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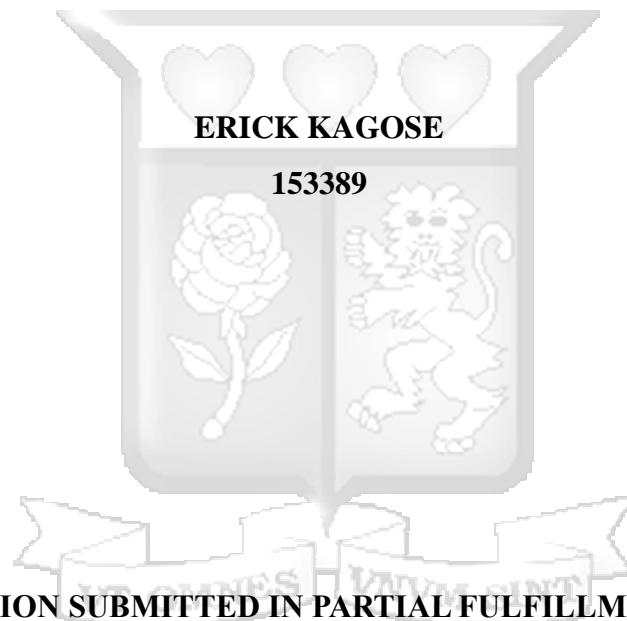
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**EFFECT OF ORGANIZATION CULTURE ON EMPLOYEE BURNOUT IN
THE BANKING INDUSTRY IN NAIROBI COUNTY, KENYA**



**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT FOR THE
AWARD OF A MASTER OF BUSINESS ADMINISTRATION AT
STRATHMORE BUSINESS SCHOOL, STRATHMORE UNIVERSITY,
NAIROBI, KENYA**

MAY 2025

DECLARATION


I declare that this work has not been previously submitted and approved for the award of a degree by this or any other University. To the best of my knowledge and belief, the dissertation contains no material previously published or written by another person except where due reference is made in the dissertation itself.

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Signature:  Date: 20th May 2025
Erick Kagose
153389



This dissertation of Erick Kagose was reviewed and approved for examination by the following:


..... Date: 20th May 2025
Prof Joseph Onyango
Strathmore Business School
Strathmore University

DEDICATION

This dissertation is dedicated to my beloved family, my wife Caroline Wakuthi and my two little daughters Kimberly and Alisha for their love, unwavering support, encouragement, patience and understanding throughout my MBA journey. To my friends, Isabella Muna, Caroline Ogutu and Emily Siringi for their continuous encouragement, motivation, support and for always cheering me on. To my brother Lawrence and siblings for instilling in me the values of hard work and perseverance.



ACKNOWLEDGEMENTS

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LIST OF ABBREVIATIONS

CBK	Central Bank of Kenya
CVF	Competing Values Framework
DP	Depersonalization
EE	Emotional Exhaustion
EMD	Emergency Medicine Department
JD-R	Job Demand-Resources Theory
KBA	Kenya Bankers Association
KCB	Kenya Commercial Bank
MBI	Maslach Burnout Inventory
MBI-GS	Maslach Burnout Inventory - General Survey
MBI-ES	The Maslach Burnout Inventory - Educators Survey
NACOSTI	National Commission for Science, Technology and Innovation
NBE	National Bank of Egypt
NCBD	Nairobi Central Business District
OCAI	Organizational Culture Assessment Instrument
OCP	Organizational Culture Profile
PA	Personal Accomplishment
PPD	Psychological Power Distance
SEM	Structural Equation Model
SPSS	Statistical Package for the Social Sciences
SU-IERC	Strathmore University Institutional Ethics Review Committee
US	United States
WPB	Working Parent Burnout
WPBS	Working Parent Burnout Scale

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ABSTRACT

Burnout is prevalent in the workplace in varying degrees across nations, sectors, or categories of employees. In Kenya, past studies on employee burnout report a prevalence of 62% in the banking industry. Given that banking plays a significant role in the national economy, it is imperative for commercial banks to develop and implement strategies to reduce this burnout. Global evidence suggests there is a role for organizational culture on burnout among bank employees. Yet, research on this relationship in Kenya's banking sector remains scarce. Therefore, this research investigated effect of organization culture on employee burnout in the banking industry in Nairobi County, Kenya. Its specific objectives were to: analyse market culture effect on employee burnout in the banking industry in Nairobi County; examine clan culture effect on employee burnout in the banking industry in Nairobi County; determine hierarchy culture effect on employee burnout in the banking industry in Nairobi County; and assessing adhocracy culture influence on employee burnout in the banking industry in Nairobi County. The study was underpinned on competing values framework theory and job demands-resources theory. A positivist research philosophy that integrated descriptive cross-sectional research design was adopted. Out of a population of 12,882 clerical staff around the country, the target population of the study was 271 clerical staff in headquarters of commercial banks in Nairobi County. Using a sample size determination formula, 161 participants were decided as the sample size. A structured questionnaire adapted from previous studies was administered to respondents after a pilot study and confirming its validity and reliability. Both drop and pick later method and online Google forms modes of administration were used. The data was analysed descriptively first and thereafter followed by inferential statistical analysis by way of the Pearson (r) correlation and multiple linear regression using the statistical package for the social sciences. The findings were captured in tables and supported by interpretation and discussions. The findings revealed that the four organizational culture types explained 17.4% of change in employee burnout and this was statistically significant. The coefficients indicated that market culture, adhocracy culture, and hierarchy culture did not have any relationship with employee burnout. On the other hand, the study found that clan culture had a negative and significant effect on employee burnout implying that increasing clan culture practice would reduce burnout among clerical staff. The study concludes that clan culture has a positive outcome for employee burnout. Market culture, hierarchy culture, and adhocracy culture did not have any outcomes on employee burnout among clerical staff. The study recommends that the government, through the Central Bank of Kenya, the government can support initiatives aimed to promote wellness in the sector such funding for counseling and treatment centers for mental health issues. The study recommends for top management in banks to promote the tenets of clan culture into their company's vision, mission, and core values. This can be achieved by creating initiatives in the organization that recognize and award team work and collaboration among employees.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Employee burnout is a condition that results from chronic stress in their workplace that may have been inadequately managed. It is a manifestation of occupational stress that is reported most among employees that have intensive, direct, emotionally charged, and demanding relations with customers receiving services (Tehrani et al., 2024). The prevalence of burnout has received attention from different industries but less is known in the banking sector setting (Tehrani et al. 2021). According to Vinod and Ambatipudi (2024), banking is dominated by high stress, increasing demands, evolving customer base, workload, and complex interpersonal relationships, changing regulation, and extensive digitalization. These factors contribute to employee stress and burnout in the banking industry.

In Jordan, Lubbadah (2021) reported that a sample of 400 employees reported a 41% prevalence of burnout manifested in low fatigue and low disengagement in Jordan. In Malaysia, burnout was a common occurrence among banking staff owing to job enrichment, working conditions, and job characteristics (Hamzah et al., 2024). In India, a sample of 232 banking employees reported high, mild to severe levels of stress (Vinod & Ambatipudi, 2024). In their research in Turkey, Koyuncu et al. (2021) found prevalence of burnout to be high: employee exhaustion (97.1%), depersonalization (97.1%), and personal accomplishment (96.1%) from a sample of 1,200 employees in private banks.

Using a sample of National Bank of Egypt (NBE), El-Hadidi, Hamied, and El-Bestar (2017) found 8.7% employees experienced burnout manifested in emotional exhaustion (23.6%), depersonalization (35.4%), and personal achievement (89.0%). Mutsvunguma and Gwandure (2011) results showed that employees handling cash was associated with greater levels of burnout among bank employees in South Africa. In Ethiopia, Teshome (2018) found 56.1% of 219 employees experienced burnout in workplace, 31.2% were neutral and 12.7% indicated not experiencing burnout.

In Kenya, Mukanzi et al. (2014) results showed burnout had a negative effect on employee commitment in 38 banking institutions while Kinuthia and Kiragu (2017)

revealed that burnout was a common feature for employees working at commercial banks. Ng'ang'a (2022) established that bank employees felt that work-life balance (WLB) prevented burnout at Kenya Commercial Bank (KCB). In a sample of 202 employees at Citibank N. A. Bank, Kamau (2023) found that 4% respondents felt mentally exhausted at work often, 3% respondents felt physically exhausted at work often, and 4% respondents found it difficult to recover their energy after work. Mwikali (2024) findings indicated a burnout prevalence of 62% among 152 Kenya Commercial Bank employees.

Studies (Childs, 2023; Rehman, Janjua, and Naeem, 2015) agree that burnout is highly prevalent within frontline staff in banks. Hamzah et al. (2024) agrees that clerical staff are often required to hone their skills so as to manage the performance demands coupled by evolving regulations in the financial sector (Hamzah et al., 2024). Mutsvunguma and Gwandure (2011) showed cash handling in banks contributed to higher levels of burnout while Vinod and Ambatipudi (2024) found a higher prevalence of burnout among clerical staff in banks. Mwikali (2024) results indicated a high prevalence of burnout in commercial banks among clerical category.

Clerical staff in banks carry out debit and credit services, receiving and handing cash, and various filling forms when making deposits, withdrawals or opening accounts (Vinod & Ambatipudi, 2024). Bank employees are highly dependent on each other so as to perform their clerical tasks; therefore, values and norms of an organization become critical to bind and unite these cadre of staff towards a common objective (Hamzah et al., 2024). Therefore, organizational culture is an important component to better understand the employee burnout experienced in banks.

Despite research (Tunga, 2022; Marpaung et al., 2022; Ebrahimi et al., 2015) examining organizational culture and burnout. Yet, the existing studies have not been exhaustive in their analysis of specific organizational cultural frameworks and their influence on burnout in the banking sector while also focusing on those employee cadres that are more vulnerable to burnout. This is a contribution the study aims to make as it generalized its findings to clerical staff in commercial banks in Nairobi County.

1.1.1 Organizational Culture

Organizational culture consists of a collection of thoughts, assumptions, standards, beliefs, values, and norms that members of an organization accept. These cultural elements are often transferred to incoming members who are onboarded and trained to feel, think, and perceive them in the organization. This culture shows employees how things are done in a firm (Zeqiri & Alija, 2016). Organizational culture is a fundamental and important part of an organization as the social reality that is created by interactions between organization members is identified by its culture (Zeqiri & Alija, 2016).

Organizational culture has been classified from different perspectives and presented from several models. Denison and Mishra's (1995) model of organizational culture is aligned to an organization and consist of four aspects namely: involvement, consistency, adaptability, and mission. Cameron and Quinn (1999) Competing Values Framework (CVF) of organizational culture consists of clan, market, hierarchy, and adhocracy cultural types. Daft (2001) model of organizational culture consists of entrepreneurial, involvement, mission, and bureaucratic culture.

Several indicators of organizational culture have been used in different empirical studies. Haghani, Bahrami, and Sarkhosh (2012) used the entrepreneurial, involvement, mission, and bureaucratic culture dimensions. Huhtala et al. (2015) adopted ethical culture as a measure for organizational culture. Tunga (2022) description of organizational culture was described as visible and invisible culture types while Johnson and Newman (2024) adopted supervisor support, work-group cohesion, work attitudes, and safety.

Kokt and Ramarumo (2015) and Mijakoski et al. (2015) adopted the CVF dimensions while Ebrahimi et al. (2015) identified open and participatory as culture types while Marpaung et al. (2022) listed people, outcome, and team orientation as dimensions of organizational culture. Burns et al. (2021) measured organizational culture using the confidence in addressing unprofessionalism, collegial environment, experienced or witnessed unprofessionalism, and respectful interactions with colleagues.

Out of the different conceptualizations of organizational culture, the CVF is preferred for this study. This decision is influenced by several factors. One, it acknowledges that

organizations must strike an equilibrium between different priorities (flexibility vs. stability, internal vs. external focus) rather than following a one-dimensional approach (Alkhodary, 2023). Two, it provides a clear framework to diagnose organizational culture, helping leaders identify strengths, weaknesses, and areas of imbalance. Three, it is applicable to various organizational elements including management roles and this makes it a useful lens for making recommendations for management (Chatman & O'Reilly, 2016). Lastly, its uncanny ability of connecting the institutional, political, and strategic aspects of organizational trends of shared assumptions, interpretations, and shared values make it an important means by which to make recommendations for mixing cultural attributes (Kokt & van der Merwe, 2019).

