EFFECT OF ONLINE WORKING ON EMPLOYEE JOB SATISFACTION AMONG LARGE COMMERCIAL BANKS IN NAIROBI CITY COUNTY, KENYA

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A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR AWARD OF DEGREE OF MASTER OF BUSINESS ADMINISTRATION, FACULTY OF BUSINESS AND MANAGEMENT SCIENCES, UNIVERSITY OF NAIROBI

2021

DECLARATION

I declare that this research project is my original work and has not been submitted for an award at any university or institution of higher learning.

Signature…………………………………… Date…25/11/2021…………………………

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This project has been submitted for examination with my approval as the University supervisor

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ACKNOWLEDGEMENTS

First and foremost, I thank the Almighty God for enabling me undertake this course and my family for their tremendous support.

Secondly, I appreciate my supervisor, Dr. Mercy Munjuri, for her objective guidance.

Finally, many thanks to respondents for enabling me to collect relevant data for facilitation of the research work. May God bless you.

DEDICATION

I dedicate this project to my family for showing me love and believing in me during this study.

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LIST OF ABBREVIATIONS

COVID   Corona Virus Disease

HR   Human Resource

HRM   Human Resource management

KCB   Kenya Commercial Bank

KTTI   Kabete Technical Training Institute

NGOs   Non-Governmental Organizations

UK   United Kingdom

US   United States

USA   United States of America

ABSTRACT

The objective of this study was to determine the effect of online working on employee job satisfaction among Large Commercial Banks in Nairobi City county,Kenya. The Hertzberg Two Factor theory and Flexible working theory guided the study. Descriptive cross-sectional research design was adopted as this survey's design. Population for this research involved 20,000 employees in various large Commercial Banks in Nairobi Kenya. Yamane formula was used to calculate the sample population. This study covered primary data from 100 randomly selected employees from the banks using a self-administered questionnaire. The data was analyzed using descriptive statistics. The study found that the respondents agreed that their companies adopted home working models; companies allowed employees to work from remote locations using their internet and computers outside their office environments. The respondents, however, disagreed that the companies allowed employees to choose flexible working models. The study also found that adoption of online working models had improved working conditions, work life balance as well as work level of happiness. The findings showed a disagreement that adoption of online working models improved their interpersonal communication and working relationships. They further disagreed that adoption of online working models had improved their reward and work benefits. Descriptive statistics findings indicate that increase in online working would increase employee job satisfaction. Simple regression analysis showed that online working had a positive effect on employee job satisfaction. This study concludes that online working platforms have a positive effect on employee job satisfaction across the large commercial banks in Nairobi County. The study recommends that large commercial banks should also allow the employees to choose flexible working models. the study recommends that large commercial banks in Nairobi city county adopt online platforms to great extent in order to enhance employee job satisfaction. To enhance employee job satisfaction, commercial banks in Kenya should ensure that the employees are given the chance to work from home and so don't have to come to the office. The government should come up with programs that would ensure that the county of Nairobi has accessible and cheap internet.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Over the last thirty years, the research of online professional experience and employees' job satisfaction have garnered traction in both public and private sector enterprises. According to Langley et al (2021), it is critical for businesses to regard their people as being the most precious resource in a company, upon which overall success or failure of an enterprise is strongly dependent. It's because a company's ability to fulfill its strategic goals is determined by the abilities and competencies of its workers. According to Ali and Anwar (2021), online working space has been associated with high job satisfaction among workers in the telecommunication industry. This is because it allows workers to work from the comfort of their homes. However, as per research by Juchnowicz and Kinowska (2021), it's critical for HR managers to evaluate their digital business arrangements and strive to enhance the workers' job satisfaction on a regular basis in order to find areas for improvements. Whenever workers can connect their talents, competencies, and capabilities with organizations goals while working online, according to Vuong (2021), this enhances job satisfaction and the organization's general performance.

This study is anchored on the Flexible working theory and Herzberg's motivator-hygiene theory. Employee satisfaction comprises of two components, as per Frederick Herzberg's theory. Employee unhappiness with the workplace setting is reduced by hygiene concerns such as remuneration and supervision. Employees become more productive, innovative, and dedicated as a result of motivating factors like appreciation and achievements. Per the hypothesis, the significant proportion of variables that enhances employee satisfaction are motivating factors (accomplishments, appreciation, job satisfaction, personal accountability, and opportunity for growth), while the majority of aspects that influence to employee dissatisfaction were indeed hygiene aspects like company policies, procedures, and supervision. Other factors to consider include the relationships with co-workers and supervisors, physical work environment, job security, and compensation model adopted by the organization. The component theory, however, stresses balance as a direct transformative latent variable, indicating that work-life balance is made up of several realities that come before it and create meaning for employees (Stankevičienė

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et al, 2021). The theory also supports the view that when time balance, involvement balance and satisfaction balance are maintained, the workers are psychological and emotionally able to enjoy their work (Althammer et al, 2021).

In Kenya, many companies are currently adopting online working conditions to help manage and control Covid-19 Pandemic (Kansiime et al., 2021). It has been stated that the level of production of a company influences its capabilities to attain its goals efficiently. A secure and hygienic working culture is very essential for improved service delivery as well as job satisfaction, and it is the place in which an activity is accomplished as well as the surroundings of workspace (Gottlieb et al., 2021). Companies that have adopted online working plans have experienced low cost of operations and flexibility in their activities and programs. As a result, majority of companies are adopting online working plans. Within the Commercial Bank space, many banks are viewing online working as one of the best strategies for promoting their employees work balance and job satisfaction (Kimathi et al., 2021).

1.1.1 Perception

Perception, as per Bunting (1988), is the practice of capturing by way of the sensations or the intellect; intelligence; comprehension. The sensory experience of universe is included in perceptions. It entails both sensing environmental cues and taking actions in reaction to them. Individuals can obtain knowledge about the features and environmental elements which are crucial to human survival via the perception process, as per Qiong (2017). This indicates that perception not only shapes people's perception of things, but also permits them to behave in it.

Perception also comprises the five senses of touching, vision, hearing, scent, and tasting, as per McDonald (2011). It also contains reflexes, a combination of senses that allows you to notice alterations in your body's posture and motion. This also includes the cognitive mechanisms that are required to analyze information, like recognizing a friend's face or smelling a familiar fragrance (Qiong, 2017). In organizations, perception allows employees to comprehend and apprehend the value of activities and programs adopted by the organization top management (Bunting, 1988).

1.1.2 Online Working

An online job, as per Mondy and Martocchio (2016), is that job that allows you to operate from house or a remote site instead of commuting to a fixed place every day. As technologies and internet access grow, even more digital occupations become accessible. Numerous people are working online for both commercial and public institutions across the globe in professions like customer care, writing, billing, programming, as well as teaching. Reson and Lydia (2012) also noted that online or remote working is more or less the same thing as telecommuting. It essentially means that a person will report to work online, utilizing their computer and the internet, rather than going to a physical workplace. Companies can now allow their staff to work from anywhere thanks to technological advancements (Kansiime et al., 2021).

