descriptive design for the study. Census sampling was used with the questionnaires as the main research instrument. Data was analyzed by both descriptive and inferential statistics. The study established that there was a significant relationship between active welfare association and productivity of bank worker's. With regard to staff recognition it was established that there was a very strong positive relationship between staff recognition and productivity of bank workers. The study also established that workers performance appraisals had a significant association with the influence on the productivity of bank workers. Regarding management communication and workers' productivity it was established that there was a significant association between effective management communication and bank worker's productivity. As a result of the introduction of staff welfare, staff recognition, performance appraisal and effective management communication, it was revealed that the banks' customer deposits and withdrawals, loans advances, banks' deposit base, size of the banks' assets and loans accounts had also improved. The study recommends that a further research be done on the influence of team work on the productivity of bank workers and the impact of ICT on the productivity of bank workers.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

A bank is economic organization or a monetary middleman that accepts deposits and channels those deposits into lending activities, both immediately by means of loaning or in a roundabout way via capital markets. A bank is the relationship among clients that have capital deficits and customers with capital surpluses (Macesich, G. 2000).

because of their impact inside a monetary system and the financial system, banks are particularly regulated in most nations. most banks function beneath a system referred to as fractional reserve banking wherein they maintain only a small reserve of the finances deposited and lend out the rest for profit. they're usually subject to minimal capital necessities which are primarily based on an global set of capital standards, referred to as the Basel Accords (Bolt, W. 2012)

Banking in its present day experience advanced within the 14th century within the wealthy cities of Renaissance Italy however in many approaches could be a continuation of thoughts and ideas of credit score and lending that had its roots inside the historic world. in the records of banking, a number of banking dynasties have performed a crucial position over many centuries. The oldest existing bank may be based in 1472(Mishler,et.al 1995).

international banking and capital marketplace services proliferated at some stage in the Nineteen Eighties and Nineties due to a excellent growth in demand from organizations, governments, and monetary institutions, however additionally due to the fact monetary marketplace conditions had been buoyant and, on the entire, bullish. interest rates within the

United States of America declined from approximately 15% for two-year U.S. Treasury notes to approximately five% at some point of the 20-12 months period, and monetary assets grew then at a rate about two times the price of the world economic system. Such growth rate would have been lower, within the last two decades, were it not for the profound outcomes of the internationalization of economic markets mainly U.S. overseas investments, mainly from Japan, who not only supplied the funds to companies in the U.S., however additionally helped finance the federal authorities; consequently, remodeling the U.S. stock marketplace via far into the biggest within the world (Berger A. 2010).

When relating to a place of employment, the workplace includes the physical land area and in addition the prompt surroundings of the working environment, for example, a building site or place of business and different elements identifying with the place of work, for example, advantages of work, acknowledgment, administration rehearses or satisfactory stopping among others (Iafya A. 2003). An adversarial work surroundings exists when a worker experiences place of work harassment and fears going to work due to the offensive, intimidating, or oppressive environment generated through the work place surroundings. An adversarial work surroundings can also be created whilst management acts in a way designed to make an employee give up in retaliation for a few action. For instance, if a worker said safety violations at work, can be injured, attempted to sign up for a union, or mentioned regulatory violations by management, then their reaction might be to harass and strain the worker to quit. Employers have attempted to pressure personnel to quit via enforcing unwarranted discipline, increasing, working hours, reducing wages, or moving the complaining employee to work location. The employer and the worker frequently mistakenly trust that if the worker quits his or her job, the worker cannot get unemployment benefits and can't sue the company (Beach D.S 1980).

despite the fact that, in current years, the dominance of U.S. economic markets in the world of banking has been disappearing and there has been an growing interest in overseas stocks. The exceptional growth of overseas financial markets outcomes from each large increases within the pool of financial savings in overseas countries, together with Japan, and, specifically, the deregulation of foreign financial markets, which has enabled them to extend their activities. accordingly, American corporations and banks have commenced looking for funding opportunities abroad, prompting the development within the U.S. of mutual finances that specialize in buying and selling in foreign stock markets (statistics department 2001).

Such developing internationalization and possibility in economic services has absolutely modified the competitive panorama, as now many banks have confirmed a desire for the “universal or world banking” version familiar in Europe. common banks are free to interact in all kinds of financial services, invest in consumer agencies, and function as much as viable as a “one-stop” dealer of each retail and wholesale monetary services (Bolt, W. et.al 2012)

Many such feasible alignments can be carried out only by using huge acquisitions, and there have been a lot of them in the international banking history. by means of the end of 2000, a year wherein a record level of financial services transactions with a marketplace cost of \$10.five trillion took place, the top ten banks commanded a market percentage of more than eighty% and the pinnacle five, 55%. Of the pinnacle ten banks ranked through marketplace percentage, seven have been big customary-type banks (3 American and 4 european), and the remaining 3 were massive U.S. funding banks who among them accounted for a 33% market share (Scott B. 2009).

This growth and possibility additionally brought about an surprising final results: entrance into the marketplace of different monetary intermediaries: nonbanks. huge corporate players had been starting to discover their way into the monetary service network, presenting opposition to established banks. the principle services provided included insurances, pension, mutual, money market and hedge funds, loans and credit and securities. certainly, by the end of 2001 the marketplace capitalisation of the world's 15 biggest monetary services providers covered 4 nonbanks (Boland, V. 2009)

In latest years, the manner of economic innovation has advanced notably growing the significance and profitability of nonbank finance. Such profitability priory restrained to the nonbanking enterprise, has brought about the office of the Comptroller of the currency (OCC) to inspire banks to discover different economic instruments, diversifying banks' commercial enterprise as well as enhancing banking monetary health. subsequently, because the distinct financial instruments are being explored and adopted with the aid of the banking and nonbanking industries, the distinction among unique monetary establishments is regularly vanishing. All this calls for accurate working surroundings.

In Tanzania, the rapid expansion of banking institutions reflects the incentives created by the removal of entry barriers, which had a particular bearing on the currently observed internationalization of the Tanzanian banking system as shown by the number of foreign banks. The establishment of new domestic private banks has also created a new regime of banking in the country. Yet the dominance of few large banks threatens the competitiveness of commercial banks despite the large number of market players in the industry and high degree of contestability given by the absence of entry barriers (Baumol, 1982). Although relatively less

concentrated than the banking industry in Namibia and Zambia, the Tanzanian banking sector boasts of high levels of concentration with the top three banks accounting for more than half of total market share in terms of assets, loans and deposits.

Although the study of the Tanzanian banking industry has received some attention in recent years, there has been a bias towards evaluation of bank worker's productivity. For instance, Aikaeli (2006) reports that Tanzanian banks recorded an improvement in efficiency performance although there will be an opportunity for them to continuously seek ways of enhancing efficiency performance beyond the levels defined by the estimated frontier. In understanding the influence of foreign bank presence in Tanzania, Okeahalam (2008) provides a comparative analysis of efficiency performance of Tanzanian and Namibian banks and argues that unlike their Namibian counterparts, the degree of internationalization and diverse ownership structure were important in driving efficiency performance of Tanzanian commercial banks besides the good workplace environment. The completion of privatization of state banks will be expected to infuse improved credit availability and enhance competitiveness in the Tanzanian banking industry. In this regard, Cull and Spreng (2008), provide a case analysis of the privatization programme and find that although profitability of the new privatized bank had improved, lending to the private sector remained low.

Research on the competitiveness of banks is an important and indeed relevant area of empirical enquiry especially for a low income country striving to improve social conditions for its citizens by extending banking services to previously serviced areas. Competition in banking is important for financial stability and economic growth (Pagano, 1993). Hence, unless policy makers have information on the extent of competitiveness in the banking sector, it would be difficult to design

public policy aimed at containing collusive pricing. In this regard, Tanzania provides a sound laboratory test for competitive analysis of commercial banks particularly after a change in the business environment following the demise of a strong socialist development paradigm.

In Kenya, the imperative financial institution is tasked with formulating and implementation of financial and monetary guidelines. central bank is the lender of final resort in Kenya and is the banker to all different banks. The CBK ensures the right functioning of the Kenyan economic system, the liquidity within the county and the solvency of the Kenya shilling. The Ministry of finance is where CBK falls.

for the duration of the quarter ended September 30, 2012, the banking zone in Kenya sector comprised of forty three business banks, 1 mortgage finance enterprise, 6 deposit taking microfinance establishments, 5 consultant offices of overseas banks, 111 forex bureaus and a pair of credit score reference bureaus. (CBK report, 2012). The Kenyan Banking quarter persevered to check in progressed overall performance with the dimensions of assets standing at Ksh. 2.three trillion, loans & advances well worth Ksh. 1.32 trillion, whilst the deposit base could be Ksh. 1.72 trillion and profit before tax of Ksh. eighty.eight billion as at 30th September 2012. all through the equal duration, the number of financial institution client deposit and mortgage money owed stood at 15,072,922 and a couple of,0.5,574 respectively.

To deal with problems that have an effect on the Banking enterprise in Kenya, banks have come together and formed a forum underneath the Kenya Bankers association. Kenyan Banks have realized outstanding increase in the last 5 years and feature extended to the east African region. The banking enterprise in Kenya has additionally concerned itself in automation, shifting from

the conventional banking to higher meet the developing complex wishes in their client and globalization demanding situations. there was extended opposition from local banks in addition to international banks, some of which are new players in the country. This has served the Kenyan economic system nicely because the customers and shareholder are those who have benefited the most (Njuguna Ndung'u, 2013)

In kitui town, currently we have 7 operating banks which include National bank of Kenya, Barclays bank, Family bank, Cooperative bank, Equity bank, Kenya commercial bank, and K-rep bank. These banks have a working force of over 100 workers. The productivity of these workers entirely relies on the work place environment.

1.2 Problem statement

personnel in successful organizations are positive and inspired to add value to the organization when they are in an awesome working surroundings (Graham & Bennett 1998). The changing economic environment has a significant impact on banks and thrifts as they struggle to effectively manage their interest rate spread in the face of low rates on loans, rate competition for deposits and the general market changes, industry trends and economic fluctuations. It has been a challenge for banks to effectively set their growth strategies with the recent economic market. A rising interest rate environment may seem to help financial institutions, but the effect of the changes on consumers and businesses is not predictable and the challenge remains for banks to improve their productivity so as to effectively manage the spread to generate a return to their shareholders. The management of the banks' asset portfolios also remains a challenge in today's economic environment. Loans are a bank's primary asset category and when loan quality

becomes suspect, the foundation of a bank is shaken to the core. Bank's declining asset quality has become a big problem for financial institutions as a result of decline in the productivity of bank workers in the recent past (Osterman P. 2010).

A survey among employees in the banking sector carried by Rumiana Gladicheva (2005) on working conditions in the banking sector and bank worker's productivity, revealed that the main risk factor perceived by the respondents is computer use and its related effects: poor sitting position (reported by 76%, leading to musculoskeletal disorders) and eye problems due to excessive use of screens (reported by 91%). However work place environment has many factors which affect the productivity of bank workers. The effect of work place environment on bank worker's productivity has not been addressed. There was therefore a need to assess the influence of work place environment on bank worker's productivity.

1.3 Purpose of the Study

The purpose of this study was to investigate the influence of work place environment on bank worker's productivity in Kitui Central, sub-county, Kenya.

1.4 Objectives of the study

This study was guided by the objectives below.

- i) To determine the influence of bank worker's welfare on productivity of bank workers in Kitui Central, Sub-County.