1.1.2 Employee Burnout

Employee burnout is as a result of adverse and stressful business conditions including having a busy schedule, lack of authority and autonomy, authoritarian supervision, and poor psychological support (Kokt & Ramarumo, 2015). Employee burnout is people's response to those factors in the work environment that contribute to stress that cause changes in the behaviour and attitude of employees towards the environment and the work itself (Mehr, 2021). It is a symptom of excessive emotional exhaustion manifested in physical, emotional, and mental fatigue following a long-term placement in a challenging work situation (Mehr, 2021).

Several models of employee burnout have been advanced in the literature. Edelwich and Brodsky (1980) described employee burnout to include four development stages namely excitement, doubt and inertia, disappointment and frustration, and apathy. In their model, Cherniss (1980) process of employee burnout includes work stress, exhaustion, and defense suffix. Maslach and Jackson (1986) identified employee burnout as consisting of emotional exhaustion, depersonalization, and personal achievement and developed the Maslach Burnout Inventory – General Scale (MBI-GS). The lack of enthusiasm and energy of employees is defined as emotional exhaustion and is manifested in cervical pain, irritability, impatience, sleep disturbance, nausea, headaches, and muscular tensions (Johnson & Newman, 2024).

Burnout among employees is also manifested in terms of the way an individual treats other around them including their colleagues and customers by becoming emotionally

insensitive and this is defined as depersonalization (Mehr, 2021). Personal accomplishment is about feeling competent in the job and the ability to be productive (Mwikali, 2024).

Pines and Aronson (1988) provided a more inclusive measure of burnout in their Burnout Measure (BM) that included mental, emotional, and physical exhaustion dimensions. The chronic fatigue, weakness, low energy, and physical psychosomatic complaints (Heinemann & Heinemann, 2017). The hopelessness, entrapment, and helplessness that may result in an emotional breakdown are indicative of emotional exhaustion. Lastly, the development of negative perceptions towards work, oneself, and life in general refers to mental exhaustion (Heinemann & Heinemann, 2017).

The Oldenburg Burnout Inventory was developed by Demerouti and Nachreiner (1998) and uses disengagement and exhaustion as indicators of burnout. This scale defines exhaustion as a result of intense cognitive, affective, and physical strain while disengagement is manifested in terms of one's own creation of distance from their work content, object, or work in general.

The Copenhagen Burnout Inventory (CBI) was developed by Kristensen et al. (2005) and it measures burnout at the client, work, and personal levels. The psychological and physical exhaustion and fatigue experienced by an individual is defined as personal burnout. The psychological and physical exhaustion and fatigue perceived by an individual as a result of their work is defined as work-related burnout. The psychological and physical exhaustion and fatigue perceived by an individual is defined as client-related burnout.

Thus, the CBI scale Kristensen et al. (2005) was adopted to measure employee burnout. The work-related dimensions place emphasis on the person's own acknowledgement of signs to their work (clerical job) and the client-related dimensions focus on how clerical staff in banks may see a connection between their fatigue and their customers. Work-related burnout refers to symptoms caused by their experience at the workplace. On the other hand, client-related burnout has to do with symptoms stemming from working with people (Madhavappallil & Li, 2020). Thus, employee burnout was measured by work-related and client-related burnout.

1.1.3 Banking Sector in Kenya

There are thirty-eight commercial banks and one mortgage finance firm that make up Kenya's banking industry. Out of the 39, 37 are private owned while two are owned by the state (Central Bank of Kenya [CBK], 2023). Locally owned banks consist of twenty organizations while the remaining seventeen are foreign owned with those locally owned consisting of one mortgage finance firm and nineteen commercial banks (CBK, 2023). The seventeen foreign-owned organizations consist of three foreign banks and fourteen local subsidiaries (CBK, 2023).

Commercial banks are categorized under Tier I, II, and III using a weighted composite index that includes reserves, capital, total deposits, net assets, loan accounts, and number of deposit accounts. A commercial bank with an index of 5% and higher falls under the large bank (Tier I), those with an index between 1% and 5% fall under the medium bank (Tier II), and those with an index lower than 1% are categorized as a small bank (Tier III) (CBK, 2023).

The Banking Act, the CBK Act, and prudential guidelines from the CBK regulate the commercial banks and mortgage finance institutions (Mathenge, 2020). These organizations are bound by regulatory requirements that govern their conduct so as to protect the stability of the financial system (Mathenge, 2020). Bank branches increased to 1,511 in 2023 from 1,475 in 2022 indicating a 2.4% rise. Bank branches increased by 41 in twenty-one counties while five counties experienced a decrease of five branches while 21 counties did not experience any changes (CBK, 2023). The rise was associated to the new branches being opened in new and emerging growth areas (CBK, 2023). Nine large banks command 76.6% of the market share while 15% and 8% of the market share was between medium and small banks respectively (CBK, 2023).

There was an increase in the number of staff in the industry as the number grew to 37,933 in 2023 from 36,107 in 2022. The highest increase in staff numbers was experienced among the large banks and this was associated to their opening of new branches. There was an increase in management, secretarial, and supervisory staff cadres, however, clerical staff numbers experienced a fall from 12,889 in 2022 to 12,882 in 2023. (CBK, 2023). This scenario motivates interest to explore whether burnout contributes to clerical staff decline despite increase in branches. Several studies

highlight the employee burnout that is facing the sector. For instance, Ochieng (2020) research respondents from the banking sector agreed that burnout was the major variable that affected their performance. Kamau (2023) found that 4% respondents felt mentally exhausted at work often, 3% respondents felt physically exhausted at work often, and 4% respondents found it difficult to recover their energy after work. Mwikali (2024) findings indicated a burnout prevalence of 62% among 152 Kenya Commercial Bank employees while Mwirigi (2024) reported that National Bank of Kenya (NBK) was experiencing increasing burnout among employees. Therefore, this study aimed to examine the influence of organizational culture on employee burnout among commercial banks.

1.2 Statement of the Problem

The banking sector is experiencing employee burnout. Ochieng (2020) research respondents from the banking sector agreed that burnout was the major variable that affected their performance. Kamau (2023) found that 4% respondents felt mentally exhausted at work often, 3% respondents felt physically exhausted at work often, and 4% respondents found it difficult to recover their energy after work. Mwikali (2024) findings indicated a burnout prevalence of 62% among KCB employees while NBK face similar challenges and was experiencing increasing burnout among employees (Mwirigi, 2024).

Organizational culture in terms of shared norms and values among bank employees can bind and unify these staff to a mutual outcome and therefore positive outcomes among employees achieve better performance (Hamzah et al., 2024). Marpaung et al. (2022) confirmed that organizational culture had a negative and significant influence on burnout in Indonesia. Ebrahimi et al. (2015) found that organizational culture had a negative effect on burnout among bank employees in Iran.

In Kenya, some researchers have attempted to connect relationship between organizational culture and burnout. These include Ochieng (2020) research that revealed bank employees reported that burnout was the major variable that affected their performance. Mwikali (2024) found that KCB employees highlighted the significance of having a responsive and friendly culture reduced their burnout. Kamau (2023) confirmed organizational culture had an important role in facilitating an

environment that may contribute to reduced burnout. However, these studies (Ochieng, 2020; Mwikali, 2024; Kamau, 2023) did not associate employee burnout with organization culture and this is a gap this study will contribute. Conceptually, the CVF dimensions of organizational culture and their relation to burnout has not been done in Kenya and this is a gap the study filled. Furthermore, work-related and client-related dimensions of employee burnout do not feature on studies on employee burnout in Kenya and this is a contribution the study made. Methodologically, studies have not delineated research to clerical staff that indicate higher prevalence of burnout and this study limited its sample to this group and was a contribution to knowledge it made.

1.3 Research Objectives

This study was guided by its general and specific objectives outlined below.

1.3.1 Overall Objective

The main goal of this research was to determine effect of organization culture on employee burnout in the banking industry in Nairobi County, Kenya.

1.3.2 Specific Objectives

These objectives guided the study;

- i. To determine market culture effect on employee burnout in the banking industry Nairobi County
- ii. To determine clan culture effect on employee burnout in the banking industry in Nairobi County
- iii. To determine hierarchy culture effect on employee burnout in the banking industry Nairobi County
- iv. To assess adhocracy culture influence on employee burnout in the banking industry Nairobi County

1.4 Research questions

These research questions were answered;

- i. What effect does market culture influence employee burnout?
- ii. What effect does clan culture influence employee burnout?
- iii. What effect does hierarchical culture influence employee burnout?
- iv. What effect does adhocracy culture have on employee burnout?

1.5 Scope of the Study

The banking sector is represented in all 47 counties; however, the study was limited to Nairobi County as all commercial banks have their headquarters in and around the Nairobi Central Business District (NCBD). Secondly, there are different conceptualizations of culture in the literature, this research limited its cultural dimensions to market, clan, hierarchy, and adhocracy culture adopted from the CVP theory of organizational culture. Third, out of the employee burnout conceptualizations described in the background, the study limited its use to the client-related and work-related burnout dimensions. Fourth, banking workforce is categorized into managerial, supervisory, clerical, secretarial, and other staff. For this research, participants were limited to clerical staff. Fifth, the study was limited to the competing values framework and the job demands-resources theories. The research was conducted from December 2024 to April 2025.

1.6 Significance of the Study

The research hopes to be of benefit to the following stakeholders:

1.6.1 Policy and Decision Makers

Banking is a highly regulated sector due to the implications that it can have on other sectors of the economy. The changing business environment for banking means that policy and decision makers are often engaged in developing and amending policies to ensure the smooth running of this industry. Therefore, this study may be of importance to these actors as it will make recommendations for policy and guidelines to improve the environment of the sector's workforce to promote better work experiences and reduce stress and burnout due to the increasing demands in the industry.

1.6.2 Central Bank of Kenya

The CBKs is mandated to maintain and promote the soundness, integrity, and safety of the banking system by implementing standards and policies that match global best practices for bank regulation and supervision. Thus, this research will be of importance to the organization as recommendations proposed if adopted for the sector will result in realization of better work environments for staff in the sector to prevent any negative health consequences.

1.6.3 Kenya Bankers Association

The Kenya Bankers Association (KBA) is the umbrella organisation representing 39 licensed and regulated financial institutions and is the leading advocacy group for the financial sector. Its findings and recommendations may contribute to the creation of standards, guidelines, and action plans for KBA members to provide better and improved work environments for their staff to reduce negative health consequences.

1.6.4 Clerical Staff

Clerical staff in banks are more likely to experience burnout. Therefore, this study is timely as its recommendations if adopted by the industry will provide to better or improved workplace culture that will allow clerical staff handle to thrive in their duties while reducing prevalence of burnout.

1.6.5 Theoretical Contribution

The examination of organizational culture and employee burnout nexus among clerical staff will contribute knowledge on their experiences the industry. Second, the study will make contributions to theory by providing support or refuting arguments of the CVF and job demands-resources (JD-R) theories. Third, the research will also make recommendations for future research on the relationship between organizational culture and employee burnout in the banking industry.

1.7 Chapter Summary

This chapter introduced the study's background giving a synopsis of employee burnout in the banking sector while also providing a conceptualization of organizational culture and employee burnout.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presented theories underpinning the study, provides an analysis of existing empirical studies on the relationships between different forms of organizational culture and employee burnout and emerging research gaps. A conceptual framework and operationalization of variables was also presented.

2.2 Theoretical framework

A theoretical framework is used to frame research and explain social phenomenon. It is a statement or complex argument explaining and/or predicting phenomena (Varpio et al., 2019). The Cameron and Quinn (1999) Competing Values Framework (CVF) theory of organizational culture and Demerouti et al. (2000) Job Demand-Resources Theory (JD-R) of employee burnout guided this study.