Moreover, research has shown that online working is associated with several benefits. It decreases travelling time, for instance, because studies have demonstrated that the people waste a lot of time commuting to office (Kansiime et al., 2021). Nairobi rated fourth among 20 cities examined in IBM's international traffic research as having the highest traffic bottlenecks. An individual employee working and traveling across Nairobi would be required to spending an aggregate of 2.1 hrs stuck in jam, that is more than typical 1.3 hrs wasted in neighboring cities. Working remotely, on the other hand, allows one to escape the rush hour commute to and from office (Gottlieb et al., 2021).

Employees have also reported that working online help achieve quality family time. Balancing job and family life is difficult for most women, and it is as difficult for males (Kansiime et al., 2021). They can work from home if they work online, allowing them the much-needed freedom to spending time with family members. This also saves money on commuting and purchasing breakfast or lunch at office (Gottlieb et al., 2021). It is adaptable, requiring only access to the internet, a laptop, plus personal time management abilities. Nevertheless, online work has been linked to laziness, numerous diversions, and high levels of undone jobs as well as squandered networking chances (Kimathi et al., 2021).

1.1.3 Employee Job Satisfaction

Person job satisfaction relates to how happy an employee is in their present position. Job satisfaction, as per Locke (2007), is a person's pleasant or good emotional response to their work experiences. Job satisfaction, on the other hand, is defined by Hill (2000) as a set of feelings and beliefs regarding one's present job. Job satisfaction is linked to an optimistic outlook, which is

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largely attributed to excellent performance (Daft & Marcic, 2001). It's an indication of how a person feels about several areas of their job (Stone, 2005). When considering job satisfaction, it's helpful to differentiate between two expressions which are equivalently used during literary works: job satisfaction concerning only the assignment itself or the most significant function of one's regular employment, and job satisfaction in broad sense, that encompasses a variety of factors like pay, workmates, supervisory, and work environment.

Furthermore, it should be emphasized that many scholars have been interested in job satisfaction during the last few centuries (Hackman & Oldhman, 2001). In particular, among of the most explored notions in organizational behaviour is work satisfaction. Job happiness is of relevance because of its link to a worker's productivity and future success. Job satisfaction is closely connected to a person's contentment, according to Kornhauser (2005), and there is a direct association of job and satisfaction. He went on to say that job satisfaction has piqued people's interest as it has an impact on a laborer's performance, attendance, retention, and efficiency. The job satisfaction of a worker is influenced by a variety of things. Individual characteristics (character, knowledge, relationship status, age) might influence some areas independently, whereas social forces (workmates, teaming, supervising) and organizational characteristics may influence some category collectively (organization size, organizational structures, managers, organization politics and procedures, and technology). Some of these factors are common within online working environment (Gottlieb et al., 2021).

1.1.4 Large Commercial Banks in Kenya

Kenyan Commercial banks have experienced exponential growth in the past 15 years mostly driven by adoption of technology and innovations around fin-tech (Kori, Muathe & Maina, 2020). However, this organic growth has skewed growth with the large banks that are well funded and were quick to adopt technology reaping its benefits and growing bigger (Manyaga, Muturi & Oluoch, 2020). This has widened the gap between the large Tier 1 banks as classified by core capital requirements and the Tier 3 banks. Previous research work on the performance of Commercial Banks depicts an increase performance due to online and digital operations (Ontita & Kinyua, 2020).

Moreover, the banking sector in Kenya is highly competitive. This calls for high levels of commitments, deadlines and unpredictable demands (Manyaga, Muturi & Oluoch, 2020). The

Nairobi's Central Business District for example has major banks with their busiest branches and main offices located there. Workers with in central business district works for longer hrs and are more likely to be under stress, resulting in an atmosphere of terrible work-life balancing (Mukururi & Ngari, 2014).

Today, large commercial banks are slowly but progressively putting in place policies and programs that recognize online work systems as a way to promote their employees job satisfaction and life balance (Ontita & Kinyua, 2020). The government has urged private businesses and social organizations to consciously implement online working policies within their workplace in order to assist workers increase overall job satisfaction (Kori, Muathe & Maina, 2020). With Covid-19, many employees see working from home as comfortable and the best way to reduce their physical constant with others in the workplace. This is partly why many commercial banks in the country are adopting flexible online working relationships to improve their employee's job satisfaction levels (Mungaine, 2017).

1.2 Research Problem

According to Gottlieb et al. (2021), online working strategies are associated with high job satisfaction in many organizations globally. This is because online working plans help employees to work from the comfort of their homes. Kansiime et al., (2021) also noted that online working allows workers to save money, especially fare that they use to move to their work place. In addition, a study done by Kimathi et al., (2021) confirmed that there is a direct connection of online working plans and the job satisfaction levels of the employees in different companies. The study noted that when employees work online or from home, they are able to plan their life with low supervision from their employers. This gives them the opportunity to enjoy work and balance their family-work activities. As a result, they are able to report high levels of job satisfaction and stress-free work-life balance. Said and El-Shafei (2021) also argued that online work is associated with high employee job satisfaction due to its flexibility and convenience in managing tasks. This has led to many companies adopting online work experience. For example, companies like Facebook and Google have allowed their employees to work from home permanently in order to reduce work pressures and other challenges (Kurita et al., 2021). However, many companies within the banking industry in developing countries are still not embracing online working space despite its relevance towards employee job satisfaction.

In Kenya, companies are slowly and increasing embracing online working practices. This is because it has been noted that online working is associated with several benefits and improvement of employee's job satisfaction levels (Kimathi et al., 2021). Companies have also realized that online working is cost-savings and help employees to enjoy proper work-family balance. As a result, many companies in the country including commercial banks and other private firms are embracing online working practices with the aim of promoting their employees job satisfaction (Kurita et al., 2021).

A number of studies have been done to determine how online working practices influence employee's job satisfaction levels in different countries or companies globally. A study done in UK by Gottlieb, Grobovšek, Poschke and Saltiel (2021) to evaluate the effects of working from home in developing countries noted that online working practices improve the work life balance of the employees. The study concluded that working from home should be part of organizations plans even within developing countries. In Croatia, Palmieri et al., (2020) also conducted a study on the safety culture on online working activities. The study confirmed that working from home is associated with comfort and proper planning of work among employees. In addition, a study done in Egypt by Said and El-Shafei (2021) on the role of online working conditions, occupational stress, job satisfaction, and intent to leave among nurses working on front lines during COVID-19 pandemic noted that online working is less stressful compare to physical office space working. The study suggested the need for companies to improve their online working conditions in managing the Covid-19 pandemic.