- ii) To establish the extent to which staff recognition influence productivity of bank workers in Kitui Central.
- iii) To assess the extent to which worker's appraisal influence bank worker's productivity in Kitui Central, Sub-County.
- iv) To determine the extent to which management communication influences the productivity of bank workers in Kitui Central.

1.5 Research questions

This study was guided by the following research questions.

- i) What is the influence of bank worker's welfare on productivity of bank workers in Kitui Central, Sub-County?
- ii) What is the influence of staff recognition on the productivity of bank workers in Kitui Central, Sub-County?
- iii) What is the influence of worker's performance appraisal on the productivity of bank worker's in Kitui Central, Sub-County?
- iv) What is the influence of management communication on the productivity of bank worker's in Kitui Central, Sub- County?

1.6 Hypothesis

This study was guided by the following hypothesis:-

1. H_0 : There is no significant relationship between worker's welfare and productivity of bank workers in Kitui Central.

H_1 : There is significant relationship between worker's welfare and productivity of bank workers in Kitui Central.

2. H_0 : There is no significant relationship between staff recognition and productivity of bank workers in Kitui Central.

H_1 : There is significant relationship between staff recognition and productivity of bank workers in Kitui Central.

3. H_0 : There is no significant relationship between worker's appraisal and productivity of bank workers in Kitui Central.

H_1 : There is significant relationship between worker's appraisal and productivity of bank workers in Kitui Central.

4. H_0 : There is no significant relationship between management communication and productivity of bank workers in Kitui Central.

H₁: There is significant relationship between management communication and productivity of bank workers in Kitui Central.

1.7 Significance of the Study

The findings from this study would help the Government in formulating the banking policies concerning work place environment for bank workers. The study was also to help the bank managers in Kitui Central in understanding some of the work place factors likely to influence the productivity of the bank workers hence addressing the same geared towards improving the bank worker's productivity.

The bank workers were likely to benefit from the implementation of the recommendations from this study hence increasing the productivity of the commercial banks. Also the bank customers were to benefit from efficiency on service delivery from motivated bank workers. This was likely to increase the bank's profitability as more customers might be attracted to the banks.

1.8 Constraints of the Study

Some respondents might have given incorrect answers to please the researcher just in case they happened to have had egocentric motive with high expectations to gain. The respondents involved in the study were very busy people and there was to be a challenge to reach the respondents where they were and collect the data in good time.

1.9 Delimitation of the Study

There were many factors influencing the productivity of bank workers but this study was to investigate the influence of work place environment influencing bank worker's productivity. Also this study was only carried out in Kitui Central District and the work place environment might be different from other places. However the findings from this study was generalized for other Districts and the country as a whole.

1.10 Assumptions of the Study

The researcher was to assume that the respondents were interested with the study and were willing to respond to the questionnaires for this study faithfully. It was also assumed that the working environment for all the bank workers in Kitui Central District was homogeneous which may not have been the case. Finally, the researcher's data collection methods were not in either way influence the participant's responses.

1.10 Definitions of Significant Terms

Performance appraisal is the process by which a superior judges after evaluating a junior's performance of duties.

Bank: refers to a financial institution that accepts deposits and channels those deposits into lending activities, either directly by loaning or indirectly through capital markets.

Fund: refers to the sum of money self-raised, sourced for and/or saved by a community based organization meant to undertake a particular purpose.

Investment: refers to commitment of money or utilization of resources in order to increase income and/or earn socio-economic benefit in the future.

Interest: Refers to payment for borrowed amount of money

Loan: Borrowed money

Portfolio: refers to bank's capital base

Recognition: refers to appreciating achievement of workers.

Welfare: refers to the needs which affect an individual directly or indirectly.

Work place environment: refers to the physical geographical location as well as the immediate surroundings of the workplace, such as a construction site or office building and other factors relating to the place of employment, such as benefits of employment, recognition, management practices or adequate parking among others.

1.11 Organization of the study

This research report was organized into five chapters. Chapter one consisted of the background of the study; statement of the problem; purpose and objectives of the study; research questions;

research hypothesis; significance; delimitations; limitations; assumptions of the study and finally definition of significant terms.

Chapter two consisted of the review of the literature that supports the study and comprises of introduction of the chapter's content; then the literature review presented according to the objectives of the study; theoretical and conceptual framework presented at the end of this chapter.

Chapter three dealt with research methodology and it consists of research design, target population, sampling procedures and sample size, research instruments with their reliability and validity, data collection procedures and analysis, ethical considerations and operationalization of the study variables.

Chapter four presented and interpreted the analyzed data collected during the field work based on the four objectives of the study. Chapter five summarized the findings of the study based on the four stated objectives of the study, discussed the findings comparing them with other research works, gave a conclusion of the findings and then stated recommendations on areas that need further research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Chapter two consists of the literature review that supports the study and comprises of introduction of the chapter's content; then the literature review presented according to the objectives of the study and the theoretical and conceptual framework presented at the end of this chapter. This literature review follows the objectives each making a subtopic and flowing from the first to the last objective.

2.2 Bank staff welfare and productivity

Since 2002, the banks in Hong Kong have had a wide range of social welfares for their employees known as the 'We Care' Programme (Martín, 1999). The welfare aims at improving the quality of work life within the bank and informs employees on topics that will benefit their personal well-being. The key responsibilities for Staff Health and Welfare Division (SHWD) is to provide quality and timely health and welfare services; consultations, referral and advice to the Bank staff and their dependents designed to assist staff to avoid interruption on their jobs and to prevent conditions (physical, mental or social) that will keep staff away from giving their full attention to their work. This is done through preventive; early detection, curative, counselling and welfare services. The division's health centre provides emergencies and first aid care in addition to limited health care services. The division takes leadership in ensuring that all persons working for and with the Bank are in good health (physically, mentally and socially); and working in a safe, health and friendly environment. The division is responsible for overseeing

specialized medical evacuations, pre-employment physicals, workability examinations, laboratory testing and work-related injury and illness assessments. (WCP report, 2004)

in accordance Donna (2005) the financial institution personnel spends at the least 1/2 their time at work or attending to it, or leaving it. They realize that they make contributions to the company while they're fairly free from fear and they sense that once they may be in trouble/ problems, they're due to get some thing back from the enterprise. people are entitled to be handled as full humans with non-public needs, hopes and anxieties. they are employed as people and convey themselves to work but can't easily leave their problems at home without solution to them in sight (Donna, 2005).

worker's welfare consists of such activities as personal recommendation on any sort of non-public hassle; assistance with issues of health or illness; unique duties for young humans and aged and retired personnel and the supply of sports activities and social centers. An organization is involved with those subjects because the reputation for his or her displaying issue facilitates to enhance the neighborhood image of the company as an amazing employer and for that reason assists in recruitment (Armstrong, 1992) Welfare will increase productivity of workers with the aid of adding to general feelings of satisfaction with the company and cuts down labour turnover. Welfare services fall into categories; man or woman or non-public services in connection with illness, bereavement, home issues, employment issues and aged and retired personnel and organization services which include sports and social activities, clubs for retired personnel and benevolent corporation (Heinrich, 1959)

in keeping with beach (1980) personal services ought to be furnished while a welfare need is set up and a welfare want exists where it's far clear that help is required and that it can not be given more efficaciously from another source, and that the person is likely to benefit from the services that can be offered. In an organizational placing, an crucial detail in personnel services is exclusive. there's no factor in offering help or advice to human beings in the event that they think that their personal issues are going to be revealed to others, in all likelihood to the detriment in their destiny careers. Armstrong (1992) says that, that is the argument for having specialised welfare officials in organizations large sufficient a good way to afford them.

The policy of sickness service benefit plans to give assistance and guidance to representatives missing from work for extensive stretches due to disease. The handy purpose behind giving it is that they should help speed the arrival of the representative to work, despite the fact that it isn't a piece of the welfare capacity to determine the status of conceivable malingerers (Armstrong, 1992). Anyway the social reason is to furnish representatives with help and guidance where a welfare require exists. A welfare require exists where representatives can't help themselves without help and where such guide isn't anticipated from the state therapeutic or welfare administrations or the worker's own particular families. Welfare needs can be built up by staying in contact with a missing worker. This should be possible by surging around when anybody has been missing for more than say, ten days or has depleted affliction advantage from work. It is prudent to write to wiped out truants, communicating general concern and great wishes for a quick recuperation.

Armstrong (1992) says that loss is a period when numerous individuals require all the assistance and guidance they can get. The state welfare administration will most likely be unable to help and families are regularly non-existent or unhelpful. Set up welfare associations in industry, trade or the general population area, connect a great deal of significance to this administration. The exhortation may regularly be close to putting the deprived worker or the dowager or widower of a representative in contact with the correct associations, however usually reached out to help with burial service game plans and managing with “wills”, will probate matters (Wickens, 1987).

Residential issues appear the most outlandish region for welfare administrations. Managers who have any genuine enthusiasm for the welfare of their staff can't disregard offers for help. The help ought not comprise of safeguarding individuals out of obligation at whatever point they cause harm. Be that as it may, as per the essential rule of individual casework, workers can be advised on the most proficient method to encourage themselves or where to go for master guidance. An advising administration at work can complete a gigantic measure of good, essentially by giving a chance to representatives to talk through their issues with an unbiased individual. There is an utmost to what amount should and ought to be possible in the method for enabling representatives to spill out their inconveniences in any case, utilized with prudence, it is important Service (Warren (1990)

Employment problems ought to typically be unraveled by exchange between the individual and his/her manager or through the organization's complaint system. There might be times, be that as it may, when representatives have issues over between close to home relations, or sentiments of insufficiency, about which they need to take to an outsider. Such advising talks as a methods for

mitigating emotions and helping individuals to work through their issues for themselves, can complete a great deal of good, however outrageous alert must be shown by any organization authorities who are included (Armstrong, 1992). They should not cut crosswise over line administration specialist but rather, in the meantime, they should protect the classification of the discourse. The most that should be possible is to give a directing administration which gives workers a chance to discuss their issues and enables the advisor to recommend moves the representative can make to put things right. Advocates must not remark on the activities of any other person who is included. Be that as it may, they can just remark on what the worker who looks for their assistance is doing or may do (Martin, 1987).

2.3 Performance recognition and its influence on employees productivity

According to Jeffries (1997), recognition means acknowledging someone before their peers for specific accomplishments achieved, actions taken or attitudes exemplified through their behaviour. Recognition and appreciation can also be combined as an approach to reward system in the form of a public statement of thanks in front of the employees, co-workers or team citing specific examples of what they've done that has positively impacted the organization. Jeffries, contends that an associations ought to hold their best workers by perceiving their commitments to the association since acknowledgment rouses representatives as it includes the affirmation of the endeavors, inventiveness and ability of representatives to put additional exertion.

Several factors are shaping the banking industry, making it difficult to manage in a highly competitive environment. Not only are its products and services intangible, but several trends have influenced the management of the banking sector since the end of the twentieth century. Of

these, the homogenization of supply, its consequences and the inevitability of increased competitiveness could be highlighted; all these make differentiation one of the main challenges of strategic management (Paul, A , 2005).

Due to these factors, among others, the financial sector is particularly sensitive to the current outlook and has adjusted in many ways to the new situation in order to invigorate its adaptation to the environment which includes recognition and, in consequence, boost the productivity of bank workers. Many of these changes might however be merely seen as a ‘cosmetic’ transformation in a sector towards which people feel a certain degree of distrust, and which now finds itself in the turmoil of global crisis if the bank workers are not recognized for their achievements (Ayuso, 2006). The cornerstone would seem to be, considering the need for a coherent corporate strategy, how to manage several relationships with various stakeholders in line with company’s values, principles and mission. This could be seen as a difficult endeavour, but the means could be found precisely in the stakeholder relationship management approach.