2.2.1 Competing Values Framework

Cameron and Quinn (1999) advanced the CVF theory of organizational culture which is based on two main dimensions namely control versus flexibility and external versus internal focus. The CVF breaks down organizational culture into adhocracy, clan, market, hierarchy culture. The CVF helps organizations assess their cultural alignment with their strategic goals and competitive environments (Kokt & van der Merwe, 2019). The merit of the CVF organizational model is its ability of connecting the institutional, political, and strategic aspects of organizational trends of shared assumptions, interpretations, and shared values (Kokt & van der Merwe, 2019).

First, adhocracy culture dimensions feature heavily in risk-taking, innovation, and creativity with an aim of breaking the rules and experimenting for better outcomes in the organization. second, market culture aims at prioritizing competitiveness, achievement, and results and its main aim is focusing on external factors including increasing market share, profits, and sales (Alkhodary, 2023). Third, the hierarchy cultures feature prominently in organizations that demand control, stability, and structure supported with well-defined roles and responsibility, and a clear chain of command. Fourth, clan culture focuses on empowering employees, teamwork, and

collaboration and is predominantly found in small start-ups and family-owned businesses (Alkhodary, 2023).

Some criticisms have been leveled against the CVF. One, its assumption that companies fall into either of the four groups is erroneous as a company may exhibit different characteristics that may fit in one or more of the organizational cultures (Chatman & O'Reilly, 2016). Two, the theory has been accused of having a static representation of culture as a fixed state and the opposite is true as culture is always evolving and inherently dynamic. Thus, the CVF does not account for this evolution of culture (Schmidt, 2009).

Despite these limitations, the CVF was valuable to organizations as it promotes personal growth, engagement, and wellbeing for employees making it a valuable framework for banks to evaluate their organizational culture to address employee burnout. The hierarchy dimension poses a high risk to employee burnout as staff are required to follow rules, procedures, and hierarchy that may contribute to disengagement and stress due to low autonomy. The market culture poses high risk to burnout as it focuses greatly on performance and overlooks the quality of life and WLB of employees. Clan culture provides opportunities for banks to provide supportive relationships with each other and therefore contributes to lower incidence of burnout. The adhocracy culture promotes for innovativeness and creativity in the workplace and this may result in instability or chaos in well-established environments like banks. Following other research (Tunga, 2022; Ebrahimi et al., 2015; Marpaung et al., 2022), the study used the CVF to capture the organizational culture variable.

2.2.2 Job Demands-Resources Theory

Demerouti et al. (2001) advanced the Job Demands-Resources (JD-R) theory which overcomes the static, one-sided, and restrictive nature of early models of motivation and stress (Bakker & Demerouti, 2014). JD-R theory implies that work features can be grouped into job resources and job demands that represent the very diverse working conditions in the workplace focusing on both positive and negative indicators of employee wellbeing. The model is applicable to many occupations to enhance performance and wellbeing of employees irrespective of the specific resources and demands involved.

The model defines job demands as those social, psychological, physical, or social qualities of a job that need sustained emotional or cognitive skills of efforts associated with psychological and physiological costs (Tunga, 2022). Job resources are those social, organizational, psychological, or physical aspects of a job that are functional to achieve work goals, reduce job demands, and stimulate development, learning, and personal growth (Tunga, 2022). Therefore, each organization should strive to strike a balance between these two forces so as to better provide an environment for employee wellbeing.

Some criticisms have been leveled against the model. One, the theory lacks in specifying the job demands and job resources based on the different workplace environments today. The theory does not take into consideration the different demands and resources unique to their industry, size, and ownership. Two, the theory has been critiqued for overemphasizing the workplace effect on motivation and stress of employees and ignoring other factors including the personal and home environment factors. There are other factors that influence employee stress and motivation that are not present in the workplace.

Despite these weaknesses, the JD-R theory remains applicable to this research as it is useful in explaining the constructs of employee burnout as these can be as a result of strains in terms of the job demands and job resources that clerical staff face in their work. Furthermore, the JD-R theory remains relevant due to its flexibility as the different working environments or job characteristics can be demonstrated using the job demands and job resources (Bakker & Demerouti, 2014). Therefore, the theory was applicable to banks and specifically to the cadre of clerical staff.

The JD-R provides an opportunity for managers to reduce burnout for commercial banks. One, bank managers can reduce demands made for clerical staff by redesigning their roles in a fashion to reduce redundancy in hierarchy reporting and repetitiveness. Two, managers can provide training programmes for supervisors in banks to better provide support rather than becoming enforcers or rules and regulations in the workplace. Three, managers can be able to apply the JD-R principles to better allocate resources in the workplace to pay more attention to those departments that have high demand-to-resource ratios.

2.3 Empirical Review

This review presents past empirical studies that have examined the relationship between organizational culture types and employee burnout. These studies are presented chronologically while also following a global, regional, and local perspective.

2.3.1 Market Culture and Employee Burnout

This type of culture is manifested by a result-oriented approach to work with more weight placed on being a leader in the market, increasing share price, and achieving a competitive advantage (Silwal et al., 2020). This culture type allows an organization to be closer to the market place by increasing its product and service innovation to realize better financial performance. Those organizations that adopt market culture are more likely to focus on keeping their customers close to their goals in an aim of producing timely results (Silwal et al., 2020).

In Greece, Bakertzis et al. (2022) conducted research in hospitals to examine the association between burnout and organizational culture collected data from public healthcare organizations. Organizational Culture Assessment Instrument (OCAI) tool and the Utrecht Work Engagement Scale (UWES) questionnaire were administered to 269 staff in hospitals selected via purposive sampling method. The structural equation model (SEM) analysis revealed that there was a significant effect of market culture on burnout among employees.

In Pakistan, Fatima (2016) did an empirical investigation by gathering administering surveys to eleven companies in Islamabad and Rawalpindi. The questionnaire was based on job satisfaction of employees with their work, colleagues, supervisors, wages and the excellent opportunities. A total number of 120 questionnaires were returned from organizations selected by convenience sampling. The results revealed that market culture had a negative effect on employee job satisfaction.

In Jordan, Halasah (2020) investigated burnout among administrative employees from the Mutah University's faculty of sciences using the Maslach Burnout Inventory - Educators Survey (MBI-ES) to assess burnout and the OCAI instrument to measure organizational culture. The sample consisted of 55 respondents selected via census

sampling technique and the data from these respondents revealed that market culture had an association with the three dimensions of burnout.

Using Iran Khodro Diesel company, Mehr (2021) did a study on organizational culture and employee burnout adopting a descriptive correlational design that selected 357 respondents by way of random sampling method. The survey administered consisted of the MBI scale of burnout and Hofstede organizational culture scale. The results revealed that market culture had an effect on burnout.

In Iran's educational sector, Rostami and Ghezelseflu (2022) study adopted descriptive correlational research to assess relationship between job satisfaction and organizational culture. The sample consisted of 132 staff from Shahid Beheshti University selected via random sampling method. The research adopted MBI scale for burnout and Hofstede's organizational cultural scale. The output indicated a negative effect of market culture on employee burnout.

In Canada, Dextras-Gauthier and Marchand (2016) analyzed role of organizational culture on burnout employing the Maslach Burnout Inventory - General Survey (MBI-GS) and the Organizational Culture Profile (OCP) surveys. The data was collected between 2009 and 2012 in 60 Canadian establishments randomly selected from a list of corporate clients of a major insurance company. The results revealed that market culture had an indirect association with employee burnout manifested in high levels of cynicism and emotional exhaustion.

In South Africa, Koko and Ramarumo (2015) did research on organizational culture and burnout in a sample of accommodation companies based on the CVF administering a questionnaire to 46 firms in Clarens and Bloemfontein, Free State. The market culture was dominant in most of the firms and the analysis provided evidence that market culture had a marginal effect on employee burnout.

In Tanzania, Luhambati and Mutarubukwa (2024) research was on public sector performance from an organizational culture perspective using a mixed method research approach. The survey was administered to 71 public sector employees using random and non-random methods while this data was supported by documentary analysis and

interviews. The results indicated employee's burnout manifested in emotional exhaustion was explained by market culture.

2.3.2 Clan Culture and Employee Burnout

This culture type is manifested in common goals and shared values that are aimed at creating an atmosphere of mutual assistance and collectivity; it emphasizes on the ability of staff to evolve and also gain some form of empowerment (D'Silva et al., 2024). In this culture, there is a sense of "family" among the members of an organization and there is a united call for promoting teamwork with the leader taking the role of a mentor. The main principle and ethos of an organization that adopts this culture type is participation, cohesiveness, and loyalty (D'Silva et al., 2024).

In Canada, Olynick and Li (2016) did their investigation into organizational culture influence on enjoyment of work, work-related stress, and self-perceived productivity first conducting secondary research to determine the most dominant culture in a university. The sample comprised of 193 employees selected from student life, facilities, and academic services administered to an online survey. The findings revealed that clan culture was associated with low stress levels.

In India, D'Silva et al. (2024) used an emergency medicine department (EMD) to examine its organizational culture and its influence on burnout in a tertiary hospital setting. There were 82 respondents comprising of nurses, emergency medical technicians, and physicians that completed the OCAI questionnaire. It emerged from the findings that clan culture was dominant in the facility and this was associated with low level of EE, no indication of depersonalization, and reduced personal accomplishment was reported rarely.

2.3.3 Hierarchy Culture and Employee Burnout

This culture is based on strict rules, procedures, and well-assigned roles and responsibility that each member of the organization is expected to adhere to. It is easily identifiable as it manifests itself in terms of procedures, system, and rules (Monroe, 2023). The major orientation in organizations that adopt this culture type is stability that is achieved by tight and fixed set of rules. The criterion of success is dependent on

how far employees can perform their tasks correctly following procedures and maintaining stability (Monroe, 2023).

In the United States (U.S.), Monroe (2023) non-experimental quantitative research was an exploration into organizational culture and working parent burnout (WPB) association. The sample was 284 working parents that received the Working Parent Burnout Scale (WPBS) and a modified version of the OCAI to measure its variables. Statistical analysis revealed that hierarchy organizational culture had a significant effect on perceptions of WPB.

In Greece, Mijakoski et al. (2015) examined associations between burnout and culture of organizations to show differences between nurses and physicians in a general hospital. The sample consisted of 286 respondents and the MBI and OCAI scales were used to gather data. The results revealed that burnout was negatively correlated with hierarchical culture in both physicians and nurses' cadres showing no significant differences between the job groups.

Using different companies, Dora et al. (2019) examined the relationship between employee wellbeing and organizational culture adopting a case study method grouped into technological companies and others. The work stress questionnaire (WQS) and OCAI scale were administered to 112 staff. The analysis indicated that hierarchy culture posed a negative effect on wellbeing of employees as manifested in their perceived stress level.

In Turkey, Korkmazyurek and Ocak (2024) research explored into the moderating function of psychological power distance (PPD) on association between emotional exhaustion and destructive leadership. Using a causal research design that administered an electronic survey to 222 respondents by convenience sampling. The emotional exhaustion levels were measured by the MBI while the (PPD) scale measured hierarchy culture. The findings revealed that hierarchy culture increased use in an organization was associated with higher emotional exhaustion and vice versa.

2.3.4 Adhocracy Culture and Employee Burnout

Adhocracy culture is often adopted in organizations as a temporary culture type that is uploaded when new tasks emerge and dismissed when tasks are ended (Alias et al.,

2022). Under this culture type, individuals have an opportunity to be creative in their own way to perform their tasks as long as they are aligned to the goals of the organization. Leaders under this culture type are often motivated by being innovative in generating ideas and are characterized as entrepreneurs. The firm's focus is to exploit opportunities in its external environment under this culture type (Alias et al., 2022).

In Malaysia, Alias et al. (2022) research purpose was to determine role of organizational culture employee engagement among a sample of 127 respondents in a manufacturing company. The research adopted a quantitative component administering the OCAI and UWES scale using convenience sampling method. Multiple linear regression determined that adhocracy culture had significant and positive relationship with employee engagement.

In Jordan, Alkohadry (2023) research examined the relationship between adhocracy culture on wellbeing of respondents in the education sector among 352 respondents in a higher educational institution (HEIs). The instrument consisted of the OCAI scale and wellbeing was measured by productivity, loyalty, and creativity. An adhocracy culture was found to have an impact on productivity and wellbeing but not loyalty among employees.