Knight and Haslam (2010) determined the organizational identification and comfort as mediators of relationships between the managerial control of workspace and employees' satisfaction and well-being in UK and noted that effective management control in the work place is associated with high levels of employee job satisfaction. Nevertheless, the results of this research revealed the presence of adverse consequences of inadequate management controls on work-life balance, which are influenced by high degrees of job conflicts and businesses' management styles. The research further found that inadequate management control caused by large degrees of employment conflict had a detrimental impact on employee happiness and psychological health. Mukhtar (2012) also conducted study at Iowa State University around work-life balance and job satisfaction amongst academics. The findings revealed that work-life balance and job satisfaction were not relevant amongst employees.

Locally, Ng'ang'a (2010) researched impact of international NGOs home working activities on the health sector in Kenya. Working from home was found to be important when managing challenges in the organization. This is because it reduces safety challenges and allows employees to have low panic as they work. The research suggested that the implementation of good work-life balance strategies is necessary. Compressed work times, online as well as alternate schedules, workweeks, childcare services, fitness programs, and teleconference are among the recommended work balance measures. Muindi (2014) looked at the role of personality in the connection across work quality with job satisfaction, which discovered that job satisfaction is vital for job performance in prosperous businesses. Job happiness, on the other hand, does not guarantee success. It is critical to have the necessary competencies in order to perform well. In research of WLB techniques and their impact on employee work performance at Eco Bank Kenya, Kamau et al. (2013) found that WLB improves employee job performance. Furthermore, the existence of employee assistance programs boosted employee productivity and attendance. Workplace regulations had an effect on performance by lowering job stress.

From the analysis of the above studies, it is true that the past studies focused on non-banking industry and this left a huge contextual gap that the current study seek to fill. It is also evident that the majority of the past studies focused on job satisfaction and work performance levels among companies outside the country. This left a conceptual gap that the current study seeks to fill. Additionally, these past studies majorly focused on the organizations home working activities before the outbreak of the covid-19 pandemic and they used case study methodologies and this left some methodological gap that the current study sought to fill. In that sense, the researcher sought to answer the question: What was the effect of online working practices on employee's job satisfaction among large commercial banks in Nairobi City County, Kenya?

1.3 Research Objective

The objective of this study is to determine the effect of online working on employee job satisfaction among Large Commercial Banks in Nairobi City County Kenya.

1.4 Value of the Study

This research results will support future theoretical development of concepts associated with online working and employee job satisfaction. They will act as a reference point in guiding

future researcher when coming up with theoretical foundations associated with online working and the employee's job satisfaction among companies in Kenya and beyond. The study will be important as a basis for future empirical and conceptual research, helpful in refining and validating findings as well as provide theoretical framework by adding to the existing body of knowledge on the effects of online working plans on employee's job satisfaction among different companies.

The findings of the study also provide insights to policy makers dealing with the formulation of online working plans to formulate and implement online working policies and improve the job satisfaction of employees among private sector companies in Nairobi and beyond Kenya. The policy makers may utilize results to formulate policies and implement programs that can help promote adoption of effective online working plans. This will help in managing online work framework among staff within different sectors in the country.

The research outcomes may be of great importance to various human resource practitioners. This is because the study results will help in guiding HRM practitioners on the best online working practices they should adopt in promoting their workers job satisfaction. This will allow various human resource practitioners in the country and beyond to formulate effective online working practices and improve their worker's levels of job satisfaction

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section is meant to give an overview of previous studies to form frame work of the study. It starts with the presentation of the theoretical framework and covers both conceptual and empirical literature on online working and employee job satisfaction.

2.2 Theoretical Foundation

The investigation was directed by the different theories. For example, it included the Hertzberg Two Factor theory and flexible working theory. These theories guided the study.

2.2.1 Hertzberg's Two Factor Theory

Frederick Herzberg postulated this theory in late 1959. (Herzberg, 1959). Hertzberg established what persons really want from their work. Participants were asked to detect work scenarios where they were content (satisfied) or unhappy (dissatisfied). The input was divided into two categories: satisfaction and discontent. Development, promotion, actual job itself, accomplishments, progress, and responsibility were aspects contributing to job satisfaction. These features were alluded to as motivating factors by Hertzberg. Working environment, supervising, social interactions, business policy, and management were all alluded to as hygiene elements when it came to discontent (Robbins, 2001).

Herzberg's two-factor hypothesis, as per Schermerhorn (1993), is indeed an essential point of reference to management that want to comprehend job satisfaction plus associated to employee performance difficulties. Herzberg's two-factor theory, according to Schermerhorn, serves as a valuable reminder that all jobs have two significant aspects: what individuals perform in regards to job responsibilities (job content) and the workplace environment in which they do it (job context). According to Schermerhorn, management must make every effort to eradicate bad hygiene contributors to job dissatisfaction within office to ensuring the satisfier aspects are built to job content to increase job satisfaction chances.

This idea is pertinent and important to this study since it understands that employees have two types of wants that must be met. Because it is linked to how organizations might boost employee motivation and work satisfaction levels, this theory can lead a researcher in determining factors of employee job satisfaction among companies. Nevertheless, other elements other than motivation should be considered as models for boosting employee job satisfaction rather than motivation.

2.2.2 Flexible Working Theory

This theory was founded by Atkinson in late 1984. The theory indicates that workforce and working environment experience different changes and organizations must adopt flexible models to support their employees changing needs (Atkinson, Lucas & Hall, 2011). The proponents of the theory argued that the working environment is increasingly changing and having a flexible working model is important in achieving success and high performance of workers in the society (Lake, 2016). This means that for organizations to promote their employee job satisfaction they must adopt flexible working systems.

The theory assumes that working environment is increasingly changing and workers would prefer flexible working environment (Kelliher & Anderson, 2010). The theory also noted that flexible work time arrangements and adopting non-standard working conditions can motivate workers to work hard and feel satisfied with their jobs (Lake, 2016). With current Covid-19 pandemic, adopting flexible working conditions can motivate employees since current workers value their health and safety and flexible working environment provide opportunity to promote social distancing and other health safety in organizations (Atkinson, Lucas & Hall, 2011).

This theory is suitable and relevance to the current study since it helps embrace the concept of flexible online working conditions (Atkinson, Lucas & Hall, 2011). This means that organizations can use the theory variables to design online flexible working conditions. This is important in promoting the performance, and employee job satisfaction levels. However, the theory fails to consider how flexible working conditions can lead to conflict in the work place and at home, especially for workers who work from home (Lake, 2016).

2.3 Forms of Online Working

According to Atkinson, Lucas and Hall (2011), there are different forms of online working models. For example, workers in the United States of America are currently embracing working from home and consultancy activities in their major operations (Lake, 2016). Majority of Americans and UK residents support the view that working online is more secure and safe than working from the office environment. Some of the common online working forms include selling products online, consultancy advice as well as freelance working conditions. Lake (2016) noted that working online is associated with various skills such as effective communication skills, flexibility and ability to concentrate in difficult conditions. Unlike the office working environment, online working conditions are associated with result-oriented and employees feel motivated when they work from home (Atkinson, Lucas & Hall, 2011).