Use of recognition can reduce pessimism that hinders performance and productivity (Curran, 2004). Acknowledging employee’s efforts more personally, more locally and more frequently through recognition can lift employee motivation and improve overall organizations morale. Private and public recognition are two of the most commonly used forms of recognition (Syedain, 1995). Private recognition refers to a quiet thank you or a pat on the back while public recognition is more formal. It inspires loyalty and commitment as well as encouraging better standards of performance. Public recognition is an important part of the reward as the performance of the individual affects more than just one employee stating publicly why the

person receives recognition and how it links to the organization goals can act as a motivator to other employees (Wiscombe, 2002).

As indicated by Jeffries (1997), association can help advantage that outcome from persuaded, eager work drive by simply perceiving the representative through a straightforward, honest to goodness, talked bless your heart. Romano (2003) urges directors to utilize acknowledgment as the factor that will reinforce the bond amongst individuals and the association. Jeffries (1997) underpins Nelson (1994) in attesting that acknowledgment does not need to be costly but rather underscores that it must be steady and saw as a long haul responsibility by the association. Wiscombe (2002) perceives that elite associations have constantly comprehended the significance of offering honors and impetuses that perceive, approve and esteem extraordinary work. Acknowledgment programs have the reason for keeping representatives inspired and profitable and are believed to be powerful strategies for strengthening organization desires and objectives. Acknowledgment and gratefulness are essential Components of winning prize procedure. These two components once in a while get the consideration they merit from entrepreneurs.

2.4 Performance appraisal and bank worker's productivity

Performance evaluation is a key and incorporated way to deal with conveying managed accomplishment to associations by enhancing execution of individuals who work in them, and by building up the capacities of groups and individual donors (Armstrong & Baron, 1988). Performance Appraisal System (PAS) is defined as the process of determining and communicating to an employee on how he or she is performing on the job. A performance

appraisal is a systematic and periodic process that assesses an individual employee's job performance and productivity in relation to certain pre-established criteria and organizational objectives. Other aspects of individual employees are considered as well, such as organizational citizenship behaviour, accomplishments, potential for future improvement, strengths and weaknesses (Kenya sensitization manual, 2004). According to Rajoro (2010), the purpose of performance contracting is to improve the productivity of an organization.

Impact evaluations are a piece of a more extensive plan of confirmation based arrangement making. This developing worldwide pattern is set apart by a move in center from contributions to results and results. From the Millennium Development Goals to pay for-execution motivations for open specialist co-ops, this worldwide pattern is reshaping how open approaches are being done. Not exclusively is the attention on results being utilized to set and track national and universal targets, yet results are progressively being utilized by, and expected of, program chiefs to upgrade responsibility, educate spending distributions, and guide arrangement choices. (Bamberger, *et. al.* 2010).

Monitoring is a are a piece of a more extensive motivation of confirmation based approach making. This developing worldwide pattern is set apart by a move in center from contributions to results and results. From the Millennium Development Goals to pay for-execution motivating forces for open specialist organizations, this worldwide pattern is reshaping how open approaches are being completed. Not exclusively is the emphasis on results being utilized to set and track national and universal targets, yet results are progressively being utilized by, and expected of, program chiefs to improve responsibility, educate spending distributions, and guide approach choices. (Imas and Rist 2009).

Monitoring and evaluation are at the core of confirmation based arrangement making. They give a center arrangement of apparatuses that partners can use to confirm and enhance the quality, effectiveness, and efficiency of specialists. Partners who utilize observing and assessment can be discovered both inside Governments and outside. Inside an administration organization or service, authorities regularly need to put forth the defense to their bosses that projects work to get spending distributions to proceed or extend them (Rao, 2003). At the nation level, sectorial services rival each other to get subsidizing from the service of back. Lastly, governments overall have an enthusiasm for persuading their constituents that their picked ventures have positive returns. In this sense, data and proof progress toward becoming intends to encourage open mindfulness and advance government responsibility. The data delivered by checking and assessment frameworks can be frequently imparted to constituents to advise them of the execution of government programs and to manufacture a solid establishment for straightforwardness and responsibility.. (Boardman, 2012)

The system (PAS) began to be practiced in the world mainly in the 1940s and through this system, merit rating will be used for the first time around the Second World War as a method of justifying an employee's wages. The process will be based on material outcomes where higher output will be rewarded with higher pay. Since then, PAS has spread to many parts of the world where is being practiced like in France, Singapore, New Zealand, US and UK. PAS will be first introduced in France by Simon Nora in the late 1960s after his famous publication of "Nora report" on reform and improvement of state-owned enterprises (Rajoro, 2010).

After the introduction of PAS in New Zealand they received massive fillip as part of the country's pioneering public sector reforms. They gained further momentum and legitimacy after they were introduced in the US government as part of the Government Performance and Results Act (GPRA) of 1993. Margaret Thatcher introduced PAS in the UK as part of the creation of Next Step agencies. Today, they are widely used in all British government agencies in their latest incarnation as public service Agreements (Gilles, 1991).

In Kenya, performance contracting not only to improve service but also to refocus the mind set of public service away from a culture of inward looking towards a culture of business as focused on customer and results (Abong'o, 2009). PAS within the Civil Service will be introduced around 2006 and has over the years become a popular staff management system driven via the popular government performance contracting initiative. The system is being embraced in the Kenyan public service for tracking employees' performance in service delivery. PAS has signalled possibility for improved employee's productivity and motivation.

Performance appraisal system is important to any organizational work performance; it determines the organization's success or failure, (Tziner and Kopelman 2002). There are many challenges which hinder the delivery of public service reforms in Africa (Lienert, 2003). The factors include those relating to human resources like manpower deficiencies and lack of psychological dispositions and shortage of financial and material resources necessary for effective delivery of services. The problems of accountability as well as ethical issues also continue to affect bank worker's productivity. All these can be handled through an effective performance appraisal system.

Targets should meet acceptable quality standards and benchmarks as determined in each category of service delivery; the system should be supported by training of staff, particularly those with managerial and supervisory responsibility; and the process should be regarded as interactive, for mutual agreement between supervisors and appraisers (GOK, 2009). Longenecker and Goff (1992) observed that managers and human resource professionals believe that a PAS is a good tool for human resource management and performance improvement. If well designed and implemented it can benefit both the employees and the organizations (Coens and Jenkins, 2000).

2.5 Communication and its influence on performance of bank worker's productivity

Effective Communication is significant for managers in the organizations so as to perform the basic functions of management, i.e., Planning, Organizing, Leading and Controlling. Communication helps managers to perform their jobs and responsibility (Graham & Bennett,1998). Communication serves as a foundation for planning. All the essential information must be communicated to the managers who in-turn must communicate the plans to workers so as to implement them. Organizations also requires effective communication with others about their job task. Similarly leaders as managers must communicate effectively with their subordinates so as to achieve the team goals. Controlling is not possible without written and oral communication (Graham & Bennett,1998)

Managers devote a great part of their time in communication. They generally devote approximately 6 hours per day in communicating (Ben-Ora, 2002). They spend great time on face to face or telephonic communication with their superiors, subordinates, colleagues,

customers or suppliers. Managers also use Written Communication in form of letters, reports or memos wherever oral communication is not feasible (Ben-Ora, 2002).

A deep concept of strategic communication that truly involves stakeholder's management could give rise to an opportunity for worker's innovation leading to improved productivity (Baum, 2004). Employees in successful companies are positive and motivated to add value to the company when they are allowed to participate in decision-making. Employee involvement requires a leader who inspires, empowers and shares accountability for delivering meaningful results. Involvement creates an atmosphere of trust and commitment through use of two-way communication (Zingheim & Schustser 2000).

Graham and Bennett (1998) view positive work life as any programme intended to improve the quality of working life (QWL) of employees. The elements of a QWL scheme include increasing the flow of communication within the organization, involving employee's goal setting and job design. Communication is a very important tool in an organization thus effective communication helps employees not only in understanding the composition of the reward structure and degrees but also heighten the employee's vision to understand the contribution and the rewarding process. On the other hand, even the most excellent remuneration arrangements can meet failure if they are not communicated to employees, (Lyons & Ben-Ora, 2002).

To avoid poor communication, organizations should provide proper information to the employees. According to Zingheim and Schuster, (2004) the senior management should know the significance of communicating and educating the workforce regarding the transformation of rewards and the employees must be involved in the process. In order to make an effective use of

investment in 'recruitment' and 'retention' it is vital to communicate the validation and rationale associated with the benefits. Thus in this regard, by communicating the awareness and the desirability of available rewards, organization can persuade the desired behaviour that can help in achieving the strategic priorities of the firm, (Rumpel and Medcof, 2006). In order to transmit the reward strategy management must adopt either the communication vehicle that suits best for the organization.

2.6 Theoretical framework

This study was based on the expectancy theory proposed by Victor Vroom in 1985. This theory is based on valence, expectancy and instrumentality. Valence alludes to the level of certainty a representative needs to expect an alluring result for his activities and conduct. Hope is the result a worker expectation because of his activities or conduct. Instrumentality is the capabilities and capacities a worker needs to play out the work important to create an alluring result.

Employees base their level of work, output or quality in anticipation of the employer's response. This might include a pat on the back, a positive performance appraisal or better work assignments. For example, an information technology expert who improves the method for capturing business data generally does so with the expectation that her employer will reward her with some form of positive response. The response could be a pay bonus or elimination of her name from the list of employees to be laid off. The quality of work is relative to the level of response the employee expects as a result of the effort and time she puts into her tasks. In banking sector, if employees have expectation for better welfare services, recognition and positive appraisal, they will be motivated to increases their productivity. These intentions for

management should be well communicated so as to have great impact on the workers expectation hence increasing productivity.

2.7 Conceptual frame work

In writing this project, the researcher conceptualized the independent, dependent, and intervening variables as shown in Figure 1.0.