In Pakistan, Saleem et al. (2018) selected six banks using random sampling to examine the CVF organizational model on job satisfaction in a sample of 152 respondents. The job satisfaction was around supervision, career advancement opportunities, co-workers, work itself and pay while organizational culture was measured using the OCAI survey. The findings revealed that adhocracy culture contributed to higher levels of job satisfaction.

In Ethiopia, Shimelis (2022) did an examination into the role of organizational culture on employee engagement using a case study method of Berhan International Bank S.C. following an explanatory research design. The CVF model for organizational culture was adopted while vigor, dedication, and absorption components were used to measure work engagement. The target population of 429 employees was sampled using multistage sampling method in two of its branches (Meganagn and Bole). The results

showed that adhocracy culture had a significant and relationship with employee engagement.

2.4 Summary of Research Gaps

In terms of the conceptual gap, there is a lack of consensus on organizational culture dimensions as research has used different constructs of organizational culture. Therefore, this research aims to fill this gap by adopting the CVF model of organizational culture that is widely used across and within the banking industry. This model is adopted due to its ability to link organizational culture with the internal and external environment which can be sources of employee burnout.

In terms of the context gap, majority of research examining this relationship within the banking sector have been conducted from the Western, European, and Asian context. There is less research on the relationship between organizational culture and employee burnout from a developing country perspective and this is a contribution the study aims to make by focusing on Kenya's banking industry. In terms of methodological gap, studies have included all staff in bank and this leaves a gap of knowledge on employee burnout in specific job groups. Therefore, this is a gap the study aims to fill. More research gaps are summarized in Table 2.1.

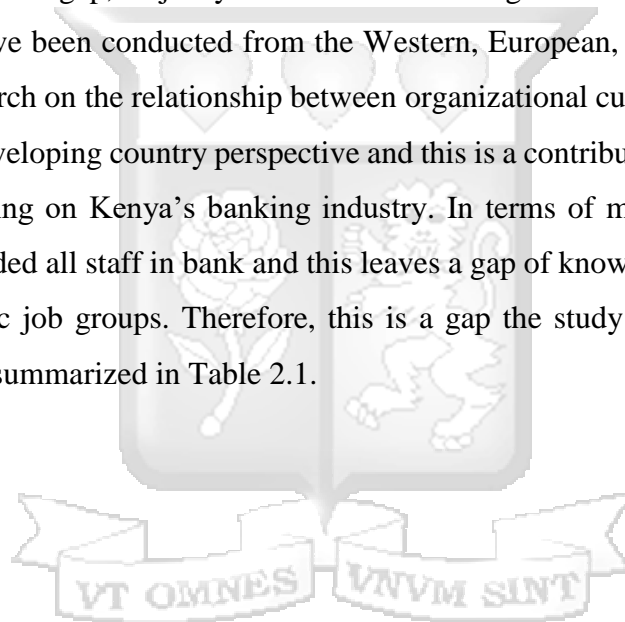


Table 2.1: Summary of Knowledge Gaps

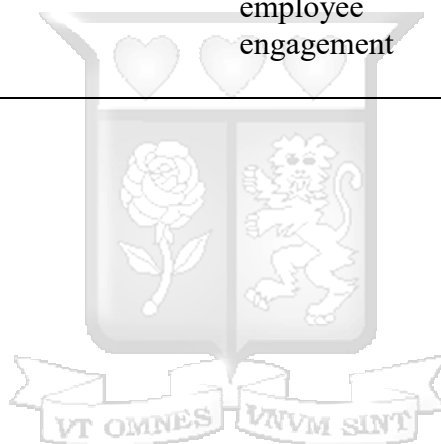
Author	Topic	Methodology	Findings	Research gaps	Study filling gap
Bakertzis et al. (2022)	Organizational Culture in the	Cross-sectional survey design	A positive effect of market culture on work attitudes of employees (work engagement, job satisfaction, and burnout)	The dependent variable was work attitude indicated by work engagement, job satisfaction, and burnout. In this survey, burnout is the sole dependent variable. The sample was limited to health services	This research is conducted in a sample of commercial banks from a developing economy
Fatima (2016)	Healthcare Industry: In What Ways Could Affect Employees' Attitudes in Greece	Cross-sectional survey design	Market culture had a negative impact on employee satisfaction	The dependent variable was job satisfaction	This study focuses on burnout of employees as a dependent variable
Halasah (2020)	The Impact of Organizational Culture Types on the Job Satisfaction	Cross-sectional survey design	Market culture was significantly related to all dimensions of burnout	The sample represented staff from a higher educational institution	This study focuses its investigation on clerical staff in a bank
Mehr (2021)	of Employees	Cross-sectional survey design	The five dimensions of organizational culture predicted burnout	Organizational culture was measured using the Hofstede framework	This study uses the CVF model which is more applicable to business organizations
Rostami & Ghezelseflu (2022)	Burnout and its relationship with	Cross-sectional survey design	The five dimensions of organizational	Organizational culture was measured	This study uses the CVF model which is

Dextras-Gauthier & Marchand (2016)	Organizational Culture (Case Study of the Administrative Staff in Faculty of Sciences-Mutah University-Jordan)	Longitudinal survey research	culture predicted using the Hofstede framework	Rational/market culture was indirectly related to emotional exhaustion	The study adopted the Organizational Culture Profile (OCP) dimensions of organizational culture	more applicable to business organizations This study uses the CVF model which is more applicable to business organizations
Kokt & Ramarumo (2015)		Cross-sectional survey design	Rational culture had a small mitigating effect on burnout.	Market culture had a negative effect on employee's exhaustion and burnout	The sample was limited to hospitality facilities The dependent variable was performance as indicated by burnout	This research focuses on clerical staff in bank organizations This study's dependent variable is employee burnout
Luhambati & Mutarubukwa (2024)	Predicting job burnout based on organizational culture and	Mixed research	Clan culture reported the lowest levels of stress, and highest levels of enjoyment and productivity	Clan culture was associated with lower levels of burnout	The study adopted a self-designed tool from literature to gather data on employee outcomes The study adopted theOCAI tool for organizational culture	This research uses the MBI scale of employee burnout whose validity and reliability are well established The study proposes to use the CVF tool for organizational culture
Olynick & Li (2016)	employee motivation	Cross-sectional reserch design		Hierarchy organizational culture had an effect on perceptions of working parent burnout	The study adopted theOCAI tool for organizational culture	This research uses the MBI scale of employee burnout whose validity and reliability are well established The study proposes to use the CVF tool for organizational culture
D'Silva et al. (2024)	Prediction of job burnout based on	Cross-sectional research design				
Monroe (2023)	organizational culture and job satisfaction of employees of Shahid Beheshti	Cross-sectional research design				

Mijakoski et al. (2015)	University	Comparative research design	Burnout was negatively correlated with hierarchical culture in physicians and nurses	The study aimed to compare burnout among staff using organizational culture as an independent variable	This study aims to determine association and relationship between organizational culture and burnout indicators
Dora et al. (2019)	Organizational culture, conditions of work organization and professional burnout	Multiple case study research	Hierarchy culture had a negative and significant influence employees' well-being	Employee wellbeing was measured by perceived level of stress	The dependent variable is measured by work-related and client-related burnout dimensions
Korkmazyurek & Ocak (2024)	work organization and professional burnout	Causal design	Hierarchy culture had a positive effect on emotional exhaustion	The research was limited to one indicator of burnout	The dependent variable is measured by work-related and client-related burnout dimensions
Alias et al. (2022)	Impact of organisational culture on job stress and	Case study	Adhocracy culture had a positive relationship with employee engagement	The dependent variable was employee engagement	The dependent variable is measured by work-related and client-related burnout dimensions
Alkohadry (2023)	burnout in graded accommodation establishments in the Free State province,	Cross sectional research design	Adhocracy culture had positive impact on employee well-being and productivity	The dependent variable was productivity and employee wellbeing	The dependent variable is measured by work-related and client-related burnout dimensions
Saleem et al. (2018)	South Africa	Cross-sectional research design	Organizations with high adhocracy	The OCAI tool for organizational culture was adopted.	The CVF tool for organizational culture will be adapted. Two,

			culture had high level of job satisfaction	Secondly, job satisfaction was the dependent variable	the dependent variable is measured by work-related and client-related burnout dimensions
Shimelis (2022)	The Influence of Organizational Culture on Tanzania Public Sector Performance	Case study	Market culture had a positive significant relationship with employee engagement	The study's dependent variable was employee engagement. Two, the study was limited to one bank	The dependent variable is job employee burnout. Two, 39 banks are included in the sample

Source: Researcher (2025)



2.5 Conceptual framework

Figure 2.1 shows the hypothesized relationship between organizational culture types and indicators with those of employee burnout. The definition of these variables is further presented herein.

Market culture refers to a result-oriented approach to work with more weight placed on being a leader in the market, increasing share price, and achieving a competitive advantage (Silwal et al., 2020).

Clan culture refers to one that promotes a sense of “family” among the members of an organization and there is a united call for promoting teamwork with the leader taking the role of a mentor ((D’Silva et al., 2024).

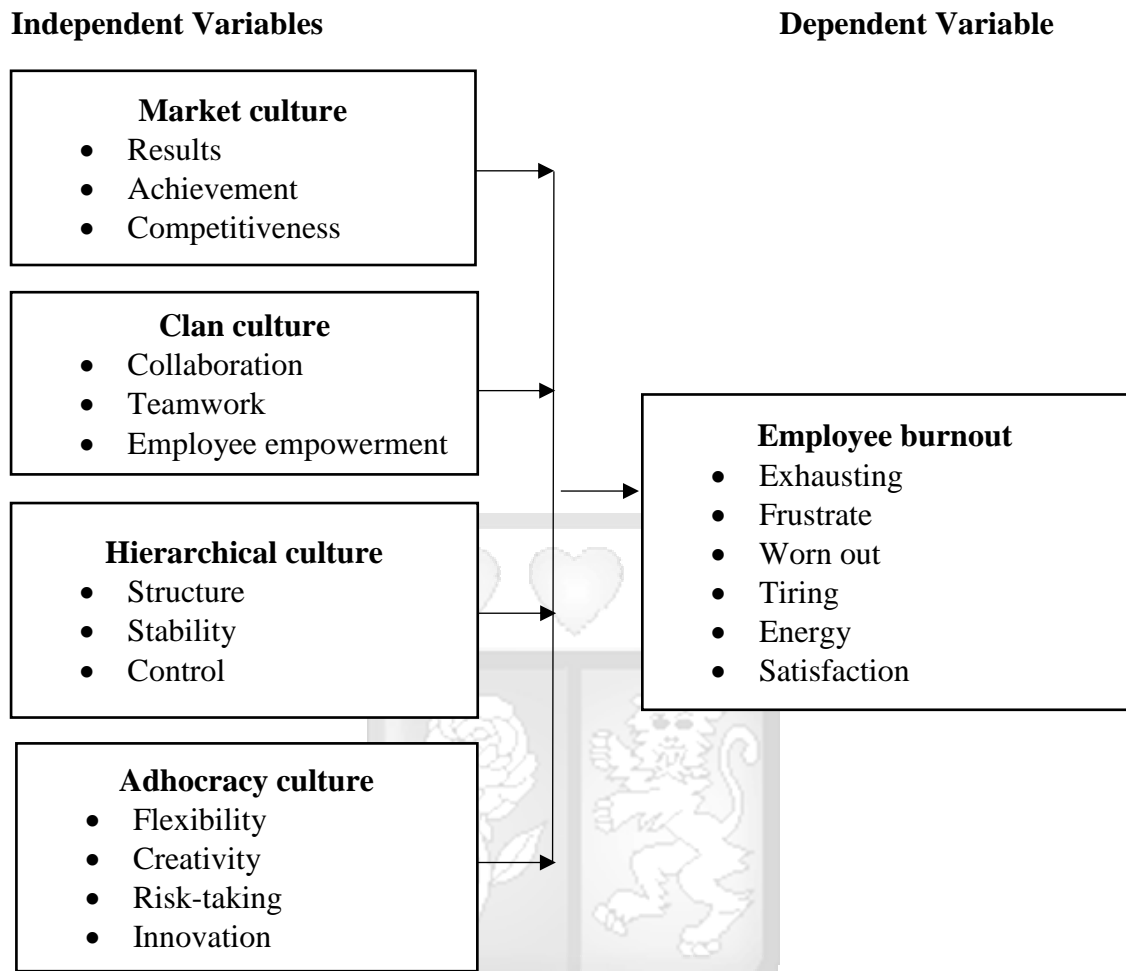
Hierarchy culture refers to a setting where strict rules, procedures, and well-assigned roles and responsibility that each member of the organization is expected to adhere to (Monroe, 2023).