Moreover, according to Kelliher and Anderson (2010) online working conditions revolves around social media marketing, replying emails as well as typing responses associated with an individual work experience. With remote working experiences, employees can enter data in their computer and sent to their managers (Lake, 2016). In addition, virtual working is associated with various platforms such as Zoom, Google Meet and Webex among many other virtual meeting platforms. These platforms provide employees with high flexibility since they can have their work anywhere in the world. This means that virtual, online and digital working experience is the future of working in almost all industries in the world. However, effective online working requires companies to invest in their digital platforms such as websites, social media and virtual conference facilities (Kelliher & Anderson, 2010).

2.4 Factors That Influence Employee Job Satisfaction

There are various factors that influence the employee's job satisfaction. Some of these factors promote the engagement and participation of the employees within the organizations. The factors are discussed below:

While compensation and benefits are not sufficient conditions for high levels of satisfaction, they are an important factor to consider when evaluating job satisfaction. Employees, understandably, desire a wage and compensation plan that is equitable, clear, fair, and consistent with their aspirations (Armstrong, 2016). According to Okumbe (2001), companies must consider market rates when deciding remuneration package in order to promote justice and equity in compensation. Okumbe goes on to say that a company's disregard to going market rate or ranges

will have a detrimental effect on initiatives to attract and retain the essential personnel. When workers get paid adequately, individuals can live comfortably, satisfy the basic requirements, focus at job, and complete the activities that have been allocated to them (Lawler, 2010). Poor or unfair salary categorization is seen to be a source of worker dissatisfaction as well as turnover.

Companies must take a very aggressive approach to career management in the twenty-first century workplace. Companies use career growth as a motivation method to keep competent and performing personnel. Employees that want to advance their careers vertically want to be promoted to the next available rank and appointment within the system. Employees' favorable attitudes regarding their jobs will be strengthened by fair and reasonable promotion policies and practices, which will boost their job satisfaction (Kclty, 2005). In most businesses, the structure of professional advancement prospects is such that it eventually fades towards the top. Employees' motivation to seek alternate career possibilities or even considering outright departure is stifled by a perception of restricted or utter lack of scope for top talent progress (Stone, 2012).

According to surveys, the atmosphere in which individuals work has a significant impact on their degree of pride in themselves and the work they produce. Employees, understandably, desire to work in environments that they perceive to be safe and pleasant in order to gain a greater sense of satisfaction from their jobs (Price, 2007). In a study of South African doctors' employee satisfaction (Emerald, 2008), it was discovered that the majority of doctors were unhappy with their work. Doctors are significantly unsatisfied with practicing environmental demands and employment conditions, according to the report's results. Per the research, there are potential to improve doctors' job happiness if management collaborates with doctors to create the precise working circumstances that health professionals desire. Furthermore, numerous workers desire to operate in locations that are adjacent to their homes, are clean and modern, and have suitable tools and equipment.

Employees choose jobs that allow them to put their skills and abilities to use while also providing a range of duties, freedom, and feedback on how well they performed. Employees regard some occupations as monotonous, repetitive, or boring due to differences in levels of satisfaction and individual needs fulfillment, while others are viewed as pleasant, rewarding, and have a high status with them (Okumbe 2001). Boredom is a result of not having enough job to

keep you occupied. If you don't enjoy doing something, it can be difficult to inspire yourself to do it. Okumbe goes on to say that an examination of businesses reveals that some positions are less enticing, satisfying, and demanding than others. One of the most significant HR techniques for organizational and employee success is to change unattractive, unpalatable, but necessary occupations into more meaningful duties that are more satisfying, appealing, and rewarding to jobholders.

Employee empowerment remains a major factor in employee job satisfaction. According to Nzuve (2007), firms must provide job holders with more work control, freedom, and responsibilities. Employee empowerment entails giving them better autonomy and adaptability to making work-related judgments. The phrase is most commonly related with the power structure, specifically the degree to which bosses at the top delegate and distribute power to subordinates. Employees' work satisfaction and loyalty to organization growth will rise as they feel in charge and that the individual efforts were incorporated to organizational performance (Mullins & Peacock, 2000). Employee participation in work decisions develops a more positive attitude towards immediate supervisors and management.

Workers, generally, desire individual accomplishments to be recognized and appreciated. This is despite the fact that it is widely recognized that rewarding high performances is an essential factor in increasing job satisfaction and staff morale. Employees will always strive to perform a good job if they are placed in positions that allow them to put their skills to good use and where goals are not just clearly defined but also attainable (Ong'ayo, 2008). Management is obliged to offer appropriate guidance, directions, and assistance on the objective route and performance requirements in this scenario. Individual employees on the workplace can be adequately challenged by specifying performance standards and receiving prompt feedback regarding overall performance. Uncertain goals, hazy objectives, as well as a lack of communications all can lead to dissatisfaction and, as a result, unsatisfactory job performance. Towards individual's expectations on needs satisfaction, many companies use advancement of grants and bonuses as rewards towards achievement recognition (Chuang and Yin 2009).

From employees' perspective to have friendly co-workers and supportive supervisor means increased job satisfaction. Employees do, in fact, compare themselves to others, most likely comparable others, depending on one's own abilities, routine, originality, rationality, feeling of

impartiality in positive and negative reinforcement, amount of sacrifices or luxury, and so forth (Suls & Wheeler 2000). Job satisfaction is attributed by Hi et al. (2008) to a symbiotic bond developed by junior army officers and troops as they spend so much time around each other, working together, and dwell together. Non-core workers' ambiguous standing can cause anxiety amongst full-time staff members, and also friction of full-time staff members and non-core staff members (Nelson, 1995).

Nzuve (1997) describes training as practice of acquiring new knowledge, learning new abilities, and performing activities in a greater and unique way than ever before. Since trained team performs jobs with confidence and speed, this term is quite important to the current study. Nzuve utilizes the phrase "management development" alternatively. As he points out, training entails the transfer of skills and expertise that are unique to a narrow field of work, but development entails personal growth as well as self-realization across a broad spectrum. The goal of training is to assist people in adapting to a role behavior that will benefit the company. Historically, schools were responsible for training; however, this has evolved, and now businesses provide both particular work training as well as basic training. Simiyu (2004) identified an absence of on-the-job training and orientation, as well as poor accessibility to career progression, as few of the primary determinants impacting motivation and job satisfaction in the Teachers Service Commission's staffing department. Employees may be lost due to a lack of a well-organized training program. Employees who are not properly trained for their new jobs may believe they are not growing quickly enough and that advancement is delayed, resulting in job dissatisfaction.