Independent variables

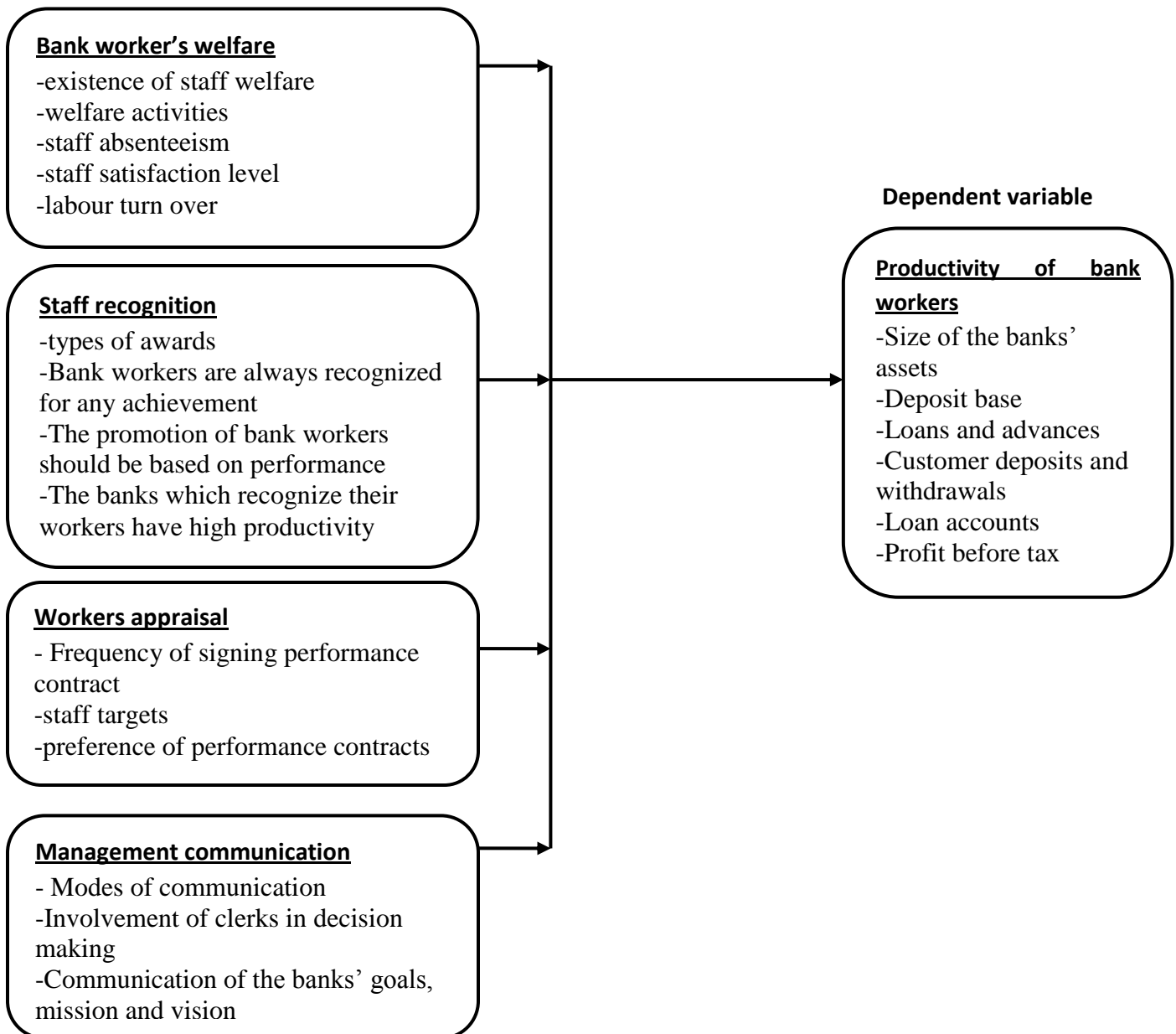


Figure 1.0: Conceptual framework

The independent variables were welfare association for bank workers, staff recognition of bank workers, the performance appraisal and management communication with bank workers. Efficient worker's welfare which takes care of workers health and social issues including those of their families can motivate workers leading to productivity. Also staff recognition which includes verbal compliment and other rewards motivates workers. On the other hand the staff needs to be frequently monitored and evaluated and action taken based on their performance. The management should also communicate their goals and expectations from the employees and also involve them in decision making. All these factors are likely to affect the productivity of bank workers.

The moderating variables were the worker's salaries and academic qualification which were also likely to affect the worker's productivity. Also the intervening variables were the working hours per day and the customer's character. If workers are subjected to very long working hours, they might affect their productivity as they will always be so tired and this is likely to affect their productivity. Also some customers who are not cooperative might take too much time for the bank workers.

2.8 Summary of literature review and research gaps

The researcher presents a summary of the literature review together with the research gaps. Since 2002, the banks in Hong Kong have had a wide range of social welfares for their employees known as the 'We Care' Programme (Martín, 1999). The welfare aims at improving the quality of work life within the bank and informs employees on topics that will benefit their personal well-being. The key responsibilities for Staff Health and Welfare Division (SHWD) is to provide

quality and timely health and welfare services; consultations, referral and advice to the Bank staff and their dependents designed to assist staff to avoid interruption on their jobs and to prevent conditions (physical, mental or social) that will keep staff away from giving their full attention to their work.

According to Jeffries (1997), organization can help benefit that result from motivated, enthusiastic work force by just recognizing the employee through a simple, genuine, spoken thank you. Romano (2003) encourages managers to use recognition as the factor that will strengthen the bond between people and the organization. Jeffries (1997) supports Nelson (1994) in affirming that recognition does not have to be expensive but emphasizes that it must be consistent and perceived as a long-term commitment by the organization.

Monitoring and evaluation are at the heart of evidence-based policy making. They provide a core set of tools that stakeholders can use to verify and improve the quality, efficiency, and productivity of workers. Stakeholders who use monitoring and evaluation can be found both within Governments and outside. Within a government agency or ministry, officials often need to make the case to their superiors that programs work to obtain budget allocations to continue or expand them (Rao, 2003). At the country level, sectoral ministries compete with one another to obtain funding from the ministry of finance.

Effective Communication is significant for managers in the organizations so as to perform the basic functions of management, i.e., Planning, Organizing, Leading and Controlling. Communication helps managers to perform their jobs and responsibility (Graham & Bennett, 1998). Communication serves as a foundation for planning. All the essential information must be

communicated to the managers who in-turn must communicate the plans to workers so as to implement them. Organizations also require effective communication with others about their job task. Similarly leaders as managers must communicate effectively with their subordinates so as to achieve the team goals. Controlling is not possible without written and oral communication (Graham & Bennett,1998)

The summary of the literature review above tends to show the existence and use of welfare, recognition, monitoring and evaluation, and communication in banks but does not tell us how they affect the productivity of bank workers. This study therefore seeks to establish the extent to which these factors influence the productivity of bank workers.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methods that were utilized in the study. They include the research design, target population, sampling and sampling techniques, research instruments for data collection, Validity and reliability of instruments, data collection procedure, and data analysis techniques.

3.2 Research design

The study used a descriptive survey design. A descriptive survey research is designed to obtain permanent and precise information concerning the current status of the variables under investigation and generalizations from the facts observed (Lukesh, 1994). Kothari (2004) has stated that a descriptive research provides the description of the information about the variables population. Descriptive survey was used because it is appropriate for fact finding and fields a great deal of information for this study. It also enables the researcher to gather data at a particular point in time and use to describe the nature of the existing conditions.

3.3 Target population

The target population is that specific population in relation to which information is desired. According to Mugenda and Mugenda (2003), the target population should have some observable characteristics, to which the researcher intends to generalize the results of the study. The target population of this study was all the 7 banks in Kitui central District namely; National bank of

Kenya, Kenya commercial bank, Barclays bank, Equity bank, Cooperative bank, Family bank, and K-rep bank. The researcher targeted 14 managers in the seven banks comprising of one operation manager and one branch manager from every bank and 35 clerks in the seven banks.

3.4 Sample size and Sampling Procedure

Sampling is a means of selecting a given number of subjects from a defined population as representative of that population (Kombo & Tromp, 2006). The research used census sampling to select the all the respondent which were comprised of 14 managers and 35 clerks.

3.5 Research Instruments

The information for this study was gathered by use of two questionnaires on for the bank managers and another one for the bank clerks. Mugenda & Mugenda (2003) observes that the use of a questionnaire is a popular method for data collection in most disciplines because of the relative ease and cost effectiveness with which they are constructed and administered to large samples. The questionnaires were divided into five sections. Section one was about the demographic data which included gender, marital status, age, employment status, land ownership and level of education, section two was about the welfare of bank workers, section three was about the recognition of bank workers, section four will be about performance appraisal and section five was about the influence of management communication on bank workers productivity.

Piloting

This involves giving the research instruments to a small representative sample, identical to the actual sample to be used in the study. The questionnaires were piloted in two banks in Kitui South District which were not included in the final study. Four managers and ten clerks were interviewed in the pilot study. The pilot study was very important as it helped the researcher to note deficiencies, wrong phrasing and vague questions which had to be corrected before the actual study.

3.5.1 Instrument Validity

Validity is the degree to which the results obtained from the analysis of the data actually represents the phenomenon under study (Orodho, 2009). Content validity of the instruments was used to measure the degree to which the items represents the specific areas covered by the study. Therefore, content validity of the instruments was determined by experts in research methodology from the Department of Extra-mural Center of the University of Nairobi. The experts advised on the questionnaire and the questionnaires open-ended items to be corrected. The corrections on the identified items were incorporated into the instruments so as to increase its content validity. Finally the validity of the questionnaires' open-ended items was ascertained by lecturers from the department of Extra- mural centre of the University of Nairobi.

3.5.2 Instrument reliability

This is the consistency in giving almost same results every time an instrument is used to collect data. Test re-test was used to measure the reliability of the research instruments. The questionnaire was given to a small group of the respondents that was not involved in the study. The same group was given the questionnaire again after two weeks to fill. Pearson correlation

was used to compute correlation coefficient in order to establish the extent to which contents of the questionnaires were consistent in eliciting the same responses every time they were administered. A correlation coefficient (r^2) of 0.85, that is, over 85% was obtained. The closer the value of correlation coefficient (r^2) was closer to +1, the greater the percentage of variation of the dependent variable was explained by the independent variables, that is, the better the goodness of fit of the regression plane to the sample observations. This was considered high enough to judge the reliability of the instruments. Otherwise, the researcher had to modify the instruments.

3.6 Data Collection Procedure

The researcher obtained permit from the National Council for Sciences and technology in order to be allowed to collect data. A copy of the permit was submitted to the bank managers in Kitui Central District. The researcher did pre-visit to the banks to make prior arrangement and establish a good rapport with the officials before actual data collection date. The questionnaires were administered by the researcher. They were filled in by the respective respondents and the researcher collected them.

3.7 Data Analysis

Data was analyzed using both descriptive and inferential statistics. Statistical tally system was used to generate frequency counts from the responses so as to prepare frequency distributions. Percentages were calculated from the responses out of the total study sample response per item. This was followed by data interpretation. To analyze the relationship between independent and dependent variables, the researcher tested the hypothesis following the research objectives. Questionnaires were coded and entered into SPSS software which generated correlation Tables

hence helping the researcher to make conclusions about the relationship between the independent and depended variables using the Chi-square and Pearson moment correlation coefficient.

3.8 Ethical Considerations

Ethics involves the study of right and wrong conduct (Ciulla J.B, 1995). Proper care was taken to ensure that all information from the respondents was treated with maximum confidentiality. To increase the degree of confidence among the respondents, no names or personal identification details were required for the purpose of filling in the questionnaires. The sources of data and other information for literature review were acknowledged effectively in the study.