Adhocracy culture refers to a setting in which individuals have an opportunity to be creative in their own way to perform their tasks as long as they are aligned to the goals of the organization (Alias et al., 2022).

Work-related burnout refers to symptoms caused by their experience at the workplace based on the acknowledgement of symptoms associated with a specific job (Madhavappallil & Li, 2020).

Client-related burnout has to do with symptoms stemming from working with people and is defined as psychological and physical exhaustion and fatigue perceived by an individual (Madhavappallil & Li, 2020).

Figure 2.1: Conceptual Framework



Source: Researcher (2025)

2.6 Operationalization of Study Variables

Table 2.2 shows the variable indicators, measurement scale, and the source of these indicators.

Table 2.2: Operationalization of variables

Variables	Indicators	Scale	Source
Market culture	<ul style="list-style-type: none"> • Results • Achievement • Control 	Ordinal scale	Silwal et al. (2020)
Clan culture	<ul style="list-style-type: none"> • Collaboration • Teamwork • Employee empowerment 	Ordinal scale	Alkhodary (2023)
Hierarchical culture	<ul style="list-style-type: none"> • Structure • Stability • Control 	Ordinal scale	Monroe (2023)
Adhocracy culture	<ul style="list-style-type: none"> • Flexibility • Creativity • Risk-taking • Innovation • Exhausting • Frustrate • Worn out • Tiring • Energy 	Ordinal scale	Alias et al. (2022)
Employee burnout	<ul style="list-style-type: none"> • Satisfaction 	Ordinal scale	Kristensen et al. (2005)

Source: Researcher (2025)

2.7 Chapter Summary

The CVF and JD-R theories were presented as this study's theoretical underpinning. The emerging research gaps from the empirical review for each of the objectives were also outlined while a conceptual framework and variable operationalization was presented.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter described methods and approaches used to guide the study in meeting the research objectives. These include a research philosophy, research design, target population, sampling techniques and sample size, data collection instruments, research quality, data analysis approaches, and ethical considerations.

3.2 Research Philosophy

Research philosophies are associated with understanding how knowledge is developed and the way that one views the world (Muchanga, 2020). Two major philosophies exist in research namely: interpretivism and positivism (Muchanga, 2024). Interpretivism revolves around those interpretations that an individual has of the world around and there exists a need to always adjust in those ever-changing environments. On the other hand, positivism revolves around having one reality or view of the world that is described as independent, measurable, observable, and stable (Handema et al., 2024).

In this study, a positivist philosophical stance was taken and its main emphasis is that there exists a reality that can be measured with well-established rules similar to those used in the natural sciences. Positivism follows the hypothetico-deductive framework of the natural sciences that begins from theory to literature, building research hypothesis, designing a study by operationalization of variables to conducting actual data to make inferences (Park et al., 2019). The findings from the analysed data are then used to inform literature and theory thereby completing the circular process of the natural sciences. Therefore, this philosophy aligned with this study as it conducted a review of literature, defined a theoretical framework from which variables were operationalized and information gathered from scientifically selected respondents to measure the relationship between organizational culture and employee burnout.

3.3 Research Design

The research design deemed most appropriate in examining prevalence of a phenomenon among a selected group of elements or people is referred to as descriptive research. Descriptive research measures the what, when, who, and how questions of a research by collecting data for the variables under investigation with an aim of

confirming relationships between variables (Zangirolami-Raimundo et al., 2018). Descriptive research can be cross-sectional or longitudinal research.

Cross-sectional research is that which collects data once while longitudinal researchers collect information over a duration of time usually years. Therefore, this study used the descriptive cross-sectional survey as it augured well with the purpose of this study to understand the current level of employee burnout among clerical staff in Kenya's banking sector and how it responds to organizational culture. Secondly, this design provided the opportunity for the researcher to identify current and emerging issues on employee burnout and organizational culture. Third, evidence from descriptive research design is useful for making recommendations for policy, practice, and theory. Lastly, the design was easier and less costly to implement for educational research purposes compared to the exploratory and experimental research design.

3.4 Target Population

The unit of analysis was the 39 commercial banks (Appendix 3) while the units of observation were staff working in these banks. The population was 12,882 clerical staff around the country (CBK, 2023). Out of this, there were 271 clerical staff in the commercial banks' headquarters and this represented the target population.

3.5 Sampling Design and Sample Size

The sampling frame was determined as 271 clerical staff in headquarters of the 39 commercial banks in Nairobi County. From this number, the Yamane (1967) formula for sample size calculation was adopted as follows:

$$n = \frac{N}{1+N(e)^2}$$

Where;

n = sample size

N = study population

e = tolerance at the preferred level of confidence

$$n = 271 / 1 + 271 (0.05)^2$$

$$n = 271 / 1.6775$$

$$n = 161$$

Sampling techniques can be grouped under probability and non-probability groups. The former refers to a method in which each unit in a group is known while the latter refers to sampling where the chance of being selected into a sample is not known (Pace, 2021). Non-probability method, and specifically, purposive sampling was used to select the clerical staff category based on their work that includes opening accounts, making deposit and withdrawal transactions, issuing and receiving cheques, and assisting bank managers. In their role, these group of banking staff are more likely to experience work-related and client-related burnout due to their interaction with other staff and customers respectively. To reach this sample, the researcher contacted human capital officers from each of the banks seeking the number and the possibility of interviewing these staff. Thus, a sampling frame of 271 clerical staff was created from which 161 respondents were selected via simple random sampling method. This means that in each bank, four respondents were selected and the drop and pick-up mode of administration was used while those staff that preferred online mods of administration were sent the Google form via their email address and WhatsApp account.

3.6 Data Collection Instrument

The study used primary sources of data by administering the questionnaire to clerical staff in the sampling frame. The lack of secondary data on burnout among employees in banking limited the research to primary sources. In addition, quantitative methods of data collection were preferred over qualitative methods. Quantitative methods place more emphasis on statistical analysis and gathering numerical data while qualitative methods focus on collecting in-depth data that describes an individual's feelings and experiences in form of stories and narratives.

A structured questionnaire (Appendix 2) was used to collect data. The questionnaire was designed by close-ended items that provided an option of responses to which clerical staff were asked to select. The section on general information of respondents and their organization that they represented consisted of these close-ended items while variable sections were based on a five-point Likert scale that asked respondents to show their level of agreement with the statements.

The background information section sought information on gender, age, education level, years of experience, and tier of bank. Section two was on market culture (4 items);

section three was on clan culture (7 items); section four was on hierarchical culture (4 items); section five was on adhocracy culture (3 items); and section six was on employee burnout was measured by measured work-related burnout (13 items).

3.7 Research Quality

The quality of research was improved by establishing the questionnaire's validity and reliability. Validity refers to an accurately measured concept, while reliability is the accuracy of a measuring instrument (Lim, 2024). To determine its reliability and validity, a pilot study among Kiambu County bank branches was done among a sample of 12 respondents. There is no rule of thumb in determining sample sizes for a pilot, however, recommendations (Hazzi & Maldaon, 2015) have been made to select 10-20% of a study's sample size as adequate. The results from this administration were input into the statistical package for the social sciences (SPSS) and the follow Analyze > Scale > Reliability Analysis steps were taken to generate the Cronbach alpha (α) values further described in the subsequent section.

3.7.1 Reliability

A data collection tool is defined as reliable if it produces similar or consistent results after several administrations (Lim, 2024). Reliability can be distinguished between scale and test-retest reliability where the former refers to how well items used in a scale are related to each other while the latter refers to the consistency of a questionnaire over a period of time (Segal & Coolidge, 2018). The internal consistency method for checking reliability was used as the method is most appropriate when data collection tools are based on a Likert scale. This test determines how items used in a scale fit together and measure the variable under consideration.

The questionnaire was determined reliable if the Cronbach's alpha value for each scale was greater than 0.70. Table 3.1 shows the results of the instrument where market culture, clan culture, hierarchy culture, and employee burnout all had values above 0.7 indicating reliability. However, adhocracy culture scale had a value that fell below the threshold for desirable reliability and after further analysis, it was determined that deleting item 1 would result in a higher reliability value of 0.850.

Table 3.1: Cronbach alpha values for reliability

Variable	Cronbach's alpha	Items	After item deletion	Items
Market culture	0.927	4		
Clan culture	0.848	7		
Hierarchical culture	0.809	4		
Adhocracy culture	0.556	3	0.850	3
Employee burnout	0.872	13		

3.7.2 Validity

Unlike reliability, validity is not a specific value but is an extent to which a tool is fit for a specific purpose. Thus, a valid instrument does not need to be reliable as it is a subjective evaluation of a tool (Gates et al., 2018). Therefore, determining the tool as valid, opinions and comments from the university supervisor and proposal defense panel were taken into consideration in wording the instrument to ensure it met the highest level of content validity.

3.8 Data Analysis

The data generated from the questionnaire was quantitative and was analysed using SPSS Version 26 after ensuring the returned questionnaires were free of any errors and inconsistencies. This data was summarized using descriptive statistical analysis including count and frequency distributions for close-ended data while mean and standard deviation was applied for summarizing Likert scale data. Thereafter, Pearson (*r*) correlation coefficient was performed so as to determine association between variables at the 95% confidence level.

This was followed by running a series of tests to confirm that the data met requirements for regression analysis and these included checking for normality, heteroscedasticity, and multicollinearity. This was followed by performing multiple linear regression analysis to determine the magnitude and direction of relationship between the variables. Tabular presentation of data was used and was supported by giving an implication of findings. The proposed regression model was presented as:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4$$

Where:

β_1 - β_4 = Coefficients

Y = Employee burnout

X₁ = Market culture

X₂ = Clan culture

X₃ = Hierarchical culture

X₄ = Adhocracy culture

3.9 Ethics in Research

Ethical responsibility was fulfilled by obtaining ethical approval (Appendix 4) from the Strathmore University Institutional Ethics Review Committee (SU-IERC) reference number SU-ISERC2743/25. Thereafter, a research license (Appendix 5) reference number NACOSTI/P/25/417817 was granted from National Commission for Science, Technology and Innovation (NACOSTI). The voluntary nature, informed consent, and confidentiality of respondents was outlined in an informed consent form attached to the questionnaire for respondents to read and give their written or verbal consent.

3.9 Chapter Summary

The positivist research philosophy was introduced and justification for the descriptive research design was given. The sample size was determined as 388 respondents from the 12,822 number of clerical staff and these participants were selected via simple random sampling method. The data collection instrument is also described followed by analysis of data approaches and its ethical considerations.



CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.1 Introduction

This chapter provides a presentation of the study findings highlighting these in tables and supporting it with interpretations and implications. The sections consist of respondent information, descriptive analysis of findings, correlation, and multiple linear regression analysis.

4.2 Response rate

There were 271 questionnaires administered to clerical staff in headquarters of commercial banks in Nairobi County. From these, the research was able to receive back 153 completed surveys that were then used to analyse the data. This corresponds to a response rate of 56.4% as depicted in Table 4.1. According to Mugenda and Mugenda (2019), a response rate of 50% is adequate for data analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent. Going by this classification, 153 surveys met threshold for analysis.

Table 4.1: Response rate

Category	Number	%
Distributed surveys	271	100.0
Returned surveys	153	56.4
Non-response surveys	118	43.6

4.2.1 Gender

In terms of their gender, findings show there was a slight margin between gender representation as male respondents represented 52.3% while the female respondents accounted for 47.7% as seen in Table 4.2. This implies that there is relatively higher gender diversity in the clerical staff category in commercial banks and this can also be attributed to the job entry level. This means that employees entering into the banking sector as their first employment and therefore both male and female respondents are interested in this employment opportunity.