2.5 Online Working and Employee Job Satisfaction

A study done by Davey, et al. (2011) on the aspects of factors that promote employee job satisfaction in UK noted that where there are job stress employees do not work well. The theory adopted qualitative data and data was collected from workers within the Banking industry in UK. The research used a cross-sectional design. Organizational elements, long work hours, a lack of management backup, and strategic restructuring are all factors that contribute to occupational stress, according to the study. Stress was exacerbated by other reasons like absence of supervisory support and friction regarding demands as well as pressures. Nor (2009) found that occupational stress was adversely related to poor work satisfaction in research examining the relationship of stress with job satisfaction (Nor, 2009). The data was collected from managers

across the country using a cross-sectional study approach. The researcher of the paper, which was conducted in Malaysia, discovered that stress has an impact on the performance of individuals working in whatever sort of organization. However, working at home or remotely is associated with low stress since it helps to reduce the workload and the workers can work in working condition that they have designed for their maximum work output.

Moreover, in the USA, Davenport (2015) determine the levels of stress within online working models and he assert that stress levels are intertwined with the fabric of organization working environment and this impacts negatively on the employees as their personal fulfillment is limited. Workplace stressors limit the level of personal fulfillment experienced by an individual and this affects negatively the level of productivity. In fact, workplace stress contributes over 120,000 deaths every year and is associated with healthcare costs totaling at least $ 190 billion in the United States alone. It has been noted that human resource managers and supervisors are in charge of introducing stress-buffering conditions in the work environment. The study used cross-sectional design and data was collected among health-based companies in US. The study concluded that online work is associated with home stress and companies must encourage workers to work from their office. However, this study was done in late 2015 and it mainly focus in the United States of America healthcare organizations.

Tabassum (2011) used a case of Basic Bank in Bangladesh to do research on the processes of building a digital working framework in a poor nation. The report's goals were to review and analyze the Bank's current digital recruiting as well as selecting techniques, as well as make recommendations to aid the Bank in exploiting human resources as a distinguishing competency. According to the findings of the research, Basic Bank Limited opposes worker referral-based recruiting and instead depends on internet and external sources. This bank additionally offers an elaborate online recruitment process that includes curriculum vitae screenings, job tests, interviewing, and pre - employment screening, according to the report. The survey, although, had a research gap in that it did not explore other aspects that may affect employee satisfaction when working online.

In addition, Mankikar (2014) did a detailed examination in India on online employment and job satisfaction techniques. The goal of this study was to look into the impact of online working on employees' job satisfaction in India. Strategic recruitment initiatives were reported to have

resulted in a slew of improvements in recruitment strategy. Human Resource (HR) consultants had demonstrated the relevance of this business as a major source of talent acquisition. The sample size for this investigation was 105 participants, and the sampling procedure was simple random sampling. Interviews and questionnaires were used to gather primary data for this investigation. The Chi square test was used to test hypotheses. The research reveals that a company's online recruitment policy is affected by the type of its job and the sector in where it exists. The organization's recruiting efforts will be influenced by the employment conditions in the community where it is based. The study, however, had a research gap in that it did not investigate other aspects that can influence employee work satisfaction. Furthermore, the study neglected to use proper approaches for assessing Likert scale data, such as factor analysis and odd ratio regressions.

In Pakistan, Bhatti, Hashmi, and Raza (2011) conducted an empirical study on the impact of job stress on job satisfaction amongst university instructors. The association of job stress and job satisfaction amongst university instructors in Pakistan was explored in this study. Employing a simple random procedure, data was obtained from 400 participants from across all four provinces adopting a cross-sectional technique. The following factors have been investigated as predictors of job stress in this survey: management role, interpersonal relationships, workload pressure, home interfaces, role confusion, and high workload. The sample comprised of Pakistani state universities. Four of the variables studied revealed a significant link, according to the findings. There was also a substantial negative association of job stress and job satisfaction, according to the findings. Seventy percent of lecturers were found to be dissatisfied with their compensation and salary. Stress at work was also found to possess inverse effect on overall satisfaction.

Locally, at KCB, Omega (2012) examined perceived association of organizational culture and job satisfaction. In light of the Bank's culture change effort, the goal of this study was to determine the perceived association of organizational culture aspects and job satisfaction amongst KCB workers in Kenya. The culture reform program aims to enable staff to best serve the employees while also appreciating them. A descriptive analysis was executed with questionnaires used in data gathering. The research's findings reveal that the corporate culture aspects of organizational supportiveness, stress on incentives, goal orientation, and innovative orientation are all linked to job satisfaction. The research, on the other hand, showed no link of work satisfaction and stability and communications. In order to attain job satisfaction,

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the organization must urge top managers to support their junior staff, according to the report's suggestions. The business should concentrate on compensating employees for their contributions to the bank and merit. The bank also must encourage new ideas and invest in research and development. Furthermore, in order to promote employee happiness, the bank should focus on performing objective performance evaluations. But there was a research gap in the research because it did not investigate other aspects that could influence employee happiness. Furthermore, the study neglected to use proper approaches for assessing Likert scale data, such as factor analysis as well as odd ratio regressions.

At Kabete Technical Training Institute (KTTI), Wambugu and Ombui (2013) investigated the impact of job satisfaction strategies upon employee performance. The primary goal of this investigation was to see how reward systems affected employee performance. Personal motivation on employee performance, growth possibilities on employee performance, acknowledgment on employee performance, and staff advancement on employee performance were the four main objectives that informed the research. From a target group of 270 employees, a stratified random sample was utilized to choose 159 participants. The investigation included both primary and secondary data and used a descriptive research approach. According to the findings, there is a link between compensation systems and employee work performance. Employee performance was influenced by a personal urge for achievement, according to the survey, and when given an option, employees preferred promotion, greater salary, monetary presents, and training programs as reward schemes. However, the study had a research gap as it did not address other factors that would affect employee satisfaction and online working experiences.

From the above studies, it is true that the majority of studies that have been done on employee satisfaction and online work plans were done outside the country and they used case study design. Therefore, this research filled the research gaps by determining the effects of online working on employee job satisfaction among large commercial banks sector in Nairobi City County, Kenya.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section described how the research was carried out in accordance with the specified goals. This include deciding on a research design, data collection procedures, and data analysis. The study's target group and sample design are also covered in this section.

3.2 Research Design

Descriptive cross-sectional research design was adopted as this survey's design. Copper (2000) claims that cross sectional study design was ideal because it is extremely reliable, affordable in costs, and efficient for a big population. It was based on across sectional study design because it involved analyzing data collected across a whole population to provide an in-depth view of that population at a single point in time. This kind of design allowed the study to have an insight on the effect of online working on employee job satisfaction among large Commercial Banks in Nairobi City County, Kenya.