Table 3.1: Operationalization of the study variables

Objectives	Independent Variables	Dependent Variables	Indicator(s)	Measurement	Level of scale	Tools of analysis
To determine the influence of bank worker's welfare on productivity of bank workers in Kitui Central District.	Bank worker's welfare	Productivity of bank workers	-existence of staff welfare -welfare activities -staff absenteeism. -staff satisfaction level -labour turn over	-Number of beneficiaries -Size of the banks' assets -Deposit base -Loans and advances -Customer deposits and withdrawals	- Nomina 1 - Ordinal	-Descriptive statistics -Frequency distributions -Percentages -Chi-square -Correlation
To establish the extent to which staff recognition influence productivity of bank workers in Kitui Central District.	Staff recognition	Productivity of bank workers	-types of awards -Bank workers are always recognized for any achievement -The promotion of bank workers should be based on performance -The banks which recognize their workers have high productivity	before tax - Number of beneficiaries -Size of the banks' assets -Deposit base -Loans and advances -Customer deposits and withdrawals -Loan accounts -Profit before tax	- Interval - Nomina 1 - Ordinal	-Descriptive statistics -Frequency distributions -Percentages -Chi-square -Correlation
To assess the extent to which worker's appraisal influence bank worker's productivity in Kitui	Worker's appraisal		- frequency of signing performance contract -staff targets -preference of	-Size of the banks' assets -Deposit base -Loans and advances	-Interval - Nomina 1 -Ordinal	-Descriptive statistics -Frequency -Percentages -Chi-square

Central District.		Productivity of bank workers	performance contracts	-Customer deposits and withdrawals -Loan accounts -Profit before tax		-Correlation
To determine the influence of management communication on productivity of bank workers in Kitui Central District.	Worker's appraisal	Productivity of bank workers	- Modes of communication -Involvement of clerks in decision making Communication of the banks' goals, mission and vision	-Size of the banks' assets -Deposit base -Loans and advances -Customer deposits and withdrawals -Loan accounts -Profit before tax	-Interval - Nominal -Ordinal	-Descriptive statistics -Frequency distributions -Percentages -Chi-square -Correlation

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This study investigated the influence of work place environment on bank worker's productivity in Kitui Central District. The study sought to find out the influence of bank worker's welfare on productivity of the bank workers; to establish the extent to which staff recognition influences productivity of bank workers; to assess the extent to which worker's performance appraisal influence bank worker's productivity and to determine the extent to which management communication influences the productivity of bank workers in Kitui Central District. The researcher distributed the questionnaires to 35 bank clerks and 14 bank managers in the sampled 7 banks in Kitui Central District. All the respondents who were given the questionnaires filled and returned them promptly.

To ascertain whether the study was gender sensitive, the researcher sought information concerning the sex of the respondents. It was revealed from the responses that majority (100%) of the bank managers interviewed were male with no female manager in Kitui Central District. On the other hand there was an equal sex distribution for bank clerks with 56% male and 44% female. It was very clear that bank clerks were well distributed in terms of gender and therefore were likely to give quality information in relation to the study problem. When asked to indicate their age brackets, majority (58%) of the bank managers were between 40-44 years of age while the others (42%) were between 35 – 39 years of age. This age indicates that the bank managers were not very old and therefore were in a better position to make a follow up about productivity of their bank clerks. There were no bank managers below 30 years or above 45 years. On the other hand majority (57%) of the bank clerks were less than 30 years of age. This was followed

by those aged 30-34 years (29%). The least were those aged 35-39 (8%) and 40-44(6%). However no bank clerk was above 45 years. These young clerks need a good working environment to improve productivity. About the respondents academic qualifications, majority (75%) of the bank clerks had a first degree as their highest academic qualification, a few (14%) had masters and 11% had Diplomas. It was however revealed no bank clerk had a PhD. Moreover, majority (58%) of the bank clerks had a working experience of less than three (3) years. This was followed by those with working experience of 3 -6 years (34%). The least is those with 7- 10 years with 8%. However it was also revealed that no bank clerk had a working experience of more than 10 years in the same bank. This information was compiled and presented in table 4.1.

Table 4.1: General and Demographic Information of the Respondents

Variable	Statistic	Count		Percentage	
		Managers	Clerks	Managers	Clerks
Sex	Male	14	20	100	56
	Female	0	15	0	44
Age	Less than 30	0	20	0	57
	30 – 34	0	10	0	29
	35 – 39	5	3	42	8
	40 – 44	9	2	48	6
	Above 45	0	0	0	0
Academic qualification	PhD		0		0

	Masters	5	14
	First degree	26	75
	Diploma	4	11
Years of experience	Less than 3 years	20	58
	3 – 6	12	34
	7 -10	3	8
	Over 10	0	0

4.2 Bank staff welfare and productivity

The first objective for this study was to determine the influence of bank worker's welfare on productivity of bank workers in Kitui Central District. According to (Martin, 1999) a bank workers welfare aims at improving the quality of work life within the bank and informs employees on topics that will benefit their personal well-being. When asked whether there existed workers welfare in the banks, both the managers and the clerks 100% indicated that there was a staff welfare association at their branches. The activities of the welfare were farewell parties (14%), social supports (23%), staff motivation (6%), and support during sickness and benevolent (34%), team building (9%) and saving (14%) as shown in table 4.2.

Table 4.2: Activities of bank staff welfare association as reported by the clerks

Activities	Count	percentage
Farewell parties	5	14
Social supports	8	23
Staff motivation	2	6
Support during sickness and benevolent	12	34
Team building	3	9
Saving	5	14

An organization is concerned with these matters since the reputation for their showing concern helps to improve the local image of the firm as a good employer and thus assists in recruitment (Armstrong, 1992). Further the researcher sought to establish the members who had ever benefitted from the welfare. The results were presented in table 4.3.

Table 4.3: Bank worker's welfare beneficiaries according to the clerks

Category	Response	Percentage
Yes	28	80.0
No	7	20.0
Total	35	100.0

According to table 4.3, 80% of the clerks had benefitted from the staff welfare while 20% had not benefitted from it in any way. This implies that the staff welfares at the banks were active and

were assisting the workers. Further the clerks were required to rate the activities of their welfare. Their responses were presented in table 4.4.

Figure 4.4: Clerks rating of staff welfare activities

Raring	Frequency	Percentage (%)
Very good	15	43.0
Good	14	41.0
Fair	3	8.0
Poor	3	8.0
Total	35	100.0

Table 4.4 shows that majority of the clerks (43%) rated the welfare activities at their bank branches as very good. This was closely food by those who rated it as good (41%). The least were those who rates it as fair and poor each with 8%. This shows that the welfare associations at the banks were helping the workers to a great extent and this was likely to improve their productivity.

The researcher therefore sought to get a general view of the respondents' opinion on the influence of staff welfare on the productivity of the bank using factors such as effect of staff welfare on staff satisfaction level, labour turn over and staff absenteeism. Table 4.5 gives a summary of the responses.

Table 4.5: Influence of staff welfare on the bank productivity as reported by the bank managers and clerks

Factor	Response as a percentage of the total number of respondents	
	Managers	Clerks
Welfare adds to general feelings of satisfaction with the bank	80	86
Welfare cuts down the labour turnover of the bank.	65	80
Welfare reduces bank losses due to staff absenteeism due to health or other social problems	74	82

The results in table 4.5 suggest that opinion on the influence of active staff welfare on banks workers' productivity has a higher positive response on staff satisfaction level, labour turn over and staff absenteeism. They suggest a relationship between active welfare association and productivity of bank workers. The data was analysed using the chi-square (X^2) statistic to determine if staff satisfaction level, labour turn over and staff absenteeism in relation to an active workers welfare had a significant effect, at 0.05 level of significant, on bank workers' productivity. The analysis was done based on the following hypothesis.

H₀: There is no significant relationship between active welfare association and productivity of bank workers in Kitui Central District.

H₁: There is a significant relationship between active welfare association and productivity of bank workers in Kitui Central District

Table 4.6: Chi-square test on association between active staff welfare and bank workers' productivity.

	Pearson square value	Chi- Df	Sig	Correlation
Welfare adds to general feelings of satisfaction with the bank	10.433	1	0.001	0.81
Welfare cuts down the labour turnover of the bank.	7.932	1	0.040	0.72
Welfare reduces bank losses due to staff absenteeism due to health or other social problems	8.032	1	0.020	0.69

The results from table 4.6 indicates that there is a significant association between effect of staff welfare on staff general feeling of satisfaction with the bank, cutting down labour turnover of the bank and reduction of bank losses due to staff absenteeism on the general productivity of the bank workers ($p < 0.05$). The results further suggest a strong positive relationship between active staff welfare association and bank worker's productivity with positive correlation coefficients of 0.81, 0.72 and 0.69. We therefore reject the null hypothesis and conclude that there is a significant relationship between active welfare association and bank worker's productivity. The researcher then sought to understand from the managers how the banks products had changed as a result of introduction of staff welfare. The results were presented in table 4.7.

Table 4.7: Effect of the introduction of staff welfare on bank products

Product	Improved (%)	Not improved (%)
Size of the banks' assets	56	44
Deposit base	68	32
Loans and advances	70	30
Customer deposits and withdrawals	70	30
Loan accounts	65	35
Profit before tax	60	40

From table 4.7, it was clear that the banks' customer deposits and withdrawals and loans advances had highly improved as a result of introduction of staff welfare, (70%). The banks' deposit base, size of the banks' assets and loans accounts had also improved with 68%, 56% and 65% of the responses respectively. This was a positive implication of introduction of staff welfare on bank workers' productivity in Kitui Central District thus justifying the influence of staff welfare on productivity of bank workers.

4.3 Bank workers recognition and productivity

The second objective for this study was to establish the extent to which staff recognition influence productivity of bank workers in Kitui Central District. According to Jeffries (1997), recognition means acknowledging someone before their peers for specific accomplishments achieved, actions taken or attitudes exemplified through their behaviour. Recognition and appreciation can also be combined as an approach to reward system in the form of a public

statement of thanks in front of the employees, co-workers or team citing specific examples of what they've done that has positively impacted the organization. Jeffries argues that an organization should retain their best employees by recognizing their contributions to the organization because recognition motivates employees as it involves the acknowledgement of the efforts, creativity and willingness of employees to put extra effort. The main focus was to analyse feelings of the bank workers on recognition, modes of recognition used in the banks and effects of such recognition in the productivity the bank workers. To achieve this objective the respondents were first required to state whether worker's achievements at their branch were ever recognized. The responses were presented in Table 4.8.

Table 4.8 Bank worker's recognition by management

Recognized	Count		Percentages	
	Clerks	Managers	Clerks	Managers
Yes	25	12	71	86
No	10	2	29	14

According to Table 4.8, 71 % of the clerks agreed that bank worker's achievements were recognized by the management while 29% indicated that they were never recognized in their branches. Similarly, 86% of the managers agreed that staff were recognized for their achievement in their branches. Further the clerks were required to state the form of recognition in their branches. Majority (50%) of the bank management only recognized the worker's achievements verbally. This was followed by cash awards with 36% of the respondents. Others

were recognized using material gifts, 11%, while only a few, 3%, were recognized using other forms which included certificates, promotions, among others as shown in table 4.9.

Table 4.9: Bank management form of recognition for workers

Form of recognition	Responses	Percentage
Cash award	13	36.0
Material	4	11.0
Verbal	18	50.0
Other	1	3.0
Total	35	100.0

The researcher therefore sought to get a general perception of the respondents' opinion on the influence of staff recognition on the productivity of the bank workers. Table 4.10 gives a summary of the responses.

Table 4.10: Bank workers perception regarding recognition for achievement in the bank

	Response as a percentage of the total number of respondents	
	Managers	Clerks
Bank workers are always recognized for any achievement	80	70
Recognition influences performance of bank workers	76	80
The promotion of bank workers should be based on performance	82	50
The banks which recognize their workers have high productivity	71	73

The results from table 4.10 show that although a higher percentage of the managers believe that bank promotions should be based on performance, 82%, just 50% of the clerks are for the idea. Respondents believe that bank workers are always recognised for any achievement with 80% of the managers agreeing and 70% of the clerks. The respondents also are for the perception that staff recognition influences performance of the bank workers and that the banks which recognize their workers have high productivity. These results suggest a relationship between staff recognition and productivity of bank workers in Kitui Central District. Further the researcher sought to establish the significance of the perceptions by analyzing the data using the chi-square (X^2) statistic to determine if staff recognition had a significant effect, at 0.05 level of significant, on banks productivity by testing the hypothesis below.