Table 4.2: Gender representation among respondents

Gender	Frequency	Percent
Female	73	47.7
Male	80	52.3
Total	153	1000

4.2.2 Age

The results show that there were 49.0% of respondents in the 30–39 years age group. Those in the 20-29 age bracket group accounted for 28.2% of the sample while those aged between 40–49 years represented 22.2 % as summarized in Table 4.3. This finding shows that there was a youthful population in the clerical staff employment in banking and this positively contributes to the reduction of unemployment of youth in the country. The demanding nature of the clerical job in banking may also be attributed to this finding as interested candidates are more likely to be younger. This finding may also be attributed to the entry level of clerical staff may also explain the youthful population as older staff move on to higher job categories in the sector.

Table 4.3: Age representation among respondents

Age group	Frequency	Percent
20-29 years	44	28.8
30-39 years	75	49.0
40-49 years	34	22.2
Total	153	100.0

4.2.3 Education

Table 4.4 shows majority of respondents representing 77.1% of the sample had there a Bachelor's degree while 20.3% of respondents had a master's degree. Those with certificate and professional qualifications represented 2.0% and 0.1% of the sample respectively. This outcome is associated to the minimum requirements for most clerical jobs in the banking sector is an undergraduate degree. The master's degree number can be associated to the seeking of further education among clerical staff in the sector so as to pursue higher level jobs in their career. The professional course diplomas and certificates may be associated to other technical capability clerical jobs in banks such as information and technology management and engineering.

Table 4.4: Educational distribution among respondents

Educational attainment	Frequency	Percent
Bachelor's Degree	118	77.1
Certificate	3	2.0
Master's Degree	31	20.3
Professional diploma/certificate	1	0.7
Total	153	100.0

4.2.4 Organization experience

In regards to their experience in their present organization, those with 3-5 years and more than 11 years accounted for 28.8% of respondents respectively. There were 23.5% that had 0-2 years' experience and 19.0% had 6-10 years' experience as depicted in Table 4.5. The high number of respondents with less than 2 years' experience can be attributed to the new clerical staff entering into the sector as well as those with 3-5 years' experience could be attributed to movement of staff between commercial banks in their career. The findings show slightly lower than half (47.8%) had more than 6 years' experience in their current organization and this group improves the validity of these findings as their extended stay with the present organization allows them to have a first-hand experience of burnout and therefore give accurate depiction of the scenario.

Table 4.5: Organization experience distribution among respondents

Organization experience	Frequency	Percent
0-2 years	36	23.5
3-5 years	44	28.8
6-10 years	29	19.0
More than 11 years	44	28.8
Total	153	100.0

4.2.5 Bank Tier

The findings show that 49.7% of respondents were from Tier III banks with 38.6% and 11.8% representing staff from Tier I and Tier II respectively as depicted in Table 4.6. The majority of commercial banks belong to Tier III and therefore this outcome can be attributed to this. Moreover, there was a relatively high number of respondents from Tier I banks and this is attributed to the continuous recruitment of new talent in these banks given their growing market share and number of branches.

Table 4.6: Respondent distribution among bank tiers

Tier	Frequency	Percent
Tier I	59	38.6
Tier II	18	11.8
Tier III	76	49.7
Total	153	100.0

4.3 Descriptive Analysis

The descriptive statistics for the variable data were based on their mean and standard deviation scores. The mean scores are the most appropriate means by which to make inferences of a Likert scale data. The classification of the mean scores was as follows: From 1 to 1.80 (strongly disagree); 1.81 to 2.60 (disagree); 2.61 to 3.40 (moderately agree); 3.41 to 4.20 (agree), and 4.21 to 5.00 (strongly agree).

4.3.1 Market culture effect and employee burnout

The findings show the overall mean score for market culture was 3.72 indicating that respondents were in agreement with these statements. The highest ranked item was that supervisors emphasized on goal and task accomplishment of staff as shown by a mean score of 3.93 implying that staff had to do their best to complete and accomplish tasks set out by their supervisors. The mean score of 3.91 indicates respondents were in agreement that their supervisor emphasized on measurable goals and this outcome suggest that clerical staff and their supervisors were involved in identifying parameters with which to measure their goals. The respondents also agreed on receiving assistance from their supervisors to accomplish their goals and tasks as indicated by a mean value of 3.63. the least ranked item was that supervisors acted as coaches for clerical staff as indicated by a mean score of 3.42 suggesting that supervisors did not provide individualized training and empowerment of their subordinates and this may explain levels of burnout among this category of staff.

Table 4.7: Market culture descriptive summary

Items	N	Mean	Std. Deviation
My immediate supervisor acts as my coach in the workplace	153	3.42	1.301
My immediate supervisor assists me in meeting the banks goals and objectives	153	3.63	1.063
My immediate supervisor emphasizes on task and goal accomplishment	153	3.93	1.110
My immediate supervisor emphasizes on having measurable goals	153	3.91	0.920
Composite mean score		3.72	1.099

4.3.2 Hierarchy culture effect and employee burnout

Table 4.8 shows an overall mean score of 3.40 showing respondents were in moderate agreement with the hierarchy culture type among clerical staff. out of the four culture

types, it was the least reported overall mean score indicating that it was the second least practiced culture type. The observed mean score of 3.75 shows respondents' agreement of high cohesion and morale in their respective organizations. The respondents were in agreement that supervisors were caring and warm indicating operational managers may be providing social support to their clerical staff. The reported mean score of 3.46 shows agreement among respondents that supervisors strived to develop their full potential indicating a fairly positive perception of supervisor support for clerical staff. The observed mean score of 3.44 shows agreement that supervisors act as a mentor implying clerical staff were able to receive mentorship and this may assist them handle burnout better. The mean value of 3.30 shows there was moderate level of loyalty in their organization and this can explain the number of employees that had been in the organization for more than 11 years. There was moderate agreement among staff that commitment ran high in their respective organizations shown by a mean score of 3.17 suggesting there was need for more commitment from staff in these organizations.

Table 4.8: Hierarchy culture descriptive summary

Items	N	Mean	Std. Deviation
My immediate supervisor is caring and warm	153	3.56	1.063
My immediate supervisor strives to develop my full potential	153	3.46	1.147
My immediate supervisor acts as a mentor by guiding me in the workplace	153	3.44	1.123
The bank has a deep tradition based on loyalty	153	3.30	1.209
Commitment to this bank runs high	153	3.17	1.261
My bank emphasizes on its human resources	153	3.17	1.307
High cohesion and morale in the bank are very important	153	3.75	1.226
Composite mean score		3.40	1.190

4.3.3 Clan culture and employee burnout

The overall mean score for clan culture was 3.98 which shows agreement among clerical staff on these items as depicted in Table 4.9. This outcome also indicates that clan culture was the most practiced culture type in commercial banks. The study further found that respondents were in strong agreement that immediate supervisors expected them to follow procedures at work as shown by a mean score of 4.38. The respondents were in moderate agreement that immediate supervisor was high on enforcing rules in the working place as shown by a mean score of 3.95. The respondents were in moderate

agreement that immediate supervisor adhered to formalized structure in the bank as indicated by a mean score of 3.93. The observed mean score of 3.68 indicates that respondents were in moderate agreement that immediate supervisors gave procedures for clerical staff to follow when performing their duties.

Table 4.9: Clan culture descriptive summary

Items	N	Mean	Std. Deviation
My immediate supervisor adheres to the formalized structure in the bank	153	3.93	0.911
My immediate supervisor gives me procedures to follow when performing my work	153	3.68	0.984
My immediate supervisor is high on enforcing rules in the workplace	153	3.95	0.809
My immediate supervisor expects me to follow procedures and processes in my work	153	4.38	0.881
Composite mean score		3.98	0.896

4.3.4 Adhocracy culture and employee burnout

Table 4.10 shows an overall mean score of 2.92 showing respondents moderate agreement with this culture type and also this demonstrates that this culture type was the least practiced among commercial banks. The respondents were in moderate agreement that immediate supervisors were ready to stick their neck out to take risks implying a moderate level of being entrepreneurial. The respondents were also in moderate agreement that managers were risk-takers as shown by a mean score of 2.88 indicating a moderate degree of being entrepreneurial. The reported mean score of 2.77 indicates moderate agreement that managers encouraged clerical staff to be innovative and take risks implying that being innovative and creative was not emphasized to clerical staff.

Table 4.10: Adhocracy culture descriptive summary

Items	N	Mean	Std. Deviation
My immediate supervisor is ready to stick their neck out to take risks	153	3.11	1.265
Managers in this bank are risk-takers	153	2.88	1.318
Managers in this bank encourage employees to take risks and be innovative	153	2.77	1.374
Composite mean score		2.92	1.319

4.4 Correlation Analysis

The correlation coefficients summarized in Table 4.11 indicate a positive and significant association between market culture ($r = .311, p < 0.05$), clan culture ($r = .391, p < 0.05$), hierarchical culture ($r = .231, p < 0.05$), and employee burnout. On the other hand, adhocracy culture had a positive but non-significant association with employee burnout ($r = .090, p > 0.05$). This means there is a linear association between market, clan, hierarchical culture and employee burnout as an increase in these variables coincides with an increase in the dependent variable.

Table 4.11: Correlation coefficients between variables

	Market culture	Clan culture	Hierarchy culture	Adhocracy culture
Market culture	1			
Clan culture	.532**	1		
Hierarchy culture	.548**	.291**	1	
Adhocracy culture	.131	.121	.207*	1
Employee burnout	.311**	.391**	.231**	.090
Sig.	.000	.000	.004	.296

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

4.5 Diagnostic Tests

Before running the regression analysis, the dataset was checked on if it met the minimum requirements in terms of normal distribution, heteroskedasticity, and multicollinearity.

4.5.1 Normality

The Shapiro-Wilk test is one of the most popular tests for normality assumption diagnostics which has good properties of power and it based on correlation within given observations and associated normal scores (Das & Imon, 2016). Its interpretation follows that p values greater indicate normality while p values less than 0.05 indicate there is no normal distribution present in the data. Table 4.12 shows that the p value is greater than 0.05 and this indicates that the data met the standard of a normal distribution.

Table 4.12: Test of Normality

	Statistic	df	Sig.
Employee burnout	.982	153	.144

a. Lilliefors Significance Correction

4.5.2 Heteroskedasticity

In heteroskedastic, the variance of the coefficient estimates increases so it produces a p-value that is smaller than the usual. This value will not be observed by the Ordinary Least Squares Regression, so among that variance, OLSR calculates the t-value and F-value which will lead you to believe that the model is statically significant but it's not (Maity et al., 2021). The Breusch-Pagan (BP) test statistic approximately follows a chi-square distribution and was used to determine if the data was heteroskedastic. The null hypothesis for this test is that the error variances are all equal while the alternate hypothesis is that the error variances are not equal. Table 4.13 shows the *p* value is greater than 0.05 indicating the data was not heteroskedastic

Table 4.13: Breusch-Pagan test

Test	Value
Breusch-Pagan Statistic	2.65
Degrees of Freedom (df)	1
p-value	0.062

4.5.3 Multicollinearity

Multicollinearity represents a high degree of linear intercorrelation between explanatory variables in a multiple regression model and leads to incorrect results of regression analyses (Adeboye et al., 2014). Multicollinearity is present when the Variance Inflation Factor (VIF) is higher than 5 to 10. The findings indicate that the VIF factors were well below the 5-value threshold while tolerance values were all below the 1 value recommended in the literature as shown in Table 4.14.

Table 4.14: Collinearity Statistics

Variables	Tolerance	VIF
Market culture	.545	1.835
Clan culture	.713	1.403
Hierarchical culture	.677	1.478
Adhocracy culture	.958	1.044

4.6 Regression Analysis

Multiple linear regression was performed to determine the relationship between organizational culture dimensions on employee burnout. The findings are presented in three tables.

4.6.1 Model Summary

The results indicated that the coefficient of determination (R^2) value is 0.174 which means that the model explained 17.4% of change on employee burnout in commercial banks in Nairobi County as shown in Table 4.12.