3.3 Target Population

Population for this research involved all employees within the large commercial banks in Nairobi City County. According to a report by Central bank of Kenya (2021) there are eight large commercial banks in Kenya. The sample selection of the employees was necessitated by the fact that majority of large Commercial Banks firms within the country are based in Nairobi. This means that the target population of this study included various employees within large Commercial Banks in Nairobi Kenya. There are more than 20, 000 employees in various large Commercial Banks in Nairobi Kenya.

3.4 Sampling Design

This survey adopted simple random sampling technique to conduct the survey. Based on Harri (2011), a simple random sampling is free from bias and represents the entire population. He further noted that a sampling unit has cannot be selected twice when simple random sampling technique is used as a means of data collection. Typically, this method helped to obtain

representative samples from a larger population at fixed periodic intervals and from a random starting point.

The advantage of the random sampling method is that it is fast and convenient to use when a list of the unit population is available. Getting the right sample size is not only economical due to the amount of time and resources saved but also plays a significant role in accurately producing results that are reflective of the entire population (Cooper & Schindler, 2008). Whenever a participant must be given equal chance to be involved in an inquiry, Simple Random Selection, as per Sekaran (2010), is the best sampling method. The sample population was calculated using the Yamane formula;

$n = N / (1 + Ne^2)$

N= Total Population= 20,000

e= Level of error= 10%

n=Sample size

$n = 20000 / (1 + 20,000 \times 0.1^2)$

n=100

3.5 Data Collection

This research utilized primary data. The researcher designed a questionnaire with three different sections. Section A covered the demographic data while section B consisted of the online working plans adopted by Large Commercial Banks. Section C covered questions on employee job satisfaction among Large Commercial Banks. The researcher self-administered and sent the questionnaire to the human resource managers of the Large Commercial Banks in Nairobi city county,Kenya to help collect the data required.

3.6 Data Analysis

Analysis was done based on collected data. The data was then analyzed using descriptive and inferential statistics. Descriptive statistics assisted the researcher in summarizing and establishing patterns in the variables. This helped to provide mean, median and standard deviation values. Regression analysis was used to establish the effect of online working on employee job satisfaction among Large Commercial Banks in Nairobi city county,Kenya. The

data was presented in different formats including tables and graphs. Simple linear regression analysis was done to establish the effect of online working platforms and employee job satisfaction. The simple linear regression took the form of:

$Y = \beta_0 + \beta X + \varepsilon$

Y = Employee job satisfaction as measured by the composite value of the Likert scale questions relating to employee job satisfaction in the questionnaire

X= Online working

β_0 = Constant term

β = Coefficient of the independent variable (Online working)

ε = error term

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents and interprets the outcomes of the research. The findings are based on the objective of the study. The study sought to establish the effect of online working on employee job satisfaction among large commercial banks in Nairobi City County, Kenya. Descriptive statistics and inferential statistics were used for analysis.

4.2 Response Rate

This research targeted 100 respondents. Out of the 100 respondents, 89 of them filled and returned the questionnaires. This indicates a response rate of 89% which is excellent based on the recommendations of Mugenda and Mugenda (2012). The response rate is shown by Table 4.1.

Table 4.1: Response Rate

Questionnaire	Frequency	Percentage
Filled and returned	89	89.0
Not returned	11	11.0
Total	100	100.0

4.3 General Information

This research wanted to establish the general information of the respondents. They related to the position in the organization, gender, level of education, experience within the bank and industry.

4.3.1 Position in the Organization

The researcher wanted to establish the position held by the respondents in their organizations. The outcomes are shown by table 4.2.

Table 4.1: Position in the Organization

	Frequency	Percent

Middle level Management	12	13.5
General Staff	48	53.9
Senior Management	29	32.6
Total	89	100.0

From the results, majority of the respondents (53.9%) were in the general staff category. On the other hand, 32.6% indicated they were in middle level management whereas 13.5% indicated senior management. This shows that all the levels of management in the commercial banks within Nairobi City county are included in this research.

4.3.2 Age of the Respondents

The researcher sought to establish the age of the respondents. Findings are shown by Table 4.3.

Table 4.2: Age of the Respondents

	Frequency	Percent
20– 25	26	29.2
26 – 30	25	28.1
31– 35	20	22.5
Above 36	18	20.2
Total	89	100.0

From the findings on the age of the employees of large commercial banks in Kenya, majority of the respondents (79.8%) were below 35 years. Only a 20.2% of the employees were above 35 years. This shows that majority of the employees of large commercial banks in Nairobi city county are young people. This is accrued to the fact that commercial banks have been recruiting graduates in the recent years. The banks have also recruited energetic staff who are mainly the youth.

4.3.3 Gender of the respondents

The researcher sought to establish the gender of the respondents. Findings are shown by Table 4.4.

Table 4.3: Gender of the respondents

	Frequency	Percent
Male	42	47.2
Female	47	52.8
Total	89	100.0

On the gender, 52.8% of the respondents indicated that they were female. On the other hand, 47.2% specified that they were male. This shows that both genders were included in the study. Further, commercial banks, in their attempt to bring in gender equity, have been recruiting more females in the recent years. This has led to them experiencing an increased female gender.

4.3.4 Highest Level of Education Attained

The researcher wanted to establish the respondents' highest level of education. Results are shown by table 4.5.

Table 4.4: Highest Level of Education Attained

	Frequency	Percent
Diploma	18	20.2
Bachelors	50	56.2
Masters	12	13.5
Doctorate	9	10.1
Total	89	100.0

The researcher sought to establish the highest level of education attained by the respondents. Majority (56.2%) indicated bachelors. On the other hand, 20.2% indicated diploma. The findings also show that majority of the respondents had at least a bachelor degree. Hence, they were educated enough to understand how online working influenced the employee job satisfaction within the banks. Further, this indicates that majority of the employees in large commercial banks in Nairobi city county had a bachelor's degree as the banks recruit more degree holders.

4.3.5 Years worked in current bank

The researcher sought to establish the years worked in the current bank. Findings are shown by table 4.6.

Table 4.5: Years worked in current bank

	Frequency	Percent
Less than 3 years	19	21.3
3 –5 years	30	33.7
6 –10 years	24	27.0
More than 10 years	16	18.0
Total	89	100.0

The respondents sought to establish the years of experience among the employees of commercial banks in Nairobi city county. From the results, 21.3% of the respondents indicated that they had worked for less than three years. In addition, 33.7% indicated 3-5 years, 27% indicated 6-10 years while 18% indicated more than 10 years. This indicates that majority of the respondents had more than 3 years of experience. This would make them understand the relationship between online working and job satisfaction in their commercial banks. The findings further show, from the cumulative percent, that the respondents had worked in their respective banks for less than 5 years (55.1%). This indicates that majority of the employees in large commercial banks within Nairobi city county stay in one firm for less than 5 years. This may be a sign of dissatisfaction which may lead to high employee turnover across the commercial banks.