H₀: There is no significant relationship between staff recognition and productivity of bank workers in Kitui Central District.

H₁: There is a significant relationship between staff recognition and productivity of bank workers in Kitui Central District.

Table 4.11: Chi-square test on association between perception on staff recognition and banks productivity.

	Pearson square value	Chi- Df	Sig	Pearson Correlation
Bank workers are always recognized for any achievement	55.468	1	0.003	0.81
The promotion of bank workers should be based on performance	58.100	1	0.002	0.69
The banks which recognize their workers have high productivity	47.230	1	0.010	0.66

The chi-square test yielded a $P < 0.05$ and therefore the null hypothesis is rejected. There is a significant relationship between staff recognition and productivity of bank workers in Kitui Central District. To ascertain the relationship Pearson correlation coefficients were calculated and they implied a very strong positive relationship, 0.81, 0.69 and 0.66, between staff recognition and bank worker's productivity. Acknowledging employee's efforts more personally, more locally and more frequently through recognition can lift employee motivation and improve

overall organizations morale. Wiscombe (2002) recognizes that high performance organizations have always understood the importance of offering awards and incentives that recognize, validate and value outstanding work. Recognition programmes have the purpose of keeping employees motivated and productive and are seen to be effective methods of reinforcing company expectations and goals. Recognition and appreciation are integral Components of winning reward strategy. These two elements rarely receive the attention they deserve from business owners.

The researcher then sought to understand from the managers how the banks products had changed as a result of introduction of staff recognition. Similar responses as those of effect of introduction of staff welfare were recorded as shown in table 4.12.

Table 4.12: Effect of the introduction of staff recognition on bank products as reported by the managers

Product	Improved (%)	Not improved (%)
Size of the banks' assets	56	44
Deposit base	68	32
Loans and advances	70	30
Customer deposits and withdrawals	70	30
Loan accounts	65	35
Profit before tax	60	40

From table 4.12 it was clear that the banks' customer deposits and withdrawals and loans advances had highly improved as a result of introduction of bank staff recognition, (70%). The banks' deposit base, size of the banks' assets and loans accounts had also improved with 68%, 56% and 65% of the responses respectively. This was a positive implication of introduction of staff recognition on banks' productivity in Kitui central District thus justifying the influence of staff recognition on productivity of bank workers.

4.4 Bank workers appraisal and productivity

The third objective for this study was to assess the extent to which bank worker's appraisal influences their productivity in Kitui Central District. A performance appraisal is a systematic and periodic process that assesses an individual employee's job performance and productivity in relation to certain pre-established criteria and organizational objectives. Other aspects of individual employees are considered as well, such as organizational citizenship behaviour, accomplishments, potential for future improvement, strengths and weaknesses (Kenya sensitization manual, 2004).

To achieve the objective the researcher first sought to know whether staffs of the banks in Kitui central district were really appraised. Responses from both the clerks and the managers were compiled in table 4.13.

Table 4.13: Bank Worker’s appraisal by management as reported by the clerks and the managers

Recognition	Count		Percentages	
	Clerks	Managers	Clerks	Managers
Yes	28	14	80	100
No	7	0	20	0

From table 4.13 above all the managers said that performance appraisal was done in their banks (100%), compared to 80% of the clerks who agreed that performance appraisal was done in their bank. The rest of the clerks (20%) said that they were never appraised. This showed that there could be a possibility that performance appraisal was being done at the management level but not fully on the clerks.

Further the researcher sought to understand the extent to which performance appraisal was conducted within the banks from both the managers and the clerks. Parameters such as frequency of signing performance contracts, staff targets, and preference of performance contracts and effect of performance contracts on the productivity of bank workers were analyzed. The managers and the clerks agreed that staff in their banks met their targets and accomplishments, 70% and 86% respectively. They also agreed that they were appraised continuously by signing performance contracts, 92% and 80% respectively; however the managers were not sure whether workers liked performance appraisals or not (50%) and 48% of the clerks saying workers did not like performance appraisals. On the effect of performance appraisal on bank workers’ productivity, 90% of the managers were positive that performance appraisal increased

productivity of the bank while 73% of the clerks were positive. These results were presented in table 4.14.

Table 4.14: How performance appraisals are contacted and their impact on workers' productivity within the bank as reported by the managers and the clerks

	Response as a percentage of the total number of respondents	
	Managers	Clerks
Staffs in this bank are appraised continuously by signing performance contracts.	92	80
Staff in this bank meet their targets and accomplishments	70	86
Workers appraisal increases workers productivity	90	73
Workers do not like performance appraisal	50	48

These results suggested that performance appraisal influenced the productivity of the bank workers. To determine whether the association between performance appraisals and bank workers productivity was significant, a Chi-square(x^2) test was performed to test the following hypothesis.

H_0 : There is no significant relationship between worker's appraisal and productivity of bank workers in Kitui Central District.

H₁: There is a significant relationship between worker's appraisal and productivity of bank workers in Kitui Central District

The chi-square results ($p < 0.05$) revealed that there was a significant association between frequency of signing performance contracts, staff targets and preference of performance appraisals and their influence on the bank workers productivity. Pearson correlation coefficient of +0.82, +0.63 and +0.60 regarding the relationship of the frequency of signing performance contracts, staff targets and preference of performance appraisals and their influence on the bank workers productivity were computed and they implied a very strong positive relationship.

A further examination on the impact of introduction performance appraisals on the performance of the banks products revealed that the managers believed that the size of banks assets, loans accounts and profit before tax had highly improved, 80%, 85% and 80% respectively. They also reported that deposit base (71%), banks' customer deposits and withdrawals (70%) and loans advances (75%) had also improved as a result of introduction of performance appraisals in their branches as shown in table 4.15.

Table 4.15: Impact of introduction performance appraisal on bank products as reported by the managers

Product	Improved (%)	Not improved (%)
Size of the banks' assets	80	20
Deposit base	71	29
Loans and advances	75	25
Customer deposits and withdrawals	70	30
Loan accounts	85	15
Profit before tax	80	20

4.5 Management communication and productivity of bank workers

The last objective for this study was to determine the extent to which management communication influences the productivity of bank workers in Kitui Central District. Effective Communication is significant for managers in the organizations so as to perform the basic functions of management, i.e., Planning, Organizing, Leading and Controlling. Communication helps managers to perform their jobs and responsibilities (Graham & Bennett, 1998). Good communication includes increasing the flow of communication within the organization, involving employees in goal setting and job design. Communication is a very important tool in an organization thus effective communication helps employees not only in understanding the composition of the reward structure and degrees but also heighten the employee's vision to understand the contribution and the rewarding process.

To achieve this objective the respondents were required first to state the most frequently used mode of communication in their bank branch the managers. The responses were presented in table 4.16.

Table 4.16: modes of communication used by management to communicate to their juniors as reported by the clerks and the managers

Mode of communication	Count		percentages	
	Clerks	Managers	Clerks	Managers
Telephonic communication	25	10	28	31
Face to face communication	25	12	28	38
Written communication e.g. letters, reports, memos	15	4	17	13
Electronic communication e.g. emails, fax, facebook, twitter etc.	23	6	26	19

According to table 4.16, the two mostly used modes of communication by the managers were telephonic and face to face communication each with 31% of the managers and 28% of the clerks reporting that telephonic was used and 38% and 28% of the managers and clerks respectively reporting that face to face communication was used. Written communication such as letters, reports and memos were rarely used with few clerks (17%) and managers (13%) reporting that managers used them to communicate to their juniors. Electronic communications such as emails, fax facebook etc were also highly used as 26% of the clerks and 19% of the managers reported that they were used. This implies that there is a good flow of communication between the managers and the clerks as most of the information was relayed immediately using either telephones or face to face. The researcher further sought to understand how the clerks felt about the management communication modes. Their responses were presented in table 4.17.

Table 4.17: clerks rating of the management communication modes

Response	Count	Percentage
Very good	21	60
Good	8	24
Fair	6	16

To determine the efficiency of the communication modes used by managers the researcher sought the opinion of the clerks on various aspects of productivity in the bank. Their results were presented in table 4.18. ‘

Table 4.18: Efficiency of communication modes on aspect of bank workers productivity as reported by the clerks

	Response as a percentage of the total number of respondents	
	Yes	No
Clerks in this bank are involved in decision making of the bank such as goal setting and job designing	68	32
The banks’ goals, mission and vision are well communicated to all clerks	81	19
Clerks understand the composition of their rewards structures and degrees for high productivity.	70	30

Table 4.18 shows that banks’ goals, mission and vision were well communicated to all clerks (81%), clerks in the bank are involved in decision making of the bank such as goal setting and job designing (68%), and Clerks understand the composition of their rewards structures and degrees for high productivity (70%). These results suggest a relationship between a relationship between effective communication and bank workers productivity. To test the significance of the relationship, a chi-square test and Pearson correlation test were contacted to test the hypothesis below.

H₀: There is no significant relationship between management effective communication and bank worker's productivity.

H₁: There is a significant relationship between management effective communication and bank worker's productivity.

The results of the tests were presented in table 4.19.

Table 4.19: Chi-square test for the association between efficient communication bank workers productivity.

	Pearson Chi-square value	Df	Sig	Pearson Correlation
Clerks in this bank are involved in decision making of the bank such as goal setting and job designing	8.468	1	0.010	0.79
The banks' goals, mission and vision are well communicated to all clerks	5.177	1	0.002	0.85
Clerks understand the composition of their rewards structures and degrees for high productivity.	8.100	1	0.009	0.70

The chi-square test yielded $p < 0.05$, therefore the null hypothesis was rejected. The results showed that there was a significant association between management effective communication and bank worker's productivity. To ascertain the relation between management effective communication and bank worker's productivity, positive Pearson correlation coefficients were generated showing a very strong positive relationship between clerks involvement in decision making +0.79, communication of banks mission and vision to clerks +0.85 and clerks knowledge of reward structures and degrees +0.70 and bank workers productivity.

The researcher then sought to understand from the managers how the banks products had changed as a result of efficient management communication. Responses were compiled and recorded in table 4.20

Table 4.20: Effect of efficient management communication on bank products as reported by the managers

Product	Improved (%)	Not improved (%)
Size of the banks' assets	56	44
Deposit base	68	32
Loans and advances	70	30
Customer deposits and withdrawals	70	30
Loan accounts	65	35
Profit before tax	60	40

From table 4.20 above it was clear that the banks' customer deposits and withdrawals and loans advances had highly improved as a result of efficient management communication, (70%). The banks' deposit base, size of the banks' assets and loans accounts had also improved with 68%, 56% and 65% of the responses respectively. This was a positive implication of efficient management communication on banks' productivity in Kitui central District thus justifying the influence of efficient management communication on productivity of bank workers.

CHAPTER FIVE
SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSION AND
RECOMMENDATIONS

5.1 Introduction

This chapter summarized the findings of the study based on the four stated objectives of the study. In each case, the researcher briefly stated the findings and the general implications they had towards influencing productivity of bank workers. At the end of the chapter, the researcher stated recommendations and highlighted areas that need further research.

5.2 Summary of findings

This study investigated the influence of work place environment on bank workers productivity in Kitui Central District. Four factors were identified as possible work place environment factors influencing bank workers productivity, namely bank workers welfare, staff recognition, worker's performance appraisal and management communication. The researcher targeted 14 managers in the seven banks in Kitui Central District comprising of one operation manager and one branch manager from every bank and 35 clerks in the seven banks. The research used census sampling to select the all the respondent which were comprised of 14 managers and 35 clerks. Questionnaires were distributed to the respondents and were all filled and returned promptly.