Table 4.15: Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.417a	0.174	0.152	0.65758

a Predictors: (Constant), Adhocracy culture, clan culture, hierarchical culture, market culture

4.5.2 Model Significance

Table 4.15 shows the results from the analysis of variance (ANOVA) which reveal that the model was statistically significant in explaining employee burnout as shown by a positive F statistic value of 7.789 and a significant value less than 0.05 ($p < 0.05$).

Table 4.15: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	13.472	4	3.368	7.789	.000 ^b
Residual	63.997	148	0.432		
Total	77.468	152			

a Dependent Variable: Employee burnout

b Predictors: (Constant), Adhocracy culture, clan culture, hierarchy culture, market culture

4.5.3 Coefficients

The findings indicate that increasing clan culture in the commercial banks would decrease employee burnout by a coefficient of 0.251 as shown in Table 4.16.

Table 4.16: Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.692	0.332		5.092	0.000
Market culture	0.076	0.078	0.099	0.976	0.331
Clan culture	-0.251	0.071	0.312	3.521	0.001
Hierarchy culture	0.078	0.090	0.079	0.868	0.387
Adhocracy culture	0.023	0.047	0.037	0.480	0.632

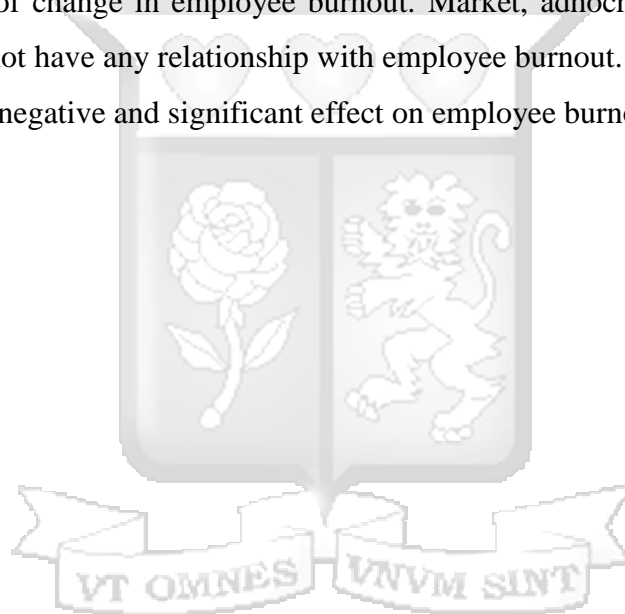
a Dependent Variable: Employee burnout

The coefficient results revealed that market culture had a positive and insignificant relationship with employee burnout ($\beta = 0.076, p > 0.05$). Clan culture had a negative

and significant relationship with employee burnout ($\beta = 0.251, p < 0.05$). hierarchy culture had a positive and insignificant relationship with employee burnout ($\beta = 0.078, p > 0.05$). adhocracy culture had a positive and insignificant relationship with employee burnout ($\beta = 0.023, p > 0.05$).

4.7 Chapter summary

The overall mean scores indicate that clan culture was the most prevalent organizational culture followed by market, hierarchy, and adhocracy culture. The findings indicated a positive and significant association between market, clan, hierarchy culture types and employee burnout but no association was reported between adhocracy culture and employee burnout. The findings revealed that the four organizational culture types explained 17.4% of change in employee burnout. Market, adhocracy, and hierarchy culture types did not have any relationship with employee burnout. On the other hand, clan culture had a negative and significant effect on employee burnout.



CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

In this chapter, the summary of findings is given and this is followed by discussion of findings based on the four specific objectives. The conclusions were made for each of these objectives while recommendations are made for policy, practice, and theory are given. The chapter completes by making suggestions for future research.

5.2 Summary of the Findings

This research investigated effect of organization culture on employee burnout in the banking industry in Nairobi County, Kenya. Its specific objectives were to: analyse market culture effect on employee burnout in the banking industry in Nairobi County; examine clan culture effect on employee burnout in the banking industry in Nairobi County; determine hierarchy culture effect on employee burnout in the banking industry in Nairobi County; and assessing adhocracy culture influence on employee burnout in the banking industry in Nairobi County. The study was underpinned on competing values framework theory and job demands-resources theory. A positivist research philosophy that integrated descriptive cross-sectional research design was adopted. Out of a population of 12,882 clerical staff around the country, the target population was 271 clerical staff in headquarters of commercial banks in Nairobi County. Using a sample size determination formula, 161 participants were decided as the sample size.

A structured questionnaire adapted from previous studies was successfully administered and returned from 153 respondents after a pilot study to confirm its validity and reliability. Both drop and pick later method and online Google forms modes of administration were used. The data was analysed descriptively first and thereafter followed by inferential statistical analysis by way of the Pearson (r) correlation and multiple linear regression using the statistical package for the social sciences. Tabular presentation of data was done and this was supported by interpretation and giving implications. The findings revealed that the four organizational culture types explained 17.4% of change in employee burnout. Market, adhocracy, and hierarchy culture types did not have any relationship with employee burnout. On the other hand, clan culture had a negative and significant effect on employee burnout.

5.2.1 Market culture effect and employee burnout

The first objective sought to determine Market culture effect on employee burnout in the banking industry Nairobi County. Market culture is manifested by a result-oriented approach to work with more weight placed on being a leader in the market, increasing share price, and achieving a competitive advantage (Silwal et al., 2020). This culture type allows an organization to be closer to the market place by increasing its product and service innovation to realize better financial performance.

Those organizations that adopt market culture are more likely to focus on keeping their customers close to their goals in an aim of producing timely results (Silwal et al., 2020). The findings indicated a positive but non-significant relationship with employee burnout submitting that adopting market culture does not have any influence on employee burnout. The respondents were in agreement that their immediate supervisors acted as their coaches, assisted them in meeting organizational goals, emphasized on goal and task accomplishment, and in having measurable goals. However, these did not seem to have any positive outcomes for employee burnout.

The literature suggests that market culture has some disadvantages such as toxic work environment, employee stress and burnout as well as costs and Luhambati and Mutarubukwa (2024) research was able to show that organizations following a market culture reported higher cases of burnout. According to Assens-Serra et al. (2021), market culture prioritizes profitability, implying that everything is evaluated with this bottom line thereby reinforcing and encourages competition in the organization that heightens risk of job-related stress.

There are other studies that show support for organizations to move towards a market culture. For instance, Lee (2024) that was able to show a relationship in which market culture significant contribution towards reduced stress. The literature affirms a multifaceted link between employee workplace stress. Gomes et al. (2024) research indicated market culture exhibited a negative effect on burnout among employees.

5.2.2 Hierarchy culture effect and employee burnout

The second objective aimed to determine Hierarchy culture effect on employee burnout in the banking industry Nairobi County. This culture type is manifested in common goals and shared values that are aimed at creating an atmosphere of mutual assistance

and collectivity; it emphasizes on the ability of staff to evolve and also gain some form of empowerment (D'Silva et al., 2024). In this culture, there is a sense of “family” among the members of an organization and there is a united call for promoting teamwork with the leader taking the role of a mentor. The main principle and ethos of an organization that adopts this culture type is participation, cohesiveness, and loyalty (D'Silva et al., 2024).

The results revealed no significant relationship between hierarchy culture and employee burnout implying that practicing a hierarchy culture does not have any outcomes on employee burnout. Observation of the descriptive findings revealed that respondents were in moderate agreement that commitment in their organization runs high suggesting that there could be more efforts towards improving commitment among clerk staff.

The respondents were also in moderate agreement that their bank placed emphasis on their human resources implying that there was room for improvement for these banks to focus on their human capital. The respondents were in moderate agreement that their organization had a deep tradition on loyalty indicating that organizations were loyal to their employees to a moderate extent and this may contribute to their relatively higher levels of burnout.

The findings go against previous studies that found no relationship between hierarchy culture and employee burnout. For example, Dora et al. (2019) analysis indicated that hierarchy culture posed a negative effect on wellbeing of employees as manifested in their perceived stress level. Korkmazyurek and Ocak (2024) findings revealed that hierarchy culture increased use in an organization was associated with higher emotional exhaustion and vice versa. Mijakoski et al. (2015) results revealed that burnout was negatively correlated with hierarchical culture.

5.2.3 Clan culture and employee burnout

The third objective sought to determine Clan culture effect on employee burnout in the banking industry Nairobi County. Clan culture is based on strict rules, procedures, and well-assigned roles and responsibility that each member of the organization is expected to adhere to. It is easily identifiable as it manifests itself in terms of procedures, system, and rules (Monroe, 2023). The major orientation in organizations that adopt this culture type is stability that is achieved by tight and fixed set of rules. The criterion of success

is dependent on how far employees can perform their tasks correctly following procedures and maintaining stability (Monroe, 2023).

The results indicated a negative and significant effect of clan culture on employee burnout implying that practicing a clan culture would reduce employee burnout among commercial banks in Nairobi County. This finding goes hand in hand with other studies that have found a similar relationship. For instance, Koki and Ramarumo (2015) confirmed that clan culture scores were negatively and significantly related to the burnout score. Later, Olynick and Li (2016) found that employees working in a clan culture reported the lowest levels of stress, and highest levels of productivity and enjoyment. Similarly, Dóra et al. (2019) results showed participants with higher scores on perceived team culture showed lower levels of workplace stress.

Clan culture is the third most dominant and has a significant negative relationship with job stress. Koki and Ramarumo (2015) explain that clan culture's internal focus, is more conducive to catering for the needs of employees, and organizations with a dominant clan culture usually create a caring and people-oriented environment where cohesion and morale are emphasized. The findings provide support for the competing values framework as it shows that using the clan culture in organizations would lead to a reduction in employee job burnout. Therefore, the study adds value to the theory as it provides the local context of the banking sector and further providing to its validity.

5.2.4 Adhocracy culture and employee burnout

The fourth objective aimed to determine Adhocracy culture effect on employee burnout in the banking industry Nairobi County. Adhocracy culture is often adopted in organizations as a temporary culture type that is uploaded when new tasks emerge and dismissed when tasks are ended (Alias et al., 2022). Under this culture type, individuals have an opportunity to be creative in their own way to perform their tasks as long as they are aligned to the goals of the organization. Leaders are motivated by being innovative in generating ideas and are characterized as entrepreneurs in an effort to exploit opportunities in the external environment (Alias et al., 2022).

There was no relationship between adhocracy culture and employee burnout. This finding corroborates those of Halasah and Qatawenah (2020) that also found evidence

to indicate that adhocracy culture was not significantly related to any dimension of job burnout. The effect of adhocracy culture on employee burnout can be characterized as inconclusive as other studies have found that this culture type has positive outcomes for employees. These include Gomes et al. (2024) that found adhocracy culture demonstrated a positive effect on wellbeing of employees by reducing chances of burnout.

The descriptive statistics indicated that adhocracy culture dimensions reported the lowest scores indicating that respondents were agreed to a moderate extent to which their organization adopted this culture type. The findings suggest that commercial banks adopted this organization type the least among the four. According to Aprilianty and Waskito (2023), not all employees may be able to adapt to the adhocracy culture due to the fast pace of work, which may lead to burnout and stress, ultimately impacting employee performance negatively. This may be attributed to the low interest attached to this organizational culture type in commercial banks.

5.3 Conclusion

The first objective sought to determine market culture effect on employee burnout in the banking industry and the findings showed that market culture did not have significant relationship with employee burnout. Thus, the study concludes that market culture has no effect on employee burnout. The second objective aimed to determine hierarchy culture effect on employee burnout in the banking industry Nairobi County and the results showed hierarchy culture did not have significant relationship with employee burnout. Thus, the study concludes that market culture has no effect on employee burnout.

The third objective sought to determine clan culture effect on employee burnout and the findings indicated a negative and significant relationship between clan culture and employee burnout. Therefore, it is this study's conclusion that clan culture has a negative effect on employee burnout. The fourth objective aimed to determine adhocracy culture effect on employee burnout and the result revealed no significant relationship between adhocracy culture and employee burnout. Thus, this study concludes that adhocracy culture has no effect on employee burnout in the banking

industry in Nairobi County. Overall, the study concludes that adopting a clan culture in commercial banks will contribute to a reduction in incidence of employee burnout.

5.4 Recommendation

The study makes the following recommendations for policy, practice, and theory.