4.3.6 Time working in Industry

The researcher wanted to establish the number of years the respondents had worked in the banking industry. Results are shown by table 4.7.

Table 4.6: Time working in Industry

	Frequency	Percentage
less than 5 years	14	15.7
6-10 years	35	39.3

11-15 years	31	34.8
16 years and above	9	10.1
Total	89	100.0

On the period of time worked in banking, 15.7% of the respondents indicated less than 5 years. Moreover, 39.3% indicated 6-10 years, 34.8% indicated 11-15 years, while 10.1% indicated 16 years and above. This is an indication that majority of the respondents had worked in the banking sector for more than 5 years. This shows that they were experienced enough to understand how online working affects employee job satisfaction. This also shows that there is high turnover across firms with low turnover within the industry.

4.4 Online Working Platforms

The researcher used descriptive statistics to describe the status of online working. To describe the data, descriptive statistics were used to establish the level of agreement on statements relating to online working.

Table 4.7: Online Working

	Mean	Std. Deviation
The company has adopted home working models	3.7753	.93848
The company allow employees to work from anywhere	3.6854	.77746
The company allow employees to work outside the office environment	3.6404	.81530
The company allow employees to choose flexible working models	2.3596	.96821
The company allow employees to work using their internet and computers away from the office	3.9191	.78319
The company allow employees to work from remote locations	3.7528	.72740
Average	3.5221	

From the descriptive statistics, the respondents agreed that the employers allowed employees to work using their internet and computers away from the office as shown by mean of 3.9191 and

standard deviation of 0.78319; and that their companies adopted home working models as shown by mean of 3.7753 and supported by standard deviation of 0.93848. They also agreed that their companies allowed employees to work from remote locations as shown by mean of 3.7528 and standard deviation of 0.7274; the employees were allowed to work from anywhere as shown by mean of 3.6854 and standard deviation of 0.77746; and work outside their office environments as shown by mean of 3.6404 with a standard deviation of 0.81530. The respondents, however, disagreed that the companies allowed employees to choose flexible working models as shown by mean of 2.3596 and a standard deviation of 0.96821. The average mean was 3.5221 which shows that large commercial banks in Nairobi city county adopt online working models.

4.5 Online Working and Employee job Satisfaction

Table 4.8: Employee job Satisfaction

	Mean	Std. Deviation
The company has a scope for personal growth such as skill enhancement	3.8764	.75106
I'm satisfied with reward and work benefits	3.8090	.68881
The amount of work expected of me is reasonable	3.9775	.65674
The morale in my department is high	3.5393	.90524
I have the training I need to do my job	3.6292	.94607
The company promotes an atmosphere of teamwork	3.5618	.81121
My skills are utilized in my organization which gives me a sense of belonging	3.8989	.73924
In my company, there is a good working relationship between employees	3.6966	.80347
I don't need an attendance register to be at my work station	3.9775	.75344
I will eagerly recommend others to work in my organization	3.8876	.95867
Coming to work is important to me and always yearn to be at work every single day	3.6629	1.01067
Average	3.7742	

From the descriptive statistics relating to online working platforms and employee job satisfaction, the respondents strongly agreed that the amount of work expected of me is

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reasonable with a mean of 3.9775 and a standard deviation of 0.65674. They further strongly agreed that they didn't need an attendance register to be at their work stations as shown by mean of 3.9775 and a standard deviation of 0.75344; their skills were utilized in their organization which gave them a sense of belonging as shown by mean of 3.8989 with a standard deviation of 0.73924; and that they would eagerly recommend others to work in their organizations as shown by mean of 3.8876 and standard deviation of 0.95867.

The respondents also agreed that their companies had a scope for personal growth such as skill enhancement as shown by mean of 3.8764 with a standard deviation of 0.75106; they are satisfied with reward and work benefits with a mean of 3.8090 and standard deviation of 0.68881; and that in their companies, there was a good working relationship between employees as shown of mean of 3.6966 and standard deviation of 0.80347. They also agreed that coming to work is important to me and always yearn to be at work every single day as shown by mean of 3.6629 with a standard deviation of 1.01067; they had the training they needed to do their job as shown by mean of 3.6292 and standard deviation of 0.94607; the company promotes an atmosphere of teamwork as shown by mean of 3.5618 with a standard deviation of 0.81121 and that the morale in their department was high as shown by mean of 3.5393 and standard deviation of 0.90524. The average mean was 3.7742 which shows that the respondents generally agreed on the statements relating to employee satisfaction.

4.6 Regression Analysis

Regression analysis was done to establish the perceived effect of online working on employee job satisfaction among large commercial banks in Nairobi City County, Kenya.

Table 4.9: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.723[a]	.523	.518	3.64428

a. Predictors: (Constant), Online Working

The study used coefficient of determination to evaluate the model fit. The adjusted R^2 also called the coefficient of multiple determinations, is the percent of the variance in the dependent explained uniquely or jointly by the independent variables. The model had an average adjusted coefficient of determination (R^2) of 0.523 and which implied that 52.3% of the variations

on employee job satisfaction among large commercial banks in Nairobi city county are explained by online working.

Table 4.10: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.615	1	5.615	4.232	.043[a]
	Residual	115.430	87	1.327		
	Total	121.045	88			

a. Predictors: (Constant), Online Working
b. Dependent Variable: Employee job satisfaction

ANOVA statistics were used to test the significance of the model. From the ANOVA table, the model shows an F statistic of 4.232 with a significance value of 0.000. This indicates that the regressions model is significant and fits the data.

Table 4.11: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	41.653	1.975		21.085	.000
	Online Working	.747	.138	.723	5.415	.000

a. Dependent Variable: Employee job satisfaction

$Y = \beta_0 + \beta X + \varepsilon$

was fitted into

$Y = 41.653 + 0.747X$

Where;

Y = Employee job satisfaction

X = Online working

From the fitted regression equation, the model has a constant term of 41.653. This indicates that where online working in commercial banks in Kenya is held constant, the employee job satisfaction would stand at 41.653. The equation shows that online working had a regression coefficient of 0.747. The regression coefficient has a p value of 0.000 which is less than 0.05. This indicates that a unit increase in online working would cause an increase in employee job

satisfaction by 0.75. This indicates that online working has a positive and significant effect on employee job satisfaction across commercial banks in Nairobi city county.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This part presents the study summary, conclusions, recommendations, limitations and suggestions for further studies based on the study findings. The objective of this study was to establish the effect of online working on employee job satisfaction among large commercial banks in Nairobi city county, Kenya. The limitations of the study and suggestions for further studies were also included.

5.2 Summary of Findings

From the descriptive statistics, respondents agreed that their companies adopted home working models. This means that commercial banks have adopted online working platform in an attempt to create a high level of employee job satisfaction. The research also established that companies allowed employees to work from remote locations; and allowed employees to work using their internet and computers away from the office. They also agreed that the employees were allowed to work from anywhere outside their office environments. The respondents, however, disagreed that the companies allowed employees to choose flexible working models.