The first objective for this study was to determine the influence of bank worker's welfare on productivity of bank workers in Kitui Central District. Both the managers and the clerks 100% indicated that there was an active staff welfare association at their branches whose activities included farewell parties, social supports, staff motivation, support during sickness and benevolent, team building and saving. When asked whether they benefited from the staff welfare, 80% of the clerks had benefitted from the staff welfare while 20% had not benefited from it in

any way where the majority of the clerks (43%) rated the welfare activities as very good and good (41%). The least were those who rated it as fair and poor each with 8%. The chi-square (X^2) statistic to determine if staff satisfaction level, labour turn over and staff absenteeism in relation to active workers welfare had a significant effect, at 0.05 level of significant, on productivity of bank workers' indicated that there was a significant association ($p < 0.05$). The Pearson correlation results further suggest a strong positive relationship between staff satisfaction level, labour turn over, staff absenteeism and bank worker's productivity with positive correlation coefficients of 0.81, 0.72 and 0.69 respectively. The researcher concluded that there was a significant relationship between active welfare association and bank worker's productivity.

The second objective for this study was to establish the extent to which staff recognition influence productivity of bank workers in Kitui Central District. According to the respondents, 71% of the clerks agreed that bank worker's achievements were recognized by the management while 29% indicated that they were never recognized in their branches. Similarly, 86% of the managers agreed that staff were recognized for their achievement in their branches. Further the clerks were required to state the form of recognition in their branches. Majority (50%) of the bank management only recognized the worker's achievements verbally. This was followed by cash awards with 36% of the respondents. Others were recognized using material gifts, 11%, while only a few, 3%, were recognized using other forms which included certificates, promotions, among others. The managers believe that bank promotions should be based on performance, 82% but just 50% of the clerks are for the idea. Respondents believe that bank workers are always recognised for any achievement with 80% of the managers agreeing and 70% of the clerks. The respondents also are for the perception that staff recognition influences performance of the bank workers and that the banks which recognize their workers have high

productivity. The chi-square test to establish the significance of the perceptions yielded a $P < 0.05$ and therefore there was a significant relationship between staff recognition and productivity of bank workers in Kitui Central District.

The third objective for this study was to assess the extent to which bank worker's appraisal influences their productivity in Kitui Central District. All the managers said that performance appraisal was done in their banks (100%), compared to 80% of the clerks who agreed that performance appraisal was done in their bank. The rest of the clerks (20%) said that they were never appraised. The managers and the clerks agreed that staff in their banks met their targets and accomplishments, 70% and 86% respectively. They also agreed that they were appraised continuously by signing performance contracts, 92% and 80% respectively; however the managers were not sure whether workers liked performance appraisals or not (50%) and 48% of the clerks saying workers did not like performance appraisals. On the effect of performance appraisal on bank workers productivity, 90% of the managers were positive that performance appraisal increased productivity of the bank while 73% of the clerks were positive. The chi-square results ($p < 0.05$) at 0.05 level of significance, revealed that there was a significant association between frequency of signing performance contracts, staff targets and preference of performance appraisals and their influence on the productivity of bank workers. Pearson correlation coefficient of +0.82, +0.63 and +0.60 regarding the relationship of the frequency of signing performance contracts, staff targets and preference of performance appraisals and their influence on the productivity of bank workers implied a very strong positive relationship.

The last objective for this study was to determine the extent to which management communication influences the productivity of bank workers in Kitui Central District. The two mostly used modes of communication by the managers were telephonic and face to face communication each reported by 31% of the managers and 28% of the clerks, and 38% managers and 28% of the clerks, respectively. Written communication such as letters, reports and memos were rarely used with few clerks (17%) and managers (13%) reporting that managers used them to communicate to their juniors. Electronic communications such as emails, fax, facebook etc were also highly used as 26% of the clerks and 19% of the managers reported that they were used. The clerks further revealed that banks' goals, mission and vision were well communicate (81%), they were involved in making decision such as goal setting and job designing (68%), and they understood the composition of their rewards structures and degrees for high productivity (70%). To test the significance of the relationship, a chi-square test and Pearson correlation test were contacted. The chi-square test to test the significance of the relationship yielded $p < 0.05$, therefore implying a significant association between management effective communication and bank worker's productivity. To ascertain the relationship, positive Pearson correlation coefficients were generated showing a very strong positive relationship between clerks involvement in decision making +0.79, communication of banks mission and vision to clerks +0.85 and clerks knowledge of reward structures and degrees +0.70 and bank workers productivity.

The researcher then sought to understand from the managers how the banks products had changed as a result of introduction of bank workers welfare, staff recognition, workers performance appraisal and efficient management communication. They revealed that banks' customer deposits and withdrawals and loans advances had highly improved as a result of

efficient management communication, (70%). The banks' deposit base, size of the banks' assets and loans accounts had also improved with 68%, 56% and 65% of the responses respectively.

5.3 Discussion of findings

5.3.1 Bank staff welfare and productivity

The study established existence of active staff welfare associations at the banks in Kitui Central District whose activities included farewell parties, social supports, staff motivation, support during sickness and benevolent, team building and saving. The respondents also reported to have benefited well from the staff welfare where the majority rated the welfare activities as very good and good. This implied that the staff welfares at the banks were active and were assisting the workers and this was likely to improve their productivity. Employee's welfare includes such activities as private advice on any type of personal problem; assistance with problems of health or sickness; special responsibilities for young people and elderly and retired staff and the provision of sports and social facilities. An organization is concerned with these matters since the reputation for their showing concern helps to improve the local image of the firm as a good employer and thus assists in recruitment (Armstrong, 1992).

The general opinion on the influence of active staff welfare on the productivity of banks workers' had a higher positive response on staff satisfaction level, labour turn over and staff absenteeism further suggesting a relationship between active welfare association and productivity of bank workers. The chi-square (X^2) statistic to determine if staff satisfaction level, labour turn over and staff absenteeism in relation to active workers welfare had a significant

effect, at 0.05 level of significant, on bank workers' productivity indicated that there was a significant association. As a result of the introduction of staff welfare managers reported that the banks' customer deposits and withdrawals, loans advances, the banks' deposit base, size of the banks' assets and loans accounts had highly improved. This was a positive implication of introduction of staff welfare on bank workers' productivity in Kitui Central District thus justifying the influence of staff welfare on productivity of bank workers.

Welfare increases productivity of workers by adding to general feelings of satisfaction with the firm and cuts down labour turnover. Welfare services fall into two categories; individual or personal services in connection with sickness, bereavement, domestic problems, employment problems and elderly and retired employees and group services which consist of sports and social activities, clubs for retired staff and benevolent organization (Heinrich, 1959)

5.3.2 Performance recognition and its influence on the productivity of bank workers

The study established that bank worker's achievements were recognized by the management using different forms, majority saying they recognized the worker's achievements verbally and cash awards. Others were recognized using material gifts and using other forms which included certificates, promotions, among others. The respondents' perception on the influence of staff recognition on the productivity of the bank workers was accessed using parameters such as promotions, frequency of recognition and impact of recognition on productivity of bank workers. Romano (2003) encourages managers to use recognition as the factor that will strengthen the bond between people and the organization. Jeffries (1997) supports Nelson (1994) in affirming

that recognition does not have to be expensive but emphasizes that it must be consistent and perceived as a long-term commitment by the organization.

Wiscombe (2002) recognizes that high performance organizations have always understood the importance of offering awards and incentives that recognize, validate and value outstanding work. Recognition programmes have the purpose of keeping employees motivated and productive and are seen to be effective methods of reinforcing company expectations and goals. Recognition and appreciation are integral Components of winning reward strategy. The managers believe that bank promotions should be based on performance but clerks are not for the idea. Respondents believe that bank workers are always recognised for any achievement. The respondents also are for the perception that staff recognition influences performance of the bank workers and that the banks which recognize their workers have high productivity. These results suggested a relationship between staff recognition and productivity of bank workers in Kitui Central District. The study also revealed that as a result of the introduction of staff performance recognition, the banks' customer deposits and withdrawals, loans advances, the banks' deposit base, size of the banks' assets and loans accounts had highly improved. This was a positive implication of introduction of staff recognition on banks' productivity in Kitui central District thus justifying the influence of staff recognition on productivity of bank workers.

5.3.3 Performance appraisal and productivity of bank workers

In this study, all the managers said that performance appraisal was done in their banks although not all the clerks who agreed that performance appraisal were done in their bank. This showed that there could be a possibility that performance appraisal was being done at the management

level but not fully on the clerks. Targets should meet acceptable quality standards and benchmarks as determined in each category of service delivery; the system should be supported by training of staff, particularly those with managerial and supervisory responsibility; and the process should be regarded as interactive, for mutual agreement between supervisors and appraisers (GOK, 2009). This study established that bank workers met their targets and accomplishments. It also established that workers were appraised continuously by signing performance contracts; however the managers were not sure whether workers liked performance appraisals or not with the clerks saying workers did not like performance appraisals. On the effect of performance appraisal on bank workers productivity it was revealed that performance appraisal increased productivity of the bank.

A performance appraisal is a systematic and periodic process that assesses an individual employee's job performance and productivity in relation to certain pre-established criteria and organizational objectives. Other aspects of individual employees are considered as well, such as organizational citizenship behaviour, accomplishments, potential for future improvement, strengths and weaknesses (Kenya sensitization manual, 2004). According to Rajoro (2010), the purpose of performance contracting is to improve the productivity of an organization. The findings of this study established that there was a very strong positive relationship between the frequency of signing performance contracts, staff targets and preference of performance appraisals and productivity of bank workers and thus justifying the hypothesis that performance appraisal influenced the productivity of the bank workers.

5.3.4 Management communication and its influence on productivity of bank workers

From the findings of this study, managers communicate using modes such as telephonic, face to face communication, electronic communications such as emails, fax facebook etc, and written communication such as letters, reports and memos. This implied that there was a good flow of communication between the managers and the clerks as most of the information was relayed immediately using either telephones or face to face. Communication serves as a foundation for planning. All the essential information must be communicated to the managers who in-turn must communicate the plans to workers so as to implement them. Organizations also require effective communication with others about their job task. Similarly leaders as managers must communicate effectively with their subordinates so as to achieve the team goals. Controlling is not possible without written and oral communication (Graham & Bennett, 1998).

Due to the efficiency of the communication modes used by managers it was revealed that banks' goals, mission and vision were well communicated to all clerks, clerks in the bank were involved in decision making of the bank such as goal setting and job designing and Clerks understood the composition of their rewards structures and degrees for high productivity. It was also established that there was a significant association between management effective communication and bank worker's productivity.

Effective Communication is significant for managers in the organizations so as to perform the basic functions of management, i.e. Planning, Organizing, Leading and Controlling. Communication helps managers to perform their jobs and responsibility (Graham & Bennett, 1998). The research revealed that banks' customer deposits and withdrawals and loans advances

had highly improved as a result of efficient management communication. The banks' deposit base, size of the banks' assets and loans accounts had also improved according to the managers. This was a positive implication of efficient management communication on banks' productivity in Kitui central District thus justifying the influence of efficient management communication on productivity of bank workers.

5.4 Conclusion

This study investigated the influence of work place environment on bank workers' productivity in Kitui Central District. This was in relation to the fact that changing economic environment has a significant impact on banks as they struggle to effectively manage their interest rate spread in the face of low rates on loans, rate competition for deposits and the general market changes, industry trends and economic fluctuations. Study specifically sought to examine the influence of bank workers welfare, staff recognition, worker's performance appraisal and management communication on bank workers' productivity.