5.4.1 Recommendations for Policy

The findings indicated that clan culture had a negative and statistically significant effect on employee burnout implying that this culture type would benefit the banks in reducing the chance of burnout among their clerical staff. Therefore, the study recommends for policy and legislation that promote employee wellbeing in the banking sector. Through the Central Bank of Kenya, the government can support initiatives aimed to promote wellness in the sector such funding for counseling and treatment centers for mental health issues.

5.4.2 Recommendations for Practice

The findings indicated that clan culture had a negative and statistically significant effect on employee burnout implying that this culture type would benefit the banks in reducing the chance of burnout among their clerical staff. Therefore, it is this study's recommendation that leadership in the banking industry to incorporate the tenets of clan culture into their company's vision, mission, and core values of their organizations. In addition, this can consist of creating initiatives in the organization that recognize and award team work and collaboration among employees.

5.4.2 Recommendations for Theory

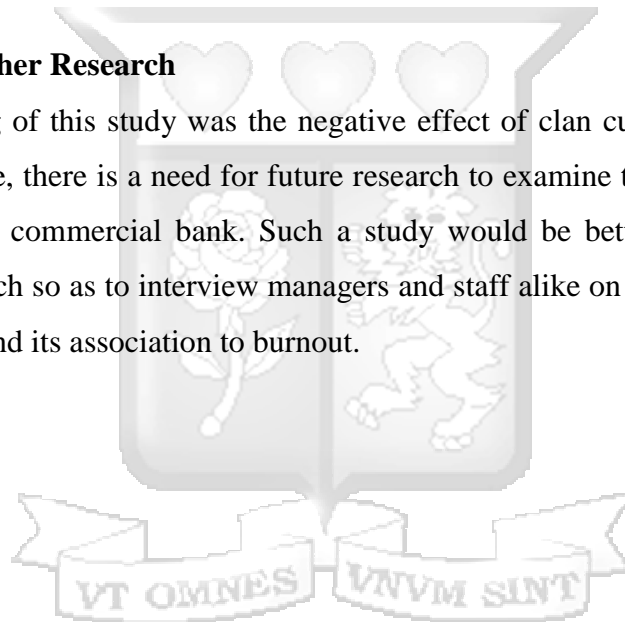
The study was guided by the competing values framework and the job demand and resources theory. The findings provided support for the competing values framework as it confirmed a significant relationship between its clan culture type and employee burnout. Thus, the contribution to theory is providing the cultural relevance of the theory in explaining the importance of organizational culture and employee outcomes. Secondly, the job demands – resource theory was utilized to underscore the sources of burnout for employees and this provided the chance for the study to examine this variable in terms of the work-related and client-related sources of burnout for clerical staff in the banking industry.

5.5 Limitations of the Research

This research was limited to clerical staff in some of the busiest commercial bank branches in Nairobi County, therefore, its findings may not depict the situation in other branches around the country. This research adopted a cross-sectional research design which means the data was collected once and analysed. Therefore, the research may not be able to explain the change in employee burnout among clerical staff in commercial banks which is not static and may change due to different circumstances and other factors. The study focused on four broad organizational culture types based on a model developed out of the Kenyan context, therefore, the study may not have been able to consider the subcultures in the different banks and also account for the lack of the adaptability of these culture types to the national culture.

5.6 Areas of Further Research

The major finding of this study was the negative effect of clan culture on employee burnout. Therefore, there is a need for future research to examine the implementation of clan culture in commercial bank. Such a study would be better suited to use a qualitative approach so as to interview managers and staff alike on the implications of this culture type and its association to burnout.



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APPENDICES

APPENDIX 1: LETTER OF INTRODUCTION

Ole Sangale Rd, Madaraka Estate
P. O Box 59857 - 00200, Nairobi, Kenya
Cell: +254 703 034 414/6/7
X/Twitter/Tiktok: @SBSKenya
Facebook/Linkedin: Strathmore University Business School
Email: sbsinfo@strathmore.edu or visit www.sbs.strathmore.edu



20th March 2025

To Whom It May Concern.

Dear Sir/ Madam.

RE: FACILITATION OF RESEARCH – ERICK KAGOSE ODONDI

This is to introduce Erick Kagose Odondi, who is a Master of Business Administration student at Strathmore University Business School, admission number MBA/153389/23. As part of our MBA program, Erick is expected to do applied research and undertake a project. This is in partial fulfillment of the requirements of the MBA course. To this effect, he would like to request appropriate data from your organization.

Erick is undertaking a research paper on "**Effect of Organization Culture on Employee Burnout in the Banking Industry in County, Kenya.**" The information obtained from your organization shall be treated confidentially and shall be used for academic purposes only.

Our MBA seeks to establish links with industry, and one of these ways is by directing our research to areas that would be of direct use to industry. We would be glad to share our findings with you after the research, and we trust that you will find them of great interest and of practical value to your organization.

We appreciate your support and shall be willing to provide any further information if required.

Yours sincerely,

Alois Njenga.

Manager – MBA Programs.

Strathmore University Business School.

Strathmore University Business School is a Proud member of:



**APPENDIX 2: QUESTIONNAIRE FOR CLERICAL STAFF IN BANKING
SECTOR**

Section One: General information

1. Please indicate your gender identification

- Male
- Female
- Prefer not to say

2. Please indicate your age

- 20–29 years
- 30–39 years
- 40–49 years
- 50–59 years
- 60 or above years
- Prefer not to say years

3. Working experience in the banking sector?

- 0–2 years
- 3–5 years
- 6–10 years
- 11+ years

4. Working experience in the current bank?

- 0–2 years
- 3–5 years
- 6–10 years
- 11+ years

5. What tier does Your bank belong to?

- Tier I
- Tier II
- Tier III



Section Two: Market culture

In the following section, please indicate your agreement with the market organizational culture statements on 1-5 scale. 1-Strongy Disagree, 2-Disagree, 3-Moderately agree, 4-Agree, and 5-Strongly Agree

Market culture	1	2	3	4	5
1. My immediate supervisor acts as my coach in the workplace					
2. My immediate supervisor assists me in meeting the banks goals and objectives					
3. My immediate supervisor emphasizes on task and goal accomplishment					
4. My immediate supervisor emphasizes on having measurable goals					

Section Three: Clan culture

In the following section, please indicate your agreement with the clan organizational culture statements on 1-5 scale. 1-Strongy Disagree, 2-Disagree, 3-Moderately agree, 4-Agree, and 5-Strongly Agree

Clan culture	1	2	3	4	5
1. My immediate supervisor is caring and warm					
2. My immediate supervisor strives to develop my full potential					
3. My immediate supervisor acts as a mentor by guiding me in the workplace					
4. The bank has a deep tradition based on loyalty					
5. Commitment to this bank runs high.					
6. My bank emphasizes on its human resources					
7. High cohesion and morale in the bank are very important					

Section Four: Hierarchical culture

In the following section, please indicate your agreement with the market organizational culture statements on 1-5 scale. 1-Strongy Disagree, 2-Disagree, 3-Moderately agree, 4-Agree, and 5-Strongly Agree

Hierarchical culture statements	1	2	3	4	5
1. My immediate supervisor adheres to the formalized structure in the bank					
2. My immediate supervisor gives me procedures to follow when performing my work					
3. My immediate supervisor is high on enforcing rules in the workplace					

4. My immediate supervisor expects me to follow procedures and processes in my work					
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Section Five: Adhocracy Culture

In the following section, please indicate your agreement with the adhocracy organizational culture statements on 1-5 scale. 1-Strongly Disagree, 2-Disagree, 3-Moderately agree, 4-Agree, and 5-Strongly Agree

Adhocracy culture statements	1	2	3	4	5
1. My immediate supervisor encourages me to be dynamic and entrepreneurial					
2. My immediate supervisor is ready to stick their neck out to take risks					
3. Managers in this bank are risk-takers					
4. Managers in this bank encourage employees to take risks and be innovative					

Section Six: Employee Burnout

In the following section, please indicate your agreement with the employee burnout dimensions on 1-5 scale.

Work-related burnout response categories: (1=Always, 2=Often, 3=Sometimes, 4=Seldom, 5=Never/almost never)

Client related burnout response categories:

The four first questions: 1=To a very high degree, 2=To a high degree, 3=Somewhat, 4=To a low degree, 5=To a very low degree.

The two last questions: 5=Always, 4=Often, 3=Sometimes, 2=Seldom, 1=Never/almost never.

Work-related burnout items	1	2	3	4	5
Is your work emotionally exhausting?					
Do you feel burnt out because of your work?					
Does your work frustrate you?					
Do you feel worn out at the end of the working day?					
Are you exhausted each morning at the thought of another day at work?					
Do you feel that every working hour is tiring for you?					
Do you have enough energy for family/ friends during leisure time?					
Client-related burnout items	1	2	3	4	5
Do you find it hard to work with clients?					
Do you find it frustrating to work with clients?					
Does it drain your energy to work with clients?					

Do you feel that you give more than you get back when you work with clients?					
Are you tired of working with clients?					
Do you sometimes wonder how long you will be able to continue working with clients?					

APPENDIX 3: LIST OF COMMERCIAL BANKS

- 1 KCB Bank Kenya Ltd
- 2 Co-operative Bank of Kenya Ltd
- 3 Equity Bank Kenya Ltd
- 4 Absa Bank Kenya Plc
- 5 NCBA Bank Kenya PLC
- 6 Standard Chartered Bank Kenya Ltd
- 7 Stanbic Bank Kenya Ltd
- 8 Citibank N.A. Kenya
- 9 I&M Bank Ltd
- 10 Bank of Baroda (Kenya) Limited
- 11 Diamond Trust Bank Kenya Ltd
- 12 Bank of India
- 13 Prime Bank Ltd
- 14 Family Bank Ltd
- 15 Gulf African Bank Ltd
- 16 Guaranty Trust Bank (K) Ltd
- 17 Kingdom Bank Ltd
- 18 Victoria Commercial Bank Plc
- 19 Habib Bank A.G. Zurich
- 20 Middle East Bank (K) Ltd
- 21 Guardian Bank Ltd
- 22 Bank of Africa (K) Ltd
- 23 Paramount Bank Ltd
- 24 African Banking Corporation Ltd
- 25 M-Oriental Bank Kenya Ltd
- 26 HFC Ltd
- 27 Ecobank Kenya Ltd



- 28 SBM Bank Kenya Ltd
- 29 Credit Bank Plc
- 30 Development Bank of Kenya Ltd
- 31 Sidian Bank Ltd
- 32 DIB Bank Kenya Ltd
- 33 Commercial International Bank (CIB) Kenya Ltd
- 34 Premier Bank Kenya Ltd
- 35 UBA Kenya Bank Ltd
- 36 Consolidated Bank of Kenya Ltd
- 37 Access Bank (Kenya) Plc
- 38 Spire Bank Limited
- 39 National Bank of Kenya Ltd



APPENDIX 4: ETHICAL APPROVAL



21st March 2025

Mr Kagose Erick,
erick.odondi@strathmore.edu

Dear Mr Kagose,

RE: Effect of Organization Culture on Employee Burnout in the Banking Industry in Nairobi County, Kenya

This is to inform you that SU-ISERC has reviewed and **approved** your above **SU-masters** proposal. Your application reference number is **SU-ISERC2743/25**. The approval period is from **21st March 2025 to 20th March 2026**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consents, study instruments, MTA) will be used.
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-ISERC.
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-ISERC within 72 hours of notification.
- iv. Any changes anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-ISERC within 72 hours.
- v. Clearance for the export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to the expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days of completion of the study to SU-ISERC.

Before commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology, and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke/> and obtain other clearances needed.

Yours sincerely,


Mr Ambrose Rachier,
Chairperson; SU-ISERC

APPENDIX 5: RESEARCH LICENSE

REPUBLIC OF KENYA

Ref No: **808704**

RESEARCH LICENSE




This is to Certify that Mr.. Erick Kagose of Strathmore University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: Effect of organisation culture on employee burnout in the banking industry in Nairobi county for the period ending : 04/April/2026.

License No: **NACOSTI/P/25/417817**

808704
Applicant Identification Number

Walter
Director General
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Verification QR Code



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See overleaf for conditions