From the descriptive statistics the respondents agreed that adoption of online working models had improved their working conditions, work life balance as well as their work level of happiness. This shows that the employees felt that their working conditions had improved with the implementation of online working platforms in their jobs. However, they disagreed that adoption of online working models improved their interpersonal communication and their collaborating working relationship with others. This shows that adoption of online working by large commercial banks, the employees perceive that it would lead to poor interpersonal communication and collaboration among themselves. This may be based on the fact that it makes the employees lose the social interaction at work. They further disagreed that adoption of online working models had improved their reward and work benefits. There is also a perception that online working platforms improve employee job satisfaction across the commercial banks in Nairobi city county.

5.3 Conclusion

The research found that the companies adopted home working models. Hence, this study concludes that large commercial banks in Nairobi city county adopt home working models. This is done in the urge to enhance the employee job satisfaction and reduce employee turnover within the large commercial banks. The study also found that the companies allowed employees to work from remote locations; use their internet and computers but not choose flexible working models. This leads to the conclusion that large commercial banks in Nairobi City County do not allow employees to choose flexible working models.

The study further conclude that the employees of large Kenyan commercial banks are given the permission to work remotely. The employees in large Kenyan commercial banks are allowed to use personal internet connections and computer to complete the tasks given by the banks.

The findings showed that adoption of online working models improved employee working conditions, work life balance as well as their work level of happiness. However, it did not improve their interpersonal communication, working relationship with others or increased reward and work benefits. This leads to the conclusion that online working models adopted by large commercial banks improve various elements of job satisfaction. However, it leads to poor working relationships among employees of large commercial banks in Nairobi city county.

5.4 Recommendations for Policy and Practice

The research found that online working platforms improved employee job satisfaction. Hence the study recommends that large commercial banks in Nairobi city county adopt online platforms to great extent in order to enhance employee job satisfaction. The large commercial banks in Nairobi City Couty should also allow the employees to choose flexible working models. This would enable them to work from anywhere and have an improved work life balance.

The research also found that online working had a positive effect on employee job satisfaction. This study recommends that large commercial banks get into strategic alliances with technological firms in the area of remote working arrangements. This would enable the banks to access cheaper and efficient online systems that would enable them to have their employees to

work remotely. The firms would also provide prompt services that would ensure uninterrupted service.

To enhance employee job satisfaction, commercial banks in Nairobi city county should ensure that the employees are given the chance to work from home and so don't have to come to the office. This would enable them to at least reduce their spending on transport and other expenses. This in turn would raise their satisfaction level. The government should come up with programs that would ensure that the county of Nairobi has accessible and cheap internet. This would enable the employees of commercial banks and other organizations to work online cheaply. This would in turn enhance their job satisfaction level and reduce operational costs for large commercial banks.

5.5 Limitations of the Study

The data collection was limited by the Corona Pandemic which has led to strict measures especially social distancing. The researcher overcame this by following the strict measures on Corona and adopted an interview-based data collection procedure. The study was also limited by the lack of willingness by the respondents to give the information required for the study. This was overcome by giving an assurance that the data would be used for academic purposes only.

The study was also limited by the variables used in this study. This research wanted to show the effect of online working on employee job satisfaction among large commercial banks in Nairobi City County, Kenya. The study used online working as the only predictor variable influencing employee job satisfaction in commercial banks in Kenya. This limited the generalizability of the findings. Other factors influencing employee job satisfaction may show a different result on the effect.

The study was limited by the research methodology adopted in the research. The study targeted employees of large commercial banks as the population. Other stakeholders like customers, union leaders and others may have supported or brought a different opinion in regards to online platforms and employee satisfaction.

The study focused on large commercial banks in Nairobi City County which limited the application of the results to other sectors and counties. Other organizations and regions may have different perception on online working and employee job satisfaction.

The study utilized primary data which also created a limitation for the study. The utilization of secondary data or a combination of both may show a clearer picture on how online platforms influence employee job satisfaction.

5.6 Suggestions for Further Research

The research presents findings of effect of online working on employee job satisfaction among large commercial banks in Nairobi City County. The study recommends research on other variables influencing employee job satisfaction such as opportunity for advancement, work life balance, relationship with supervisors and co-workers other than online working platforms. The study further recommends a similar study on other financial institutions other than commercial banks in Kenya. Research with a wider scope would be imperious in assessing the effect of online working on employee job satisfaction among large commercial banks.

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APPENDICES

Appendix I: Questionnaire

Section A: Demographic Data

Kindly fill all the questions either by ticking () in the boxes or writing in the spaces provided.

1. Position in the organization?

Middle level Management   [ ]

General Staff [ ]

Senior Management   [ ]

2. Age

20– 25   [ ]

26 – 30   [ ]

31– 35   [ ]

Above36years [ ]

3. Gender

Male   [ ]

Female[ ]

4. What is the highest level of education you have attained?

Diploma   [ ]

Bachelors   [ ]

Masters   [ ]

Doctorate   [ ]

Other (Please specify)

5. How many years have you been working in the banking industry? (Years of experience)

Less than3years   [ ]

3 –5years   [ ]

6 –10years   [ ]

More than10years   [ ]

6. How long have you been working in this organization?

0-5 years   [   ]   6-10 years   [   ]

11-15 years   [   ]   16 years and above   [   ]

Section B: Online Working

Tick the only one most appropriate answer from the alternatives provided below.

1 = Strongly Disagree

2 = Disagree

3 = Uncertain

4 = Agree

5 = Strongly Agree

7. To what extent do you agree that your bank has adopted the following online working models?

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
The company has adopted home working models	1	2	3	4	5
The company allow employees to work from anywhere	1	2	3	4	5
The company allow employees to work outside the office environment	1	2	3	4	5
The company allow employees to choose flexible working models	1	2	3	4	5
The company allow employees to work using their	1	2	3	4	5

internet and computers away from the office				
The company allow employees to work from remote locations	1	2	3	4	5

Section C: Employee Job Satisfaction

9. To what extent do you agree that your bank has promoted employee job satisfaction?

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
The company has a scope for personal growth such as skill enhancement					
I'm satisfied with reward and work benefits					
The amount of work expected of me is reasonable					
The morale in my department is high					
I have the training I need to do my job					
The company promotes an atmosphere of teamwork					
I value the team work culture in my company					
The work environment helps me to strike the right work-life balance					
My skills are utilized in my organization which gives me a sense of belonging					
In my company, there is a good working relationship between employees					
I don't need an attendance register to be at my work station					
I will eagerly recommend others to work in my organization					

Coming to work is important to me and always yearn to be at work every single day					

10.Suggest ways that can be adopted to promote employee job satisfaction in your organization

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Thank You