The study established that staff welfare association activities such as farewell parties, social supports, staff motivation, support during sickness and benevolent, team building and saving affected social factors such as staff satisfaction level, labour turn over and staff absenteeism. It was concluded that there was a significant relationship between active welfare association and bank worker's productivity. On the methods of staff recognition it was revealed that workers were verbally recognised, by cash awards, using material gifts and other forms which included certificates, promotions, among others. Pearson correlation coefficients implied a very strong positive relationship between staff recognition and bank workers' productivity.

The study also established that frequency of signing performance contracts, setting of staff targets, and preference of performance contracts had a significant association with the influence on the bank workers' productivity. Pearson correlation coefficient regarding the relationship of the frequency of signing performance contracts, staff targets and preference of performance appraisals and their influence on the bank workers' productivity showed a very strong positive relationship. On management communication and workers' productivity it was established that the two mostly used modes of communication by the managers were telephonic and face to face communication. Written communication such as letters, reports and memos were rarely used. The chi-square test revealed that there was a significant association between management effective communication and bank worker's productivity.

As a result of the introduction of staff welfare, staff recognition, performance appraisal and good management communication, managers reported that the banks' customer deposits and withdrawals, loans advances, banks' deposit base, size of the banks' assets and loans accounts had also improved.

In view of these findings, the study concludes that bank workers welfare, staff recognition, worker's performance appraisal and management communication have a significant influence on bank workers' productivity. This means that a positive change in either of these variables will have a positive effect on bank workers' productivity in Kitui central District

5.5 Recommendations

From the findings of this study the researcher wishes to make the following recommendations:

1. The bank managers should be constantly be informed about the issues or problems affecting the workers so that they always improve their welfare and thus improve on their productivity. Similarly the Government should set certain policy guidelines pertaining to bank worker's welfare instead of leaving it to individual banks.
2. The bank workers should bench mark with other banks in other regions to see how their working environment are so as to borrow some information which can improve their productivity. This would help the managers to set logical targets for their workers through which they will use to appraise them.
3. The bank management needs to improve on the issue of recognition of the bank worker's achievements by diversifying rewards. Rewards should also be well communicated to the banks workers so that every worker is aware of their reward after a certain achievement.

5.4.1 Suggestions for further research

This study investigated the influence of work environment on the productivity of bank workers.

Further research can be done on the following:-

1. The influence of team work on the productivity of bank workers.
2. The impact of ICT on the productivity of bank worker's.

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APPENDICES

APPENDIX 1: TRANSMITTAL LETTER

UNIVERSITY OF NAIROBI

P.O. BOX 30197,

NAIROBI.

9TH Dec, 2013.

Dear Sir/Madam,

RE: REQUEST TO FILL QUESTIONNAIRES

I am a post graduate student in the University of Nairobi pursuing a Master's Degree in Project Planning and Management course. I am carrying out a research on the "The influence of work place environment on productivity of bank workers in Kitui central District, Kitui County. I do request you to assist me in filling the questionnaires for this study. Please answer the questions as truthfully as possible.

The result of this study will be used for academic purposes only. Any information collected will be treated with utmost confidentiality.

Thanks in advance.

Yours Faithfully,

Sign.....

NICHOLAS MAILU MOUKI

APPENDIX II: AUTHORITY TO CONDUCT RESEARCH



MINISTRY OF EDUCATION
DEPARTMENT OF HIGHER EDUCATION

COUNTY: KITUI

P.O BOX 90424-90200 KITUI

30th May, 2014.

MR. NICHOLAS MAILU
MALUKI

P.O. Box 43561 — 90200

KITUI

RE: AUTHORITY TO CONDUCT RESEARCH

Reference is made to your letter dated 9TH DEC 2013 requesting this office for permission to conduct research. You are hereby granted authority to collect data among registered Banks in Kitui Central District.

We trust that the Bank Community in Kitui Central District will give you maximum support.

District Education Officer

Kitui Central Zone

APPENDIX III: QUESTIONNAIRES

BANK CLERKS' QUESTIONNAIRE

Instructions to the Respondent

1. Please answer all questions in this questionnaire.
2. Do not write your name anywhere on this questionnaire.
3. Make the answers as confidential as possible after the exercise.
4. Tick your appropriate choice and write down the brief statements in the open-ended questions.

Guidelines: Use a tick (✓) to select your correct value among the multiple choice given

Section I: Socio-Demographic Data of the Respondents

1. What is your gender?

a) Male ()

b) Female ()

2. What is your age bracket?

a) Less than 30 years ()

- b) Between 30-34 years ()
- c) Between 35-39 years ()
- d) Between 40-44 years ()
- e) Over 45 years ()

3. What is your highest educational level?

- a) PhD ()
- b) Masters ()
- c) First degree ()
- d) Diploma ()
- e) Others ()

4. What is your working experience in the current bank?

- a) Less than 3 years ()
- b) 4 - 6 years ()
- c) 7- 9 years ()
- d) Over 9 years ()

Section II: Bank staff welfare and productivity

5. Is there a staff welfare association at your branch?

a) Yes ()

b) No ()

6. If yes what are its activities?

7. Have you ever benefited from the staff welfare?

a) Yes ()

b) No ()

8. If yes, how has it benefited you?

9. Do an active welfare increase the productivity of bank workers?

a) Yes ()

b) No ()

10. If yes, which of the following factors did you consider before arriving at your answer?

Welfare adds to general feelings of satisfaction with the bank	
Welfare cuts down the labour turnover of the bank.	
Welfare reduces bank losses due to staff absenteeism due to health or other social problems	

11. How would you rate the activities of your staff welfare?

a) Very good ()

b) Good ()

c) Fair ()

d) Poor ()

Section III: The influence of workers recognition on the productivity of banks

12. Are workers at your branch ever recognized for achievement?

a) Yes ()

b) No ()

13. If yes what form of recognition?

- a) cash ()
- b) Material ()
- c) Verbal ()
- d) Other ()

14. In each of the following statements below indicate your agreement or disagreement by selecting "yes" for "agree" and "No" for "disagree".

Statement	yes	no
1. Bank clerks are always recognized for any achievement		
2. Recognition influences performance of bank clerks		
3. The promotion of bank clerks should be based on performance		
4. The banks which recognize their workers have high productivity		

Section IV: Performance appraisal and bank worker's productivity

15. Is performance appraisal done at your branch?

- a) Yes ()
- b) No ()

16. In each of the following statements below indicate your agreement or disagreement by selecting "Yes" for "agree" and "No" for "disagree".

Statement	Yes	No
1. Staffs in this bank are appraised continuously by signing performance contracts.		
2. Staff in this bank meet their targets and accomplishments		
3. Workers appraisal increases productivity		
4. Workers do not like performance appraisal		

Section V: Communication and its influence on performance of bank worker's productivity

17. Which modes of communication do managers in this bank mostly use? (you can tick more than one)

- a) Telephonic communication ()
- b) Face to face communication ()
- c) Written communication e.g. letters, reports, memos ()
- d) Electronic communication e.g. emails, fax, facebook etc ()

18. In each of the following statements below indicate your agreement or disagreement by selecting Yes for "agree" and No for "disagree".

Statement	Yes	No
1. Clerks in this bank are involved in decision making of the bank such as goal setting and job designing		

2. The banks' goals, mission and vision are well communicated to all clerks		
3. Clerks understand the composition of their rewards structures and degrees for high productivity.		

19. How would you rate the communication modes in this bank ?

a) Very good ()

b) Good ()

c) Fair ()

d) Poor ()

THE END

THANK YOU

MANAGERS' QUESTIONNAIRE

The aim of this study is to investigate the influence of work place environment on the bank worker's productivity in commercial banks in Kitui Central District. You have been requested together with others in the District to complete this questionnaire. The information that you will give is confidential and will only be used for the purpose of this study.

Instructions to the Respondent

1. Please answer all questions in this questionnaire.
2. Do not write your name anywhere on this questionnaire.
3. Make the answers as confidential as possible after the exercise.
4. Tick your appropriate choice and write down the brief statements in the open-ended questions.

Guidelines: Use a tick (✓) to select your correct value among the multiple choice given

Section I: Socio-Demographic Data of the Respondents

1. What is your gender?

a) Male ()

b) Female ()

2. What is your age bracket?

- a) Less than 30 years ()
- b) Between 30-34 years ()
- c) Between 35-39 years ()
- d) Between 40-44 years ()
- e) Over 45 years ()

3. What is your highest educational level?

- (a) PhD ()
- (b) Masters ()
- (c) First degree ()
- (d) Diploma ()

4. How long have you been a bank manager?

- e) Less than 3 years ()
- f) 4 - 6 years ()
- g) 7- 9 years ()
- h) Over 9 years ()

Section II: Bank staff welfare and productivity

5. Do workers in your branch have staff welfare?

a) Yes ()

b) No ()

6. Does staff welfare increase the productivity of bank workers?

(a) Yes ()

(b) No ()

7. If yes, which of the following factors did you consider before arriving at your answer?

1. Welfare adds to general feelings of satisfaction with the bank	
2. Welfare cuts down the labour turnover of the bank.	
3. Welfare reduces bank losses due to staff absenteeism due to health or other social problems	

8. Since the introduction of staff welfare do you think the welfare has influenced the productivity of the bank in the following areas and how has it influenced?(tick appropriately)

	Improved	Not improved
1. Size of the banks' assets		
2. Deposit base		
3. Loans and advances		
4. Customer deposits and withdrawals		
5. Loan accounts		
6. Profit before tax		

Section III: The influence of workers recognition on the productivity of banks

9. Do you recognized worker's achievement in your branch?

a) Yes ()

b) No ()

10. If yes what form of recognition?

(a) Cash award ()

(b) Certificate ()

(c) Items ()

(d) Other ()

11. Do you think staff recognition has influenced the productivity of the bank in the following areas and how has it influenced?(tick appropriately)

	Improved	Not improved
Size of the banks' assets		
Deposit base		
Loans and advances		
Customer deposits and withdrawals		
Loan accounts		
Profit before tax		

Section IV: Performance appraisal and bank worker's productivity

12. Do you do performance appraisal at your branch?

(a) Yes ()

(b) No ()

In each of the following statements below indicate your agreement or disagreement by selecting Yes for "agree" and No for "disagree".

Statement	Yes	No
1. Staffs in this bank are appraised continuously by signing performance contracts.		
2. Staff in this bank meet their targets and accomplishments		
3. Workers appraisal increases productivity		
4. Workers do not like performance appraisal		

13. Since the introduction of staff appraising do you think the welfare has influenced the productivity of the bank in the following areas and how has it influenced?(tick appropriately)

	Improved	Not improved
1. Size of the banks' assets		
2. Deposit base		
3. Loans and advances		
4. Customer deposits and withdrawals		
5. Loan accounts		
6. Profit before tax		

Section V: Communication and its influence on performance of bank worker’s productivity

14. Which are your common modes of communicating with your staff? (you can tick more than one)

- a) Telephonic communication ()
- b) Face to face communication ()
- c) Written communication e.g. letters, reports, memos ()
- d) Emails

15. Do you think communication modes has influenced the productivity of the bank in the following areas and how has it influenced?(tick appropriately)

	Improved	Not improved
1. Size of the banks’ assets		
2. Deposit base		
3. Loans and advances		
4. Customer deposits and withdrawals		
5. Loan accounts		
6. Profit before tax		

THE END

THANK YOU